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Your Emigration Guide: **CARIBBEAN**

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Editor: David Fuller

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CARIBBEAN MAP



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2 EDITOR'S INTRODUCTION



It's impossible to think of the Caribbean without picturing white-sandy beaches dotted by palm trees and lapped by turquoise seas. It's images such as these, combined with the region's renowned year-round warm climate and relaxed pace of life, that have long made the Caribbean a popular expat location.

Located in the Caribbean Sea, southeast of the Gulf of Mexico and the North American mainland, east of Central America, and north of South America, the Caribbean comprises more than 700 islands, islets, reefs, and cays which are organised into 30 territories. Many of the larger islands have sizable expat populations. The Caribbean's proximity to the US means that American retirees have been settling in the region for many years. The majority of the region has been colonised by numerous different European nations at some point or another, meaning that expats from these nations have also long been drawn to the region. Many of the Caribbean's major islands are today independent states but some remain overseas territories of other countries (mainly the UK). For example, Anguilla, Montserrat, the Turks and Caicos, the British Virgin Islands and the Cayman Islands are still all UK overseas territories.

It's also worth noting that a freedom of movement of workers' law exists in the Caribbean similar to the EU free movement law; but you need to be a passport holder/national of one of the participating countries of the Caribbean to qualify for this. With so many islands located in such a small geographic area, it can be difficult to know exactly which one offers the best balance between what you want and what you need.

Over the following pages you will be given a brief overview of some of the main expat locations in the Caribbean, focusing on the English speaking islands, and also look at some of the key information pertaining to living there including healthcare, education systems, property and the all-important residency requirements. Many dream of life on an island idyll. Hopefully this guide can be your first step on the path to making that dream a reality.

David Fuller
Editor

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Sterling vs. Caribbean currencies - What to expect in the year ahead

The majority of islands in the Caribbean use the US Dollar as a local currency or have their currency linked to it. Therefore it is important to anyone considering sending funds to the Caribbean to understand the relationship between Pound Sterling and US Dollar and use it as a guide to know when to buy or sell most Caribbean currencies at good levels.

The Sterling to US Dollar rate is heavily influenced by the state of the US economy and the anticipation that US interest rates will start rising perhaps as soon as June 2016. In the UK, the ever present 'Brexit' debate is undoubtedly the most important story influencing the Pound. The EU Referendum has created uncertainty and palpable nervousness, which has manifested itself in the weakness of Pound Sterling. The Sterling - US Dollar exchange rate started the year at \$1.48 and fell to \$1.38 by the end of February as the EU referendum became more of a reality.

The Bahamian, Barbadian, Bermudian, Cayman Islands, East Caribbean and Belize Dollars are all locked to a set rate (mostly 1:1) against the USD. The currencies of the Netherlands Antilles, Cuba and Aruba are also in lockstep with the USD and many of the islands that do not use their own currencies either use the USD or the Euro.

Whatever the outcome of the EU referendum, Halo Financial is prepared to go the extra mile to ensure you get the best rate for your money. Our currency experts will help you navigate through the foreign exchange process ensuring your money transfer happens as fast and as seamlessly as possible, so you can concentrate on enjoying your new life in the Caribbean. With over 10 years' experience, we have helped thousands of customers emigrate and have been commended for our customer service with a 99% Gold Merchant Status rating on Feefo.com, the global feedback engine.

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"Regarding transferring of money from one country to another: Good information flow at all times making it a no hassle process. I would recommend them and I will use them again."

customer quote from The logo for Feefo, consisting of the word 'feefo' in a bold, lowercase, black sans-serif font, followed by two yellow smiley face icons.

4 MAJOR CARIBBEAN NATIONS

Listed below is a snapshot overview of some of the major islands located within the Caribbean. Nations in bold are explored in further detail on the pages of this guide.

| Nation | Sovereign state/ Dependency | Language | Capital | Population |
|--------------------------------|-----------------------------------|----------------|-----------------------|------------------|
| Anguilla | British overseas territory | English | The Valley | 16,086 |
| Antigua & Barbuda | Constitutional monarchy | English | St John's | 91,295 |
| Aruba | Kingdom of Netherlands | Dutch | Oranjestad | 112,162 |
| Barbados | Constitutional monarchy | English | Bridgetown | 227,821 |
| British Virgin Islands | British overseas territory | English | Road Town | 32,680 |
| Cayman Islands | British overseas territory | English | George Town | 56,732 |
| Cuba | Republic | Spanish | Havana | 11,047,251 |
| Dominica | Republic | English | Roseau | 73,449 |
| Dominican Republic | Republic | Spanish | Santo Domingo | 10,349,741 |
| Grenada | Constitutional monarchy | English | St George's | 110,152 |
| Guadeloupe | French overseas department | French | Basse-Terre | 403,750 |
| Haiti | Republic | French | Creole Port-au-Prince | 9,996,731 |
| Jamaica | Constitutional monarchy | English | Kingston | 2,950,210 |
| Martinique | French overseas department | French | Creole Fort-de-France | 386,486 |
| Monserrat | British overseas territory | English | Plymouth | 5,215 |
| Puerto Rico | Commonwealth of the US | Spanish | San Juan | 3,620,897 |
| Saint Kitts and Nevis | Constitutional monarchy | English | Basseterre | 54,961 |
| Saint Lucia | Constitutional monarchy | English | Castries | 163,362 |
| Saint Vincent & the Grenadines | Constitutional monarchy | English | Kingstown | 102,918 |
| Trinidad and Tobago | Republic | English | Port of Spain | 1,943,223 |
| Turks and Caicos | British overseas territory | English | Cockburn Town | 49,070 |
| US Virgin Islands | Commonwealth of the US | English | Charlotte Amalie | 104,170 |

5 ANTIGUA AND BARBUDA



Population:

91,295

Area:

440 km²

Population density:

186 people per km²

Capital:

St John's

Largest city:

St John's

Currency:

**East Caribbean
Dollar**

Antigua and Barbuda is an independent Commonwealth state located in the Eastern Caribbean, forming part of the Leeward Islands group. Boasting some 365 beaches, surrounded by clear turquoise waters, the lush tropical island of Antigua is an inviting paradise and widely considered to be one of the most beautiful places in the world. Barbuda, located some 40 kilometres north of Antigua, is the less well known of the two islands, although its 8-kilometre-long beach is widely considered to be one of the most picturesque in the world.

