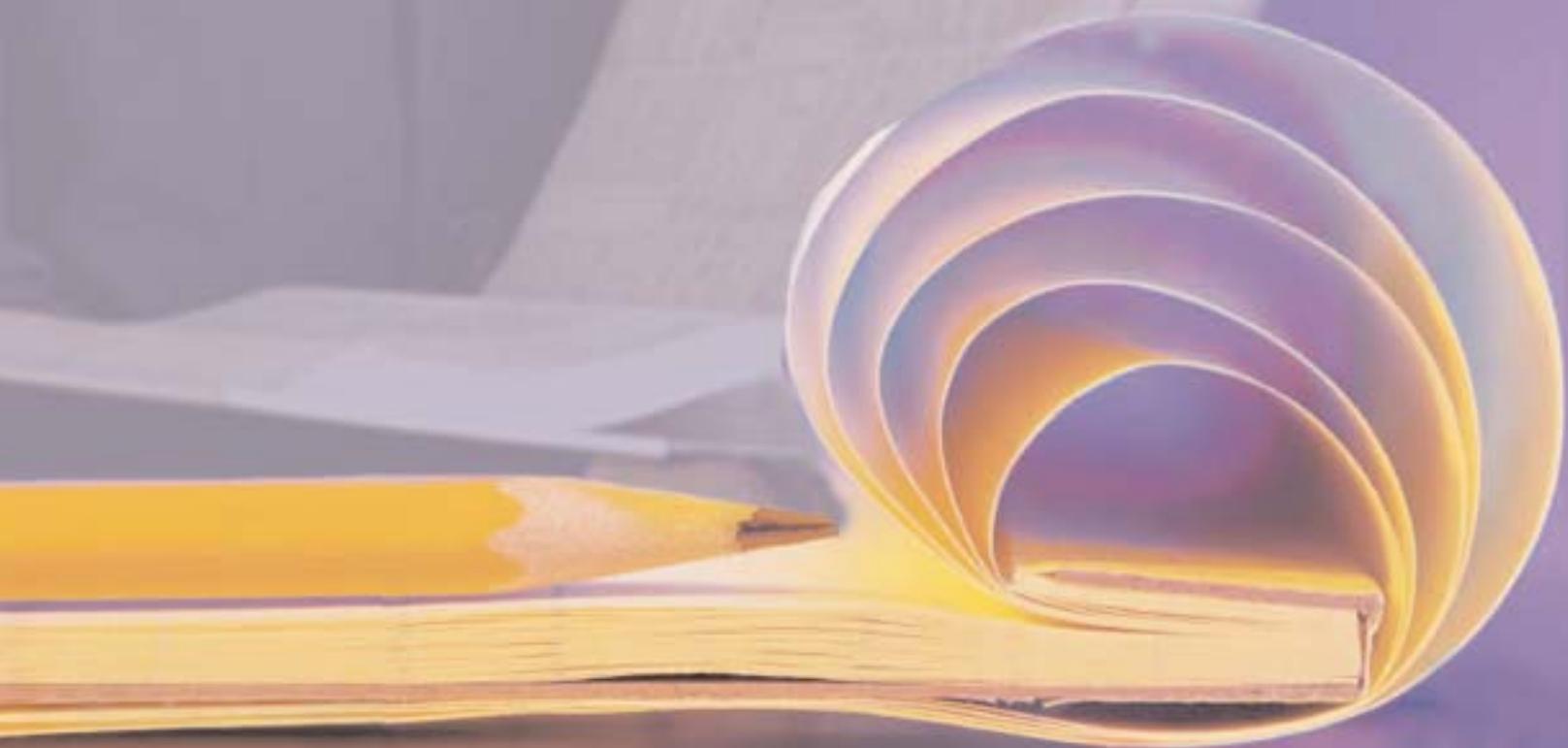




A Chamber of Commerce Publication

FINANCIAL ASSISTANCE, SCHOLARSHIP, TRAINING AND EDUCATION GUIDE



2004 EDITION

In Pursuit of Excellence

An integral element of CUC's strategy is to continue to build organisational strength through employee development. The Company maintains a scholarship programme for qualified Caymanian students to pursue degrees in electrical and mechanical engineering, accounting and other fields from accredited universities and colleges locally and overseas.

Four scholarship recipients recently graduated and returned to the Company, while four additional recipients are currently completing their studies and will also return to CUC upon graduation.

The recent graduates are:

Robert Whorms, Bachelor's degree in Electrical Engineering

Keisha Yates, Bachelor's degree in Accounting

Jason Burke, Industrial Maintenance & Engineering Technology diploma

Kurt Hislop, Electrical Engineering Technician diploma

Recipients studying overseas are:

David Anderson, Bachelor's degree in Mechanical Engineering

Richard Solomon, Bachelor's degree in Management Information Technology

Earlton Bramble, Electrical Engineering Technology diploma

Chad Powell, Electrical Engineering Technician diploma

We believe that our continued success will be realised by developing our human resource capital and embracing technology.



Message from the Chamber of Commerce

This booklet is a compilation of many of the scholarship, financial assistance and training opportunities that are available to local students and job seekers through the generous support and sponsorship of the private and public sectors. It serves as a central source of information for the community.

It seems appropriate that this guide is a Chamber of Commerce publication. The Chamber works diligently to help prepare high school and college students for the workplace on several fronts.

Work experience and career awareness visits for both public and private schools are organized each year by the Chamber, offering students of all ages a chance to learn about the many career opportunities that exist in the country.

The Professional Development and Training Centre, a division of the Chamber, is highly regarded with more than 4,000 persons enrolling in one or more of the workshops since its launch in 1995. More than 60 courses are conducted each year by highly qualified and respected local and international facilitators. Visit the Chamber Training Centre at www.caymanchamber.ky to review the many workshops that are available throughout the year and to register online.

The Chamber is a major supporter of Junior Achievement (JA), a programme launched by the Rotary Club of Grand Cayman Central in the early 1990s. JA teaches students how to start a company and the basics of business. The JA Company and Business Basics programmes have assisted hundreds of middle and high school students over the years.

Mentoring Cayman, a programme launched by the Chamber and the Ministry of Education, Human Resources and Culture in 2002, promotes leadership development among high school students who will become the next generation of business leaders. Students who qualify are assigned to private and public sector mentors one day per month for 10 months. The mentor works along with the student so that he/she gains a better understanding of business and leadership development.

Www.caymanchamber.ky is a great online resource for students seeking information about employment opportunities and information about businesses in the Cayman Islands. Member employers are able to post job openings daily and visitors to the site can review available positions and submit applications directly by e-mail.

In closing, we'd would like to thank the private sector companies and Government departments that contributed information to the guide. Special thanks to the financial sponsors for generously contributing funds in support of this worthwhile education and workplace development project.



Joseph Hew
President



Wil Pineau
Chief Executive Officer

Message from the Minister of Education, Human Resources & Culture

Once again it is my pleasure to congratulate the Chamber of Commerce on the noble efforts which the organisation is making towards helping Caymanian young people access a quality education.

The Chamber has a solid reputation in helping galvanise private sector efforts to supplement the efforts of Government in scholarship matters. I have long been an advocate of public sector/private sector partnerships. Indeed upon taking office in November 2000 one of the first organizations approached by me as Minister, was the Chamber of Commerce.

Out of that cordial relationship came the Chamber's pledge to cooperate with the Ministry in the formation of the National Mentoring Programme. In addition to this however the Chamber has demonstrated an ongoing willingness and desire for constructive involvement in the provision of excellent educational opportunities for our college bound students.

The Ministry, and by inference, the Government, welcomes the Chamber's efforts in this important area of the society's development. We pledge our continuing cooperation and it gives me great pleasure to announce that our objective is to continue to work with and complement the Chamber in its excellence of effort in this regard.

Sincere best wishes,
Roy Bodden, MLA, JP
Minister of Education, Human Resources & Culture

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Financial Assistance & Scholarships

Companies and organisations that provide local and overseas scholarship opportunities for entry, junior and senior level employees and high school graduates and school leavers are listed on the following pages.

All but a few of the scholarships are offered to Caymanians only; most are offered for specific degrees, at colleges approved by the sponsors.

Some awards are conditional on "bonding" agreements (i.e. for employment with the sponsor for a specific period) or on other factors. Some awards are open to all ages, others to relatively recent school-leavers only.

We have not included offers of free enrolment by U.S. and U.K. institutions for citizens of those countries or for sports or other specialist scholarships. Rather, we refer readers to the George Town Public Library and Government's Sports Office.

AALL TRUST & BANKING CORPORATION LTD.

<i>Institution:</i>	University off island
<i>Course of study:</i>	Cover any field of study with emphasis on finance and information technology
<i>Amount:</i>	\$5,000/year - non continuing (one time).
<i>Eligibility requirements:</i>	Must be high achiever, academically GPA 3.5 or higher
<i>Conditions:</i>	Must be attending a university off island
<i>Application date:</i>	May 15th
<i>Contact information:</i>	Kim Remizowski, Manager, Banking, Treasury & Operations Ph: 345-949-5588 Fax: 345 949 8265 Email: kremizowski@aall.com

ANDRO GROUP LTD.

<i>Institution:</i>	University College of the Cayman Islands (UCCI)
<i>Course:</i>	Certificate in Electrical Technology: one-year full-time course with 2 days a week industrial attachment for work experience (2 scholarships offered a year)
<i>Annual Trophy & Prize:</i>	The Andro Challenge Cup is awarded annually to the best performing graduate in Electrical technology at UCCI, together with a cash prize of \$300.
<i>Amount:</i>	Includes all UCCI tuition fees, textbooks, and graduation fees. Provides students with paid industrial attachment for 2 days per week and the opportunity to "earn-while-you-learn".
<i>Eligibility Requirements:</i>	Caymanians who conform to UCCI's enrolment criteria.
<i>Conditions to be met:</i>	Enthusiasm and willingness to learn, dependability and discipline for industrial attachment. Acceptable levels of progress in academic and practical trade skills.
<i>Application Date:</i>	September annually.
<i>Contact:</i>	Andro Group Limited Human Resources, P.O. Box 10051 APO Ph: 345-949-8000 Fax: 345-949-8061 E-mail: cjones@andromep.com.ky

APPLEBY SPURLING HUNTER

Appleby Spurling Hunter is one of the world's largest and best-known offshore law firms. It is a leading provider of sophisticated, specialised offshore legal services with offices in the three key financial centres of Bermuda, the Cayman Islands and the British Virgin Islands, as well as offices providing services in the laws of those three jurisdictions in London and Hong Kong. The firm's client base includes many of the world's blue-chip companies and high net worth individuals, as well as many significant businesses and a number of private individuals based here in Cayman.

The Cayman office has a long tradition of supporting and training young Caymanians, and is one of the few organisations in the Cayman Islands with a full time dedicated in-house training officer, who delivers and/or coordinates training programmes covering IT, administrative, management and legal training. The Cayman office is working towards attaining the Investors in People standard.

The Partners of Appleby Spurling Hunter in the Cayman Islands are proud to offer the following scholarship programme.

<i>Institution:</i>	Cayman Islands Law School or approved overseas university or law school
<i>Course:</i>	Bachelor's Degree in Law or equivalent, followed by Professional Practice Course or equivalent
<i>Amount:</i>	Covers all tuition-related expenses for attendance at Cayman Islands Law School (or like amount for students attending other institutions) and payment of a monthly living allowance.
<i>Eligibility Requirements:</i>	Must be Caymanian and intending to pursue a career as an attorney.
<i>Conditions to be met:</i>	Satisfactory performance in interim and final exams. Participation in summer internship programme each year of the course. Acceptance of articles of clerkship with Appleby Spurling Hunter (if offered) upon completion of the Professional Practice Course.
<i>Contact:</i>	Manager Human Resources Appleby Spurling Hunter Clifton House, 75 Fort Street P0 Box 190 CT Grand Cayman, Cayman Islands Tel 345 949 4900 or Fax 345 949 4901 Website www.applebyglobal.com

AUTOHAUS

Institution: Any accredited automobile technical school
Courses: Minimum of Associate degree programme for Automobile Technology
Amount: US\$2,000 per year, maximum 2 years.
Eligibility requirements: High School diploma, clear police record, ages 18-25, motivated Caymanian with a desire to learn, successful interview with Autohaus.
Conditions: Acceptance to suitable school. Must attend programme full time and maintain a GPA of 3.0 or higher. Must work for Autohaus for minimum of one year immediately following completion of degree.
Application deadline: Open
Contact information: Christian van der Bol
 Ph: 345-949-5760 Fax: 345 945-1562
 Email: autohaus@candw.ky

BANCO ITAU S.A. GRAND CAYMAN BRANCH

Institution: University College of the Cayman Islands (UCCI) or International College of the Cayman Islands (ICCI).
Course: Courses related to banking, finance or information technology.
Amount: Partial tuition, ranging from 40% to 75% of tuition costs.
Eligibility Requirements: Student must be employed with Banco Itau S.A. Grand Cayman Branch for at least 6 months.
Conditions to be met: Students must show passing grades equivalent to B or above.
Contact: Martinho G. Balbina
 Banco Itau S.A. Grand Cayman Branch
 P.O. Box 2582 GT
 Tel: (345) 945 1271 Fax: (345) 945 1275
 Email: martinho.balbina@itau.com

BANK AUSTRIA CAYMAN ISLANDS LTD.

Institution: Must be approved by Bank Austria Cayman Islands Ltd.
Course: A degree programme in either the finance sector or the performing arts
Amount: C\$10,000 per annum for up to four years
Eligibility Requirements: Applicant must be Caymanian & have graduated from high school
Conditions to be met: Finance degree scholarship recipient will work with Bank Austria during semester breaks
Contact: Human Resources
 Bank Austria Cayman Islands Ltd.
 P.O. Box 31362 SMB

BANK OF BUTTERFIELD INTERNATIONAL (CAYMAN) LTD.

Institution: A competitive university selected by the candidate and approved by the Scholarship Committee
Course: Any course of academic study beneficial to the Islands as a whole.
Amount: US\$30,000 per annum for a maximum of four years
Eligibility Requirements: Applicants must be Caymanian between the ages of 18 and 25 years and must have the necessary academic background to achieve success at a competitive university.
Conditions to be met: A 3.0 grade point average must be maintained and the scholarship recipient must undertake to return to Cayman upon completion of the study programme for a period of time equal to that of the scholarship.

OVER
 \$1,000,000
 IS AVAILABLE FOR
 SCHOLARSHIPS,
 TRAINING AND
 EDUCATIONAL
 OPPORTUNITIES
 THIS YEAR.

Application Date: May
Contact: The Manager
 Human Resources
 Bank of Butterfield
 P.O. Box 705 GT
 Ph: 345-949-7055 Fax: (345) 949 7226

BCQS LIMITED

Institution: Distance learning for the College of Estate Management, Reading, England
Course: All related surveying courses that give exception to Chartered Institution of Chartered Surveyors entry requirements.
Amount: Full cost of course
Eligibility Requirements: 5 O'levels and 2 A' levels or equivalent
Conditions: Candidates must remain in the employment of BCQS Limited for two years after they have qualified as Chartered Surveyors.
Contact: Liam Day
 BCQS Limited
 P.O. Box 871 GT
 Ph: 345-949-8644

BRUNEI GOVERNMENT

Institution: University Brunei Darussalam
Courses: Bachelor's and Master's Degrees in Education, Business and Public Administration Diploma's in Nursing, Engineering and Computer Technology
Application Date: 28th February
Expenses Covered: Includes full travel costs, tuition and books
Contact: Education Department
 Mrs. Lillian Archer
 Education Resource Centre, Education Department
 Thomas Russell Way, George Town
 Ph: 345-914-1731

CABLE & WIRELESS

Institution: University College of the Cayman Islands, International College of the Cayman Islands and Tampa Tech.
Course: Relevant to the job.
Amount: Some complete; others partial
Eligibility requirements: Staff member or child of employee
Conditions to be met: Work on successful completion for pre-determined time.
Contact: Carla McLaughlin
 Ph: 345 914-0457 Fax: 345 949-4087 Email: carla.mclaughlin@cw.com

CUC LTD.

Course: CUC's scholarships are for Caymanians who have an aptitude to obtain a university degree or a technical diploma at a local or international institution in accounting, engineering, or electrical technology or in such other fields as determined by CUC. The intent of the programme is to provide mutual benefit to the scholarship recipient and the Company, and in doing so, provide long term benefit to the Cayman Islands.
Amount: Established at the time scholarship is offered and generally will be CUS\$16,000 per year for engineering scholarships and CUS\$10,000 per year for electrical/mechanical technology and accounting scholarships.
Terms: Four years for engineering and 2 years or 3 years for electrical/mechanical technology or accounting, or such other time period as determined by CUC from time to time
Eligibility requirements: Caymanians possessing academic records in subjects that are relevant to the higher qualifications among other factors will be taken into consideration. Current employees are also eligible to apply.

Conditions to be met: Work with CUC during summer breaks and for a predetermined period upon successful completion.
Applications: Application forms are available from CUC and must be completed and submitted with two references. Rules and guidelines will be provided.
Contact: Mrs. Debra Bergstrom
 Vice President, Human Resources & Customer Services
 457 North Sound Road, P.O. Box 38 GT
 Ph: 345 914-1111 Fax: 345 949-5203 Email: dbergstrom@cuc.ky

CAYMAN CONTRACTORS ASSOCIATION

Institution: University College of the Cayman Islands
Courses: Certificate in Building Technology
Amount: One year's tuition
Eligibility requirements: Minimum requirements of UCCI
Applicaton deadline: 2nd September
Contact information: Gilles Langlois:
 Ph: 345-945-5991 Fax: (345) 945 4808

CAYMAN SOCIETY OF ARCHITECTS, SURVEYORS AND ENGINEERS

Institution: Local and overseas institutions
Course: Related to architecture, surveying or engineering
Amount: Up to C\$300 per grant per year
Eligibility requirements: Caymanians/Cayman Status holders
Conditions: Have to be enrolled in CASE accepted programme
Contact: Findlay Josephs
 P.O. Box 11231 APO, Grand Cayman
 Tel: (345) 949-8602 Fax: (345) 949-9215 Email: ptech-fj@candw.ky

CAYMAN ISLANDS CHAMBER OF COMMERCE

Institution: St. James Secretarial College in London or institution approved by Scholarship Board
Courses: Two-year Executive Secretarial Course
Amount: Travel, tuition, room and board and US\$4,000 personal allowance per year (ongoing funding generously provided by Myers and Alberga)
Eligibility: Caymanians or Cayman Status holders only
Conditions: The student agrees to complete the two year programme while maintaining a 3.0 grade point average. After completion, the student agrees to reimburse the scholarship fund one half of the principal sum advanced. The principal sum shall bear interest at 10% on a simple interest basis. However, such interest shall not commence to accrue until 30 days after the completion of the course of study. Monthly repayments shall not exceed C\$200 per month, unless at the request of the student.
Application date: As published in the media
Contact: Wil Pineau
 Chief Executive Officer
 Ph: 345 949-8090 Fax: 345 949-0220
 Email: info@caymanchamber.ky

CAYMAN ISLANDS SOCIETY OF FINANCIAL ANALYSTS

Institution: International institution, Chartered Financial Analyst (CFA) designation.
Course: Registration, enrollment fee and books for 1 year of Chartered Financial Analyst (CFA) course of study. Total of 3 years of study is required.
Amount: Registration and enrolment \$550.00 and books, approximately \$350.00.
Eligibility Requirements: The CFA Programme is post graduate. No specific pre-requisite courses are prescribed.
Conditions to be met: Employer would not otherwise cover this course of study.
Application deadline: Mid January annually.
Contact: Ray Iler
 Ph: 345 814-2348 Email: riler@deloitte.com

CAYMAN ISLANDS TOURISM ASSOCIATION

Scholarship Guidelines

To be considered for a Cayman Islands Tourism Association scholarship applicants must meet the following criteria:

1. Documented full-time or part-time student status
2. Demonstrated potential for success in the tourism industry
3. Demonstrated financial need.
4. Be a Caymanian citizen

Applicants must have graduated from high school, are current under-graduate or post-graduate students already enrolled in a tertiary institution OR are tourism professionals with a minimum of three years work experience in tourism.

Scholarships will be granted for full-time or part-time study of a tourism related degree programme at the University College of the Cayman Islands, International College of the Cayman Islands or any other tertiary institution or professional development agency deemed appropriate by the Cayman Islands Tourism Association.

The CITA Training, Education and Scholarship Committee will select the scholarship recipient(s) each year based on financial need, academic or professional achievement, extracurricular activities in school, community involvement and involvement in the CITA's activities. Awards are based on requested information received from this application and accompanying back up materials submitted to the CITA Scholarship Programme no later than six weeks before the funds are required.

Cheques will be paid directly to the student's chosen institution and will be applied to tuition, fees, books, and room or board. No cheques will be written out to the student. It is the responsibility of the student to notify the CITA in writing of any changes in plans for their study. Failure to do so may result in loss of the scholarship.

Awards are renewable for up to four years. Awards for part-time study range from C\$250 - C\$2,000 per annum. Awards for full-time study range from C\$500 - C\$10,000 per annum. The amount granted is dependent on the student's financial need, other financial support received and the funding available from the CITA scholarship fund.

Award recipients are required to make themselves available to the CITA to assist with fundraising tasks or office assistance.



The University of the West Indies
Oriens ex Occidente Lux: A Light Rising from the West



The University of the West Indies is an autonomous regional institution supported by and serving 15 different countries in the West Indies - Anguilla, Antigua & Barbuda, Bahamas, Barbados, Belize, British Virgin Islands, Cayman Islands, Dominica, Grenada, Jamaica, Montserrat, St. Kitts/Nevis, St. Lucia, St. Vincent & The Grenadines, Republic of Trinidad & Tobago.

The University has three main campuses. They are: Mona Campus in Jamaica, Cave Hill Campus in Barbados and St Augustine Campus in Trinidad. In addition to the three main campuses, the University has centres in all of its non-campus Caribbean countries.

The Cayman Islands University Centre is located at 168 Olympic Way George Town, Grand Cayman.
Contacts: 1.345.946.8322 Fax: 1345.949.0886 e-mail: uwlcayman@candw.ky / uwldec@candw.ky

Failure to do so may result in loss of the scholarship funds. Full-time students could qualify to be paid for these hours.

Award recipients must make themselves available for an interview and photo to be used in press releases.

Steps in applying for the tourism scholarship offered by CITA

1. Complete the application form.
2. Include scholastic records, e.g SAT, high school diploma.
3. Include proof of full-time or part-time student status and course fees
4. Include a typed essay as requested in the application form.
5. Include proof of Caymanian citizenship (birth certificate, status documents or adoption papers).
6. Include a typed statement about your personal goals, career goals: tell us about your personal and professional interests and why you believe you should be awarded this scholarship.

Requirement details listed in the application form.

The scholarship is available for study in the hospitality program or any other tourism-related discipline at any tertiary institution in the Cayman Islands. Students must be interested in either pursuing a career in the hospitality/tourism industry or furthering their career in the tourism industry through professional development. The amount and conditions of the scholarship are determined on an individual basis. Scholarship applications are reviewed in the last week of every month and responses to your application can be expected in the second week of the following month. Please plan accordingly to account for the application revision time.

Contact: Cayman Islands Tourism Association
P.O. Box 31086 SMB
Ph: 345 949-8522 Fx: 345 9496-8522

CICSA CO-OPERATIVE CREDIT UNION LTD.

Institution: Approved higher learning institution
Course: Studies must be relevant to the interests of the CICSA Credit Union of the Cayman Islands.
Amount: Average CI\$3,000
Eligibility Requirements: Applicant must be a member of the CICSA Credit Union or a child of a Credit Union member.
Conditions to be met: Must maintain a GPA of not less than 2.0. Also, must return to the Cayman Islands and be willing to offer employment to the Credit Union upon completion of study programme.
Application Date: April 30th
Contact: Application is available at the Credit Union office #58 Huldah Ave., George Town

CAYMAN ISLANDS DEVELOPMENT BANK

Apply for student loans on attractive terms, including a grace period on the repayment of principal during your course of study.

Contact: Cayman Islands Development Bank
Cayman Financial Centre
36B Dr. Roy's Drive
George Town, Grand Cayman

CITCO FUND SERVICES (CAYMAN) LTD.

Institution: Must be approved by CITCO Fund Services (Cayman) Ltd.
Course: Finance, Accounting or Law Degree

Following is a list of companies and organisations that offer scholarships and loans to students for the continuation of their studies at the University College of the Cayman Islands.

Scholarship Awarded By	Major	Amount	Description
Andro Electric Company Ltd	Electrical Technology Certificate	Tuition, books, fees	Will gain hands on experience within the company
CIDB Student Loan Scheme	Any	All	For qualified residents or Caymanians
Board of Governors	Any in the Associate degree programme	All	For the most outstanding student, for up to 2 years
Cayman National Corporation	Accounting / Business Administration / Computer Science	CIS\$5,000 per annum	Caymanian Student, complete Associate degree.
CI Government Education Council	Any	Tuition, books, fees	For a Caymanian / Status holder student to continue their studies
Foster's Food Fair	Any	CIS\$5,000	For full time students, preferably in Business related majors
G. Haig Bodden Memorial	Technical Certificate programmes	CIS\$500	For full time Caymanian students enrolled in full time study
Rotary of Grand Cayman	Any in the Certificate programme	Tuition, books, fees	For full time students, with good academic performance
Royal Bank of Canada	Business related in Associate degree	CIS\$500	For full time students
Tuition Payment Plan	Any	All	Spread tuition payments throughout the semester
<p>Note: The above information is subject to change and is not a complete list. Students are advised to check the local media for changes or new scholarship opportunities which may not be listed above.</p>			

Amount: US\$12,000 per annum
Eligibility Requirements: University acceptance, good academic record (3.0 GPA) and strong personal statement
Conditions to be met: Must complete four-year programme and maintain a 3.0 GPA
Application Date: March 31st
Contact: Janet Farrington-Martinez
 CITCO Fund Services (Cayman) Ltd.
 P.O. Box 31106 SMB
 Ph: 345 949-3977 Fax: 345 949-3877

CLIFTON HUNTER MEMORIAL SCHOLARSHIP

Insitution: Cayman Islands Law School or a university in the British Commonwealth approved to the Trustees and conferring a Bachelor of laws degree
Conditions to be met: Must be a full time student.
Requirements: Must be of Caymanian status, domiciled and resident in the Cayman Islands, over the age of 18, demonstrated ourstanding academic ability and acheivements at the high school or university undergraduate level and must be financially deserving of assistance towards the cost of their tuition expenses.
Contact: Cayman National Trust Co., as Trustees
 Attention P.J. Sutcliffe
 PO Box 1790 GT
 Phone: 345-949-0445

CODAN TRUST COMPANY (CAYMAN) LIMITED

Institution: The Institute of Chartered Secretaries and Administrators
Course: All relevant courses leading to a qualification with the Institute of Chartered Secretaries and Administrators
Amount: Full cost of programme
Eligibility Requirements: Must be employed with Codan Trust and must be accepted by Institute of Chartered Secretaries and Administrators
Contact: Codan Trust Company (Cayman) Limited
 P.O. Box 2681 GT
 Ph: 345-949-1040 Email: mtcocx@cdp.bm

CAYMAN WATER

Institution: Any institution approved by the company
Course: Any course approved by the company
Amount: US\$25,000 per annum
Eligibility requirements: Must be Caymanian, possess Caymanian Status or a student who has attended all of their secondary education in the Cayman Islands
Application date: Check the local media for announcement
Contact: Mr. Peter Ribbins
 P.O. Box 1114 GT
 Ph: 345 945-4277, Fax: 345 945-4191 Email: pribbins@candw.ky

CTO FOUNDATION

The Caribbean Tourism Organization (CTO) Scholarship Foundation is accepting applications for scholarships and study grants from the Caribbean nationals in CTO member countries.

Types:: Scholarships of up to US\$20,000 to individuals wanting to study tourism or hospitality at the Master's (post graduate) level study grants of up to US\$2,500 to individuals pursuing tourism/hospitality studies at the certificate, diploma, associate degree or first degree level, and to industry personnel who want to gain proficiency in a second language to assist them in their job.
Institution: Studies can be pursued both within and outside the region.
Contact: CTO, One Financial Place
 Collymore Rock
 St. Michael, Barbados
 Tel: 246-427-5242 Fax: 246-429-3065 www.onecaribbean.org

DELOITTE.

Local Study: The Successful applicant should have gained acceptance into a Degree programme at either the C.I. Law School, or the Associate's or Bachelor's in Business degree programme at either the University College of the Cayman Islands or the International College of the Cayman Islands. Eligible courses of study include Business Administration (Accounting, Information Systems/Technology, Finance or Management), or Law.

The successful applicant(s) will be required to work (at-least part time) in a relevant role in the Firm while pursuing the course of study. Upon successful completion of the local course study, the successful candidate may be funded to undertake further studies at a competitive tertiary institution overseas.

Overseas Study: The successful applicant would be someone who is presently at a competitive overseas university pursuing one of the eligible courses of study, or who has completed an Associate's degree in Business at either of the local institutions.
 The overseas grant is US\$16,500 per annum, and the Firm during the summer will assist the successful applicant up to the point of gaining a professional designation/qualification, where necessary.

Participants in this scheme will be required to work for the Firm during the summer vacation periods to gain practical experience. Upon completion of studies the successful applicant will be required to work in the Cayman Islands; undertake continuing professional education; and may also be assigned to other Deloitte & Touche offices overseas, under the Global Development Programme (GDP).

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CIDB Human Resource loans help Caymanians get ahead

CIDB offers an attractive student loan package to help Caymanians achieve their career goals by financing their academic or technical training needs at local, regional and international colleges or universities.

Areas of study range from Accounting to Mechanical Engineering to Youth and Community Work.

We offer generous repayment terms and a grace period on principal repayment only during the course of study.

Come in and meet with one of our Credit/Marketing Officers

CIDB IS THE DOOR THAT WILL PROVIDE OPPORTUNITIES FOR YOUR FUTURE



CAYMAN ISLANDS DEVELOPMENT BANK

Development is our business

36B Dr. Roy's Drive

George Town

Ph: 345.949.7511 | Fax: 345.949.6168

E-mail: cidb@gov.ky

Successful applicants follow a course of work and study involving employment at our office, attendance at and approved university in the United States of America for an agreed programme and passing the Certified Public Accountant (CPA) exams, before joining the firm as a full time employee in our audit services group.

Thereafter, career progression and professional development, such as that afforded by secondment to one of our offices, are already closely monitored and encouraged.

The secondment phase of our programme provides an opportunity for our Caymanian staff accountants to further develop their skills in the environment of one of our large offices in the United States. The individual is exposed to clients of a larger size and wider variety of industries that would be the case in the Cayman Islands. Most secondments are eighteen months in duration. Those individuals who consistently demonstrate superior client service will ultimately be considered for management positions with the local firm.

Application Deadline:

Contact:

May of each year
Scholarship Committee Deloitte.
PO Box 1787 GT, Grand Cayman
Phone: 345 949-7500 Ext. 2293

ERNST & YOUNG

Institution: Approved university by firm
Course: Accounting
Amount: Varies depending on need
Eligibility requirements: Minimum grade point average of 3.0 and SAT score of 1000
Conditions: Interested in studying Accounting with goal of achieving CPA or CA designation. Must maintain 3.0 GPA in college studies.

Application deadline: May 15th
Contact information: Michael Falk
Ph: 345-914-1415 E-Mail: michael.falk@ky.eyi.com

FIDELITY BANK (CAYMAN) LTD.

Course: Any financial or business related courses
Amount: Overseas studies \$7,500 per year.
Local study: Bank, finance, business related, and 100% of costs. Other non-related courses: 50% of the cost.
Course: Any financial or Accounting Course
Eligibility requirements: Offered to employees only. Overseas scholarships based on merit. Payment for local courses is based on success (bank pays 50% of course the other 50% is deducted from employees salary and is reimbursed if the employee is successful).

FOREIGN & COMMONWEALTH OFFICE CHEVENING SCHOLARSHIPS

Institution: Approved university or college in Britain
Course: 1-year Master's Programme
Eligibility Requirements: Must have first degree
Conditions: Subject to interview with the Governor's office and Education Council
Application Date: January/February - will be announced in the Caymanian

10 COMPANIES ARE
OFFERING
FULL TUITION
SCHOLARSHIPS.

Contact: Compass
 Education Department
 Ph: 345-914-1731
 or Staff Officer to the Governor, Glass House
 Ph: 345-244-2434 Fax: 345-945-4131 E-mail: staffoff@candw.ky

GOLDMAN SACHS (CAYMAN) TRUST LTD.

Institution: Must be approved by Goldman Sachs
Course: Business, Finance or Accounting oriented degree programmes
Amount: US\$12,500 per year
Eligibility requirements: Merit based scholarship for Caymanian students with consideration given to previous grades and references and interviews with Goldman Sachs personnel
Conditions to be met: Must maintain a GPA of 3.0 or better. Must work for Goldman Sachs during school holidays and for two years post graduation
Application Date: Scholarship not offered annually, but on a vacancy basis. Goldman Sachs advertises when vacancy available.
Contact: Grant Jackson
 Goldman Sachs
 Ph: 345-914-8013 E-mail: grant.jackson@gs.com

GRAND CAYMAN MARRIOTT BEACH RESORT

Institution: Any accredited North American college or university
Course: Bachelor Degree in Hotel & Restaurant Management
Amount: US\$20,000 per annum up to four years
Eligibility Requirements: Must be Caymanian or Caymanian Status holder. Must have recently graduated from high school and have sat the Scholastic Aptitude Test (SAT) Must be interested in pursuing a career in Tourism and be accepted at an accredited university or college. Must provide three references.
Conditions to be met: Must take a minimum of 12 credit hours per semester and maintain a 2.5 grade point average. Must do three management internships during summer holiday.

AT ERNST & YOUNG, we hold no value higher than academic achievement for the young people who join our firm. Education is the foundation of success in business—and in life.

For more than 30 years, we have been financing the education of young Caymanian students with an interest in entering the accounting profession. It is a program which has worked well for them—and for us.

This year we established the "Ernst & Young Achievement Awards for Academic Excellence," offering financial rewards and public recognition to each valedictorian of our public and private high schools. It is a program we intend to continue.

We congratulate, and encourage, all young men and women in their pursuit of higher education.



ERNST & YOUNG

QUALITY IN EVERYTHING WE DO

P.O. Box 5100T, One Capital Place, 4th Floor · Shedden Road, Grand Cayman · www.ey.com
 Assurance and Advisory Business Services—(AABS) · Phone: (345) 949-8444 · Fax: (345) 949-8529
 Transaction Advisory Services—(TAS) · Phone: (345) 946-0081 · Fax: (345) 946-0082

Contact: Human Resources Director,
Marriott Resort
Ph: 345-949-0088 Fax: 345-949-8088

HSBC FINANCIAL SERVICES (CAYMAN) LIMITED

Institution: Approved University
Course: Financial or accounting degree programme
Amount: US\$10,000 per annum for 4 years
Eligibility Requirements: Applicant must be over 18 years of age and have acceptable examination passes
Contact: Ellen Reid
HSBC Financial Services (Cayman) Limited
Ph: 345-949-7755

HADSPHALTIC INTERNATIONAL LTD.

Institution: University College of the Cayman Islands and Universities in USA, Canada, UK, and UWI (University of the West Indies)
Courses: Tuition, books, boarding/lodging to pursue first degree in civil engineering, quantity surveying or construction management.
Amount: Usual 4 year/ Bachelor's Degree costs/ varies.
Eligibility requirements: CXC, IGCSE, A Levels, University College of the Cayman Island associates that gain acceptance at university, provided the university meets the academic standards of the Cayman Islands Education Council.
Conditions: Must maintain a "B" average at university. Attend classes regularly, hand in class assignments and projects on time and satisfy all course requirements. Must attend course and work experience placement regularly.
Application date: May
Contact information: Hadsphaltic International Ltd.
Ph: 345 945-4135 Fax: 345 945-4552

INSURANCE MANAGERS' ASSOCIATION OF CAYMAN EDUCATIONAL SCHOLARSHIP FOUNDATION

The above foundation is currently offering a scholarship for a maximum of four years to a Caymanian High School Graduate. Preference will be given to those candidates who intend to pursue a career in the financial services industry upon graduation from university.

Amount: US\$30,000 per annum for a maximum period of four years.
Qualifications: Applications should possess a minimum of 5 CXC passes or equivalent and will be required to produce evidence of educational achievements. Applications will be considered from candidates who have received notices of acceptance from approved competitive educational institutions.
Contact: The Chairman, Insurance Managers' Association of Cayman Educational Scholarship Foundation
PO Box 1109 GT, Grand Cayman

INTERNATIONAL COLLEGE OF THE CAYMAN ISLANDS

Institution: Undergraduate and Graduate students enrolled at the College in degree programmes
Courses: Associate of Science, Bachelor of Science, Master of Science or MBA, all courses in the different degree programmes offered at the college
Amount: C\$500 per quarter
Eligibility requirements: Grants - students must be capable of meeting academic requirements of their chosen degree programme with cumulative grade point average of 2.5

- Grant in aid - students must be in good standing with the College
- Interest Free Loan - Verna McGriff Fund

Conditions: Grants - no conditions other than academic success

- Grant in Aid - students assume duties on campus.
- Interest free loan - Must be repaid before the student can graduate. All students must have a minimum cumulative grade point average of 2.0.

Application date: One month prior to the start of each quarter

Contact information:

Contact the Financial Assistance Committee through the Business Office
Phone 345 947-1100
Fax 345 947-1210
E-mail - icci@candw.ky

IRONWOOD SCHOLARSHIP FUND

The Ironwood Scholarship Fund was established in 1999 by the First Elected Member for West Bay, Mr. W. McKeeva Bush, MLA, JP, First Elected Member for George Town, Mr. D. Kurt Tibbetts, MLA, JP, the Third Elected Member for Bodden Town, Mr. Roy Bodden, MLA and the Elected Member for North Side, Mrs. Edna Moyle, MLA, JP to fill the need for members of the Caymanian community to be educated and trained in technical and vocational skills. The Ironwood Scholarship Fund takes the form of a Cayman Islands Trust with CIBC as the Trustee.

Contact: Mr. Ben Guilooly or
Mr. Richard McMillan
CIBC Bank and Trust Co.

(Cayman) Ltd.

(345) 949-7800

JACQUES SCOTT GROUP LTD.

Institution: Valencia Community College
Courses: Bachelor's degree in Marketing

Amount: US\$14,400.00 per annum.

Conditions: 3.0 G.P.A. - Full repayment if studies are discontinued or change of degree programme.

Contact: Ph: 345 949-7600

KPMG

Institution: Any reputable accredited university or college

Course: Accounting Degree Programmes

Amount: US\$15,000 per year

Eligibility requirements: Applicants must be a Caymanian High School Graduate with at least 5 GCSE/IGCSE/CXE passes with a grade C or 3 or higher and/or an Associate's degree in Accounting from the University College of the Cayman Islands or equivalent accredited institution.

Conditions: Aptitude testing with score of 80% or higher. Solid school references and transcript. To work with firm during school breaks. Bonded to firm for time equal to scholarship period.

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Call us at 949 4800 or email us at careers@kpmg.ky. Choose KPMG.

KPMG

Application deadline: Open
Contact: KPMG - Human Resources Manager
 Ph: 345-949-4800 Fax: 345-949-7164
 E-mail: jobs@kpmg.ky

McALPINE LIMITED

Institution: Approved universities in the United Kingdom as well as vocational training in the United Kingdom.
Course: Bachelor of Engineering, BSc. Hon. (Quantity Surveying) and apprenticeship at various UK colleges.
Amount: Varies
Eligibility Requirements: "A" and "O" Levels respectively (or equivalent)
Conditions to be met: Must be Caymanian.
Application Date: Open
Contact: Henry Propper, MBE
 McAlpine Ltd.
 PO Box 711 GT
 Phone: 345-949-4666 Fax: 345-949-7227
 Email: propper@mc Alpineky.com

MAPLES AND CALDER

Institution: Overseas universities in the United Kingdom or North America approved by Maples and Calder as well as the Cayman Islands Law School.
Course: Under-graduate and post-graduate programmes in areas other than law as well as law degrees and professional qualifications.
Amount: Each scholarship will be up to US\$12,500 per academic year payable throughout the duration of the degree course which will normally last three years. In appropriate cases, scholarships may be awarded for longer than three years. Scholarships will be payable by installments at the commencement of each academic term.
Eligibility Requirements: Candidates must have Caymanian Status. Scholarships are available to both men and women. Candidates wishing to pursue undergraduate courses should normally be less than 25 years old and those wishing to pursue post-graduate degree courses less than 30 years old.

Candidates should have been offered a place (either conditionally or unconditionally) to read for a degree at a recognised university commencing at the start of the relevant academic year.
Conditions: A successful candidate who has an offer of a university place subject to achieving certain exam passes will be awarded a scholarship subject to achieving those passes and being able to take up his/her university place at the commencement of the relevant academic year.

Successful candidates will be expected to pursue their chosen degree course diligently and with a reasonable degree of success. Maples and Calder reserves the right to terminate the scholarship of a student who fails to achieve second class passes (or equivalent) in all intermediate examinations throughout the course. A student's scholarship will be terminated if he/she ceases to pursue the

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 TRAINING CENTRE
 WAS ESTABLISHED IN
 1995.

course for whatever reasons.

However, Maples and Calder will not expect any student to repay any money received no matter why his/her scholarship is terminated. Students will be expected to keep Maples and Calder informed of their progress. It is a condition of every scholarship that the student will provide Maples and Calder with copies of examination results and any assessments or reports which may be required of him/her.

Application Date:

Candidates must complete a written application form, copies of which may be obtained from Maples and Calder, Uglan House, South Church Street, George Town. Applications must be no later than 1st May. Candidates may be asked to attend an interview with the partners of Maples and Calder. All application forms must be accompanied by the following documents: photocopies of certificates evidencing the candidate's GCE or GCSE passes, degrees, diplomas etc., written evidence that the candidate has been offered a university place, either conditionally or unconditionally, commencing at the beginning of the relevant academic year, the university's prospectus and documents evidencing cost of the course, a photocopy of the candidate's birth certificate, a recent passport sized photograph. Maples and Calder will seek references directly from the referees named in the application form, one of whom must be the candidate's school teacher or university tutor.

Contact:

Adrian Pope or Sharon Pierson
Maples and Calder
Ph: 345-949-8066

MYERS & ALBERGA

Offers Executive Secretarial Scholarship in conjunction with the Chamber of Commerce. To date, six scholarships have been awarded.

Contact: Call the Chamber office at 949-8090 for details.

NCB CAYMAN LIMITED

Institutions:

Universtiy College of the Cayman Islands

Course:

Banking Programme

Eligibility:

Employees confirmed to permanent staff, suitability of course to improve employee's job performance, relevant to job.

Contact:

Phillip Harrison, Richard Barnes
Ph: 345 949-8002 Fax: 345 949-4006 Email: ncbky@candw.ky

PRICEWATERHOUSECOOPERS

Institution:

PWC approved university or college

Course:

Bachelor's or Master's degree with a major in accountancy

Deadline:

June 30th

Eligibility Requirements:

Candidate must meet the following criteria to be eligible for scholarship:

1. Candidate must be Caymanian and must have completed high school with a school leaver's certificate or a high school diploma.
2. Candidate must have:
 - a. At least 5 GCE/GCSE/IGCSE passes including English and Mathematics, or Science at grade 'C' or above, or the equivalent. A minimum of three subjects must be passed in any one sitting, OR
 - b. At least 5 CXC passes including English and Mathematics, or Science at Grade '3' or above at the General/Technical level, or the equivalent. A minimum of three subjects must be passed in any one sitting; OR
 - c. A high school diploma with at least a 2.75 average over the last two years of high school and a composite SAT score of not less than 950.
3. A student must be /will be enrolled as a full time student, i.e. at least 12 credit hours per semester or 15 quarter hours per quarter. Applicants who do not initially meet minimum requirements, may be considered for financial assistance if they:
 - a. Are at the time attending an institution approved by the firm.

- b. Have maintained an overall GPA of 2.5 or above in their first year, with no failures and 3.0 with no failures thereafter.

Amount: Scholarship lengths will vary from two to five years. Scholarship students who are attending university overseas will receive a maximum of C\$17,500 per year. For students who are attending Community College for the first two years, the firm will fund an amount up to the total of C\$4,500 (cost of tuition at Community College plus incidentals and books) for each of the first two years.

Conditions: Sponsored students must maintain a GPA of 3.0 or above on a 4.0 scale (or equivalent). Following graduation, sponsored students are expected to agree to employment with PWC and to commence a course of study, initially at the firm's expense, towards obtaining a Certified Public Accountant qualification. A commitment of two years post qualification employment at PWC Cayman is required.

Contact: Trisha Ovilvie
Local Recruiting Manager
PWC, P.O. Box 258 GT

RED SAIL SPORTS

Institution: Varies

Course: Tourism/Hospitality, Retail Merchandising

Amount: Varies

Offers: Scholarships, study leave, internships, tuition reimbursement, education loans, financial support for professional qualification

Eligibility Requirements: Caymanian, 18yrs of age, genuine interest in watersports, tourism, hospitality dive training and mechanical training.

Conditions to be met: Maintain B Grade average, full-time employment with Red Sail Sports for two years after graduation in field of degree/diploma. Must also be interested in study or directly related to operators at Red Sail Sports.

Application deadline: Open

Contact: Rod McDowall
Red Sail Sports
P.O. Box 31473 SMB
Ph: 345 949-5965

ROYAL BANK OF CANADA TRUST COMPANY (CAYMAN) LIMITED

Institution: Must be approved by Royal Bank of Canada Trust Company (Cayman) Limited

Course: Bachelor's degree in Business, Accounting or Law

Amount: US\$12,500 per annum up to 4 years

Eligibility Requirements: Must be Caymanian / Caymanian Status holder

Conditions to be met: Individual must maintain a 3.0 GPA. Individual must agree to work with RBC Trust Co. for a minimum of 3 years after successfully completing the degree

Contact: Steve Makey
Royal Bank of Canada Trust Company (Cayman) Ltd.
PO Box 1586 GT
Ph: 345 949-9107

SCOTIABANK & SCOTIA TRUST COMPANY (CAYMAN) LTD.

Institution: Major university (choice of student)

Course: Bachelor of Business, Finance or Accounting

Amount: C\$15,000 each student per year

Eligibility requirements: Minimum 5 GCSE's or CXE, Grade 1 or 2

Conditions to be met: To work for either Scotiabank or Scotiatrust for two years at their request

Application date: June 30th

Contact: Lovenia Ebanks, Scholarship Co-ordinator
Ph: 345-914-6252

SOUNDS AND THINGS

Institution: Must be approved by Sounds & Things
Course: Degree programme in Business Administration, Finance, Accounting or Management
Amount: C\$15,000 per annum
Eligibility Requirements: Must be Caymanian and ambitious
Conditions: Must be employed by Sounds and Things for at least one year before scholarship is awarded and must work for Sounds and Things upon completion of the study programme for a time period equal to that of the programme
Contact: Mr. William Peguero
 Sounds & Things
 PO Box 10001 APO

THE NATIONAL COUNCIL OF VOLUNTARY ORGANISATIONS

The John R Gray Memorial Scholarship Fund is now accepting applications from first degree students of the Cayman Islands who have received acceptance from a university or college but have insufficient funding to cover their expenses.

Institution: University College of the Cayman Islands or International College of the Cayman Islands
Course: No set programme
Conditions: Proof of provisional or full acceptance from a university or a college of the Cayman Islands. Information regarding the course of study to be pursued, the overall costs, what funding the applicant currently has, & the amount requested, SAT scores, High School grades, letter from applicant in support of application and three written character references.
Contact: Lisa Boston
 NCVO Office
 PO Box 1140 GT
 Grand Cayman
 Phone: 949-2124

	NO GREATER JOY THAN LEARNING. NO GREATER
LEARNING THAN EXPERIENCE	
<p>For more information about Our scholarships, please call Trishia Ogilvie on 949-7000 Or visit www.pwc.com/ky</p>	
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TORTUGA RUM CO. LTD.

Institution: The American Insitute of Baking in Manhattan, Kansas, USA
Course: Four month Scholarship
Conditions: Prior knowledge of baking would be an asset
Contact: Tortuga Rum Co. Ltd.
 Box 2307 GT, Grand Cayman

TREASURE ISLAND RESORT

Should an employee decide to enroll at either the University College of the Cayman Islands or the International College of the Cayman Islands and successfully completes the degree programme, the hotel will reimburse the employee at the end of each term.

Contact: Treasure Island Resort
 P.O. Box 1817 GT
 Ph: 345-949-7777

TREASURE ISLAND DIVERS

Scholarship: Treasure Island Divers and Dive Career Training Institute will offer one full scholarship to a qualified Caymanian each year (they may choose which session to attend - space permitting). The tuition for the course (which the scholarship covers) is US\$4,000. Students will be required to purchase their own scuba gear, teaching materials and instructor examination (gear price will vary, teaching materials will be approximately US\$600 and the instructor examination is US\$495). Employment in the dive industry for the successful Caymanian graduate is guaranteed in the Cayman Islands.

Contact: Wally Schredl, Director of Training
 Treasure Island Divers/Dive Career Training Institute
 P.O. Box 30975 SMB, Grand Cayman
 Ph: 345 949-4456 Fax: 345 949-7125

TRIDENT TRUST COMPANY (CAYMAN) LTD.

Institution: Any accredited university or recognised body approved by Trident Trust
Course: The course of study will be at the undergraduate level and must be relevant to the financial services area in the field of Accounting, Business Administration, Law and Trusts.
Amount: Annual award of US\$10,000 for up to four years of continuous study.
Eligibility requirements: Applicants must be Caymanian/Status holders between the ages of 18 and 25 years. Applicant would also have demonstrated at least a "B" average of academic ability at the High School and University level.
Conditions: Applicants awarded the scholarship would have to maintain at least a "B" average during the course of study and upon completion of the degree the student will be required to work for Trident for at least a period equal to that of the course of study. Those completing a degree in Accounting would need to attain a professional qualification such as the CPA
Application deadline: At least four months prior to the beginning of the term
Contact information: Manager, Human Resources
 PO Box 847 GT
 Ph: 345 949-0880 Fax: 345 949-0881

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 WAS CREATED IN
 1995 AND HAS
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 FOR MORE THAN
 4,500
 PERSONS IN THE
 CAYMAN ISLANDS

UBS FUND SERVICES (CAYMAN) LTD.

Institution: Must be approved by UBS Fund Services (Cayman) Ltd.
Course: Banking, Finance and Information Technology programmes
Amount: Determined on a case by case basis
Eligibility Requirements: Must hold a High School Diploma
Conditions to be met: Must return to the Cayman Islands post graduation and UBS has the right to make the first offer of employment
Contact: UBS Fund Services (Cayman) Ltd., Human Resources
 PO Box 852 GT, Grand Cayman

UNITED KINGDOM COMMONWEALTH SCHOLARSHIPS

Institution: Subject to approval of the UK's Commonwealth Scholarship Commission
Course: 3 year degree programme, 1 year Master's degree programme, 1 year of clinical training in Medicine or Dentistry, or a 3 year Doctoral degree
Amount: Depends on course of study
Eligibility Requirements: Should hold a degree or equivalent qualification, with at least upper second class honours, and have graduated within the last 10 years.
Contact: Lillian Archer, Education Department
 P.O. Box 910 GT
 Ph: 345-945-1199 or 345-914-1731

UNIVERSITY COLLEGE OF THE CAYMAN ISLANDS

Institution: University College of the Cayman Islands
Course: Any Associate Degree programme - full time study
Amount: All fees including books etc.
Eligibility requirements: Applicant must be Caymanian or a Caymanian Status holder and must have attended a local high school for at least 5 years.
Conditions to be met: The scholarship is awarded to an incoming first year student with the highest academic achievement in external examinations.



<p>Engineering Human Resources Customer Service Water Resources & Quality Control Information Systems Wastewater Treatment Water Supply Financial Administration</p>		<p>13G Red Gate Road George Town, Grand Cayman Tel: 345-949-6352 Fax: 345-949-0094 Email: wac@candw.ky</p>
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WALKERS

Walkers is committed to the training and development of Caymanians. The firm is pleased to offer a wide range of training opportunities for Caymanians interested in pursuing a career in the legal profession.

Law Degree:

- Diploma Sponsorship - Cayman Islands Law School (LL.B Honours Degree) Walkers offer full sponsorship as well as paid vacation employment. Law students are required to work approximately 20 hours per week with the firm.
- Diploma Course - Full Sponsorship as well as paid employment.

Articled Clerkship:

- Offer 3- positions per year. The successful candidate will be placed on an 18-month salaried training programme.

Law Scholarships for Studies overseas:

- Full and partial scholarships are offered to students who are accepted to study for their law degree with a well-recognized law school in any other commonwealth jurisdiction.

The Institute of Chartered Secretaries and Administrators (ICSA):

- Walkers SPV Limited offers full sponsorship to full time employees to pursue the Certificate and the Diploma in Offshore Administration & Finance.

ILEX - Insitute of Legal Executives:

- The firm offers full sponsorship to full time Executive Legal secretaries who would like to pursue their Paralegal or Legal Assistant qualifications.

Contact:

Victoria Hew, Human Resources Manager,
 Email: vhew@walkers.com.ky
 OR Alice Mae Coe, Training & Orientation Co-Coordinator
 Email: acoe@walkers.com.ky
 Ph: 345 949-0100

WATER AUTHORITY-CAYMAN

Institution: Universtiy College of the Cayman Islands, International College of the Cayman Islands or a competitive university, technical institute or programme approved by the Water Authority.

Courses: Course of study relevant to/beneficial to the Water Authority, preference given in the areas of water/waste water engineering, water resources, technical courses/programmes in water and waste Water related utility operators.

Amount: Determined on an individual basis

Elegibility Requirements: Caymanian or Caymanian status holder. high school education to GCE A'level or equivalent must demonstrate a genuine interest in the Authority's operations, good work ethics and a willingness to work hard.

Conditions: Must maintain a "B" average throughout course of study. Upon completion will be required to work for Authority for a period of time, dependent on level of funding and length of study. Candidate will be requested to work during summer breaks with the Authority.

Deadline: Ongoing

Contact: Mrs. Gloria Glidden, Deputy Director
 Phone: 949-6352 x246 Fax: 949-0094 Email: wac@candw.ky

WESTIN CASUARINA RESORT & SPA

Institution: University College of the Cayman Islands

Course: Hospitality Programme. Work Experience completed with the Westin Casuarina Resort & Spa.

Eligibility Requirements: Must be enrolled student with the University College of the Cayman Islands

Contact: Westin Casuarina Resort & Spa
 Ph: 345-945-3800 ext. 6001

Government Financial Assistance & Scholarships

The Education Council assists students with the funding of their tertiary education. Its main functions are to deliver the Government's scholarship programme and to serve as a medium between the Cayman Islands Government and its students that reside both overseas and locally.

Overseas Scholarships

Scholarships are awarded solely to Caymanian students who meet the published minimum requirements, and have been accepted to colleges or universities that are approved by the Education Council. Each scholarship recipient is required to complete at least two years post-secondary education, either through the Associate Degree programme or the A'level programme, before applying for scholarships to go overseas.

Local Scholarships

The Education Council grants scholarships for study at the Universtiy College of the Cayman Islands (UCCI), the International College of the Cayman Islands (ICCI) and the Cayman Islands Law School. The deadline for scholarship applications to these institutions has been set for the last Friday in June of every year.

If you have additional questions contact:

Ms. Jennifer Smith
Employment Relations Office
1 Paddington Place
Phone: 345-945-3114.

MINISTRY OF TOURISM SCHOLARSHIPS**Education & Training after High School****BACKGROUND**

This Scholarship represents an effort on the part of the Ministry of Tourism to get more Caymanians involved in the tourism sector, especially at the managerial level. It is designed in particular for students who demonstrate a financial need and who wish to pursue a Bachelor's or an Associate's degree in an approved tourism or tourism-related discipline.

CRITERIA FOR THE GRANT OF THE CAYMAN ISLANDS MINISTRY OF TOURISM SCHOLARSHIP

The Scholarship will be awarded for a course of study for a Bachelor's or an Associate Degree in an approved tourism or tourism related discipline. In awarding this scholarship, the following criteria will be taken into account:

1. Candidates must be Caymanian or holders of Caymanian Status.
2. Candidates must produce proof of acceptance at an approved institution.
3. Candidates must be over 18 years of age.
4. The steps taken by the candidate to acquaint him/herself with and/or gain experience in the proposed area of study or in tourism generally.
5. Candidates must be in good health and of good character.

GUIDELINES FOR THE MANAGEMENT OF THE CAYMAN ISLANDS MINISTRY OF TOURISM SCHOLARSHIP

1. Ministry of Tourism will manage the Cayman Islands Ministry of Tourism Scholarship Programme.
2. The Scholarship will be offered annually for eligible (see Scholarship Criteria) candidates to pursue an approved tourism or tourism-related course of study at an approved institution.
3. All institutions attended by scholarship awardees will be requested in writing by the Ministry of Tourism to provide student progress reports/grade reports to that Ministry.
4. The award of funding for each term will be authorised only if the previous term's grade report/progress report meets the minimum standards as set out in the items (5) and (6) below.
5. Students enrolled in North American institutions must maintain at least a 2.5 cumulative grade point average, with no failures, in a minimum of 12 credit hours in one semester in the first year of study, and at least a 3.00 cumulative grade point average, with no failures in a minimum of 15 credit hours thereafter. Failure to do this will result in the immediate termination of the scholarship.
6. Students in institutions that do not have a detailed reporting system must have a satisfactory tutorial assessment. Failure to achieve this will result in the immediate termination of the scholarship.
7. Students must complete the course of study in the time stated in the scholarship award. Extensions caused by:
 - course failures
 - unapproved change of major
 - unapproved change of institution, or
 - loss of course credit for any other reason unacceptable to the Ministry of Tourism, will be at the student's expense
8. Transfers from one institution to another, or from one major to another must be approved by the Ministry.
9. Students are required, prior to entering the institution, to sign a bond with two sureties requiring them, upon completion of their studies, to return to work in the Cayman Islands for the period of time determined by the Ministry.
10. If a student fails to complete the course of study due to his non-compliance with any of the conditions of the bond, or if his scholarship is withdrawn on the grounds of non-compliance, the Ministry will call upon the student or his sureties to repay the sums expended by the Ministry on behalf of the student.
11. If upon successful completion of the course of study, a student refuses an offer of employment in a tourism - related position in the Cayman Islands, or to return to the island to work for the period of time stated in the bond, the Ministry will call upon the student or his sureties to repay the sums expended by the Ministry on behalf of the student.

REGULATIONS GOVERNING THE DISBURSEMENT AND ACCOUNTING OF SCHOLARSHIP FUNDS

The scholarship will be for a maximum period of four(4) years in the amount of US\$25,000 per Academic Year. Funds will be disbursed and accounted for by recipients as follows:

- Mandatory Fees:* Mandatory University expenses and fees will be covered under the scholarship. These include Tuition, Medical, Student Insurance and any Other Prescribed University Fees. These will be aid on a Semester basis and students will be required to provide original invoices from the University to the Department of Tourism listing these amounts. These invoices should be provided at least 3 weeks in advance of the due date to ensure the timely processing of fees.
- Projected Expenses & Claim Forms:* Students are required to complete and sign the official Projected Expense Form (Form I) prior to any funds being disbursed. They must also account for funds advanced during the previous period using the official Expense Claim Form (Form II) prior to further funds being advanced, with original receipts and invoices attached to this form.
- Students Expected to Stay On Campus:* Students are expected to stay in campus provided accommodation and take up the meal plan offered by the university. In this instance the University charges for these costs will be included in their invoices and these will be paid on a semester basis, when the mandatory fees are being paid.
- Students Living Off Campus:* Where a student elects to live off campus in rented accommodation, they will be provided a fixed monthly allowance of US\$700 per month to cover campus living costs including rent, food any utility costs. This allowance would be paid on a semester basis and recipients will need to account for the expenditure of these funds with original receipts and invoices.
- Book/Equipment Allowance:* An annual book/equipment advance will be given based on the projected costs provided by the University enrolled in. Equipment would cover items such as lab coats, knives etc., that, for example students enrolled in a Culinary Arts programme would need. Original receipts with details of book, equipment purchased would be required to account for this allowance, before any additional advances are given.
- Airfare:* Students will be allowed up to two return airline tickets to Cayman from the nearest gateway to their University per annum. You would be required to fly economy and by the most direct route.
- Miscellaneous Expenses:* All students, whether staying on or off campus, would be given monthly incidental allowance of US\$120 paid quarterly, which will not have to be accounted for, to cover miscellaneous expenses including among other things, transportation charges, travel to and from the airport, stationary purchases and phone calls.

Notwithstanding the above, total disbursements per annum to any student shall not exceed the standard annual scholarship figure of US\$25,000 per academic year.

MINISTRY OF TOURISM SCHOLARSHIP

The Ministry of Tourism Scholarship. Now in its eighth year, this scholarship programme is symbolic of the Ministry of Tourism's commitment to recruiting intelligent and ambitious Caymanians to the tourism industry, who will return home to assume leadership roles at a senior supervisory and management level. The scholarship was developed for those who demonstrate a financial need, and wish to pursue a Bachelor or an Associate degree in an approved tourism or tourism-related discipline.

Candidates for the 2005 Ministry of Tourism scholarship must be Caymanian or holders of Caymanian Status; produce proof of acceptance at an approved institution; be over 18 years of age; and be in good health and of good character.

Application forms can be obtained in Grand Cayman from the Ministry of Tourism (4th Floor, Government Administration Building) or the Department of Tourism Offices in Cricket Square or Stake Bay, Cayman Brac. Application deadline is Friday, April 29, 2005. Those short-listed will be contacted for an interview.

For further information contact the Department of Tourism at 244-1256.

MINISTRY OF EDUCATION, HUMAN RESOURCES CULTURAL SCHOLARSHIP

<i>Courses:</i>	Studies in music, theater, dance, visual arts/photography, film/video, craft, creative writing, museum studies, archival/records management studies, library & information science, literary translation, or arts administration - with a recognised institution for the purpose of pursuing a career as a professional artist or an arts/culture professional.
<i>Amount:</i>	Up to C\$20,000 p.a. - 2 years post graduate, 4 years undergraduate
<i>Eligibility Requirements:</i>	Graduated in good standing from High School, Caymanian Status, enrolled or will enroll in full time undergraduate/graduate programme overseas, all other relevant requirements as outlined in the Education Council Regular Scholarship Guidelines 2004.
<i>Conditions:</i>	Applicant has either completed relevant basic training and/or has demonstrated exceptional potential and talent in the visual, performing & cinematic arts, archive, library studies, museum or historic management through the submission of relevant project samples, recipient must maintain a minimum 3.0 GPA (B average) or equivalent.
<i>Deadline:</i>	March 31, 2005 Clearly marked as
<i>Contact:</i>	Cultural Scholarship Application Secretary, Education Council PO Box 10727 APO, Grand Cayman

GUIDELINES FOR FINANCIAL ASSISTANCE FOR LOCAL STUDIES

The local tertiary institutions on the Cayman Islands are:- The Cayman Islands Law School, The International College of the Cayman Islands (ICCI) and the University College of the Cayman Islands (UCCI).

MINIMUM REQUIREMENTS FOR SCHOLARSHIP CONSIDERATION

ASSOCIATE DEGREE PROGRAMMES

A local scholarship will be in the amount of C\$7,500 per annum and may be renewed for a second year. The programme should be completed within 24 months of initial enrollment. A scholarship recipient must be Caymanian and must sign a bond for the amount of the scholarship. The bond can be fulfilled by working for one year in the Cayman Islands or by enrolling full time in degree-granting institution which is recognised by the Education Council, for the purpose of completing a four year degree. All other requirements for Government overseas scholarships will apply to local scholarships.

- A. ASSOCIATE OF ARTS DEGREE OR ASSOCIATE OF SCIENCE DEGREE
 1. Applicant must be Caymanian and must have completed high school with a school leaver's certificate or a high school diploma.
 2. Applicant must have five 'O' Levels with grade C or above or the equivalent. Applicant must have five CXC passes at grade 3 or above at the General/ Technical level. Applicant must have a combined score of 950 on the SAT.
 3. The local scholarship shall be for a period of 24 months from initial enrollment.

4. The applicant must be admitted into a specific Associate Degree Programme of Studies.
 5. A student must be enrolled as a full-time student. Full-time shall mean being enrolled in at least 12 credit hours per semester or 15 quarter hours per quarter.
 6. A student must maintain a 2.5 GPA for the academic year for a scholarship to be renewed.
- B. ASSOCIATE OF APPLIED SCIENCE DEGREE
1. Applicant must be Caymanian and must have completed high school with a school leaver's certificate or a high school diploma.
 2. Applicant must have three 'O' Levels with grades of C and above, or the equivalent. Applicant must have a combined score of 850 on the SAT.
 3. The local scholarship shall be for a period of two academic years.
 4. The applicant must be admitted into a specific Associate of Applied Science programme.
 5. A student must be enrolled as a full-time student. Full-time shall mean being enrolled in at least 12 credit hours per semester or 15 quarter hours per quarter.
 6. A student must maintain a 2.5 GPA for the academic year for a scholarship to be renewed.
- C. CAYMAN ISLANDS LAW SCHOOL -LLB & BAR
1. Applicant must be Caymanian and must have completed high school with a school leaver's certificate or high school diploma.
 2. Applicant must have five 'O' Levels with grades C or above or its equivalent plus two 'A' Levels with grades E or above. OR
 3. Applicant must have a combined score of 1000 or above on the SAT OR
 4. Applicant must have equivalent qualification acceptable to the Cayman Islands Law School.
 5. The local scholarship shall be for a period of four years.
 6. The amount of the scholarship shall not exceed CI\$7,500 per annum and shall cover overseas registration, local tuition and books.

FOUR YEAR SCHOLARSHIPS

Only two year scholarships will be offered for overseas study EXCEPT for a student who fulfills any one of the following:

1. Students with seven U.K. Examination Boards (GCE/GCSE/IGCSE) passes at grade B or above.
2. Students with seven CXC passes at grade II and above at the General/Technical level.
3. Students with a combined score of 1250 on the SAT examination.
4. Students accepted into Architecture, Engineering or Medicine (who have the required Mathematics and Science background), and any other subject area on the priority list of the Education Council, of which the core requirements of the first two years are not offered in the Cayman Islands.
5. Students who have been admitted to institutions which are rated as 'Highly Competitive' or higher in the current Barron's Guide. All other guidelines of the Education Council will also apply

CAYMAN ISLANDS GOVERNMENT SCHOLARSHIP GUIDELINES

GENERAL GUIDELINES FOR THE AWARD OF ALL SCHOLARSHIPS

Revised Guidelines for Scholarships: These guidelines are in keeping with the Financial Management Initiative which government has embarked on.

At the beginning of each scholarship granting period Council will be given a written breakdown of funds committed and funds available for the next academic year's scholarships. Funds will be split between local and overseas scholarships so that the number of scholarships in each category can be decided in advance.

The number of overseas and local scholarships will be publicized at the beginning of March in the year that the scholarship is to be tendered. The deadline for scholarship applications for the 2004/05 academic year is 31st March and scholarships will be processed in April, whether they are for September or January enrollment. There are 60 local scholarships and 40 overseas scholarships to be awarded in the 2004/5 academic year.

Local scholarships will be processed in August. Deadlines will be well publicized and adhered to.

Maximum Set Level: Overseas scholarships will reflect the annual increase of tuition fees imposed by many universities and colleges. The maximum overseas scholarship awarded will be CI\$52,960 over a possible six semesters, including one summer semester if required by the programme.

This will be equitable and not penalize those students who manage their finances well or borrow to supplement their scholarship. It will also enable students wishing to attend more expensive universities and colleges abroad to have advance notice that they would need to seek supplementary funding through CIDB, commercial banks or other sources.

First Two Years of Study to be in Cayman: All students, including students eligible for Merit Scholarships, are required to study locally for the first two years in order to be considered for an overseas scholarship. The only exception will be in respect of those specialized courses not offered locally. Student choice to study overseas as opposed to locally will not be a consideration.

Education & Health Fields a Priority: In the short term priority for overseas scholarship will be given in the Education and Health fields. This reflects the world-wide shortage of teachers and health professionals which has begun to impact recruitment in these fields.

The Cayman Scholar: The Cayman Scholar will continue to be chosen annually, but the term of scholarship will be four years instead of five, reflecting a requirement to complete the first two years locally.

Merit Scholars: Students who complete the Associate's degree with a GPA of 3.5 or above, and Advanced Levels may be awarded a Merit Scholarship, with a higher degree of funding for a period of three years.

Advanced Levels: The Education Council grants a number of scholarships tenable at local private high schools each year for students wishing to pursue a degree under the British system, for which Advanced Levels is one of the entry requirements. Students who chose the A level route will be given three year overseas scholarships.

Associate Degree Study: Students who complete the Associate's degree locally with a GPA of 2.5 will be eligible for a maximum of 3 years overseas study to complete the Bachelor's degree.

Graduate Study: Students who are awarded scholarships for Master's level programmes will be eligible for a maximum of two years study.

Doctoral Study: Doctoral students will be considered individually on merit, but priority will be given first to Bachelor's, and in the second place to Master's level in areas of identified need in the country.

1. Scholarships are awarded annually by the Education Council. All applications must be received by the Secretary of the Council according to the following schedule:
 - a. by March 31 for overseas scholarships.
 - b. By May 15 for students transferring from a local institution to an overseas institution.
 - c. By August 15 for local scholarships.

Applicants are encouraged to acquaint themselves with and/or gain experience in the proposed field. All scholarship awards for technical/vocational studies, certificate courses, the associate's degree, or the first degree will be

- up to CI\$2,500 per year, or \$12,000 for Cayman Brac students coming to Grand Cayman to study and
 - up to CI\$17,000 per year for the final two years for a first degree if a student decides to go overseas for the final two years.
 - up to CI\$20,000 annually for 4 years if a scholarship is awarded for overseas studies. Up to CI\$25,000 annually for five years if the Cayman Scholar Award is given.
2. Students are obligated to advise the Government if there has been a reduction of any fees previously declared

- by the student.
3. All scholarships must fall within the priority areas of study adopted by the Education Council.
 4. Students who are awarded other scholarships from whatever sources are obligated to inform the Government of the award whether received before or after the grant of the scholarship from the Council. The Council may then, in its discretion, adjust the original scholarship award.
 5. Parents ability to assist financially will be taken into account for all regular scholarships. In the case of applicants over 21, only the applicant's ability to assist will be taken into account.
 6. The student will:
 - A. Comply with Part IX of the Education Law, 1999, Sections 41 - 45. (attached)
 - B. Be 18 years of age or older or reach the 18th birthday during the calendar year that studies commence for an overseas scholarship, provided that the Council may vary the age requirement in its discretion.
 - C. Provide the following documentation:
 1. Official Scholarship form duly completed in black ink or typed.
 2. Medical Certificate on prescribed form. (Established Government medical certificate as used by the Immigration Department.)
 3. Two satisfactory character references on the prescribed form and sent directly to the Secretary of the Education Council from the referees.
 - a. For applicants 17 - 20 years of age
 - i. One academic reference one other
 - b. For applicants 21 years or older
 - i. employer or mentor
 - ii. one other
 4. Official high school or college transcript and copies of standardized test scores and authenticated certificates / diplomas.
 5. Institution's letter of acceptance, or provisional letter of acceptance for the relevant course.
 6. Institution's costs covering: tuition, board, meals, other fees.
 7. Be Caymanian or have Caymanian Status as defined by the Immigration Law.
 8. Proof of having been domiciled in the Cayman Islands for 5 years prior to application for a scholarship. (Letter from most recent school or from parents' employer.)
 9. Salary letter of parents (or applicant, if 21 or over), except Cayman Scholar Award and Merit Scholarship.
 10. One photograph.
 - D. Be recommended by the Interview Panel (which will include at least one Council member and the head of department or other professional for the respective area of study) established by the Education Council for that purpose.

Sign the prescribed student bond. This bond states that the student commits to successfully completing the proposed studies to work in the Cayman Islands for the period of time determined by the Education Council or repay all sums expended on his/her behalf. The following guidelines apply:

- a. Students who receive \$10,001- \$20,000 will be bonded twelve months for each year that scholarship funds were granted.
- b. Students who receive \$10,000 or less will be bonded six months for each year that scholarship funds were granted.
- c. For students completing an Associate's degree in the Cayman Islands and who go on to a degree programme, no bond will be enforced for the two year period of the Associate's degree. Secure two local sureties to the bond. No two members of the same household will be accepted as sureties. Meet minimum academic requirements for the award of a scholarship. See specifics under each scholarship.

PROCEDURE

1. Complete and return application with all supporting documentation requested. Failure to be thorough will result in the delay of your application.
2. Remind referees to send references directly to the Secretary of the Council.
3. Once all documentation is received your name will be submitted to the Council.
4. If you are not deemed eligible for scholarship, you will be advised by the Secretary of the Council.
5. If you are eligible according to the requirements for scholarship, you will be called for an interview with the panel set up by the Council for that purpose.
6. The panel will make a report to the Council at its subsequent meeting.

7. The secretary will contact you in writing advising you of the council's decision.
8. If you have been successful you will be required to sign a Student Agreement (including mailing address, phone number, e-mail address).
9. Prior to leaving,
 - A. you will attend a short orientation session.
 - B. you will collect your scholarship award for the semester.
 - C. If you desire to appeal on any issue pertaining to the grant of scholarship, please address your appeal in writing to the Minister of Education.

MAINTAINING THE SCHOLARSHIP

Please note the following stipulations which all scholarship students must adhere to:

1. Complete and return the term report form and the grade report to the Secretary of the Council at the end of each semester in order to keep the Council informed and for further funding to be released.
2. Remain full-time in the approved course of study unless prior approval is given for a change.
3. Provide the Education Council with official invoices for settlement and if the invoices are paid outright provide official receipts to the Education Council.
4. Maintain the following minimum achievement
 - A. Regular/Merit/Cayman Scholar Scholarships: GPA of 2.5 in the first year; 3.0 in subsequent years.
 - B. Technical and Vocational Scholarships: GPA of 2.5.
 - C. Post Graduate Scholarships: GPA 3.5 or equivalent.
5. Remain at the institution approved unless permission is given by the Council to transfer.
6. Pay all expenses if a course has to be retaken or the time extended due to failure to achieve an acceptable standard, or change of course of study.
7. Be a successful student and a good ambassador of the Cayman Islands in conduct, attitudes, demeanor and speech, and reflect the morals, culture, and dignity of the Caymanian people in all dealings.
8. Repay all sums expended on demand if the studies are not completed as agreed between the recipient and the Education Council.
9. Return to serve these islands, as outlined in the Student Bond.
10. Comply with all guidelines and requirements of the scholarship.
11. Advise the Government if there has been a reduction of any fees previously declared.

SCHOLARSHIP STUDENTS:

1. May receive funds up to \$4,000 for one summer course of study, provided such study is a requirement of the institution and is not required as a result of failures, or loss of credit due to change of major or institution, or reducing course load to part-time.
2. Are given one term's warning of the withdrawal of the scholarship if the minimum required standard is not achieved.

THE CAYMAN SCHOLAR AWARD

The award will be given once in every calendar year to an applicant who is under 20 years of age, and who has graduated from a local high school and who is not currently attending university overseas. The recipient will be known as the Cayman Scholar. The decision of the Education Council is final. Recipients must fulfill the basic qualifications and requirements to obtain a Government Scholarship.

In addition to academic qualifications as outlined, the following criteria will be taken into account:

- A superior record in high school, as shown by both grades and scores on academic, aptitude, and achievement tests.
- Participation in extra-curricular or community activities that shows evidence of a willingness to be active, involved and committed.
- Leadership ability or potential that has been demonstrated both within and outside the classroom.
- The energy and dedication to complete tasks; personal maturity that leads to self-discipline; and independence of intellect shown in the willingness to explore new ideas.
- The desire to accept, eagerly new challenges, and the drive to succeed in meeting those challenges.

The candidate will defend his/her application at the Education Council. The award will cover all reasonable costs for up to 4 years of study, up to a maximum of C\$25,000 per annum.

After completing the first 2 years locally, the chosen institution must be approved by the Education Council and must be ranked at least "highly competitive" or equivalent.

Upon completion of study, the recipient is required to work in the Cayman Islands for at least four years, and the Government, or a local non-profit organization approved by the Council, has first option to his/her services.

The award will be presented at a special ceremony in keeping with the prestigious nature of this award.

The scholarship will be awarded to the student who has gained 90 points or higher in any combination of the qualifications listed below:

Category A

1. "A" Levels -maximum of 3 subjects (60 points)

A. 20 points	B. 16 points	C. 12 points
D. 8 points	E. 4 points	
- OR 2. AICE -maximum of 5 subjects - (60 points)

A. 12 points	B. 8 points	C. 4 points
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- OR 3. CAPE -maximum of 6 subjects (60 points)

1. 10 points	2. 8 points	3. 6 points
4. 4 points	5. 2 points	
- OR 4. Advanced Placement Scores - maximum of 3 subjects - (60 points)

5 20 points	4 16 points	3 12 points
2 8 points	1 4 points	
- OR 5. International Baccalaureate -maximum of 3 subjects at the Higher Level. (60 points)

7 20 points	6 16 points	5 12 points
4 8 points	3 4 points	
- OR 6. Associate Degree - best 60 semester or 90 quarter credits (maximum of 60 points) GPA

3.85 - 4.00 60 points	3.75 - 3.84 54 points	3.50 - 3.74 48 points
3.25 - 3.49 42 points	3.00 - 3.24 36 points	2.75 - 2.99 30 points

In cases where a student has more than the minimum number of passes, the higher scores will be used.

Category B

1. GCE/GCSE/CXC--General - maximum of eight subjects (72 points)

A/1 - 9 points	B/2 - 7 points	C/3 - 5 points
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- OR 2. SAT I scores - (maximum 60 points)

1551 - 1600 60 points	1501 - 1550 56 points
1451 - 1500 52 points	1351 - 1450 48 points
1301 - 1350 44 points	1251 - 1300 40 points
1201 - 1250 36 points	1151 - 1250 32 points
1101 - 1150 28 points	1051 - 1100 24 points
1001 - 1050 20 points	
- OR 3. ACT scores - (maximum 60 points)

33 - 34 60 points	31 - 32 55 points
29 - 30 50 points	27 - 28 44 points
25 - 26 38 points	23 - 24 32 points
22 - 23 26 points	20 - 21 20 points
- OR 4. SAT II Scores -maximum 5 subjects (60 points)

751 - 800 - 12 points	701 - 750 - 8 points
651 - 700 - 4 points	

To maintain the Cayman Scholar Award, the recipient must maintain a 3.00 or above for each year of study with no failures.

MERIT SCHOLARSHIPS

Merit Scholarships of up to C\$20,000 per year are awarded for undergraduate overseas study up to 3 years to any student who achieves any one of the following:

- A. Academic qualifications
 - a. Seven (7) UK Examination Boards (GCE/GCSE/IGCSE) passes at grade B or above.
 - b. Seven (7) CXC passes at grade 2 and above at the General/Technical level.

- c. A combined score of 1300 or higher on the SAT examination
 - d. A combined score of 26 on the ACT.
 - e. Five SAT II scores of 600 or above
 - f. Three IB passes at 5 or above in the Higher Level.
 - g. Three AP subjects of grade 3 or above.
 - h. Three A levels at Grade C or above.
- B. Acceptance to institutions which are rated as 'Very Competitive' or above in the current Barron's Guide. To maintain the Merit Scholarship, a recipient must maintain 3.00 or higher during the course of study with no failures.

REGULAR SCHOLARSHIPS

Regular scholarship recipients must meet all general requirements. Scholarships of up to \$7,500 per annum will be awarded for technical or vocational studies, the associate degree, or the first degree, except in the case of students from Cayman Brac coming to college in Grand Cayman whose stipend is \$12,000 per annum in order to cover cost of housing. Students opting to go overseas may be awarded up to C\$17,000 for the final two years of the first degree programme. Applicants for a Post Graduate scholarship may be awarded up to C\$17,000 per year for a maximum of two years.

ACADEMIC SCHOLARSHIPS

- 1. A student must meet the following criteria listed below:
 - a. At least five (5) GCSE/CXC/IGCSE passes including English, and Mathematics or Science of not less than 'C' grade, or a high school diploma from an approved high school, or other equivalent qualification.
 - b. A minimum of three subjects must be passed at any one sitting, and no more than two sittings are acceptable, and, if intending to attend college/university in the Cayman Islands or the U.S. an SAT score of not less than 1000 or an ACT score of not less than 21.
- 2. Applicants to the Cayman Islands Law School must have five O levels with grades C or above or its equivalent, plus 2 A levels with grades E or above OR a combined SAT score of 1200 or 24 on ACT or an Associate Degree with a GPA of 2.5 or above.
- 3. Applicants for academic courses who did not initially meet minimum requirements may be considered for financial assistance if they:
 - a. are at the time attending an institution approved by the Council, and
 - b. have maintained an overall minimum GPA of 2.50 in the first year and a minimum of 3.00 there after as a full-time student with no failures.
- 4. For technical courses, associate of applied science programmes or other certificate programmes, applicants not in possession of 1a or 1b above must:
 - a. have a high school certificate or diploma or
 - b. have a combined SAT score of 850 or above,
 - c. demonstrate proof of reasonable skill in numeracy and literacy as determined by the Education Council, and
 - d. have completed foundation courses if available, with a 2.5 GPA, OR have demonstrated aptitude in a relevant job as verified by an employer. In order to maintain a technical/vocational scholarship, the recipient must carry a full load and pass all required courses.
- 5. Post Graduate Studies
 - a. have completed at least 2 years post-first degree employment in a related field or according to Council's discretion.
 - b. Have an undergraduate GPA of at last 3.0 cumulative or at least a 2nd class Honours degree.
 - c. Be accepted into an institution which is at least "Highly Competitive" in the U.S. system according to an acceptable guide or any other institution deemed acceptable by the Education Council.
 - d. Be a full-time student and complete the program within two calendar years.

In order to maintain the Post graduate scholarship, the student must maintain a 3.0 (B) average.

THE EDUCATION LAW 1999

Part IX - Scholarships and Grants

SCHOLARSHIPS:

- 41.(a) The Council may from time to time upon such conditions as it may deem fit from public funds allocated

- for the purpose provide scholarships or loans or both to assist in the education maintenance and transportation of pupils who are undergoing or proceeding to undergo courses of instruction either in the Islands or abroad at any institution approved by the Council and may withdraw such scholarships.
- (b) The Council will arrange for the award of scholarships, competitive scholarships or loans or both according to the financial allocations for this purpose made from time to time or from grants or any other source. Scholarships may be awarded fully or in part and upon such conditions as the Council may deem fit. The financial means of the parents or guardian of the candidate shall be taken into account in the award of any scholarship. A bond shall be executed by the parent or guardian of the person in the form that Government may from time to time determine.
 - (c) The Council may make recommendations to the Cayman Islands Development Bank that funds may be loaned to the student subject to such regulations as may be issued by the Bank from time to time.

REQUIREMENTS:

42. The general requirements to be satisfied by a candidate for a scholarship shall be as follows:
 - (a) He shall have passed the qualifying entrance requirements to the institution that he intends entering;
 - (b) He shall have been accepted or accepted conditionally upon the grant of a scholarship or loan as a student at the institution;
 - (c) He shall have been born of parents one of whom has been born in the Cayman Islands or shall have Caymanian Status; and
 - (d) He shall have been domiciled in the Cayman Islands during the five years immediately preceding his application.

SUBJECT AREAS OF SCHOLARSHIPS:

43. The Council may from time to time draw up particular requirements for the award of scholarships and may specify the subject areas for which an award is offered after considering manpower requirements of these Islands which shall be specified from time to time by the Department of Government responsible for personnel matters.
No change in institution without permission:
44. A recipient of a scholarship shall not be permitted to make any change in the institution attended or course of study approved without the prior permission of the Council.
Withdrawal of Scholarship:
45. A scholarship may be withdrawn by the Council at any time in whole or in part upon giving reasonable notice not exceeding the end of any school term of the institution for which the scholarship was granted, on any ground which the Council may deem sufficient.

GOVERNMENT GUARANTEED STUDENT LOAN SCHEME

The Government Guaranteed Student Loan Scheme is a joint initiative between the Cayman Islands Government and six of our local banks to provide loans to eligible students to pursue higher education including academic, professional, technical and vocational training at local and overseas institutions.

The scheme is governed by the Ministry of Community Development and its Selection Committee with administrative and technical assistance from the Cayman Islands Development Bank, and is funded by the six participating banks. Loans under the scheme are guaranteed by the Cayman Islands Government.

WHO IS ELIGIBLE?

Caymanians who are between the ages of 18 and 40 years. At the discretion of the Guarantor, permanent residents in the same age group, with the right to work, may also be considered. While there is no limit on income levels, priority will be given to persons whose annual income does not exceed C\$60,000, or whose family incomes does not exceed C\$100,000.

WHAT EXPENSES DOES THE LOAN COVER?

Loans are provided for academic enrollment fees, tuition, books and related material, transportation costs, one economy return airfare per academic year, room and board and, if necessary, health insurance.

WHAT ARE THE LENDING TERMS?

Loans are provided up to a maximum of C\$60,000 for 4 or 5 year courses. However, funding for the fifth year must be

either for post graduate study or a professional qualification. Loans are also provided for courses of one, two or three years duration.

WHAT IS THE INTEREST RATE?

Interest on loans is at the Cayman Islands Dollar Prime Rate and is payable monthly over the duration of the programme of study.

WHAT IS THE MAXIMUM LOAN TERM?

The maximum repayment term is 10 years, depending on the age of the student. A blended payment of principal and interest is payable monthly during the repayment term, which commences within 6 months, but not later than 12 months after completion of the course.

PRIORITY PROFESSIONS/TRAINING AREAS

The priority professions/training areas which have been identified by the Education Council for funding under the scheme are:

- Accountants
- Architects
- Banking Supervision
- Conservators
- Aviation Management
- Graphic Artists
- Statisticians
- Surveyors (Land)
- Insurance Supervision Assistants
- Hotel and Condominium Management
- Agricultural Technologist and Technicians
- Draftsmen (Architectural, Land Surveying)
- Education (Teachers, Speech Therapists, Education Social Workers, Guidance Counsellors, Education Psychologists, School Librarians, Teacher Librarians)
- Engineers/Technicians (Civil, Electrical, Mechanical),
- Environmental Scientists (Engineering, Marine Biology)
- Social Services (Social Workers, Caring Home Specialists, Statisticians, Substance Abuse, Counsellors, Child Psychology, Child Care Administrators, Family Therapists, Youth and Community Workers)
- Mass Communications (Journalists, Reporters, Broadcasters)
- Health (Nurses, Doctors, Dental Technicians, Dental Auxiliaries, Medical Technologists, Radiographers, Physical Therapists, Clinical Psychologists)
- Actuaries
- Archivists
- Carpenters
- Court Reporters
- Town Planners
- Public Finance
- Steno-Typists
- Public Administrators
- Veterinarians
- Agronomists
- Auditors
- Commercial Artists
- Economists
- Entomologists
- Quantity Surveyors
- Plumbers
- Librarians

Other areas which may be deemed as priority by the Ministry responsible for Human Resources and the Public Service Commission may also be funded.

WHAT IS THE MAXIMUM DEBT SERVICE RATIO?

The maximum debt service ratio is 40% (including all recurrent monthly debt obligations) of the student's expected income after graduation.

SECURITY FOR LOANS

Where the applicant or his/her family is capable of providing security for a loan, the Government will take a charge over same. Loans must also be secured by life and disability insurance on the borrower.

SPECIAL CONDITIONS OF LOANS

Recipients of loans are required to:

- Maintain satisfactory academic performance throughout the period of study (i.e. 2.5 cumulative Grade Point Average, with no failures, per 12 credit hours in one semester of first year of study and at least 3.0 GPA per 15 credit hours per semester thereafter).
- Submit a grade or progress report in respect of his/her progress and performance at the end of each semester/term.
- Submit receipts and/or paid invoices to account for funds disbursed for each semester/term before they receive the next disbursement.
- Work in the Cayman Islands after completing their programmes of study. They will be required to work

one year for every year of loan funding provided, up to a maximum of 5 years.

ELIGIBLE INSTITUTIONS

Loans will only be granted for students to pursue courses at institutions that are considered "competitive" or higher in accordance with the guidelines used by the Education Council.

PARTICIPATING BANKS

- Bank of Nova Scotia
- Bank of Butterfield International (Cayman) Ltd.
- Fidelity Bank (Cayman) Limited
- Cayman National Bank Ltd.
- Royal Bank of Canada
- First Caribbean International Bank

For further information, copies of guidelines, application forms, etc. contact:
The Secretary
Government Guaranteed Student Loan Scheme
P.O. Box 1271 GT, Grand Cayman
Ph: 345-949-5277 or 345 949-7511

Are you interested in a Health Care career?

The Chrissie Tomlinson Memorial Hospital is committed to providing work experience and training opportunities for young people interested in pursuing a career in Health Care.

Each year we offer on-the-job training and experience for:

- Medical Students
 - Interns
- Pre Medical Career Students
- School Leavers/Summer Students



For further information on how the CTMH can help you on your path to a rewarding career in Health Care, contact:
Mrs. Judy Ebanks at 949 6066 ext 101

**THE CHRISSIE TOMLINSON
MEMORIAL HOSPITAL**



*"Supporting young
people in the pursuit
of Health Care
Careers"*

Education & Training

Companies and organisations that provide local and overseas education and training opportunities for entry, junior and senior level employees are listed on the following pages.

ALEXANDRIA BANCORP LIMITED

Provides training to employees and financial assistance to attend relevant and appropriate courses both in the Cayman Islands and abroad.

ANDRO GROUP LTD.

Training: The Company aims to provide meaningful, structured, on-the-job training with the goal of offering practical work-place experience together with financial incentives to encourage definition of individual career expectations through academic, professional and trade scholarships. Ultimately, through support of and interaction with local training & scholarship establishments, we intend to establish common criteria for the future development of trade apprenticeships in the Cayman Islands.

Contact: Andro Group Limited
Human Resources,
P.O. Box 10051 APO
Ph: 345-949-8000 Fax: 345-949-8061
E-mail: cjonas@andromep.com.ky

APPLEBY SPURLING HUNTER

Appleby Spurling Hunter also offers the following sponsorship to existing and potential employees.

Local Institution: Community College
Course: Legal Secretarial Course
Eligibility Requirements: Must be Caymanian.
Contact: Manager Human Resources
Appleby Spurling Hunter
Clifton House, 75 Fort Street
P0 Box 190 GT, Cayman Islands
Tel 345 949 4900 Fax 345 949 4901 Website www.applebyglobal.com

CAYMAN ISLANDS CHAMBER OF COMMERCE

Training: Professional Development & Training Centre offers courses in Essential Business Skills, Business Legislation and Human Resources, Finance, Essential Business and Customer Service Skills, Office Relations, Supervision and Management and Leadership.
Visit www.caymanchamber.ky for additional information

Contact: Scott Swing
Programmes Director
Ph: 345 949-8090 Fax: 345 949-0220 Email: scott.swing@caymanchamber.ky

CHRISSIE TOMLINSON MEMORIAL HOSPITAL

The Chrissie Tomlinson Memorial Hospital is committed to providing work experience and training opportunities for young people interested in pursuing a career in Health Care. Each year CTMH offers on-the-job training and experience for:

- Medical Students
- Interns
- Pre Medical Careers Students

- School Leavers/Summer Students

GRAND OLD HOUSE

Grand Old House offers interested students who attend the University College of the Cayman Islands or have plans to attend a culinary school to work along side persons with at least five years experience.

Contact: Martin Richter
 Phone: 949-9333 Fax: 949-0635
 Email: grandold@candw.ky

HADSPHALTIC INTERNATIONAL LTD.

Training programme: Students are introduced to different aspects of Construction through class studies and field placements

Contact information: Hadsphaltic International Ltd.
 Ph: 345 945-4135 Fax: 345 945-4552

HEW'S HOTEL AND RESTAURANT SUPPLIES LTD.

Enables employees to attend University College of the Cayman Islands courses and overseas suppliers training seminars.

HYATT REGENCY GRAND CAYMAN

Training: Hyatt Regency Grand Cayman offers a 6-8 month training programme. The programme is open to individuals with either a college or university degree or an associate degree plus two years work experience.

Amount Awarded: Based on years of service: 6 mths-2 yrs=\$500, 2 yrs-5 yrs=\$750, 5 yrs-10 yrs=\$1000. Over 10 yrs=\$1250

Eligibility Requirements: Full time employee competing 6 months of service

Course: Communication Skills; Courses offered by fully accredited educational institute of higher learning; Preparation courses for GRE, GMAT, LSAT, etc.

Conditions to be met: Human Resource Approval - passing grade (C).

Contact: Samantha Bennett
 Ph: 345 949-1234 Fax: 345 945-5412
 Email: sbennet@caymapo.hyatt.com

INTERNATIONAL COLLEGE OF THE CAYMAN ISLANDS

Training: The College offers four quarters each calendar year, with new student admissions accepted for all four quarters. Approximately 25 different courses are offered each quarter in a variety of fields and disciplines.

Contact information: Contact the Financial Assistance Committee through the Business Office
 Phone - 345 947-1100 Fax 345 947-1210
 E-mail - icci@candw.ky

ISLAND COMPANIES LTD. ICL UNIVERSITY

16 week in-house Professional Retail Sales Certification training programme. Programme and textbooks are provided free of charge and classes are held during normal working hours. The participant must be employed with Island Companies Ltd. and must have successfully completed a three-month probationary period.

Contact: Brenda Stewart, Island Companies Ltd.
 P.O. Box 10063 APO
 Ph: 345-945-5800 ext. 226

KPMG

An individual's professional development occurs through a variety of activities. Although development is primarily the responsibility of the individual, KPMG firms will make available appropriate professional development support and opportunities to all personnel.

KPMG firms have a process that allows all client staff to meet KPMG's continuing professional education requirements (20 hours minimum per year, 120 hours over a three year period), as well as the requirements of local professional bodies.

Consideration will also be given to setting similar standards for practice service staff. KPMG firms continually review whether personnel have the required skills and knowledge to provide the highest quality service by establishing an approach to development that incorporates:

- A clear understanding of the key skills and competencies required for all roles
- The ability to diagnose skill levels
- The ability to recommend or provide a programme of development to assist in the acquisition of new skills and the improvement and enhancement of existing ones
- The recognition that an individual's development occurs principally on the job
- The acknowledgement that people learn in different ways
- The provision of opportunities for individual development

KPMG firms will incorporate educational standards and learning principles in the development and delivery of all programmes. Adherence to these standards results in programmes that are based on identified performance needs designed and developed using instructional design and adult learning principles, delivered by competent practitioners, and systematically evaluated.

The Firm has developed a unique training programme tailored for its Trainee, Assistant and Staff Accountants, culminating in the promotion to Senior Accountant upon completion of the necessary on-the-job training and the receipt of a professional designation. Upon commencement of employment with the Firm, accountants are provided with an expectation of the Firm's requirements and an outline of their responsibilities to ensure that these expectations are met. Actual work experience and performance is then monitored and advice and assistance provided along the way. Throughout each year the firm provided internal and external orientation session, soft skill and technical training.

Contact: KPMG - Human Resources Manager
Ph: 345-949-4800 Fax: 345-949-7164
E-mail: jobs@kpmg.ky

MARTINIZING DRY CLEANING

On the job training with skilled professional staff and management is available to all members of staff.

Contact: John Cridland or Laura Faulkner
Martinizing Dry Cleaning
P.O. Box 30873 SMB
Ph: 345-949-5725

PRICEWATERHOUSECOOPERS

Training: New employees are provided with in-house and overseas training upon commencement with the firm and throughout their tenure with the firm. Overseas secondments/tours of duty will take place once the employee has successfully gained the necessary professional experience.

Contact: Trisha Ovilvie
Local Recruiting Manager
PWC, P.O. Box 258 GT

PURE ART GALLERY & GIFTS LTD.

Employees are trained on Art Sales, Computer Sales and instructed in-store regarding local art, crafts, framing, artists and shipping.

Contact: Debbie Chase van der Bol
P.O. Box 2039 GT
Ph: 345-949-9133 Fax: 345-949-4473

RED SAIL SPORTS

Training programme: Dive training offered to all Caymanians at cost of supplies only (textbook - \$50.00)

Contact: Rod McDowall
Red Sail Sports
P.O. Box 31473 SMB
Ph: 345 949-5965



Chamber of Commerce Professional Development & Training Centre

Looking for the most powerful, practical,
and cost effective professional
development and training?

WE OFFER THAT!

We offer a range of short courses, seminars
and workshops in the areas of:

- >> Business Legislation/Human Resources
- >> Supervision and Management
- >> Basic Business Skills
- >> Finance
- >> Customer Service
- >> Office Relations
- >> Leadership

Contact Scott Swing at 949-8090, scott.swing@caymanchamber.ky for more information.



WWW.CAYMANCHAMBER.KY

ROYAL BANK OF CANADA TRUST COMPANY (CAYMAN) LIMITED

Training: A thorough training plan is in place for all employees, which includes upgrading professional qualifications. All courses paid by the company up front.

Contact: Steve Makey
PO Box 1586 GT
Ph: 345 949-9107

SCOTIABANK & SCOTIA TRUST COMPANY (CAYMAN) LTD.

Training: In addition to a scholarship programme, current employees receive on the job training, centered on trust company and banking procedures. Employees are encouraged to register for financially supported courses at University College of the Cayman Islands or International College of the Cayman Islands.

Contact: Lovenia Ebanks
Scholarship Co-ordinator
Ph: 345-914-6252

SOUNDS AND THINGS

Training: Finances staff training courses at both the University College of the Cayman Islands (must be employed with the company for 6 months) and First Place Ltd.

Contact: Mr. William Peguero
Sounds & Things
PO Box 10001 APO

TREASURE ISLAND RESORT

Provides training in Customer Service, Supervision and Leadership Skills. Also provides training in Reservations and Accounts. The employee must be employed by Treasure Island Resort for at least one year.

Should an employee decide to enroll at either the Community College of the Cayman Islands or the International College of the Cayman Islands and successfully completes the degree programme, the hotel will reimburse the employee at the end of each term.

Contact: Treasure Island Resort
P.O. Box 1817 GT
Ph: 345-949-7777

TREASURE ISLAND DIVERS

Training: Treasure Island Divers operates a Career Development division called the Dive Career Training Institute. This vocational dive course attracts students from all over the world. There are three 12-week courses each year starting in February, June and September. These courses train a candidate in all areas of Professional Recreational Scuba and prepare them for employment in the industry. The course is full-time, intensive, and very rewarding.

Contact: Wally Schredl, Director of Training
Treasure Island Divers/Dive Career Training Institute
P.O. Box 30975 SMB
Grand Cayman
Ph: 345 949-4456 Fax: 345 949-7125

TRIDENT TRUST COMPANY (CAYMAN) LTD.

Training: In-house training in Corporate, Trusts, Mutual Funds and Client Accounting supplemented by local seminars and conferences, overseas and local correspondence courses and attendance at local colleges.

Contact information: Manager, Human Resources
PO Box 847 GT
Ph: 345 949-0880 Fax: 345 949-0881

WALKERS

Legal Secretarial Programme:

The Firm is also committed to recruiting, training, and promoting Caymanians through our legal secretarial training programme. This programme is divided into two stages as follows:

- The Trainee Secretary Programme - is open to interested Caymanians between the ages of 17 and 20 with basic typing skills and at least 3 GCE/GXC passes including English. The duration of the programme is approximately 15 months, part of which will be spent in our offices and part at the University College of the Cayman Islands.
- The Junior Secretary Programme - Open to Caymanians under 25 with either previous legal experience or have completed the Legal Secretary Certificate Course at the University College of the Cayman Islands.

Contact: Victoria Hew,
Human Resources Manager,
Email: vhew@walkers.com.ky
OR Alice Mae Coe,
Training & Orientation Co-Coordinator
Email: acoe@walkers.com.ky
Ph: 345 949-0100

WESTIN CASUARINA RESORT

Institution: University College of the Cayman Islands Hospitality Programme.
Course: Work Experience completed with the Westin Casuarina Resort & Spa.
Eligibility Requirements: Must be enrolled Student with the University College of the Cayman Islands.
Contact: Westin Casuarina Resort & Spa
Ph: 345-945-3800 ext. 6001



St. Matthew's University School of Medicine
U.S. Offices - Greater Orlando Area
1750 West Broadway St., Suite 222
Oviedo, FL 32765
www.stmatthews.edu



Students Survival Guide

ORGANISATIONAL IDEAS FOR STUDENTS

You have a bright, new school year ahead of you, ready once again to help prepare you for your future. Now is the perfect time for you to start off on the right foot, and get organised. Here are a few tips to help you manage your time, avoid clutter, set goals, and stay on an organised path to success.

LIFE IN A DORM

Life in the college dorm in particular, and on the rest of the campus in general, is something which will expose you to a variety of situations and emotions. Although there is a certain degree of anxiousness and stress involved, the years spent in the dorm room will eventually become one of the most enjoyable and memorable periods of your life.

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Although a certain degree of anxiety is natural, it has been observed that a large number of college-bound students are scared of life in the college dorm! Overwhelming seniors and scary rumours & legends related to the "initiation" don't help things much.

Simply put: there's nothing to be scared about. Like all new and unknown things in life, moving into the dorm will bring with it problems, anxieties and frustrations, but everything will turn out just fine in a few days. Believe it or not, but the years spent in the college dorm will eventually be remembered as the most memorable and enjoyable period of your life.

In order to help you adjust well into dorm life, let's discuss a few simple steps which will ensure your survival and successful adjustment into the college dorm.

PAYING FOR SCHOOL

After buying a house, paying for a child's college education is the biggest expense most parents face. Check out this information-packed checklist to figure out how much it'll cost, where to save depending on your child's age, and more.



MENTORING



CAYMAN



invest in our future

Contact the Scott Swing, Programmes Director at the Chamber of Commerce at 949-8090 or visit www.caymanchamber.ky for more information.

- Setting Goals:* Set realistic goals at the beginning of the school year, and break those large goals into mini-goals. Write these goals down on index cards and keep them in a highly visible place where you can see them every day. Writing down your goals makes them more concrete, and motivates you to keep working towards them.
- Don't Rush:* Wake up early enough for school to arrive well ahead of time. If you need 30 minutes to get up, shower and dress, pad that time by waking up at least 45 minutes prior to your departure. To ensure you don't turn off your alarm clock and go back to sleep; place your clock at the far end of your room. This way, you actually have to get out of bed to turn it off, and you're most likely to stay up. Before you go to bed each night, choose, iron and lay out your clothes for the next day. This way, you'll be all set to dress and go in the morning.
- Avoid Clutter:* At the beginning of the school year, you have no clutter. Be careful not to build clutter as the year progresses. Create separate folders for school announcements, tests that have been graded, papers you must give to your parents and so on. As papers become outdated, such as an event that has passed, toss them immediately.
- Make To Do Lists:* Always spend a minimum of 15 minutes per day, preparing your To Do list for tomorrow. In doing so, you will know exactly what tasks you have to accomplish the next day.
- Effective Study Area:* Designate a quiet, well-lit area for studying. Don't study in front of the television, or in an area of your home where you're bound to be distracted. Hang a Do Not Disturb sign on your door. If you can't find a quiet spot at home, go to the library. In addition, you should study while sitting at a table or desk. Avoid studying in a very comfortable chair or a bed, which may cause you to feel drowsy.
- Break Up Your Study Time:* Determine how many study hours you need, and schedule study time in your planner. For example, if you need six hours of time to study for a test, you may break that time up into six sessions, of one hour each. Choose the six days, and make a Study Time note in your calendar. Set aside time every day for study, and make it consistent. For example, set your study time for each afternoon from 4:00 to 6:00 pm. Whatever you do, avoid last minute studying or cramming.
- Break It Up:* Break up big tasks, into smaller, bite-sized jobs. For instance, if you have to study three chapters in your history book, study one chapter at a time each day. If you have to work on a project, break it down into three or four stages.
- Stay Healthy:* Get a good night's rest. This will ensure you are alert and ready to learn the following day. Eat three healthy meals each day, along with fruit for snacks. Don't overload on sweets, which cause many people to feel tired.
- Avoid Overload:* While you may sign up for extra school activities, such as basketball or cheerleading, don't take on too much. First determine how much study time you need. Then, choose one or two recreational activities that you enjoy.
- Use A Student Planner:* Use a good student planner or organiser. The ones that have pocket folders, dividers and planning calendars are ideal.
- Use One Calendar:* Use one calendar to plan all of your school and personal activities, rather than two or more. When you use more than one, you run the risk of scheduling conflicts and missed appointments. This is very important. Heed the old proverb, "A man who wears two watches, never knows the correct time."
- Colour-Code:* You may consider colour-coding similar activities on your calendar. For example, highlight all upcoming tests in yellow, study time in green and recreational activities in pink
- Write It Down:* When you learn of an upcoming test, event, or anything you must prepare for or attend, immediately write it in your planner. Don't wait for later, or you may forget about it.

- Eat Your Broccoli First:* Imagine eating your broccoli before your dessert. What would be left for you to look forward to? Just the same, do your homework for your most difficult subjects first. Then, everything else will be a breeze, and therefore, more enjoyable.
- Get Assistance:* If you don't understand a lesson, immediately ask for help. Don't let it get to the point that you're totally confused. A sibling, friend, parent or teacher can be a lifesaver.
- Whoops:* If you find yourself getting off track, simply take a deep breath and get back on track. It is better to get slightly off the path, rather than giving up.
- Reward Yourself:* Designate enticing rewards for each goal you set, such as a night at the movies, or a quiet, relaxing walk in the park. As you achieve each of your goals, reap your rewards. This will keep you motivated throughout the year.

HOW TO ENSURE SURVIVAL IN THE COLLEGE DORM

Tips and advice for a great, fun-filled college life...

- Shape Up:* Everyone in the world has a certain way of doing things. Similarly, every student coming to college has certain tastes, preferences, routines and habits. Now that you are sharing the environment with people other than your family members, you have to evaluate your lifestyle. The fact that your Mom tolerated your dirty habits and poor social skills does not mean that the rest of the dorm will too.
- Make Friends and Socialise:* The best way to quickly adjust yourself into the dorm environment is by making friends. It's always easier to go through unfamiliar and inconvenient situations if you have a group of friends and colleagues with whom you can relate to. In fact, it's widely accepted that the dorm environment (studying, eating, playing, sleeping and living together) gives you the opportunity to make friends closer than any you've had before. It's not uncommon for a person's "best" friends to be those with whom he or she spent several years with in the college dorm back in the "good old days".
- Tolerate and Co-exist:* Many people like to compare life in the college dorm with living as part of one big over-sized family. Usually you get along, sometimes you fight, but at the end of the day you all love each other!
- Ok, Maybe the above statement isn't completely true. When you go to college you'll invariably come across a couple of people (just a couple, never more!) who are just mean, idiotic, jerks. When such a situation arises, you'll just have to learn to tolerate each other and co-exist without setting fire to each others' rooms.
- Learn to Share:* This is probably the most important part of life in the college dorm. You'll have to live with people whom you (initially) don't know and will have to share dorm rooms, bathrooms, dinner tables, telephone lines, TVs, water coolers - everything! Generally, close friends end up sharing everything from books to beds to clothes to shoes. But you'll also have to lend your personal belongings (a bar of soap, a book, a tube of toothpaste or even some money) to those people in the dorm who are not "close friends" but just "friends". Why? Simply because if you don't, then there'll be nobody willing to lend you anything when you are in need.
- Have Fun:* THIS is the most important aspect of dorm life. Think of it: no parents, no restrictions, and best of all, a large number of people your age available to you at all times of the day and night. Although you should remember that your primary objective is to study and receive a good education, it's perfectly fine to have a LOT of fun during your college dorm days. Be responsible and be safe, and have the time of your life!

DORMS THAT MAKE A DIFFERENCE

There are no "rules" or "directions" for decorating a dorm space. Regardless of whether you have relative or friend who will before long be living in a dorm, or if you will soon be living in a dorm yourself; read on for dynamic tips and inspiring ideas that maximize creativity, minimize clutter and help to create a one-of-a-kind dorm decor!

One of major challenges of designing the dorm room focuses on the size of the area. When working with any compact living area, incorporating multi-functional furnishings enormously optimises usable space.

- If a chest of drawers is not necessary, for example, consider removing the drawers and utilising the available drawer space as open shelving to accommodate books, magazines or other necessities.
- "Found" space underneath the elevated loft bed can be used for any number of purposes. You may opt to create a cozy reading nook with the addition of a comfortable chair, small decorative table and floor lamp. (Storage ottomans provide comfort for tired feet as well as practical storage space for extra linens, throws and bedding.).
- Explore the possibility of fashioning a space for roommates and friends with the addition of a small futon. Additional options that increase storage include filing cabinets and stackable crates, which can be festively decorated with wallpaper borders, appliques or painted with stencils or freehand designs to highlight a specific color scheme or dorm room theme.
- Using exciting color and fabrics to coordinate with the bed ensemble is a stylish way to show personal style.
- Select a favourite colour scheme and inject small touches of the desired palette throughout the dorm space.
- Today's washable slipcovers offer innovative colors, fashionable motifs and easy care fabrications that are available to clothe a multitude of traditional as well as unexpected furnishings including; sofas, loveseats, recliners, ottomans and dining chairs.
- Old throw pillows with dated colors and fabrics can be easily recycled with the help of contemporary slipcovers.
- Adorn beds with pillows that offer a variety of sizes and shapes for extra beauty and comfort.
- Handmade quilts, Afghans and throws lend custom elegance when folded at the foot of a bed.

When designing a dorm space that touts design uniqueness; remember that it is possible to fashion a clean and uncluttered area where there is a place for everything and personal style is not sacrificed!

THINGS TO BRING TO COLLEGE

Use this section as a check list to avoid forgetting important items.

For your desk:	<input type="checkbox"/>	Folders	<input type="checkbox"/>	Can opener	<input type="checkbox"/>	Umbrella
<input type="checkbox"/> Bookends	<input type="checkbox"/>	Calendar	<input type="checkbox"/>	Bowls, plates	<input type="checkbox"/>	Photo albums
<input type="checkbox"/> Desk organizer	<input type="checkbox"/>	Bookmarks	<input type="checkbox"/>	Microwaveable	<input type="checkbox"/>	Wall decorations
<input type="checkbox"/> Thesaurus	Laundry/cleaning needs:		<input type="checkbox"/>	cookware	<input type="checkbox"/>	Posters
<input type="checkbox"/> Dictionary	<input type="checkbox"/>	Laundry soap	<input type="checkbox"/>	Small refrigerator	<input type="checkbox"/>	Peg board hooks
<input type="checkbox"/> Pencil Sharpener	<input type="checkbox"/>	Stain remover	<input type="checkbox"/>	(less than 4.3 cu. ft.)	<input type="checkbox"/>	Board games
<input type="checkbox"/> Calculator	<input type="checkbox"/>	Bleach	<input type="checkbox"/>	Area Rug/Carpet	<input type="checkbox"/>	Athletic equipment
<input type="checkbox"/> File box	<input type="checkbox"/>	Fabric softener	<input type="checkbox"/>	Study Lamp	<input type="checkbox"/>	Fishing tackle
<input type="checkbox"/> Stationery	<input type="checkbox"/>	Laundry bag	<input type="checkbox"/>	Plants	<input type="checkbox"/>	Sunglasses
<input type="checkbox"/> Stamps	<input type="checkbox"/>	Iron & ironing board	<input type="checkbox"/>	TV	<input type="checkbox"/>	Small fan
<input type="checkbox"/> Envelopes	<input type="checkbox"/>	Sewing kit	<input type="checkbox"/>	Trash Can	<input type="checkbox"/>	Overnight bag
<input type="checkbox"/> Address book	<input type="checkbox"/>	Safety pins	<input type="checkbox"/>	Stereo and	<input type="checkbox"/>	Sleeping bag
<input type="checkbox"/> Note pads	Miscellaneous		<input type="checkbox"/>	headphones	<input type="checkbox"/>	Plasti-tak
<input type="checkbox"/> Index cards	<input type="checkbox"/>	Dish soap	<input type="checkbox"/>	3 Prong converter	<input type="checkbox"/>	Playing cards
<input type="checkbox"/> Markers	<input type="checkbox"/>	Trash bags	<input type="checkbox"/>	Mirror	But do not bring	
<input type="checkbox"/> Rubber bands	<input type="checkbox"/>	Paper towels	<input type="checkbox"/>	Backpack	<input type="checkbox"/>	Space heaters
<input type="checkbox"/> Paper clips, Stapler	<input type="checkbox"/>	Sponge	<input type="checkbox"/>	CDs, DVDs	<input type="checkbox"/>	Cooking appliances
<input type="checkbox"/> Tape	<input type="checkbox"/>	Glass cleaner	<input type="checkbox"/>	Trunk, storage box	<input type="checkbox"/>	with heating
<input type="checkbox"/> Highlighter	<input type="checkbox"/>	Snack Food	<input type="checkbox"/>	Jewellery box	<input type="checkbox"/>	elements
<input type="checkbox"/> Pencils, pens	<input type="checkbox"/>	Microwave	<input type="checkbox"/>	Batteries	<input type="checkbox"/>	Hunting equipment
<input type="checkbox"/> