2025
Annual Report

Ministry of
Caymanian Employment
& Immigration
Cayman Islands Government

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Message from The Honourable Minister

Hon. Michael Myles, MP

I am pleased to present the Ministry of Caymanian Employment and Immigration's Annual Report for 2025, a year that marked an important chapter for the Ministry, coinciding with the transition to a new Government, and the renaming of the Ministry to clearly reflect its mandate and national priorities.

Throughout the reporting period, the Ministry, along with its portfolios, remained steadfast in our joint commitment to strengthening opportunities for Caymanians, safeguarding the integrity of our immigration systems, and ensuring fair and effective regulation within the labour market.

The year marked historic milestones. In July 2025, we announced the first increase to the National Minimum Basic Wage since its introduction in 2016, raising it from CI$6.00 to CI $8.75 per hour, effective 1 January 2026. This significant adjustment reinforces our commitment to fair wages, economic resilience, and improved living standards for workers across our Islands.

We also advanced major legislative reform. Amendments to the Immigration (Transition) Act (2022 Revision), passed by Parliament in December 2025, introducing changes to address governance gaps and enhance the integrity and efficiency of Immigration and residency systems; aligning the immigration system with the priorities of Caymanians while safeguarding competitiveness and social cohesion. Collectively, these measures ensure that labour and immigration policies contribute positively to the social and economic well-being of the Cayman Islands.

A cornerstone of success for 2025 was improved collaboration and partnerships with key stakeholders across the public and private sectors. Several initiatives, such as the Hospitality Open House in September 2025, enhanced engagement with over 300 Caymanian jobseekers while deepening the Ministry's understanding of industry needs and emerging workforce opportunities. These kinds of partnerships have played a key role in connecting Caymanians with employment opportunities and improving access to engagement.

Within Workforce Opportunities & Residency Cayman (WORC), collaboration and innovation remained central themes with public-private initiatives. We are committed to ensuring employment opportunities for Caymanians remained a central focus. Through the dedicated efforts of the Employment Services Unit of WORC, 130 Caymanians were successfully placed into employment by December 2025.

Recognising the need for an employment strategy, the Ministry established a National Workforce Development Committee made up of private and public sector individuals. This Committee is currently developing such a strategy that will engage Caymanians through apprenticeships, internships, and gainful employment along meaningful career paths.

The Department of Labour & Pensions (DLP) exceeded inspection targets by conducting 137 additional Occupational Safety and Health inspections and eight additional Labour and Pensions inspections beyond budgeted projections. Case referrals to the Office of the Director of Public Prosecutions also surpassed expectations. All but one pensions output exceeded budgeted targets, reflecting enhanced regulatory oversight and enforcement.

From a Pensions perspective, 2025 was particularly significant. For the first time in the history of the National Pensions Act, private sector pension assets under management surpassed CI$2.04 billion as at September 2025, a milestone reflecting the strength and maturity of our retirement savings framework. Effective 1 August 2025, annual retirement benefit payouts under Retirement Savings Arrangements were increased from CI$15,000 to CI$15,400, aligning benefits with the Consumer Price Index and protecting retirees' purchasing power. In addition, for the first time, the Department exercised its statutory authority to obtain banking information from financial institutions as part of a pension compliance initiative, reinforcing accountability and safeguarding contributors' funds.

Throughout the year, targeted meetings were held with the Labour and Immigration Boards to align priorities, clarify objectives, and support effective decision-making going forward. In parallel, new appointments were made to the Labour Tribunal, Labour Appeals Tribunal, National Pensions Board, Work Permit Board, Caymanian Status and Permanent Residency Board, Busienss Staffing Plan Board, and the Cayman Brac and Little Caymanian Immigration Board to enhance institutional capacity and continuity.

As we look ahead, the Ministry will continue to complete key objectives which include further legislative reforms in Labour and Pensions. Guided by our strategic objectives and the Government's Strategic Policy Statement, we remain committed to fairness, accountability, and continuous improvement in service delivery.

I extend my sincere appreciation to the civil servants across the Ministry, WORC and DLP, as well as our partners and stakeholders, whose collaboration made these achievements possible. Together, we are shaping a stronger, fairer, and more resilient future for the Cayman Islands.

Hon. Michael Myles, MP

Minister for Caymanian Employment & Immigration

Message from the Chief Officer for the Ministry of Caymanian Employment & Immigration

Wesley Howell, Cert. Hon., JP

I am pleased to present the 2025 Annual Report of the Ministry of Caymanian Employment and Immigration.

The year 2025 was one of transition and renewed focus. Following the General Election and Government reconfiguration under the National Coalition for Caymanians (NCFC), the former Ministry of Border Control and Labour was re-established as the Ministry of Caymanian Employment and Immigration seeing the Departments of Customs and Border Control and the Cayman Islands Postal Service transition to other portfolios, allowing the Ministry to concentrate fully on employment, labour regulation, and immigration policy and administration.

This deliberate change reflects a clearer national emphasis on maximising employment opportunities for Caymanians while ensuring our immigration, Pension and Labour regime remains fair, well-regulated, and responsive to economic needs.

Throughout the year, we worked closely with the Honourable Minister for Caymanian Employment and Immigration to advance reforms addressing public concerns. Our focus was practical and outcomes driven, improving service delivery, strengthening compliance, and modernising legislation through policies that balance national priorities with resourcing realities.

Supporting Caymanian Employment

Workforce Opportunities and Residency Cayman (WORC) strengthened job placement services, employer engagement, and compliance activities while improving labour market data to better match Caymanians with opportunities. Investments in customer service and digital processes created a more transparent and efficient system for job seekers and employers.

Delivering Immigration Reform

The year saw continued immigration reform progress through legislative amendments and transparent policy focused on fairness and accountability. The Ministry closed loopholes, modernised fee structures, and strengthened compliance while ensuring immigration pathways better reflect skills needs and support compliant Caymanian businesses.

Strengthening Labour and Pensions Compliance

The Department of Labour and Pensions executed risk-based, intelligence-led inspections and operations, increased public education, and strengthened collaboration with partner agencies. These efforts enhanced compliance with labour and pensions legislation, protected workers' rights, and promoted a level playing field for compliant employers.

Managing Change, Delivering Service

Our finance, human resources, policy, project management, and administrative teams provided the essential foundation for this year's successes. Their disciplined financial management, effective personnel oversight, expert policy development, structured project execution, and reliable operational support enabled the Ministry to advance reforms, maintain governance standards, and deliver uninterrupted services. I commend their commitment to excellence, accountability, and service to the Caymanian people.

2026 and Beyond

The Ministry will continue focus on Caymanian employment, delivering meaningful reforms, improving service standards, and strengthening enforcement where necessary. Our objective is clear: to support a labour and immigration system that works in the national interest, prioritises Caymanian workers, and supports a strong and stable economy.

I extend my sincere thanks to our staff, stakeholders, and the wider community for their continued engagement and support.

Wesley Howell, Cert. Hon., JP
Chief Officer
Ministry for Caymanian Employment & Immigration

Ministry of Caymanian Employment & Immigration

The Ministry of Caymanian Employment & Immigration is responsible for the regulation of immigration services, including the administration of work permits, permanent residency, and Caymanian status. The Ministry also plays a central role in promoting the employment of Caymanians.

In addition, the Ministry oversees national labour and pensions matters, ensuring the development of fair, efficient, and sustainable systems that support the long-term growth and prosperity of the Cayman Islands.

The Ministry of Caymanian Employment and Immigration is comprised of the Department of Labour and Pensions (DLP) and Workforce Opportunities and Residency Cayman (WORC). The Ministry's mission is to empower our leaders and officers to ensure the delivery of a model of excellence in all services for immigration, labour and pensions development of the Cayman Islands.

Departments Overview

Workforce Opportunities and Residency Cayman (WORC)

The Department of Workforce Opportunities & Residency Cayman (WORC) objective is to ensure all Caymanians have the opportunity to successfully attain employment, and that the Cayman Islands continues to function as a well-supplied business community that is globally competitive.

Department of Labour and Pensions (DLP)

The Department of Labour and Pensions (DLP) is a department established to oversee the employer compliance aspects of the work previously undertaken by both the Department of Employment Relations and the National Pensions Office primarily focusing on labour and pension compliance within the private sector.

DLP
Department of Labour & Pensions

Message from the Department's Director

Mr. Bennard Ebanks

As the Director of the Department of Labour & Pensions (DLP) and a member of the Ministry of Caymanian Employment & Immigration team, I am pleased to present this summary of DLP's activities and achievements for the 2025 fiscal year.

This annual report includes the metrics relating to DLP's outputs, and also provides insight into the ongoing Legislative changes and organisational matters that are occurring on the Department's way to becoming a valued and trusted partner in supporting excellence in employee-employer relations with Labour and Pensions legislation for the private sector.

By the 2025 year, we have achieved a number of accomplishments and milestones. These included the increase in the Retirement benefits payout, confirmed increase of the National Minimum Basic wage effective 1 January 2026, milestones in enforcement, improvements in training and public education, and some staffing changes..

This year was marked by an election year cycle and the transition to a new government, resulting in a newly assigned Minister and the renaming of our Ministry to the Ministry of Caymanian Employment and Immigration.

During the 2025 period, the Department of Labour & Pensions continued to discharge our mandate of enforcing the Labour legislation, and ensuring compliance with pension regulations, protecting the rights and interests of works and pension beneficiaries.

In line with the Department's Strategic Plan, our focus remained on strengthening compliance mechanisms, improving inspection and enforcement processes, and promoting compliance with both the Labour and Pensions Acts. Within an increasingly complex and dynamic labour environment, the Department intensified its efforts to enhance regulatory oversight, improve risk-based inspections, and address non-compliance in a fair, consistent, and transparent manner.

Despite operational and external challenges, the Department recorded notable progress during the year. Key achievements included improved inspection coverage, strengthened enforcement actions, enhanced collaboration with agency partners and pension administrators, and increased awareness among employers and contributors of their statutory obligations. These outcomes reflect our commitment to fostering fair work practices, safeguarding retirement security, and maintaining public confidence in Labour and Pension systems.

We successfully revamped our external training framework relevant to the Labour Act training and increased our training sessions ending the year exceeding the budgeted amount by 4 sessions. In the same vein, our inspections output was significantly exceeded by the end of year by 137 Occupational Safety and Health Inspections (OSH) and 8 Labour and Pensions Inspections. Likewise, we were successful in exceeding our case referrals to the ODPP by 6 case files. We are also happy to report that all outputs under DLP 312 (Pensions) with the exception of the number of pension plans registered or renewed, which was below budget by 3, exceeded the 2025 budgeted

amount. Of note, the number of pension plans for annual renewal has reduced from 16 to 13, since the output was initially developed.

Alongside our improved training framework, our IT improvements continue, inclusive of further development of our online services, including a Gratuities and Business Registrations Portal, and the new Pensions interest calculator as well as the updates to the Minimum Wage calculator consistent with the increase to the NMBW effective 1 January 2026. Moreover, our Media appearances, coupled with the use of our Facebook and Instagram social media pages and now our new LinkedIn page was instrumental in our efforts to create a culture of compliance, supporting Human Resource best practices & Occupational Safety.

We are also pleased that the appointments to both the Labour Tribunal (LT), and Labour Appeals Tribunal (LAT) were concluded in April 2025, with an additoinal 17 members being appointed to the LT, bringing the current member composite to 26. These appointments will serve until the 30 April 2027. Relative to Pensions, Cabinet approved the new National Pensions Board in November 2025, to serve in such capacity until 31 August 2027.

Likewise, from a Pensions perspective, in line with the Government's objectives, effective 1 August 2025, after consultation, as Director, the decision was made to increase the annual retirement benefits payout under a Retirement Savings Arrangements (RSA).

From CI$15,000 to CI$15,400 per annum, approximately a 2.6% increase in line with the Consumer Price Index.. Additionally, for the first time, the DLP used its powers to request and successfully receive banking information from financial institutions, as part of an ongoing pension plan compliance project. For the first time in the history of the National Pensions Act, assets under management for the private sector pension plans has reached CI$2.04B, as at September 2025.

Legislatively, on 9 July 2025, an increase in the National Minimum Basic Wage was announced, increasing the NMBW from $6 gross per hour to $8.75 gross per hour effective 1 January 2026. Additionally, discussions were had with the Ministry in June and July, wherein proposals regarding legislative amendments to both the Labour and Pensions Acts were discussed, with further updates being completed on both, inclusive of the Administrations Penalties Regulations for the National Pensions Act, and the Fixed Penalty suggestions for the Labour Act.

Relevant to Human resources, we saw some staffing changes, with the departure of a Senior Pensions Officer from the Pensions Unit; and the successful recruitment of 2 vacant LPI positions within the Inspections unit with qualified personnel, leaving 1 vacant LPI Post attached to the Labour Investigations unit - presently pending recruitment. In addition to the foregoing, the vacant Senior Labour and Pensions Inspector post attached to the Pensions unit was removed, along with the vacant Assistant Director post.

Lastly, and most importantly, I wish to commend the Senior Management Team, Inspectors and all staff of the Department for their professionalism, diligence, and dedication to duty. Their efforts remain central to the effective enforcement of Labour and Pensions legislation. I also acknowledge the cooperation of employers, workers' representatives, pension plan administrators, and other stakeholders whose engagement supports improved compliance outcomes.

This Annual Report presents an account of the Department's performance, enforcement activities, and use of resources during the reporting period. It demonstrates our commitment to accountability, transparency, and continuous improvement in regulatory service delivery.

Looking ahead, the Department will continue to strengthen its compliance and enforcement frameworks, leverage data, technology and our social media platforms to improve effectiveness, and respond proactively to emerging risks in the world of work and pension administration. Guided by our Strategic Plan and national development priorities, we remain committed to upholding the law and promoting fair, compliant, and sustainable Labour and Pension systems.

Mr. Bennard Ebanks

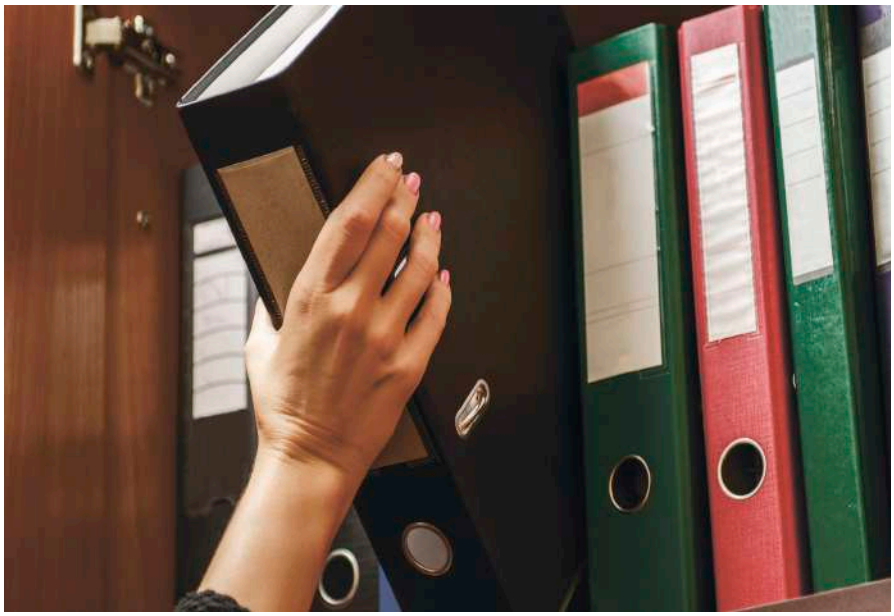
Director

About Us

In accordance with the Labour Act (2021 Revision) and the National Pensions Act (2024 Revision) and its amendments, the primary purpose of the Department of Labour & Pensions ("DLP") is to educate, engage and oversee labour and pension compliance and enforcement within the private sector that was previously undertaken by both the Department of Employment Relations, and the National Pensions Office.

The Department's primary goals are:

- To oversee the administration, regulation and enforcement of the Labour Act and the National Pensions Act and Regulations;
- To educate the general public through a series of external training and educational programmes in accordance with the Labour and National Pensions Act and Regulations;
- To investigate, mediate and conciliate cases of individual disputes of Labour and Pensions rights, and refer investigations to the Labour Tribunal and/or Director of Public Prosecutions for legal proceedings through the Courts;
- To conduct proactive and reactive workplace inspections in accordance with the Labour and Pensions Acts & Regulations, and the Occupational Safety and Health (Construction Industry) Regulations;
- To promote harmonious labour relations and the adoption of good employment and human resource practices; and
- To provide administrative support to the Labour Tribunal, and Labour Appeals Tribunal.



The primary objective of the Department is to provide an effective one-stop-shop for all labour and pension services to ensure that a fair system of workplace investigations and inspections are instituted. In addition, the Department serves to promote compliance by enforcing the labour and pensions legislation, while minimising inconveniences to good employers that comply with legislation.

To achieve its strategic goals, the Department accomplishes its objectives through the complement of three (3) core regulatory units:

1) Labour Investigations Unit,

2) Pensions Investigations Unit, and

3) Inspections Unit.

These units are designed to focus primarily on addressing non-compliance matters in accordance with its current legislation.

The Pensions Investigations Unit is responsible for the oversight and supervision of the registered private sector pension plans and their administrators to ensure that the CI$2.04B pension assets are administered in accordance with the pension legislation. There is also an Administrative Unit responsible for providing high level administrative support and coordination to ensure the effective and efficient day-to-day operations and administration of the Department, with oversight of providing excellence in customer service to clients, and secretarial services to the Labour Tribunal, and Labour Appeals Tribunal. Where there is evidence of non-compliance in relation to the Labour and National Pensions Acts and Regulations, files are prepared for action by the respective tribunals and/or the Director of Public Prosecutions for legal proceedings in Court.

Our Vision

To be a valued and trusted partner in supporting excellence in employee-employer relations and compliance with labour and pensions legislations for the private sector in the Cayman Islands.

Mission

To provide through education, engagement and the enforcement of labour and pensions legislation, a one-stop shop for private sector labour and pensions services and support, delivered by competent and caring staff, operations in a prompt, fair and impartial manner and with the highest integrity.

Values

The key values of the Department of Labour & Pensions are as follows:

- Professional, proactive and ethical
- Fair, consistent and impartial in our decision-making
- Research and fact-driven
- Resourced with well-trained, dedicated, honest and attentive staff.
- Client-focused, communicates well and delivers timely and thorough services.

Our Goals

The overall strategic direction of the Department of Labour & Pensions encompasses key ownership goals to accomplish within the 2024-25 Financial Year. It aims to support its mission to pave a pathway towards establishing a clear vision of the future for the Department.

Strategic Goals

Its primary goal is to set clear expectations of its role as a regulator in order to promote and enforce a culture of compliance within the private sector. By way of accomplishing this goal, the union of the following initiatives must be established, and these are:

- To build a stronger community network of Government agencies that are in support of the enforcement of national legislation aimed at achieving the strategic vision of the Department;
- To regularly monitor the employment activities of the private sector, ensuring that the management of the compliance and enforcement on labour and pensions matters are implemented; and
- To promote the passage of improved legislation associated with labour and pension affairs that is in alignment with its strategic goal.

Strategic Priorities & Objectives:

The key priorities and objectives for the Department are as follows:

Labour & Pensions Compliance

- Strengthen Labour and Pensions Compliance amongst Employers and Employees.
- Foster strong collaborative partnerships with key intergovernmental agencies.
- Promote a Culture of Compliance through inter-agency enforcement initiatives.
- Reinforce regulatory compliance and supervision of governance of Pension Plans.

Training & Awareness

- Conduct Labour and Pensions training sessions in the private sector.
- Promote external training programmes and public awareness via website, Facebook and the Media.
- Partner with outsourced providers to enforce the messaging of Labour and Pensions compliance, including in the area of Occupational Safety & Health.

Proactive & Reactive Inspections

- Regularly schedule and address proactive and impromptu workplace inspections for Labour and Pensions, and Occupational Safety & Health.
- Respond immediately to calls and enquiries from the general public regarding unexpected workplace accidents.

Customer Service

- Continually provide customer-focused, legislative and enforcement training sessions to staff members in the Department.
- Enhance the service delivery of the Department at the Reception through the Client Pre-Screening and Resolution System.
- Improve the functionality of the case management systems for all regulatory units.
- Enhance and distribute marketing collateral and update its website to educate all industry stakeholders and the general public on labour and pension matters.

Improve Legislation

- Present proposed amendments to improve the Labour Act, and illustrate the need to bring into force the remaining amendments of the National Pensions (Amendments) Act (2016) & General Regulations.
- Seek regular feedback from staff, valued clients, and the general public to enhance the Labour and Pensions legislation.

Enforcement of Minimum Wage

- Through workplace inspections, continue to enforce the legal framework of the Minimum Wage initiative.
- Educate all industry stakeholders of the importance of adhering to the Minimum Wage compliance.

Governance

In order to ensure that compliance and accountability are followed within the private-sector community, the legislation that governs the primary activities of the Department of Labour & Pensions are as follows:

- Labour Act (2021 Revision)
- The Labour (National Minimum Basic Wage) Order, 2016
- The (National Minimum Basic Wage) (Amendment) Order, 2025
- Labour (Gratuities Distribution) Regulations, 1992
- Labour (Gratuities Entitlement) Regulations, 1994
- The Labour (Occupational Safety and Health) (Construction Industry) Regulations, 2008
- National Pensions Act (2024 Revision)

- National Pensions (Actuarial and Fund Management) Regulations (1998 Revision)
- National Pensions (Pension Fund Investments) Regulations (1998 Revision)
- National Pensions (General) Regulations (2018 Revision)
- National Pensions (Maximum Pensionable Earnings) Order, 2022
- Normal Age of Pension Entitlement Option Order, 2016

In accordance to the provisions of the Public Service Management Act (2018 Revision), Personnel (Amendment) Regulations (2022 Revision), Public Management and Finance Act (2026 Revision), the Department adheres to financial and human resources legislation.

Our People

Members of the Senior Management Team of the Department of Labour & Pensions ("DLP") hold a wealth of knowledge and relevant managerial experience with over 85 years in their respective fields, ranging from legal, compliance, labour, pensions, occupational health and safety, strategic operations and business administration. The DLP Team comprises of the following:

Bennard Ebanks
Mr. Bennard Ebanks is the Director of the Department of Labour & Pensions. He has over 30 years' Enforcement experience, and approximately 2 years' experience as Assistant Chief Immigration Officer, leading the Enforcement Compliance Unit. Coupled with his experience, he holds a Bachelor of Laws with Honours from the University of Liverpool through the Truman Bodden Law School.

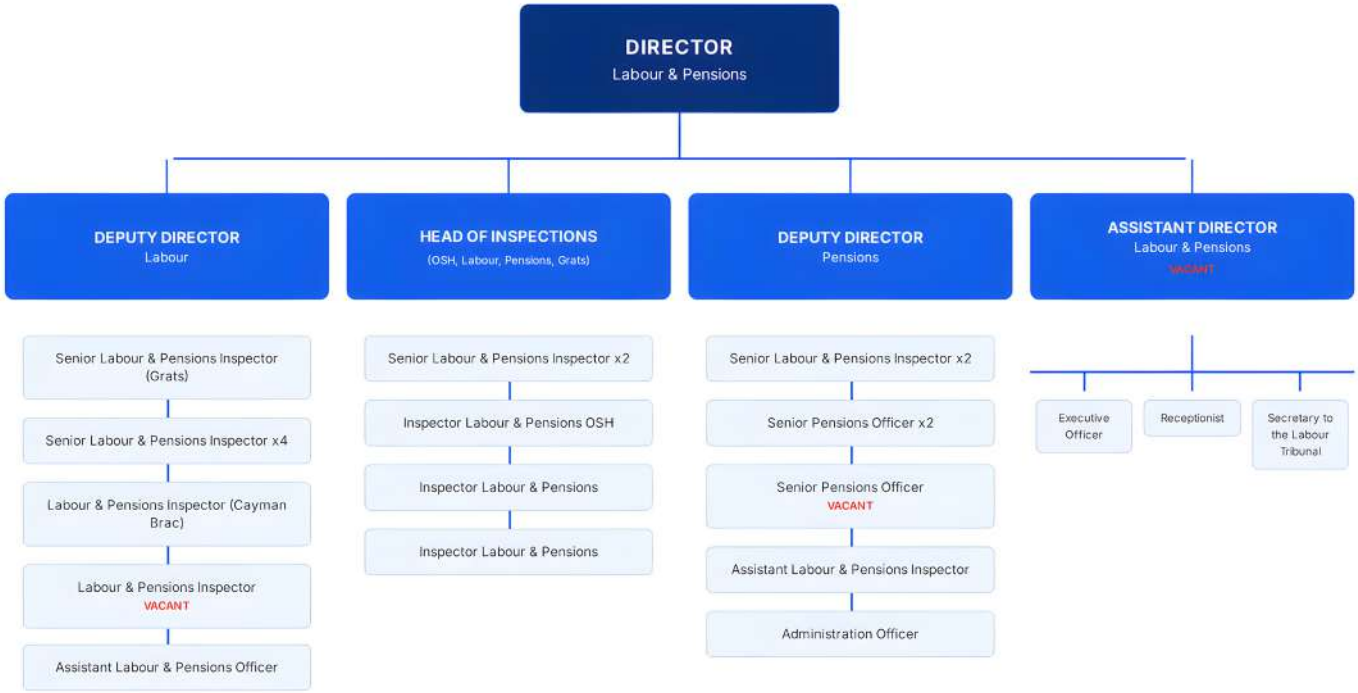
Loval Linwood
Mrs. Japhia Loval Linwood is the Deputy Director – Labour at the Department of Labour & Pensions. She has over 18 years' experience in Labour Enforcement and Inspections. She also holds a Postgraduate Diploma in Humanities and Social Sciences from University of Liverpool, a Bachelor's degree in Business Administration in Management with a minor in HRM from UCCI, a Diploma in Legal Studies. She also holds a Postgraduate Diploma in Humanities and Social Sciences from University of Liverpool, a Bachelor's degree in Business Administration in Management with a minor in HRM from UCCI, a Diploma in Legal Studies, and an ILM Level 3 certification..

Amy Wolliston
Ms. Amy Wolliston is the Deputy Director – Pensions at the Department of Labour & Pensions. She has over 20 years' experience in Pensions Regulation, Supervision and Enforcement. She holds a Master's degree in Public Administration, a Bachelor's degree in Information Studies from Syracuse University, a Certificate in Pensions Law from York University. She holds a Master's degree in Public Administration, a Bachelor's degree in Information Studies from Syracuse University, a Certificate in Pensions Law from York University, and ILM Level 3 certification.

Gene Hydes
Mr. Gene Hydes is the Head of Inspections at the Department of Labour & Pensions. He has over 20 years in Labour Enforcement and Inspections coupled with his professional certifications and designations in Occupational Safety & Health ("OSH") as an OSH Specialist. He is also a Mental Health First Aider. He has also successfully completed the ILM Level 3 Certification.

Organisation Chart of The Department of Labour & Pensions

The organisational structure of the Department encompasses four regulatory functional areas that include the Labour Investigations Unit, Inspections Unit, Pensions Investigative Unit and the Administration Unit. Collectively, these units work together to strengthen its education, engagement and enforcement initiatives in its role as a National Regulator.



Employee Demographics

For the period ending 31st December 2025, the staff complement of the Department of Labour & Pensions consists of twenty-five (25) full-time employees

25
full-time employees

72%
of employees are female (18 females)

7
males that represent 28%

24-64
Employees are between 24 to 64 years old.

32%
are 40-49 years, followed by 28% aged 50-59 years

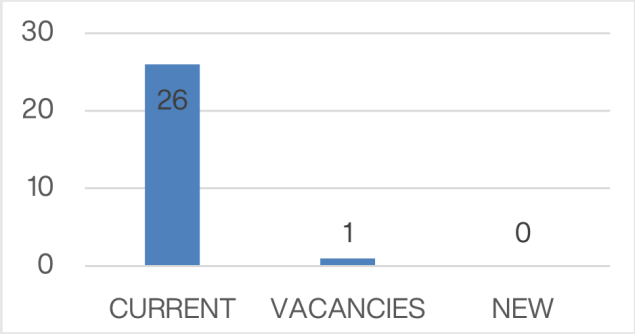
100%
are Caymanians, Caymanian Status Holders or Permanent Residents

For the period ending 31st December 2025, the staff complement of the Department of Labour & Pensions consists of twenty-five (25) full-time employees, of which eighteen (18) females represent 72% of the total and seven (7) males that represent 28%. Of the total, all employees are Caymanians, Caymanian Status Holders, and Permanent Residents ages 24 to 64 years. The largest groups are 40 - 49 years with 32%, followed by 50 - 59 years with 28%..

Of the total 26 current positions, there is one (1) vacancy for a Labour & Pensions Inspector within the Labour Investigations Unit.

The overall summary of HR activities for full-time permanent staff include the following:

Categories of Posts



Other Categories

Staff Training & Development

January 2025

All Senior and Assistant Inspectors, along with Pensions Officers, participated in a ten (10) day training programme with the ODPP focused on case file preparation during this month, while the DDL attended a four (4) day Leadership Development Retreat held overseas, and SLPI Parkinson completed professional Workplace Mediator training.

February 2025

Our Labour & Pensions Inspector in the Cayman Brac office completed onsite Occupational Safety & Health Inspections ("OSH") training with the Inspections unit in Grand Cayman, and final training assessments were completed for both LPIs, confirming both in posts.

March 2025

All staff members the administrative level attended training on the electronic submission of case files to the Office of the Director of Public Prosecutions ("ODPP"). Additionally, the Labour Unit engaged in internal gratuity training for all Inspectors.

April 2025

Our Information Manager Ava Marie Parkinson along with Senior Pensions Officer Ameritha James attended the AIIM Conference in Atlanta.

August 2025

All staff attended a Staff Retreat and Development Day where they participated in a Data Protection Workshop as well as a Pensions Refresher training session. Staff was given an opportunity to engage in an open discussion forum with a representative from the Information Rights Unit and acquired additional knowledge and answers sought.

September 2025

The DLP team completed CPR & First Aid training.

October 2025

All Senior and Assistant Inspectors and Pensions Officers engaged in training with the ODPP relevant to case file preparation which spanned a total of 1) days this month and the Deputy Director - Labour attended a 4 day Leadership Development Retreat held overseas and Senior Labour & Pensions Inspector Parkinson engaged in professional Workplace Mediator training during 27th – 31st October 2025.

November 2025

Training engagement continued as part of the department's commitment to its staff members development. Personal Development Plans for the Labour team were updated and recorded as part of the 2025 - Final Performance Assessment, with one ongoing training and development plan being successfully

completed after an extended period of time.

Staff Recognition Awards

Due to outstanding contribution and dedication, the Ministry and the Department were pleased to congratulate Ms. Elizabeth McIntosh and Mr. Tarran Ebanks for receiving the Deputy Governor's Award Chief Officer's Choice for November 2025 and December 2025 respectively.

Caption: (Pictured above from left to right in picture #1: Chief Officer Wesley Howell, Senior Labour and Pensions Inspector, Elizabeth McIntosh, and Director Bennard Ebanks. Pictured above from left to right in picture #2: Deputy Director for Labour Loval Linwood, and Senior Labour and Pensions Inspector Elizabeth McIntosh.

Caption: Pictured above from left to right in picture #1: Chief Officer Wesley Howell, Assistant Labour and Pensions Inspector Tarran Ebanks, and Director Bennard Ebanks. Pictured above in picture #2: Assistant Labour and Pensions Inspector Tarran Ebanks.

Inter-agency Activities

The DLP Inspections Unit conducted six (6) Inter-Agency Operations in 2025. These were successful for all agencies and the Unit will continue to build on these collaborations in 2026. Department of Labour & Pensions (DLP). Workforce Opportunities and Residency Cayman (WORC), Department of Commerce and Investment (DCI), Planning, and Health Insurance Commission (HIC).

The DLP Pensions Unit regularly attends the quarterly Inter-agency Partnership meeting to identify, discuss and expand on the collaboration across such agencies. This meeting includes the enforcement agencies of DLP, WORC, Health Regulatory Services, and other Government agencies.

DLP's Social Committee Does It Again!

As a kick off to the festive celebrations, members of DLP's Social Committee raised funds through membership fees, snack shop sales and more, with the idea to plan a successful Caymanian Thanksgiving luncheon on the 28th November 2025, as well as the Christmas Staff Luncheon at Sunset House on Friday, 19th December 2025. Note: The staff members pictured on the left are listed below.

Pictured on the top right, positioned from left to right are staff members::

- Ms. Ameritha James
- Ms. Sacha Rankine
- Ms. Madennys Rosales
- Ms. Arlette Fatta
- Ms. Elizabeth McIntosh
- Mrs. Loval Linwood

DLP group

Pensions team members

Admin team members

Labour team members

Inspections team members

SMT members

The Sustainability Corner

DLP's Sustainability Team!

Under the leadership of SLPI Sacha Rankine, and with the approval of the Director, the Sustainability team continued its efforts in 2025, and implemented the following sustainability measures at the DLP:

- Reduction of plastic products!
- No Print Fridays continued!
- Continued use of reusable stainless-steel Keurig coffee, tea filters and cups
- Continued electronic processing of case files – with (1) unit achieving a full paperless processing system
- Two laptops for the meeting rooms which will allow officers to take notes digitally
- Continued recycling efforts
- The installation of motion sensing lighting in common areas

Additional Information

The Department of Labour & Pension operating under the Ministry of Caymanian Employment and Immigration, is actively advancing its 2025 sustainability initiatives. The sustainability champion for this project is Sacha Ricketts (sacha.ricketts@gov.ky), working under the leadership of Director Bennard Ebanks.

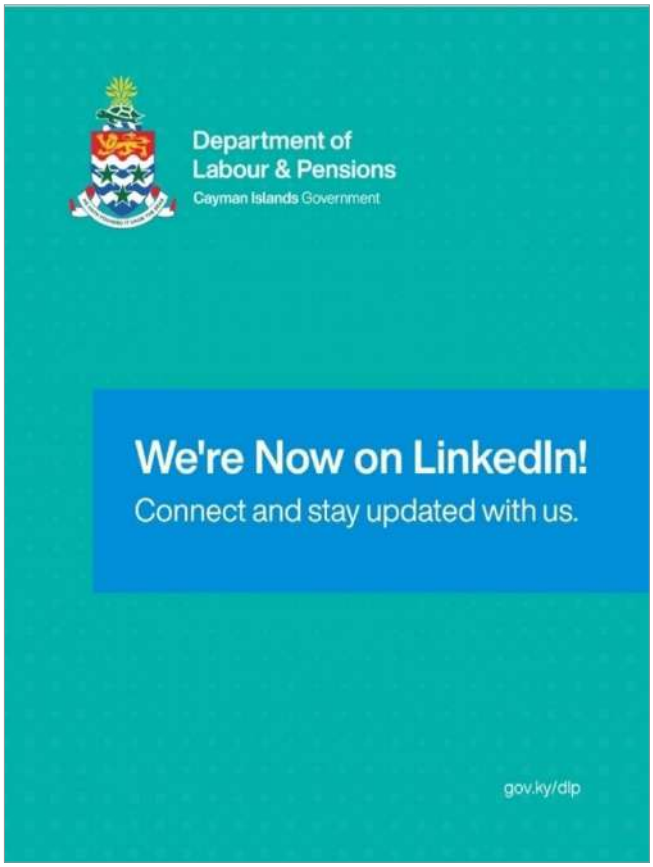
2025 Sustainability Initiative Details: The primary initiative focused on installing motion sensor lighting in the department's meeting rooms, kitchen, and restrooms. After drafting the scope of work, coordinating with the Public Works Department to source materials, and securing landlord approval, the installation moved forward. As of a 4 November 2025 update, the project was nearing the finish line with only two sensors left to install, and the project has since been marked as fully completed.

Expected Outcomes and Benefits: The installation of motion sensor lights is expected to significantly enhance energy efficiency by reducing electricity consumption. Because the lights will only activate when spaces are occupied, the department will eliminate unnecessary energy use in empty rooms. This transition directly supports broader sustainability goals by reducing the organisation's environmental footprint while also yielding long-term savings on utility costs.

Additional Sustainability Efforts: Beyond the lighting upgrade, the DLP has introduced several routine sustainability practices. Every staff member has been issued a reusable water bottle and a stainless-steel reusable Keurig cup. Furthermore, the office has increased its recycling collections and continues to make steady progress toward transitioning to a fully paperless work environment.

Social Media Presence

To further bolster its social media presence and commitment to public transparency, the Department of Labour & Pensions launched its official LinkedIn page on 19 August 2025. This expansion coincides with the implementation of a formal Communications Plan, developed in collaboration with the Ministry's communications team to streamline the department's outreach efforts. Together, these initiatives support the DLP's core mission to keep the community informed, engaged, and connected while advocating for essential compliance with the Labour and Pensions Acts.



A Calendar of Events for the Top Achievements:

The key achievements that were undertaken by the Department are featured as follows:

Month	Commentary on the Top Achievements for the Year
Jan-25	• The Gratuity Inspector kicked off the year completing a total of two hundred (200) Gratuity audits, and the Pensions Investigations Unit closed sixteen (16) case files with a value of CI$45,874.80. • In addition, the Inspections Unit continued efforts to secure compliance with both the Labour Act and the National Pensions Act through ongoing audits, completing a total of twenty-six (26) OSH audits.
Feb-25	• The Pensions Investigations Unit was pleased to report that a total of twenty-three (23) cases valued over CI$60K were closed. • In addition, an ongoing complaint matter involving a contentious work site that is presently being inspected by the Inspections Team was resolved. In another summary court matter, the Crown has put the Parties to an ongoing Labour matter on notice that at the conclusion of proceedings, it intends to seek costs under section 33 of the Summary Jurisdiction Act (2024 Revision) for six (6) missed hearings • Lastly, as it relates to a second complaint of Discrimination - while it was the decision based on legal guidance received from the ODPP not to pursue – we recorded our first ever closure of a Discrimination complaint.
Mar-25	• The Department is pleased to report that the long-awaited warehouse disposal project was finally completed on 28 March 2025, with the disposal of all mold infected boxes which aligns with the DEH Guidelines for Indoor Mold Prevention and Remediation of Building (2017). • The Pensions Unit has released a new checklist for Normal Age of Pension Entitlement RSA applications. Moreover, Cabinet approved the appointments for the Labour Tribunal, and Labour Appeals Tribunal members. Since then, these hearings were recommenced by its Tribunal members immediately thereafter to adjudicate unfair dismissal and severance matters.
Apr-25	• The Department completed two (2) additional external training sessions for the month, one (1) session on the Labour Act and one (1) Gratuity specific session. This engagement secured (4) external training sessions for the Department for the first quarter. Moreover, our social media engagement effectively yielded 2.3K views during the month of April 2025. • The Pensions Unit released a new Guidance Note on Member and Employer Statements to the Pension Plan Administrators, and the Inspections Unit commenced the testing phase of the upgraded Inspections TAB in the C&M Database.
May-25	• For the first time, the DLP used its powers to request and successfully receive banking information from financial institutions, as part of an ongoing pension plan compliance project. • Additionally, we achieved an overall total of 8.2K views on our IG page for the month, with a total of seventeen (17) posts for the month and twenty-two (22) new followers. • While utilising our social media platforms, we reached a record number of 6,130 persons with a total of 19,736 views returned for the training advertisement posted/boosted this month.
Jun-25	• The comprehensive analysis for PPA#1 project has been completed, following lengthy submissions and prolonged exchanges between the PPA and DLP. • While utilising our social media platforms, we recorded engagement of 2,979 with an overwhelming total of 124,599 views, up by 542% from last month. While all posts received great interaction, overall, the posts that yielded the most engagement was the "What does the DLP do? ", with a whopping 116,324 views, followed by our promotion of the Labour Act Training, and then by the post highlighting the Hon. Minister Myles' visit. Additionally, an overall total of 11.4K views on our IG page for June 2025 was recorded, up by 3.2K, from 8.2K in May 2025, with a total of 12 posts for the month and 61 new followers.
Jul-25	• The DLP released its updated Guidance Note with the new RSA Disbursement figure on 31 July 2025, and a revised list of proposed amendments to both the Labour and Pensions Legislations was delivered and reviewed with the Hon. Minister and the Ministry team. Director Ebanks was also featured on the radio show "Talk Today" with Hon. Minister Myles and the Director of WORC. • For the first time, the Royal Cayman Islands Police Service (RCIPS) with the support from the Labour and Pensions Units were able to secure a Restraint Order in a prosecution case against an employer. • Additionally, once DLP's prosecution cases are successful in Summary Court, these assets will be available for the payment of labour and pension arrears for the relevant employees. This was a great team effort and a major milestone for the Department.