Perhaps unsurprisingly, tourism is the key driver of GDP in Antigua and Barbuda generating approximately 60% of the island's total income, with key target markets being the United States, Canada and Europe. The majority of expats who settle in Antigua and Barbuda do so as investors.

The islands offer a citizenship by investment programme which requires a person to make a significant economic contribution to the country, either by purchasing real estate or a business worth a certain amount, or by contributing towards the National Development Fund. British nationals are able to stay in Antigua and Barbuda without the need of a visa for up to six months but are not allowed to work there without obtaining a work permit. It would be up to an employer to apply for the work permit, not the individual. Such permits will only be granted if no suitable candidates are located within the Caribbean.

6 ANTIGUA AND BARBUDA

Brief history

Antigua was first discovered by Christopher Columbus in 1493 and later became a British settlement during the 17th Century. Under Lord Nelson, who was the Senior Naval Officer of the Leeward Islands from 1784 to 1787, Antigua became Britain's main naval base from which it patrolled the West Indies. It gained independence from Britain in 1981 (the British Monarch is still represented on the island by a Governor General) and celebrates Independence Day on 1st November. English is still the main language used on the islands.

Education

Education in Antigua and Barbuda is compulsory and free for children aged between 5 and 16. Children attend primary school from between the ages of 5 and 12, and then move onto secondary school for a further four or five years. Kindergartens are available throughout the country for children as young as three. Antigua generally has a good standard of education for all ages; among the best in the Caribbean with one of the highest literacy rates and the school system operates similarly to the one in the UK. There are over 70 schools spread across the islands and most of these are state run. There is an education levy placed on all basic wages in Antigua and Barbuda, with the funds used towards education-based costs such as supplies, transportation, school infrastructure maintenance. There are several private schools available if you prefer not to use state run institutions although the prices for these generally tend to be quite high, especially with regards to what you can expect to earn through most employment on the island. In

terms of higher education, there are three colleges located in Antigua and Barbuda: The University of Health Sciences, University of the West Indies (which also has branches in other parts of the Caribbean) and the Antigua State College. Students who wish to study degree subjects not on offer at these institutions tend to study in the United States and Europe.

Healthcare

The standard of healthcare in Antigua and Barbuda (and indeed the Caribbean as a whole) may not be up to the same standard that you have previously been used to. Healthcare services in Antigua and Barbuda are provided through a network of twenty-six community health clinics and one public hospital, the Mount St John Medical Centre in Antigua. While this hospital can cope with many types of treatment, serious and unusual cases will mean emergency evacuation, usually to the USA. Although some healthcare is subsidised for citizens of Antigua and Barbuda, it is strongly recommended that all expats living in the country take out some form of private health insurance, as some healthcare costs can be extremely high. (This insurance will need to include the cost of travel to the US for health reasons, should they be needed). Prior to travelling to the islands you will need to visit your GP to get vaccinations and medications for vaccine-preventable diseases. An appointment should be booked up to two months before you travel. Once in Antigua, you can take steps to avoid some illnesses by only drinking bottled water and doing as much as you possibly can to avoid being bitten by mosquitos.

7 BARBADOS



Population:

227,821

Area:

439 km²

Population density:

660 people per km²

Capital:

Bridgetown

Largest city:

Bridgetown

Currency:

Barbadian Dollar

To many, Barbados is the archetypal Caribbean island. Fringed by white sandy beaches (approximately 113 kilometres worth) and clear seas decorated by colourful coral reefs, those who dream of living a life in an island idyll will not be disappointed. Like most Caribbean Islands, Barbados benefits from an enviable year-round climate and a laid-back culture. Moreover, it is considered to be one of the safest and most economically secure Caribbean nations, with relatively good infrastructure found throughout the island.

As the easternmost Caribbean island – in fact it's located so far east, that it actually sits in the Atlantic Ocean rather than the Caribbean Sea, Barbados has a vibrant musical and sporting culture (cricket in particular), with numerous manicured golf courses offering some of most scenic views to be found on any fairways around the world. Sugar production was once the island's major industry, with sugar cane planted on almost 80% of the landscape. This industry has declined over the last 20 years and tourism is now the country's main economic driver.

Barbados' offshore banking and financial services sector have also both grown considerably in recent years. The major downside for those who would like to live in Barbados is that to do so is likely to be costly. The island has long been a Mecca for the rich and famous, and many Hollywood stars own properties there. The process of gaining permanent residency to live in Barbados is also harder than it is in some other Caribbean nations especially if you're not married or in a long-term relationship with a native of the island.

In addition to a job offer, an applicant will also need to pay a substantial fee for a visa and pass health and character checks. British passport holders don't need a visa to visit Barbados temporarily. On entry, you will normally be granted a specified period to stay (usually up to three months). If you wish to stay longer, you must apply and pay for an extension of stay through the Barbados Immigration Department. It's an offence to overstay the entry period or to work there without a work permit.

8 BARBADOS

Brief history

Although the Spanish, and later the Portuguese, christened Barbados 'Los Barbodoes' ('the bearded ones', after the island's fig trees) in the early 16th Century, it was the British who claimed the island for themselves in 1625. It became an official British colony in 1663, and slaves from Africa were quickly imported to the island to work on the sugar plantations which rapidly underpinned the entire country's economy. Barbados remained a British colony until 1966, when the island's first Prime Minister, Errol Walton Barrow, led the country to independence.

