

Deloitte.



Making an impact that matters

Deloitte Trinidad:
Corporate Responsibility &
Sustainability (CR&S) FY20 Report

December 2020

At Deloitte, we're driven by our clear purpose... to make an impact that matters to our clients, our people, and our communities.



Contents



A legacy of connection and collaboration

As we continue to recognise our 175-year global milestone, D175 truly reflects the core of Deloitte's legacy within the Caribbean and Bermuda region. Our global history, is an enduring story that began in 1845 by an individual who wanted to build something to stand the test of time; someone who understood the power of connection, as a way to grow.



04

About Deloitte Trinidad
We believe that we're only as good as the good we do.

16

Sustainability
Reaching net zero is a crucial step in the fight against climate change.

08

Respond. Recover. Thrive
Working towards creating a better normal during COVID-19

22

Roadmap to a brighter future
Taking action today to ensure the next generation has the opportunities, skills, and aspirations to become the leaders of tomorrow.

14

WorldClass
50 million futures prepared for a world of opportunity.

24

Diversity & Inclusion
We take seriously our responsibility to listen, learn and lead the change we wish to see in the world.

15

WorldClimate
Climate change is not a choice. It's billions of them.

32

Making an impact that matters
We are driven by a purpose to make an impact that matters - for our clients, our people and our communities.

"Deloitte shares a collective desire to give something back to society which we do through living our purpose: to make an impact that matters for our people, our clients, our communities, and our planet – this is core to who we are as Deloitte."

John Johnston, Chief Executive Officer
Deloitte Caribbean and Bermuda region



Rikhi Rampersad
Managing Partner
Deloitte Trinidad and Tobago

Message from Trinidad's Managing Partner

Deloitte Trinidad has had a history of serving our communities since our registration as Deloitte in 2008. Our governing purpose is to make an impact that matters as we are guided by our shared values of fostering inclusion, taking care of each other, serving with integrity, leading the way and collaborating for measurable impact. Our clients and stakeholders in the local community are important to us and we seek to find ways to promote opportunities for development, both through skill based support and sustainable practices.

Over the past year, we've fully embraced the *WorldClass* program – Deloitte's global program to impact 50 million lives as a result of the 4th Industrial revolution. We are committed as a firm to being a positive influence whether through firm lead programs, charitable donations, pro bono services or the individual volunteer efforts of our professionals. We've actively taken part and contributed to the national discussion on economic recovery in the aftermath of the pandemic, through our Partner and committee involvement with the Institute of Chartered Accountants of Trinidad and Tobago. We were able to leverage our global research from our Respond, Recover, Thrive series of pertinent articles, to share insights on private sector and industry trends, offering suggestions and strategies for recovery.

Most recently, our recognition globally that Deloitte must be actively involved in the fight to address our global climate challenge, has seen Deloitte Trinidad seek ways to enhance our sustainable efforts internally by how we operate, but also through an external commitment to achieve net-zero emissions by 2030, manifested in our WorldClimate initiative focused on sustainability. Our commitment is to achieve net-zero greenhouse gas emissions by 2030 for our own operations, ahead of the 2050 timeframe set by the Paris Agreement. We will connect with others, empowering our professionals and engaging our broader ecosystem to create solutions that facilitate the transition to a low carbon economy. The opportunity to create a more sustainable world is at our collective fingertips.

I'm pleased to have this report published and highlight the yearlong efforts of our professionals, their determination and resiliency to live our purpose despite the challenges faced in 2020.



A story that matters

We believe that we're only as good as the good we do.

About Deloitte

All the facts and figures that talk to our size and diversity and years of history, as notable and important as they may be, are secondary to the truest measure of Deloitte: the impact we make in the world.

So, when people ask, "What's different about Deloitte?" the answer resides in the many specific examples where we have helped Deloitte member firm clients, our people, and sections of society to achieve remarkable goals, solve complex problems or make meaningful progress. Deeper still, it's in the beliefs, behaviors and fundamental sense of purpose that underpin all that we do.

With over 150 years of hard work and commitment to making a real difference, our organization has grown in scale and diversity—approximately 330,000 people in 153 countries and territories, providing audit, tax, legal, financial advisory, risk advisory, and consulting services—yet our shared culture remains the same.

For us, good isn't good enough. We aim to be the best at all that we do—to help clients realize their ambitions; to make a positive difference in society; and to maximize the success of our people. This drive fuels the commitment and humanity that run deep through our every action.