Aug-25	• Effective 1 August 2025, the RSA Disbursement figure increased from CI$15,000 to CI$15,400, which is a 2.6% increase, in line with the 2024 Consumer Price Index ("CPI"). • Separately, the Department's Communications Plan was approved and engaged, with the creation of the DLP LinkedIn page, which went live on 19 August 2025. Likewise, the DLP's Strategic Implementation Plan was completed and presented at the Retreat session on 29 August 2025.
Sep-25	• A special training offering specifically for young Caymanians was presented. To promote this endeavour, which was the first of its kind, we engaged in a video promotion which was exceptionally active on our social media platforms – attracting (6,130) views, (167) shares, (147) likes and (328) Interactions, and reaching the demographic with the most interaction - 25-34 age group of (60.3%), making this our most successful post to date. • Additionally, the Department completed the proposed amendments to the Labour Act, in particular as it relates the Gratuity section and both the Distribution and Entitlement Regulations. • Separately, from an internal training perspective, DLP staff engaged in CPR and First Aid training this month and are now recertified. • During the same month, the Inspections team successfully closed an inspection file, totalling CI$45,549.23 in unpaid overtime and CI$2,307.72 in unpaid pension contributions. • Relative to Pensions, the assets under management statistics show pension plans are continuing to grow, which it has now been recorded at over CI$2.04B. Additionally, business requirements documentation for the pension interest calculator was completed and the mandatory PPA consultation stage is planned for early to mid-October 2025. Lastly, the enforcement collaboration with RCIPS Financial Crime has resulted in 80% of the pension arrears being collected to date.
Oct-25	• The Department reports that it held training on the Labour Act on Cayman Brac on 16 October 2025, attracting a total of thirty (30) attendees. Compared to previous sessions in Cayman Brac, this is recorded as the most successful session in Cayman Brac to date. This session was also livestreamed and reached a total of 457 viewers at the time of this report. Additionally, the updates to the Minimum Wage calculator were completed and are ready for deployment in line with the 1 January 2026, its official roll out date. • In line with its strategic implementation plan, the DLP team engaged with WORC to provide training on the Labour Act for job seekers where it was proposed that a training session take place on a monthly basis. • During the same month, all Inspectors engaged in training with the ODPP relevant to case file preparation which spanned over a ten (10) day period in the month. • Lastly, our video engagement encouraging the early filing of complaints with the DLP, following a recent court judgement was definitely one of our biggest highlights of the month – yielding a total of (723) views. Overall, 8,528 views in IG, 5,438 Views on FB and 1,771 Impressions on LinkedIn.
Nov-25	• The DLP completed four (4) external training sessions this month, taking the department over its budgeted range of 11-17 sessions. Additionally, a current pension court case which will be formally concluded in December 2025 - involving a Single Director, delivered a ruling that collected US$603,462.46, a major achievement made by the Pensions Investigations Unit. • With particular emphasis on Cayman's youth, the Department held training on the Labour Act (2021 Revision) at the University College of the Cayman Islands on 21st November 2025, attracting a total of twenty-six (26) attendees. Moreover, its scheduled quarterly session on 12th November 2025 – (26 participants), the team held a session with Cayman Airways - (21 participants) and concluded efforts with recording its first training engagement with the WORC Department per its Strategic Implementation Plan. • During the same month, the Inspections team completed a total of twenty-seven (27) inspections. Of this total, there were nine (9) onsite inspections that were a part of an inter-agency operation where it was identified that Pension compliance continues to be a major concern.
Dec-25	• The DLP is happy to report that Senior Labour and Pensions Inspector, Elizabeth McIntosh was the recipient of the Chief Officer's Choice Award for November 2025. Separately, all multi-employer pension plan administrators have now received their renewals of registrations, certificates and letters for the financial year ended 2024 & 2025. • We have published our 2026 training dates on all our socials. • From a legislative perspective, the Labour (National Minimum Basic Wage) (Amendment) Order, 2025 was published. • In light of the Customer Service accomplishments, the Administration Unit was pleased to report its 96.6% service rating as reported by the HappyorNot Kiosk Report, many thanks to its dedicated Administration Team, Officers, and Inspectors that focus on putting our clients first.

Brief Summaries for its Celebratory Wins

During the past year, the Department of Labour & Pensions experienced successes and challenges. To commemorate the wins for this period, the Department is pleased to announce the following achievements in line with its strategic goals and objectives:

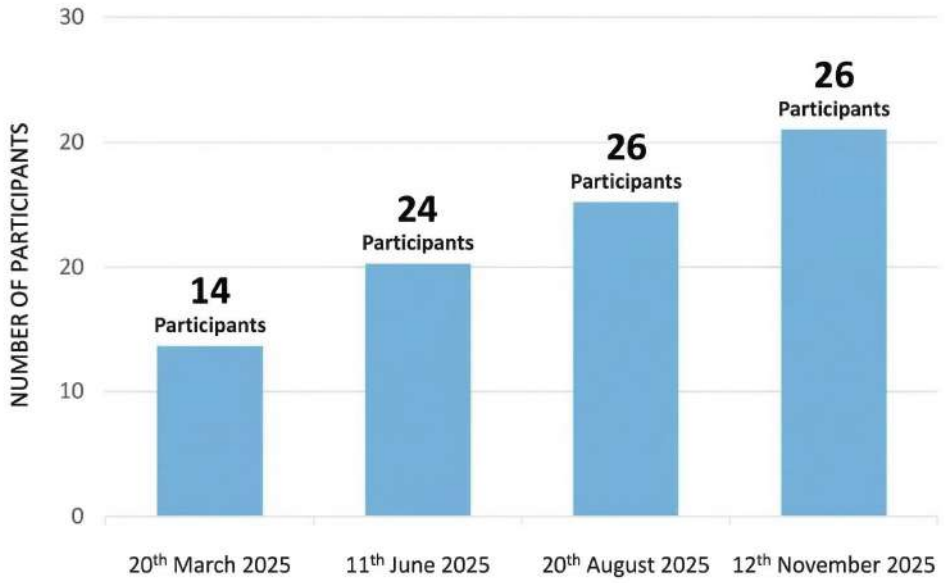
External Training Activities

- **Labour Investigations**

In 2025, the Department of Labour and Pensions Unit continued its commitment to educating the public, employers, employees, and young Caymanians on the provisions and application of the Labour Act. Despite beginning the training calendar later in the year, the Department successfully delivered a wide range of public and private training sessions, achieving strong engagement, meaningful outcomes, and broad reach across multiple sectors.

A total of 197 participants were trained during the year through public sessions, private organisational trainings, youth-focused initiatives, and media outreach. Overall feedback and participation demonstrated a growing demand for labour education and reinforced the importance of continued public awareness.

- **Quarterly sessions**



- **Additional Sessions**

TRAINING DATES	ORGANISATION	COMMENTS
4-Apr-25	Morritt's Tortuga	Two (2) private training sessions were conducted with a total of (15) participants.
21-Oct-25	Department of Counselling Services	A session was held for five (5) young Caymanian mothers. The participants were highly engaged, asked many questions, and actively participated throughout the training, making it a very successful and meaningful session.
6-Nov-25	Cayman Airways	A specialised training was delivered to twenty (20) Senior and Department managers at Cayman Airways, including HR personnel. The objective was to ensure the organisation operates fully in accordance with the Labour Act and maintains the highest employment standards. The Department was very pleased with the outcome and level of engagement.
21-Nov-25	UCCI – Youth Session	The twenty-six (26) students were highly engaged, asked numerous questions, and demonstrated strong interest. This session was considered one of the most successful trainings of 2025, particularly in terms of youth engagement.

- **Training Session Specifically for Young Caymanians – 24 September 2025**

This session, aimed specifically at young Caymanians, was organised by the Ministry following a proposal by the Hon. Minister Michael Myles. The attendance was lower than expected, with ten (10) participants. However, those who attended were highly engaged, asked thoughtful questions, and benefited greatly from the session. Despite lower numbers, the quality of interaction made this one of the more impactful youth trainings.

- **Labour Act Training in Cayman Brac – 16 October 2025**

As a celebratory win, the Department reports that it held training on the Labour Act on Cayman Brac on the 16th October 2025, attracting a total of twenty-nine (29) attendees. This session, was the most successful and largest compared to previous sessions in Cayman Brac. It is recorded as the most successful session in Cayman Brac to date. It was also livestreamed and reached a total of four hundred and fifty-seven (457) viewers at the time of this report.

The engagement, participation, and overall outcome was exceptional, making this a standout achievement for the year.

- **Labour Act Training Engagement with WORC – 25 November 2025**

The final training of the year was conducted for job seekers, with two (2) participants. While attendance was lower than expected, the Department delivered the training effectively, ensured participants received all necessary information, and maximized the value of the session.

Inspections Unit

- **Health and Safety Training**

Two (2) Occupational Safety & Health ("OSH") training sessions were delivered to a total of forty-six persons. Of the Public Works Department in March 2025, of which the Department received great reviews and feedback. These OSH 10-hour training sessions focused primarily on Construction Safety. Pictured below are facilitators and attendees at these training sessions.

Gratuities Updates

The total New Gratuity registration applications and Amendment requests were 1) in 2025 down by 8, from 25 in 2024. The total Gratuity audits were 1,142, up 238 from 904 in 2024.

The total Gratuities reported as being collected and distributed in 2025, was higher in 2025 than 2024, given the increase in the Gratuity audits that were conducted.

Month	Number of Gratuity Registrations	Number of Gratuity scheme amendments approved	Number of Gratuity audits processed	Total Gratuities ($) reported (Collected and Distributed) (CI$)	Total Gratuities ($) reported (Collected and Distributed) (US$)
January	4	0	200	$3,206,213.16	$4,030,808.63
February	0	0	30	$93,431.41	$1,274,708.52
March	0	0	54	$334,239.05	$66,900.75
April	0	0	72	$1,344,778.07	$1,765,693.97
May	1	2	84	$2,209,594.26	$1,226,368.05
June	1	0	125	$766,385.35	$3,599,997.80
July	0	0	117	$841,149.52	$713,905.09
August	1	2	101	$2,559,644.11	$306,791.74
September	2	1	154	$1,241,843.71	$1,514,062.95
October	0	1	91	$1,355,304.44	$780,662.15
November	0	0	61	$1,281,204.06	$834,118.30
December	2	0	53	$1,975,585.57	$14,569.31
Total	**11**	**6**	**1,142**	**$17,209,372.71**	**$16,128,587.26**

Looking forward, we are in the process of finalising the Gratuity Portal, a platform designed to allow businesses to seamlessly submit gratuity reports, gratuity registration applications as well as amendment requests. At present, we are awaiting eGov's completion of the external links required for clients to access the Gratuity Portal.

In addition, the online registration portals for Business Registrations pursuant to section 57 of the Labour Act (2021 Revision), as well as for Charitable Organisation registrations and renewals, have been completed.

We are also awaiting eGov's assistance with the external links for these platforms. An update has been requested from CSD regarding an estimated completion timeline.

Accomplishing the foregoing will mark a significant milestone in our continuous efforts to improve and streamline processes. Our primary objective is to transition our gratuity, business and charitable organisation registrations and reporting process to paperless environment. These achievements will highlight our commitment to the task of promoting compliance and enforcing the Labour Act (2021 Revision).

Property Withdrawals Update

Of note, in mid-2025, a Senior Pensions Officer within the Unit resigned which impacted the compilation of property withdrawal statistics. As a result, the chart below relates the figures from January 2025 to June 2025.

In this year, the Pensions Unit shifted its focus from implementation to strengthening compliance with key requirements of the provisions. As of a result of the new complexities within the Property Withdrawal sections, a detailed analysis of applications was introduced to ensure all property withdrawals and associated documentation comply with the comprehensive requirements of the National Pensions Act (NPA).

Additionally, the first Property Withdrawal brochure consisting of frequently asked questions was developed in order to provide further information to the general public on these provisions. The Pensions Unit continued to provide guidance to the pension plan administrators and the financial institutions on the interpretation and application of the new provisions.

As part of the focus on strengthening compliance, the development of a new property withdrawal module for the pensions system resumed in the last quarter of 2025. The resumption included multiple meetings and business analysis support provided from the Computer Services Department. With the legislative changes, the initial functionality of the module needs to be updated to meet the revised requirements of the NPA.

Public Relations

Throughout the year, the Department aimed to increase the public awareness of its services through various marketing vehicles including radio, video, website, press releases, and social media channels. Pictured below were DLP staff members who attended the Buzz Morning show as well as Compass TV.

In February 2025, the Department appeared on Talk Today to promote the Labour Act training as well as the new Maternity and Vacation Entitlement calculators

Representing the DLP was Senior Labour and Pensions Inspectors Sacha Rankine-Ricketts and Elizabeth McIntosh.

The Department appeared on the Buzz Morning Show with Ms. Kathy Miller to promote training on the Labour Act and to share basic guidance on employee rights and employer obligations.

Representing the DLP was Deputy Director for Pensions Amy Wolliston, and Senior Labour and Pensions Inspectors Sacha Rankine-Ricketts, Elizabeth McIntosh and Madennys Fernandez-Rosales.

In September 2025, the Department appeared on Compass TV Daybreak to promote the Labour Act training and special session for young Caymanians.

Senior Labour and Pensions Inspectors Sacha Rankine-Ricketts and Elizabeth McIntosh appeared on Compass TV Daybreak to promote the quarterly training sessions on the Labour Act (2021 Revision), as well as the promotion of a special session for young Caymanians.

In December 2025, Deputy Director - Labour Linwood and Head of Inspections Hydes engaged in an interview with Cayman Compass to discuss the upcoming increase in the National Minimum Basic Wage ("NMBW"). This interview provided information on the upcoming increase to the NMBW and important information for compliance.

Business Process / Information Technology

The progress report of the key projects affiliated with the Business Process and Information Technology is as follows:

Business Process/ Information Technology Projects	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Records Management File Plan	ONGOING											
Standard Operating Procedures	ONGOING											
Pensions Compliance System	ONGOING											
Interest Calculator Project	ONGOING											
Gratuities Project	ONGOING											
Retirement Savings Arrangement Review Project	ONGOING											

Upcoming Projects & Acquisitions of Office Equipment

The current status of the other projects and acquisitions affiliated with the equipment and infrastructure of the building, including key software is as follows:

Key Performance Indicators	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Updates to the NMBW Calculator	COMPLETED											
Inspections Unit - C&M Updates	ONGOING											
New system TABs within C&M for the Business Registration and Charitable Organisations Registration	ONGOING											
Transcription Software	COMPLETED											
Pensions Regulatory System	ONGOING											
Pensions Interest Calculator	ONGOING											

Risk Management

The Department of Labour & Pensions identified, mitigated and adopted risk management processes to safeguard against unforeseeable threats to its organisation. In reviewing its entire organisation business processes in line with its mission and vision, the Department will continue to address the following in order to meet its strategic goals and objectives:

KEY RISKS	RISK MITIGATION	RESULTS
Loss of Revenue collected from the registered Pension Plan Administrators.	Maintain periodic audits and conduct ongoing monitoring and performance reviews for each pension plan.	The high impact from the Pensions Emergency Withdrawal proved that there is a viable financial risk should there be a loss in revenue from the Pensions regime.
Loss of Key Personnel to Other Government Departments	Review job descriptions and performance assessments, complete remuneration reviews, and prepare succession plans to achieve staff retention and engagement.	Based on the implementation of the risk mitigation approach, the operational and financial risks were low.
Lack of Standardized Policies & Procedural Manuals	Review current policies and procedural manuals in an effort to formalise standardised policies and procedural manuals for all units.	If there is a loss of key personnel, the operational risk level would increase and be heavily impacted. To date, there have been no adverse effects.
Loss of Physical Files and Limited Storage Facilities	Review website upgrades, and utilise state-of-the-art modernisations in order to maximize electronic archiving automation and address storage limitations.	No operational, compliance and reputational risks were reported. However, should the status quo of the advancement of DLP's Disposal Plan and Website remain, there is a high likelihood that these risks could be realized.
Loss of Data Security, Back-Up and Cyber-Protection	"Review IT procedures and policies that outline data security protocols, train staff on records management and periodically check that staff are saving documents onto the Government network. Minimize access to client data by levels."	Through the joint partnership with Computer Services Department, there has been low IT security risks. However, as a result of the Data Protection Act (2021 Revision), the likelihood of a negative consequence occurring is high.
Staff Burnout	Prioritise work outputs by setting realistic targets for staff to achieve work/life balance, and recruit interns and/or temp staff to provide support and administrative duties.	No operational risk was reported. The risk mitigation gained success with the introduction of the flex-time and working from home model.
Health and Safety Risks to Staff and Clients	Continually conduct regular cleaning, maintenance audits and air quality monitoring for the office, and provide health and safety training to staff.	No operational risk was reported due to the fact that the risk mitigation approach gained success.

Analysis

KPI & Output Performance

The key performance indicators of DLP revealed a positive position on the overall performance of the Department. The total number of 296 Labour and Pensions cases investigated were closed by year end compared to 358 the year before. The Customer Satisfaction rating averaged at 96.58%, above the target of 90.0%. Of the total number of cases referred to the Office of the Director of Public Prosecutions (ODPP), there were 19 cases referred in 2025 compared to 28 in 2024.

The total number of cases referred from the Labour Investigations Unit to the Labour Tribunal was 28 in 2025. The Labour Tribunal was within its target range by year end, and the Labour Appeals Tribunal adjudicated (4) cases within the same period, with (4) pending appealed cases at year end.

In addition, the total number of inspections completed was 278, of which there were 113 Labour & Pensions inspections and 165 OSH inspections conducted by year end. In terms of the completion of annual reports, the DLP's Annual Report was successfully submitted to the Ministry.

For the first time, assets under management for the private sector pension plans has reached CI$2.04B, as at September 2025. Revenue received from the renewal of registration and other pension plan fees totalled CI$1.75M in 2025.

Cabinet Appointments

Appointments to both the LT and LAT were concluded in April 2025, with an additional 17 members being appointed to the LT in November 2025, bringing the current member composite to 26. These appointments will serve until the 30 April 2027. For 2025, there were 4 LAT hearings and 113 LT hearings that were successfully adjudicated by year end. Cabinet approved the new National Pensions Board in November 2025. The updated composition of members will serve until 31 August 2027.

FOI, DPA & Internal Complaints

In relation to the number of requests seeking information under the Freedom of Information (2021 Revision) and Data Protection (2021 Revision), there were five (5) FOI & DPA requests and (3) Internal Complaints processed by year end, with two (2) established Data Breaches.

Business Process/IT Projects

DLP successfully completed updates to the NMBW Calculator in preparation for the 1 January 2026 – NMBW increase, and its ongoing projects include: 1) Records Management File Plan, 2) Standard Operating Procedures, 3) Pensions Compliance System, 4) Interest Calculator System, 5) Gratuities Registration and Reporting System, 6) Business Registration and 7) Charitable Organisation Registration TABs, and 8) RSA Review Project.

Public Relations and Marketing

DLP was pleased to report that a formal Communications plan and schedule were executed to improve upon our existing social media campaign and efforts to keep the public informed and promote its services and legislation.

Legal & Audits

Cabinet commenced the new National Minimum Basic Wage (Amendment) Order, 2025 on 18th December 2025. Prior to commencement, the Frequently Asked Questions pamphlet was updated and made available to the general public through the local media and on DLP's new website. Guidance Notes on Member and Employer Statements as well as the Increase Annual RSA Disbursement were circulated to the PPAs, and to the general public through the local media and on DLP's new website. To date, there were no Audit Reports filed.

Parliamentary Question

There were no Parliamentary Questions presented in 2025 calendar year.

A Spotlight on Statistics

The overall performance in the key metrics for the Department is illustrated in the table below. The numbers in cases closed and referred, as well as the inspections completed were sporadic in movement but achieved steady results throughout the year. Satisfaction levels ranked by clients averaged at 96% and the ministerial reporting was achieved.

2025	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Number of Labour & Pensions Training & Development programmes conducted	0	0	2	2	1	1	0	1	1	3	4	0	**15**
Number of cases of individual disputes of Labour and Pensions rights investigated, mediated and/or conciliated	98	109	114	106	105	136	130	57	76	65	54	51	**1101**
Number of Occupational Safety and Health Inspections	25	12	17	13	5	3	19	16	11	29	12	3	**165**
Number of Labour & Pensions inspections (Onsite & Offsite)	1	3	5	12	5	3	3	10	10	37	15	9	**113**
Preparation and referral of investigations and/or matters of concern to the Department of Public Prosecutions	0	0	1	0	3	1	3	1	2	5	1	2	**19**
Number of Pensions Delinquency Reports processed	5	5	5	5	5	5	5	5	5	5	5	10	**65**
Number of Labour Tribunal cases and overtime waiver scheduled, heard and finalized	8	7	17	19	7	9	13	9	5	9	8	2	**113**
Number of Labour Appeals Tribunal cases and overtime waiver scheduled, heard and finalised	0	0	0	0	0	0	0	0	1	2	1	0	**4**

2025	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Number of meetings of National Pensions Board, Pensions Administrators and other industry stakeholders	0	0	1	0	1	1	1	0	0	6	2	2	**14**
Number of inter-agency enforcement initiatives supporting the culture of compliance developed or implemented	0	0	0	0	0	0	0	1	0	0	0	2	**3**
Number of Administrators' supervisory and governance compliance initiatives including Onsite or Desk-based inspections/reviews	3	1	3	0	4	0	1	0	1	0	1	1	**15**
Number of public education events or initiatives conducted	1	2	0	0	2	2	0	1	0	0	0	0	**8**
Support or coordination for implementation of new policies, procedures or industry guidance	0	0	1	1	0	0	1	0	0	0	0	0	**3**
Number of Pension Plans Registered or Renewed during the year	0	3	1	2	1	0	0	1	2	1	1	1	**13**

Key Performance Indicators

The overall performance in the key metrics for the Department is exemplified in the table below. Although the number of cases closed and referred were irregular, the Department successfully achieved steady results throughout the year. Satisfaction levels ranked by clients averaged at 96.58% and the target for the Ministerial report was met.

2025 Key Performance Indicators	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Number of Labour & Pensions Cases Closed	22	37	26	22	29	17	29	28	27	28	22	9	**296**
Percentage of Customer Satisfaction Rating Achieved	96%	94%	99%	97%	98%	95%	100%	96%	99%	91%	94%	100%	**96.60%**
Number of Referrals from DLP to DPP	0	0	1	0	3	1	3	1	2	5	1	2	**19**
Number of Referrals from Labour Unit to Labour Tribunal	0	2	3	7	2	0	3	6	0	1	0	4	**28**
Number of Inspections Completed	26	15	22	25	10	6	22	26	21	66	27	12	**278**
Number of NPB Annual Reports Completed	0	0	0	0	0	0	0	0	0	0	0	0	**0**
Number of DLP Annual Reports to the Ministry Completed	0	1	0	0	0	0	0	0	0	0	0	0	**1**

**These figures were revised to reflect the most up-to-date information.*

Total Number of Applications & Delinquency Reports Processed

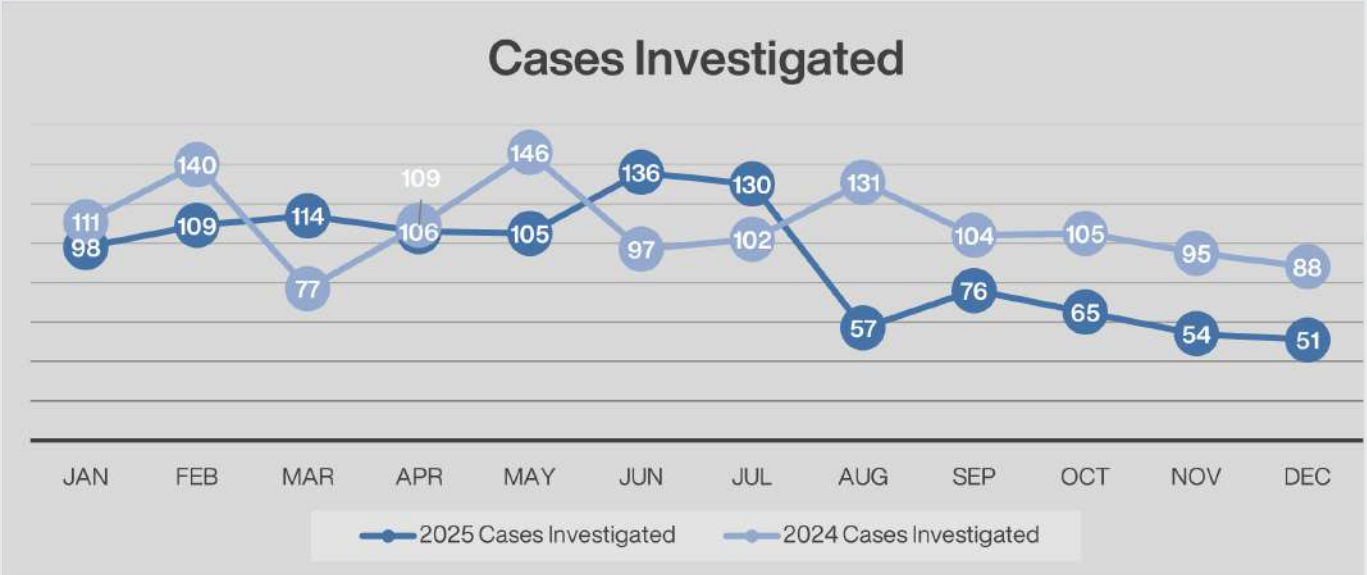
The total number of applications processed for Gratuity applications, Business Registrations applications, Charitable Organisations, Housing Restrictions applications, Benefit Disbursements applications, and Delinquency Reports processed are as follows:

2025 Key Performance Indicators	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
Number of Gratuity applications processed	4	0	0	0	3	1	0	3	3	1	0	2	17
Number of Business Registrations applications processed	2	0	4	8	1	5	4	14	10	18	6	16	88
Number of Charitable Organisations applications processed	0	0	0	0	0	0	0	0	0	0	0	1	1
Number of Housing Restrictions applications processed	44	37	90	0	46	39	60	65	63	71	91	121	727
Number of Benefit Disbursements applications processed	39	82	48	87	54	89	107	80	80	66	108	99	939
Number of Delinquency Reports Processed	5	5	5	5	5	5	5	5	5	5	5	10	65

Case Investigations

The results revealed that the total number of cases of individual disputes of Labour and Pensions rights investigated equalled 1,101 cases in 2025.

The results further indicated that the highest number, 136 cases, were investigated in June 2025, followed by 130 in July 2025. Compared to 2024, there were 114 cases investigated in March 2025, followed by 109 cases in February 2025, 106 in April 2025, and 105 in May 2025.



Total Number of Cases Closed

Of the total in 2025, the largest number of inspections conducted was 66 in October 2025 compared to the highest number of inspections recorded as 31 in April 2024. These cases consisted of Labour and Pensions investigations that were closed, of which the majority of cases (29) were closed in May 2025 and July 2025, followed by 28 cases closed in October 2025.

Total Number of Cases Referred to ODPP

The total number of cases referred to the Office of the Director of Public Prosecutions ("ODPP") for Summary Court was 19 in 2025 whereas 28 cases were referred to ODPP in 2024, evidencing a lower referral rate in 2025.

Total Number of Inspections Conducted

The results revealed that the total number of inspections conducted was 278 in 2025 compared to 223 one year earlier. These inspections consisted of Occupational Safety and Health and Labour & Pensions audits and reviews undertaken at the office, and at private-sector businesses and construction sites. Of the total in 2025, the largest number of inspections conducted was 66 in October 2025 compared to the highest number of inspections recorded as 31 in 2024.

Labour Tribunal

Compared to 125 recorded in 2024, the total number of hearings adjudicated by the Labour Tribunal ("LT") in 2025 was 113. Recognising that appointments to both LT and LAT were concluded in April 2025, with an additional 17 members being appointed to the LT in November 2025, while the total number of hearings were lower than in 2024, hearings were heard consistently each month. Additionally, it is noted that the months of January 2025, February 2025, and September 2025 were slower months, but nonetheless, the results showed a positive outlook with 113 hearings adjudicated for 2025.

Labour Appeals Tribunal

For the period ending 31st December 2025, the number of appealed hearings that were adjudicated by the Labour Appeals Tribunal ("LAT") was four 4 cases. There are four 4 pending appealed cases that remained on its case record, which will be scheduled once the LAT Board appointments are approved by Cabinet.

HEARING DESCRIPTION	NUMBER OF CASES ADJUDICATED	COMMENTS
Number of LAT Hearings adjudicated in 2025	4	In 2025, there were 4 cases adjudicated by the LAT.

DLP 312 Governance Supervision of Pensions Plans & Pensions Promotion

Description

Provide advice on the National Pensions Act and Regulations to appropriate stakeholders, and effectively supervise compliance by the registered/approved Administrators. Update the Ministry of Caymanian Employment and Immigration and any other Government Department or organisation on the National Pension Act and Regulations.

- Research-based and responsive support to the National Pensions Board and the Ministry;
- Proactive relationships with stakeholders and counterpart regulatory agencies, including information sharing, collaboration, and compliance enforcement;
- Enhanced communications, awareness, and training plans for existing and new legislation, regulations or industry initiatives; and
- Technical support, interpretations, and enforcement of the National Pensions Law & Regulations, including Pension Plan Administrators legislative compliance and governance supervision, and related trouble-shooting.

Measures	YTD Actual	2025 Budget Ending Dec 2025	Variance Ending Dec 2025
Quantity			
Number of meetings of National Pensions Board, Pension Administrators, and other industry stakeholders;	14	10-20	4
Number of inter-agency enforcement initiatives supporting the “culture of compliance” developed or implemented;	3	2-6	1
Number of Administrators’ supervisory and governance compliance initiatives, including Onsite or Desk-based Inspections/reviews;	15	6-10	9
Number of public education or awareness events or initiatives conducted;	8	6-13	2
Support or coordination for implementation of new policies, procedures, or industry guidance; and	3	2-6	1
Number of Pension Plans Registered and/or Renewed during the year.	13	16-18	-3
Quality			
Meetings with the National Pensions Board, Pension Administrators, and other industry stakeholders conducted in accordance with established policies and procedures;	100%	100%	100%
Inter-agency enforcement initiatives supporting the “culture of compliance” developed or implemented in accordance with departmental guidelines, and in compliance with overall national policy and strategy;	100%	100%	100%
Administrators’ supervisory and governance compliance initiatives, including Onsite or Desk-based Inspections/reviews in accordance with established procedures and the National Pensions Law and Regulations, and in compliance with internationally and nationally accepted best practice;	100%	100%	100%
Public education or awareness events or initiatives delivered following the approval of the Head of Department and the Chief Officer;	100%	100%	100%
Support or coordination for implementation of new policies, procedures, or industry guidance in accordance with the National Pensions Law & Regulations; and	100%	100%	100%
Pension Plans Registered or Renewed during year in accordance with industry best practice.	100%	100%	100%

Timeliness			
Meetings with the National Pensions Board, Pension Administrators, and other industry stakeholders are delivered within an agreed schedule;	100%	100%	100%
Inter-agency enforcement initiatives supporting the "culture of compliance" are developed or implemented within the agreed timeframe;	100%	100%	100%
Administrators' supervisory and governance compliance initiatives, including Onsite or Desk-based Inspections/reviews are on-going and inspections/reviews are conducted within the agreed timeframe;	100%	100%	100%
Public education or awareness events or initiatives are delivered within an agreed schedule;	100%	100%	100%
Support or coordination for implementation of new policies, procedures, or industry guidance is conducted within the agreed timeframe; and	100%	100%	100%
Pension Plans Registered and Renewed during the year is conducted in accordance to the National Pensions Law & Regulations.	100%	100%	100%
Location			
Cayman Islands	100%	100%	100%
Cost			
	100%	100%	100%
Related Broad Outcomes			
3. Providing Solutions to Improve the Well-Being of Our People so they can Achieve their Full Potential 4. Strengthening Good Governance for More Effective Government 6. Increasing Social Justice in the Workforce			

DLP 412 Compliance, Awareness & Enforcement of the Labour & National Pensions legislation

Description

Provision of services to administer the Labour Act to ensure that the Rights and Dignity of employees and employers are protected, and to provide investigative services to employers, employees and related stakeholders in relation to non-compliance of the National Pensions Act and Regulations ("NPL").

- Training and education to facilitate compliance with the Labour Act, Occupational, Safety and Health (Construction Industry) Regulations and the National Pensions Act and Regulations;
- Resolution of individual disputes of Labour and Pension rights;
- Enforcement of the Labour and National Pensions Act regarding non-compliance;
- Labour & Pensions Investigations;
- Labour & Pensions Inspections, including Occupational Safety and Health Inspections (Onsite & Offsite);
- Preparation & Referral of Labour and Pension investigations and/or matters of concern to the Department of Public Prosecutions ("DPP");
- Processing of Pension Delinquency Reports; and
- Labour Tribunal cases and Overtime ("OT") waiver applications scheduled/heard/finalized.

Measures	YTD Actual	2025 Budget Ending Dec 2025	Variance Ending Dec 2025 (real figures)
Quantity			
Number of Labour and Pensions training and education programmes conducted;	15	11-17	4
Number of cases of individual disputes of Labour and Pensions rights investigated/ mediated/conciliated;	1101	1500-1950	-399
Number of Occupational Safety and Health inspections;	165	28-35	137
Number of Labour & Pensions inspections (Onsite & Offsite);	113	105-120	8
Preparation and referral of investigations and/or matters of concern to the Department of Public Prosecutions ("DPP") for Labour and Pensions;	19	13-19	6
Number of Pensions Delinquency Reports processed; and	65	72-84	-7
Number of Labour Tribunal cases and OT waiver applications scheduled/heard/ finalized.	113	112-131	1
Quality			
Training and education programmes are in accordance with certifying bodies and departmental guidelines;	100%	100%	100%
Individual disputes of rights processed in accordance with established procedures;	100%	100%	100%
Inspections are in compliance with internationally and nationally accepted best-practice;	100%	100%	100%
Investigations are in compliance with internationally and nationally accepted best-practice and in accordance to the Labour and National Pension Laws & Regulations;	100%	100%	100%
"Delinquency Reports are completed in accordance with internal procedures and the National Pensions Law & Regulations; and"	100%	100%	100%
Tribunal cases and OT waiver applications scheduled/heard/finalized in accordance with set procedures and ruling received on time or follow-up vigorously.	100%	100%	100%
Timeliness			
Training and education programmes are delivered as scheduled;	100%	100%	100%
Individual disputes of rights processed within 30 calendar days;	100%	100%	100%
Inspections are conducted as scheduled, with follow-up reports monitored;	100%	100%	100%
Investigations are thorough and timely;	100%	100%	100%
Notification to complainant of the outcome of the investigation within 14 working days of completion of the investigation;	100%	100%	100%
Delinquency Reports are completed within 30 calendar days of receipt of reports from the Pension Plan Administrators and	100%	100%	100%

Complaints for Unfair Dismissal/Severance Pay are referred to the Labour Tribunal within 30 working days of collection of evidential material and completion of conciliation efforts; and cases and OT waiver applications are scheduled/heard/ finalized within set timeline.	100%	100%	100%
Location			
Cayman Islands	100%	100%	100%
Cost			
	100%	100%	100%
Related Broad Outcomes			
3. Providing Solutions to Improve the Well-Being of Our People so they can Achieve their Full Potential 4. Strengthening Good Governance for More Effective Government 6. Increasing Social Justice in the Workforce			

Future Plans

The primary goals and objectives of the Department of Labour & Pensions for the 2026-27 Financial Year are as follows:

- **The Advancement of Key Amendments to the Labour & Pensions legislation:**
  - To advocate for the revision to the National Pensions Act (2024 Revision), the Labour Act (2021 Revision), and the National Pensions (Pension Fund Investment) Regulations (1998 Revision).
  - To introduce a new Administrative Fines for the Labour and National Pensions regime following the passage of key legislation in an effort to expedite legal proceedings filed by DLP.
- **The Implementation of the DLP's Restructuring Plan:** To continue working closely with the Ministry and the Portfolio of the Civil Service (POCS) to complete DLP's Restructuring Plan.
- **The Implementation of e-Government Strategy & Records Management System**: Through the joint partnership with the Computer Services Department, the Department seeks to introduce advanced technologies to boost internal productivity and efficiency by:
  - Transitioning from paper-based to electronic filing of documents to support the initiatives of the e-Government Strategy and to obtain cost and time-saving advantages.
  - Conducting a review of records management and data storage capabilities to determine where efficiencies and cost savings can be realised, while fulfilling the requirements of the Cayman Islands National Archive ("CINA") under the National Archive and Public Records Act.
  - Developing the New Pensions Interest Calculator that will create an online web application that can be used by the DLP, and PPAs, to accurately calculate interest, whilst providing auditability of calculations and security for the private information of the employees.

In an effort to meet its strategic goals and objectives, the Department will continue to build upon its strengths while maximising the opportunities to partner and synergise where possible.

The Department will also continue to monitor and migrate any risks that would prevent these initiatives to further strengthen the Labour and Pensions regulatory framework for the Cayman Islands.

WORC

Workforce Opportunities & Residency Cayman

Message from the Department's Director

Mr. Jeremy Scott

As the Director of Workforce Opportunities and Residency Cayman (WORC), I am honoured to present our 2025 Annual Report, which reflects our collective efforts, achievements, and strategic advancements over the past year.

The year 2025 has been pivotal for WORC as we navigated significant operational changes and embraced the evolving landscape of employment and immigration in the Cayman Islands. With the implementation of our strategic plan, launched in January 2025, we have laid the groundwork for robust governance and enhanced service delivery, positioning ourselves to better meet the needs of our community and stakeholders.

Key highlights from this year include:

- **Strengthened Collaboration:** Our partnerships with various stakeholders have flourished, particularly evident through initiatives such as Tech Futures Week and the introduction of the FutureMe Cayman App. These collaborations have not only enhanced our outreach to Caymanian jobseekers but have also fostered a deeper understanding of industry demands and opportunities.
- **Capacity Building:** We prioritised the professional development of our staff, enabling them to adapt to new challenges and deliver exceptional service. Training initiatives have focused on compliance, leadership, and specialised skills, ensuring our team remains at the forefront of best practices.
- **Operational Excellence:** Our compliance and risk management frameworks have evolved, reflecting a proactive approach to governance. The formalisation of the WORC Risk Register and the implementation of the WORC Sampling Process have strengthened our ability to manage compliance risks effectively and ensure adherence to legislative requirements.
- **Ensuring Employment for Caymanians:** A significant achievement this year has been the successful placement of 130 Caymanians into employment through the services of our Employment Services Unit (ESU). This figure underscores our commitment to improving access to job opportunities for Caymanians, as we conducted thousands of job seeker encounters and facilitated numerous referrals to local employers.
- **Inclusive Access to Employment:** Despite a restructuring and transferring of the National Training & Development Unit as of midpoint of 2025 to the Ministry of Education and Training, under our Department's leadership, we expanded training opportunities, enhanced workforce readiness among Caymanians. Our commitment to inclusivity has been exemplified by record participation in initiatives aimed at equipping individuals with the skills necessary for success in a competitive job market.

- **Legislative Reform:** Recent legislative reforms passed in Parliament in December 2025 aim to enhance the integrity and efficiency of Immigration and residency systems addressing governance gaps and promoting transparency. Key initiatives include expanding pathways to residency for deserving individuals and implementing stricter penalties for abuses, which will deter malpractice and reinforce systems integrity. These changes reflect a commitment to sustainable development, ensuring the Immigration policies contribute positively to community growth and well-being.

Despite the challenges posed by staffing transitions and legislative changes, the dedication and adaptability of our team have been instrumental in achieving meaningful outcomes. Their unwavering commitment to transparency, fairness, and accountability has reinforced public trust in our processes.

Looking ahead, we will continue to embed the frameworks established in 2025, focusing on operational capacity and preparing for anticipated legislative reforms. As we embark on this journey together, I extend my heartfelt gratitude to our staff, partners, and stakeholders for their continued support and collaboration.

Together, we are shaping a brighter future for the Cayman Islands.

Mr. Jeremy Scott

Director

About Us

Workforce Opportunities & Residency Cayman (WORC) is a Cayman Islands Government entity responsible for delivering critical services that support national workforce participation and the administration of work and residency-related processes. WORC's role is central to strengthening labour market outcomes and supporting the Cayman Islands' long-term economic resilience through responsive, transparent, and customer-focused service delivery.