Education

Barbados generally has a good standard of education for all ages and the school system is similar to that in the UK. Education is administered by the Ministry of Education and is free in Government schools, of which there are approximately just over 70 primary schools and 20 secondary schools dotted around the island (private, fee-paying schools also exist). Education is compulsory between the ages of 5 and 16, and attendance is strictly enforced. Primary school lasts between the ages of 5 and 11, and there is then an entrance exam at 11 for secondary schools. At the age of 16, Barbados school students sit the Caribbean Examination Council (CXC) examinations, which is the equivalent of GCSEs. Those who choose stay in school until they are 18 can sit the Caribbean Advanced Proficiency Certificate, which is the equivalent to A-Levels. The Barbados branch of the University of the West Indies is situated at Cave Hill, while there are also a couple of technical and vocational colleges located on the island too. Many Barbadian students also choose

to study abroad, typically in the United States. It should be noted that all non-nationals are required to have a student visa, issued by the Immigration Department to attend school in Barbados.

Healthcare

Barbados has a relatively high standard of health care which is easily accessible to all. Citizens of the island are covered by national healthcare, which means some (not all) treatments are either free or subsidised by the government. For non-residents, there is a reciprocal health care agreement between Barbados and the UK. However, this only applies to short-term visitors to Barbados who require immediate care at the public facilities. There are a number of state funded Polyclinics which provide free medical treatment for minor ailments located throughout the island. The main hospital is the Queen Elizabeth Hospital in Bridgetown. This hospital has 600 beds and offers specialised care in areas such as paediatrics, obstetrics, plastic surgery, radiology, etc. For some complicated emergency procedures and severe illness cases you may need to be evacuated to a hospital in another country – usually the United States. Partly because of this, it is advised that expats look at taking out some form of private health insurance (all non-citizens will need this anyway). You will need to ensure that you have adequate health insurance and accessible funds to cover the cost of any medical treatment abroad and repatriation. There are numerous private healthcare facilities, in addition to the state funded institutes in Barbados. Around two months before heading to Barbados you should visit your local GP to get vaccinated against measles, mumps, rubella, diphtheria and tetanus.

9 CAYMAN ISLANDS



Population:

56,732

Area:

264 km²

Population density:

212 people per km²

Capital:

George Town

Largest city:

George Town

Currency:

**Cayman Islands
Dollar**

Due largely to its status as an international offshore banking centre and the fact that there is no income, capital gains or corporation tax, the Cayman Islands arguably boast the highest standard of living of any Caribbean nation. The cost of living in the Cayman Islands is exorbitantly high, average salaries paid to workers on the island far outstrip those paid anywhere else in the region. Comprising the three islands of Grand Cayman, Cayman Brac and Little Cayman, and located south of Cuba and northwest of Jamaica, the Cayman Islands are one of five British Overseas Territories which are still located in the Caribbean.

Long regarded as one of the world's most luxurious tourist destinations, the Cayman Islands comprises marshy and tropical lands which are home to many examples of rare and endangered flora and wildlife. Some of the Caribbean's best beaches, most notably Seven Miles Beach on Grand Cayman, can also be found in the territory. While tourism is undoubtedly a major industry in the islands, it is dwarfed by the corporate finance industry, which has long tempted wealthy retirees to the nation – around half of the Cayman Islands' population is made up of expats. In recent years however, there has been some controversy over its status as an offshore tax haven, and this may lead to future restrictions regarding its banking and tax practices.

Although as a British territory, British passport holders are welcome to come and go from the Caymans as they please, they are not actually classed as citizens of the Cayman Islands. As with most other territories, in order to work there, British citizens will need to possess a work permit. And being British does not offer any advantage to being awarded one – in fact, if anything the employment laws in the country favour Caribbean workers. Foreign nationals can only get a job on the island when locals can't be found to fill vacancies. The Cayman Islands does grant residence permits to migrants, wherever they are from, providing the migrant is 'a person of independent means.' The Islands also encourage residents to invest in certain specialist businesses in exchange for citizenship.

10 CAYMAN ISLANDS

Brief history

As with many Caribbean nations, Christopher Columbus is regarded as being the first European explorer to have recorded the existence of the Cayman Islands having first spotted them in 1503. Although he christened them 'Las Tortugas' after the thousands of turtles that surrounded the shores, the Islands did not show up on a map until 1523 when they were included under the name 'Lagartos,' meaning alligators or large lizards. They eventually became known as the Cayman Islands in 1530. The name is derived from the Carib Indian (the islands' original settler's) word 'Caimanas' ('marine crocodile'). Britain took formal control of the Cayman Islands, along with nearby Jamaica, as a result of the Treaty of Madrid of 1670. The Cayman Islands remained largely uninhabited by Europeans until the last decade of that Century, when Brits from the nearby colony of Jamaica began to settle there. The Cayman Islands continued to be governed as part of Jamaica until 1962, when it was officially established as a British Overseas Territory. While the Caymans are technically still ruled by the UK, in practice there is a small local government that oversees all local matters.

