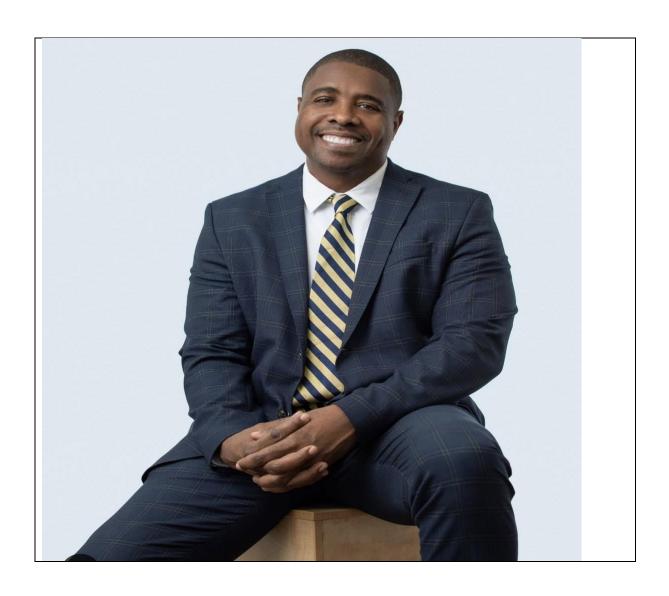
March 2025



Smart. Hardworking. Effective Leadership.

Please note that this manifesto is updated periodically to reflect input from voters

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Letter to voters

Dear people of the Cayman Islands:

I am raising my hand to serve as the elected representative for the people of George Town South and the entire Cayman Islands. I want to be part of creating a country where our local people embrace our culture, radiate national pride, and support each other. I want to help Caymanians move toward self-sufficiency and increase participation in employment and promotion.

I want to see a government elected that represents the people and is accountable to the people. I want to be a champion for transparency and openness. We must move toward full transparency in the dealings of elected officials.

Here is what I know for sure: proper representation is critical for the success that results in pride and rewards for all people.

My Professional Life and Observations

In my professional life, I previously worked as an investment funds lawyer and a certified public accountant. I now act as a company director and liquidator. During this time, I have seen the great success that is possible in the Cayman Islands. The Cayman Islands are filled with opportunity to enjoy high quality of life and economic benefits that have made many people millionaires- some several times over. Many also benefit from promotion, excellent pay, and bonuses. While this Caymanian dream" is attractive, it is still currently inaccessible for many Caymanians. Too often, Caymanians share that the important jobs, lucrative deals, business opportunities, advancement, and promotion are rarely offered to them.

Recruitment adverts appear to be published routinely to meet the requirements of immigration rules. However, instead of considering qualified Caymanians for positions, some workers in management positions actively seek out friends overseas to fill the jobs in the Cayman Islands. This has created a perception of exclusion of Caymanians from some opportunities.

The perceived exclusion of Caymanians results in no true participation in the economy for some Caymanians but meaningful economic participation by others. Inevitably, this led to a situation where some Caymanians continuously struggle to afford the cost of living, with families making the hard choice of eating or paying a utility bill. Put another way, while so much prosperity is on display in magazines and on television, very little is accessible by Caymanians.

Within the working environment, the sufficiency of pensions for older Caymanians are important issues. Many older Caymanians and retiring civil servants cannot afford to comfortably live in the Cayman Islands because the pension payments are below the cost to survive in their country. If voters vote yes to the referendum on the national lottery, and more revenue is generated by the government, some of this could be allocated to pensions of Caymanian seniors so that those who are receiving less than \$2,000 per month begin receiving at least \$3,000 per month.

Crime is an ongoing concern. Cayman has seen the number of robberies, indecent assaults, rape and gun crimes increase over the years. This may lead to increased public safety issues.

Regarding facilities for persons declared not guilty by reason of insanity, they are normally placed in the George Town hospital because it is understood that the recently opened Poinciana facility may not adequately house them. Exacerbating the issue is that there are only 11 beds in the psychiatric unit at the hospital and the same space is shared between children and adult patients.