WORC's vision is anchored in leading the pursuit of full Caymanian employment and economic prosperity for all through service excellence, supported by its mission to maximise human capital and enhance the economy and global competitiveness of the Cayman Islands.

WORC delivers a broad portfolio of services across employment, labour market intelligence, and immigration administration. Its activities are designed to support both Caymanian job seekers and employers, while ensuring that work permit, residency, and related application processes are administered fairly and consistently in line with national needs.

Nature and Scope of WORC's Activities

- **Employment Support Services:** Through its Employment Services Unit (ESU), WORC assists Caymanian job seekers in improving employability and securing employment through practical career support services. These services include career guidance, job search assistance, application preparation (including resumes and cover letters), interview readiness support, and referrals to additional support networks. WORC also supports employers by linking them with qualified Caymanian candidates and facilitating workforce matching.
- **Labour Market Demand and Workforce Planning:** WORC's Labour Market Demands function supports national workforce planning by collecting and providing accurate and timely labour market data and insights. This work helps strengthen decision-making and strategic planning by serving as an authority on workforce needs and labour demand trends within the Cayman Islands.
- **Immigration, Residency, and Work Permit Administration:** WORC is responsible for supporting the administration of applications and processes related to work permits, residency, and Caymanian status, and aims to process these applications fairly and transparently. These services are supported by systems, guidance, and resources designed to provide clarity for applicants and employers navigating immigration-related requirements.
- **Digital Service Delivery and Online Access:** WORC delivers key services through the Cayman Islands Government eServices environment, including JobsCayman and Immigration Online, improving accessibility and enabling more streamlined service delivery for customers. WORC also provides supporting information and guidance to ensure users can effectively access and utilise these services.
- **Operating Approach and Strategic Focus:** In executing its mandate, WORC emphasises service excellence and the use of information, technology, and collaboration to strengthen outcomes for job seekers and the wider economy. This includes working alongside employers, promoting workforce development initiatives, and using labour market intelligence to inform current and future workforce needs in the Cayman Islands.

Vision

We drive sustainable prosperity for the Cayman Islands.

Mission

Leading the pursuit of a globally competitive workforce, prioritising Caymanians while delivering exceptional immigration services.

Our Core Values

Professionalism

- We deal with the public and their affairs efficiently, effectively and sensitively
- We strive to be the best.

Integrity

- We act honestly, impartially and fairly
- We welcome public scrutiny of our work and conduct

Passion

- We are intensely passionate about the success of the Cayman Islands and its people
- We are committed to teamwork, innovation and the achievement of results

Goals

The overall strategic direction of the Department of Workforce Opportunities & Residency Cayman (WORC) encompasses key ownership goals to accomplish within the 2025–2030 financial years. Its aim is to support its mission by strengthening institutional capacity through a culture of continuous improvement and long-term sustainability. The Department will also uphold strong compliance and enforcement of immigration legislation and policies to protect system integrity and promote a globally competitive workforce.

Strategic Goals:

The primary goal is to advance a Caymanian-first workforce by delivering data-driven labour market insights and supporting training and recruitment initiatives, while providing efficient, transparent, and customer-centric immigration services that support national development.

1. To enhance WORC's institutional strength by implementing a continuous improvement culture that ensures long-term sustainability and success.
2. To cultivate a thriving, Caymanian-first workforce by becoming the leading partner in data-driven labour insights, training and recruitment.
3. To become a global benchmark in immigration services by providing efficient, transparent, and customer-centric processes that support the sustainable prosperity and development of the Cayman Islands while prioritising the seamless integration of Caymanians into the workforce and community.
4. To facilitate sustainable prosperity and the pursuit of a globally competitive workforce through our commitment to enforcing compliance with immigration legislation and policies.

Strategic Priorities & Objectives:

The key priorities and objectives for the Department are as follows:

Institutional Strengthening

- Enhance WORC's internal control framework to improve operational efficiency and mitigate risks.
- Be the top choice employer within the Civil Service by prioritising our people.
- Implement an operational strategy to position WORC for long-term success and growth.
- Strengthen and preserve WORC's reputation to fulfil its mission.

Labour Demand and Caymanian Workforce Services

- Serve as the authority on the labour needs of the Cayman Islands using a data-driven approach by 2030.
- Serve as the first-choice partner for Caymanian training and recruitment by 2030.

Immigration Services

- To create a more efficient, secure, and user-friendly system that enhances customers interaction and satisfaction while optimising internal processes.
- Complete a review of the Immigration Boards and propose reform solutions.
- Enhance effectiveness of the Business Staffing Board with ensuring Caymanians are supported and provided with increased job opportunities in the labour market.
- Introduce a Gold Accreditation Programme for Employers.

Compliance Services

- Be an effective and efficient Compliance Unit in detecting and preventing breaches of the Immigration (Transition) Act.
- Improve governance through key relationships.

Governance

To ensure that compliance and accountability are adhered, provisions in the following Acts and Regulations govern the primary activities of the Workforce Opportunities and Residency Cayman department are as follows:

- Immigration Transition Act (2022 Revision).
- Immigration (Transition) (Temporary Work Permit and Business Visitors' Permits) Regulations 2024.
- Immigration Regulations (2019 Revision).

The budgetary and financial activities of the Workforce Opportunities & Residency Cayman department are subject to and governed in accordance with the provisions of the Public Management and Finance Act (2018 Revision).

The human resources management of the Workforce Opportunities & Residency Cayman department is subject to and governed in accordance with the provisions of the Public Management and Finance Act (2026 Revision) and Personnel Regulations (2025 Revision).

Our People

Members of the Senior Leadership Team of the Department of Workforce Opportunities & Residency Cayman ("WORC") hold a wealth of knowledge and relevant managerial experience of close to 75 years in the respective fields, ranging from accounting, compliance, immigration, labour, strategic operations and business administration.

The WORC Senior Leadership Team comprises of the following:

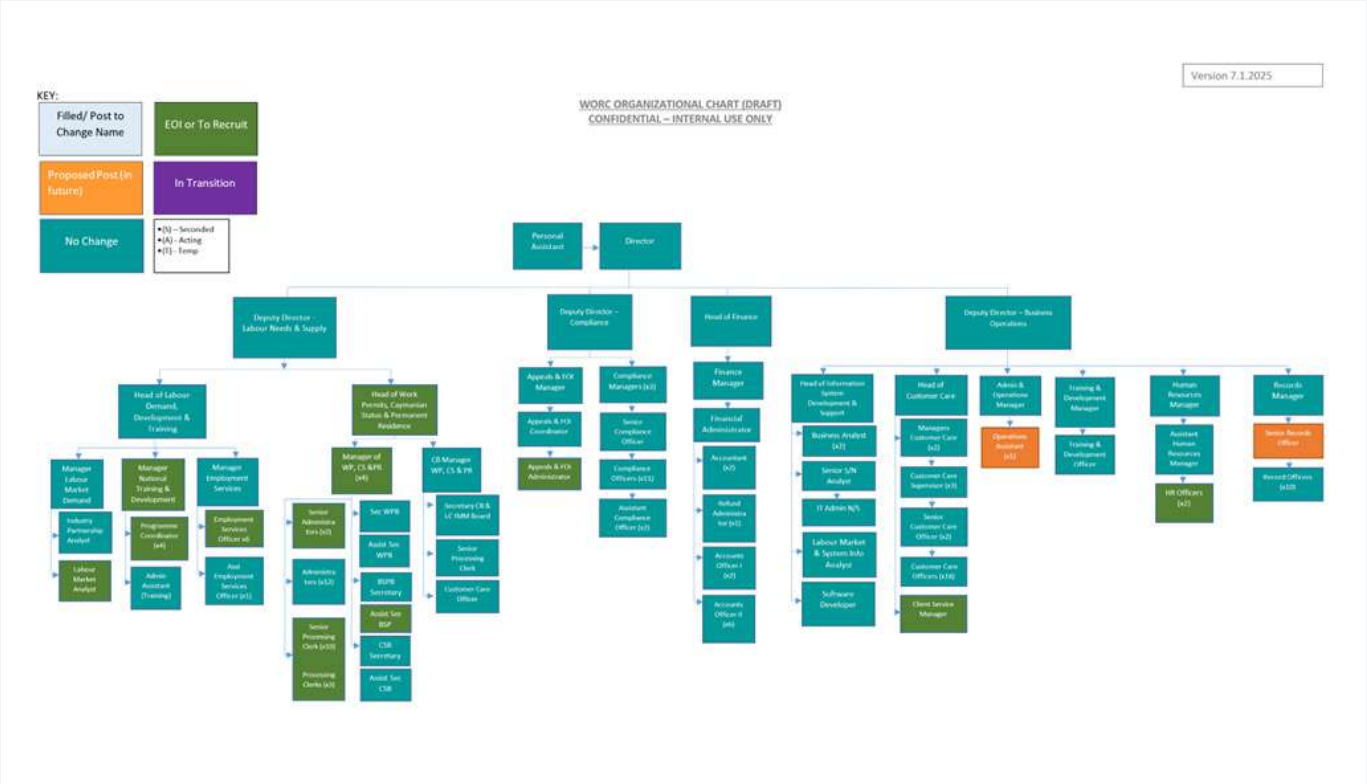
Jeremy Scott
Mr. Jeremy Scott is the Director of the Department of Workforce Opportunities & Residency Cayman.

Sian Pairaudeau
Mrs. Sian Pairaudeau, the Deputy Director - Labour Needs & Supply at the Department of Workforce Opportunities & Residency Cayman.

Thoywell Facey
Mr. Thoywell Facey, the Acting Deputy Director - Business Operations at the Department of Workforce Opportunities & Residency Cayman.

Mervin Manderson
Mr. Mervin Manderson, the Deputy Director - Compliance at the Department of Workforce Opportunities & Residency Cayman.

Our Structure & Key Personnel



Labour Needs & Supply

Strategic Highlights

The department's strategic plan was implemented in January 2025 to drive all aspects of the department's operations. In addition, after the April 2025 National Elections, the department management pivoted to assist the new administration with their vision for the country and Caymanian Employment and Immigration in particular.

The department promoted continued professional development of staff within each of the respective units (Employment Services, Labour Demands, National Training & Development and Boards & Administration) to equip the teams in meeting the varied and increased demands of each role to ensure agility in doing so. In addition to in-house and online training offered, members of staff were able to travel to conferences to participate in training opportunities and network with professionals in the Technology field. Staff were also afforded stretch opportunities via Acting assignments in managerial posts and Extra Duty assignments in junior posts. The Labour Market Analyst joined the Labour Demand Unit 3 February 2025 and the Industry Partnership Analyst joined 10 March 2025. These hires rounded out the Labour Demand staff complement to three (3) officers. The new Assistant Employment Services Officer joined the Employment Services Unit 17 November 2025, bringing that unit's staff complement to six (6) officers. On 1 July 2025, we bid farewell to our colleagues in the National Training & Development Unit as the services of that unit were realigned with the Ministry of Education to become the Ministry of Education and Training.

Enhanced internal and external collaboration through partnering in support of Caymanian Jobseeker in initiatives in the areas of sustainable careers, promoting careers in specific and undeserved sectors, as well as internal to WORC units for the monitoring and compliance of employment practices. One of these such partnerships was the department's partnership with Cayman Enterprise City (CEC) coordinated by the Labour Demand Unit to host Tech Futures Week in October 2025. This week of interaction with various stakeholders in the Tech industry resulted in a report titled The Cayman Islands Tech Futures Week 2025 Report: Shaping tomorrow today!, as well as the FutureMe Cayman App designed to assist young people in the Cayman Islands imagine and plan their further education and career pathways. A series of meetings (titled Table Talks) with employers and other labour market stakeholders such as HR recruiters commenced in March 2025 and continued Quarter 4 of 2025. These meetings offered opportunity for employers to meet staff of the unit who refer clients to their business and to better understand the process of job referrals of candidates from WORC. It also offered WORC Employment Services Officers an opportunity to better understand the profile of candidates each employer is looking to hire in their posted job vacancies.

Completed streamlining of key activities were designed to improve efficiency and effectiveness in various units including paperless initiatives, revision of existing documentation along with creation of new features to bring about time savings in preparation for system enhancements. Through this, there is expected to be an increase in job seeker accountability and overall compliance with the Data Protection Act (2021 Revision).

Boards and Administration

The Boards and Administration Section carries out all operations in accordance with Section 3(2)(d) of the Immigration (Transition) Act (2022 Revision), which states:

"3. (1) There continues to be established a department of the Government known as the Workforce, Opportunities, and Residence Cayman Office referred to in this Act as "WORC."

(2) The functions of WORC include the following —

(d) processing applications for work permits and applications and grants for Caymanian status, permanent residence and other types of residence;"

The Boards and Administration Section plays a pivotal role in the efficient management and decision facilitation of gainful employment, permanent residence and the requests for the right to be Caymanian in the Islands.

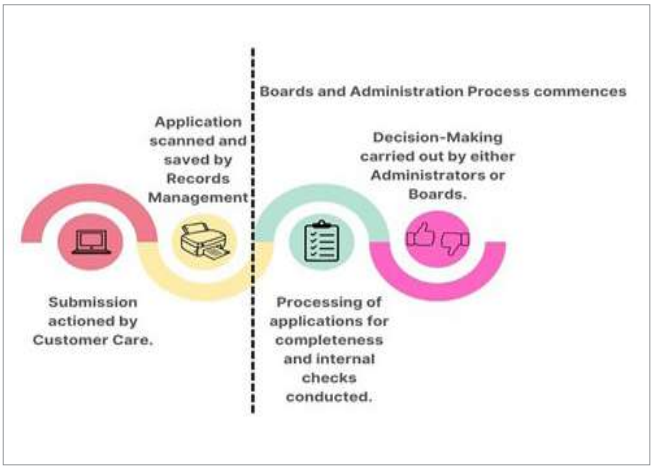


Illustration of the standard life cycle of an application once submitted to WORC

Processing and Scheduling

The processing and scheduling of applications are conducted by administrative staff with precision and fairness to ensure the timely scheduling of applications. Each application is meticulously vetted to ensure completeness before scheduling to the relevant decision-making bodies. Applications are scheduled for consideration based on their type and submission date, ensuring a fair and transparent process.

Processing occurs on a daily basis, and as a result, in many instances, applications are processed more quickly than meeting agendas become available. To ensure efficiency and to maintain fairness, the processing staff will process and schedule applications on "Holding Agendas". This approach ensures that when "live" meeting agendas become available, decisions can still be made in the order of submission, upholding a fair and consistent process for all applicants.

To effectively support our processing and scheduling and ensure the smooth operation of our services, we have outlined three (3) key requirements that contribute to our organisational efficiency:

1. Daily Data Input: It is essential to input information into the system on a daily basis. This process is critical for generating agendas that can be considered in a timely and efficient manner, thereby facilitating informed decision-making at all levels.
2. Collaboration with Internal and External Sections: We emphasize the importance of consulting and liaising with various internal and external departments. This cooperation is vital for retrieving comprehensive and accurate documentation necessary for effective processing and operational continuity.
3. Customer Support and Advisory: Assisting with customer inquiries remains a top priority. By providing appropriate information and advice, we ensure that proper procedures are adhered to, enhancing customer satisfaction and reinforcing our commitment to transparency and accountability.

These practices are integral to our mission and help us maintain a high service standard, ultimately contributing to our overall success in the upcoming year.

Decision-Making

The Boards and Administration Section supports two decision-making bodies:

1. **Administrators**: Civil Servants who are delegated to make decisions on specific applications on behalf of the Director, in accordance with Section 7 of the Immigration (Transition) Act (2022 Revision); and
2. **Boards:** Comprised of Members who are appointed by Cabinet.

All decisions are made in strict compliance with the relevant legislation and regulations, ensuring that each application is assessed impartially and in accordance with the law.

Consistency and collaboration are strongly encouraged between both decision-making bodies to ensure that decisions are rendered in accordance with WORC's Mission: to maximise human capital, strengthening the economy and global competitiveness of the Cayman Islands.

The Boards

A vital element of the operations of the section is to provide administrative support to the four appointed Boards. The team members who provide this administrative support within the Boards and Administration Section are referred to as "the Secretariats", and are generally comprised of the following positions:

- Secretary
- Assistant Secretary
- Senior Processing Clerks

The Secretariats assist each Board in carrying out the following responsibilities:

Administration

The Administrators within the Boards and Administration Section play a vital role in maintaining the efficiency and integrity of the application decision-making process. Delegated by the Director, these Administrators are empowered to render decisions on various applications, including temporary work permits, permanent residency, and the right to be Caymanian. Their responsibilities include thoroughly reviewing applications to ensure compliance with relevant legislation and regulations, conducting internal checks, and analysing supporting documentation to assess eligibility. By exercising due diligence and adhering to established policies, the Administrators ensure decisions are made fairly, transparently, and in a timely manner.

In addition to their decision-making duties, Administrators work closely with the Secretariats and other stakeholders to uphold the standards and objectives of WORC. They play a critical role in streamlining processes by addressing routine and straightforward applications, allowing the Boards to focus on more complex applications. Their contributions not only support the Department's efficiency but also help build trust and confidence among applicants and the wider community by ensuring all decisions are impartial and aligned with the overarching goal of sustainable workforce development.

Key Events

January:

- Dedicated group email accounts were established for the Secretariats to strengthen governance and streamline communications.
- A temporary ZOOM-enabled meeting space was implemented to address the Board accommodation current constraints.
- Process improvements were agreed with Customer Care and Records to streamline application intake and processing.

February:

- Early-stage alignment work commenced to standardise operations and decision-recording practices across Boards.
- Team members attended Immigration (Transition) Act training, facilitated by the Office of the Director of Public Prosecutions.
- Select team members travelled to Nassau, Bahamas, for a Ministry-led delegation trip focused on immigration process/system observation.

March:

- Current state observations were initiated and completed for key Work Permit, Permanent Residency and Right to be Caymanian facilities.
- The CSPR Board resumed the issuance of Mindful to Revoke notices following Attorney General guidance.
- Team member awarded the Chief Officer's Award.

April:

- BSP Board hosted a multi-stakeholder roundtable focused on Caymanian workers training and employment outcomes.

- Cross-functional workshops were held to review work permit forms in preparation for the new online system.
- Formal WORC Offenders Registry vetting processes were documented and implemented.
- Management attended the Immigration Online Services project kick-off.
- Team members provided support at the George Town WORC District Day.

May:

- First official meeting held between the CSPR Board and the Honourable Minister.
- Draft Immigration Reform recommendations were compiled for Cabinet consideration.
- A Senior Administrator post was confirmed to strengthen oversight of complex CSPR matters.
- Standard Operating Procedures (SOP) were developed for key administrative decision areas.

June:

- Ministerial engagement continued across WP, BSP, and CBLCI Boards.
- Final Immigration Reform recommendations were presented to the Honourable Minister.
- BSP condition monitoring tools and application checklists advanced toward approval.
- Administrators formally returned to full-time in-office operations.

July:

- Continued operational stabilisation through staff rotations, SOP utilisation, and targeted processing support.
- Team member received the Chief Officer's Choice Award.

August:

- Targeted staff training completed in an effort to redeploy resources to process key applications.
- Compliance commenced sampling work permit applications to strengthen regulatory assurance.

September:

- Administrative checklists and SOPs for Temporary Work Permit processing were updated.
- Training schedules and development objectives were implemented to support staff performance and well-being.
- Board Member appointments concluded 30 September 2025.

October:

- An overtime initiative was launched to address accumulated application backlogs.
- New WORC Offenders Registry processes were embedded into Board operations.
- Team member awarded CIG Employee of the Month.
- Onboarding of reappointed/newly appointed Board Members commenced.

November:

- Secretariat staff completed structured professional development in Board facilitation, appeals, data protection, and constitutional rights.
- ILM qualifications were completed by team members, strengthening leadership capacity.
- Business Staffing Plan Board recommenced meetings, including sub-committee sittings focused on priority sectors.

December:

- Work Permit Administration was formally reorganised into dedicated Annual and Temporary processing teams.
- All 2025 performance evaluations were completed across Administration.
- Recruitment requests were submitted to address staffing pressures.
- Continued engagement with the Ministry progressed digitisation of Caymanian Status acknowledgements and PR reform initiatives.
- Team member awarded WORC's Employee of the Year for 2025.
- Cayman Brac & Little Cayman Immigration Board recommenced meetings.
- Onboarding completed for Caymanian Status & Permanent Residency and Work Permit Board Members for meetings to recommence on 8 January 2026 and 12 January 2026, respectively.

2025 Statistics

The breakdown of the reviewed applications is as follows:

A total of 42,784 applications were reviewed for 2025.

This figure includes the following:

26.7K
Temporary Work Permits Reviewed

4.2K
Temporary Work Permits Refused/No Power

36.8K
Annual Work Permits Reviewed

6.8K
Annual Work Permits Refused/ No Power/ Revoked

3.3K
Cayman Status and Permanent Residency Approvals

308
Cayman Status and Permanent Residency Refusals

142
Cayman Status and Permanent Residency No Power/Revocations

Geographical/Nationality Summary

One hundred and forty (140) distinct nationalities have established facilities in the Cayman Islands. The accompanying chart illustrates the top nationalities by geographical distribution, ranking them from the highest to the lowest by total.

Name	WSR	WSG	WPR	WPG	WOL	TWP	TWE	TPS	SCG	PCW	GEC	GCT	FPW	EZR	EZG	Totals
Jamaica	224	32	5,604	4,878	16	1,492	181	1	146	263	3	831	1	1	7	**13,680**
Philippines	140	16	2,891	2,888	8	716	50		59	68	1	77			6	**6,920**
India	18		835	965	5	256	5	1		24	1	66		3	25	**2,204**
United Kingdom	13		628	757	2	238	7			60		218		24	128	**2,075**
Nepal	6		431	933	4	329	39			1		2			2	**1,747**
Canada	8		393	394	1	138	2			36		55		24	170	**1,221**
Honduras	11	1	467	369		139	13		2	44		8				**1,054**
United States Of America	2		273	265	3	90	1			20		34		8	93	**789**
Nicaragua	5	2	284	266	1	130	9		3	4		3				**707**
South Africa	2		257	276	2	60				19	1	29		1	30	**677**
Kenya			138	159	1	60	4		1	2		24			2	**391**
Ireland		2	137	179		27				5		11		3	25	**389**
Dominican Republic	4	1	109	120	1	88	10		2	10		1		1	1	**348**
Cuba	7		84	115	1	55	8			9		3				**282**

Achievements Overview

Throughout 2025, the Boards and Administration Team played a critical role in strengthening immigration governance, advancing national reform priorities, and ensuring continuity of decision-making amid sustained operational pressures and organisational change.

The year began with a focus on improving alignment and consistency across Boards, including standardised Secretariat communications, enhancements to meeting infrastructure, and targeted process improvements with Customer Care and Records. These early initiatives strengthened coordination and clarified the distinction between administrative and Board-level functions.

Legislative and policy activity intensified, particularly within the Caymanian Status and Permanent Residency portfolio. Guided by the Attorney General's Chambers, the CSPR Board resumed Mindful to Revoke actions and advanced compliant decision frameworks, while contributing substantively to the development and presentation of Immigration Reform recommendations to the Honourable Minister. Ministerial engagement increased across all Boards during the year, reinforcing strategic alignment, transparency, and the Government's Caymanian-first objectives.

In the latter part of 2025, emphasis was placed on workforce capability and sustainability. Staff completed structured professional development in governance, appeals, data protection, and facilitation, while senior team members completed ILM qualifications, strengthening leadership depth and succession planning.

By year-end, the Boards and Administration Team had delivered tangible governance improvements, contributed meaningfully to immigration reform, strengthened internal capability, and positioned the unit for continued transformation and service excellence in 2026.

Future Plans

In 2026, the Boards and Administration Team will focus on consolidating governance and structural reforms implemented in 2025 while advancing key modernisation initiatives. Priorities include progressing digital transformation through IMSS

enhancements and the phased digitisation of Caymanian Status and Business Staffing Plan processes, supporting the implementation of immigration reform, and embedding consistent, legally robust decision-making frameworks. Continued emphasis will be placed on workforce capability, cross-training, and leadership development, alongside strengthening stakeholder engagement and transparency. These efforts will support a more efficient, resilient, and Caymanian-focused immigration system in the year ahead.

National Training & Development

The National Training and Development Unit (NT&D) aims to connect job seekers with training and development opportunities, provide scholarship opportunities to pursue specific certifications, support job seekers and employers during job placement, and offer job seekers employment skills training and guidance.

After the National General Elections in April 2025, the NT&D team was transferred to the new Ministry of Education and Training on 1 July 2025.

Key Events

- **Technology Expo:** A new initiative, this expo welcomed 500 attendees and showcased advancements in various industries.
- **Career Fairs:** Participated in four major career fairs, engaging with over 1,600 students and job seekers.
- **District Days:** Held across all districts in Grand Cayman and Cayman Brac, serving 80+ job seekers.
- **Summer Internships:** Five students gained hands-on experience in architecture, engineering, project management, and construction.
- **Apprenticeship Completion:** Two apprentices completed their two-year apprenticeships with Integra Healthcare.
- **GED Programme Success:** 12 students completed the GED programme, enhancing their employability.
- **Three graduations/completion ceremonies:**
  - Cayman Career Academy (December 5; 35 graduates)
  - Passport2Success (February 9; 14 graduates)
  - General Training (September 4; 39 graduates)

Achievements

Ready2WorkKY (R2WKY)

The Ready2Work KY programme provided structured training, career coaching, and employment placements.

- 3 cohorts (January–July) trained 38 Caymanians.
- 8 participants secured employment, internships, or apprenticeships.
- 4 participants engaged in internships or apprenticeships.
- WORC facilitated stipends for eligible participants.

Passport2Success

Aimed at unemployed Caymanians between the ages of 15-18 needing workforce readiness training and psycho-social support.

A total of thirty-nine (39) completed applications were received for Passport2Success (P2S) Cohort 40 by the 1 June 2025 deadline. Of these, thirteen (13) were from applicants aged 15–16, twenty-four (24) from those aged 17–18, and two (2) from 19-year-old. As the 19-year-old applicants did not meet the eligibility criteria, they were referred to the Ready2Work (R2W) Programme. Interviews were held jointly by NT&D and The Wellness Centre at the Wellness Hub from 25–27 June 2025. Applicants were advised that notifications of selection outcomes would be issued via email during the first week of July 2025. The programme was scheduled to commence on 14 July 2025.

Apprenticeships and Internships

- Apprenticeships: Two (2) Caymanians commenced their Healthcare Assistants Apprenticeship roles 4 February 2025 with Integra Healthcare. One (1) completed her 2-year Medical Billing and Coding apprenticeship with the same company 12 March 2025 and immediately transitioned into a new 2-year Healthcare Assistant Apprenticeship while also working part-time as a Collections Agent.
- Beyond Integra, NT&D also worked to expand apprenticeship opportunities with external partners, holding discussions with My Island Dentist and Firetec Electric to explore placements, including a meeting with Dr. TD of My Island Dentist on dental apprenticeship options, and referring five (5) candidates from the Employment Services Unit (ESU) for a Supply Chain Officer apprenticeship at Doctor's Hospital, reflecting continued efforts to broaden apprenticeship opportunities across sectors.

- The NT&D Unit engaged with partners to secure internship opportunities for Summer 2025, beginning with its attendance at the Wonderful Opportunity Event held at the Marriott on 6 June 2025. This collaboration quickly led to two confirmed placements with Marriott on 9 June 2025 for candidates JZ and KW, underscoring the proactive steps taken to build strong partnerships and create meaningful pathways for interns. By 30 June 2025, the programme had successfully matched twenty-seven (27) applications to placements; however, twenty-one (21) applicants either withdrew or could not be placed due to limited opportunities. At that stage, three (3) participants had confirmed placements, two (2) with Marriott and one(1) with Cayman News Service, with the focus for the remainder of the month on concluding interviews and finalising arrangements to secure opportunities for the remaining candidates, ensuring as many participants as possible benefited from it.

Pre-GED and GED Programmes

- One (1) Pre-GED cohort offered between January and June 2025. In this cohort, eight (8) started the programme: four (4) completed.
- One (1) GED cohort offered between January and June 2025. In this cohort, five (5) started and five (5) completed.

TVET

- Technical and vocational training expanded through partnerships with:
- Cayman Career Academy (CCA) – Covering waxing and hairdressing
- Inspire Cayman Training (ICT) – Heavy equipment and construction.
- University College of the Cayman Islands (UCCI) – Craft skills.

Outreach

Outreach to schools and local communities offer WORC an opportunity to promote the role of the department, the clients served, upcoming training opportunities, and answer questions persons might have about career or education and training plans.

The unit visited several Career Fairs throughout the year:

Career Fair / Expo	Date	Attendance
Clifton Hunter High School Career Fair	January 30	Approx. 550 students
John Gray High School Career Fair	February 21	Approx. 750 students
University College of the Cayman Islands Career Fair	February 27	Approx. 250 students
Chamber of Commerce Expo	March 28	Approx. 250 persons
Layman Scott High School	April 11	Approx. 50 students

Community Outreach & Second Chances Programme

- Drug Rehabilitation Court Referrals: Assisted five (5) individuals with employment and training support: two (2) gained employment and three (3) were awarded “Build Your Future Cayman” scholarships.
- Second Chances Programme: Complementary outreach included the “Second Chances” presentation delivered to eight (8) parolees and three (3) parole officers, reinforcing NT&D’s commitment to restorative justice and the principle that every individual deserves the opportunity to rebuild their lives.
- Between 2-4 April 2025, NT&D facilitated a tailored employability skills workshop under the Release on Temporary Licence (ROTL) initiative, focusing on CV writing, professional appearance, and interview techniques. Three (3) participants, all volunteers with the Cayman Islands Red Cross, benefited from applying their transferable skills in a workplace context. In addition, a customer service session was delivered in partnership with the Family Resource Centre for five (5) young women, highlighting the Unit’s wider efforts to provide practical skills development across diverse community groups.

District Days:

In 2025, the National Training and Development Unit (NT&D) continued to expand its reach through District Days and targeted community engagements. The

District Days initiative, held across Grand Cayman in March 2025, attracted a record one hundred and ninety (190) participants, a steady increase from thirty-two (32) in 2023 and eighty (80) in 2024. Beyond strong turnout, the initiative delivered measurable outcomes: five (5) participants secured temporary employment with the National Roads Authority, and one (1) enrolled in a training programme with Superior Auto. Partnerships with a diverse group of industry stakeholders, including Superior Auto, Cayman Airways, Health City, Inspire Cayman, McAlpine and others, further enhanced the impact by giving participants direct exposure to career pathways, training opportunities, and industry insights.

Risk Management

After the National General Elections in April 2025, the National Training & Development (NT&D) team was transferred to the new Ministry of Education and Training 1 July 2025. Portfolios under the previous Ministry of Border Control and Immigration, and Ministry of Education were realigned and became Ministry of Caymanian Employment & Immigration, and Ministry of Education and Training respectively.

Conclusion

In 2025, NT&D expanded training opportunities, enhanced workforce readiness, and strengthened employer partnerships. Through strategic investments and community engagement, we have empowered Caymanians to thrive in a competitive job market.

This report highlights NT&D's commitment to equipping Caymanians with skills and opportunities for long-term success.

Employment Services

The role of WORC's Employment Services Unit (ESU) is the delivery of Employment Services to Caymanian Job Seekers within the Cayman Islands. This includes:

Improving access to employment for Caymanian Job Seekers by conducting assessments, providing career guidance and counselling and identifying job opportunities, job referrals and referrals for training with other partnering agencies. ESU also assists employers by identifying and referring suitably qualified Caymanians for employment.

Strategic Highlights

The unit entered 2025 geared to roll out new initiatives as well as to continue the goals for the WORC's 2025-2030 strategy. This included factoring in potential changes that may have arisen out of the impending 2025 National Elections slated for 30 April 2025.

The year saw the team continue to engage with the community through the 2024 initiative launched namely the Industry Stakeholder Table Talks in an effort to build stronger synergies with employers in various industries.

The year 2025 saw the successful engagement with Cayman Islands Further Education Centre (CIFEC) Careers Services, which resulted in two (2) separate engagements to support the job readiness preparation of the students upon graduation. Additionally, there was significant outreach in the communities both from educational fairs and district visits by the team.

Key Events

- Joint Labour Management meeting with Cayman Ad hoc disposal of legacy files jointly finalised and executed in collaboration with and overseen by WORC's Records Management.
- Participated in all Government High School Career Fairs, including Cayman Brac and at the local tertiary institution – University College of the Cayman Islands (UCCI).
- Participated in the Cayman Islands Society for Human Resources Professionals' Annual Conference.
- Participated in the Chamber of Commerce Annual Career Expo.
- Participated in all joint National Training & Development (NT&D) District outreach exercises, including Cayman Brac.
- Joint NT&D discussion with Cayman Islands Further Education Centre (CIFEC) for supporting prospective job seekers in the area of employment readiness as it relates to appropriate documentation.
- Manager participated in the Ministry Retreat/ Strategy preparation.
- Team participated in two (2) company site visits, which arouse out of invitations extended post Industry Table Talks.
- Manager made appearance on the "For the Record Show "on Radio Cayman in support of the Jobs Portal and to reinforce Caymanians registering for assistance.
- Employment Services Unit (ESU) relocated to its

original workspace, post renovation in June 2025.

- The ESU supported Labour Demands with the joint WORC and Cayman Enterprise City (CEC) Tech Futures Week at Signal House.
- Team participated in its own training/staff retreat focused on the continuation of enhancing Recruitment and Client Service support skills at Signal House.
- Manager represented WORC at the One GT Mindset Programme celebration event, in support of WORC clients successfully completing the programme and gaining employment opportunities.
- The ESU enhanced by the onboarding of the new Assistant Employment Services Officer in November 2025, a vacancy that existed since April 2025.

Achievements

- The team completed the Incus Data Analytics Artificial Intelligence Training course, which arose out of an opportunity connection during the local HR Conference.
- Two (2) Employment Services Officers completed the Island Innovation Sustainable Islands 8-week course with a view to enhance operations in a joint WORC team in this fashion.
- An Employment Services Officer successfully led the unit during the Manager's absence - a testament to ongoing development within the team.
- Hosted three (3) Industry Stakeholder Table Talks with companies from Retail and Wholesale, Financial Services, and Recruitment.
- Executed soft launch of the unit's internal Rewards & Recognition Programme.
- Manager participated in joint WORC team discussion with the Business Staffing Plan Board.
- Manager participated in discussions with the Work Permits, Caymanian Status and Permanent Residence (WPCS&PR) team on the Immigration Transition Bill.
- Unit collaboration with the Ministry and other Ministry stakeholders with local focused promotion of Caymanian consideration in the field of hospitality.
- Approval received to execute a restricted WhatsApp Job Seeker Assist only facility to continue to mitigate client barriers in communication.
- Approval received after the drafting of a client stop-gap financial support solution, namely the Provisional Assistance to Hire (PATH) programme, pending implementation.
- Drafting of a Job Seeker Assist Client Onboarding and Offboarding Policy with Standard Operating Procedures for review.
- Participated in the Tourism and Hospitality Open House, in collaborating with the Ministry and the Cayman Islands Tourism Association (CITA).
- Manager completed additional learning opportunities beyond the mandatory professional development requirements, including: Introduction to Risk Management, Facilitating Process Improvement in Teams, High Velocity Human Centric Cultures with Emotional Intelligence and Psychological Safety, Working Inclusively with Neurodivergence, The key to Building Effective Teams, as well as Enhancing Team Collaboration and Results.
- A Manager won a Portfolio of the Civil Service Learning Champion award for Learning week at CIG in October 2025.

How key objectives were met:

WORC Employment Services and Support	2024-Actual	2025 Actual
Number of job seeker encounters	1678	2942
Support Services Encounters/ Orientations*Service ceased in 2024.	630	0
Actual Encounters at YE	2308	2942

Client encounters are measured primarily by interactions for main activity such as intake assessments, career action planning as well as follow up meetings.

The year 2025 had a marked increase in the number of client encounters. This has come about primarily due to the newly modified client intake assessment which was launched in the Liferay system iteration at the end of July 2024. This resulted in the ability for the unit to complete the assessment in a significantly shorter period of time, with enhanced system features that facilitates a much

smoother exercise, being completely digital, increasing unit efficiency. Additionally, the numbers of job seekers registering for assistance began to show an increase, post a communications push in the community encouraging Caymanians to register for employment on the portal. The observation is that this has improved the diversity of the skills inventory now available in the caseload and may have some correlation to the increase in successful hires. To be noted that an uncontrollable variable is the alignment of what the market is seeking versus the job seekers' skills available.

The numbers shown below represent clients who newly registered for employment support.

New Job Seeker Assist (JSA) Orientation Onboarding 2025

2024	2025	Activity
765	532	# of job seekers in the assist facility (JSA) who requested Employment Services Support (ESU)
165	402	# of JSA clients who completed orientation
161	396	# of JSA clients onboarded with assigned Employment Services officers (ESO) for 2025
157	245	# of clients on Unit caseload at the end of 2025

Many prospective clients were not able to be provided employment support due to the inability to fully onboard them due to the following reasons:

New Job Seeker Assist (JSA) Orientation Onboarding 2025

2024	2025	Activity
765	532	# of JSA clients who requested ESO Support
323	447	# of JSA clients successfully reached and agreed to attend for intake*
165	268	# of JSA clients attended and completed the intake process
114	145	# of JSA clients unresponsive to intake requests
54	47	# of JSA clients that did not attend the scheduled intake

Work continues to mitigate issues with clients' attendance and engagement in the employment support process up to and including the drafting of a Client Onboarding and Offboarding Policy to address same - currently under review at year's end, 2025. This is to ensure that unit resources are appropriately expended where at present clients who do not adhere are offboarded after multiple attempts to engage with them by the assigned ESO.

While Workforce Opportunities and Residency Cayman (WORC) does not dictate employer hiring decisions, Employment Services Unit (ESU) focuses on preparing and empowering job seekers, providing guidance and referrals where needed. The data below reflects employment outcomes based on available client feedback - though actual numbers may be higher. A contributing factor may be the voluntary nature of reporting by the Job Seeker Assist (JSA) on both their self-referrals, and in many instances, the outcomes of Employment Services Officer (ESO) referrals that go unreported, with a further challenge of obtaining this information on the ESO end. As a result, Employment Services Unit (ESU) is able to report supporting one hundred and forty-one (141) Caymanians into employment in 2025.

1a. Displays activity of referrals by Employment Services Officers (ESO's) and self-referrals as reported by clients

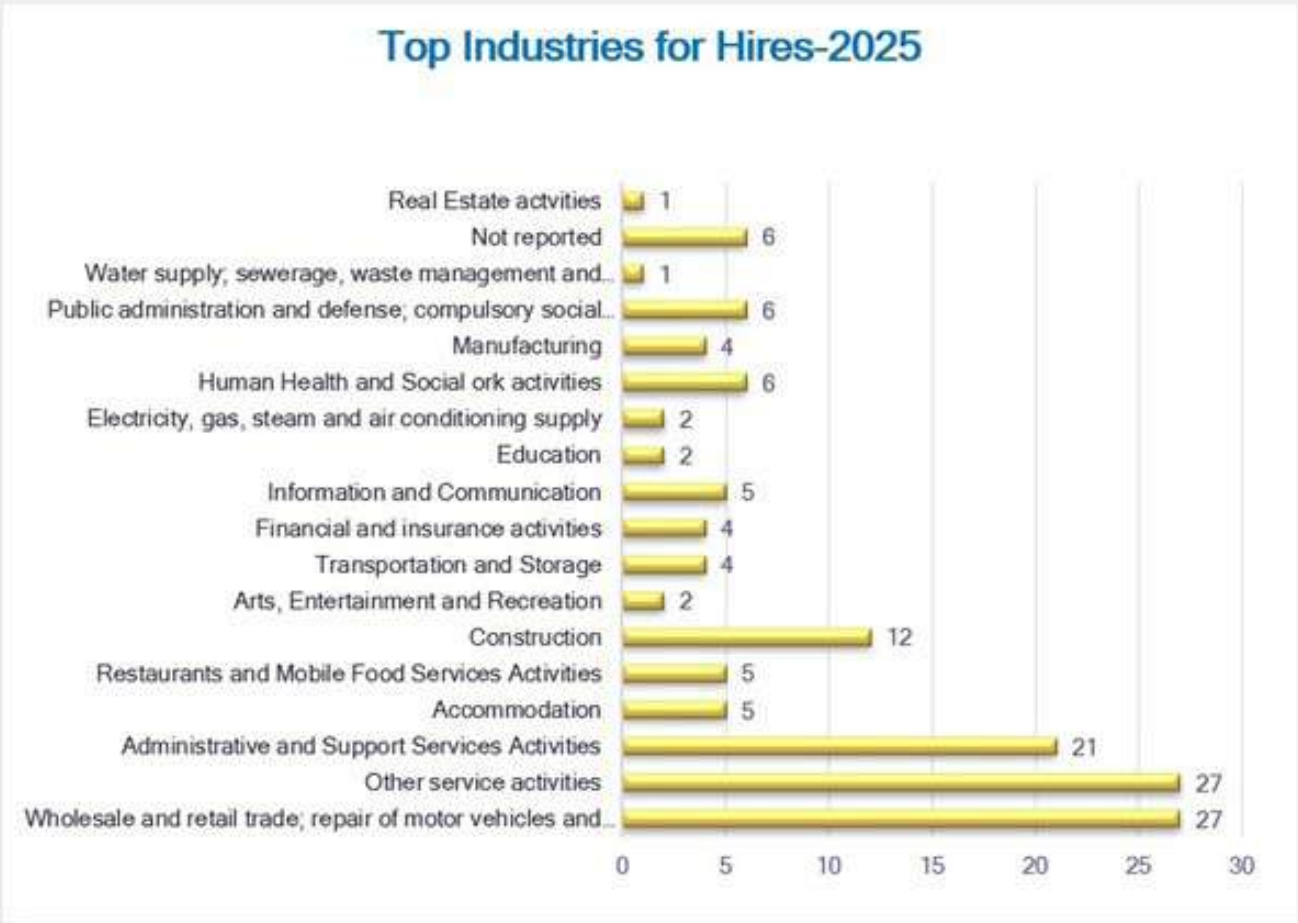
Employment	2024 Actual	2025 Actual
# of referrals of JSA clients directly placed by ESU	45	80
# of JSA clients who self-referred and obtained employment while being supported by ESU	38	61
Total # of JSA clients who gained employment in partnership with WORC	**83**	**141**

See below graphical representation of Client activity from January to December 2025.