Education

Although the Cayman Islands does provide a state-funded education system, it is the Cayman Islands government's stance that expats who are employed in the private sector and qualify to have their dependants on-Island with them, educate their children in private schools. In other words earn over C\$3,500 per month (approximately £2,900) and have two dependants on your permit, you must pay for their education. If the expat is employed by the government, the employee will have the option of sending their children to a government school if there is space. In the Caymans, it is compulsory for all children from the ages of 4 to 17 to attend school or be home-schooled. As a British territory, it should come as no surprise to learn that the education system follows the British model. Students generally follow the Cayman Islands National Curriculum up to Year 9 (13 or 14 years of age). In Year 10, students

begin their preparation for internationally accredited external examinations, following the relevant syllabuses, taking exams set either by a UK exam board (GCSE/IGCSE) or the Caribbean Examinations Council (CXC) in the summer of Year 11. Those who intend to pursue higher education, tend to do so away from the Cayman Islands. The territory's private schools are regulated and inspected by the non-profit Inspectorate International College of the Cayman Islands (ICCI). ICCI is affiliated with several universities in the USA, and offers graduate and post-graduate degree programmes and courses in accounting, banking, business administration, secretarial skills and other subjects.

Healthcare

The standard of healthcare in the Cayman Islands is generally high and also extremely expensive. The territory's law requires all Cayman Island residents to maintain a minimum of basic health and medical insurance with a reputable insurance provider. Employers must also provide health insurance and pay half of the cost. A broad range of medical services are available in the Cayman Islands, particularly on Grand Cayman where there are three fully equipped hospitals, numerous clinics and many private specialist doctors and general practitioners. However, while high standards of both general and specialised healthcare are available there, it is not unusual for residents of the Cayman Islands to be referred to overseas hospitals and other facilities for specific treatments that are either unavailable or not commonly performed on the islands. An air ambulance service to Miami is available through a range of different insurance providers, and transportation can normally be arranged within two hours. The territory's health department does offer programmes for immunisation and nutrition, and there is a free immunisation programme for all resident children and an early warning system run by the health department to detect communicable diseases.

11 JAMAICA



Population:

2,950,210

Area:

10,991 km²

Population density:

252 people per km²

Capital:

Kingston

Largest city:

Kingston

Currency:

Jamaican Dollar

The third largest island in the Caribbean, Jamaica is without doubt one of the most naturally beautiful. With long stretches of picturesque reef-lined beaches, crystal blue waters, plentiful resources in the form of bauxite and sugar, and the scenic Blue Mountain Range, Jamaica's natural wonders and stunning landscapes are hard to rival.

Located in the south-west reaches of the Caribbean, Jamaica arguably has by far and away the most vibrant culture and nightlife of any Caribbean Island. Jamaicans are fiercely proud of their cultural and religious heritage, with music and sport both hugely important to the Jamaican way of life – as highlighted by two of the island's most famous sons; Usain Bolt and Bob Marley.

For many years, Jamaica has been one of the Caribbean's most popular tourist destinations, as evidenced by the sheer amount of all-inclusive hotels based around some of the island's luxuriant resorts, such as Montego Bay located on the north coast of the island. However, there is another, more unpleasant side to Jamaica, one that expats will need to be aware of. Crime rates in Jamaica are high and there are problems with poverty, inequality and economic growth – especially in isolated areas. Unfortunately, homophobia is also rife, with some human rights groups having described it as the most homophobic country in the world due to the high level of violent crime directed at LGBT people. This being said, the popular tourist areas do tend to be fairly safe and accepting (albeit not immune to crime) and it is in these areas that expats will tend to settle. British nationals don't need a visa to visit Jamaica.

Visitors are usually granted entry for a maximum of 90 days. The date by which you must leave Jamaica will be stamped in your passport. To be able to work in Jamaica, however, a person would need to obtain a work permit, which will only be granted to people who are offered a job that an employer can prove there are no Caribbean-based workers available to fill. A work permit enables the holder to stay in Jamaica for a longer period. There are three main ways that a person can then apply for permanent residence: through employment, which generally involves having worked in Jamaica for three years or more; through being married to a Jamaican national; and through retirement, which is fairly expensive and would require you to prove you can support yourself independently without the need to work.

12 JAMAICA

History

Jamaica was inhabited by Arawak Indians until Columbus explored it in 1494, naming it St Iago. Columbus annexed the island for Spain, who eventually tortured and killed the Arawaks. In spite of the trouble they took to colonise it, the island was largely ignored by Spain with very few Spaniards actually settling there (primarily because they couldn't find any gold on the island). Therefore, when in 1655, English Admiral William Penn and General Robert Venables launched an attack on Jamaica to claim the island for the English Empire, they were quickly successful with the Spanish swiftly surrendering and fleeing to Cuba. The island now known as Jamaica became an important Caribbean settlement for Britain, and by the late 17th/early 18th century it had one of the largest African slave populations of any British colony, with the enslaved workers forced to work on the island's numerous sugar, tobacco and cocoa plantations. Despite becoming a founding member of the Federation of the West Indies in the late 1950s (a unity that didn't last long), it wasn't until August 1962 that Jamaica was granted its full independence from the UK.

Education

The standard of education in Jamaica is a decidedly mixed bag. Although the country's government has worked hard and invested lots of money in recent years to improve the system, it remains fairly poor in global terms. The major issue isn't so much down to the standard of teaching, which is fine, but more the lack of access many Jamaican children have to secondary schools. There is no free or even compulsory education in Jamaica upon completion of Primary School, which ends when a child is 11. Children must then pass an exam to be admitted into a secondary school, but many of those who pass these exams are unable to attend secondary school (called high schools in Jamaica) due to a lack of funds. Recent statistics show that overall attendance in secondary education is just 65% of all those who are eligible to do so, which leads to chronic underachievement on a national level. Between 40% - 50% of students in the country's education system are said to be below their expected grade level and illiteracy is high among adults. In fact, only 20% of secondary school graduates are qualified for meaningful employment and/or entry

into higher education programmes. Those who can afford to use the system, and have access to a local school, work towards their CSEC (Caribbean Secondary Education Certificate) Examinations, which are taken after five years of secondary school. Those who stay in the system for an additional two years can study for their CXC Caribbean Advanced Placement Examination (CAPE). Beyond this, there are five universities in Jamaica – University of the West Indies Mona Campus, the University of Technology, the College of Art, Science and Technology, the North Caribbean University and the University College of the Caribbean. There is also a variety of community, vocational and teachers' colleges; some of these are state-owned and some are privately funded.

Healthcare

The standard of medical facilities in Jamaica, both private and government operated, can vary throughout the country and will probably not meet UK standards – especially outside of the major cities. Getting access to medication can be challenging and doctors and hospitals often expect immediate cash payment for health services (although healthcare costs at public institutions are in theory, offered free of charge to all Jamaican citizens and permanent residents). Every parish has at least one small hospital, comprehensive emergency care is only available in the cities of Kingston and Montego Bay. Outside of the larger cities, or in remote parts of the country, emergency services are only available in both limited quality and quantity. Due to the fairly low-standard and high costs (for non-residents, at least) of public healthcare in Jamaica, all expats are strongly advised to take out comprehensive private health insurance, or to find out whether their employer offers provisions for this. It should be noted that it is not uncommon for patients requiring hard-to-come-by medications and treatment to be evacuated to another country for assistance with their medical issues, so any insurance would need to cover this possibility. Around four to six weeks before travelling to Jamaica, you should visit your GP to check whether you need any vaccinations or other preventive measures before arriving in the country.

13 ST KITTS AND NEVIS



Population:

54,961

Area:

261 km²

Population density:

164 people per km²

Capital:

Basseterre

Largest city:

Basseterre

Currency:

**East Caribbean
Dollar**

Situated between the Atlantic Ocean and Caribbean Sea, the dual-island nation of St Kitts and Nevis is an exclusive Caribbean destination with impressive natural beauty, and a rich history with varied influences from different cultures. The islands offer sunshine almost year-round, and a diverse range of landscapes.

Separated by a two-mile stretch of sea, known as the Narrows, Saint Kitts is the larger, and livelier of the two islands. Dominated by the dormant Mount Liamuiga volcano, home to a crater lake, green vervet monkeys and rainforest crisscrossed with hiking trails, island is home to the country's capital and largest city, Basseterre. Nevis, on the other hand, is anchored by a single volcanic mountain buttressed by a handful of beaches.

Perhaps unsurprisingly St Kitts and Nevis is an extremely popular tourist destination, and tourism certainly underpins the nation's economy. Real estate is a major industry, as the two islands are among the most popular in the Caribbean for overseas buyers and there is also a growing finance sector in the country. Recently, the country's Citizenship-by-Investment Programme has become a very important contributor to economic growth and stability in the country. It is recognised as being one of the most successful and reputable of its kind in the world, enabling a person who makes a significant economic contribution to the country to be granted full citizenship in the country, along with their families - subject to a stringent application procedure including thorough background checks.

If you don't have the assets to invest in citizenship, then it's worth noting that British passport holders don't actually need a visa to visit St Kitts and Nevis and it is possible to stay for up to six months (although you will need to apply for an extension to be able to do this). British Nationals are not permitted to work in St Kitts without a valid work permit for a specific job. Without a valid permit, though, it is impossible to remain in the country for a longer period.



14 ST KITTS AND NEVIS

Brief history

Also known as 'The Mother Colony of the West Indies', Saint Kitts and Nevis were among the first islands in the Caribbean to be settled by Europeans. In fact, Saint Kitts was home to the first British and French colonies in the Caribbean. Discovered by the Europeans through a Spanish expedition under Christopher Columbus in 1493, it was actually the French Huguenots who established the first settlement on St Kitts in 1538. The English Empire then established their own settlement on the island in 1623, ultimately leading St Kitts to be divided into French and English colonies. Unlike in most other Caribbean nations, the native people of St Kitts, the Kalinago, allowed Europeans to colonise the island (not that this spared their lives at the hands of Anglo-French forces in 1623). The island was conquered for a brief period in the 17th Century and quickly returned to British and French hands, eventually becoming a solely British territory in 1713. The smaller island of Nevis was forcibly united to form the present day nation in the late 19th Century. St Kitts and Nevis remained under British control until it was granted independence from the UK in 1963, becoming an associated state four years later.

Education

St Kitts and Nevis generally has a good standard of education for all ages, with a system in place which is similar to that used in the UK. The majority of children in St Kitts and Nevis attend free state schools, although private, fee-paying institutions are available as well. Education is compulsory for all children aged between 5 and 16, with primary school lasting between the ages of 5 and 12, and then secondary school from 12 to 17 (children can leave after the Fourth Form when they are 16). At primary school, a formal assessment strategy, known as the 'test of standards' is administered to all students of Grades 3 through to 6 each year, and is taken simultaneously at all primary and private schools. The results of these tests are used almost exclusively as the yardstick by which to measure a students' ability to perform at the secondary level, and accordingly, to place students in the First Form of secondary school. There is, however, no common entrance examination to enter secondary education in St Kitts and Nevis as there is in other Caribbean nations. Some students who consistently perform below average may withdraw or have to withdraw in the Fourth Form (although this is

unusual), while those who proceed to the Fifth Form sit the Caribbean Examination Council (CXC) exams at either general, technical or basic proficiency level. Students who obtain five passes in the CXC general proficiency examination have a choice of entering the world of work immediately or pursuing higher education. In St Kitts and Nevis, higher education is typically offered by the Clarence Fitzroy Bryant College (CFBC) in St Kitts or Sixth Form in Nevis. Many students who wish to proceed further still tend to study overseas, either at an institution on another Caribbean Island or outside of the region entirely, often the United States.

Healthcare

While the standard of healthcare in St Kitts and Nevis is not poor, the type of treatment and medicines on offer is limited. St Kitts and Nevis has four public hospitals; three in St Kitts and one in Nevis. These hospitals are able to cope with many types of treatment but serious cases will mean emergency evacuation, usually to the USA. Of these hospitals, the largest is the Joseph N France General Hospital in Basseterre. There are also 17 health clinics spread across the two islands. While recent government initiatives have allowed primary health care services to become affordable and easy to access by the entire population, it should be noted that some hospitals and clinics, including the Joseph N France General in St Kitts and the Alexandra Hospital in Nevis, do not provide free medical care to non-nationals. Due to the limited medical facilities available on Saint Kitts and Nevis, the country's government has emphasised preventative health measures in the delivery of healthcare in the country. Vaccinations and health screening services are free and available at healthcare centres throughout Saint Kitts and Nevis. Charitable and government organisations provide health awareness to the community through fund raising events and mobile screening services. Due to the possibility of needing to look outside of St Kitts for certain treatments, it is recommended that expats take out adequate health insurance and hold back accessible funds to cover the cost of any medical treatment abroad or repatriation. You should visit your local GP at least 4 to 6 weeks before you travel to St Kitts and Nevis to check whether you need any vaccinations or other preventive measures ahead of arriving on the islands.

15 TRINIDAD AND TOBAGO



Population:

1,943,223

Area:

5,131 km²

Population density:

**254.4 people per
km²**

Capital:

Port of Spain

Largest city:

San Fernando

Currency:

**Trinidad and Tobago
Dollar**

One of the wealthiest countries in the Caribbean, thanks to its large reserves of oil and gas, the dual-island nation of Trinidad and Tobago are the most southerly located islands in the Caribbean, situated just a mere seven miles off Venezuela's north eastern coast. Trinidad is the more southerly and larger of the two islands. It is also by far the more urban. While the pristine mangrove swamps, rain forested hills and breathtakingly beautiful beaches that you would expect from a Caribbean Island are all present and correct, so too are the less welcome visages of smoke-spewing oil refineries and unsightly industrial estates.

The island's two largest cities, Port of Spain and San Fernando, are both busy commercial centres and are home to people from all around the world, many of whom come for employment in one of the aforementioned industries. Tobago is undoubtedly the more touristy of the two. Far more tranquil, the nation's best beaches are arguably to be found here, often surrounded by heavily wooded areas which include a protected rainforest.

Trinidad and Tobago is perhaps unusual in Caribbean terms, as the tourist industry takes a back seat to the oil and gas sectors (there is also a small agricultural industry, supplying mainly coffee, cocoa and fruit). Yet this twin-island republic has much to adhere itself to newcomers. The locals are on the whole extremely friendly, having long been used to expats flocking to their shores.

There are festivals held all over the islands throughout the years and as such the pleasant, rhythmic sound of steel pan drumming (the national instrument of Trinidad and Tobago) is never far away. It is worth noting, however, that even now Trinidad and Tobago has a conservative attitude towards homosexuality and homophobic views are unfortunately common. Good news for those interested in moving to Trinidad and Tobago is that British passport holders do not require a visa for business, vacation, or employment purposes in Trinidad and Tobago. However, to become a resident you will still need to complete forms in person, either at the Ministry of National Security in Port of Spain or at the Immigration Office in Scarborough, Tobago. This cannot be done without physically being present in the building. You will also need to provide evidence of financial security, undergo health and character checks and proof of legal entry into the country.

16 TRINIDAD AND TOBAGO

Brief history

Trinidad and Tobago remained independent of one another until 1889 when Britain joined Tobago to Trinidad as an administrative ward. Prior to that, both islands had spent time as colonies of various different Empires. The two islands had first become known to European explorers after being sighted by Christopher Columbus in 1498 – Columbus named Trinidad so in reference to the Holy Trinity. While he made no recorded landing on Tobago, he did land and explore Trinidad. Finding no precious metals there, the island's natives, the Amerindians, were enslaved and sent to work on other Caribbean settlements. The first European colony in Trinidad was established by Spain in the late 15th Century, while Tobago was first colonised in the 16th Century. The islands' strategic location meant that they were desired by many European countries and they were fought over repeatedly, at various times belonging to Spain, Britain and the Dutch. Trinidad was eventually ceded to Britain in 1797 with Tobago following suit in 1814. The two islands would eventually achieve independence from England in 1962 and became the Republic of Trinidad and Tobago in 1976.

Education

Education in Trinidad and Tobago is free to Foreign Nationals from the age of 3 to 16 at Government and Government Assisted Early Childhood, Primary and Secondary schools (private schools are also available). Based primarily on the British educational system, education is compulsory between the ages of 5 to 16, although many Trinbagonians start their children's schooling at pre-school at the age of 3. Children in Trinidad and Tobago are expected to have basic reading and writing skills by the time they commence primary school. Primary school lasts between the ages of 5-11, with children then moving on to secondary school, providing they pass an entrance examination which all children must sit. At the end of the fifth year at secondary school, children sit their CSECs (Caribbean Secondary Education Certificate), which is the equivalent to GCSE's. Those who choose to stay in the education system until they are 18 (which is the majority who

achieve the required grade in their CSECs) then work towards their Caribbean Advanced Proficiency Examinations (CAPE). The standard of education in Trinidad and Tobago is extremely high and well regarded throughout the world. All teachers must be properly qualified and trained, which is not always the case in the Caribbean. That the country has such a standard of education is made even more impressive given the fact that the system only really began to be developed properly in the second half of the 20th century and was until fairly recently only open to certain parts of society. Those who to stay in higher education, tend to study at the University of the West Indies – there is a campus in Trinidad – or the newer University of Trinidad and Tobago. For students over the age of 18, a student's visa or student's permit will be required for non-citizens.

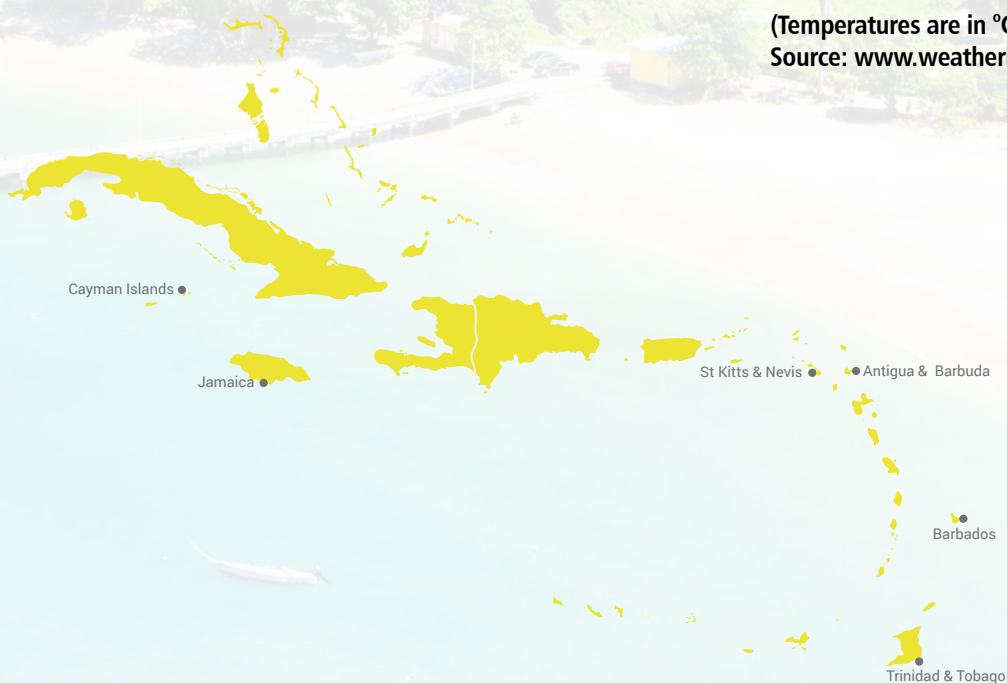
Healthcare

Public health care is available free of charge to both citizens and foreign nationals of Trinidad and Tobago. Although most treatments and medicines are completely free, there are some which will only be partly-subsidised by the government, or indeed require a patient to pay for them in full. This is often for people who contract rare diseases or those not commonly found on the island. This can prove to be expensive for those who have no type of insurance. For this reason it is advisable to take out at least some of private health insurance, to guard against unwanted bills at a later date. There are a number of government hospitals located on both islands as well as several health clinics, along with private institutes too. There should be no need to make an appointment to use the public health facilities, as with the exception with one or two centres, they all operate on a walk-in basis. Most public health facilities in the country are more than adequate for most conditions, and emergency evacuations to use another country's health facilities are extremely rare.

17 AVERAGE TEMPERATURES

| | January | February | March | April | May | June | July | August | September | October | November | December |
|------------------------------------|---------|----------|-------|-------|-----|------|------|--------|-----------|---------|----------|----------|
| St John's, Antigua & Barbuda | 25 | 25 | 25 | 26 | 27 | 28 | 28 | 28 | 28 | 27 | 26 | 25 |
| Oranjestad, Aruba | 27 | 27 | 27 | 28 | 28 | 29 | 28 | 29 | 29 | 29 | 28 | 27 |
| Bridgetown, Barbados | 25 | 26 | 26 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 26 |
| George Town, Cayman Islands | 25 | 25 | 26 | 27 | 27 | 28 | 28 | 28 | 28 | 27 | 27 | 25 |
| St George's, Grenada | 25 | 25 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 | 26 |
| Kingston, Jamaica | 26 | 26 | 27 | 27 | 28 | 29 | 29 | 29 | 28 | 28 | 28 | 27 |
| Basseterre, Saint Kitts and Nevis | 25 | 25 | 26 | 27 | 28 | 28 | 23 | 28 | 28 | 28 | 27 | 26 |
| Castries, Saint Lucia | 26 | 26 | 26 | 27 | 28 | 28 | 28 | 28 | 28 | 28 | 27 | 26 |
| Port of Spain, Trinidad and Tobago | 26 | 26 | 26 | 27 | 27 | 27 | 27 | 27 | 27 | 27 | 26 | 26 |

(Temperatures are in °C. Jan-Dec)
Source: www.weatherbase.com



18 CARIBBEAN PROPERTY

The Market

Owning a slice of tropical Caribbean paradise is no longer the enclave of the super-rich and royalty. The various governments of the region are actively encouraging overseas property investment, so buying there is easier and more affordable than it once was.

According to Savills, residential values fell by up to 30% across the Caribbean during the North Atlantic debt crisis, but recent years have seen a return of buyer interest in the Caribbean's second home markets. This has been largely due to the turnaround in the US economy and a more positive outlook from American buyers as a result, coupled with the return of some UK and European buyers. Prices in the Caribbean seem now to have bottomed out and transactions are beginning to pick up.

Whilst property prices in the more popular and developed islands can easily reach over US\$1 million for a property near the beach, cheaper properties tend to be found in emerging markets such as Jamaica, Aruba and the Dominican Republic. But, if a little slice of luxury is what you're after, prices in the more glamorous locations like the Bahamas and the Turks and Caicos islands are now open for negotiation too.

Obtaining finance

Maximum 60% loan to value

Maximum term 20 years

US\$250,000 minimum loan

Rates from 3.75%

The types of mortgages available in the Caribbean are similar to those offered in the UK. There are a variety of interest rates and these can be fixed or variable. Generally speaking, the bigger the deposit you have to put down on a property, the more competitive the mortgage deal will be. At the moment, mortgage interest rates are pretty reasonable, starting at just 3.75%. You'll generally be expected to have at least a 40% deposit, the minimum loan is US\$250,000 and the mortgage can be on a repayment basis only. The length of the mortgage term may be shorter than you're used to at 15 to 20 years.

Obtaining an 'approval in principle' is recommended. This costs nothing, but will tell you up front about how much you can borrow, and therefore what price range you can realistically consider before committing to anything. It will also prove to vendors that you're serious about buying.

19 CARIBBEAN PROPERTY

Best buy mortgage rates for property in the Caribbean

| Interest rate | Product type | Max LTV | Repayment Method | Minimum Loan |
|---------------|----------------|---------|------------------|--------------|
| 3.75% | Variable | 50% | Repayment | \$1,000,000 |
| 3.99% | Variable | 50% | Repayment | \$500,000 |
| 4.25% | Variable | 60% | Repayment | \$250,000 |
| 4.75% | Fixed – 1 year | 60% | Repayment | \$250,000 |
| 5.5% | Fixed – 3 year | 60% | Repayment | \$250,000 |
| 6.5% | Fixed – 5 year | 60% | Repayment | \$250,000 |

Source: Conti. Rates correct as at 4/3/16. All product specifications will depend on individual circumstances. The table shows a small selection of the deals currently available and should be used as a guide.



Location: St John's, Antigua

Number of bedrooms: 4

Features: Short drive from airport, international cricket stadium and harbour; four bathrooms; outdoor 35ft x 18ft swimming pool.

Price: US\$650,000

For more info:
www.7thheavenproperties.com



Location: St Peter, Barbados

Number of bedrooms: 5

Features: Property consists of two separate furnished apartments; two bathrooms; Completely fenced and landscaped garden area.

Price: US\$375,000

For more info:
www.knightfrank.com



Location: St Kitts, St Kitts and Nevis

Number of bedrooms: 5

Features: Four bathrooms; three smaller outside cottages located within sizable grounds; stately formal dining and living areas.

Price: US\$1,500,000

For more info:
www.coldwellbankerislands.com

20 CASE STUDY



Name

Lyndsey Kilifin (34)

Originally from

London

Moved to:

Kingston, Jamaica

When

Mid 2014

In 2014, Lyndsey Kilifin's life was turned upside down as she swapped her life in London for one some 7,500 kilometres away in Kingston, Jamaica.

"My husband is a Diplomat and he thought Kingston would be a fun adventure and a great start to married life for us," explains Lyndsey. "As it turns out he got on a plane on our first anniversary and it was three months before I saw him again. Good job I love rum."

Left alone for a few months in a strange country, Lyndsey initially struggled to adapt to life in her home surroundings, and admits that she would have returned home to the UK had flights not been so expensive. But as time went on she slowly started to fall in love with her island paradise.

"If it's your first time in Jamaica, then expect culture shock to hit you harder than a falling breadfruit," she warns. "Be prepared for the noise, Jamaica has a 24/7 music soundtrack, ranging from dancehall vibes to reggae beats and everything in between. There is no point fighting it, though. You've just got to embrace it." The locals laid-back approach to time keeping can also take some getting used to, Lyndsey explains. "Jamaicans are rarely on time for anything, and while you get accustomed to it, it can still be frustrating," she says. "When your plumber tells you: 'Me soon come,' just remember he doesn't actually mean any time soon, and you'll get by just fine."

Today, having been living in Jamaica for nearly two years, Lyndsey's affection for the island is as crystal clear as the water that surrounds it. "I love the natural beauty of the place; the palm trees, the mountains, the sea, and the bright blue sky," she enthuses. "I really enjoy the food too. Things I would have never eaten anywhere else such as cow foot soup, mannish water, and toto [a small coconut cake]."

Jamaicans themselves get a huge thumbs-up from her too. "Jamaicans are the happiest people on earth!" Lyndsey declares. "They party, sing, dance or they'll go to church and effectively do all three there! Parties will usually have the world's biggest sound system and last all night. I'm always amazed by the music speakers here. People have giant ones in the trunk of their car blasting out loud music, or they'll tie a speaker to the roof of their van, or just balance a massive one on a bicycle. It gives a whole new meaning to the term mobile DJ!"

So far, so good. However, as established in earlier pages of this guide, Jamaica does have a somewhat tainted reputation when it comes to crime and quality of infrastructure. So what are Lyndsey's view of this? "Kingston is like any other big city and has some areas that are best avoided," she admits. "Most violent crime is gang related, and not something that would affect tourists. A few simple precautions will keep you safe: don't walk around town after dark, stay out of garrisons (inner-city neighbourhoods), keep your valuables out of sight and keep your car doors locked when driving. This is guidance that is applicable to any large city."

"Probably my least favourite aspect of life here is the way that government corruption has held back development in some areas of Jamaica; there is so much unrealised potential that it can be quite saddening to see the lack of progress sometimes."

She also warns newcomers that wearing green or orange, especially around election times, can be something of a faux-pas. "Political rallies around election times can get a bit crazy," she says. "Wearing orange or green is seen as showing an allegiance to one of the two main political parties and something best avoided."

Lyndsey's feelings towards Jamaica can probably best be surmised by the fact that she freely admits that she views the island as a home she never wants to leave – this coming from someone who has lived in five countries and visited over 30 countries on four continents.

"As a Brit living in Jamaica, I've learned to relax and stop taking myself and life so seriously," Lyndsey explains. "Jamaicans have a real zest for life; they love partying, and are always ready to get together and 'lyme' (hang out with friends)."

"Jamaica has more to offer than rum cocktails, jerk chicken, tropical beaches and all-inclusive hotels. Though, there are plenty of those if that's your thing, this is an island steeped in history, rich with culture and you are spoilt for choice in terms of things to do. I never want to leave!"

emigrate²