Staying on the topic of mental health, it was revealed at the Alex Panton Foundation Youth Mental Health Symposium on February 15, 2025, that the number of young people seen at Alex's Place increased from 148 in 2023 to 269 in 2024.

The 269 young people visited Alex's Place a total of 2,658 times in 2024. This was increase of almost 155% from the year 2023.

Of the 269 young people visiting in last year, 97 were male and 172 were female, with males visiting 728 times and females visiting 1,930 times.

The statistics showed that young people visited for anxiety, depression, ADHD, suicide attempts and suicide ideation.

More must be invested in the mental health of our youth and families. Supporting the mental health of our people will help to build stronger communities.

While building stronger communities, emphasis should also be placed on the need to maintain our cultural fabric and heritage. In the past, it appears that some of this emphasis was lost because focus seems to have been placed on embracing new cultures rather than promoting our cultural identity.

For overall progress to happen, Caymanians must be willing to work together, support each other, and hold government leaders accountable at all times. The decisions of our leaders must be in the best interests of the country and not for their personal benefit.

As you read through my primary objectives in this manifesto, I hope that you will agree on the changes that are necessary for Cayman and for Caymanians to grow.

Primary Objectives

1) To create additional sources of revenue for the Government of the Cayman Islands.

The Cayman Islands has a wealth of economic potential which resides in the form of additional revenue streams. Opportunities for new or enhanced industries include:

- National Lottery: If voters vote "yes" to the legalisation of a national lottery on April 30, 2025, and if the Government honours the people's vote, it is possible that additional revenue could be generated by the Government from ticket sales from a legal national lottery.



To understand the amount of revenue that could be generated, the Government should first complete a proper study to determine how many people are estimated to participate in the national lottery and how frequently they would buy national lottery tickets. The Government should also examine how national lotteries are structured in other countries and consider the most appropriate regulatory structure for the Cayman Islands. An analysis should also be done on how successful other countries have been in raising additional revenues versus what they expended to maintain their national lotteries. Further, the Government should contemplate what additional facilities need to be in place to address issues of addiction, etc. These include education and rehabilitation. Lastly, it must be appreciated that a regulated national lottery may not lead to the complete elimination of illegal lotteries. More enforcement and fines may need to be implemented to combat such illegal lotteries.

- Fees on international money transfers: Based on statistics published by the regulator, hundreds of millions of dollars are sent out of the country each year, which supports economies of other countries. The Government could consider an additional fee on each each outgoing money transfer done by a money transfer business and outgoing transfers above \$5,000 done by corporations. This would be collected by the banks on behalf of the Government and be payable to the Government. However, before implementing such a measure, it is essential that we carefully consider its effectiveness, along with unintended consequences of additional fees as they could impact investors' perceptions, investment decisions and the jurisdiction's ability to remain competitive globally. Essentially, we must promote long-term fiscal health without stifling innovation and investment to ensure sustainable growth and prosperity.



Additional revenue sources will diversify our economy and strengthen the overall economy while decreasing the high dependence on revenue from financial services.

2) To enhance farming and promote local farmers.

Farming can play a crucial role in the economy. For many countries, it is the backbone of the economic system. While farming is not currently a dominant sector for our country, its contribution to our way of live and the livelihood of many must be recognised. Agriculture provides food as well as employment opportunities.

- Farming Methods: Where possible, the enhancement of, and innovation in, farming methods must be encouraged to create more arable land and irrigation methods in the Cayman Islands.
- Financing: Farmers must have increased access to special financing. Getting money to buy the seeds or land to start a farm must never be an issue for a Caymanian farmer.
- Support and Incentives: Local companies and the community must be encouraged to purchase 100% of locally available farm produce. Those persons and companies that

have a record (transactional history through contracts or otherwise with local farmers) of supporting farmers can benefit from a "farm" credit that reduces import duties that such persons and companies pay on non-farm products imported into the Cayman Islands.