1b. Displays activity of employment obtained through support by WORC ESU.

2a. Displays placements by Education Level

2b. Displays Hires by Industry



The year 2025 closed with job seeker referrals by Employment Services Officer (ESO's) at 779. This continued to comprise of the four (4) streams of job opportunities currently monitored by the unit, which are: the jobs portal, the Cayman Islands Careers portal, local media/external career sites, as well as the established arrangement with the Work Permits Team as it relates to temporary work permits. During this period, a significant number of referrals were also sent as part of a joint ministerial exercise seeking to enhance opportunities in the Hospitality field in two (2) large hotels slated to open in early to mid-2026.

Although impacted by the changes in ministries following the National Elections, the shared goal remains to strengthen the relationship as well as streamline the process of client servicing between WORC's Employment Services Unit (ESU) and the new Department of Financial Assistance (DFA), with the introduction of policy governing practices and procedures around DFA clients accessing employment support as well as information sharing.

With a similar intention, work has begun jointly with the Ministry of Caymanian Employment and Immigration through various means including work on the new Caymanian Protection Act, enhancement of current employment through strategic planning, policy drafting and review, amongst other plans to promote the success of Caymanians needing to access employment services in the country. This will take much effort of all key stakeholders; however, if one is to bring about intended benefits, while addressing existing challenges, for the greater good, and overall improvement is the intended outcome for Caymanian employment; this includes stepping up public education on services as a proactive measure.

Risk Management

Work continues on work ticket items as it relates to backend user fixes for ESU, as well as requested improvements. Whilst it is a known factor that there is now a next phase of work being conducted, these fixes are necessary for the effective and efficient use by this unit.

Again, the impact of staffing shortages was apparent from early Quarter 2 (Q2), 2025 with the departure of the Assistant Employment Services Officer due to an internal promotion where the responsibilities had to be taken on by an existing team member, placing a strain on productivity, and where that role was not filled until November 2025. This was unavoidably compounded by the extended leave of another team member for the majority of Quarter 3 (Q3), 2025, which again resulted in those responsibilities having to be borne by the other team members for client support and business continuity.

Labour Market Demand

- Provide data-driven labour market insights to policymakers for the educational and training needs of Caymanians.
- Build and maintain key stakeholder relationships with government, private sector, educational institutions and other entities.
- Disseminate the monthly and annual labour market reports.
- Conduct qualitative assessments with industry experts to obtain information on labour needs.
- Produce annual forecasts of key labour market indicators.
- Undertake specialised research on segments of the labour market to inform policy making.
- Respond to data requests on labour demand in a timely and effective manner.

Key Events

- The LMD Unit organised and executed Cayman Islands Tech Futures Week. This was a public-private partnership between WORC and Cayman Enterprise City through its non-for-profit arm Enterprise Cayman. This was a collaborative and ground-breaking event that will set the foundation for future public-private partnerships as the LMD Unit seeks to maximise impact from labour market insights. The LMD Unit participated in numerous marketing activities on media to promote this event, particularly on Radio Cayman and through Compass Media.
- Cayman Enterprise City hosted the Press Briefing for the Cayman Islands Tech Futures Week Report (https://my.egov.ky/documents/d/worc/tech-futures-week-report-2025?download=false). The Briefing was geared towards the release of the Report and the presentation of its key findings by the LMD Manager. A question and answer session followed the presentation. The panel for the session included the LMD Unit and CEO of CEC.
- The LMD Unit attended the FutureMe Cayman app launch at Cayman Enterprise City (https://www.futureme.ky/login). This online platform arose from the Hackathon Challenge which was the final event held during the Tech Futures Week. This app is intended to showcase career opportunities and pathways with associated lifestyle choices for Caymanians.

Achievements

- Critical member of Core Planning Team and Writing Team that developed WORC's Strategic Plan for 2025 to 2030. The LMD Unit generated in Jira the strategic objective, initiatives and tasks for the section as well as continuously provided updates on work done throughout the year.
- Successfully recruited candidates for the Industry Partnership Analyst and Labour Market Analyst positions. Industry Partnership Analyst commenced employment on March 10 while the Labour Market Analyst commenced employment on February 3.
- LMD Manager produced, and shared with all stakeholders, twelve Job Postings Reports during the year. Notably, reports were produced for December 2024 to November 2025. Highlights from the report were shared on social media by the marketing and communications team.
- The LMD Unit organised and executed Cayman Islands Tech Futures Week. This was a public-private partnership between WORC and Cayman Enterprise City through its non-for-profit arm Enterprise Cayman. This was a collaborative and ground-breaking event that will set the foundation for future public-private partnerships as the LMD Unit seeks to maximise impact from labour market insights. The LMD Unit participated in numerous marketing activities on media to promote this event, particularly on Radio Cayman and through Compass Media.
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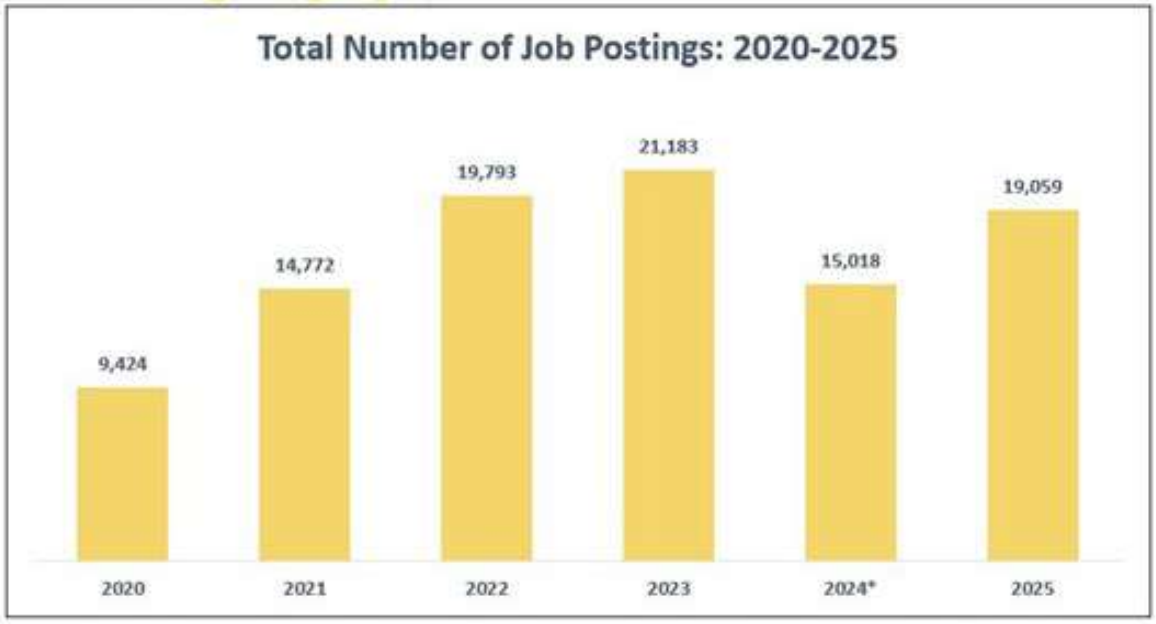
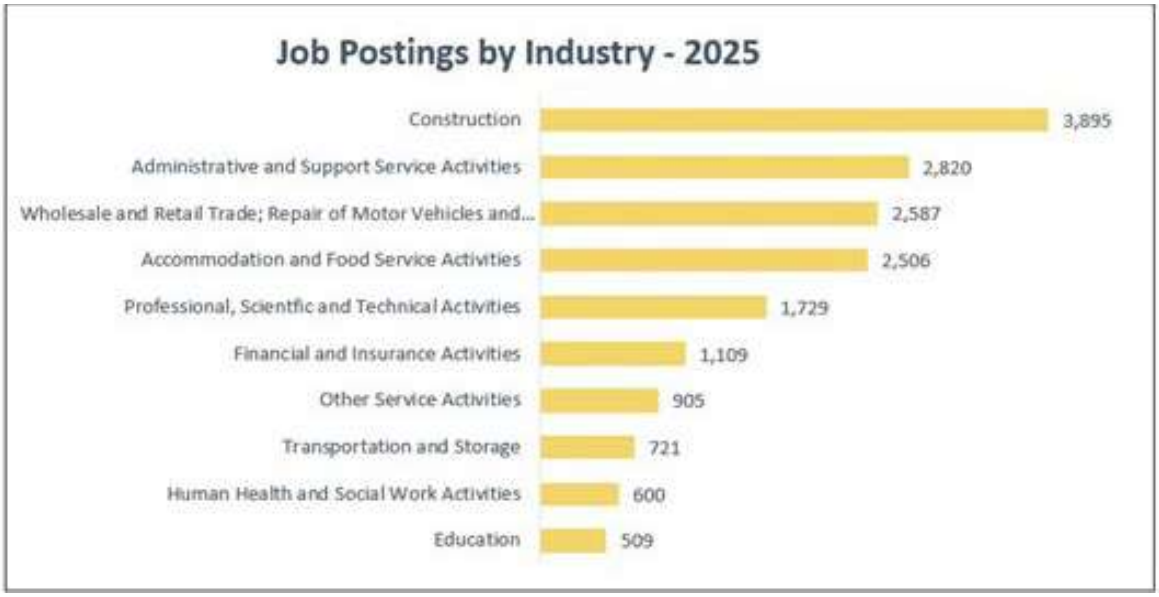
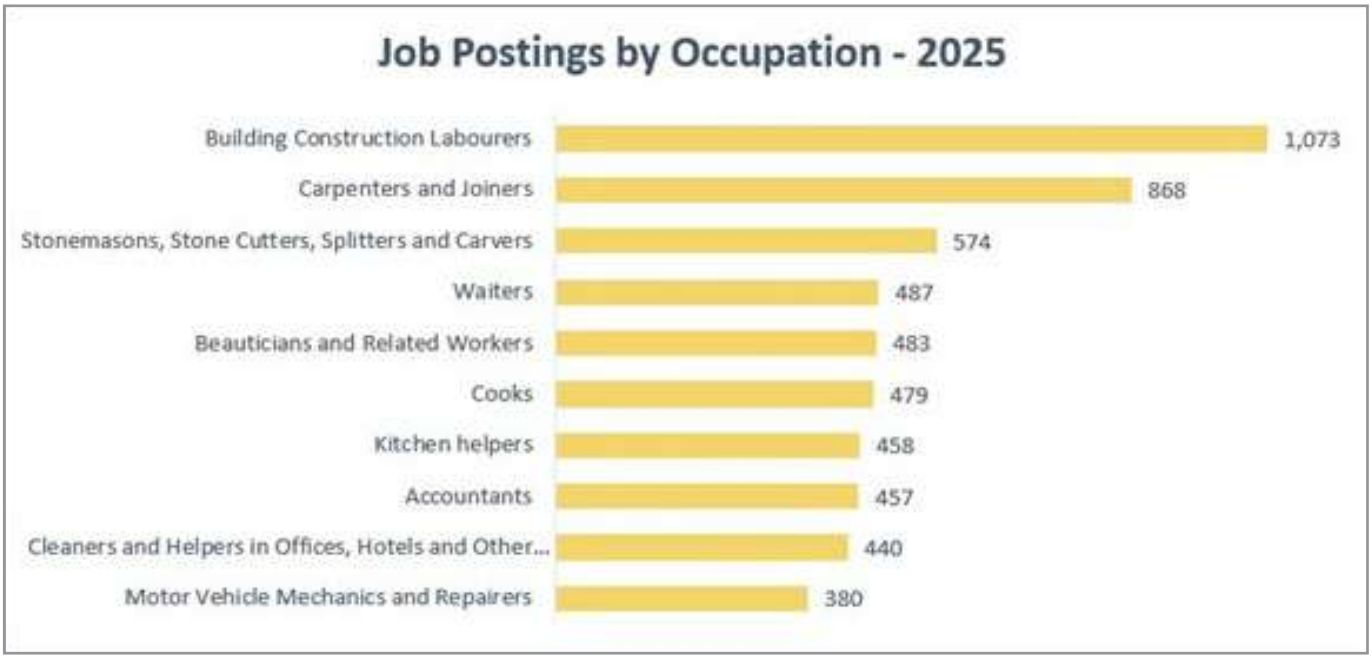
- The LMD Unit attended the FutureMe Cayman app launch at Cayman Enterprise City. This online platform arose from the Hackathon Challenge which was the final event held during the Tech Futures Week. This app is intended to showcase career opportunities and pathways with associated lifestyle choices for Caymanians.
- LMD Manager participated in meetings with senior officials from WORC and the Ministry to discuss the alignment of ISCO/CISCO codes in IMSS and the online job portal. A temporary solution was agreed on at the end of the year to facilitate this transition.
- Industry Partnership Analyst and Labour Market Analyst met with senior representatives from the Cayman Islands Chamber of Commerce to develop a strategic partnership for the future
- Industry Partnership Analyst researched and prepared presentation on an Employer Accreditation Programme for review by WORC's management team in preparation for the Ministry's Retreat.
- Labour Market Analyst researched and prepared presentation on Evaluating Standardised Requirements for Private Sector Roles for review by WORC's management team in preparation for the Ministry's Retreat.
- LMD Manager attended and contributed to the discussion on sustainability initiatives at WORC's Sustainability Committee meeting. LMD Manager also attended CIG's Sustainability Champions Network Meeting at the Intergenerational Hub.
- Labour Market Analyst produced and shared the annual Labour Market Report with all stakeholders. Report was reviewed by the LMD Manager before dissemination.
- Labour Market Analyst provided technical assistance to the Compliance Section on data preparation, analysis and reporting with regards to the annual report.
- LMD Manager attended meeting with senior government officials and representatives from CITA, One | GT and Grand Hyatt on a collaborative event planned for September 8 (Tourism and Hospitality Open House). Further to this meeting, CITA conducted a presentation via ZOOM to senior government officials on the scope of this event and career pathways for roles in the Tourism Sector. The career pathways were enhanced through a presentation prepared by the Industry Partnership Analyst.
- The LMD Unit exceeded professional development goals by completing non-mandatory courses on Island Sustainable Development offered by Island Innovation, Google AI Essentials offered by Coursera as well as LinkedIn courses on Financial Forecasting with Analytics Essential Training and Nano Tips for Effective Collaboration among others. The LMD Unit also completed mandatory CIG courses on Data Protection; Freedom of Information; Cyber Security Awareness; and Anti-Bullying, Harassment and Discrimination.

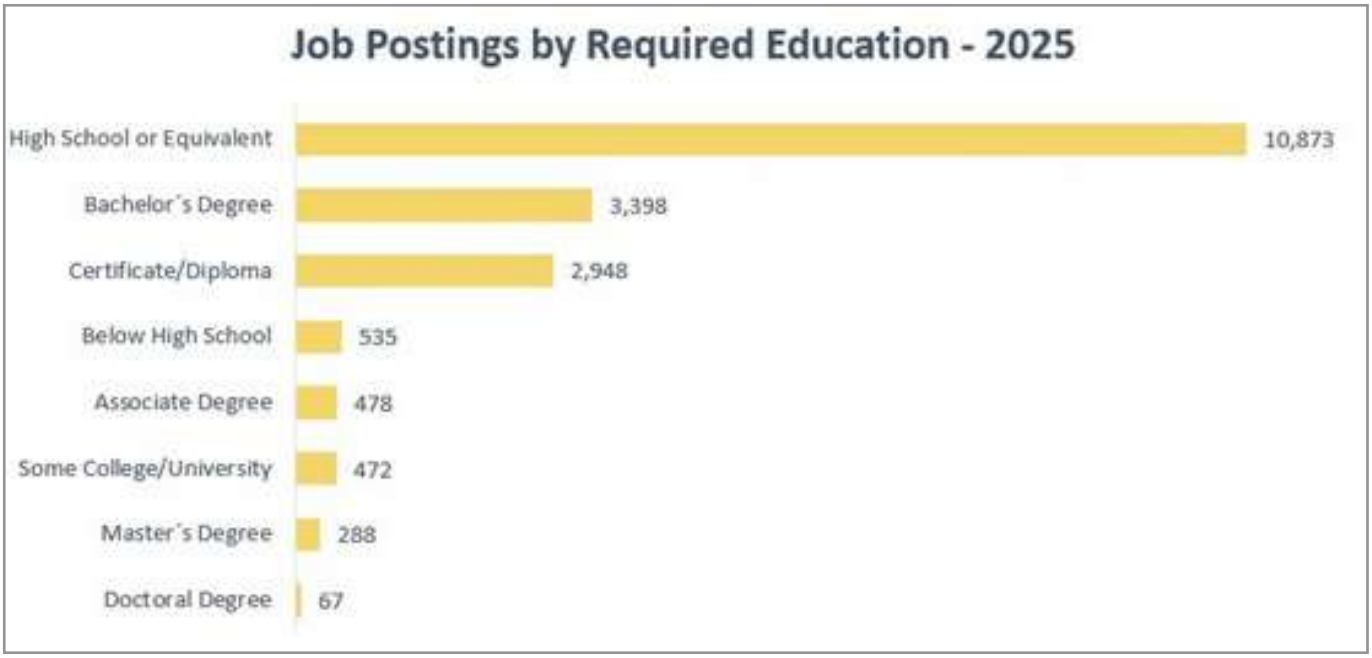
Job Postings Highlights

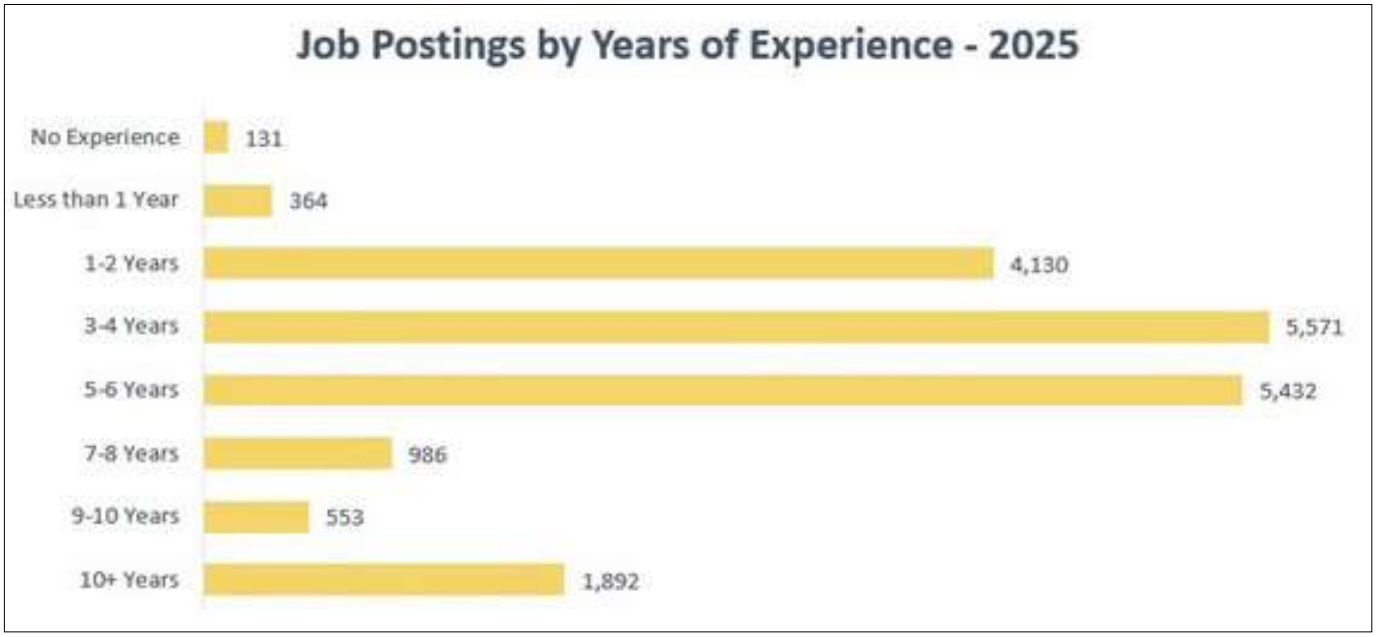


*Data unavailable for June and most of July when there was a system change from Bizagi to Liferay.

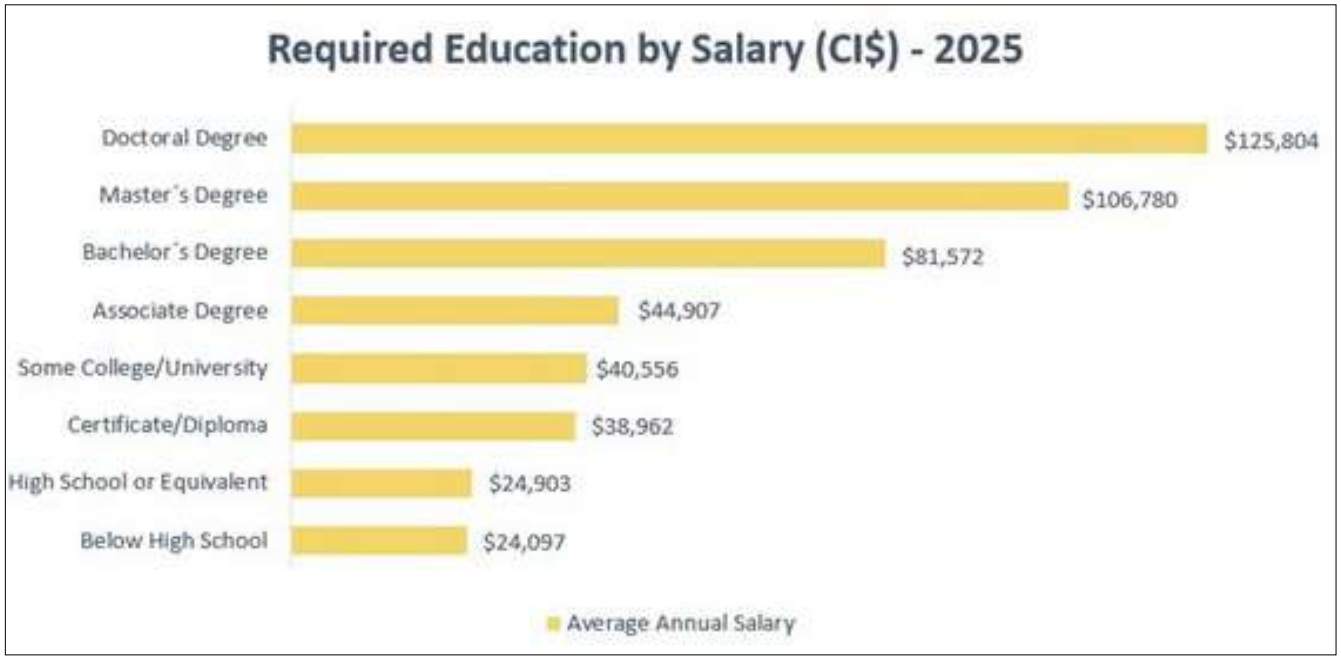



Job Postings by Occupation - 2025
Building Construction Labourers
1,073
Carpenters and Joiners
868
Stonemasons, Stone Cutters, Splitters and Carvers
574
Waiters
487
Beauticians and Related Workers
483
Cooks
479
Kitchen helpers
458
Accountants
457
Cleaners and Helpers in Offices, Hotels and Other...
440
Motor Vehicle Mechanics and Repairers
380


Job Postings by Required Education - 2025
High School or Equivalent
10,873
Bachelor´s Degree
3,398
Certificate/Diploma
2,948
Below High School
535
Associate Degree
478
Some College/University
472
Master´s Degree
288
Doctoral Degree
67


Job Postings by Years of Experience - 2025
No Experience
131
Less than 1 Year
364
1-2 Years
4,130
3-4 Years
5,571
5-6 Years
5,432
7-8 Years
986
9-10 Years
553
10+ Years
1,892

Highest-Paying Occupations (CI$) - 2025
Dentists
$181,369
Managing Directors and Chief Executives
$171,928
Lawyers
$167,708
Government Social Benefits Officials
$164,219
Mathematicians, Actuaries and Statisticians
$149,268
Generalist Medical Practitioners
$135,242
Specialist Medical Practitioners
$135,188
Trade Brokers
$129,167
Policy and Planning Managers
$124,232
Research and Development Managers
$120,192
Average Annual Salary


Required Education by Salary (CI$) - 2025
Doctoral Degree
$125,804
Master's Degree
$106,780
Bachelor's Degree
$81,572
Associate Degree
$44,907
Some College/University
$40,556
Certificate/Diploma
$38,962
High School or Equivalent
$24,903
Below High School
$24,097
Average Annual Salary

Compliance, Freedom of Information and Appeals

The 2025 reporting year marked a significant period of operational maturity for the Compliance, Freedom of Information (FOI), and Appeals functions within WORC. The year was characterised by strengthened governance, the formalisation of risk-based compliance frameworks, and measurable enforcement outcomes, delivered alongside substantial investment in training, professional development, and inter-agency collaboration.

Despite staffing transitions, increased training demands, and delays arising from legislative amendments, the Unit successfully progressed from process development to sustained operational delivery. Outcomes across enforcement, risk management, information governance, and appeals administration demonstrate a compliance framework that is increasingly proactive, intelligence-led, and aligned with best practice.

Compliance Section

The Compliance Section reduces illegal, unethical, and improper conduct through investigations, enforcement action, complaints management, and collaboration with law enforcement partners, while ensuring adherence to Immigration laws, regulations, and policies.

Freedom of Information (FOI)

The FOI Section facilitates lawful public access to information, ensuring compliance with FOI and Data Protection legislation while promoting transparency and accountability.

Appeals

The Appeals Section prepares and processes appeal statements for matters before the Immigration Appeals Tribunal and the Work Permit Board, ensuring procedural fairness and consistency.

Strategic Highlights

Key achievements during the year included:

- Publication of the WORC Risk Register Policy
- Implementation of the WORC Sampling Process (June 2025)
- Successful prosecutions resulting in imprisonment and deportation
- Significant administrative enforcement outcomes, including fines and revocations for false representation
- Expanded operational coverage, including multiple deployments to Cayman Brac
- Digitisation of over 150 case files into the RMS system
- These initiatives reflect a deliberate focus on governance, oversight, and proactive compliance

Key Events

Throughout 2025, team members exceeded mandatory training requirements, with a strong emphasis on specialist skills, leadership development, and governance awareness. Training and development included:

- Intelligence Gathering and Analysis
- Legal Writing and Case File Management
- Data Protection and Personal Data Breach Reporting
- PPST Trainer Certification and Officer Recertification
- International and regional training on fraud, human smuggling, and travel document security
- Leadership, management, and communication programmes.

The year also saw active participation in international conferences, inter-agency working groups, and strategic forums aligned with WORC's five-year strategic objectives.

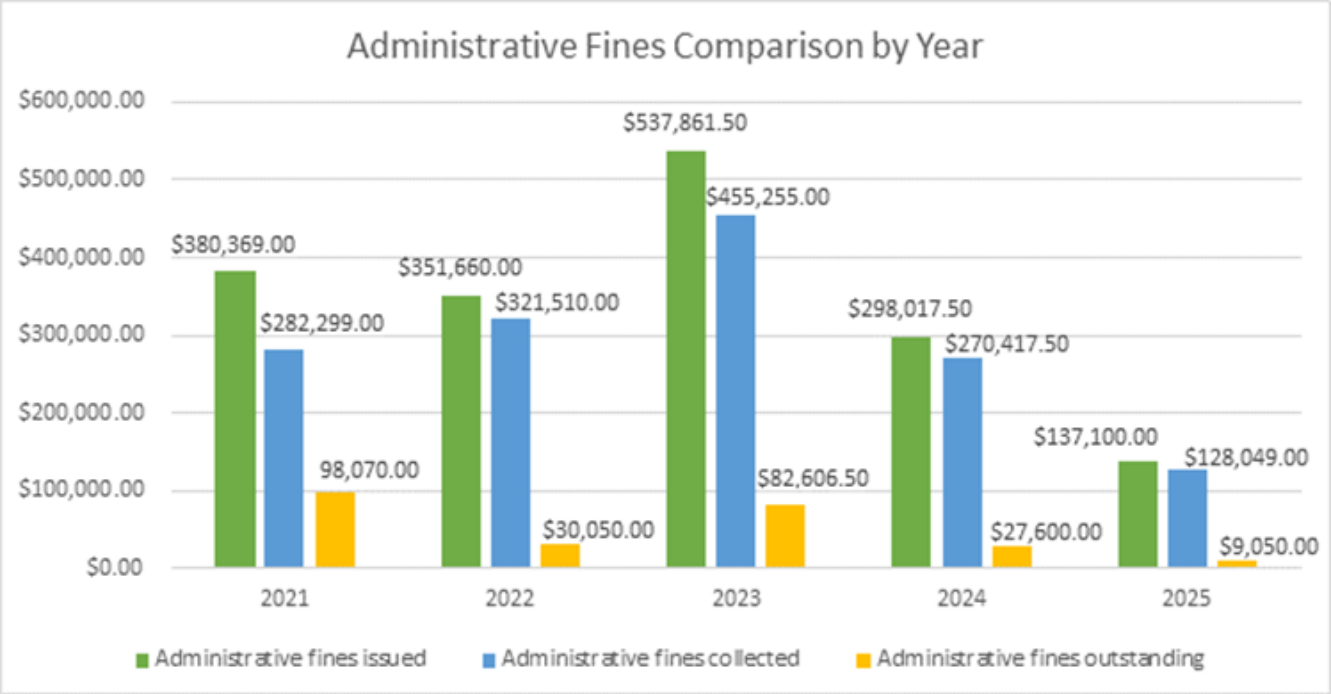
Enforcement and Operations

- Proactive compliance operations conducted jointly with RCIPS, CBC, DLP, DCI, HIC, and other partners.
- Continued enforcement activity across all islands, including targeted operations in Cayman Brac.
- First official Compliance Annual Team Retreat, strengthening internal cohesion and strategic alignment.

Administrative Fines (see Administrative Fines graph)

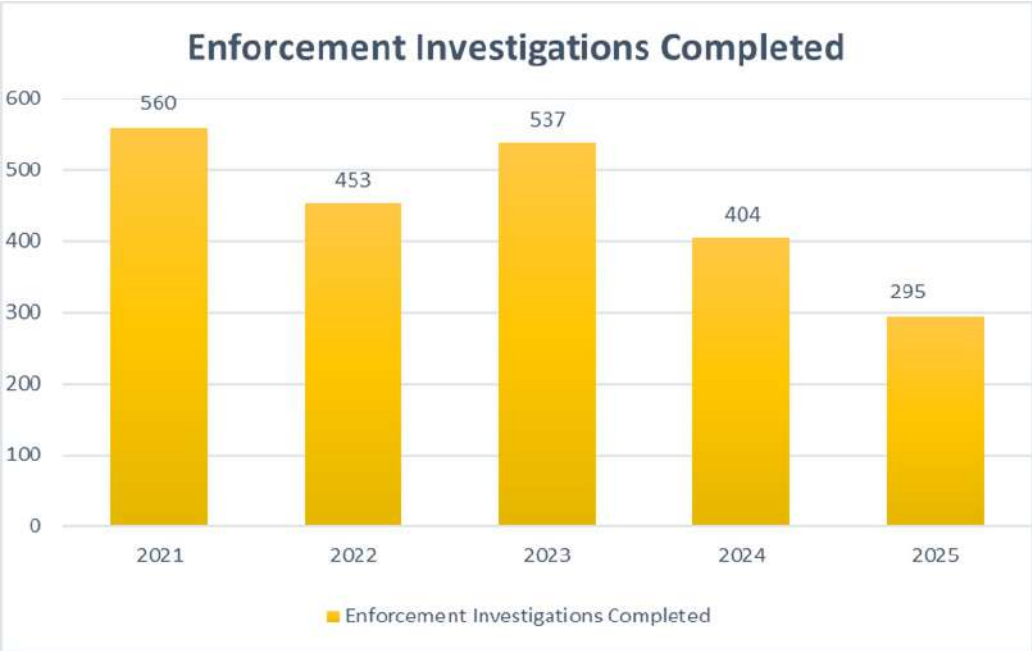
- Administrative fines peaked in 2023; however, 2025 recorded the lowest number of fines issued, reflecting competing operational priorities, increased training commitments, and reduced staffing capacity.
- Collection performance improved, with outstanding fines at year-end totaling $9,050, representing the lowest outstanding balance across the reporting period.

- Improved follow-up procedures and administrative controls strengthened overall compliance management.



Investigations and Operations

- Enforcement activity continued across the jurisdiction despite resource constraints.
- An average of 25 investigations were completed monthly.
- Slight reduction in investigations per officer was attributed to staffing changes, recruitment delays, and increased training requirements.
- There were 295 Enforcement Investigations completed in 2025.



Complaints and Marriages

Statistics Complaints and Marriages

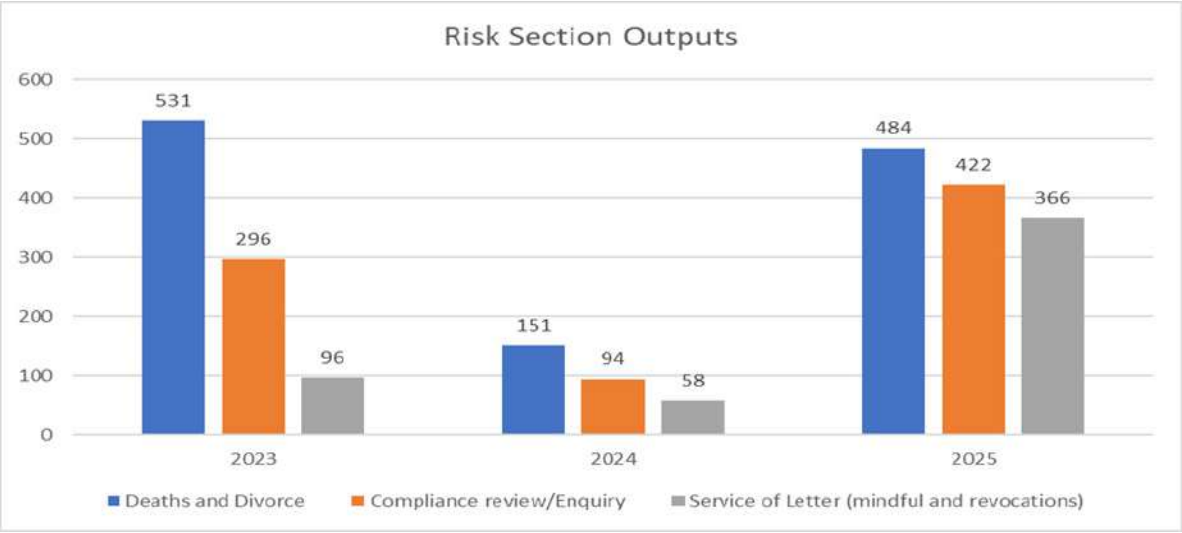
The chart titled 'Complaints and Marriage Investigations' provides a comparison of the section's outputs between 2022 and 2025. An analytical breakdown is as follows:

- In 2024, the Department saw a slight decrease in complaints received in comparison to 2023. In 2025, the Department saw another decrease in complaints received by 18% in comparison to 2024, averaging 90 complaints per month.
- Marriage related investigations saw a decrease of 62% compared to 2024.
- Marriage investigations closed with reports to the Board data not provided at the time of this report.
- Marriage investigation pending review is 252.
- Currently, the number of applications pending to be reviewed by the Board since the delay in legislative changes which saw an increase in other areas such service letters, is unknown due to delay in the board being established. However, this data could not be provided.

Risk Management

- Significant expansion of compliance risk reviews, reflecting proactive identification of ethical and operational risks • Introduction and reporting of the WORC Risk Register for the first time in an annual report.
- Implementation of the WORC Sampling Process, resulting in a substantial proportion of refusals based on non-compliance • Monitoring and escalation of annual declaration non-compliance and outstanding fees • Oversight of the Memo Tracker Process, resulting in refusals and revocations across multiple application types.

Statistics Risk Management



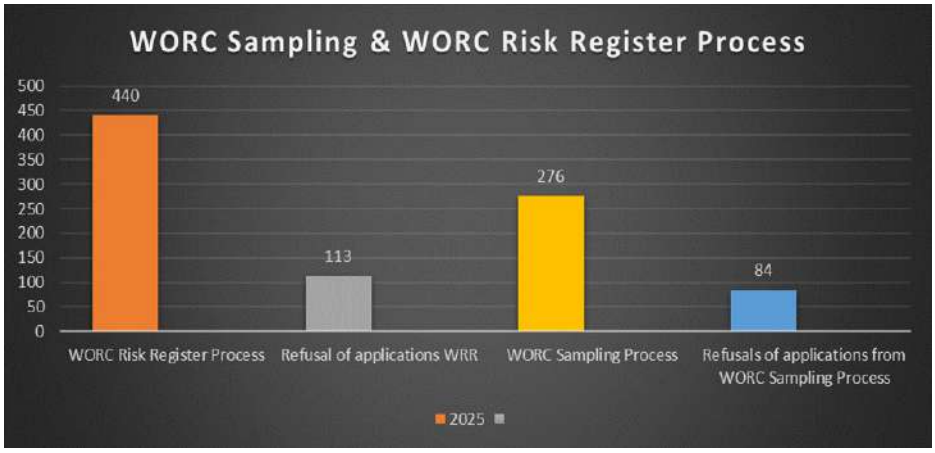
The above 'Risk Section Outputs' chart illustrates the section's performance in 2023 to 2025. An analytical breakdown is as follows:

- An average of 12 records (combining death and divorce records) were processed monthly in 2024. In 2025, this number increased by 40 records per month.
- Matters identified as presenting potential risk concerns are treated as ethical red flags and are routinely referred to the Risk Management Unit for inquiry and assessment. In 2025, the Unit recorded a 349% increase in compliance risk reviews when compared to 2024, reflecting a significant rise in detection, monitoring and proactive enforcement activity. This increase highlights the strong performance and diligence demonstrated by Officers throughout the year in identifying and addressing compliance related risks.
- In 2025, an average of thirty (30) mindful to revoke or revocation letters were served monthly, compared to an average of five (5) in 2024. The increase was largely due to the board processing pending applications delayed for 18 months because of legislative changes, clearing backlogs and reinforcing regulatory enforcement.

The Compliance Unit demonstrated significant achievements in risk management, operational oversight and enforcement, despite resource challenges and increase training demands, key outputs, including risk reviews, investigations and revocation actions highlight the Units resilience, Operational effectiveness and commitment to upholding regulatory standards across all locations.

