

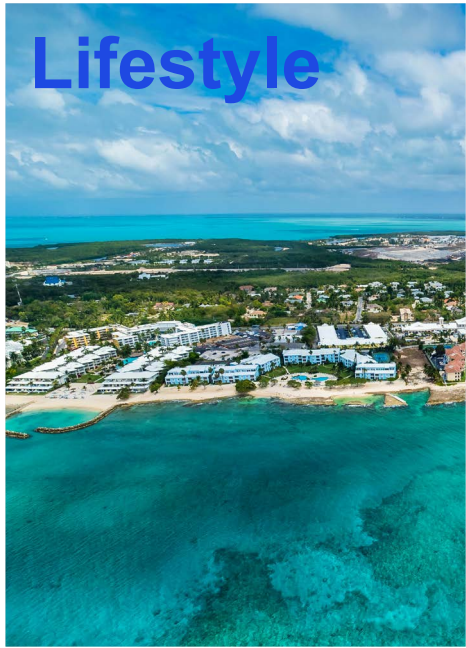


# Explore your opportunities in the Cayman Islands

[kpmg.ky](http://kpmg.ky)



# Contents





# Why come to the Cayman Islands?



**Relaxed, friendly, safe.** There are a number of reasons for moving to the Cayman Islands, whether it's to further your career, experience a different culture, enjoy the laid back lifestyle, or take advantage of the rewards KPMG in the Cayman Islands has to offer.

The Cayman Islands are located in the western part of the Caribbean and are a British Overseas Territory. Made up of three islands, Grand Cayman, Cayman Brac and Little Cayman, these islands offer diverse cultural experiences. The temperature is fairly consistent, usually reflecting a high of 90 degrees Fahrenheit throughout the year. With a constant breeze and brilliant sunshine, these islands are paradise.

Grand Cayman is the largest of the three islands and is home to the world famous white sands of Seven Mile Beach. The island boasts some of the best dive sites in the world with incredible underwater visibility and virtually no currents. There are shore dives from numerous locations and boat dives going daily to the north wall, where the sea floor drops over 6,000 ft. These attractions, along with the islands' affluent culture and friendly and safe environment leads to a thriving financial services industry, tourism industry and a place to live.

The Cayman Islands are not just a tourist hot spot, but one of the world's largest financial centres, home to the majority of the world's hedge funds and the second largest domicile for captive insurance.

The Cayman Islands offer numerous opportunities to help you reward yourself by enhancing your career and enriching your life.

## Fast facts

### Composition

Grand Cayman, Cayman Brac, Little Cayman

### Location

Western Caribbean, about 150 miles south of Cuba, 480 miles southwest of Miami, 180 miles northwest of Jamaica

### Capital

George Town, in southwest Grand Cayman

### Size

Grand Cayman: length - 22 miles, average width 4 miles; Cayman Brac: length - 12 miles, average width 1.5 miles; Little Cayman: length - 10 miles, average width just over 1 mile

### Population

Estimated 80,000

### Main Industries

Financial Services, Tourism

### Political Status

British Overseas Territory

### Public Holidays

12 public holidays per year

### Currency

Cayman Islands Dollar

# Your life

## Lifestyle

The lifestyle offered in the Cayman Islands is relaxed, friendly and safe, providing one of the Caribbean's highest standards of living and one of the lowest crime rates. Grand Cayman hosts the majority of the population and residents are surrounded by beauty, friendly outgoing people and an abundance of activities.



The island is ideal for sports enthusiasts, offering a multitude of both team and individual sports reflecting the many cultural influences on the island. Theatres, concerts, restaurants and galleries provide local and international entertainment for everyone to enjoy.

Cayman is also a central point for traveling. Direct flights to Jamaica, Cuba, Central America, Canada, United States and United Kingdom are available. Flights depart daily to many of these destinations giving you the opportunity to explore other regions of the world.

### Things you can do...

- Dive or snorkel - experience some of the worlds' most beautiful reefs
- Sports - rugby, soccer, softball, tennis, squash, cricket, golf, yoga, dance, and many more
- Gyms - over six gyms offering free weights, training, cardio equipment and classes
- Fishing, boating and sailing
- Theatres and galleries - experience local art, photography, music and acting
- Restaurant and bars - offering cuisine from all corners of the world
- Concerts - local and international entertainment



## Fast facts

### Ocean

Water temperature ranges between 78-82 degrees Fahrenheit or 25-28 degrees Celsius in the winter months and 82-86 Fahrenheit or 28-30 Celsius in the summer months

### Commuting

10 - 40 minutes depending on traffic and location.

### Weather

Averages of 88 degrees Fahrenheit or 31.1 Celsius year round

### Sporting associations

Over 30 sporting associations and clubs on the island

### Annual races

Over 11 annual races every year including marathons, triathlons and community events

### Restaurants and bars

Over 100 restaurants, bars and nightclubs

# Your career

## Fast facts

**KPMG in the Cayman Islands**  
Largest of the big four accountancy firms on the island

**Number of partners**  
28

**Number of staff**  
Over 350 employees

Grand Cayman is the main hub of the Financial Services Industry encompassing banking, structured finance, hedge funds, captive insurance, vessel registration, company management and trusts. The Cayman Islands are a tax-free jurisdiction which means there is no income, inheritance, sales, corporation, capital gains or withholding taxes. The islands are currently the number one jurisdiction for hedge funds, in terms of funds formed and net assets held by these funds.

Along with the growing hedge funds industry, the Cayman Islands also provides a continually evolving captive insurance and a developing reinsurance market. The Islands are the leading domicile for health care captive insurance companies.