- Health and Well-being: While the country may not become fully self-sustaining, we will be supporting jobs for farmers and provide benefits for those who purchase from local farmers.

Overall, we will also have some control over the content of the products that we consume locally, rather than the sole consumption of imported farm products that may have harmful ingredients.

We can have a healthier country as a result.



3) Reduce toxic culture against women in employment



According to a letter to the media, "A toxic culture, often referred to as the "Big Dunce Boys Club" (BDBC), continues to erode the dignity, respect, and opportunities afforded to qualified women who dedicate their lives to public service. This issue cannot be ignored any longer."

The article added:

"For too long, many of us have endured an environment where competence and professionalism are overshadowed by systemic misogyny, retaliation, and degradation.

Women in the civil service, particularly those who dare to excel in their roles or reject inappropriate advances, are labelled as "arrogant" or "difficult" and subjected to bullying, ostracism, or outright punishment."

The article continued:

"Those who do not conform to certain unwritten expectations—including acquiescence to sexual advances—are often passed over for promotions or sidelined in their careers.

This culture does not merely impact individual women; it weakens the very foundation of our civil service by discouraging talented, qualified professionals from contributing to national progress. It has created an unspoken glass ceiling that many women have hit—despite years of dedication, hard work, and proven competence."

Recommendations from the writer of the article were as follows:

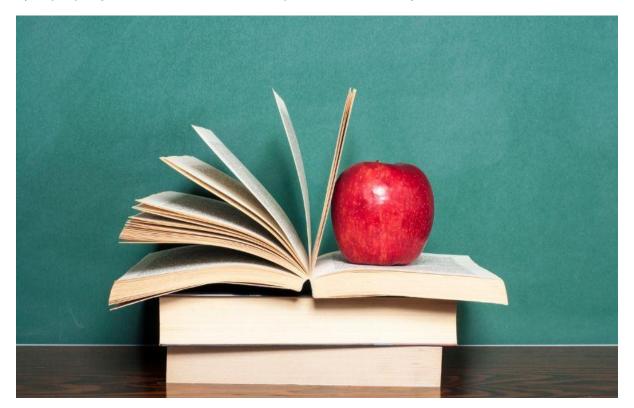
- 1. Independent investigation must be conducted regarding allegations of systemic misogyny and abuse of power in the civil service. Whistleblowers must be guaranteed confidentiality and protection from retaliation.
- 2. Zero-tolerance policy: This toxic culture must be denounced and a zero-tolerance policy be implemented for harassment and discrimination.
- 3. Transparent recruitment and promotion processes: Glass ceilings persist because hiring and promotion decisions are often shrouded in bias and favouritism. A transparent, merit-based system is essential to restore trust.
- 4. Support systems for women: Establish confidential reporting mechanisms and counselling services for women affected by workplace harassment or discrimination.
- 5. Mandatory training for civil servants: Educate all civil servants—especially senior management—on gender equity, unconscious bias, and the ethical standards expected of public servants.

In relation to the civil service and private sector, the following should be addressed:

- Awareness: A national campaign should be launched to ensure more awareness in this area and to encourage all industries to make available opportunities to women for senior positions in companies and other areas.
- Opportunities and Policies: Companies should also incorporate more opportunities for women in their budgets and policies.
- Ownership and Equality: Consideration should be given to making it a legal requirement to have a minimum percentage of women on boards of directors of large companies. As several studies have shown, the presence of women on boards of directors may increase profits as well as furthering innovative ideas. The presence of women on boards may also lead to more women's issues being addressed. It also allows younger women to have more female role models.