- For the first time, the Compliance Unit is reporting on updates to the WORC Risk Register and WORC Sampling Process. Highlighting efforts to strengthen internal oversight and proactive risk management.
- In 2025, the Unit recorded matters that had not been previously captured in the annual report. This initiative ensures that all identified risks, compliance concerns and potential ethical red flags are documents, tracked and monitored for follow up action. Recording these matters in the Risk Register enhances transparency, accountability and the Units' ability to prioritise investigations and enforcement activities based on risk.
- In June 2025, the WORC Sampling Process was initiated, representing a significant achievement in proactive compliance and risk management efforts. This is the first time these activities are being reported in the annual report, marking a key milestone in enhancing the Unit's oversight capabilities and formalising risk management practices.

The below 'Risk Section Outputs' chart illustrates the section's performance in 2025 for the processes of WORC Risk Register and WORC Sampling.



The above 'Risk Section Outputs' chart illustrates the section's performance in 2025 for the processes of WORC Risk Register and WORC Sampling.

In 2025, a total of 440 risk reviews were conducted, resulting in 113 refusals. This represents approximately 26% of reviews leading to a refusal, highlighting the effectiveness of the Risk Management process in identifying and addressing compliance and operations concerns.

- For June 2025, the WORC Sampling process was established and put in effect. A total of 276 applications were reviewed under the newly implemented process. These proactive reviews resulted in 84 refusals, representing approximately 30% of the applications assessed. This highlights effectiveness of the sampling initiative in identifying non-compliance and strengthening management practices for the first time reported in the annual report.
- Annual Declarations process, which is still in the draft stages pending legislation reviews and actions prominent from non-compliance, has delayed reports being put forward.
- Between September 2025 - October 2025, a total of nine hundred and eighty-five (985) Annual Declarations records were examined with twenty-eight (28) reports being forwarded to the board for processing relating to outstanding fees, and failing to submit annual declaration.
- Numerous infractions of the reviews indicated breaches to be actioned according to the Immigration (Transition) Act (2022 Revision); however, this has been ordered to stand down pending legal advice and legislation changes to be implemented.
- The Risk team also monitored the Memo Tracker Process, which showed a total of three hundred and fifty-five (355) memos being sent to the Work Permit Team and Caymanian Status Permanent Residency team. This resulted in 116 refusals/revocations of applications.

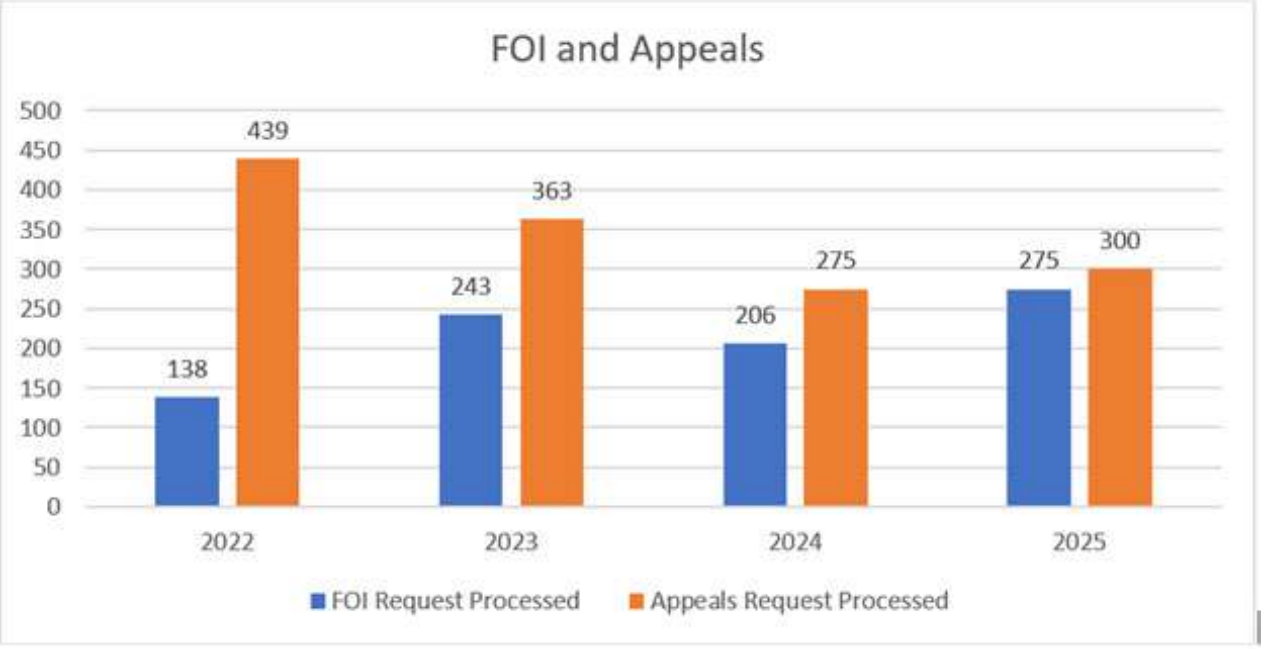
Freedom of Information (FOI)

- Increased processing of FOI requests while maintaining compliance with statutory timeframe
- Zero internal reviews and no investigations by the Ombudsman's Office • Development and implementation of a Data Breach Protocol for WORC
- Design and rollout of tailored Data Protection training for WORC staff, and • Collaboration with the Information Rights Unit to refine processes for handling full immigration file requests.

Appeals

- Increased focus on quality and consistency of appeal statements.
- Training and sensitisation delivered to Board Secretariats on recording and documenting decisions.
- Engagement with stakeholders to reduce misdirected temporary appeal applications.
- Preparation and delivery of sensitisation sessions for new Board members on the remit of the Appeals Section.

Statistics FOI and Appeals



The above 'FOI and Appeals' chart compares the number of requests processed for FOI and Appeals between 2022 and 2025. An analytical breakdown is as follows:

- In 2025, FOI requests processed increased by 34% compared to 2024. This surge was driven by a single request, which ultimately generated 69 additional requests.
- On average, 23 FOI requests were processed monthly in 2025, which was 6 more per month than the 17 processed monthly in 2024.
- Appeal requests processed have experienced a consistent annual decrease of 8% since 2022 to 2024. However, in 2025 appeals request saw an annual increase of 9%.
- On average, 25 Appeals was processed monthly in 2025, which is a slight increase of 23 processed per month in 2024.
- Approximately 12-15 Data breaches reported and investigated.

Key Events and Achievements FOI & Appeals

- Collaboration with Information Rights Unit (IRU) to discuss changing process for dealing with request for full immigration files.
- Collaboration with IRU to establish a full and comprehensive complaints policy on handling
- Type of complaint the department with accept and consider.
- How complaints should be handled when sharing with complainant.
- Definition of character and reputation.
- Needed redactions under DPA/FOI.
- Zero request for internal reviews.
- Zero investigation by the Ombudsman Office into decisions on FOI/Data subject access requests.
- Collaboration with IRU in reviewing full Immigration files as an administrative procedure rather than under the FOI.
- Development of Data Breach Protocol for WORC Staff.
- Data Breach training designed and launched specifically for WORC Staff in collaboration with Training Unit.

- Data Breach training and quiz designed for WORC employees launched on the Civil Service College website.
- First Data Protection segment launched on the HR newsletter.
- Conducted training to the Board Secretariats on the importance of recording decision when refusing appeals.
- Collaborated with Customer Service management team and other key staff members to reduce the number of applications for temporary appeals which should correctly be submitted as new TWP applications.
- Collaborated with Manager of Records to ensure all correspondence are sent to filing and scanned to the appropriate immigration file.
- Prepared sensitisation presentation and presented to the new Board member on the remit of the Appeals section.
- Collaborated with IRU to discuss an automated response on receipt of complaints.

Deputy Director's Statement

The 2025 reporting year reflects a period of purposeful progress and institutional strengthening for the Compliance, Freedom of Information, and Appeals functions within WORC. Building on groundwork laid in previous years, the Compliance Unit demonstrated a clear shift toward proactive, intelligence-led compliance and strengthened governance, while continuing to deliver critical enforcement and oversight functions.

I am particularly encouraged by the formalisation of risk management processes, the successful implementation of the WORC Risk Register and Sampling Process, and the continued professionalism demonstrated by officers across all sections. These initiatives represent a significant advancement in how compliance risks are identified, managed, and escalated, and they position the Unit to respond effectively to both current and emerging challenges.

The achievements of 2025 were realised in the context of staffing transitions, increased training commitments, and ongoing legislative uncertainty. That meaningful outcomes were delivered as a testament to the dedication, adaptability, and professionalism of the team. Their commitment to upholding the integrity of the immigration system, while maintaining transparency, fairness, and accountability, has been unwavering.

As we look ahead, the focus will remain on embedding these frameworks, strengthening operational capacity, and preparing for anticipated legislative reforms. I extend my sincere thanks to our staff, stakeholders, and partner agencies for their continued support and collaboration throughout the year.

Mervin Manderson

Deputy Director of Compliance

Business Operations

In 2025, the Business Operations Division played a pivotal role in strengthening organisational performance and advancing public service excellence. Comprising the Customer Care Unit, Operations, Human Resources, Training, Information Systems, and Records Management, the division provides the essential systems, people, and processes that enable the organisation to deliver responsive, reliable, and high-quality services to the public.

Over the reporting period, the division achieved significant progress in enhancing service delivery, improving operational efficiency, and reinforcing a culture of accountability and innovation. Through targeted process improvements, strengthened workforce capability, and enhanced use of information systems, the division improved service responsiveness, supported informed decision making, and ensured effective stewardship of records and information assets. Investments in staff development and training further strengthened organisational capability, enabling teams to adapt to evolving service demands and regulatory requirements.

Looking ahead, the Business Operations Division remains committed to delivering greater public value by optimising systems and processes, fostering a high-performing and customer-centred workforce, and leveraging innovation to support sustainable, efficient, and accessible public services.

Information Systems

The WORC Information Technology Unit delivers and maintains the digital platforms, systems, and infrastructure that enable the organisation to carry out its statutory and operational responsibilities. The Unit supports both internal users and external stakeholders through the delivery of secure, reliable, and customer-focused technology services.

Our scope of activities includes system development and enhancement, application and customer support, data analytics and reporting, network and infrastructure management, and internal end-user help-desk services. Core platforms supported during the year included the WORC public website, the Jobs & Online Payments portal, Liferay-based applications, Zendesk help-desk, Tableau reporting environment, and associated databases and networks.

The Unit works in close collaboration with internal business units such as Customer Care, Finance, Compliance, Employment Services, and Labour Market Demands, as well as with external partners including eGov, CSD, and specialist vendors. In addition to maintaining day-to-day operations, the team plays a critical role in post-implementation system stabilisation, vendor knowledge transfer, process documentation, and continuous service improvement, which includes additional projects to bring paper-based system online.

Achievements

Sustained Service Delivery

Throughout the year, the Unit consistently met key service targets despite operating under resource constraints. Response times for technical assistance remained at or near 100% compliance with service standards, and the help-desk resolved the majority of requests within a business day. Ticket backlogs were reduced through improved triage, categorisation, and workflow enhancements within Zendesk.

System Stability and Enhancements

Significant progress was made in stabilising and enhancing the Jobs & Online Payments portal following go-live. Key improvements included strengthened data security controls, enhanced employer and back-office invitation functionality, improved enquiry and payment visibility for Customer Care, prevention of duplicate payments, and improved validation of online applications. System reliability was further improved through scheduler upgrades, high-availability configurations, and enhanced monitoring and alerting.

Data, Reporting, and Decision Support

The Unit delivered a substantial volume of reports, dashboards, and analytical outputs to support organisational decision-making. Enhancements to Tableau and Zendesk integration improved visibility of service performance and workload distribution. Labour Needs Reporting outputs were expanded and refined, supporting Finance, Compliance, and programme areas with more timely and accurate data.

Infrastructure and Security Improvements

Progress was achieved on several critical infrastructure initiatives, including virtualisation of load balancers, database performance optimisation, licensing renewals, and network upgrades. Long-standing technical risks such as scheduler failures, database overloads, and email delivery issues were addressed, strengthening overall system resilience and security posture.

Organisational Capability and Culture

A major focus during the year was the transition from project-based delivery to steady-state operations. Extensive knowledge-transfer activities were completed with external vendors, ensuring critical system knowledge was retained internally. Standard operating procedures were developed and refined across key functions, improving consistency and business continuity. Performance agreements and check-ins were completed, and the Unit held its first formal team-building workshop in several years, reinforcing collaboration, service excellence, and staff wellbeing.

Performing basic website updates and development changes, publishing and editing articles, announcements, FAQs, and other content, and ensuring information is organised and up-to-date. It also includes reviewing and refining content from contributors to maintain consistency, clarity, and alignment with the site's style and objectives.

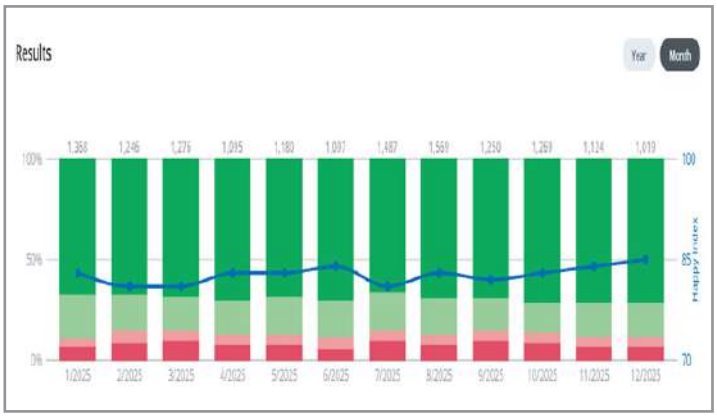
Happy or Not Data

Worc.ky

Forward Looking

In the year ahead, WORC's IT Unit will continue to strengthen the reliability, security, and maturity of the organisation's technology environment while supporting strategic priorities.

Key areas of focus include:



WORC online portal

- Advancing data and analytics capability by further decoupling reporting workloads from production systems and expanding self-service reporting.
- Advancing data analytics and reporting capabilities and capacity to better support for fact-based decision making.
- Supporting Phase II system enhancements, API development, and upcoming policy-driven changes while maintaining stable day-to-day operations.
- Operating Model Review and Transition – Advancing the recommended transition to a leaner Support and Coordination operating model, with a clearer focus on help-desk services, system support, process management, and data and reporting functions. This will require deliberate planning, strengthened governance and oversight arrangements, and formalised engagement with external partners responsible for system ownership and technical delivery. The objective is to improve cost sustainability, reduce operational and workforce risk, and strengthen accountability for service delivery outcomes.
- Website Review and User Experience Improvement – Undertaking a structured review of the WORC public website aligned with government digital service standards and user-centred design principles. The review will assess usability, accessibility compliance (including WCAG standards), content clarity, and navigation. Improvements will be informed by continuous feedback loops, user research, and service analytics, with the objective of delivering a more accessible, intuitive, and customer-focused digital experience for employers, jobseekers, and the wider community.

Despite ongoing challenges related to resourcing and external dependencies, the Unit enters the next reporting period with improved system stability, clearer processes, and a strong foundation for continued service improvement. The focus will remain on delivering secure, efficient, and customer-centred digital services that support WORC's mandate and the needs of the community.

Operations

Nature and Scope of Activities

Support WORC staff in providing comprehensive administrative services including coordination of day-to-day operational activities, facilities management, security oversight, fleet management, and procurement. The Operations section focuses on the delivery of high standards of customer service, improving results and minimising costs to ensure the needs of the organisation and its employees are met.

2025 Team Goals

- Improve communication with Stakeholders
- Provide a safe and secure working environment
- Promote the quality, speed, dependability and flexibility of business operations

Key Events & Achievements

- This unit is operated by one single resource; however, the successful identification and implementation of a team member in 2024 from another unit continues to fill this role while the sole source is out of office.
- Hurricane Preparedness & Building Readiness – May 2025.
- Allocation of Computer Equipment in collaboration with Finance and Information Systems.
- Participated in the Cybersecurity Project – an assessment of WORC Surveillance Camera System were carried out from March 2025 to August 2025
- Relocation/Spacing for Compliance and Boards Administration Floor Plan edits completed, furniture layout completed, fit out costing received, security costing received – pending funding for fit out from January 2025 to June 2025.
- Records and Operations collaborated on the destruction projects at the Mini Warehouse II, Industrial Park on 10 April 2025
- The Customer Care Team (back office) was temporarily relocated from 1st floor to 3rd floor of the Apollo House West on 3 & 4 May 2025 to facilitate the flooring renovation of the Customer Care back office area. Due to the efficiencies of managing this project, it concluded on schedule and an extension was not necessary.
- The National Training and Development (7 June) and Employment Services (31 May) Teams were relocated from the 3rd floor to the 1st floor of the Apollo House West upon completion of the 1st floor back office project.
- The Call Centre area was upgraded on the 1st floor, which was partially enclosed to lessen the sound

of voices travelling through the open floor plan to avoid disruptions to other units sharing the space in June 2025.

- The Customer Care Team transitioned back to Apollo House West and continued with business as usual on 31 May 2025.
- An Environmental Assessment was competed on 1 March 2025 on the 1st and 3rd floors of the Apollo House West. A re-assessment was completed on 12 December 2025 of the 1st floor and also on the 2nd floor.
- Ergonomic Assessment of the Front Counter area in Customer Care is in-progress to address the ongoing concerns of employees regarding their posture and lack of comfort as they serve the customers. HSA's first site visit was on 31 October 2025.
- The procurement of four (4) new printing machines to replace outdated printers in December 2025.

Risk Management

The risks of financial loss and undesirable performance related to the occurrence of external events that are typically outside of our control. This includes natural disasters such as hurricanes, flooding, earthquakes, and fires, as well as man-made events such as social conflicts, robberies, arson, road blockades, among other issues. This includes the unit being under resourced, which is a continual hindrance on improving our public service value.

Future Plans

The Operation Section will continue to be focused on facilities optimisation in 2026 which is one of our strategic objectives.

The Operation Section objectives naturally places emphasis on reliability, safety and security of the work environment, incident management, and work zone management, among other issues. Therefore, the following projects are being initiated:

- Collaborate with other units to complete the Work Permit ID Project
- Building Environment Assessment for 1st & 3rd Floors Apollo House West
- Stamps replacement – collaborate with Boards Administration and Customer Care to review/issue relevant stamps with WORC's branding
- Acquire adequate, temperature-controlled storage space for the Records team that is fit for purpose
- Acquiring 2nd Floor Apollo House West in 2 Phases:
  - Phase 1 – Compliance and Boards Administration
  - Phase 2 – T&D, ESU, N, T&D & HR (Wellness)
- Completing 3rd Floor flooring renovations
- Front Counter Project
- Adjusting the height of the workstations (contingent on the ergonomic assessment report).
- Build out Counters #11 & #12 (includes work area and countertop)
- Ensuring that quality, speed, dependability, flexibility and cost are at the forefront of the services provided, as we embark on providing more efficient services with the assistance of a ticketing system (Zendesk)

Human Resources

This section provides comprehensive Human Resource services for the organisation, of approximately 126 staff, with due regard for the structure, its policies and for the sensitivity and confidential nature of its business.

Essentially, the HR team is responsible for providing strategic HR advice to the Director and Deputy Directors, including matters in relation to HR policies for the Department; identifying staff training and capability development needs and succession planning within the Department [in conjunction with the Training & Development Manager]; providing guidance, assistance and support to Senior Management; overseeing and administrating performance agreements and performance assessments within the Department; review of payroll and allowances; and, leave and recruitment administration for Department staff.

Overall, the responsibilities of the WORC Human Resources section fall into five (5) major areas:

- Staff Welfare
- Compensation and Benefits
- Recruitment
- Performance Management
- Training and Development

Key Events

Rewards & Recognition Programmes

Recognition Programmes Implemented: WORC Employee of the Month (EOM), WORC Employee of the Year (EOY), and Shout-outs@WORC.

To foster motivation and appreciation, HR introduced these recognition programmes that are aligned with the Deputy Governor's Rewards & Recognition programme. Details of the WORC EOM recipients are put forward for the Chief Officer Choice and Civil Service Employee of the Month nominations. The WORC EOM nominations are also made through a peer-to-peer recognition option.

- WORC Employee of the Month Awards (EOM): 12
- WORC Employee of the Year (EOY): 1
- Chief Officer Choice Awards: 5
  [+1 from previous year]
- Civil Service Employee of Month: 1
- WORC Shout-outs: 7 individual employees & 4 teams
- WORC Shout-out celebration date:
  26 September 2025

Our WORC Employee of the Month Recipients for 2025

From left to right: Jean Solomon [January], Shantay Ebanks [February], Andrea Bothwell [March]

From left to right: Sherry Scott [April], Katherine Whittaker [May], Ruth Bodden [June]

From left to right: Tichina Rickfield [July], Philip Nunez [August], Shand Purcell [September]

From left to right: Jeniffer Haylock [October], Ceretta Montoya [November], Andrew Gregory [December]

WORC Employee of the Year 2025 – Jeniffer Haylock

Chief Officer Choice Awards – WORC Recipients

From left to right: Jacob Wood [February], Ruth Bodden [June], Tichina Rickfield [July], Jeniffer Haylock [COC & DG - October]

Our WORC Shout-out recipients for 2025

Quarter 1	Quarter 2	Quarter 3	Teams
Felipe Terc	Ceretta Montoya	Jada Myles	Compliance Risk Team
Kezia Ebanks	Judie-Ann Carsana	Roseta Moore	CSPR team
Krista Ebanks		Malique Mullings	Cayman Brac Team
			Labour Market Demands team

Staff Engagement Activities

HR's engagement activities are intended to enhance workplace culture and team cohesion. These activities ranged from professional development workshops to wellness initiatives like fitness challenges and mental health awareness sessions.

Total Engagement Activities Held: 16

Most Popular & Annual Activities: Launch of WORC's structured Wellness Programme, Dress Down all Summer Long, Annual Team-building Day commonly referred to as Fun Day), HR Summer Fridays, Mother's Day, Father's Day, Cayman Thanksgiving, Annual Christmas Party, wellness programmes to include HR Workshops (Pension, Sagicor - Life Insurance, EAP), DG 5K, CI Cancer Society – Stride Against Breast Cancer Walk/Run event, Breast Cancer Awareness Month (October), Men's Health Awareness Month (November), Spiritual/Inspirational/Motivational Jar (Grand Cayman & Cayman Brac); Wellness Committee Healthy Eating Initiative

Wellness Activities

The official launch of WORC's structured Wellness Programme (28 March 2025), with eight-nine (89) employees in attendance. Vendors comprise HSA Free Health Screening, Green Machine, Reviv (free B12 Shots), The Wellness Centre, The Bottom Line (Financial Planning), The Wellness Centre, Sagicor Life (Life Insurance & Annuity/Financial Planning), Cayman Physiotherapy (massages), Ignite Fitness, and Murph's Kitchen. This exciting event brought together a diverse group of professionals in physical health, financial health, and wellness, along with local vendors, to promote employee well-being through a series of tailored activities, all aimed at enhancing both physical and mental health outcomes for staff. Additionally, the event featured opportunities for attendees to win prizes.

Additional Key 2025 Mental & Physical Wellness Activities/Resources offered to WORC staff

- Cayman Islands Cancer Society – Stride for Cancer Walk/Run (26 January)
- Introduction of WORC's Community of Support Group (7 staff members forming an employee support group that fosters a supportive work environment) (28 March)
- DG 5K (30 March)
- Mental Health Awareness Week (12-16 May)
- HSA Health Screen & 90-day Lifestyle Change initiative (June & September) (24 participants)

- Men's Mental Health Awareness (11 June)
- HR taking wellness across the ocean: Wellness Day & Father's Day celebration in the WORC Cayman Brac Office (13 June)
- Virtual Lunch & Learn: Alex Panton Foundation (17 June)
- International Woman's Day Lunch
- Wellness - Healthy Eating
- Sustainable environmental practices: Wellness Committee initiative to replace plastic cutlery with personalised stainless-steel utensils
- Team building [Cultural Scavenger Hunt] (12 September)
- Mental Health Symposium (20 participants) (10 October)
- 2025 Women's Empowerment Brunch (12 October)
- Brenda Lund-Tibbetts Breast Cancer Walk/Run (12 October)

Charitable Events

- Meals on Wheels (MoW) coin drive, Chantell Ebanks, Audrey Hill, Jean Solomon
- Breast Cancer Awareness @ WORC

Achievements

Onboarding & Retention Strategies

As of 1 January 2025, the department maintained a staff complement of 126 employees. As at 31 December 2025, this figure had increased to 127. One staff member has been on secondment since 2023 and have been excluded from current HR statistics. The headcount experienced fluctuations throughout 2025, primarily driven by several contributory factors, including six (6) voluntary resignations, one (1) non-renewal of contract, and one (1) retirement, all of which occurred over the course of the year.

To address the 6.3% turnover over rate in 2025, the WORC HR unit conducted a comprehensive exit interview audit from January 2023 to November 2025. The purpose of the exit interview audit was to identify trends, underlying causes of employee turnover, and opportunities for organisational improvement. A thematic analysis approach provided different insights into recurring patterns related to workload, remuneration (pay and benefits), management, culture, growth opportunities, workplace conditions, and other challenges that impacted the employee's overall experience at WORC.

Separation (turnover) Comparison Data

Audited Period	Headcount January	Headcount December	Average Headcount	Separation Rate
2023	128	131	129	10%
2024	128	125	126	8%
2025	126	127	126.5	6.3%

Based on the findings from the exit interview data, WORC T&D and HR will be addressing the recurring issues through targeted training and development initiatives to strengthen employee satisfaction, engagement, and retention. The following will be our focus areas:

- Strengthened Leadership & management practices
- Foster a culture of trust, fairness and respect
- Improve communication and employee engagement through crucial conversation training
- Enhance the work environment and conditions
- Promotion growth and development opportunities for all employees

Personnel headcount by sections as at 1st January 2025

Section	Headcount
Compliance	**16**
Appeals & FOI	2
Enforcement	7
Risk Management	3
Complaints	4
Business Operations	**45**
Human Resources	3
Customer Care	25
Records	7
Operations	1
Info Sys Dev & Support	7
Training & Development	2
Labour Needs & Supply	**45**
Boards	
Work Permit Administration	14
Business Staffing Plan	5
WPB	6
CS&PR	5
Cayman Brac Office	3
Employment Services	6
Labour Market Demand	2
National Training & Development	4
Director's Office	5
Finance	15

Personnel Headcount by Sections as at 31st December 2025

Section	Headcount
Compliance	**18**
Appeals & FOI	2
Enforcement	7
Risk Management	5
Complaints	4
Business Operation	**46**
Human Resources	3
Customer Care	24
Records	11
Operations	1
Info Sys Dev & Support	5
Training & Development	2
Labour Needs & Supply	**43**
Boards	
Work Permit Administration	11
Business Staffing Plan	4
WPB	6
CS&PR	9
Cayman Brac Office	3
Employment Services	6
Labour Market Demand	4
Director's Office	4
Finance	16

WORC HR New Employee Orientation Manual

WORC's HR Unit has developed a comprehensive manual that offers onboarding and retention strategies to further enhance engagement, accelerate productivity, and reduce turnover by fostering a supportive, inclusive, and growth-oriented work environment.

This new manual will be circulated in Q1 of 2026 and is intended to serve as an excellent source of information and guidance for all WORC recruiting managers at WORC who are committed to providing a quality orientation experience to all staff, whether new starters or those transitioning to a new role within the department.

Recruitment Overview

- Total New Hires (external): 3
- Total number of Internal Movement through recruitment: 3
- Departments with Highest Recruitment: Compliance (3 posts) Labour Needs & Supply (2 posts)
- Average Time to Hire: 3 months
- Diversity & Inclusion Metrics to date: 6% Diverse Hires

In the past year, the WORC HR team filled six (6) vacancies, 3 of which were new employees, ensuring alignment with the organisation's strategic objectives and section needs. The recruitment process was streamlined with improved applicant tracking systems and established HR recruitment policy and KPIs, reducing the average hiring time significantly between 3 months or less. The key recruitment efforts were focused on managing vacancies in the 2025/26 approved budget, high-priority posts, budget cuts, and job realignment.

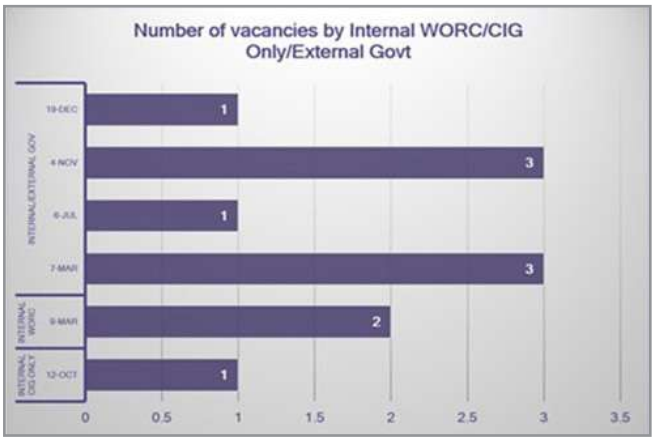
Excluded from the WORC recruitment stats are 3 National Training & Development positions (NT&D Manager and 2 Programme Coordinators).

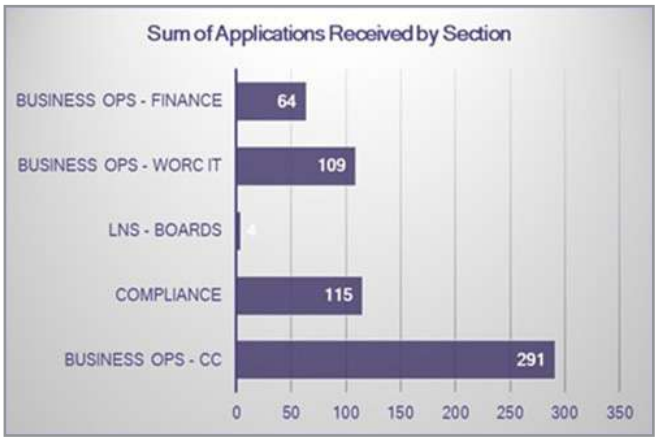
The following data provides stakeholders with detailed insights into the HR recruitment processes that are not so obvious. Excluded from the WORC recruitment stats are 3 National Training & Development positions (NT&D Manager and 2 Programme Coordinators).

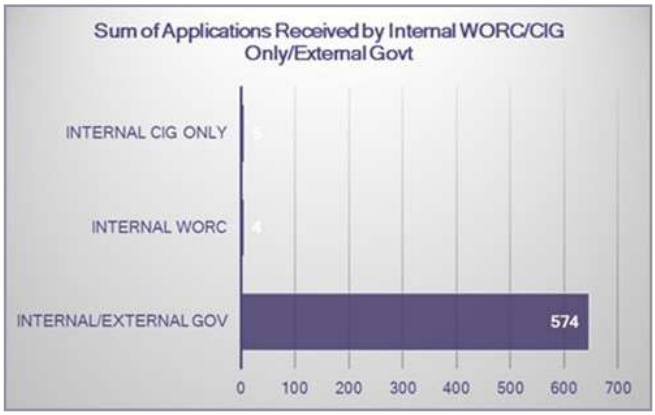
The following graphs illustrate the recruitment statistics for various vacant positions.

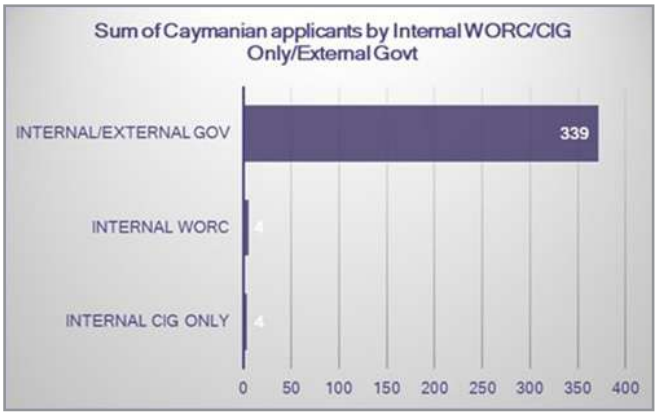
Post	# Vacancies	# Interviews 2025	# Hires	Interview to Hire Ratio
Compliance Officer	3	15	1	15:1
Senior Administrator	2	3	2	1:1
Business Analyst	1	2	0	0:1
Compliance Manager	1	2	1	2:1
Total	**7**	**22**	**4**	**6:1**
Interview-to-hire ratio = 6:1				

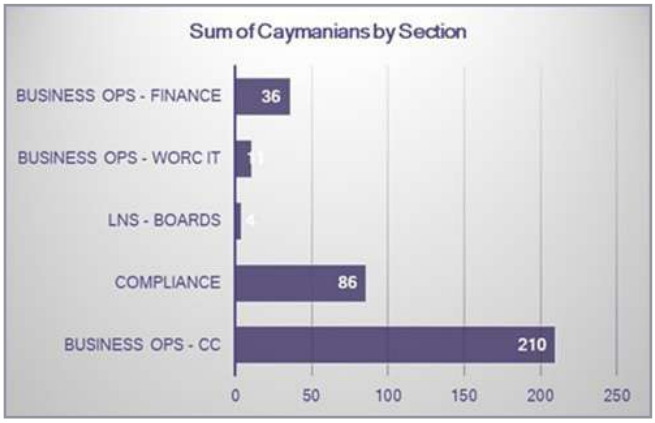
The following graphs illustrate the recruitment statistics for various vacant positions.

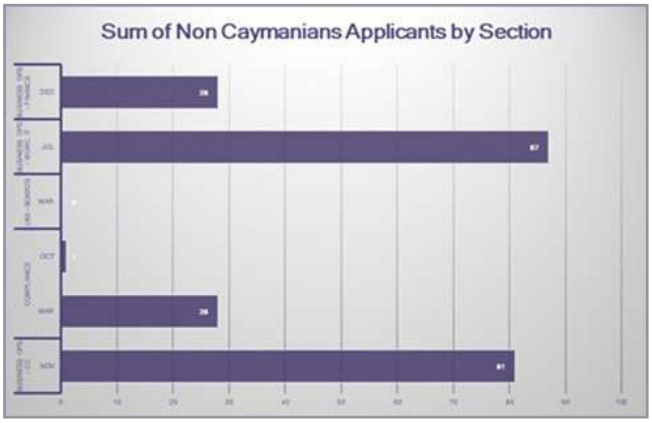












2025 Internal Promotion/Transfers/ Permanent

Category	Previous Post	Effective Date	New Position Titles/Details
Promotion	Senior Compliance Officer	1st January, 2026	Manager, Compliance
Promotion	Compliance Officer	1st June, 2025	Senior Administrator
Promotion	Secretary, CSPR	1st May, 2025	Senior Administrator
Transfers	Customer Care Officer (job alignment)	1st October, 2025	Assistant Employment Services Officer

Disciplinary Actions

- **Total Cases Handled:** 4
- **Types of Cases:** Serious misconduct, policy violations, performance issues
- **Resolutions Implemented:** Warnings, Reprimand with caution

Internal & External Complaints

- **Total Cases Handled:** 4
- **Types of Cases:** Grievances (internal & external), ABH&D allegations
- **Resolutions Implemented:** Counselling, HR mediation, ABH&D – no case to answer, NFA for external matter (employee offboarded)

This year, four (4) disciplinary cases and four formal (4) complaints were addressed, ensuring adherence to company policies and maintaining workplace integrity. HR continues to collaborate with the Training & Development unit to implement targeted training to address performance and relationship building.

2025 Leave Reconciliation

Seven (7) out of 126 leave reconciliations are outstanding due to various reasons, including individuals being on extended leave. To date, one hundred and nineteen (119) leave summary reports have been completed.

Performance Management

Completed	Incomplete	Exempted
122 (at 2 Jan)	2 (RO& FIN) (at 2 Jan)	4 (2 CC, 1 RO & 1 FIN)
113 (at 2 Jan)	7 (at 2 Jan)	4 (2 CC, 1 RO & 1 FIN)
116 (at 2 Jan)	7 (at 2 Jan)	4 (2 CC, 1 RO & 1 FIN)
116 (at 2 Jan)	4 (at 2 Jan)	4 (2 CC, 1 RO, & 1 FIN)
118 (at 2 Jan)	5 (at 2 Jan)	3 (1 CC, 1 RO & 1 FIN)

Ongoing 2025 HR projects

Project	Target/Quota	Weekly Update	% Complete
WORC JD Audit/ Review	26 February, 2026	WIP	
WORC Exit Interview Audit	2023 to 2025		100%
WORC Stay Interviews (employment exceeding 1 year)	End of Q1 2026 (118 Employees)	WIP	
Private Gainful Activity Audit	37 privately owned businesses		100%
118 (at 2 Jan)	5 (at 2 Jan)		3 (1 CC, 1 RO & 1 FIN)

Risk Management

- **Performance Management:** HR has ongoing concerns with managers and supervisors meeting set deadlines for completing annual assessments and agreements, and check-ins. A major concern is that those employees with performance issues are at a disadvantage in that performance matters are not addressed in a timely manner. This requires HR to frequently send reminders; therefore, it is difficult to mitigate, as HR has minimal control. However, it is strongly recommended that senior managers ensure their respective sections are in full compliance with the PSMA and set deadlines.
- **People Risk:** WORC HR is assessing factors related to health and wellness, employee engagement,

presenteeism, and staff turnover. The objective is to increase focus and greater support from managers at all levels in this space. Low engagement can impact higher productivity, increase sick leave, increase WORC's personnel costs associated with recruitment and talent retention. WORC HR alone cannot drive engagement; hence, we rely on managers at all levels and supervisors who share the duty and care for their direct reports to embrace the measures in place to drive staff engagement. If this space is not addressed, HR and the department will be unsuccessful in fulfilling department objectives for staff engagement and collaboration.

- **Staff burnout:** The heightened reliance on overtime has become increasingly pronounced. For December 2025, the Department's overtime hours amounted to 500.54 hours. This accounts for a cumulative total of 67 working days. The increasing reliance on overtime presents an opportunity for sections to reassess our work strategies and improve overall employee well-being. By addressing the factors that can contribute to low morale and disengagement, we can enhance productivity and create a more positive work environment. Taking proactive steps to manage workloads and encourage a healthier work-life balance will help us mitigate the risks associated with increased leave liability and retain our talented workforce, ultimately fostering a more engaged and motivated team.

Future Plans

Looking forward, HR aims to continue enhancing employee experience through improved recruitment strategies, proactive engagement programmes, a structured wellness programme and robust recognition frameworks aligned with the department's strategic plan. Key focus areas are increasing our engagement index, enhancing HR onboarding processes and initiatives to strengthen our organisational culture and retention strategies.

Customer Care

The Customer Care Team continues to strive for World Class Customer Service in line with the Customer Service Charter, consistently enhancing the service experience for all WORC customers, staff, and stakeholders. The team supports a variety of stakeholders, including employers, prospective job seekers, international persons wishing to relocate, and work permit holders.

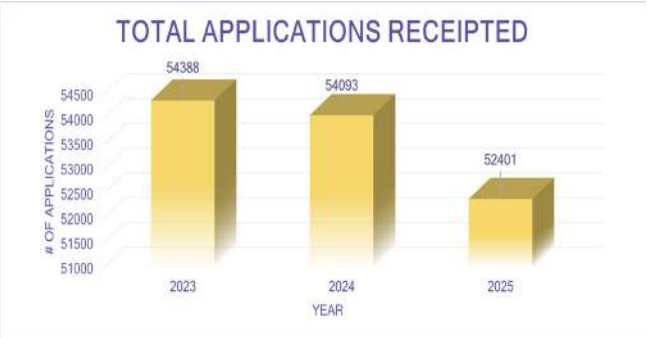
To ensure we provide the best service possible, the Customer Care Team offers a range of services through an online portal for payment processing, in-person services for cash, cheque, debit/credit card payments, stamps, and job-seeking assistance. Support is also provided via the Call Centre, email addresses (worc@gov.ky, jobscaymanhelp@gov.ky, and WORCServices@gov.ky), and more.

The Liferay platform replaced the JobsCayman platform in July 2024 and has continued to evolve through 2025. Ongoing enhancements and upgrades have strengthened service delivery, improved system performance, and delivered positive outcomes for customers, staff, and stakeholders. Additionally, the team has made great strides in fostering a positive and collaborative work culture, with a focus on accountability, ownership, and teamwork. This was further strengthened by Customer Care Workshops held in Q1 of 2025, which promoted morale and professional development.