That's what makes us truly different at Deloitte. Not how big we are, where we are, nor what services we offer. What really defines us is our drive to make an impact that matters in the world.

Deloitte Trinidad people FY20:



**MAKING AN
IMPACT THAT
MATTERS**
since 1845

Meet our Deloitte Trinidad Leadership team



Rikhi Rampersad
Managing Partner



Derek Mohammed
Partner, Audit & Assurance |
Risk Advisory



Arun Seenath
Partner, Tax

Senior Managers:



Varesha Besai
Financial Advisory



Nadia Bheekoo
Financial Advisory



Tracy Camacho
Brand & Communications



Sonja Julien-Wells
CR&S Co-Chair |
Caribbean Marketing Leader



Hazel Mootoo
Talent



Rishi Motilal
Audit & Assurance



Jagdesh Parey
Audit & Assurance



Ria Ramjattan-Garcia
Practice Protection



Venita Ramlal
Audit & Assurance



Ravi Rampersad
Consulting



Kavita Singh
Audit & Assurance

Managers:



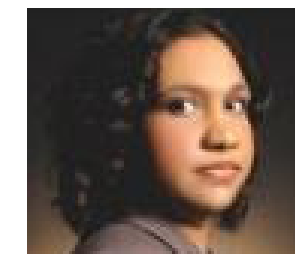
Steve Beckles
Tax



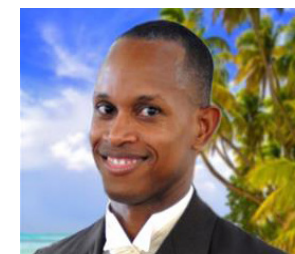
Dale Connell
Risk Advisory



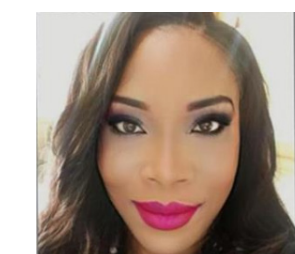
Tessa Joseph
Audit & Assurance



Ria Ramroop
Talent



Christian Rodriguez
Information Technology



Noreen Worme
Finance

Respond. Recover. Thrive

Working towards creating a better normal during COVID-19

The COVID-19 pandemic is disrupting the world as never before so business strategies must flex as never before to respond, recover, and thrive in the current environment.

The pandemic has amplified the need for employers to actively invest in their people, support communities, uplift citizens and tackle society's most complex challenges. It's shown just how connected people are around the globe and how quickly business leaders can respond in a crisis—lessons that can guide the development of a better future.

In 2020, resilient leadership has been tested in the extreme, and the challenges continue. In October, [Deloitte and Fortune surveyed more than 125 CEOs](#) in the global Fortune CEO community who revealed that their four greatest challenges during this difficult year have been maintaining employee well-being, sustaining innovation, addressing declining revenues, and engaging customers.

The journey involves an ever-accelerating pace of change. Achieving a better normal is not just about having a better map; it's about having the nimble team, resources, and systems that enable us to thrive before, during, and after change

(especially adversity). It's about having a resilient organization. And resilience is not a destination; it is a way of being. A "resilient organization" is not one that is simply able to return to where it left off before the crisis. Rather, the truly resilient organization is one that has transformed, having built the attitudes, beliefs, agility, and structures into its DNA that enable it to not just recover to where it was, but vault forward—quickly.

Resilient leaders know that responding to disruption with agility is about more than survival. It's about uncovering value. Discontinuities create obstacles, but also open new paths for discoveries and value creation. Market structures, business models, ecosystem relationships, and customer needs are dramatically reshaped.

When organizations, people, institutions, and society collectively thrive, the outcome is a resilient world. It is intentional—not accidental—and we can shape the future by building resilient organizations.





Deloitte Trinidad contributes towards community COVID-19 support efforts

The pandemic presented challenges for all businesses, stakeholders and communities. The rapid change to remote work, was unprecedented in our nation's history for employers, business leaders, and within the education sector.

Deloitte Trinidad focused its efforts to support the business community with our clients and wider stakeholders. This was achieved in the sharing of best practices to optimize a remote workforce and directives to plan for risks associated with this model of operations and overall change to external business factors.

Our managers and partners devoted time to connect with clients and discuss these challenges, while sharing our own approach to remote work, which Deloitte has had in place as usual business practice. These conversations were supported by the core business guidance to enhance decision making, through leading multiple touchpoints with clients to provide pro bono support and thought-leadership for Board and Executive management considerations, allowing them to respond efficiently.

Virtual workshops were conducted sharing insights from our Best Managed Companies framework tailored to focus on COVID-19 respond, recover, thrive strategies.

Our staff also rose to the challenge and mobilized to increase their individual volunteering efforts – by donating to local church relief efforts and charities, giving of their time and personal resources. The firm matched these efforts by donating US\$2500 in laptops to schools nominated through staff requests.

We see ourselves as stewards of change, supporting stakeholder needs in areas for greatest impact and will continue to perform similar initiatives in the upcoming months. Our resiliency is connected to our 50+ years of Deloitte in the Caribbean and 175 years of global operations and our commitment is real.

Derek shares his Partner reflections on participating in economic recovery plans, as part of the ICATT coordinating committee, to provide Government with private sector insights.

“It was an honour to represent Deloitte on ICATT’s committee. To give valuable recommendations from our Deloitte perspectives. Our global pulse on the rising trends and sector insights, are applicable to all economic and business situations, regardless of size. What is needed are bold moves to harness new supply chain routes, embrace digital and e-commerce and formulate strong multi-scenario plans.”

Derek Mohammed
Partner & Chair of the
Corporate Responsibility & Sustainability
(CR&S) Committee



WorldClass & WorldClimate





WorldClass - 50 million futures prepared for a world of opportunity

Through our *WorldClass* ambition, we seek to reduce social inequality and support disadvantaged communities by providing job skills, improving educational outcomes, and increasing access to opportunities.

Work and business are changing rapidly, and people are struggling to keep up. By 2030, half of the young people in the world will lack the skills needed for future jobs. In communities around the globe, access to quality education and job opportunities is not equal. Globally, millions have been left behind, unable to fulfil their aspirations and potential. They lack the education, skills, and training needed. This is causing widening inequality, declining productivity, and rising social tensions.

WorldClass is Deloitte's global ambition to empower 50 million people to succeed in today's rapidly changing global economy.

We are committing our most valued asset—our more than 330,000 professionals in firms around the globe—to creating opportunities for those left behind. By collaborating with businesses, government, and educators, together we can transform learning and enable individuals to access the skills they really need to meet future job demands.

Through *WorldClass* we will prepare 50 million futures for a world of opportunity. We will make an impact that matters.



WorldClimate Climate change is not a choice. It's billions of them.

Net-zero carbon emissions by 2030



Actions needed:

- 1 **Significantly reduce Deloitte's greenhouse gas travel emissions**
- 2 **Source 100% renewable energy for Deloitte facilities by 2030**
- 3 **Switch fleets to 100% electric vehicles**
- 4 **Engage Deloitte's supply chain to set science-based carbon reduction targets**
- 5 **Invest in meaningful carbon offset projects to compensate for remaining emissions**

Mitigating the impacts of climate change is a monumental task. Yet, we know progress is possible if we act collectively. It is vital that we all (business and society) take urgent and immediate action. To do our part to help the world achieve the goals of the Paris Agreement, Deloitte has launched *WorldClimate*, our enhanced strategy to drive responsible climate choices within our organization and beyond. Our climate strategy is centered on changing behaviors within our organization and among those we influence to take climate action. There are four pillars to our *WorldClimate* program: • Net-zero by 2030 • Operating green • Empowering individuals • Engaging ecosystems

We believe a globally coordinated response is possible across civil society, businesses and governments. Preparation is crucial. This will be particularly true as the harsher effects of climate change come into focus such as rising water levels, longer droughts, and extreme heat and weather stress traditional supply chains. The outcome of climate change is not pre-ordained. We still have the opportunity to influence the trajectory through collective action.

The future of our people, planet, and profession depend on the business community acting on the climate crisis – now. We have the responsibility to lead on the defining crisis of this century.

Deloitte has an opportunity to not only help protect the planet for future generations, but also to lead the journey on a fundamentally different path forward—one that addresses the long-term health and resilience of planet Earth, its people and its economies.

Deloitte's carbon-reduction goals set in FY2019 included an 11% reduction in business travel by FY2025.

In the latter half of FY2020, the COVID-19 pandemic resulted in the cessation of business travel for Deloitte professionals and for many Deloitte clients.

This unexpected forced grounding has opened up new examinations of how Deloitte does business while continuing to serve clients effectively.

As the world emerges from the pandemic, Deloitte commits to our WorldClimate agenda... to achieve net zero emissions by 2030.

We are rethinking some of the traditional ways in which it operates, particularly business travel.

Deloitte leaders anticipate continuing to serve clients effectively and grow the business, while also reducing travel below pre-pandemic levels.



Measuring our impact

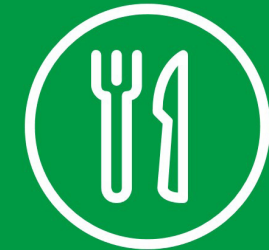
Deloitte Trinidad affirms its commitment to reducing our carbon footprint where possible, and works towards sustainability goals.

Deloitte is committed to making a positive contribution to local communities. As a global organization whose business activities have an impact on the environment, Deloitte also has an important role to play in environmental stewardship.

Through pro bono and skills-based volunteering, strategic relationships with non-profits, charitable giving and IMPACT Day initiatives, our professionals demonstrate their passion for making a positive impact in the community. We promote the highest levels of ethical behavior, advance education and culture, and advocate sustainable use of natural resources and respect for the environment.

We have implemented our Sustainable practices and No plastics policy and our Supplier Code of Conduct. Our expectation is that Deloitte Suppliers support Deloitte's commitment to doing not only what is good for business, but also what is good for Deloitte people, and the communities in which they live and work.

We are proud to announce that our sustainability initiatives to date have achieved the following:



Use of plastic cutlery reduced by 90%



Approximately 20–25% reduction in kwh usage



Estimated 20% reduction in electricity usage



All lighting replaced with LED fixtures



Derek Mohammed
Partner | CR&S Chair
Deloitte Trinidad

Message from the Corporate Responsibility & Sustainability (CR&S) Partner

At Deloitte Trinidad, we believe in the importance of making an impact that matters for our communities, our clients and our people.

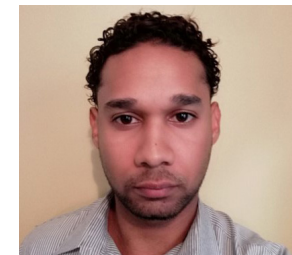
Within the last year, Deloitte staff and management have prioritized children, education and the environment. Our CR&S Committee is dedicated to organizing events and projects where we can help to drive positive change.

In FY19/20, the Firm and our staff put time, effort and resources into remodelling and furnishing libraries and safe spaces to encourage reading, a garden for agricultural activities, and an anti-bullying recreational space to motivate healthy socializing among students. Harnessing the core skills and expertise of our people, we were also able to persevere with our ongoing vision to advise NGOs on effective strategies that contribute to positive change and efficiency in their operations.

The Firm also made donations to several schools and NGOs to aid in the continuation of educational and community projects. Sustainability, also high on our agenda, resulted in a switch to LED lighting at our office.

As we reflect on the past year, we are thankful for the opportunity to make a positive difference, and look forward to continuing to be a driver for positive change.

Meet our CR&S Committee



Marcus Cassius Belle
Audit & Assurance



Amrika Bissoo
Audit & Assurance



Ashley Burrows
Audit & Assurance



Tracy Camacho
Brand & Communications



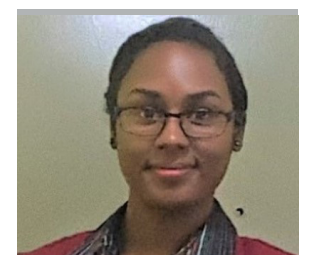
Christine Dalkan
Brand & Communications



Renae Ferguson
Financial Advisory



Yuri Haywood
Information Technology



Khalisah Huggins
Audit & Assurance



Salaina Jagroop-Gowrie
Financial Advisory



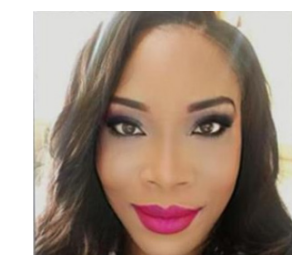
Sonja Julien-Wells
CR&S Co-Chair |
Caribbean Marketing Leader



Ria Ramjattan-Garcia
Practice Protection



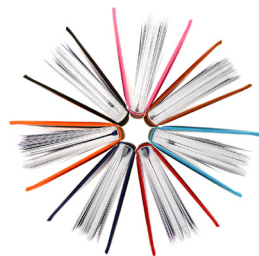
Venita Ramlal
Audit & Assurance



Noreen Worme
Finance

Our roadmap to a brighter future

The future of Trinidad as an inclusive and prosperous nation requires us to take action today to ensure the next generation has the opportunities, skills, and aspirations to become the leaders of tomorrow. For us, action starts with our corporate responsibility strategy, through which we aspire to create lasting value across four pillars:



Education

We are focused on providing opportunities for ambitious individuals and disadvantaged groups to grow and thrive in whatever career they choose. By collaborating with businesses, government, and educators, we can transform learning and enable individuals to access the skills to meet future job demands; helping the talent of tomorrow raise their aspirations and overcome barriers to education and employment.



Environment

Sustainability is embedded into our operations across the firm—to us, it's part of what it means to contribute to a sustainable future for all. This includes understanding, measuring, and mitigating our impact on the environment. Our efforts focus on where we work, how we travel, what we buy and how we buy it, and how we dispose of what we use.



Children

Young people are our future, and today's youth are facing challenges and upheavals that threaten their ability to progress and potentially succeed in the future. Working in innovative ways with government, non-profit organizations, and civil society, we are designing and delivering solutions that contribute to a sustainable and prosperous future for all.



Senior Citizens

We have broadened our societal focus by expanding our initiatives to support the well-being of senior citizens. Today's economic challenges leave some elderly disadvantaged, and struggling to meet daily subsistence and medical expenses. Deloitte respects human dignity and therefore reinforces its commitment to work with NGOs and other organizations that can provide much-needed assistance.

This report highlights the corporate responsibility activities Deloitte Trinidad undertook in each of these areas during the 2020 fiscal year (FY20) - the period from June 1 2019, to May 31, 2020.

Deloitte Trinidad FY20 pro-bono, non-profit and community project statistics



76
Participants



2,026
Hours



US\$403,862
Market Value

Individual Volunteer Program (IVP)

Making an impact, one person at a time

The Individual Volunteer Program (IVP) captures additional volunteer time across the Caribbean and Bermuda region given to individuals to volunteer on specific Corporate Responsibility & Sustainability (CR&S) projects.

Employees are allowed 16 hours per fiscal year, during regular working hours (not weekends), to devote to a charitable project that is of importance to them. Individual volunteer organized projects are separate to any Firm/local office-driven or sponsored program or time given to professional associations in representation of Deloitte.





Diversity & Inclusion

At Deloitte, we want everyone to feel they can be themselves and to thrive at work—in every country, in everything we do, every day. This can only be achieved by providing a workplace culture characterized by inclusive everyday behaviors and built on a foundation of respect and appreciation for diversity in all its forms. We are focused on providing everyone with equal opportunities to grow, develop and succeed in an environment where we hold each other accountable at all times.

Deloitte stands against systemic bias, racism and unequal treatment. We take seriously our responsibility to listen, learn and lead the change we wish to see in the world.

Providing an inclusive culture for all Deloitte people is a long-term commitment. Deloitte is dedicated to supporting and empowering all of its practitioners and professionals to achieve their full potential, and to delivering Deloitte's Purpose to make an impact that matters, each and every day.

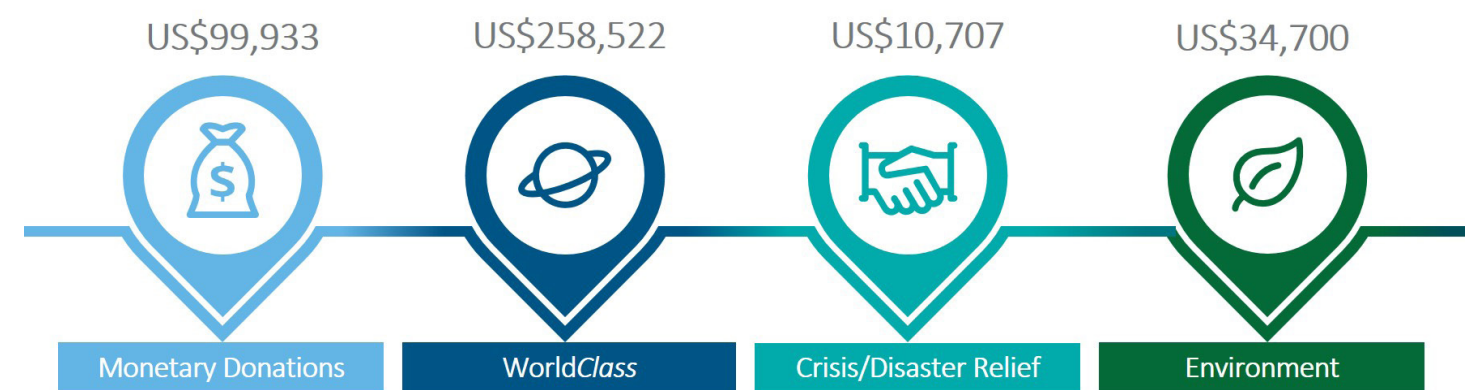
Firm wide sponsorship



Year in review

Connecting with our local communities to make an impact that matters is one of the key pillars in our Deloitte purpose. Despite the unexpected cancellation of some physical events this year, our commitment to making a positive contribution remains as strong as ever.

FY20 donations provided by Deloitte Trinidad



Deloitte hosts free Business Chemistry workshop



Providing insights that can help raise performance levels, improve engagement, and become a more effective leader

Using science to improve the art of relationships

Expressly designed for use in a business context, Business Chemistry® can help individuals and teams grasp where others are coming from, appreciate the value they bring, and determine what they need in order to excel, based on observable traits and preferences. It is used by hundreds of thousands of professionals around the world to build stronger relationships, increase team performance, and create exceptional organizations.

In January 2020, Deloitte provided a Business Chemistry workshop to the Living Waters Community (LWC) staff at no cost.

Ravi Rampersad, Keisha Deokiesingh and Hazel Mootoo from our Business Chemistry team facilitated the session. They were able to assist the LWC staff to identify and understand each other's Business Chemistry types and characteristics, which makes it easier to communicate and work together as a team.



A proud sponsor of UWI's "World of Work" event for the past 10 years

Deloitte Trinidad participated and sponsored UWI World of Work 2020 as part of our annual commitment to supporting opportunity and employment avenues for the youth. The St. Augustine Campus of The University of the West Indies hosts an annual student development initiative – The UWI-Republic Bank World of Work (WOW) Programme 2020. Managers and staff at Deloitte proudly supported the Mock Interview delivery, as well as shared insights on career paths and opportunities with Deloitte to university students.



Mucurapo East Secondary gets anti-bullying safe space

For the past three years, Deloitte has designed its Anti-Bullying programme and piloted the programme with the East Mucurapo Secondary School.

This was a collaborative effort by Deloitte & Touche, the Digicel Foundation, and the principal, teachers and students of the school.

The programme's objectives are to support a non-violent culture and increase the atmosphere for learning by equipping school administrators with skills and techniques and providing improvements to the school surroundings and classroom environments. A safe space was engineered to foster collaboration and safe dialogue among students.

The initiative was born out of a vision to transform the quadrangle of the school into an artistic, peaceful space where students could socialise and relax during their breaks. The upgrade came at a cost of \$33,500, and included a vibrant painted mural, plant pots and benches painted in the student house colours, and the installation of a sail canopy roof over the space.

On November 14, 2019, the Anti-bullying Safe Space was unveiled at the Mucurapo East Secondary School.

IMPACT Day



Deloitte staff making an impact across Trinidad

At Deloitte, our purpose—Making an impact that matters— guides everything we do, from hiring and learning and development to who we want to be for our customers and the communities in which we live and work. IMPACT Day is Deloitte’s annual celebration of our commitment to community investment in Trinidad.

Impact Day is a proud Deloitte tradition, - one which Deloitte Trinidad has observed for a number of years. Staff members set aside their work for the day to contribute towards this initiative, once again, reaffirming our year-round commitment to community investment.

Our key initiatives supported Deloitte’s WorldClass program, which aims to impact 50 million futures by 2030. Our projects were guided by the CBC Corporate Responsibility Pillars, focusing primarily on education and environment.

Our IMPACT Day activities for 2019 directly impacted 60 infant students and directly

reached 280 primary school students while indirectly impacting an average of 1,020 persons within the extended families of these students. The environmental efforts also supported our goals to improve sustainability and carbon reduction goals.

Fondes Amandes Community Reforestation Project, St. Anns

The Fondes Amandes Community Re-Forestation Project is focused largely on environmental issues, but also on the social issues which are interconnected with environmental degradation. Hillsides are planted with a variety of fruit and hardwood trees interspersed with short crops. The area has been converted to a completely organic endeavour, one that does not employ chemical pesticides or fertilisers. With part of the hillsides severely ravaged by bush fires for the first time in over 20 years, our Eco team set out to replant a variety of fruit and hardwood trees. These trees will improve air quality, sequester carbon and help reduce erosion within the Fondes Amandes hillside. Part of the team also performed a river clean-up to keep the Fondes Amandes river ‘clean and serene’.

Montrose Government Primary School

Montrose Government Primary School has served the community of Montrose and Enterprise for many years. With no assigned space for a general library space for all students, this school has tried to create small reading spaces in each classroom to nurture the students’ love of reading. Our small team chose to give the library nook and the walls of the infants’ department a facelift and some new literature.

Tunapuna Presbyterian Primary School - Library & Agriculture

This school’s library was in need of a total revamp - from floor to ceiling. Our team split the work between two days just to restore this space for the students. Some came out on the Saturday prior, to ensure the room was painted, others worked tirelessly on the day to lay the cushioned vinyl flooring and wall decals, and to stock the library shelves. Part of the team also came together to till the soil and plant a variety of short-term crops - working hard to revitalise an existing outdoor space assigned for teaching sustainable agriculture to the students.





"The Tunapuna Presbyterian Primary School has nurtured the children of Tunapuna and environs from as far back as 1891. The current structure was built in 1958 and there was a dire need for a library space to be designed for all students. There was also an outdoor space that was assigned for teaching sustainable agriculture to the students. It was a great feeling to know that we were able to make these a reality in time for the new school term!"

Christine Dalkan
Senior Administrator
Brand & Communications





LOCATION, Trinidad

Conclusion

We will aggressively continue to work with stakeholders and invest in programs and support causes important to our Corporate Responsibility & Sustainability goals. As a responsible player in the Trinidad business landscape, we commit to improving and widening our efforts in areas where development is critical and knowledge and skills based support is needed by stakeholder groups and the youth of our nation.

We look forward to expanding opportunities at Deloitte in 2021 – both within our organization and throughout our communities to make an impact that matters.

Contacts



Derek Mohammed
Partner | CR&S Chair
dmohammed@deloitte.com



Sonja Julien-Wells
Senior Manager |
CR&S Co-Chair
sjwells@deloitte.com

Deloitte.

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited (“DTTL”), its global network of member firms, and their related entities (collectively, the “Deloitte organization”). DTTL (also referred to as “Deloitte Global”) and each of its member firms and related entities are legally separate and independent entities, which cannot obligate or bind each other in respect of third parties. DTTL and each DTTL member firm and related entity is liable only for its own acts and omissions, and not those of each other. DTTL does not provide services to clients. Please see www.deloitte.com/about to learn more. Deloitte & Touche is an affiliate of DCB Holding Ltd., a member firm of Deloitte Touche Tohmatsu Limited.

Deloitte is a leading global provider of audit and assurance, consulting, financial advisory, risk advisory, tax and related services. Our global network of member firms and related entities in more than 150 countries and territories (collectively, the “Deloitte organization”) serves four out of five Fortune Global 500® companies. Learn how Deloitte’s approximately 330,000 people make an impact that matters at www.deloitte.com.

Deloitte has a strong presence in the Caribbean and Bermuda marketplace, with more than 500 professionals dedicated to bringing their talents to bear on our clients’ unique issues. Deloitte Caribbean and Bermuda serves the English-speaking Caribbean from offices in the Bahamas, Barbados, Bermuda, British and United States Virgin Islands, Cayman Islands, and Trinidad & Tobago. Our professionals have a single focus: to help clients navigate their business challenges and achieve success.

This communication contains general information only, and none of Deloitte Touche Tohmatsu Limited (“DTTL”), its global network of member firms or their related entities (collectively, the “Deloitte organization”) is, by means of this communication, rendering professional advice or services. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No representations, warranties or undertakings (express or implied) are given as to the accuracy or completeness of the information in this communication, and none of DTTL, its member firms, related entities, employees or agents shall be liable or responsible for any loss or damage whatsoever arising directly or indirectly in connection with any person relying on this communication. DTTL and each of its member firms, and their related entities, are legally separate and independent entities.