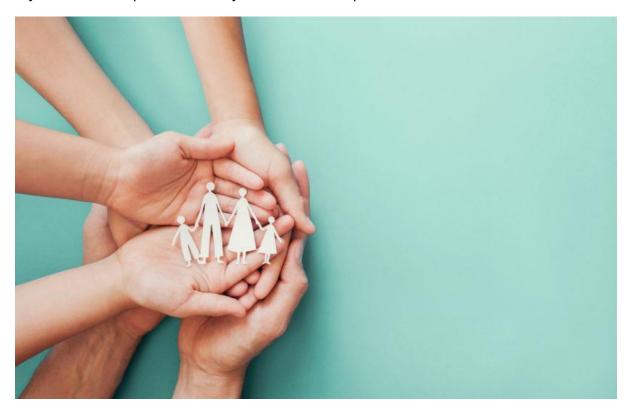
4) To properly allocate resources in the public education system.



Teachers and civil servants work hard within the "traditional" education system. While vocational studies exist, these must be expanded immediately as an alternative to and to supplement "traditional" education. Opportunities should be also considered for various learning and support options. Regarding this, possibilities are as follows:

- Interest and Identification: A child's aptitude for, and interest in, a particular vocation must be identified early. Vocations include construction, plumbing, electrical work, carpentry, farming, robotics, and technology.
- Vocational Facilities: Regarding the location of vocational programs, we have a few options:
- Utilise existing buildings where companies operate (subject to safe and habitable work environments)
- Reconstruct the old Glass House for the purpose of establishing a vocational school
- Offer more scholarships per annum for students to complete vocational studies locally or overseas
- Tutoring: Assistance can be provided to students through volunteers and mentors who are specialists in vocational and technical trades.

- Afterschool Care: Affordable afterschool care is required for low-income and single parent families that enrol their children in traditional or vocational education systems so that support and care is available until parents finish their work day.
- -Mental health support: Free mental health support is required to address issues being faced by young people, including depression, anxiety and suicidal thoughts. By supporting the mental health of our children, we keep them on the path to success.
- Parental Involvement and Support: Parents must spend more time to assist their children in advancing their education. The involvement of parents is significant and the myth must be dispelled that only teachers are responsible for education.



- Alternative Learning: According to Homeschool Cayman, "more than 150 children are homeschooled" (see https://homeschoolcayman.ky/services/). Homeschooling should be encouraged for parents who wish to explore this option to enhance the education of their children through an "out of the box" learning experience. This is especially the case where a homeschooling curriculum includes courses not offered in the "traditional" education system, but which are relevant to the real world working experience. Government should also supplement the hard work of parents by making available affordable interactive, social activities for students engaged in homeschooling. Private and public sector cooperation agreements should continue to be pursued to assist in achieving this outcome for our people.

5) To strengthen border protection.



Canoes periodically arrive in the Cayman Islands with guns and drugs. Additionally, a former police officer facing prison time is believed to have escaped on a canoe to Jamaica. This event went undetected. We must combat these border breaches.

- Coast Guard: We must allocate more funding to the coast guard and expand the use of a formal coast guard patrol to protect our waters. We should also consider increasing the collaboration with the US Coast Guard, allowing them to station in Cayman to achieve the mutual protection of US waters and Cayman waters. This increases the effectiveness and scope of search and rescue capabilities.
- Training: It is understood that there is one trained Caymanian helicopter pilot. More Caymanians should be trained as helicopter pilots and utilised in search and rescue. We should therefore invest in Caymanians who would like to pursue this career. Given their likely intimate knowledge of local borders and interior lands, including them as pilots may be advantageous in circumstances where response times are critical.
- Technology: In order to combat border protection challenges, the Government must immediately utilise any existing fingerprinting and identification software at ports of entry to identify known terrorists, human traffickers, drug dealers, kidnappers, and international criminals.

- Background Checks: In addition to ports of entry, background checks, including mental health checks, must be performed on incoming workers on work permits and credentials must be verified. Interpol may also be utilised when necessary. This is important because there was at least one recent court case involving a person who had a history of schizophrenia overseas and committed a crime in Cayman and later declared not guilty by reason of insanity.

6) To enhance the hiring, training and promotion of Caymanians.



Unemployed Caymanians may be divided into two areas: (1) those who are qualified (vocational or traditional education) and/or experienced or who have an interest in seeking qualifications and experience and who are actively seeking jobs and (2) those who are not actively seeking jobs.

For Caymanians who fall in the first category, it is understood that an increasing number of Caymanians are now unemployed because they were bypassed for job consideration or promotion. One of the reasons given for not hiring or not advancing Caymanians is that Caymanians are said by employers to not have as much experience as other workers. Upon further observation, the resumes of other workers and the biographies on websites of large companies often reveal that Caymanians have equal or more experience than other workers. In fact, other workers acquire most of their career experience while working within the Cayman Islands and are recognised for their Cayman experience as valuable international experience. The exclusion of qualified Caymanians from certain

posts is therefore inexcusable. Steps to be taken to address issues arising from this are as follows:

- Immigration Enforcement: Regulations issued under the Immigration Act must be amended to state that a training programme "must" be provided for Caymanians rather than current wording of "may". The Immigration Act must be properly enforced to ensure that qualified Caymanians receive opportunities for training and the first opportunity for employment and promotion. To enhance the will to do such enforcement, we may need to reconstitute the Immigration boards with people who are serious about and have relevant professional experience to understand and enforce the Act. More funding must also be given to the immigration department to support enforcement efforts.
- Work Permit Administration: Alternatively, the work permit function must be entirely removed from the Immigration Department and be transferred to the Labour Department (it is appreciated that this may be difficult to achieve as various laws may require amendment and Labour may require more resources to assume this task). This will allow the Immigration Department to focus more on border protection, residency, and citizenship issues.
- Information Database: Regardless of the type of changes pursued, an information database (shared by the Government and private sector) must be established where employers list all job posts offered to or held by workers. The Government must insert in that database the names of all students graduating from high school or university or vocational school, along with their areas of study. The Government and the private sector must collaborate continuously to ensure that each graduate has a path to employment in the relevant job type by linking potential graduates to jobs held by work permit holders two years out from graduation.
- Caymanian Specialists First: It is acknowledged that specialist skills will be required from overseas from time to time; however, Caymanian specialists should be sought out first. Other workers may be considered after Caymanian specialists are fully engaged.
- Work permit limits: Government should consider stricter work permit lengths. To determine the appropriate limits, the Government should first complete a public consultation and have ongoing discussions with businesses to understand their growth plans and demand for workers. Once Caymanians are identified and fill as many relevant posts as possible, then the relevant number of work permits may be pursued, but always bearing in mind a plan to create jobs for further generations of Caymanians. A database shared by private sector and the Government with a qualified pool of Caymanians should assist with achieving this goal.

- Employment after Retirement: In relation to senior citizens, we must ensure that we have a national policy that encourages their inclusion in continued employment following retirement.
- 7) To create a more useful pension system.

Under the current circumstances, Caymanians who earned low incomes during their careers will not be able to afford to retire in the Cayman Islands due to the tiny pension benefits. There are a few suggestions for this:

- Administrator Performance: Pension administrators must manage pension plans better, increasing returns.
- Pension Funds Access: Pension amounts could become fully available during people's lifetimes without restriction (to allow investment by them into products of their choice, yielding greater returns).
- Special Fund/Payment Adjustment: Alternatively, Government must establish a fund (source of funding may include revenues from a national lottery) or allocate some surplus revenues to "top-up" pension plans at the age of retirement.
- 8) To create more forward-thinking arrangements for public servants.

The civil service is a critical part of the ongoing operation and viability of our country. Without the civil service, members of the public would receive very few essential and other services.

- Salary Review: The salaries of the members of the civil service would benefit from an ongoing review to ensure our civil servants are fairly remunerated. When considering such remuneration, the Government must consider whether it is keeping pace with the rate of inflation and other high costs of living. Government must also move closer to a performance-based remuneration so that salaries reflect staff performance and outcomes achieved.
- Code of Conduct Review: Civil servants must also not feel constrained by outdated policies such as not being completely free to speak publicly and voice their concerns on any matter that is not confidential or related to national security. This must also be permitted to participate in voting campaigns.

The above changes may require a change in various laws affecting civil servants, giving them more freedom and opportunities to contribute to the growth of the Cayman Islands and to further their well-being. Morale will also be increased, resulting in better services.

9) To fully address interest rates, foreclosures, and utilities.



Ongoing discussions must be held between the Government, banks, utility service providers and others to lessen the adverse impact on Caymanian consumers. Some suggestions are as follows:

- Interest Rate Controls: Typically, local retail banks increase their interest rates when the US Federal Funds Rate increases in relation to corrections in the US economy. Laws should be amended where necessary to give the Cayman Islands Monetary Authority ("CIMA") additional powers over interest rate control. This would allow CIMA to determine whether an interest rate increase is appropriate bearing in mind how it may impact consumers.
- Foreclosure Disclosure: Subject to applicable law, in the case of homes subject to foreclosures, a regulator should look closely at whether sensitive foreclosure information is being released by bank employees to real estate agents. Such sensitive information should remain private while a Caymanian makes every effort to convert an actual or potential foreclosure position into a working arrangement where mortgages are being paid on a regular basis, even if in smaller amounts.
- Competition vs Monopoly: We must encourage solar energy entrepreneurs (introducing efficient energy options) and not allow a monopoly to occur. This competition should lead to better services, lower prices and more options for consumers.

10) To reduce the incidence of crime.



Some crimes are committed by persons who are reoffenders. There are many reasons people reoffend. These include:

- Rehabilitation: Lack of effective rehabilitation programs to address the root cause of crime, along with mental health and socioeconomic issues (more investment is needed in rehabilitation and mental health facilities).
- Sentencing: Some criminals are not deterred from crimes because existing sentencing processes result in low prison time. For example, in the case of some violent crimes, the court reduces possible prison time by giving the suspect credit for making an early guilty plea (one-third of the prison time is usually deducted for this) and for having a previous good character. Having benefited from so many deductions, criminals may not take the crime seriously in the future and commit further offences. One suggestion is for the court to consider new guidelines to disallow sentence reductions for good character and early guilty pleas for serious crimes.

11) To create better support for people with disabilities.



Some public places in Cayman do not have wheelchair access or otherwise cater to people with disabilities. This indicates that disabled people were not contemplated in building designs.

- Accessibility in Design: Where not already in place, all public places should incorporate wheelchair access in their designs. This facilitates access by local people who have disabilities and businesspeople and tourists who frequently visit the Cayman Islands and who are disabled.
- Accessibility Systems: Where not already in place, the use of Braille must be incorporated in education, public places and other areas for use by blind persons.
- Public Education: We must have an ongoing education process which informs the public that disabled" does not mean that a person cannot do things. It simply means that we must create an environment that meets them on their level which provides the opportunity for them to participate socially and economically.

12) To refocus on heritage and culture.



We can refocus on Caymanian heritage and culture by doing a few things:

- Learning through Curriculum: Incorporating culture and heritage studies as a mandatory component at all levels of traditional and vocational education in public schools and private schools.

Children must be aware of Caymanian culture and heritage from a young age and must be encouraged to embrace the same, while acknowledging the differences between Caymanian culture and other cultures.

- Showcase and Competition: We must encourage more annual events and competitions which focus on heritage and culture. These will be in the areas of dance, music, art, theatre, and film.
- Caymanians on Frontlines: We must see an increased presence by Caymanians on the frontlines of businesses, especially in the hospitality industry. This requires interest by Caymanians and training and education of Caymanians in these areas. We should also reach the stage that the majority of tour guides are Caymanians, and all wildlife zone licenses are held by Caymanians.

The above will require the allocation of resources to cultural education. The benefits are immeasurable as it increases a sense of pride, confidence, and allegiance to the Cayman Islands.

13) To balance environmental protection and development.

Our coral reefs, marine zones, mangroves, blue iguanas, and other land and life forms must be protected. All proposed developments must contemplate the overall protection of the environment and value of our natural capital.

- Green Spaces: If not already in place for all proposed developments, I advocate the inclusion of a legal requirement for a mandatory number of trees and green areas for each new proposed development in the Cayman Islands. This helps to achieve balance (which allows development, leading to job creation, further business and visitors to the Cayman Islands, and preservation of elements of the natural environment).
- Environmental Care and Protection: We must be careful with plans that permanently damage our environment, knowing that it would take a prolonged time for the destroyed environment to naturally rebuild itself. Addressing such a concern will require considerations to be given to the objectives of the National Trust of the Cayman Islands as those objectives relate to preservation and conservation. The role played by the National Conservation Council also cannot be ignored.

All of this must be done along with an appreciation of a respect for the wishes of the people of the Cayman Islands and the preservation of Caymanian heritage and culture.

Development is possible but it must be done in a careful and considered way based on informed decision-making and making the correct assessments.

- Reduce. Reuse. Recycle: The Government should encourage recycling by every business and household.



14) To reduce costs for small businesses.



It is said that small businesses keep economies alive during periods of recession. However, when the economy is doing well and small businesses want to expand, they normally experience a lot of red tape in obtaining loans and other financing.

- Ease for Entrepreneurs: The goal should be for entrepreneurs to make money and be innovative, rather than being burdened by paperwork and fees. Processes should be clearer and high late payment fees on annual license renewals should be reduced or eliminated.
- Ongoing Incentives: Incentives must be extended to small businesses on a permanent basis.
- Duty Reductions: Some consideration should be given to reducing import duties and other tariffs which drive up the cost of operations for small businesses. This will allow savings to be passed on to consumers.

15) To improve healthcare payment options for struggling, hardworking families.



Some Caymanians only make ClS2,000 -S3,000 per month. After most of the income is allocated to food, high electricity bills, loans and school fees, there is not much left over to cover health emergencies or routine healthcare issues. This puts hardworking families at risk and at a disadvantage. We should address healthcare payments for these struggling families.

- Payment Plans: Struggling families who cannot pay for medical emergencies right away should be allowed to make smaller payments toward emergency healthcare, childbirth (including doctor check-ups and other care up to and immediately after childbirth) and routine care for children. These payments can be guaranteed by the Government.
- -Free clinics by charities: Charities who have the relevant funding may sponsor additional healthcare clinics where basic healthcare services are provided to low-income families and seniors for free.

16) To reduce overall cost of living



Several ideas should be considered to reduce the cost of living. These include:

- Encouraging renewable energy initiatives like solar and finding ways to make solar more affordable
- Usage of energy saving appliances
- Evaluating whether price caps can be considered for imported products that have zero import duty
- Considering caps for rate increases by utility service providers
- Further diversification of food supply sources (explore further relationships with Central America to obtain products at lower prices, provided the quality remains high)
- Considering caps on fuel rate hikes to prevent excessive increases

Proper legislation, when enforced, could assist in achieving the above objectives. A consumer protection body can also look out for the best interests of the people.

Whatever measures are implemented, there must be ongoing education for residents on the best ways to managing finances in the face of the high cost of living.

Re-balancing Opportunities and Caymanian Participation

Change, enhancement, and reform are critical at this time, and they must start from a foundation built on solid strategies. The ultimate goal is not for Caymanians to sit on the sidelines and observe prosperity but to participate in, and have the opportunity to live, the Caymanian dream.

Join me on this journey. It begins now.

Yours sincerely,

Alric Lindsay

Email: Alric4cayman@gmail.com

Instagram: @alric4cayman

Facebook: https://www.facebook.com/alric4cayman

Web: www.alric4cayman.com

X (Twitter): @alric4cayman

*This manifesto will be updated periodically to incorporate views of voters.