Key Events

- Successful onboarding of 3 CCOs in 2025
- Successful addition of option to upload non-payment applications via LifeRay platform which is a step closer to automating processes, inclusivity, accessibility, and our go green initiative
- Successful recruitment of 1 Senior CCO in January 2025
- Hosted 1 Customer Care Workshops in Q1 2025 and Team Brunch in Q3 2025
- Complete renovation of Apollo House first floor – back end facing space end of August 2025
- Successfully upskilled and provided opportunities for Supervisors to act in capacity as Manager and SCCO and CCO to act in the capacity as Supervisor throughout 2025

Achievements/Performance



- 2023 Total Applications: 54,388
- 2024 Total Applications: 54,093 (↓ 0.5% from 2023)
- 2025 Total Applications: 52,401 (↓ 3.1% from 2024)

Monthly Trends

- Peak Months: May (4,605) and December (4,517) remain high across all years, indicating typical seasonal spikes.
- Declining Trend in 2025: The overall trend in 2025 shows reduced demand for work permits, particularly after May, with significant drops after September 2025 due to stricter application reviews and a focus on local hiring.
- Notable Decline Post-May 2025: The decline from May to the latter half of the year aligns with the government's new policy on local employment and upskilling Caymanians, as well as the introduction of more stringent application reviews in September 2025.

Industry Impact

- Tourism & Financial Sectors: These sectors traditionally show seasonal spikes, but in 2025, the timing of recruitment and adjustments to new policies likely led to a decrease in foreign work permit applications.

Policy Changes (May 2025 Onward)

- The new government policies prioritised local employment and upskilling of Caymanians, leading to fewer foreign worker applications.
- Stricter reviews of applications starting in September 2025, including the refusal of incomplete submissions, likely further decreased the number of work permits granted.

Summary

- Decline in Applications (2025): From 2024 to 2025, there was a 3.1% drop in applications, reflecting the impact of new policies prioritising local labour and increased scrutiny of applications.
- Peak Months Consistent: May and December continued to show high numbers, but the overall trend for 2025 is weaker compared to 2024, indicating reduced demand for expatriate workers.
- Government Policy Impact: The shift to local employment and more stringent reviews contributed to the decline in work permit applications, especially in the second half of 2025.

In conclusion, 2025's decline is primarily due to the focus on local hiring and stricter application processes, alongside the timing of industry recruitment. The trend reflects a structural change in the immigration landscape rather than a general industry slowdown.

Year	2024	2025
Call Handle Rate	88%	86%
Average Call Handle Time	2 mins 30 seconds	2 mins 31 seconds

Key Insights

Average Call Handle Rate

- **Slight Decrease:** The Call Handle Rate dropped from 88% in 2024 to 86% in 2025, reflecting reduced efficiency. This decline was largely due to staffing shortages - the centre operated with an average of 2.5 CCOs in 2025 compared to 3.5 CCOs in 2024. The reduced staffing impacted the centre's ability to resolve calls on first contact.
- **Post-May 2025:** The confirmation of a new political party along with their vision and proposed government legislation led to a surge in detailed, person-specific queries, further slowing down call resolution and exacerbating the staffing issue.

Average Call Handle Time

- **Slight Increase:** The Average Call Handle Time rose slightly from 2:30 in 2024 to 2:31 in 2025, which is consistent with the more complex nature of the calls, especially after the legislative changes. While call time remained nearly the same, agents faced more detailed and time-consuming queries, requiring additional time to address customer concerns.
- **Impact of Complexity:** After the government changes in May 2025, CCOs were tasked with handling more intricate and personalised inquiries, contributing to a slight rise in call duration.

Call Abandonment

- **Increased Abandonment:** As a result of staffing shortages, particularly after May 2025, call abandonment rates likely increased, as customers had to wait longer for support, especially during peak periods.

Summary

- **Decline in Call Handling Efficiency (2025):** The slight drop in the Call Handle Rate (from 88% to 86%) indicates that fewer calls were resolved on the first contact in 2025. However, average handle time remained almost the same, showing that while call durations stayed similar, the complexity of calls increased, especially after the government's legislative changes.
- **Increased Call Complexity Post-May 2025:** Following the government's proposed changes, CCOs were faced with more complex, person-specific queries, leading to longer call times and a temporary dip in efficiency. This increase in workload was compounded by staffing shortages, particularly after May 2025, when the centre operated with only 2.5 CCOs instead of the typical 3.5–4 CCOs in 2024.
- **Seasonal Trends and Staffing Challenges:** As in 2024, high call volumes in January and July exacerbated performance challenges. However, the impact of understaffing in 2025 worsened the ability to handle calls, leading to higher abandonment rates and prolonged wait times.

Recommendations

- **Improve Call Handling for Complex Queries:** Equip CCOs with additional tools (FAQs) and training to handle person-specific queries more efficiently, especially in light of the legislative changes.
- **Address Staffing Gaps:** Ensure adequate staffing levels (4-5 CCOs in 2026) to support both first-contact resolution and high-demand periods. This will help reduce abandonment rates and improve call handling efficiency.
- **Focus on Efficiency During Peak Times:** Provide additional resources during high-demand months like January and July, when call volume spikes, to ensure better call resolution and reduce wait times.

The goal is to achieve a 90% call handle rate while maintaining an average call handle time of 2 minutes and 30 seconds or less. By addressing staffing gaps and refining call handling strategies, 2026 can expect significant improvements in call centre performance, customer satisfaction, and overall efficiency.

Key Findings

Metric	2024 Total	2025 Total	Difference
Applications Processed	12,335	17,791	+5,456 (+44%)
Employer Registrations	1,109	921	-188 (-17%)
Jobseeker Registrations	1,226	2,088	+862 (+70%)
Job Post Approvals	12,335	15,470	+3,135 (+25%)

Applications Processed

- **Total:** 17,791 applications processed in 2025.
- **Insight:** The 44% increase in applications processed compared to 2024 suggests a significant rise in trust in using the online portal along with demand for skilled labour. The increase aligns with the stronger engagement seen in job seekers, especially in the second half of 2025.

Employer Registrations

- **Total:** 921 employers registered in 2025.
- **Insight:** Employer registrations saw a decline of 17% compared to 2024, dropping from 1,109 to 921. This could be due to seasonal fluctuations or less recruitment activity, particularly in the second half of the year as evidenced by the drop in December (46).

Jobseeker Registrations:

- **Total:** 2,088 jobseekers registered in 2025.
- **Insight**: The 70% increase in jobseeker registrations is a significant growth compared to 2024, indicating higher platform engagement and a more active job-seeking population. Peak registrations in July (235) and August (258) reflect seasonal job search behaviours.

Job Post Approvals:

- **Total:** 15,470 job posts approved in 2025.
- **Insight:** The 25% increase in job posts reflects the growing demand for job listings, particularly during mid-year (July and October), which typically aligns with seasonal hiring needs.

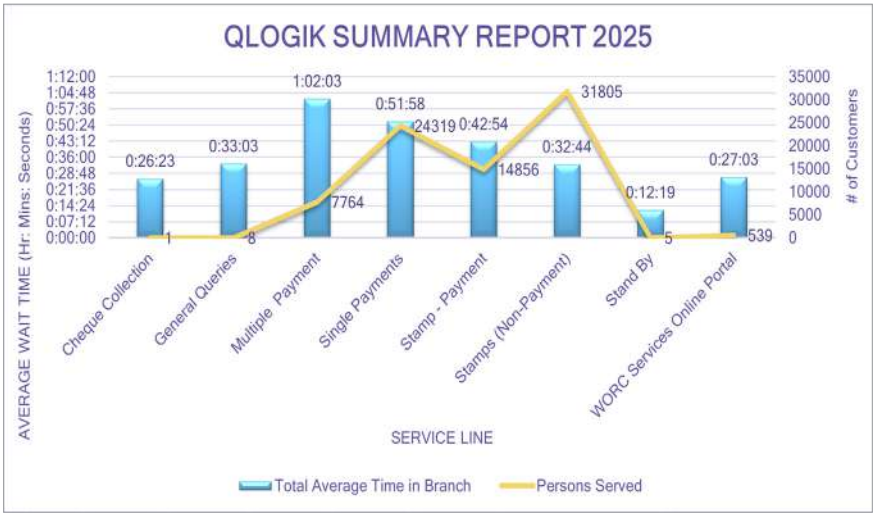
Summary

- **Applications Processed:**
  - **Increased Usage of the Platform:** There was a 44% increase in online applications processed in 2025 compared to 2024. The steady rise in applications across the months, particularly the high volume in September (1,630), indicates that both job seekers and employers are increasingly relying on the platform for recruitment and job search. This can be interpreted as a positive signal of trust in the platform's effectiveness and relevance in the job market.
  - **Higher Engagement and Platform Confidence:** The increase in jobseeker engagement, combined with more job opportunities being posted, along with the increased number of applications processed via the online platform reflects not just higher usage, but also growing confidence in the platform's ability to eliminate the need for in person application processing, while connecting employers and jobseekers effectively. This rise in platform activity implies that users believe the platform is meeting their needs and offering valuable opportunities.

- **Employer Registrations:**
  - Employer registrations in 2025 were lower by 17% compared to 2024, with 921 employers in 2025 versus 1,109 in 2024. This decline is notable, particularly since 2024 had growth in the second half of the year.
  - 2025's dip in employer registrations may be attributed to seasonal hiring slowdowns, with December seeing the lowest number of registrations (46), which may reflect end-of-year hiring freezes or budget constraints.
- **Jobseeker Registrations:**
  - Jobseeker registrations in 2025 were 70% higher than in 2024, reaching 2,088. This significant increase suggests an active labour market and increased platform engagement, particularly in the second half of the year, with peaks in July (235) and August (258). These months reflect typical seasonal hiring activity, where jobseekers are actively seeking roles.
- **Job Post Approvals:**
  - Job post approvals in 2025 saw a 25% increase, totalling 15,470 posts. This increase indicates higher demand from employers to post jobs, particularly in mid-year and October, which saw the highest number of posts (1,571).
  - The increased number of job posts, paired with the growth in jobseekers, suggests a healthy recruitment environment with more positions being created and filled across various sectors.

Queue Summary Report

Queues	Persons Served	Average Waiting Time	Average Transaction Time	Total Average Time in Branch
Cheque Collection	1	0:25:59	0:00:24	0:26:23
General Queries	8	0:13:35	0:19:28	0:33:03
Multiple Payment	7764	0:45:05	0:16:58	1:02:03
Single Payments	24319	0:43:24	0:08:34	0:51:58
Stamp - Payment	14856	0:37:28	0:05:26	0:42:54
Stamps (Non-Payment)	31805	0:28:26	0:04:18	0:32:44
Stand By	5	0:07:35	0:04:44	0:12:19
WORC Services Online Portal	539	0:09:53	0:17:37	0:27:30
Average	**79297**	**0:36:16**	**0:07:10**	**0:43:27**



Key Trends & Comparative Analysis

Ticket Volume

- The year 2025 saw a decrease in Multiple Payments volume (7,764) compared to 2024 (8,564), likely due to the 40% increase in online submissions.
- Stamp Payments increased significantly (14,856) due to higher travel and pending permits, leading to more re-entry customers.
- Stamps (Non-Payment) slightly decreased (31,805 vs 32,573 in 2024).

Waiting Time

- Multiple Payments had the longest waiting time at 45:05 (up from 42:15 in 2024).
- Single Payments increased to 43:24 (from 7:41 in 2024), reflecting longer wait times despite stable volumes.
- Stamp Payments also saw a rise to 37:28 (up from 22:00 in 2024), driven by travel surges coupled with shortage in staff.
- General Queries had a moderate waiting time of 13:35 which is under the 15-minute KPI.

Transaction Time

- Multiple Payments increased slightly to 16:58 (from 15:31 in 2024), reflecting their complexity.
- Single Payments remained consistent at 8:34.
- Stamp Payments improved to 5:26 (from 5:44 in 2024).
- Stamps (Non-Payment) saw a small increase to 4:18.

Total Average Time in Branch

- Multiple Payments still took the longest time at 1:02:03, unchanged from 2024.
- Single Payments decreased slightly to 43:24, despite the rise in waiting time.
- Stamp Payments increased to 51:58, due to repeat visits.
- Stamps (Non-Payment) stayed similar at 32:44.

Recommendations

- **Promote Online Portal Use:** Continue encouraging online self-service to reduce in-branch congestion, particularly for Multiple Payments.
- **Optimise for Re-entry Customers:** Streamline Stamp Payments to be accessible online to reduce the need for in person foot traffic.
- **Address Staffing Shortages:** The hiring freeze in 2025 had a negative impact on service times. However, approval was granted in Q3 to begin the recruitment process, and by the end of Q4, shortlisted candidates were identified. The recruitment of 4 additional CCOs is now underway, which will help alleviate pressure on the current team. This increase in staff will reduce absenteeism and contribute to shorter wait times, particularly during peak hours.

Key Insights

- The shift to online submissions reduced the volume of Multiple Payments in-branch, which is a positive trend.
- Stamp Payments saw a significant increase due to travel and pending permits, contributing to higher waiting times and re-entry customer traffic.
- Staffing shortages led to increased waiting times across the board, but recruitment efforts are expected to improve efficiency by Q1 2026.
- With recruitment efforts underway and a focus on optimising repeat customer processes, efficiency should improve in Q2 2026, helping meet the 15-minute KPI for wait and transaction times.

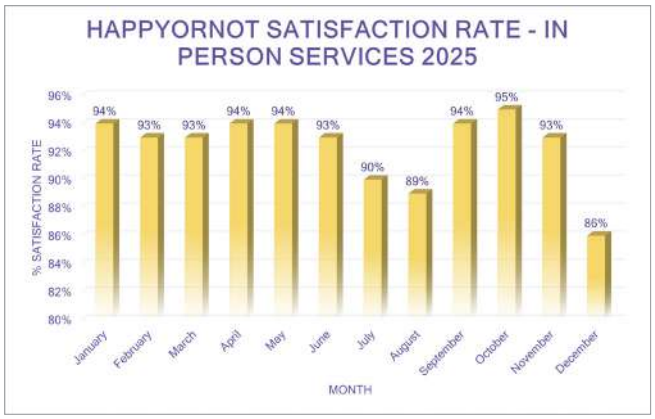
HappyOrNot Survey Feedback

WORC In-Person Feedback	Annual Average	# of Responses
Grand Cayman (GCM)	93%	7213
Cayman Brac (CYB)	89%	451
WORC Services Online Portal Annual Average	76%	2280
WORC Services Inbox Annual Average (January - August)	81%	1408

WORC Services Online Portal has seen a drop in satisfaction due to technical issues, but an increase in usage suggests customers are still engaged and willing to give the platform a chance.

The WORC Services Inbox shows promising satisfaction, with growth potential once system issues are resolved.

System stability and resolving the technical glitches should be top priorities to ensure continued customer satisfaction and engagement.



WORC Services Online Portal Feedback

- **2025 Happy Index:** Averaging 76% (2024 average: 80%). Peaks at 78% in March, June, and August, but drops to 73% in July.
- **Responses:** Highest in August (264 responses), with a low in February (108 responses).

WORC Services Inbox Feedback

- **Happy Index:** Averaging 81% in 2025, with a peak in July (85%).
- **Responses:** Steady increase over the year, peaking in June (190 responses) and July (186 responses).
- **Note:** The LifeRay system upgrade caused a disruption in the WORC Services Inbox link, which is still being resolved by IT. This issue may have impacted response rates and feedback in certain months.

Key Insights

Satisfaction Trends

- **WORC In Person:** Maintains a strong satisfaction rate, with a small dip from 93% in 2024 to 92% in 2025. In-person services continue to perform better than online services.
- **WORC Services Online Portal:** Satisfaction dropped from 80% in 2024 to 76% in 2025, mainly due to system issues like freezes, glitches with payments, applications, and inability to post adverts. Despite this, users were optimistic when the service shifted to LifeRay in 2024, as evidenced by the initial higher satisfaction scores.
- **WORC Services Inbox (2025 only):** The 81% Happy Index is solid, especially considering the disruptions caused by the LifeRay upgrade. Once resolved, this service could see improvements in feedback

Response Trends

- **Peaks in August:** There is a clear spike in responses in August across all service lines, which could indicate an increase in customer engagement during the summer months.
- **End-of-Year Drop:** Responses decrease toward the end of the year, particularly for in-person services, which suggests reduced engagement as the year winds down.

System-Related Impact

The WORC Services Online Portal faced multiple issues in 2025 (e.g., system freezes, glitches, and payment issues), which significantly impacted customer satisfaction. While these problems were outside of Customer Care's control, they still contributed to a lower satisfaction score in 2025 compared to 2024. Despite these challenges, there was a sharp increase in usage of the portal, indicating that customers are still willing to

adapt to online services and feel supported by the team, even in difficult circumstances.

Areas for Improvement

- **Online Portal:** The 76% satisfaction score for the Online Portal indicates that there is work to do in stabilising the system and improving the user experience. Prioritising fixes for system freezes, glitches, and payment issues will be critical to restoring customer trust.
- **System Stability:** Addressing the technical issues affecting both the Online Portal and the WORC Services Inbox should be prioritised to ensure continuous and reliable service.
- **Positive User Adaptation:** Despite challenges, the increase in portal usage suggests that customers are resilient and willing to adapt. This could be a positive foundation for future enhancements to the online services.

Records Management

This unit manages the flow of all documents and records through the department. This involves the planning, controlling, directing, organising, training, promoting of best practices for content management and other activities involved in record creation, maintenance, use, and disposition of records retained in the Department. Records management plays an integral role in ensuring that the department remains compliant with the Data Protection Act, by ensuring that all records are securely kept and distributed.

Key Events

	2024	2025
Documents Scanned	259,638	264,595
New File Numbers Assigned	9,191	7,730
Online Applications	9,644	15,712

Achievements

- We have digitised 1000 historical files through the historical scanning initiative. This has also had the effect of reducing the number of records which are located at CBC's Elgin Ave location, and reduced the Department's reliance on those paper records.
- The Draft Operational Disposal Schedule was sent over to Cayman Islands National Archive (CINA) for final review and revision. This has been the first time since the Department's forming that a draft schedule has been sent for review.
- We had one (1) person receive Employee of the Month; one (1) person completed ILM Level 2; and one (1) person completed an Associate Degree.

Constraints

The lack of an approved disposal schedule has caused the storage issue to be compounded, as we are unable to dispose of any documents that would have come to the end of their retention period.

Training & Development

The Training & Development (T&D) Unit supports Workforce Opportunities & Residency Cayman (WORC) by strengthening workforce capability, leadership effectiveness, and organisational performance through targeted learning and development initiatives. The Unit coordinates, facilitates, and enables training aligned with WORC's strategic priorities, Government outcomes, and the Department's operational needs.

T&D works collaboratively with internal stakeholders to identify development priorities, respond to organisational risks, and support continuous improvement across teams. This includes the design and delivery of leadership and management development, team-based training events, mandatory and compliance-related training, and access to professional development opportunities that support career progression within the Civil Service.

The Unit promotes equitable access to training by expanding delivery methods, including in-person, hybrid, and virtual formats, ensuring staff across locations and functions can participate in development opportunities.

Through these efforts, Training & Development contributes to building a capable, engaged, and resilient workforce equipped to deliver high-quality public services in a complex and evolving environment.

Key Highlights

During 2025, the Training & Development (T&D) Unit strengthened workforce capability in direct support of departmental performance, management effectiveness, inclusion, and governance maturity. The year was characterised by structured, outcomes-driven learning aligned with organisational priorities and employee feedback. A key focus was improving equitable access to development opportunities. Training visibility increased through consistent internal communications and physical displays across multiple locations, including Cayman Brac, Records, and Apollo House. Expanded hybrid and virtual delivery models enabled participation regardless of location or operational demands, supporting greater inclusion and continuity across units.

Strengthening leadership and management capability remained central. In response to employee engagement feedback regarding confidence in management, recognition, feedback, and alignment to objectives, T&D prioritised leadership development in collaboration with Human Resources. Structured career pathways were reinforced through accredited and government-wide programmes, supporting succession planning and a culture of continuous professional development. Mandatory training was further repositioned as a governance and risk-mitigation mechanism rather than a transactional requirement. Strengthened oversight between the Senior Leadership Team and T&D improved accountability and completion rates, while bespoke content developed with internal subject-matter experts addressed regulatory obligations. Enhanced MyVista reporting, improved CSC LMS tracking, and greater coordination transparency supported a more consistent learning culture. Collectively, these efforts reflect a balanced focus on service delivery, governance, and capability development.

These priorities were operationalised through targeted initiatives across the Department. Leadership programmes supported new and emerging managers, strengthening communication, feedback practices, and clarity of contribution to objectives. Unit-specific initiatives addressed operational needs across Compliance, Employment Services, Boards and Administration, Information Systems, Records, Customer Care, and Finance, enhancing team collaboration and effectiveness.

Cross-unit collaboration remained a defining feature, with close partnership between T&D, Human Resources, Compliance, and FOI/Data Protection to strengthen governance awareness and risk maturity.

A two-day legal awareness seminar delivered by the Director of Public Prosecutions enhanced understanding of the Immigration Transition Act (2022 Revision), evidentiary thresholds, and the broader legal framework. Bespoke Data Protection training reinforced responsibilities for recognising and reporting personal data breaches. Staff also engaged in accredited qualifications, certifications, coaching, conferences, and internal capability-building initiatives, strengthening technical competence and organisational resilience. Mandatory training for Board Members was formalised through a structured induction programme — including a welcome by the Minister and guidance from the Chief Officer and Director of WORC. Strengthening good governance skills and coordinated delivery of mandatory requirements through the CSC LMS were key features. WORC was recognised as Most Engaged Department in the Civil Service College's Learning Corner Challenges for the second consecutive year, and T&D Coordinator Kera Iton was awarded Learning Champion of the Year, affirming sustained engagement with government-wide learning initiatives.

Below are several training advertisements that were used in 2025 to engage and include staff:

Organisational Impact in 2025

Training & Development initiatives were intentionally aligned with themes emerging from the Employee Engagement Survey, particularly inclusion, manager effectiveness, and career development. While engagement outcomes reflect the collective efforts of leaders and teams across the Department, targeted learning interventions contributed to measurable progress across several key indicators. A deliberate focus on improving inclusion and equitable access to development, through expanded blended delivery models and enhanced visibility of training opportunities across office locations, supported broader participation in learning activities and coincided with an increase in the Department's inclusion score from 61% in 2024 to 71% in 2025.

Leadership and management initiatives delivered in partnership with Human Resources, including the Principles of Leadership programme and related interventions, strengthened motivation, constructive feedback practices, recognition, decision-making confidence, and clarity of individual contribution to organisational objectives, contributing to positive movement in manager-related engagement metrics. Career development was similarly reinforced through the promotion of accredited programmes, continuing professional education (CPE), ILM qualifications, structured learning pathways, and coaching initiatives, including 360-degree feedback and leadership coaching, supporting employees in pursuing meaningful professional growth within WORC and the wider Civil Service.

At the same time, the Unit strengthened coordination of department-wide mandatory training, positioning it as a core component of governance, risk mitigation, and organisational accountability rather than a purely administrative requirement. Completion rates remained strong across key compliance areas, with Data Protection at 94%, Freedom of Information at 92%, Cyber Security Awareness at 98%, and Anti-Bullying, Harassment and Discrimination at 96%. A bespoke Data Protection module, Recognising & Reporting a Personal Data Breach, was developed in collaboration with the WORC Data Protection team and supported by the Information Rights Unit as a proactive measure to enhance awareness of personal data risks and reporting obligations, achieving 70% completion by year end with continued rollout planned for 2026. Mandatory requirements were also extended to newly appointed Board members through the Civil Service College Learning Management System (CSC LMS), reinforcing consistent onboarding standards and governance expectations across both staff and Board populations. Increased utilisation of the CSC LMS strengthened delivery, tracking, and reporting mechanisms, supporting a continued cultural shift toward shared accountability for compliance obligations.

Beyond compliance, workforce capability was advanced through targeted learning and professional development aligned with operational priorities and longer-term succession planning. Employees achieved a range of formal qualifications and professional credentials, including ILM programmes at multiple levels, strengthening supervisory and management capability within the Department. Internal instructional capacity was expanded within compliance and officer safety training, reducing reliance on external providers while enhancing sustainability and contextual relevance. Coaching and leadership development pathways further reinforced self-awareness, communication, and people management skills, embedding the practical application of learning within day-to-day leadership practice. Collectively, these initiatives demonstrate how strategically aligned learning interventions in 2025 strengthened organisational capability, governance maturity, engagement outcomes, and long-term resilience across WORC.

Training Delivery & Participation

Throughout 2025, Training & Development coordinated and supported a substantial volume of learning activity across WORC, reflecting both structured departmental initiatives and employee-led professional development.

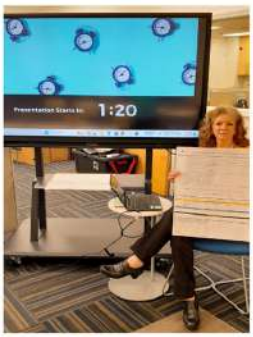
Based on year-end consolidation of monthly reports:

- 1,528 hours of training were undertaken through programmes coordinated, hosted, or directly supported by the Training & Development Unit.
- 2,670 hours were undertaken through self-led or manager-coordinated development, including Civil Service College programmes (live and online), accredited courses, coaching, conferences, and training delivered by local and external providers.

Collectively, these figures reflect both the scale of centrally facilitated learning and a strong level of employee ownership of professional development, supported through managerial oversight and approval processes.

Participation spanned multiple units, roles, and levels, including frontline staff, specialists, supervisors, managers, and senior leaders. A blended delivery model—combining in-person, hybrid, and virtual formats—supported inclusion, reduced barriers to access, and maintained operational continuity.

It is recognised that training hours may be under-reported in MyVista. To address this, the Training & Development Unit implemented manual tracking mechanisms and continued engagement with system partners to improve the accuracy and completeness of training data.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THINK
BIG

Board Governance –
Law and Practice
WORC

Five-Year Impact and Strategic Evolution (2021–2025)

Between 2021 and 2025, the Training & Development Unit evolved from a primarily programme-delivery function to a strategically integrated enabler of leadership capability, governance maturity, and organisational resilience. Over this period, training activity expanded and consolidated, becoming increasingly aligned with Government priorities, employee engagement themes, and the Department's operational risk environment. A key indicator of this maturity shift is the growing level of distributed ownership of development activity. In 2025 alone, 2,670 hours of learning occurred outside centrally coordinated programmes, reflecting increased managerial and employee accountability for professional growth. This transition from programme-driven delivery to a shared learning ecosystem demonstrates learning is embedded in management practice, supported by central oversight and governance alignment.

This five-year trajectory reflects a broader strategic repositioning of learning within the organisation. Development is increasingly integrated within leadership capability building, compliance oversight, and structured career pathways. Training & Development now operates across three interconnected domains: service delivery, governance and risk, and capability and succession, with measurable organisational outcomes evident across each.

Strategic Lanes of Training & Development		
SERVICE DELIVERY	GOVERNANCE & RISK	CAPABILITY & SUCCESSION
Courses & programmes	Mandatory training oversight	ILM, leadership pathways
Hybrid access	Compliance modules	Coaching & internal instructors
Unit-specific training	LMS tracking	Career progression pathways

Leadership development has been sustained across multiple cohorts and qualification levels through structured programmes, ILM certifications, and coaching pathways, demonstrating intentional succession planning and strengthened supervisory readiness. Governance and risk maturity have similarly advanced, with mandatory training completion rates exceeding 90% across key compliance areas and bespoke data protection and legal awareness initiatives strengthening legislative understanding and reducing regulatory exposure.

These measures enhance audit readiness and reinforce organisational defensibility. Engagement indicators further demonstrate impact, with positive movement in inclusion and manager-related metrics—including an increase in the inclusion score from 61% in 2024 to 71% in 2025—reflecting alignment between development initiatives and employee feedback themes. Collectively, these outcomes reflect a maturing learning culture in which capability development is integrated into operational practice rather than confined to formal training events, positioning Training & Development as an enabling mechanism contributing to both immediate operational effectiveness and long-term organisational resilience.

Risk Management

During the 2025 reporting period, the delivery and coordination of training and development activities were undertaken within recognised operational constraints which, while not preventing progress, required active mitigation and informed areas for continued improvement. A persistent challenge remained the under-reporting of training activity within MyVista, particularly in relation to self-led, manager-coordinated, and externally delivered development. Although this learning occurred with appropriate approval and delivered value to both employees and the Department, it was not always consistently captured within central reporting systems. To address this, the Training & Development Unit implemented manual tracking processes and consolidated monthly reporting to provide a more accurate reflection of participation.

The Civil Service College Learning Management System (CSC LMS) supported improved consistency in the delivery and tracking of mandatory and online training; however, further integration across platforms remains necessary to enhance reporting accuracy and oversight. Infrastructure limitations also presented challenges, including the absence of a dedicated training space, which required reliance on shared meeting rooms, external venues, and virtual platforms, increasing coordination demands and limiting scheduling flexibility.

Geographical considerations, particularly for staff based in Cayman Brac, continued to affect equitable

access to certain in-person development opportunities. While expanded hybrid and virtual delivery models improved inclusion, not all training formats are equally suited to remote participation, underscoring the need for continued innovation in delivery approaches. Collectively, these constraints informed both operational decision-making and longer-term planning, reinforcing the importance of system strengthening, infrastructure planning, and adaptable delivery models within the Training & Development function.

Future Plans

In 2026, the Training & Development Unit will build on the governance, capability, and system foundations strengthened in 2025. Key priorities include continued efforts to improve training data quality and reporting, through closer integration of available systems, refined tracking processes, and clearer accountability for recording learning activity. Enhancing the effective use of the CSC LMS will remain a focus, particularly in support of mandatory training, compliance monitoring, and consistent delivery across the Department.

The Unit will also continue to prioritise inclusive access to training, further refining blended delivery models to better support staff across locations and operational contexts, including Cayman Brac. Lessons learned from hybrid and virtual delivery in 2025 will inform more deliberate planning of learning interventions. Strengthening leadership and management capability will remain a core focus, building on established programmes and reinforcing the connection between leadership development, performance management, and employee engagement. This includes continued collaboration with Human Resources and other internal partners to support succession planning and capability building.

Training & Development will maintain its emphasis on compliance and risk maturity through learning, including ongoing rollout and reinforcement of mandatory and bespoke training initiatives, such as unit induction training, data protection, governance and regulatory-related programmes.

Collectively, these priorities position Training & Development to continue supporting a capable, engaged, and resilient workforce, aligned with WORC's strategic objectives and the expectations of the wider public service.

Finance

In 2025, the Finance Team remains steadfast in its commitment to maintaining a strong control environment and continuously strengthening internal controls to effectively manage and mitigate financial risk. Building on the continuous improvement initiatives undertaken in 2024, the team continues to uphold high standards of financial accountability, transparency, and governance.

These efforts ensure that the department's financial operations remain reliable, resilient, and sustainable, while supporting informed decision-making and long-term organizational objectives.

As at December 2025, total Executive Revenues earned and recorded were $2.8 million below the budgeted forecast. This underperformance was primarily driven by Work Permit revenue streams, which recorded a $4.8 million shortfall against budget. This was partially offset by Residency Fees, which exceeded the budgeted forecast by $3.0 million.

The primary contributor to the underperformance in revenue was the delay in the enactment of legislative amendments required to increase work permit fees. As a result, the approved fee increases could not be implemented within the reporting period, leading to lower than forecast revenue outcomes.

Analysis of Executive Revenue over the period 2019 to 2025 indicates an overall upward trend, albeit with some year-to-year volatility. Total revenue declined from $102.2 million in 2019 to $90.2 million in 2020, reflecting a significant contraction during that period. Revenue rebounded strongly in 2021 to $110.5 million and continued to increase in 2022 and 2023, reaching $123.7 million and $131.2 million respectively. Growth remained robust in 2024, with revenues peaking at $143.5 million. However, in 2025, total Executive Revenue declined to $132.8 million, representing a reduction from the prior year, while remaining above pre-2021 levels.

During 2025, the Finance Team strengthened financial oversight and decision making relating to fee assessments, resulting in improved fee accuracy and the mitigation of revenue loss previously arising from under assessment. These improvements ensured that fees charged more appropriately reflected regulatory intent and the true cost of service delivery, contributing to the protection and optimization of departmental revenue.

This work was enabled by process enhancements implemented in 2024, through which the Fee Assessment process was streamlined to better support clients seeking assessments for occupation titles not listed in the Immigration Regulations (2025 Revision). Requisitions are now centrally managed through a dedicated Fee Assessment Inbox, improving consistency in fee determinations, reducing processing delays, and strengthening financial control over assessed revenues.

Thoywell Facey

Head of Finance

About Us

The Finance Team is responsible for overseeing the revenue collections of the Department, ensuring compliance with the Public Management and Finance Act (PMFA), Financial Regulations, and departmental policies. The unit is responsible for:

- **Monitoring and Reporting:** Systematically tracking revenue and expenditures against approved budgets to maintain financial accountability.
- **Compliance and Oversight:** Ensuring all financial transactions adhere to applicable legal, regulatory, and policy requirements.
- **Financial Integrity:** Maintaining accurate, current, and complete financial records through effective internal controls.
- **Procurement:**
  - Ensure that the department is compliant with the Procurement Act.
  - Ensures cost-effectiveness & value for money.
  - Reduce wasteful spending by ensuring procurement aligns with actual needs.
  - Mitigate the risk of corruption, fraud, and favouritism.
  - Enhance public confidence by demonstrating ethical and legal compliance.
- **Audit Readiness:** Striving for unmodified audit opinions by ensuring financial accounts fairly represent the department's financial position.
- **Revenue Management:**
- Accurately assessing, reporting, and ensuring fees are deposited into government revenue.
- Properly applying revenue concessions, exemptions, and refunds in accordance with established guidelines.

Through the consistent application of strict financial controls and best practices, the Finance Team ensures fiscal transparency, strengthens governance, and reinforces the Department's commitment to responsible financial stewardship.

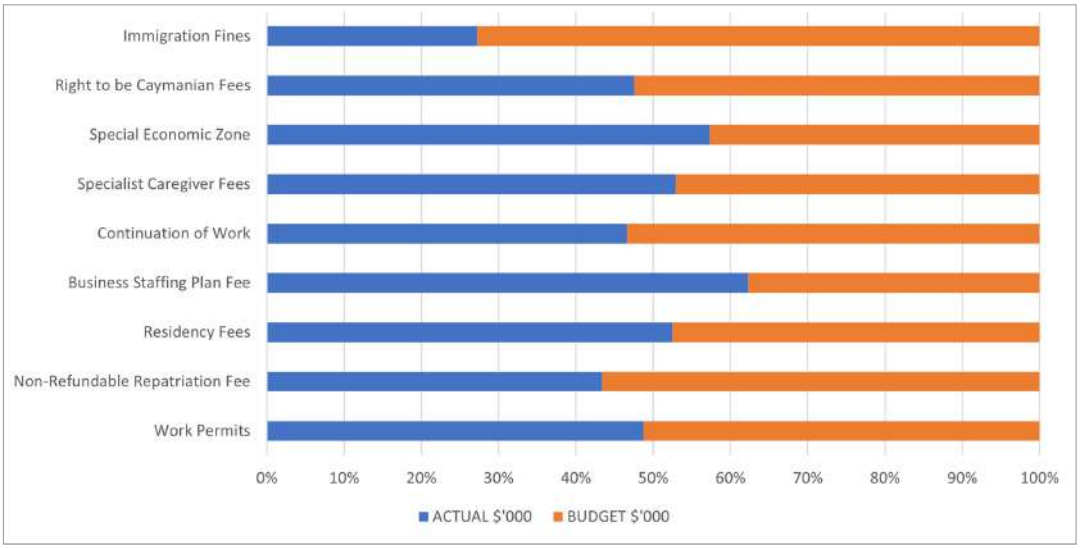
Key Events

- Received Unqualified Audit opinion for 2024 audited financials
- Assisted with restructuring and implementation of various new revenue streams
- Annual Declaration Fee
- Express Determination Fee
- National ID fee
- Ms. Ceretta Montoya received employee of the month for November 2025 for delivering "Excellent Customer Services"
- The Finance team attended the CIIPA Momentum Conference 2025 to strengthen professional knowledge, gain industry insights, and support continuous improvement initiatives

Financial Performance and analysis

EXECUTIVE REVENUE ACTUAL vs BUDGET COMPARATIVE

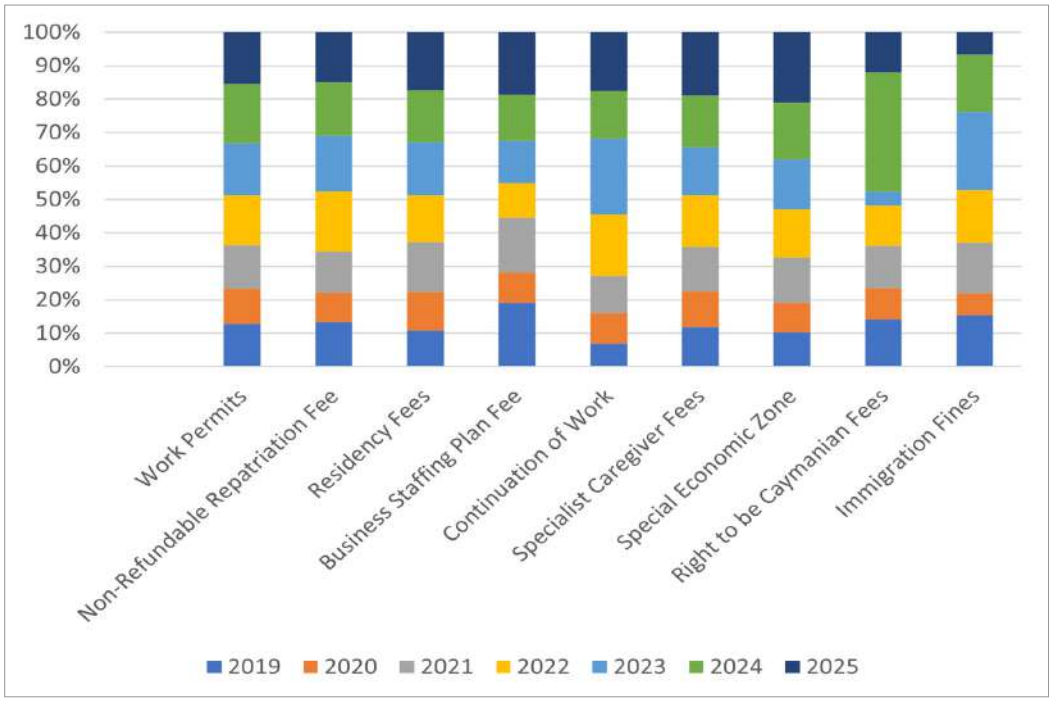
EXECUTIVE REVENUE DEC-25	CATEGORY CODES	ACTUAL $'000	BUDGET $'000	VARIANCE $'000
Work Permits	WP	94,206	98,986	4,780
Non-Refundable Repatriation Fee	NRF	1,993	2,600	607
Residency Fees	ARF /RES	32,028	29,006	(3,022)
Business Staffing Plan Fee	BSP	65	40	(26)
Continuation of Work	PCW /WOL	3,030	3,466	435
Specialist Caregiver Fees	SCG	74	66	(8)
Special Economic Zone	EZG	908	676	(232)
Right to be Caymanian Fees	CS	405	446	41
Immigration Fines	CLF/IMF	128	342	214
Total		132,837	135,628	2,791



As of December 2025, total Executive Revenues earned and recorded were $2.8 million below the budgeted forecast. This underperformance was primarily driven by Work Permit revenue streams, which recorded a $4.8 million shortfall against budget. This was partially offset by Residency Fees, which outperformed the budgeted forecast by $3.0 million.

EXECUTIVE REVENUE YEARLY COMPARATIVE

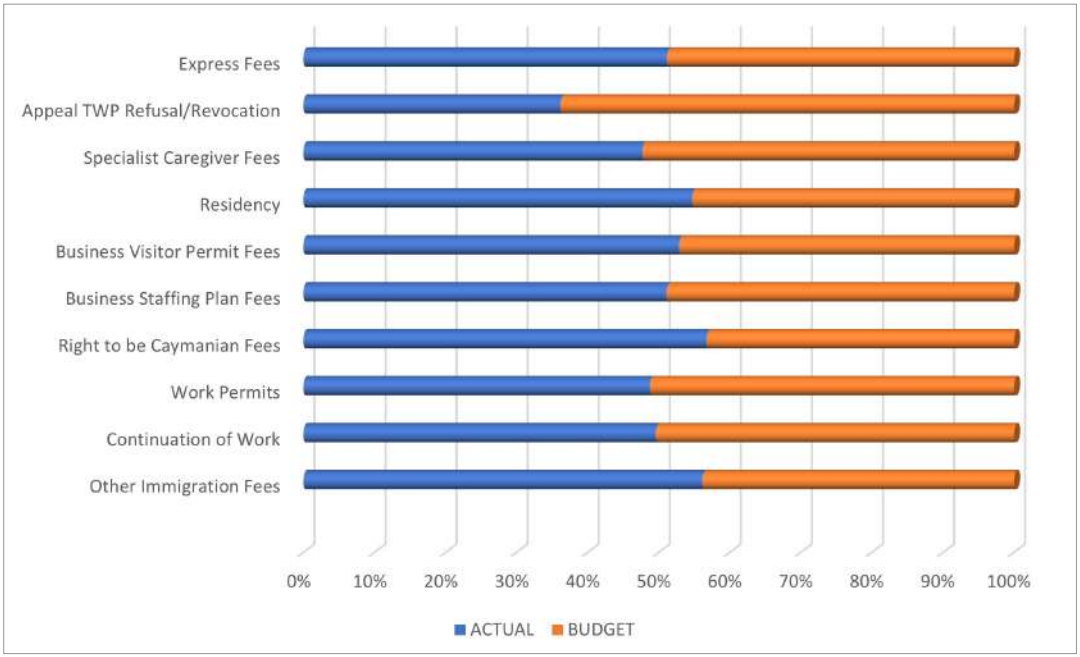
EXECUTIVE REVENUE OVERVIEW	CATEGORY CODES	2019	2020	2021	2022	2023	2024	2025
Work Permits	WP	77,921	65,052	78,271	90,766	94,431	107,761	94,206
Non-Refundable Repatriation Fee	NRF	1,777	1,196	1,631	2,384	2,236	2,145	1,993
Residency Fees	ARF /RES	19,967	21,488	27,272	26,000	29,258	28,738	32,028
Business Staffing Plan Fee	BSP	67	32	57	36	44	49	65
Continuation of Work	PCW /WOL	1,209	1,582	1,938	3,178	3,949	2,491	3,030
Specialist Caregiver Fees	SCG	46	42	52	60	56	60	74
Special Economic Zone	EZG	444	380	581	620	639	725	908
Right to be Caymanian Fees	CS	478	313	425	409	137	1,195	405
Immigration Fines	CLF/IMF	303	133	293	314	460	339	128
Total		102,212	90,218	110,520	123,768	131,210	143,502	132,837



Analysis of Executive Revenue over the period 2019 to 2025 shows an overall upward trend, with some year-to-year volatility. Total revenue declined from $102.2 million in 2019 to $90.2 million in 2020, reflecting a significant contraction during that year. Revenue rebounded strongly in 2021 to $110.5 million and continued to increase in 2022 and 2023, reaching $123.7 million and $131.2 million respectively. Growth remained robust in 2024, with revenues peaking at $143.5 million. However, in 2025 total Executive Revenue declined to $132.8 million, representing a reduction from the prior year while remaining above pre-2021 levels.

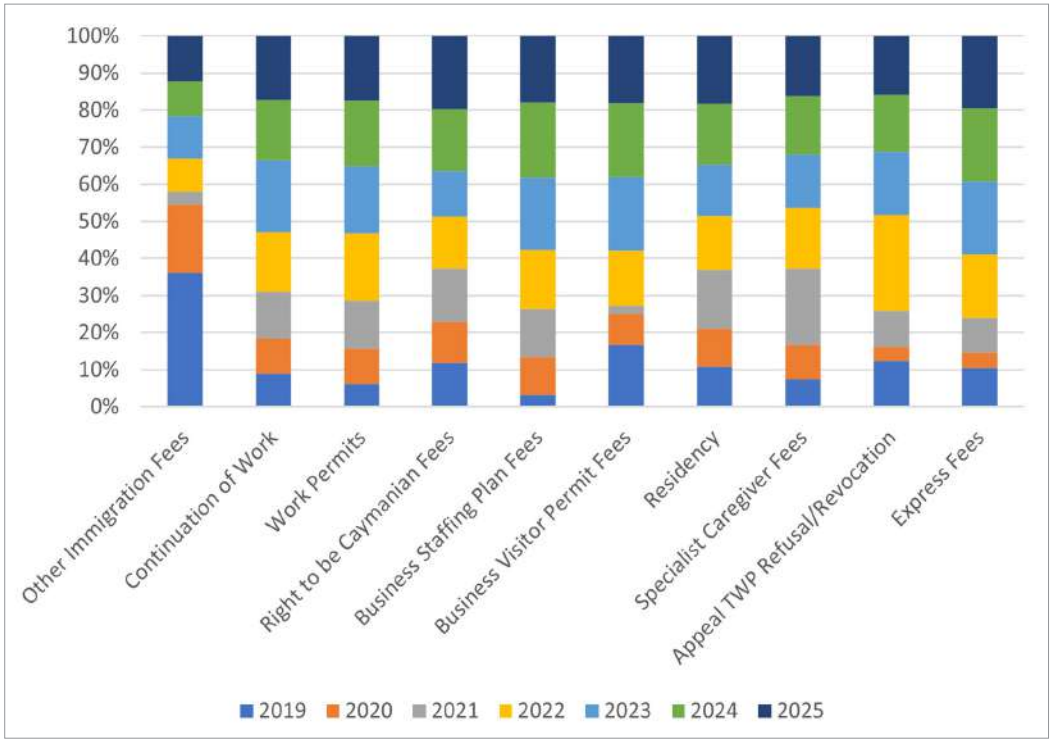
ENTITY REVENUE ACTUAL vs BUDGET COMPARATIVE

ENTITY REVENUE DEC-25	CATEGORY CODES	ACTUAL	BUDGET	VARIANCE
Other Immigration Fees	DUP	214	167	(47)
Continuation of Work	PWA/ WOL	143	145	2
Work Permits	TWP/WPG	3,791	3,985	195
Right to be Caymanian Fees	CAA	240	183	(57)
Business Staffing Plan Fees	BSA	84	80	(4)
Business Visitor Permit Fees	BVA	17	16	(2)
Residency	RWA	1,162	962	(200)
Specialist Caregiver Fees	SCA	9	10	1
Appeal TWP Refusal/Revocation	ATA	18	32	14
Express Fees	TEX/ BVX	2,883	2,755	(128)
Total		8,559	8,334	(225)



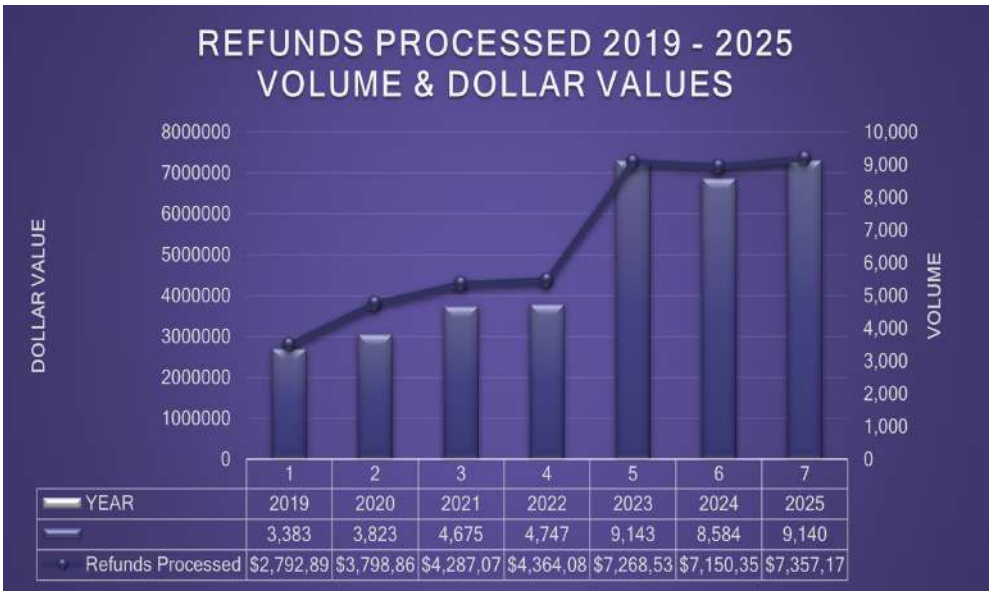
ENTITY REVENUE YEARLY COMPARATIVE

ENTITY REVENUE OVERVIEW	CATEGORY CODE	2019	2020	2021	2022	2023	2024	2025
Other Immigration Fees	DUP	628	322	58	156	202	161	214
Continuation of Work	PWA/ WOL	74	78	104	133	160	135	143
Work Permits	TWP/WPG	1,344	2,043	2,854	3,929	3,929	3,877	3791
Right to be Caymanian Fees	CAA	143	136	176	170	150	205	240
Business Staffing Plan Fees	BSA	15	47	60	73	90	98	84
Business Visitor Permit Fees	BVA	16	8	2	14	19	19	17
Residency	RWA	684	649	1,005	905	882	1,033	1162
Specialist Caregiver Fees	SCA	4	5	11	9	8	8	9
Appeal TWP Refusal/Revocation	ATA	14	4	11	29	19	17	18
Express Fees	TEX/ BVX	1,556	602	1,390	2,526	2,920	2,906	2883
Total		4,478	3,894	5,671	7,943	8,378	8,455	8,559



Refunds

Refunds Yearly Comparative



	1	2	3	4	5	6	7
YEAR	2019	2020	2021	2022	2023	2024	2025
	3,383	3,823	4,675	4,747	9,143	8,584	9,140
Refunds Processed	$2,792,89	$3,798,86	$4,287,07	$4,364,08	$7,268,53	$7,150,35	$7,357,17

From 2019 through 2025 the organization experienced a sustained increase in refund activity, with total refunds rising from 3,383 to 9,140 and total dollars processed increasing from $2.79M to $7.36M. The most notable inflection occurred in 2023, when refund volume nearly doubled and established a higher baseline for subsequent years. While total refund dollars increased, the average refund value declined, indicating a shift toward higher frequency, lower-value refunds. From an operational impact higher volume increase processing workload and costs even if average refund amounts decline. Percentage increase in volume of refunds processed from 2019 to 2025 is at 170% while dollar value increased by 163%.

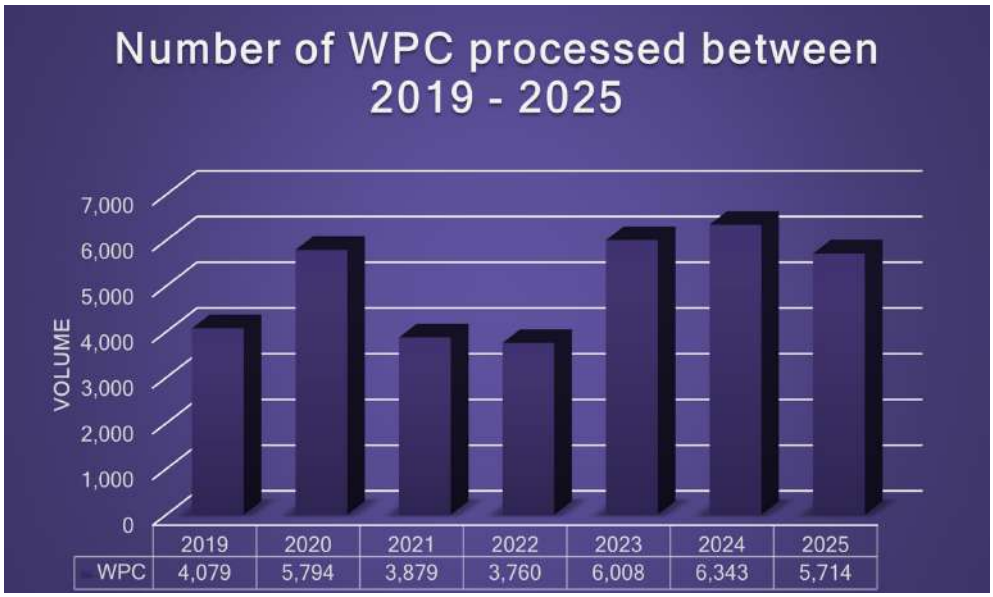
Work Permit Cancellations

Legend

	WPC	Work Permit Cancellation

Between 2019 and 2025, work permit cancellations showed a fluctuating trend with notable spikes in 2020 and 2024. The total cancellations over the seven years reached 35,577, averaging about 5,082 per year. The highest number occurred in 2024 with 6,343 cancellations, while the lowest was in 2022 at 3,760. The spike in 2024 is directly related to a project to clear backlogs.

Year-on-year changes were significant, with a sharp increase of 42% in 2020, linked to pandemic-related disruptions, followed by a steep drop in 2021. After a relatively stable 2022, cancellations surged again in 2023 and peaked in 2024 before slightly declining in 2025. Overall, the data reflects a volatile pattern rather than a steady trend, indicating that external events, regulatory adjustments and resources may play a role.



Future Plans

- **Accountability:** Under the theme of "Accountability", the Finance team's key objectives are to enhance internal controls and establish a robust control environment to mitigate risks, ensure compliance, and strengthen the integrity of financial operations. By continuously improving these controls, we aim to safeguard the organization's assets and maintain transparency, ultimately fostering trust and accountability across all financial processes." World Class Customer Service: Our commitment to offering exceptional customer service is steadfast. We will continue to provide fair and transparent service, ensuring every experience reflects our dedication to excellence and integrity. By upholding these values, we will reinforce our reputation and strengthen the trust and loyalty of our valued customers in every interaction.
- **Ensuring Financial Integrity:** Maintaining clean audits and precise financial reporting is fundamental to our operations. We are dedicated to upholding the highest standards of financial transparency and integrity, ensuring our financial accounts accurately reflect the true financial position of our organization.
- **Improve Business Processes:** Acknowledging the critical need for continuous improvement, we will concentrate on refining and optimizing our business processes. By streamlining operations and eliminating inefficiencies, we aim to boost agility, productivity, and overall organizational effectiveness, ensuring our ability to adapt and thrive in an ever-evolving environment.
- **Manage Expectations:** Clear and effective communication is key to managing expectations both internally and externally. We are committed to maintaining open lines of communication, ensuring all stakeholders are well-informed and aligned with our goals, strategies, and performance. This approach will foster transparency, builds trust, and ensures everyone is on the same page as we work towards shared success.
- **Continue to Upskill Team members:** Our team members are our most valuable asset, and their continuous growth and development are a top priority. We are committed to investing in their skills and knowledge, offering opportunities for upskilling and professional advancement to ensure their long-term success, satisfaction, and continued contribution to the success of the department.

MCEI

Financial Statements For The Period 1 January 2025 to 31 December 2025

GOVERNMENT OF THE CAYMAN ISLANDS

MINISTRY OF CAYMANIAN EMPLOYMENT AND IMMIGRATION
FORMERLY
THE MINISTRY OF BORDER CONTROL, LABOUR AND CULTURE

AUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

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Cayman Islands

Ministry of Caymanian Employment & Immigration

STATEMENT OF RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

These financial statements have been prepared by the Ministry of Caymanian Employment and Immigration in accordance with the provisions of the *Public Management and Finance Act (2020 Revision).*

We accept responsibility for the accuracy and integrity of the financial information in these financial statements and their compliance with the *Public Management and Finance Act (2020 Revision).*

As Chief Officer I am responsible for establishing; and have established and maintained a system of internal controls designed to provide reasonable assurance that the transactions recorded in the financial statements are authorised by Act, and properly record the financial transactions of the Ministry of Caymanian Employment and Immigration.

As Chief Officer and Chief Financial Officer we are responsible for the preparation of the Ministry of Caymanian Employment and Immigration financial statements, representation and judgements made in these statements.

The financial statements fairly present the financial position, financial performance and cash flows of the Ministry of Caymanian Employment and Immigration for the financial year ended 31 December 2025.

To the best of our knowledge, we represent that these financial statements:

(a) Completely and reliably reflect the financial transactions of the Ministry of Caymanian Employment and Immigration for the year ended 31 December 2025;
(b) fairly reflect the financial position as at 31 December 2025 and performance for the year ended 31 December 2025;
(c) Comply with International Public Sector Accounting Standards as set out by International Public Sector Accounting Standards Board under the responsibility of the International Federation of Accountants. These financial statements have been prepared in accordance with International Public Sector Accounting Standards (IPSAS) issued by the International Federation of Accountants and its International Public Sector Accounting Standards Board using the accrual basis of accounting. Where additional guidance is required, International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board are used.

The Office of the Auditor General conducts an independent audit and expresses an opinion on the accompanying financial statements. The Office of the Auditor General has been provided access to all the information necessary to conduct an audit in accordance with International Standards on Auditing.

Wesley Howell
Chief Officer

30, April 2026

Lynette George
Actg. Chief Financial Officer

30, April 2026

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CAYMAN ISLANDS

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AUDITOR GENERAL'S REPORT

To the Members of Parliament and the Chief Officer of the Ministry of Caymanian Employment and Immigration

Opinion

I have audited the financial statements of the Ministry of Caymanian Employment and Immigration (the "Ministry"), which comprise the statement of financial position as at 31 December 2025 and the statement of financial performance, statement of changes in net worth and cash flow statement for the year ended 31 December 2025, and notes to the financial statements, including a summary of significant accounting policies as set out on pages 8 to 41.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Ministry as at 31 December 2025 and its financial performance and its cash flows for the year ended 31 December 2025 in accordance with International Public Sector Accounting Standards.

Basis for Opinion

I conducted my audit in accordance with International Standards on Auditing (ISAs). My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of my report. I am independent of the Ministry in accordance with the International Ethics Standards Board for Accountants' *Code of Ethics for Professional Accountants (IESBA Code)*, together with the ethical requirements that are relevant to my audit of the financial statements in the Cayman Islands, and I have fulfilled my other ethical responsibilities in accordance with these requirements and the IESBA Code. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Public Sector Accounting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Ministry's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Ministry or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Ministry's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, I exercise professional judgment and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Ministry 's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Ministry's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Ministry to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I have undertaken the audit in accordance with the provisions of Section 60(1)(a) of the *Public Management and Finance Act (2020 Revision)*. I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Angela Cullen, CPFA
Acting Auditor General

30 April 2026
Cayman Islands

MINISTRY OF CAYMANIAN EMPLOYMENT AND IMMIGRATION
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

Prior Year Actual $'000		Note	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
	Current Assets					
42,939	Cash and cash equivalents	2	37,561	8,660	8,660	28,901
19,063	Short-Term Investments	3	19,857	42,384	42,384	22,527
4,236	Trade receivables	4	4,781	16,386	16,386	11,605
2,260	Other receivables	4	1,017	3,614	3,614	2,597
197	Inventories	5	-	37	37	37
414	Prepayments	6	329	280	280	(49)
69,109	**Total Current Assets**		**63,545**	**71,361**	**71,361**	**65,618**
	Non-Current Assets					
277	Other receivables	4	277	169	169	(108)
-	Right of Use assets	27	2,704	-	-	(2,704)
5,415	Intangible assets	8	2,056	6,434	4,748	2,692
19,461	Property, plant and equipment	7	3,841	22,835	22,152	18,311
25,153	**Total Non-Current Assets**		**8,878**	**29,438**	**27,069**	**18,191**
94,262	**Total Assets**		**72,423**	**100,799**	**98,430**	**83,809**
	Current Liabilities					
250	Trade payables	9	1,107	209	209	(898)
1,183	Other payables and accruals	9	806	8,384	8,384	7,578
-	Lease Liabilities	27	895	-	-	(895)
3,107	Provision for legal and other	9, 21	-	-	-	-
661	Unearned revenue	11	-	-	-	-
1,504	Employee entitlements	10	550	1,344	1,344	794
15,541	Surplus payable	28	12,088	12,112	12,112	24
22,246	**Total Current Liabilities**		**15,446**	**22,049**	**22,049**	**6,603**
	Non-Current Liabilities					
64	Other payables and accruals	9	-	-	-	-
-	Lease Liabilities	27	1,924	-	-	(1,924)
64	**Total Non-Current Liabilities**		**1,924**	**-**	**-**	**(1,924)**
22,310	**Total Liabilities**		**17,370**	**22,049**	**22,049**	**4,679**
71,952	**Net Assets**		**55,053**	**78,750**	**76,381**	**79,130**
	NET WORTH					
47,473	Contributed capital		32,748	54,244	54,062	21,314
24,052	Revaluation reserve		21,867	24,052	21,867	-
427	Accumulated surpluses		437	454	452	15
71,952	**Total Net Worth**		**55,053**	**78,750**	**76,381**	**21,329**

The Notes to the Financial Statements on pages 8 to 41 form part of these financial statements.

MINISTRY OF CAYMANIAN EMPLOYMENT AND IMMIGRATION
STATEMENT OF FINANCIAL PERFORMANCE
FOR THE YEAR ENDED 31 DECEMBER 2025

Prior Year Actual $'000		Note	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
	Revenue					
73,104	Sale of goods and services	**12**	54,140	76,936	55,551	1,411
1,718	Investment revenue	**13**	1,130	-	-	(1,130)
268	Donations	**14**	-	-	-	-
43	Other revenue		9	-	-	(9)
75,133	**Total Revenue**		**55,279**	**76,936**	**55,551**	**272**
	Expenses					
44,062	Personnel costs	**15**	31,936	49,521	33,370	1,434
10,529	Supplies and consumables	**16**	6,788	11,893	8,881	2,093
2,178	Depreciation	**7**	1,201	2,395	1,852	651
1,017	Amortisation of intangible assets	**8**	1,173	924	557	(616)
-	Impairment of non-current assets	**7**	43	-	-	(43)
-	Depreciation on Right of use asset	**27**	869	-	-	(869)
53	Litigation costs	**18**	-	-	-	-
975	Revaluation legal liability provisions	**18**	(29)	-	-	29
(29)	Net Gain on Foreign Exchange Transactions	**19**	(16)	6	-	16
(18)	Losses on disposal/revaluation of property, plant and equipment	**19**	53	-	-	(53)
(11)	Losses from derecognition of liabilities	**19**	844	-	52	(792)
-	Other expenses		-	84	84	84
-	Finance Charges		161	-	-	(161)
58,756	**Total Expenses**		**43,023**	**64,823**	**44,796**	**1,773**
16,377	**Surplus for the year**		**12,256**	**12,113**	**10,755**	**(1,501)**

The Notes to the Financial Statements on pages 8 to 41 form part of these financial statements.

MINISTRY OF CAYMANIAN EMPLOYMENT AND IMMIGRATION
STATEMENT OF CHANGES IN NET WORTH
FOR THE YEAR ENDED 31 DECEMBER 2025

	Contributed Capital $'000	Revaluation Reserve $'000	Accumulated Surplus/ (deficits) $'000	Total Net worth $'000	Original Budget $'000	Final Budget $'000	Variance (Orig. vs. Actual) $'000
Balance at 31 December 2023 brought forward	39,187	24,052	452	63,691	68,369	68,370	4,679
Accounting Errors	-	-	(426)	(426)	-	-	426
Adjusted balance 31 December 2023	**39,187**	**24,052**	**26**	**63,265**	**68,369**	**68,370**	**5,105**
Changes in net worth for 2024							
Ministry Reorganisation	5,362	-	-	5,362	-	-	(5,362)
Equity investment from Cabinet	2,924	-	-	2,924	5,834	5,834	2,910
Repayment of Surplus to Cabinet	-	-	(15,976)	(15,976)	(11,925)	(11,925)	4,051
Net revenue / expenses recognised directly in net worth	8,286	-	(15,976)	(7,690)	(6,091)	(6,091)	1,599
Surplus/(deficit)for the year	-	-	16,377	16,377	11,925	11,925	(4,452)
Total recognised revenues and expenses for the year	8,286	-	401	8,687	5,834	5,834	(2,853)
Balance at 31 December 2024 carried forward	**47,473**	**24,052**	**427**	**71,952**	**74,203**	**74,204**	**2,252**
Balance at 31 December 2024 brought forward	47,473	24,052	427	71,952	74,205	74,205	2,253
Accounting Errors	-	-	(160)	(160)	-	-	160
Adjusted balance 31 December 2024	**47,473**	**24,052**	**267**	**71,792**	**74,205**	**74,205**	**2,413**
Changes in net worth for 2025							
Ministry Reorganisation	(15,322)	(2,185)	-	(17,507)	-	910	18,417
Equity Investment from Cabinet	597	-	-	597	4,545	1,266	669
Repayment of Surplus to Cabinet	-	-	(12,088)	(12,088)	(12,112)	(10,756)	1,332
Net revenue / expenses recognised directly in net worth	(14,725)	(2,185)	(12,088)	(28,998)	(7,567)	(8,580)	20,418
Surplus for the year	-	-	12,257	12,257	12,112	10,756	(1,501)
Total recognised revenues and expenses for the year	(14,725)	(2,185)	169	(16,741)	4,545	2,176	18,917
Balance at 31 December 2025 carried forward	**32,748**	**21,867**	**436**	**55,051**	**78,750**	**76,381**	**21,330**

The Notes to the Financial Statements on pages 8 to 41 form part of these financial statements.

MINISTRY OF CAYMANIAN EMPLOYMENT AND IMMIGRATION
CASH FLOW STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

Prior Year Actual $'000		Note	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
	CASH FLOWS FROM / (USED IN) OPERATING ACTIVITIES					
	Receipts					
56,994	Outputs to Cabinet		37,740	54,718	54,718	16,978
24,271	Sale of goods and services - third party		15,564	22,204	22,204	6,640
1,750	Interest received		1,203	-	-	(1,203)
211	Donations / Grants		-	-	-	-
43	Other receipts		-	14	14	14
	Payments					-
(43,499)	Personnel costs		(34,132)	(49,521)	(49,521)	(15,389)
(10,971)	Supplies and consumables		(11,883)	(11,893)	(11,893)	(10)
167	Other payments		1,960	(90)	(90)	(2,050)
28,966	**Net cash flows from / (used in) operating activities**		**10,452**	**15,432**	**15,432**	**4,980**
	CASH FLOWS FROM / (USED IN) INVESTING ACTIVITIES					
(3,538)	Purchase of property, plant and equipment		(881)	(4,546)	(4,546)	(3,665)
15,147	Investments in Term Deposits		(793)	-	-	793
68	Proceeds from sale of property, plant and equipment		9	-	-	(9)
11,677	**Net cash flows from / (used in) investing activities**		**(1,665)**	**(4,546)**	**(4,546)**	**(2,881)**
	CASH FLOWS FROM / (USED IN) FINANCING ACTIVITIES					
2,913	Equity investment from Org 40		1,412	4,545	4,545	3,133
21	Ministry Reorganisation		(39)	-	-	39
(8,378)	Surplus paid		(15,541)	(11,925)	(11,925)	3,616
(5,444)	**Net cash flows from / (used in) financing activities**		**(14,168)**	**(7,380)**	**(7,380)**	**6,788**
35,199	**Net increase/(decrease) in cash and cash equivalents**		(5,381)	3,506	3,506	8,887
7,740	Cash and cash equivalents at beginning of year		42,942	47,538	47,538	4,596
42,939	**Cash and cash equivalents at end of year**		**37,561**	**51,044**	**51,044**	**13,483**

The Notes to the Financial Statements on pages 8 to 41 form part of these financial statements.

Description and principal activities

The Ministry of Caymanian Employment and Immigration (the "Ministry", formerly the Ministry of Border Control, Labour and Culture) is a Government owned entity as defined by section 2 of the Public Management and Finance Act (2020 Revision) (PMFA) and it is domiciled in the Cayman Islands. The Ministry was renamed in July 2025, when the Customs and Border Protection, The Cayman Islands Postal Service and National Training responsibilities were transferred to other Entities as a part of the Government reshuffle post elections.

Its principal activities and operations include all activities carried out in terms of the outputs purchased by the Minister as defined in the Plan and Estimates for the Government of Cayman Islands for the financial year ended 31 December 2025.

The Ministry of Caymanian Employment and Immigration's composition is the Workforce Opportunities and Residency Cayman (WORC) and the Department of Labour and Pensions (DLP) The Ministry continues to transform the WORC and DLP department in the management of the labour force and immigration matters.

Note 1: Significant Accounting Policies

These financial statements have been prepared in accordance with International Public Sector Accounting Standards (IPSAS) issued by the International Federation of Accountants and its International Public Sector Accounting Standards Board using the accrual basis of accounting. Where additional guidance is required, International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board are used.

(a) Basis of preparation

The financial statements are presented in Cayman Islands dollars and are prepared on the accrual basis of accounting, except the land and buildings which have been measured using the revaluation method. The measurement base applied to these financial statements is the historical cost basis.

Note 1: Significant Accounting Policies (continued)

(a) Basis of preparation (continued)

New and revised accounting standards effective for the financial year beginning 1 January 2025.

IPSAS 43, Leases
During the year, the Ministry adopted IPSAS 43, Leases. IPSAS 43 supersedes IPSAS 13, Leases and sets out the principles for the recognition, measurement, presentation and disclosure of leases. It requires lessees to recognise most leases on the balance sheet. Accordingly, the profit or loss impact is a decrease in operating lease and rental expenditures and an increase in depreciation expense and interest expenses.
The Ministry applied IPSAS 43 using the modified retrospective approach, under which the cumulative effect of initial application is recognised in accumulated surpluses/(deficits) at 1 January, 2025. The details of the new accounting policy are disclosed as below and further in note 27.
Upon adoption, the Ministry applied a single recognition and measurement approach for all leases. The Ministry does not apply the recognition exemption for low-value assets to leases of low-value assets.
On transition to IPSAS 43, the Ministry recognised an additional $3,530,658 of right-of-use assets and $2,818,972 of lease liabilities, recognising the difference in accumulated surpluses/(deficits).
When measuring lease liabilities, the Company discounted lease payments using its incremental borrowing rate at 1 January 2025, of 5.39%.

Operating lease commitment as at 31 December 2024 as disclosed in the financial statements	$612,379
Remaining lease discounted using the incremental borrowing rate at 1 January 2025	$2,724,779
Add: Lease payments relating to extension options exercised	0
Lease liabilities recognized at 1 January 2025	$3,777,538

In applying the modified retrospective approach available under IPSAS 43, the Ministry has used the following practical expedients:

- A single discount rate has been applied to portfolios of leases with reasonably similar characteristics
- Excluded initial direct costs from measuring the right-of-use asset at the date of initial application
- Used hindsight when determining the lease term where the contract contains options to extend the lease.

IPSAS 44, Non-Current Assets Held for Sale and Discontinued Operations (effective for periods beginning on or after 1 January 2025) specifies the accounting for assets held for sale and the presentation and disclosure of discontinued operations. This standard has been applied by the Ministry in 2025 and does not impact the Ministry's financial statements.

Note 1: Significant Accounting Policies (continued)

(a) Basis of preparation (continued)

IPSAS 45, Property, Plant, and Equipment
The entity adopted IPSAS 45, Property, Plant, and Equipment, with an effective date of January 1, 2025. The standard replaces IPSAS 17- Property, Plant, and Equipment.
IPSAS 45 introduces enhanced guidance tailored to the public sector, including:

- Removal of the scope exclusion for heritage assets — heritage items that meet the definition of property, plant and equipment and recognition criteria are now within scope and subject to the Standard's requirements (where reliably measurable).
- Alignment with updated measurement principles from the IPSASB's Measurement project, including the introduction of current operational value as a measurement basis within the current value model (for assets primarily held for operational capacity rather than market-driven fair value).
- Updated disclosures, particularly for current value measurements (e.g., significant assumptions, techniques, and inputs used in estimating current operational values or fair values).

The Ministry has applied IPSAS 45 retrospectively, except as permitted by the transition provisions in IPSAS 45 as follows:

- On initial application, if there is a difference between the previous carrying amount at fair value and the new carrying amount at fair value or current operational value, an entity shall recognize that difference as an adjustment to the opening accumulated surplus or deficit without restatement of comparative information. In 2021, Lands and Buildings held by the Ministry were revalued using the DRC valuation method for specialised assets and the Existing Use Value (EUV) valuation basis (non-specialised assets) under RICS valuation standards. Both valuation methods align with the current operational value measurement basis under IPSAS 45. Consequently, there was no difference between the previous carrying amount at fair value and the new carrying amount at current operational value.

Impact of adoption

The adoption of IPSAS 45 resulted in the following adjustments:

- Reassessment of measurement models for Land and Buildings, no resulting change in the carrying value of the asset.
- Enhanced disclosures in Note 7 (Property, Plant and Equipment), including details of measurement bases, depreciation methods, useful lives, and reconciliation of carrying amounts.

Note 1: Significant Accounting Policies (continued)

(a) Basis of preparation (continued)

IPSAS 46, Measurement
The entity adopted IPSAS 46, Measurement, with an effective date of January 1, 2025. IPSAS 46 replaces and consolidates previous scattered guidance on measurement bases across various IPSAS, providing a single source for applying commonly used measurement bases in the public sector. Key aspects include:

- Detailed application guidance on historical cost for initial and subsequent measurement.
- Introduction of current operational value as a public sector-specific current value measurement basis for assets primarily held for operational capacity
- Alignment with the Conceptual Framework's updated Chapter 7 on measurement, ensuring consistency in reflecting the cost of services, operational capacity, and financial capacity of assets and liabilities.

The Standard has been applied prospectively in accordance with the transitional provisions of IPSAS 46. The Standard did not significantly impact the financial statements of the Ministry.

Certain new accounting standards have been published that are not mandatory for the 31 December 2025 reporting year and have not been adopted by the Ministry. The Ministry's assessments of the impact of these new standards are set out below.

IPSAS 47, Revenue (effective for periods beginning on or after January 1, 2026) replaces *IPSAS 9, Revenue from Exchange Transactions*, *IPSAS 11, Construction Contracts*, and *IPSAS 23, Revenue from Non-Exchange Transactions.* IPSAS 47 is a single source for revenue accounting guidance in the public sector, which presents two accounting models based on the existence of a binding arrangement. It is anticipated that IPSAS 47 will not have a significant impact on the Ministry's financial statements.

I*PSAS 48, Transfer Expenses* (effective for periods beginning on or after 1 January 2026) provides accounting requirements for transfer expenses, and presents two accounting models based on the existence of a binding arrangement. It is anticipated that IPSAS 48 will not impact on the Ministry's financial statements.

IPSAS 49 Retirement Benefit Plans (effective for periods beginning on or after 1 January 2026) establishes comprehensive accounting and reporting requirements for benefit plans of public sector employees. It is anticipated that IPSAS 48 will not impact on the Ministry's financial statements.

IPSAS 50, Exploration for and Evaluation of Mineral Resources, and Stripping Costs in the Production Phase of a Surface Mine (Amendments to IPSAS 12), were issued in November 2024 and shall be applied for financial statements covering periods beginning on or after 1 January 2027 and relate to accounting by public sector mining entities. It is anticipated that IPSAS 50 will not impact on the Ministry's financial statements.

Note 1: Significant Accounting Policies (continued)

(a) Basis of preparation (continued)

Changes in Accounting Policies

When presentation or classification of items in the financial statements is amended or accounting policies are changed, corresponding figures are restated to ensure consistency with the current period unless it is impracticable to do so.

Segment reporting has been included in accordance with IPSAS 18. The Ministry upon its reformulation has only a labour segment.

(b) Budget amounts

The original budget amounts for the financial year are as presented in the 2024/25 Budget Statement and approved by the Parliament for the Ministry. The appropriations transferred in relation to CBC was $12.2M and $2.6M for the Postal Service.

(c) Judgments and estimates

The preparation of financial statements is in conformity with IPSAS that requires judgments, estimates, and assumptions affecting the application of policies and reported amounts of assets and liabilities, revenue and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstances. Actual results may differ from these estimates.
The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the reporting period and in any future periods that are affected by those revisions.

(d) Revenue

Revenue is recognised in the accounting period in which it is earned. Revenue received but not yet earned at the end of the reporting period is recognised as a liability (unearned revenue). Trade and other receivables represent revenue earned but not received at year end.

The Ministry derives its revenue through the provision of services to Cabinet, to other agencies in government and to third parties. Revenue is recognised at fair value of services provided.

(e) Expenses

Expenses are recognised in the accounting period in which they are incurred. Non-coercive Interagency costs are not recognised in the expenses of the accounts. Trade payables and other payables and accruals represent expenses incurred but not paid at year end.

(f) Operating leases

Operating lease payments are recognised as an expense on a straight-line basis over the lease term, where this is representative of the pattern of benefits to be derived from the leased property. Lease payments under operating lease, net of lease incentives received, are recognised as expenses on a straight-line basis over the lease term.

Note 1: Significant Accounting Policies (continued)

Lease incentives received are recognised evenly over the term of the lease as a reduction in rental expense. The Ministry had operating leases only in 2024.

(g) Cash and cash equivalents

Cash and cash equivalents include cash on hand, cash in-transit and bank accounts with a maturity of no more than three months from the date of acquisition. Short-term deposits are fixed deposits with a maturity greater than three months but less than one year from the date of acquisition.

(h) Prepayments

The portion of recognised expenditure paid in advance of receiving services has been recognised as a prepayment and is classified as accounts receivable in these financial statements.

Note 1: Significant Accounting Policies (continued)

(i) Inventories

Inventories held for distribution, or consumption in the provision of services, that are not issued on a commercial basis are measured at the lower of cost and net realisable value. Where inventories are acquired at no cost, or for nominal consideration, the amount reported is the current replacement cost at the date of acquisition.

The amount reported for inventory held for distribution reflects management's estimates for obsolescence or other impairments.

Inventories held for sale or use in the production of goods and services on a commercial basis are valued at the lower of cost and net realisable value.

Costs are assigned to inventories using the weighted average cost method.

The write-down from cost to current replacement cost or net realisable value is recognised in the statement of financial performance in the period when the write-down occurs.

(j) Property, plant and equipment

Property, plant and equipment, is stated at historical cost less accumulated depreciation. Items of property, plant and equipment are initially recorded at cost. Where an asset is acquired for nil or nominal consideration, the asset is recognized initially at fair value, where fair value can be reliably determined, and as revenue in the Statement of Financial Performance in the year in which the asset is acquired. Land and buildings are subsequently stated at their revalued amount, being the fair value at the date of revaluation, less any subsequent accumulated depreciation and impairment loss. As at December 31, 2025, the Ministry held no assets classified as a heritage asset.

Asset Revaluation

Properties (buildings and structures) were revalued as at the 1st January 2021 by in-house professionals with the exception of specialized buildings which were contracted to independent evaluators and are stated at revalued amounts less accumulated depreciation.

In accordance with IPSAS 45, when an item of property, plant, and equipment is revalued, any accumulated depreciation at the date of the revaluation is eliminated against the gross carrying amount of the asset.

Note 1: Significant Accounting Policies (continued)

(j) Property, plant and equipment (continued)

Valuation methods

The valuations contained within this report have been prepared in accordance with the aforementioned Standards and the guidance notes provided by the Royal Institute of Chartered Surveyors (RICS). Particular regard should be paid to the following definitions and methodology having been adopted in the assessment of value:

Fair Value (Market Value) defined in accordance with IFRS 13 Fair Value Measurement as follows: "The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date."

Fair Value (Existing Use Value) extends the definition of Fair Value (Market Value) in "assuming that the buyer is granted vacant possession of all parts of the property required by the business and disregarding potential alternative uses and any other characteristics of the property that would cause its market value to differ from that needed to replace the remaining service potential at least cost."

Specialized Assets: specialized assets are those for which no market exists for the current use. Specialized assets are valued using the Depreciated Replacement Cost method (DRC valuation). The definition of 'Depreciated Replacement Cost', as contained in The Standards, is as follows: "The current cost of replacing an asset with its modern equivalent asset less deductions for physical deterioration and all relevant forms of obsolescence and optimization."

Valuation assumptions

Plant and machinery have only been included in the valuation of building assets where these form an integral part of the fabric of the building (e.g. lifts or air conditioning equipment) or where they perform a task crucial to the continuation of the existing use (e.g. swimming pools). Unless specifically stated otherwise, it is assumed that such items are reflected in the unit building cost.

It is assumed that all properties have the required planning consents and certificates for use and construction. Where Fair Value (or land value in a DRC valuation) relies on obtaining an alternative planning consent the alternative use has been derived from consideration of prevailing land uses in the immediate area and Local Planning Policies and practice.

Where an asset has been valued by Depreciated Replacement Cost (DRC) it is subject to the prospect and viability of the asset continuing to be used for the existing use. These valuations do not take into account any form of selling or purchase costs, tax (including Stamp Duty), inflation or finance costs. In the Cayman Islands, there is no tax on property except for Stamp Duty which is ordinarily required to be paid by a purchaser.

Note 1: Significant Accounting Policies (continued)

(j) Property, plant and equipment (continued)

Valuations of each 'specialized building' state their total asset value and the (depreciated) value of the respective building. Those with a depreciated building value greater than $0.5m also state figures for their 'component' parts. Buildings valued by the investment or comparison methods of valuation also state figures for their respective land values. These do not compute to reflect actual building values but indicate the inherent value attributing to the land only.

Where applicable, the remaining economic life of the building / building components has been indicated. This is the period during which the building element is anticipated to have a future useful economic life for its existing purpose.

In preparing the valuations, information has been obtained from the following sources:

- Cayman Islands Government 2020 Asset Register.
- Cayman Islands Government Land Registry Database
- Caymanlandinfo System (Mapping, aerial photography, evidence of comparable sales and lettings).
- Copies of and extracts from leases.
- Architect scaled floor plans.
- Ministries and users / occupiers of operational property assets.

Land areas (where stated) are provided for guidance only and are quoted from the Land Registers or otherwise from Caymanlandinfo database. Any building floor areas supplied have been obtained from one of the following sources:

- Measurements taken on site.
- Measurements extracted from Cayman Islands Government property records.

Buildings were revalued as an entire class of asset.

Note 1: Significant Accounting Policies (continued)

(j) Property, plant and equipment (continued)

Depreciation

Depreciation is expensed on a straight-line basis at rates calculated to allocate the cost or valuation of an item of property, plant and equipment (other than land); less any estimated residual value, over its estimated useful life.

Leasehold improvements are depreciated either over the unexpired period of the lease or the estimated useful lives of the improvements, whichever is shorter.

Asset Type	***Estimated Useful life***
• Buildings and structures	10 – 60 years
• Building fit-out (when accounted for separately)	5 – 25 years
• Leasehold Improvement	Over the unexpired period of lease or the useful life of the improvement, whichever is shorter
• Computer equipment	3 – 10 years
• Developed software	4 – 10 years
• Office equipment and furniture	3 – 25 years
• Motor vehicles	3 – 20 years
• Boats and marine equipment	3 – 25 years
• Cleaning, refuse and recycling equipment	3 – 15 years
• Construction and other equipment	3 – 25 years
• Telecommunications	5 - 50 years
• Books, Music, manuscripts and works of art	2 – 10 years
• Clothing	0 - 4 years
• Other equipment	5 – 20 years
• Library assets	5 – 10 years
• Scientific and laboratory equipment	4 – 25 years
• Canine	6 – 8 years

Disposals
Gains and losses on disposals of property, plant and equipment are determined by comparing the sale proceeds with the carrying amount of the asset. Gains and losses on disposals during the period are included in the Statement of Financial Performance.

Note 1: Significant Accounting Policies (continued)

(k) Intangible assets

Acquired computer software licenses lasting over a year are capitalized on the basis of the costs incurred to acquire and bring to use the specific software.

The carrying value of an intangible asset with a finite life is amortized on a straight-line basis over its useful life. Amortization begins when the asset is available for use and ceases at the date that the asset is derecognized. Amortization charge for each period is recognized in the statement of financial performance.

(l) Employee benefits

Employee entitlements to salaries and wages, annual leave, long service leave, retiring leave and other similar benefits are recognised in the Statement of Financial Performance when they are earned by employees. Employee entitlements to be settled within one year following the year-end are reported as current liabilities at the amount expected to be paid.

Pension contributions for employees of the Ministry are paid to the Public Service Pension Fund and administered by the Public Service Pension Board (the "Board"). Contributions of 12% - employer 6% and employee 6% are made to the fund by the Ministry.

Prior to 1 January 2000, the Board operated a defined benefit scheme. With effect from 1 January 2000, the Board continued to operate a defined benefit scheme for existing employees and a defined contribution scheme for all new employees. Obligations for contributions to defined contribution retirement plans are recognised in the Statement of Financial Performance as they are earned by employees. Obligations for defined benefit retirement plans are reported in the Consolidated Financial Statements for the Entire Public Sector of the Cayman Islands Government.

(m) Financial instruments

Financial assets and financial liabilities are recognised in the Ministry's statement of financial position when the Ministry becomes a party to the contractual provisions of the instrument.

Initial Recognition

Financial assets and liabilities are initially measured at fair value. On initial recognition, transaction costs directly attributable to the acquisition or issue of financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate.

Subsequent measurement and classification

IPSAS 41 requires financial assets to be subsequently measured at fair value through surplus or deficit (FVTSD), amortised cost, or fair value through other comprehensive revenue and expense (FVTOCRE). Additionally, IPSAS 41 requires financial liabilities to be measured at either amortised cost or FVTSD.

Note 1: Significant Accounting Policies (continued)

(m) Financial instruments (continued)

This classification is based on the business model for managing financial instruments, and whether the payments are for solely payments of principal or interest on the principal amount outstanding. The Ministry assessed the business model for holding financial assets at the date of initial application. It determined that all of these are held to collect contractual cash flows that are solely payments of principal and interest. Therefore, financial assets are subsequently measured at amortised cost. Financial liabilities are subsequently measured at amortised cost.
Cash and cash equivalents, short-term investments, trade receivables and payables are recorded at amortized cost using the effective interest method less any impairment.

Derecognition

Financial assets are derecognized when the rights to receive cash flows have expired or have been transferred and the Ministry has transferred substantially all risks and rewards of ownership. A financial liability is derecognised when it is extinguished, that is when the obligation is discharged, cancelled, or expires.

Financial instrument risks

Credit Risk

The Ministry is a party to financial instrument arrangements as part of its everyday operations. These financial instruments include cash & cash equivalents, short-term investments, trade receivables, and accounts payable. The Ministry seeks to minimise exposure from financial instruments and does not enter into speculative financial instrument transactions.

Credit risk is the risk that the counter party to a transaction with the Ministry will fail to discharge its obligations, causing the Ministry to incur a financial loss. The Ministry is exposed to credit risk through the normal trade credit cycle and advances to third parties. Financial assets that potentially subject the Ministry to credit risk consist of Cash and Cash Equivalents, short-term investments, trade receivables, and other receivables.

The average credit period on sales is 30 days. The Ministry manage its Credit risk by limiting the counter parties it transacts business with to counterparties it believes to be capable of performing their contractual obligations. Generally, the Ministry does not require collateral. Ongoing credit risk is managed through review of ageing analysis, together with credit limits per customer. Maximum exposures to credit risk as at year end are the carrying value of financial assets in the statement of financial position.

Expected credit losses (ECL)

ECLs are calculated on a lifetime basis for Trade Receivables. Please see trade receivables note 4 for more information on credit risk disclosures for ECL on Trade Receivables.

Concentrations of credit risk

The Ministry does not have any significant credit risk exposure. The credit risk on cash and cash equivalents and short-term investments is limited. The Ministry's main bank is Royal Bank of the Canada (RBC) which has a S&P Global Ratings of AA-.

Note 1: Significant Accounting Policies (continued)

(n) Provisions, Contingent liabilities and assets (including guarantees)

Contingent liabilities and assets are reported at the point the contingency becomes evident. Contingent liabilities are disclosed when there is a possible obligation or present obligations that may, but probably will not, require an outflow of resources. Contingent assets are disclosed if it is probable that the benefits will be realised. Provisions are recognised when it becomes probable that an outflow of cash or other economic resources will be required to settle a liability of uncertain timing and amount. If an outflow is not probable, the item is treated as a contingent liability.

(o) Foreign currency

Foreign currency transactions are recorded in Cayman Islands dollars using the exchange rate in effect at the date of the transaction. Foreign currency gains or losses resulting from settlement of such transactions are recognised in the Statement of Financial Performance.

At the end of the reporting period the following exchange rates are to be used to translate foreign currency balances:

- Foreign currency monetary items are to be reported in Cayman Islands dollars using the closing rate;
- Non-monetary items which are carried in terms of historical cost denominated in a foreign currency are reported in Cayman Islands dollars using the exchange rate at the date of the transaction; and
- Non-monetary items that are carried at fair value denominated in a foreign currency are reported using the exchange rates that existed when the fair values were determined.

(p) Corresponding figures

Corresponding figures are restated to ensure consistency with the current period unless it is impracticable to do so. The 2024 figures are not directly comparable because of the Impact of the post-election restructuring. The Customs and Border Control Department and the Cayman Islands Postal Services was transferred to the Ministry of District Administration and Home Affairs from 1 July 2025 as well as the training unit of WORC to the Ministry of Education. This is reflected in the statement of changes in net worth as Ministry Reorganisation.

(q) Revenue from non-exchange transactions

The Ministry receives various services from other government entities for which payment is made by the Cayman Islands Government. These services include but are not limited to accommodations in the Government Administration Building, maintenance and project management by the Public Works Department, fuel and vehicle maintenance from the Department of Vehicles and Equipment Services, and supplies, exemption of duties and charges from Customs and Border Control and human resource management from the Portfolio of the Civil Service. The Ministry has designated these non-exchange transactions as services in kind as defined under IPSAS 23 – Revenue from Non-Exchange Transactions. When fair values of such services can be readily estimated then the non-exchange transaction is recorded as an expense and an equal amount is recorded in other income as a service in kind. Since they cannot be readily estimated, they were not recognised in the financial statements. Where services in kind offered are directly related to construction of fixed assets, such service in kind is recognised in the cost of the asset.

Note 2: Cash and cash equivalents

Cash and cash equivalents include cash in hand, investments held on call with banks, other short-term, highly liquid investments with original maturities of three months or less which are subject to an insignificant risk of changes in value. Although cash and cash equivalents at 31 December 2025 are subject to the expected credit loss requirements of IPSAS 41, no allowance has been recognised as the estimated allowance is negligible due to the high credit quality of the counterparty banks. No restricted cash balances were held by the Ministry at 31 December 2025.

Prior Year Actual	Description	Note	Foreign Currency December 31, 2025	Exchange Rate	Current Year Actual	Original Budget	Final Budget	Actual vs Final
$'000			$'000		$'000	$'000	$'000	$'000
28	Cash on hand (IRIS Confirmation Account/Petty Cash)		2	1.0000	2	8	8	6
24	Cash in transit (IRIS Remittance Account)		2	1.0000	2	1,059	1,059	1,057
25,813	CI$ Operational Current Account held at Royal Bank of Canada		19,323	1.0000	19,323	7,592	7,592	(11,731)
138	US$ Operational Current Account held at Royal Bank of Canada		1,113	0.8375	932	-	-	(932)
37	Bank Accounts held at other financial institutions		-	1.0000	-	-	-	-
16,899	Fixed Deposits held with Treasury (less than 90 days)		17,302	1.0000	17,302	-	-	(17,302)
42,939	**Total**				**37,561**	**8,659**	**8,659**	**(28,902)**

Note 3: Short-term Investments

Short-term investments represent term investments with banks with original maturities of greater than three months but less than twelve months. Impairment of short-term investments has been considered on a 12-month expected credit loss basis and reflects the short maturities of the exposures. Although short-term investments at 31 December 2025 are subject to the expected credit loss requirements of IPSAS 41, no allowance has been recognised as the estimated allowance is negligible due to the high credit quality of the counterparty banks. The Ministry's unrestricted short-term investments balance as at 31 December 2024 and 31 December 2025 are presented below.

Prior Year Actual	Description	Current Year Actual	Original Budget	Final Budget	Actual vs Final
$'000		$'000	$'000	$'000	$'000
19,063	Fixed Deposits held with Treasury (more than 90 days)	19,857	42,384	42,384	22,527
19,063	**Total Investments**	**19,857**	**42,384**	**42,384**	**22,527**

Note 4: Trade receivables and other receivables

Trade receivables are amounts due from customers for items sold or services performed in the ordinary course of business. Trade receivables and other receivables comprise of balances due from other Government entities, including Output Receivables and balances due from third parties.

The simplified approach to providing for expected credit losses, as prescribed by IPSAS 41, is applied to trade and other receivables. The simplified approach involves making a provision equal to lifetime expected credit losses.

Prior Year Actual	Description	Current Year Actual	Original Budget	Final Budget	Actual vs Final
$'000		$'000	$'000	$'000	$'000
1,722	Sale of goods and services	669	3,185	3,185	2,516
4,257	Outputs to Cabinet	5,664	12,587	12,587	6,923
-	Outputs to other government agencies	-	1,906	1,906	1,906
(1,743)	Less: provision for doubtful debts	(1,552)	(1,292)	(1,292)	260
4,236	**Total trade receivables**	**4,781**	**16,386**	**16,386**	**11,605**

Prior Year Actual	Other Receivables	Current Year Actual	Original Budget	Final Budget	Actual vs Final
$'000		$'000	$'000	$'000	$'000
4	Advances (salary, Official Travel, etc)	2	-	-	(2)
6	Dishonoured cheques	2	2	2	-
170	Interest receivable	97	75	75	(22)
2,083	Other	919	3,537	3,537	2,618
(3)	Less: provision for doubtful debts	(3)	-	-	3
2,260	**Total other receivables**	**1,017**	**3,614**	**3,614**	**2,597**

Note 4: Trade receivables and other receivables (continued)

Prior Year Actual $'000	Other Non-current Receivables	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
277	Total other receivables	277	169	169	(108)
277	**Total other non-current receivables**	**277**	**169**	**169**	**(108)**

Non-Current receivables represents amounts owing from the Public Service Pension Boards which will not be due until February 27 2034.

In measuring ECLs, the estimated loss allowance for individually significant or other specific trade and other receivable balances are determined on an individual basis. Thereafter, the remaining trade receivables have been grouped into receivables from the Government, other receivables and third-party receivables, and assessed on a collective basis as they possess shared credit risk characteristics.

For Trade receivables due from other government entities, the impact of expected credit losses has been estimated to be negligible given their low risk of default. These have a low risk of default due to the Cayman Islands Government's high credit rating and absence of historical losses on amounts due. The Ministry believes that the amounts outstanding on receivables from the Government are recoverable except where specified in the notes.

The expected credit Loss rates for third-party receivables are based on the Ministry's historical credit loss over the prior two years. The historical loss rates are then adjusted for current and forward-looking information on macroeconomic factors affecting the Ministry's customers. Given the short period of credit risk exposure, the impact of macroeconomic factors is not considered significant.

The Ministry’s policy is to recognize ECL of 100% for receivables over 90 days past due because historical experience has indicated that these receivables are generally not recoverable. Receivables are written off when there is no reasonable expectation of recovery.

As at 31 December 2025, the maturity profile of receivables and other receivables is as follows:

Prior Year Actual $'000	Receivables	Third Party Receivables $'000	Related Party & Other $'000	Total Receivables $'000	Approved Budget $'000	Variance (Budget vs Actual) $'000
6,177	Current	178	6,511	6,690	19,590	(1,701)
172	Past due 1-30 days	42	-	42	-	(2,909)
67	Past due 31-60 days	24	-	24	-	(1,911)
75	Past due 61-90 days	21	-	21	-	(1)
163	Past due 91-180 days	40	2	42	410	(5)
1,625	Past due 181 days	1,399	105	1,504	-	(6,096)
8,279	**Total**	**1,704**	**6,618**	**8,322**	**20,000**	**(11,677)**

Note 4: Trade receivables and other receivables (continued)

Changes in the provision of doubtful debts:

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
(1,653)	Balance at December 31	(1,747)	(1,292)	(1,292)	455
(94)	(Additional) / recovery of provisions made during the year	(1,096)	-	-	1,096
-	Provisions transferred to other Ministries	971	-	-	(971)
-	Receivables written off during the period	858	-	-	(858)
(1,747)	**Total**	**(1,013)**	**(1,292)**	**(1,292)**	**(278)**

Most of the provisions were made to cover abnormal hour fines owed by Cayman Airways were written off based on instructions from the Accountant General. The fees accumulated over a number of years and have never been paid by the airline.

Note 5: Inventories

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
197	Inventory held for use in the provision of goods and services	-	37	37	37
197	**Total inventories**	**-**	**37**	**37**	**37**

There was no recorded inventory in the Ministry for the 2025 as CIPS was transferred to another entity.

Note 6: Prepayments

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
414	Accrued Prepayments	329	280	280	(49)
414	**Total Prepayments**	**329**	**280**	**280**	**(49)**

Most of the prepayments relate the WORC Department in relation to software.

Note 7: Property, plant and equipment

COST or OPENING VALUATION	Land	Plant & Equipment	Buildings & Leasehold	Furniture & Office Equipment	Computers Hardware	Motor Vehicles	Marine Vessels	Assets under construction/ development	Total	Original Budget	Final Budget	Current vs Final
	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Balance as at 1 January 2024	**5,512**	**3,854**	**6,162**	**270**	**2,682**	**1,772**	**144**	**908**	**21,304**	**31,967**	**31,967**	**10,663**
Additions	-	331	161	125	715	61	-	(49)	**1,344**	3,214	3,214	**1,870**
Disposals	-	(14)	-	(76)	(256)	(105)	-	-	**(451)**	-	-	**451**
Transfers	-	-	5,988	334	105	347	-	-	**6,774**	-	-	**(6,774)**
Balance as at 31 December 2024	**5,512**	**4,171**	**12,311**	**653**	**3,246**	**2,075**	**144**	**859**	**28,971**	**35,181**	**35,181**	**6,210**
Balance as at 1 January 2025	**5,512**	**4,171**	**12,311**	**653**	**3,246**	**2,075**	**144**	**859**	**28,971**	**35,181**	**35,181**	**6,210**
Additions	-	290	38	5	29	113	-	377	**852**	2,195	969	**117**
Disposals	-	(173)	-	(1)	(16)	(96)	-	-	**(286)**	-	-	**286**
Transfers	(2,400)	(4,276)	(10,394)	(529)	(1,416)	(1,831)	(144)	(1,071)	**(22,061)**	-	-	**22,061**
Balance as at 31 December 2025	**3,112**	**12**	**1,955**	**128**	**1,843**	**261**	**-**	**165**	**7,476**	**37,376**	**36,150**	**28,674**

Note 7: Property, plant and equipment (continued)

ACCUMULATED DEPRECIATION	Land	Plant & Equipment	Buildings & Leasehold	Furniture & Office Equipment	Computers Hardware	Motor Vehicles	Marine Vessels	Assets under construction/ development	Total	Original Budget	Final Budget	Current vs Final
	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Balance as at 1 January 2024	-	**878**	**2,236**	**191**	**1,855**	**964**	**86**	-	**6,210**	**9,908**	**9,908**	**3,698**
Disposals	-	(4)	-	(32)	(256)	(58)	-	-	**(350)**	-	-	**350**
Transfers	-	-	890	229	94	259	-	-	**1,472**	-	-	**(1,472)**
Reclassifying	-	-	(25)	26	(1)	-	-	-	-	-	-	-
Depreciation Expense 2024	-	392	951	58	511	254	12	-	**2,178**	**2,237**	**2,238**	**60**
Balance as at 31 December 2024	-	**1,266**	**4,052**	**472**	**2,203**	**1,419**	**98**	-	**9,510**	**12,145**	**12,146**	**2,636**
Balance as at 1 January 2025	-	**1,266**	**4,052**	**472**	**2,203**	**1,419**	**98**	-	**9,510**	**12,145**	**12,146**	**2,636**
Disposals	-	(129)	-	(1)	(15)	(96)	-	-	**(241)**	-	-	241
Transfers	-	(1,338)	(2,678)	(428)	(1,099)	(1,220)	(104)	-	**(6,867)**	-	-	6,867
Reclassifying	-	-	-	-	(13)	-	-	-	**(13)**	-	-	13
Impairment charge 2025	-	-	43	-	-	-	-	-	**43**	-	-	(43)
Depreciation Expense 2025	-	212	373	38	443	129	6	-	**1,201**	2,396	1,853	652
Balance as at 31 December 2025	-	**11**	**1,790**	**81**	**1,519**	**232**	-	-	**3,633**	**14,541**	**13,999**	**10,366**
Net Book value 31 December 2024	**5,512**	**2,905**	**8,259**	**181**	**1,043**	**656**	**46**	**859**	**19,461**	**23,036**	**23,035**	**3,574**
Net Book value 31 December 2025	**3,112**	**1**	**165**	**47**	**324**	**29**	-	**165**	**3,843**	**22,835**	**22,151**	**18,308**

Government revalues its buildings and structures every 3 -5 years, 1st January 2021 revaluations were made for all lands and buildings.

Note 8: Intangible assets

COST or OPENING VALUATION	Computer Software	Assets under construction/ development	Total	Original Budget	Final Budget	Current vs Final
	$'000	$'000	$'000	$'000	$'000	$'000
Balance as at 1 January 2024	**3,606**	**3,878**	**7,484**	**6,281**	**6,281**	**(1,203)**
Additions	5,113	(3,623)	**1,490**	2,620	2,620	**1,130**
Disposals	(1,210)	-	**(1,210)**	-	-	**1,210**
Transfers	745	-	745	-	-	**(745)**
Balance as at 31 December 2024	**8,254**	**255**	**8,509**	**8,901**	**8,901**	**392**
Balance as at 1 January 2025	**8,254**	**255**	**8,509**	**8,901**	**8,901**	**392**
Additions	-	30	**30**	2,350	297	**267**
Disposals	-	-	-	-	-	-
Transfers	(4,011)	(249)	**(4,260)**	-	-	**4,260**
Balance as at 31 December 2025	**4,243**	**36**	**4,279**	**11,251**	**9,198**	**4,919**

ACCUMULATED AMORTISATION	Computer Software	Assets under construction/ development	Total	Original Budget	Final Budget	Current vs Final
	$'000	$'000	$'000	$'000	$'000	$'000
Balance as at 1 January 2024	**3,015**	-	**3,015**	**2,973**	**2,973**	**(42)**
Impairment Reserve 2024	-	-	-	-	-	-
Amortisation Expense 2024	1,016	-	**1,016**	920	920	**(96)**
Prior year Amortisation charge	-	-	-	-	-	-
Disposals	(1,211)	-	**(1,211)**	-	-	**1,211**
Transfers	274	-	**274**	-	-	**(274)**
Balance as at 31 December 2024	**3,094**	-	**3,094**	**3,893**	**3,893**	**799**
Balance as at 1 January 2025	**3,094**	-	**3,094**	**3,893**	**3,893**	**799**
Impairment charge 2025	-	-	-	-	-	-
Amortisation Expense 2025	1,173	-	**1,173**	924	557	**(616)**
Reclassification	13	-	**13**	-	-	**(13)**
Disposals	-	-	-	-	-	-
Transfers	(2,058)	-	**(2,058)**	-	-	**2,058**
Balance as at 31 December 2025	**2,222**	-	**2,222**	**4,817**	**4,450**	**2,228**
Net Book value 31 December 2024	**5,160**	**255**	**5,415**	**5,008**	**5,008**	**(407)**
Net Book value 31 December 2025	**2,021**	**36**	**2,057**	**6,434**	**4,748**	**2,691**

Work in progress comprises of software being developed for WORC which has not yet been completed or released.

Note 9: Trade payables, other payables and accruals

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
100	Creditors	74	209	209	135
127	Creditors Ministries/Portfolios	1,033	-	-	(1,033)
23	Creditors other government agencies	-	-	-	-
250	**Total Trade Payables**	**1,107**	**209**	**209**	**(898)**

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
272	Payroll Deductions	116	-	-	(116)
385	Accrued Expenses	398	3,245	3,245	2,847
213	Accrued Expenses Ministries/Portfolios	95	-	-	(95)
33	Accrued Expenses other government agencies	2	-	-	(2)
280	Other payables	195	5,139	5,139	4,944
1,183		806	8,384	8,384	7,578
3,107	Provisions for legal liabilities	-	-	-	-
4,290	**Total Other Payables and accruals**	**806**	**8,384**	**8,384**	**7,578**

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
64	Non current Accounts payable	-	-	-	-
64	**Non-current Accounts Payables**	**-**	**-**	**-**	**-**

Trade and other payables are non-interest bearing and are normally settled on 30-day terms. Non-current payables relate to amounts owed to amounts owing to Canadian Bank Note Company which is not due within the next twelve months.

Note 10: Employee entitlements

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
	Current employee entitlements are represented by:				
1,121	Annual Leave	507	848	848	341
383	Accrued salaries	43	272	273	230
-	Pension	-	224	224	224
1,504	**Total current portion**	**550**	**1,344**	**1,345**	**795**

Note 11: Unearned revenue

Unearned revenues relates to amounts resulting from the incorporation of the Postal Service and was transferred with the Postal Service to the Ministry of District Administration and Home Affairs. The Prior year amount was $661K.

Note 12: Sales of goods and service (Revenue)

Prior Year Actual $'000	Revenue type	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
54,137	Outputs to Cabinet	39,147	54,718	36,908	(2,239)
17,323	Fees and charges	14,145	20,428	17,757	3,612
652	General sales	312	721	313	1
971	Rentals	529	1,055	570	41
21	Other	7	14	4	(3)
73,104	**Total sales of goods and services**	**54,140**	**76,936**	**55,552**	**1,412**

Outputs to Cabinet comprise goods delivered to and services performed on behalf of the Cayman Islands Government. During the year ended 31 December 2025 and 31 December 2024, there are no revenue concessions that were granted and off-set against the relevant revenue type.

Note 13: Investment revenue

Prior Year Actual $'000	Source	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
	Interest on cash balances				
1,718	Interest on deposits held with cabinet	1,128	-	-	(1,128)
-	CICSA/CSA Mortgage Loan Interest	2	-	-	(2)
1,718	**Total Investment Revenues**	**1,130**	**-**	**-**	**(1,130)**

During 2025 rates offered by the Treasury reflected fluctuations in the market.

Note 14: Donations

Prior Year Actual $'000	Source	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
268	Donations	-	-	-	-
268	**Total Donations**	-	-	-	-

Donations in 2024, came from the R3 group specifically to implement security body scanners for CBC.

Note 15: Personnel costs

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
33,722	Salaries, wages and allowances	24,096	37,013	26,316	2,220
8,301	Health care	6,011	10,512	6,507	496
1,625	Pension	1,229	1,959	635	(594)
332	Leave	543	-	-	(543)
82	Other personnel related costs	58	37	(88)	(146)
44,062	**Total Personnel Costs**	**31,937**	**49,521**	**33,370**	**1,433**

Note 16: Supplies and consumables

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
584	Supplies and materials	363	889	264	(99)
5,193	Purchase of services	3,948	5,759	4,443	495
1,407	Lease of property and pquipment	257	1,745	1,409	1,152
1,183	Utilities	735	1,144	780	45
-	General Insurance	-	8	-	-
149	Interdepartmental expenses	139	125	142	3
327	Travel and subsistence	196	315	270	74
456	Recruitment and training	218	1,009	651	433
94	Provision for (recovery of) doubtful debts	241	-	-	(241)
1,058	Programme services	611	850	850	239
78	Other	80	50	72	(8)
10,529	**Total Supplies & consumables**	**6,788**	**11,894**	**8,881**	**2,093**

Note 17: Finance costs (Bank overdraft)

During the period the Ministry had no finance cost on the overdraft balance charged to the accounts.

Note 18: Litigation costs

The Attorney General's Office provides litigation services to the Ministry of Caymanian Employment and Immigration at no charge, as they are considered as services in-kind received. During the year ended 31 December 2025 the use of legal services from outside of the Government was not undertaken. The costs of these services were $53k in 2024. Provisions for legal cost and settlements are evaluated periodically based on the latest information. This resulted in a net overall change in the provision for 2025.

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
53	Legal Fees	-	-	-	-
975	Revaluation of Legal Liabilities	(29)	-	-	29
1,028	**Total litigation costs**	**(29)**	**-**	**-**	**29**

Note 19: (gains) / losses

Prior Year Actual $'000	Description	Current Year Actual $'000	Original Budget $'000	Final Budget $'000	Actual vs Final $'000
(18)	Net loss on disposal of property, plant and equipment, revaluation	53	-	52	(1)
(11)	Net gain on Derecognition of Liabilities	844	-	-	(844)
(29)	Net gain on foreign exchange Transactions	(16)	6	-	16
(58)	**Total gain/ (losses)**	**881**	**6**	**52**	**(829)**

Note 20: Revenue from non-exchange transactions

During the year ended 31 December 2025, the Ministry received services in-kind from other government departments. The fair value of these services cannot be determined and therefore no expense has been recognized in these financial statements.

Note 21: Contingent and legal liabilities and assets

While the Ministry has several potential legal disputes pending, these will be reviewed on a continuous basis to establish if provisions are necessary.

The Dr's Express lawsuit was settled in February 2025 in the amount of $2.85m with the Government being judged liable. This contributed to the significant increase in legal costs of the Ministry which is not a budgeted item.

Changes in provisions to legal liabilities:

	Beginning Balance $'000	Additions $'000	Disbursements $'000	Adjustments $'000	Ending Balance $'000
Potential ongoing Legal claims	3,107	(29)	(2,879)	(199)	-
Total other contingent liabilities	**3,107**	**(29)**	**(2,879)**	**(199)**	**-**

NOTE 22: Commitments

Prior Year Actual $'000	Type	One year or less $'000	Two to five Years $'000	Over five Years $'000	Total $'000
	Capital Commitments				
908	Property, plant and equipment	-	-	-	-
908	**Total Capital Commitments**	**-**	**-**	**-**	**-**
	Operating Commitments				
305	Non-cancellable accommodation leases	950	2,102	-	3,052
305	Non-cancellable contracts for the supply of goods and services	-	-	-	-
610	**Total Operating Commitments**	**950**	**2,102**	**-**	**3,052**
1,518	**Total Commitments**	**950**	**2,102**	**-**	**3,052**

NOTE 23: Related party and key management personnel disclosures

Related party disclosure

The Ministry is a wholly owned entity of the government from which it derives a major source of its revenue. The Ministry and its key management personnel transact with other government entities on a regular basis. These transactions were provided free of cost during the financial year ended 31 December 2025 and were consistent with normal operating relationships between entities and were undertaken on terms and conditions that are normal for such transactions.

Key management personnel

Key management personnel are those persons having the authority and responsibility for planning, directing and controlling the activities of the Ministry.

Actual 2024 $'000	Number of persons	Description	Actual 2025 $'000	Number of Persons $'000
1,611	10	Salaries and other short term related benefits	1,451	9

There were no loans granted to key management personnel and or their close relatives.

NOTE 24: Financial instrument risks

The Ministry is party to financial instrument arrangements as part of its everyday operations. These financial instruments include cash and bank balances, advances, short-term investments, accounts receivable, debtor-Cabinet and creditors and other payables. The fair value of financial instruments is equivalent to the carrying amount disclosed in the Statement of Financial Position.

Credit risk

In the normal course of its business the Ministry is subject to credit risk from debtors other than the Cabinet and other government entities. The Ministry does not have significant concentrations of credit risk for its other financial instruments. The Ministry only conducts business with reputable financial institutions in the Cayman Islands. All short-term investments are with the Treasury and all except an insignificant amount of cash and cash equivalents is held with Royal Bank. The risks are therefore negligible.

Currency and interest rate risk

The Ministry has no significant exposure to currency exchange loss risk and interest rate risk.

NOTE 24: Financial instrument risks (continued)

Liquidity risk
In meeting its liquidity requirements, the Ministry closely monitors its forecast cash requirements with expected cash drawdowns from Cabinet and receipts from third parties. The Ministry maintains a target level of available cash to meet liquidity requirements.

All of the Ministry's financial liabilities (creditors and payables), except the provision for legal and other liabilities, will be settled in less than six months from the date of these financial statements.

Note 25: Financial instruments – fair values

As at 31 December 2025 and 31 December 2024, the carrying values of cash and cash equivalents, accounts receivable, short-term investments, accounts payable and employee entitlements approximate their fair values due to their relative short-term maturities.

Fair values are determined at a specific point in time, based on market conditions and information about the financial instrument. These estimates are subjective in nature and involve uncertainties and matters of significant judgment and therefore cannot be determined with precision. Changes in assumptions, economic conditions and other factors could cause significant changes in fair value estimates.

NOTE 26: Segment reporting

The Ministry of Caymanian Employment and Immigration has only one of its segments remaining as the National Security and Border Control ("Security") segment was transferred to the Ministry of District Administration and Home Affairs. two segments, the first; National Security and Border Control ("Security") and the remaining, Labour supply management, and Good Governance ("Labour Management").

Actual Labour Management Prior Year	Actual Security Prior year	Prior Year Actual			Actual Labour Management Current Year
$'000	$'000	$'000		Note	$'000
			Current Assets		
64,532	4,577	69,109	**Total Current Assets**		63,545
7,308	17,845	25,153	**Total Non-Current Assets**		8,878
71,840	22,422	94,262	**Total Assets**		72,423
			Current Liabilities		
17,147	5,099	22,246	**Total Current Liabilities**		15,446
		-			
-	64	64	**Total Non-Current Liabilities**		1,924
		-			
17,147	5,163	22,310	**Total Liabilities**		17,370
54,693	17,259	71,952	**Net Assets**		55,053
54,693	17,259	71,952	**Total Net Worth**		55,053

NOTE 26: Segment reporting (continued)

Actual Labour Management Prior Year	Actual Security Prior Year	Prior Year Actual		Note	Actual Labour Management Current Year	Actual Security Current Year	Current Year Actual
$'000	$'000	$'000			$'000	$'000	$'000
			Revenue				
35,660	37,445	73,105	Sale of goods and services	12	34,983	19,159	54,142
1,718	-	1,718	Investment revenue	13	1,128	-	1,128
-	268	268	Donations	13	-	-	-
-	43	43	Other revenue		9	-	9
37,378	**37,756**	**75,134**	**Total Revenue**		**36,120**	**19,159**	**55,279**
			Expenses				
16,154	27,908	44,062	Personnel costs	15	17,217	14,719	31,936
6,157	4,372	10,529	Supplies and consumables	16	4,563	2,224	6,787
631	1,548	2,179	Depreciation	7	494	707	1,201
578	440	1,018	Amortisation of intangible assets	8	940	233	1,173
-	-	-	Depreciation on Rights of Use Assets	27	827	42	869
-	-	-	Impairment ofNon-Current Assets		-	43	43
-	-	-	Finance Charges on Lease	27	143	18	161
46	6	52	Litigation Costs	18	-	-	-
(65)	1,040	975	Revaluation legal liability provisions	18	(57)	28	(29)
(30)	1	(29)	Other Gains	19	(16)	-	(16)
(5)	(13)	(18)	Losses on disposal/revaluation of property, plant and equipment	19	-	53	53
(11)	-	(11)	Losses from derecognition of assets	19	844	-	844
23,455	**35,302**	**58,757**	**Total Expenses**		**24,955**	**18,067**	**43,022**
13,923	**2,454**	**16,377**	**Surplus for the year**		**11,165**	**1,092**	**12,257**

The security segment was transferred to the Ministry of District Administration and Home Affairs as of July 1, 2025. The results of the segment reporting therefore only represent the first six months of the year.

NOTE 27: Leases

Type	One year or less	Two to five Years	Over five Years	Total	Carrying Amount
	$'000	$'000	$'000	$'000	$'000
Financial risk management					
At as 31 December 2025					
Contractual maturities of financial liabilities					
Lease liabilities	895	1,924	-	2,819	2,800
Total Lease Commitments	**895**	**1,924**	**-**	**2,819**	**2,800**

Right of use asset	31 December 2025 KYD'
Balance at start of the year	3,696
Transfers	(165)
Balance at end of year	3,531
Depreciation expense	(869)
Transfer	42
Balance at end of the year	2,704

NOTE 28: Explanation of variances to budget

Changes to the budget

There was an election in 2025 which resulted in material changes to the Ministry's structure. This saw large changes in budget for the period July 1, 2025 to December 31, 2025 when the National training unit of WORC, Customs and Border Control Department as well as the Cayman Islands Postal Service was transferred to other Ministries and the Ministry renames the Ministry of Caymanian Employment and Immigration. The revised budget therefore consists of the original budget, the budget carried forward from 2024 in the two-year appropriation and the adjustment for the remaining budget as at June 30, 2025.

Statement of financial position

Cash and short-term investments were below budget by a net of $6.4m due primarily to a reduction in trade receivable of $11.5m below revised budget. This trade receivable reduction resulted from a reduction in the outstanding anticipated cabinet receivables which was $6.9m below the revised budget and $8.3m below the prior year.

The introduction of Right of use assets and lease liabilities as a result of the implementation of IPSAS 43 was not factored in the budget as a separately disclosed item when the budget was prepared in 2023. The variances in Rights of use assets and lease liabilities are a direct result of the new disclosure presentations required. The decrease in intangible and property, plant and equipment over the final budget of $21m, was a result of delays in major investments WORC digital transformation projects as well as the transfer of assets to the Ministry of District Administration and Home Affairs.

The revaluation in the provision for legal liabilities is as a result from settlement of and dismissal of potential claims from certain actions against the government as well as the settlement of the Doctor's Express legal claim. Major reductions in employee liabilities is as a direct result of the transfer of the largest departments. Surplus payable is $1m over budget as a result of the delayed spending during the election period. Other payables variances of $7.6m is as a result of the significant reduction of Cabinet billings. Equity injection was $0.7m lower than final budget budgeted due to slippages in capital projects as many government priorities were modified. These include technology and security-based projects as well as physical infrastructure such as the Detention Center.

NOTE 28: Explanation of variances to budget (continued)

Statement of financial performance
Revenues

Sales of Goods and Services was lower than the final budget by $1.4m due primarily to the lack on implementation of new fees budgeted in WORC for 2024 and 2025. The Ministry earned $1.1m in interest income from deposits with the Treasury which were not budgeted.

Expenses

Health care and Salaries, wages and allowance are the primary drivers of personnel costs which in total are $2.0m lower than budgeted. This saving was primarily driven by savings due to vacancies in the Ministry Office, CBC and WORC.

The main item of variance in Supplies and Consumables was primarily the purchase of services supplies and materials and lease of property and equipment, which was underspent by $1.4m compared to the final budget. This, however, must be put in the context of IPSAS 43 and the fact that the depreciation of rights of use assets totalling $0.8m and the finance cost of the lease of $0.1m is shown as a separate disclosure. This makes the true net variance $0.5m. The amortisation of intangible assets is $0.6m above budget due to the increased proliferation of online technologies in WORC and CBC.

The impairment of non-current assets relates to damage done by fire in the Immigration Detention Center. The damage was contained to one area, and it is covered by an insurance claim.

NOTE 28: Explanation of variances to budget (continued)

Statement of Changes in net worth
Equity investment for the Ministry of $2.9m vs a 2025 final budget of $5.8m resulted in a shortfall of implementation of $2.9m in capital projects. The bulk of the available Capital for the year was transferred with CBC to the Ministry of District Administration and Border Control.

Cash Flow
Net Cashflow from operating activities was above budget by $4.9m. The main contributing factor was underspending relating to expenses with personnel accounting for $15.4m of that total and total revenue items of $17.0m. Net outflows on financing activities below budget of $6.7m accounted for further variances in the cash position.

NOTE 29: Surplus repayment
Pursuant to Section 39 (3) (f) of the PMFA any net surplus is transferred to surplus repayable. Accumulated surpluses for the prior year were paid to Cabinet during the fiscal year 2025. The surplus payable for the 2026 fiscal period is $12m.

NOTE 30: Events occurring after reporting date
There are no other major events occurring after fiscal period of which we are aware.

NOTE 31: Multi-year Budgets

The government operates a two-year budget appropriation cycle under the PMFA. Budgets unused in the first of the two years is allowed to be moved forward and execute the deliverables in the second year in addition to those of the second year. That budget transferred was added to the budget allocation to the second year to form the new original budget. The remaining budget for those departments transferred to other Ministries was removed from the Ministry's budget to generate the final budget.

Revenue	**Original Budget 2025 ($000)**	**Budget BF from 2024 (000)**	**Budgets Transferred ($000)**	**Supp. Approp. 2025 ($000)**	**Final Budget 2025 ($000)**
Sale of goods and services	76,936	3,044	(20,854)	-	59,126
Total Revenue	**76,936**	**3,044**	**(20,854)**	**-**	**59,126**
Expenses					
Personnel costs	49,521	4,952	(16,152)	-	38,322
Supplies and consumables	12	1,433	(2,943)	-	(1,498)
Depreciation	2	59	543	-	604
Amortisation of Intangible Assets	1	(97)	(367)	-	(463)
Total Expenses	**49,536**	**6,347**	**(18,919)**	**-**	**36,965**
Plant, Property & Equipment	2,195	2,407	(4,547)	-	55
Intangible assets	2,350	-	(773)	-	1,577
Total Equity injection	**4,545**	**2,407**	**(5,320)**	**-**	**1,632**

Ministry of
Caymanian Employment
& Immigration
Cayman Islands Government