Structured finance has become an established part of the investment universe and Cayman is a leading jurisdiction of choice in this area. You can gain exposure to a diversified spectrum of global structured finance transactions.

The Cayman Islands Stock Exchange (CSX) was established in 1997 and has gained international recognition. The CSX has become a key player in the listing of hedge funds, mutual funds, specialist debt securities and other specialty products.

KPMG in the Cayman Islands has positions available from Supervisor to Senior Manager across our range of services. We are committed to the recruitment, development and retention of talented staff which can be demonstrated by the fact that we were the first organization in the Caribbean to receive the Top Employer Award.



# Services

## Audit

As the largest accountancy firm in the Cayman Islands, our audit clients include hedge funds, private equity funds, fund of funds, structured investment vehicles, insurance/reinsurance companies, digital assets, trust companies and banks. Our primary focus is the audit opinion and the fair presentation of financial statements. The principle at the heart of our audit is simple; an auditor's judgment about the financial statements must be grounded in an intimate knowledge of the client industry. Through regular communication between the investment manager, administrator, auditors and the board, we will ensure that accounting and control issues are identified, reported and managed throughout the year and that there is a 'no surprises' audit.

- Asset Management
- Insurance
- Real Time Audit (RTA)
- Digital Assets
- Banking
- Private Enterprise (Government, Utilities, Telecom etc)
- Financial Risk Management (FRM)
- IT Audit

## Tax

KPMG has a resident US tax team of professionals focusing on the funds, captives markets and assisting with preparing US individual tax returns. With our vast experience, we work with fund managers and captive clients to ensure that their investors/owners receive all required US tax reporting in a timely manner. We also have a dedicated FATCA and CRS team with a partner who is a member of the Cayman Islands CRS working group. Our tax professionals help our clients understand their reporting requirements and assist them with filing them before the deadlines.

## Advisory

Our advisory professionals support asset management organizations by helping our clients to build strong performance, add lasting value and create responsible growth. We help them to become more efficient and provide support as they adapt to changing environments.

- Accounting Advisory Services
- Corporate Finance
- IT Advisory
- Environmental Social and Governance (ESG) & IMPACT
- People & Change

## KPMG Private Enterprise

Our professionals are dedicated to helping business owners and entrepreneurs grow thriving enterprises, scaled and priced for private companies, non-for-profits and local governments. Whether our clients are planning for the future, restructuring their business, considering mergers and acquisitions, seeking to grow or making a transition, KPMG Private Enterprise advisors can add value.

# Fast-track career growth opportunities

KPMG in the Cayman Islands can help provide you with in-depth industry training and exciting career progression in the world's fifth largest financial centre. We encourage creativity and welcome new talent which can be tested through challenging and exciting work.



## Megan Dand

Nationality: South African

Title: Senior Manager, People & Change

I joined KPMG in the Cayman Islands in 2013 when I moved to Cayman on an 18-month contract. 10 years later, Cayman has become home. Living here has given me the opportunity to travel, meet and work with people from all over the world and experience Island living. I've really enjoyed the laid-back lifestyle, beautiful beaches, great food and strong sense of community.

I started off in Audit (Insurance) and one of the memories that still sticks with me is the Engagement Partner taking the time to coach me through my first audit engagement. After a few years in Audit I moved across to Accounting Advisory Services where I stayed for a while until ultimately transitioning over to People & Change Advisory (Management Consulting). The firm has been incredibly supportive of these moves, enabling me to gain varied experience and guide my own career in the direction I choose. I feel fortunate that I've been able to work on a wide-ranging mix of projects and teams.

In all of the departments I've worked in, I have really enjoyed the teams I've been a part of. I've found KPMG Cayman to have a collaborative and coaching culture, with people working together and helping each other out when things get busy.

I've also had the opportunity to be on the Environmental Pillar of the Citizenship Committee and it's really great to see the growing interest in this area. The Committee works to highlight environmental issues (local and global) as well as educate staff and provide volunteer opportunities. Being allowed time each month to work on the citizenship issues that matter to each of us is a bonus.

I never thought I'd still be here after 10 years but now it's hard to imagine living anywhere else.



# Working and living in a first world paradise



## Yuri Williams

**Nationality:** Jamaican and Canadian

**Title:** Partner, Asset Management and Head of Private Enterprise

Upon graduation from university in 2002, I began working with KPMG Toronto and worked 6 years in the Consumer and Industrial Markets department, serving KPMG Global's clients in the Automotive, Food and Retail industries.

In 2008, I returned to my Caribbean roots, by completing a two-year secondment at KPMG Barbados through KPMG's Global Mobility program. During my secondment, I worked on a Caribbean Central Audit team for a large Global client in the Telecommunications industry, led by John Ferrari, previously a Senior Partner for the Cayman Islands and a Global Partner for KPMG.

When I returned to KPMG Toronto, the firm was transitioning from Canadian GAAP to IFRS for Canadian publicly listed entities. I gained valuable experience dealing with complex, technical accounting issues, including the adoption of IFRS. Three years later, John contacted me about an audit director opportunity at KPMG. Moving to another member firm at a senior level was a big decision, but after visiting Cayman and meeting the people it became an easy decision.

I have worked in two audit departments and now lead the KPMG Enterprise practice that focuses on small and medium enterprises, government entities, family businesses, and emerging fast growing companies in Cayman. When people ask me about Cayman, three main things come to mind:

1. Island "living" does not always mean slow and laid back. Do not be misguided from a professional perspective. Cayman is a fast

paced, engaging and challenging work environment. We service a diverse, globally focused client base, which provides us with technical and interesting learning experiences. This is one of the greatest advantages of working in Cayman, there are many opportunities to learn and progress.

2. Working with people you genuinely like and respect makes the work day seem shorter. Our people comprise of many different nationalities and cultures, providing a work environment that is interesting, rich and fulfilling.
3. Cayman is a great place to live and raise a family. It has excellent infrastructure, it is easy to run errands, pickup kids, and go home if necessary, as most things are in close proximity. There are a multitude of sports and leisure activities. There is easy access to beautiful beaches, along with community/family events to keep everyone entertained. Working hours might be long sometimes, but the commutes to work is short, allowing flexibility for personal life.

Cayman is now home and I could not imagine being anywhere else. As a qualified CPA, I am happy that I took advantage of the mobility opportunities and have continued to develop as a professional within KPMG.



# Being passionate about our clients



## Luke Murray

Nationality: British

Title: Partner, Asset Management and Head of People

I joined KPMG in the Cayman Islands in 2011 after working for KPMG UK. At the UK firm I had an excellent grounding in audit, working with some of our largest clients whilst completing my exams. A point then came in my career where I wanted a new challenge.

Cue the KPMG in the Cayman Islands recruitment team turning up at our offices with images of the stunning Seven Mile Beach. It was a complete contrast with the fact that it was a drab, cold February day in the UK. Being from one of the furthest places from the sea in the UK, it instantly got my attention and within a short month I had applied and had been accepted to join the next January.

Whilst it was pictures of an idyllic lifestyle that got me through the door, it has been the people and the work that has kept me here.

KPMG in the Cayman Islands is a critical hub of KPMG's asset management audit group: we work with other KPMG offices across the globe to service some of the world's largest hedge funds. I have been fortunate to lead our Brazil team and travel to Rio and Sao Paulo every year. A real perk of my job is getting to sit looking out over Ipanema beach drinking a few (too many) caipirinhas – it is an experience I could never have dreamt up when I was starting out in my career, performing stock takes in a cold warehouse on New Year's Eve!

Close to my heart are the countless brilliant people we have here in KPMG Cayman: they are from a diverse range of countries, bringing lots of different experiences. Being on a small island and away from home you quickly find the people you join the firm with become lifelong friends and your island family. You learn so much from those around you.

KPMG in the Cayman Islands also maintains an entrepreneurial feel: I have always felt that I can implement change and I have been engaged in projects directly influencing the direction of the firm's future.

I am involved in many of our interviews and a question often asked is how I would summarize my experience with KPMG in the Cayman Islands so far. I have always been open and honest in saying that I have never worked as hard in my life as I have here, but I have also never before had as much flexibility to spend time with my family when it matters. That every day I come to work knowing my day will be interesting, that I work with the best people and the best clients, and that I genuinely love my job and the life that it has allowed me to build in the Cayman Islands.



# Achieving work-life balance



## Cathy Houts

Nationality: American

Title: Partner, US Tax

Fresh out of college, my career at KPMG started in the audit practice in the United States. I was immediately drawn to KPMG's mobility opportunities, and although I was not sure when or where, I knew an international rotation was calling my name!

It was just two years later that I had a contract signed and was packing my bags (and more bags, as a chronic over packer) to move to the Cayman Islands where I accepted an audit senior role with KPMG in the Cayman Islands. Auditor by weekday, beach and scuba enthusiast by the weekend – what could be better? The week before I was set to leave, I vividly remember scraping ice off my car windshield and making an internal vow to never again scrape another iced windshield. With an average 28 celsius degrees in Cayman, I have made good on that promise!

At KPMG in the Cayman Islands, I was surrounded by a new culture and a very diverse working life. It was a welcomed and exciting change for this Kansas girl! After a year and half in audit, I was provided the opportunity to try a new service line and join the U.S. tax practice. I was completely supported by everyone at KPMG in the Cayman Islands and was able to thrive in my new role. The flexibility I have been afforded in learning new service areas and industries has been incredibly meaningful to my personal and professional development.

One of the aspects I have valued immensely over the years at KPMG in the Cayman Islands is the opportunity to be involved in so many areas, projects and initiatives. Some of the areas I have been involved with include: learning and

development, technical best practices and processes, recruiting and marketing/business development. I am constantly learning from everyone in this diverse working environment and it is a privilege being surrounded by some of the brightest people I have ever met. Whether it be within the community or within my team, I feel each day that I am challenged and fulfilled.

Cayman has turned from a temporary "island" experience to a place I call home. Since I have moved to Cayman, I have gotten married and started a family. Becoming a mom, I was unsure how I would settle back into work and my role, but KPMG in the Cayman Islands has allowed me to be successful both with my family and at work. I cannot not think of a happier place to raise a family and develop my career.



# Changing the world through innovation



## Cree Finnikin

Nationality: Caymanian

Title: Analyst Programmer, Information Systems

I am an Analyst Programmer who works with an exceptional team of professionals to create modern financial applications for KPMG.

After spending over a decade working in the fields of information technology and finance at one of the largest banks on island, I now enjoy working for KPMG in the Cayman Islands. Some of my major accomplishments before joining KPMG include: creating a payment management system for a local bank, developing the largest ISP in the region, and building an online trading platform. I also enjoy video gaming, cooking, inventing new items, boating and traveling.

Even as a tech enthusiast, I still believe the best part of the whole process is interacting and meeting new people as “people make the world go around”.

I have had the pleasure of growing up in this amazing place known as the Cayman Islands. Even better, I am still able to call it home.

Since joining the firm, I have had the pleasure of working with my colleagues at KPMG to create some ground breaking technology. One of the more memorable projects was an app that manages Blockchain transactions from all over the globe and then presents the data for auditing. This was a very exciting project, I got to really ‘geek out’ and interact with data on several levels. I also got to use some of the more cutting edge technologies – a great experience.

A very important facet of the firm, is that it fully embraces innovation.

The Partnership and team not only support you by supplying the resources that you need, but they also are willing to roll up their sleeves and assist you with getting the job done. With a support structure like this, it is easy to see why you can quite literally, wake up one morning and change the world through innovation.

I can honestly say without hesitation, KPMG is truly the best place I have ever worked in my long career as a tech enthusiast/developer. Not only because of the employees and my team, but the company in general. When you hear words like unlimited vacation, flex time and so on, it is easy to see why KPMG in the Cayman Islands has won top employer locally for several years now.





# Our home

## 4th and 5th floor Hydration Stations:

- Grab a cup of coffee or tea at one of the Hydration Stations on the 4th or 5th floors.
- Vivreau water systems provides filtered, sparkling or hot water.

## Break-out space:

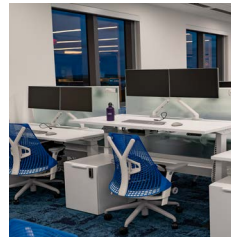
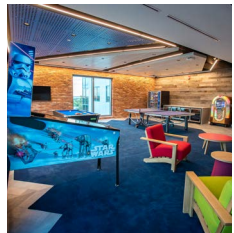
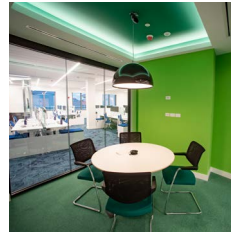
- The space can be used as a flexible alternative working area for discussions and meetings with colleagues.
- Enjoy your favorite tracks from the jukebox or practice your pinball skills.
- Get competitive at the table tennis and pool tables. Participate various social activities.
- Visit the wellness area on the 5th floor to use the refresh pod, nursing room, and wellness room.
- Comfortable chairs, booths and community tables enable you to work flexibly or simply take time out.

## Cascade stairs:

- Meet and collaborate with colleagues in this space with seating for over 80 people.
- Schedule training sessions for larger groups.
- Catch a live game on the 165 inch TV.

## 6th floor:

- With both indoor and outdoor seating spaces, you can plan your own places to work and collaborate.
- Attend busy season socials.
- Relax or work in the cafeteria while enjoying a meal or a beverage.
- Grab a cup of barista prepared coffee at the Busy Bean Café on the 6th floor.





# Our culture

The islands offer a delicate balance between preserving their natural beauty and maintaining the country's status as one of the world's leading tourism and financial centres. The islands preserve their cultural heritage by continuing tradition through local festivals. They also offer cultural experiences not indigenous to the islands.

With over 100 different nationalities, residents are provided with a unique mix of cultures from all over the world.

## Things to do...

- Queen Elizabeth II Botanic Park - only Blue Iguana breeding in the world.
- Taste of Cayman gathers numerous restaurants for a food extravaganza.
- The annual Agricultural Show showcases the islands true heritage.
- Pirates Week Festival has become the country's largest celebration since inception in 1977.
- Gimistory is a story-telling festival featuring international and local story tellers.
- Batabano Carnival and Camas Carnival are events which includes parades, soca music, dancing and local cuisine.
- Rundown is a popular local show featuring skits and music, high-lighting local talent.
- Cayman Turtle Centre – view the array of turtles, sharks, fish and a number of other indigenous animals.
- Red Sky at Night culture and arts event.
- Dive to see the endless sights around the Kittiwake wreck.
- Stingray city is a great location to snorkel or boat outing.
- Pedro St. James is a historic location to learn about the first settlers in these islands and the Birthplace of Democracy.
- Tour historic sites such as the Mastic Trail of unspoiled woodlands, Pirates Caves, Crystal Caves, the Bluff, and the Wreck of the 10 Sails.
- Camana Bay - various activities such as shopping, dining, movie theatre and extra curricular activities.
- Travel for a weekend to Cayman Brac and/or Little Cayman.
- Visit Seven Mile Beach or one of our other beautiful beaches.
- Enjoy duty-free shopping on various signature luxury brands.
- Explore the marine life without diving in the Atlantis Submarine.
- Enjoy the night life through various clubs, restaurants and bars.

## Fast facts

### National Bird

Grand Cayman Parrot

### National Flower

Wild Banana Orchid

### National Tree

Silver Thatch Palm

### National Song

Beloved Isle Cayman

### National Motto

"He hath founded it upon the seas"

### Discovered

Christopher Columbus on May 10, 1503

### Islands' First Name

Las Tortugas after the numerous sea turtles founded on the islands

### Nationalities

Over 100 different nationalities. The majority of the population is Caribbean, Europe, Asia, Africa, North and South America.

# Sports

KPMG participates in various corporate leagues and athletic activities/events. The firm also offers our employees free on-site gym memberships to 'The Club'.

Information about the various leagues, events, and gyms that are available to our employees are shown below:

<b>Corporate Leagues</b>	
<b>(KPMG covers league fees)</b>	<b>When</b>
Golf	June/July
Beach Volleyball	Winter and Summer League
Indoor Football	Winter and Summer League
Softball	Winter and Summer League
Squash	Winter and Summer League
Tennis	Winter and Summer League
Touch Rugby	Winter and Summer League

<b>Annual Fees</b>	
<b>(KPMG covers employees entrance fees and facilitates group registration)</b>	
Stride Against Cancer 10k and 21.1K run	January
Off the Beaten Track Trail Run	February
Flowers Sea Swim and Walk and Watch	June
CIIPA 10K & 5K Run	August
Cayman Islands 21.1K and 42.2K run	December



# Our community

*For Better – we do what matters. We make sustainable, positive change in our local communities and in society at large, striving to make the world a better place.*

Employees at KPMG in the Cayman Islands are given the opportunity to participate in various local community activities throughout the year. They are provided with 3.5 hours per month to allocate to volunteering. Becoming actively involved in the community helps staff to gain a fresh perspective; enhance their skills; and allows them to work with a diverse group of people. We offer assistance to over 40 local charities and not-for-profit organizations, and help protect the environment in which we live.

KPMG in the Cayman Islands has established a citizenship committee, dedicated to funding and assisting local community activities. Our approach to citizenship in the Cayman Islands has three components that help to contribute to the Global Goals for Sustainable Development:

- Lifelong Learning - we understand and value the benefits of a foundation of education – and how that can set us up for a lifetime of learning.Global
- Climate Response/Environment - we actively work to reduce the environmental impact of operations, adopt resource-efficient practices and technology, and meet the expectations the communities in which we operate
- Community Impact - our way of giving back to our local community and supporting local not-for-profits that our employees are passionate about.

KPMG in the Cayman Islands' Corporate Citizenship initiatives include:

- **Becoming X**
- **Brain Bowl**
- **Breast Cancer Gala**
- **Cayman Eco Divers**
- **Cayman Islands Cancer Society – Stride Against CancerWalk**
- **Cayman Islands Junior Achievement**
- **Cayman Islands Little League Association**

- **Chamber of Commerce – Earth Day Clean-up**
- **Chamber of Commerce Leadership Cayman**
- **Christmas toy drive**
- **Dress Down Days fund-raising to support various charities**
- **Flowers Sea Swim**
- **Hedge Funds Care Cayman**
- **Hannah's Heros**
- **Jasmine**
- **KPMG Family for Literacy (“KFFL”)**
- **Moneytalks program**
- **Literacy Is For Everyone (“LIFE”)**
- **Lighthouse School's Annual Walk for Autism**
- **Make a Difference Day (“MADD”)**
- **Meals on Wheels**
- **Movember**
- **National Council of Voluntary Organizations (“NCVO”)**
- **National disaster recovery through fund- raising**
- **One Young World**
- **Rotary Sunrise Scrabble**
- **Special Needs Foundation**
- **Sunset Football**
- **Swim for Cayman**
- **Tennis Federation – Tennis for public schools program**
- **Under 14's Basketball League**
- **Young Caymanian Leadership Award (“YCLA”)**
- **GHOF**
- **Youth Agriculture Program**
- **DG's 5K**
- **Blood Drives through CI Blood bank**



# Lifelong Learning



**KFFL**  
KPMG FAMILY FOR LITERACY  
**Life**  
Literacy is for everyone



Clean, level and label donated books for schools and classroom libraries



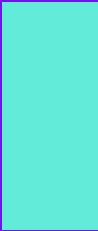
# Environment



Volunteer with Cayman Eco Divers to maintain and improve our local reefs



# Community Impact



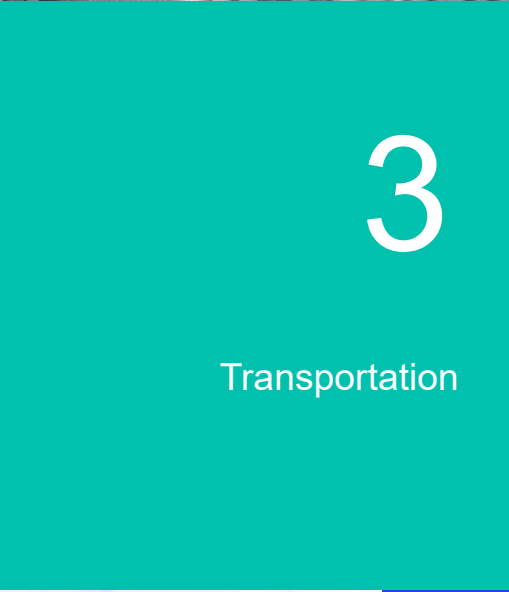
Support over 40 local charitable organizations and initiatives





1

KPMG in the  
Cayman Islands



3

Transportation



5

Food and entertainment





2

Housing



4

Service providers



6

Other information



# 1 KPMG in the Cayman Islands

## 1 Who will pick me up from the airport and what do I supply to customs upon arrival?

Your buddy or a member of the People team will meet you at the airport. You must provide a copy of your work permit to Immigration.

## 2 Who should I contact for work permit (single and family status) and immigration requests?

Please contact Lois Myles-Davis ([lmylesdavis@kpmg.ky](mailto:lmylesdavis@kpmg.ky)) or Lisa Boddon ([lbodden@kpmg.ky](mailto:lbodden@kpmg.ky))

## 3 What should I bring to the office on my first day?

Bring your passport – and dependant(s) passport, if applicable.

## 4 What is the dress code at KPMG in the Cayman Islands?

The dress code is business casual attire. The “air-conditioner” keeps the office cool, so feel free to bring a cardigan or jacket.

## 5 Does KPMG offer healthcare benefits?

KPMG offers comprehensive medical coverage, which is funded 50% by the employee and 50% by the employer. For more information, please contact Tanya Wright ([tanyawright@kpmg.ky](mailto:tanyawright@kpmg.ky)).



**KPMG**

# 2 Housing

## 6 What are the different districts in Grand Cayman, and how much are the average rental rates?

Average rental rates vary depending on the size and location of your home and can be as little as US\$1,463/month or as much as CI\$4,878/month. The districts are:

- **West Bay:**  
Seven Mile Beach, Governors Harbour, Snug Harbour, and Camana Bay
- **George Town:**  
South Sound, Spotts, and Red Bay
- **Bodden Town:**  
Lower Valley, Savannah, and Breakers
- **North Side and East End:**  
Frank Sound and Old Man Bay

## 7 What are some local real estate agencies and where can I find rental listings?\*

You can find rental listings at ecastrate.com, Azure Realty Ltd, ReMax, Williams<sup>2</sup>, Century 21 Cayman, Property Cayman and Tessa Hydes Property Management. Some other options can be found online.

## 8 What does an apartment come with?

Most apartments come fully furnished and include utensils and appliances.

## 9 What are the upfront costs for renting a place?

Security deposit (one month rent); plus, first month's rent.

## 10 What utility fees will I need to pay?

You will need to pay for water, electricity, cable, internet, and telephone; however, some rentals include all utilities. CUC (electricity) is very costly, so please inquire about an energy efficient home.



# 3 Car Insurance / Transportation

## 11 Where can I find a vehicle to buy?

You can find vehicles at ecastrate.com, Facebook Marketplace, at car dealerships, or through co-workers who may be selling their vehicles.

## 12 Do you have any other transportation tips?

Remember to drive on the left side of the road and steering can be on the left or right side of the automobile. You can also use bus services, which are approximately US\$5 a trip, or taxi services, which vary depending on duration of travel.

## 13 Do I need to drive to be able to get around the island easily?

Yes - you need to be able to drive to get around comfortably. To do this, you will need to complete a test at our Department of Vehicle and Drivers' Licensing. Sign up or find out more information by visiting [www.dvdl.gov.ky](http://www.dvdl.gov.ky).

## 14 How do I purchase insurance?\*

To purchase insurance, complete the relevant forms from the chosen insurance provider: British Caymanian Insurance Agencies Ltd, Cayman Insurance Centre, Island Heritage, BAF General Insurance Brokers, Cayman First Insurance Company Ltd, SaxonMG Insurance, or the Insurance Company of the West Indies.

## 15 How do I transfer a car in my name?\*

To transfer a car in your name, complete the relevant section of the car's log book at the Department of Vehicle & Drivers' Licensing (DMV). Please note, yourself and the seller must both be present at the DMV.

## 16 What are the main gas stations and what are gas prices?

On the Run - Esso, RUBiS and Refuel are the main gas stations. Some are open 24hrs and gas prices are US\$6 - \$7 a gallon.



# 4 Service providers

## 17 What are the banks' hours of operation?

There are many options that can be found online, some include: Proven Bank, Butterfield Bank, Cayman National Bank, First Caribbean International Bank, Royal Bank of Canada and Scotiabank have varying hours depending on the bank and branch. Hours for many banks are as follows:

- Monday – Friday (9:00am – 4:30pm)
- Saturday – Sunday (Closed)

## 18 Who are the cable/internet and phone providers?

- Digicel (discounted plan available): [digicelcayman.com](http://digicelcayman.com)
- FLOW (offers KPMG Affinity discounted plan): [discoverflow.ky](http://discoverflow.ky)
- Logic: [logic.ky](http://logic.ky)

## 19 Can you recommend a doctor's office?\*

Cayman Islands Health Services Authority, Doctor's Hospital Cayman, Seven Mile Medical Clinic, The Children's Clinic and Family Practice, and TrinCay are available. Some other options can be found online.

## 20 What daycare facilities are available?\*

George's Pre-School, Kids Adventure Pre-School, Little Trotters Farm and Nursery School, Montessori, and WEE CARE Centre (First Baptist) are available. Some other options can be found online.

## 21 What are monthly rates for a nanny and where can I find one?

Monthly rates can start at US\$1,600 per month + pension + health insurance coverage. Inquire with colleagues at work – best recommendations come from word of mouth.

## 22 Where can I find a hairdresser or barber?\*

Eclipse Hair Design and Day Spa, George Carvalho, The Salon, Halo Lifestyle Salon and Spa, Renaissance Salon and Spa, Rock Gorgeous, and Utopia Hair Salon are a few options.

\* contact details for these providers are listed on pages 35-36.



# 5 Food and entertainment

## 23 Are stores and restaurants open seven days a week?

Retail stores and supermarkets are closed on Sundays. Most pharmacies and restaurants are open seven days a week and during public holidays.

## 24 What are the major grocery stores?\*

The major supermarkets are Foster's, Kirk Market, and Hurley's, which all have pharmacies. Cost U Less and Priced Right are both wholesale stores. Store hours vary, but are usually Monday – Friday (7:00am – 10:45pm) and are closed on Sunday. Please note, supermarkets include flyers in the local newspapers to highlight their weekly discounts.

## 25 What franchises are on island?

Fast food restaurants are Burger King, Wendy's, Subway, Pizza Hut, Domino's, Gino's Pizza, Popeyes, Kentucky Fried Chicken, Smoothie King, and Star Bucks.

## 26 Are there healthy options on island?

Healthy options are The Brasserie, Bay Market, Café del sol, Cimboco, Bread & Chocolate, Island Naturals Cafe, Brussels Sprouts, Fresh, Bluestone Lane Cafe, Water & The Elephant, Smoothie Factory, Fresh Kitchen & Coffee, Icoa and most supermarkets.

## 27 What sports are played on island?

Due to the multi-cultural mix, almost all sports are played, including various KPMG-sponsored teams (beach volleyball, pickle ball, gaelic football, flag football, rugby, tennis, etc.). To see additional information about the various upcoming sporting events taking place on island, visit: [caymanactive.com](http://caymanactive.com).



# 6 Other information

## 28 Are international debit cards and other currencies accepted here?

Yes, international debit cards are accepted. You can use US and CI currency only. Please note, AMEX is not frequently accepted on island.

## 29 What are the temperatures like year round in the Cayman Islands?

Cayman has an average temperature of 30 degrees Celsius / 88 degrees Fahrenheit. There is little rain from December to May, but June to November is rainy season.

## 30 How does the postal system work?

There is no mail delivery to homes. You can rent a P.O. Box from the post office or have your mail sent to KPMG. Please include the following details for mail sent to KPMG:

Private and confidential  
Your name  
KPMG  
P.O. Box 493  
SIX Cricket Square  
Grand Cayman KY1-1106  
Cayman Islands

## 31 Do I need to order bottled water?

You can drink tap water, but you can also order 5 gallon bottled water from the local providers (Flowers Bottled Water Service, and H2Only ) or purchase cases of water from the supermarkets, wholesale stores, and gas stations.

## 32 Where can my significant other find employment?\*

The Agency, Personal 2000, Baraud, Stepping Stones, Nova Recruitment and CML Offshore Recruitment are local recruiting agencies. You can also look for listings on ecaytrade, in the local newspaper and on The Cayman Resident – <https://caymanresident.com/>.

## 33 Where can I find more information about living in the Cayman Islands?

The Resident is a useful publication, which can also be accessed online: [www.caymannewresident.com](http://www.caymannewresident.com)





## Housing

### Azure Realty Ltd

Unit 4 Galleria Plaza  
638 West Bay Road  
Tel. (345) 946 2987  
azurerealtycayman.com

### Williams<sup>2</sup>

6 & 7 The Strand  
Seven Mile Beach  
Tel. (345) 623 9999  
williams2realestate.com

### Century 21 Cayman

Grand Pavilion Centre  
802 West Bay Road  
Tel. (345) 949 2100  
century21cayman.com

### ReMax

Cindy Raymond  
7 Mile Shops  
Tel. (345) 949 9752  
Cell. (345) 916 0469  
remax.ky

### Property Cayman

51 Fort Street  
George Town  
(345) 749 4663  
www.propertycayman.com

### Tessa Hydes Property Management

Gemma Haylock  
203 Regency Court  
West Bay Road  
Tel. (345) 949 5134  
Cell. (345) 324 9075  
rentals2\_thpm@candw.ky

## Car Insurance/ Transportation

### BAF General Insurance Brokers

Dorcy Drive  
Industrial Park  
Tel. (345) 814 2529  
bafolutions.com

### British Caymanian Insurance

74 Britcay House  
236 Eastern Avenue  
George Town  
Tel. (345) 949 8699  
cgigroup.com

### Cayman First Insurance Company

3rd Floor, Harbour Place  
103 South Church Street  
Tel. (345) 949 7028  
caymanfirst.com

### Cayman Insurance Centre

Cayman Business Pk  
Thomas Russell Way (Huldah Ave)  
Tel. (345) 949 4657  
cic.com.ky

### Island Heritage

The Strand Shopping Plaza  
Tel. (345) 949 7280  
islandheritageinsurance.com

### SaxonMG Insurance

14 Saturn Close  
Eastern Avenue  
Tel. (345) 947 2966  
saxonmg.ky

### The Insurance Company of the West Indies

Tel. (345) 949 6970  
Fax. (345) 623 6970  
icwi.com/cayman

### Department of Vehicle & Drivers' Licensing (renewals & licencing)

990 Crewe Road  
George Town  
Tel. (345) 945 8344

9, Reverend Blackman Rd  
West Bay  
Tel. (345) 949 7231  
dvd.l.gov.ky

### Ecay Trade

Tel. (345) 947 3229  
ecaytrade.com

## Medical services

### Health Services Authority

95 Hospital Road  
George Town  
Tel. (345) 949 8600  
hsa.ky

### Doctors Hospital Cayman

Walkers Road, George Town  
Tel. (345) 949 6066  
doctorshospitalcayman.com

### Seven Mile Medical Clinic

Queens Court  
West Bay Rd  
Tel. (345) 949 5600  
sevenmileclinic.ky

### The Children's Clinic and Family

Windward Centre, Smith Road  
George Town  
Tel. (345) 949 2970  
thechildrensclinic.ky

### TrinCay

Suite 1204, 55 Market St  
Camana Bay  
Tel. (345) 943 4633  
trincay.ky

## Doctors Express Urgent Care

81 Godfrey Nixon Way  
George Town  
Tel. (345) 745 6000  
doctorexpress.ky/staging/

## Salon + Spa

### Eclipse Hair Design and Day Spa

Camana Bay  
Tel. (345) 945 1188  
eclipse.ky

### George Carvalho

Buckingham Square  
West Bay Road  
Tel. (345) 946 1912

### Grandeur Art of Hair

Mary Street  
George Town  
Tel. (345) 947 9715

### Kimpton Seafire Art of Hair

60 Tanager Way, Seven Mile Beach  
(345) 746 0000  
seafireresortandspa.com/cayman-island-spa-resorts

### Marriott Beach Resort Botanika Union

389 West Bay Rd  
Seven Mile Beach  
Tel. (345) 949 0088  
marriott.com/hotels/travel/gcmg-c-grand-cayman-marriott-beach-resort

### Renaissance Salon and Spa

Unit #1&2, 461 Walkers Rd  
George Town  
Tel. (345) 949 4247  
renaissancesalonandspas.com

### Rock Gorgeous Hair Salon

1st floor behind Edoardo's  
West Bay Rd  
Tel. (345) 925 4231  
rockgorgeoushair.com

### The Ritz-Carlton La Prairie Spa

Seven Mile beach  
Tel. (345) 815 6900  
ritzcarlton.com/en/hotels/caribbean/grand-cayman/spa

### Utopia Hair Salon

Caribbean Plaza  
West Bay Road  
Tel. (345) 749 8876

### Westin Hibiscus Spa

Seven Mile Beach  
Tel. (345) 945 3800  
westingrandcayman.com/spa

## Supermarkets

### Cost U Less

Governors Square  
West Bay  
Tel. (345) 745 5377  
costuless.com/store038

### Foster's Supermarket

Solaris Avenue  
Camana Bay  
Tel. (345) 945 4748

33 Hirst Road  
North Side  
Tel. (345) 943 5155

63A Dorcy Drive  
George Town  
Tel. (345) 949 5155

Republix Plaza  
West Bay  
Tel. (345) 949 3214  
fosters.ky

### Hurley's Marketplace

Grand Harbour  
Tel. (345) 947 8488  
hurleys.ky/home.php

### Kirk Market

413 Eastern Ave  
George Town  
Tel. (345) 949 7022  
kirkmarket.ky

### Priced Right

Airport Center, George Town  
Tel. (345) 815 1070

Republix Plaza, West Bay  
Tel. (345) 949 3214

## Recruitment agencies

### Baraud

Elgin Court, Elgin Avenue  
George Town  
Tel. (345) 945 1781  
baraud.com

### CML Offshore Recruitment

Grand Pavilion Commercial Centre  
Seven Mile Beach  
Tel. (345) 949 1345  
cmlor.com

### Nova Recruitment

7 Genesis Close  
Monaco Tower 3, 3rd Floor  
Tel. (345) 632 1029  
www.nova.ky

## Stepping Stones

Fidelity Financial Center  
Seven Mile Beach  
Tel. (345) 946 7837  
steppingstonescayman.com

## The Agency

Fort 51, Floor 2  
51 Fort Street, George Town  
Tel. (345) 743 1777  
theagency.ky

## Personnel 2000

Cayman Technology Centre  
Suite A3 George Town  
Tel. (345) 945 8367  
steppingstonescayman.com

## Schools

### Cayman International School

Governor's Harbour, West Bay Road  
Tel. (345) 945 4664  
caymaninternationalschool.org  
American system

### Cayman Prep & High

Walkers Road, George Town  
Tel. (345) 949 9115  
cayprep.edu.ky  
British system

### First Baptist Christian School

Crewe Road, George Town  
Tel. (345) 945 7906  
fbcs.edu.ky  
American system

### Island Primary

Buttonwood Way, George Town  
Tel. (345) 746 1600  
www.islandprimary.org  
British system

### Hope Academy

Grand Harbour Shoppes  
Tel. (345) 769 4673  
www.hopecayman.com  
American system

### Montessori By The Sea

Prospect  
Tel. (345) 947 0684  
mbts.ky

### St. Ignatius Catholic School

Walkers Road, George Town  
Tel. (345) 949 9250  
st-ignatius.com  
British system

### Triple C School

Fairbanks Road, George Town  
Tel. (345) 949 6022  
triplecschool.org  
American system

# Our values



## Integrity

We do what is right.



## Excellence

We never stop learning and improving.



## Courage

We think and act boldly.



## Together

We respect each other and find strength in our differences.



## For Better

We do what matters.



# Contact us



## Sinead Byrne

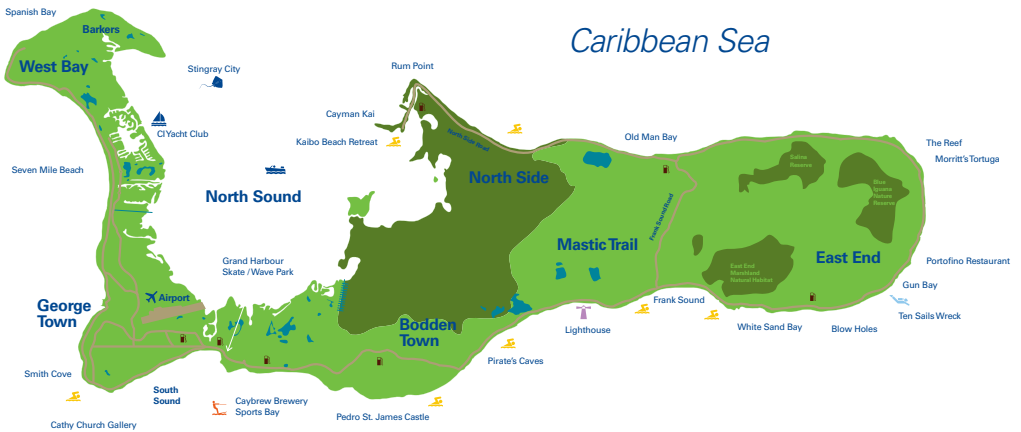
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[kpmg.ky](http://kpmg.ky)

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The information reflected in this document was obtained from The Economics and Statistics Office (ESO), a department of the Government of the Cayman Islands, www.eso.ky, 2023.

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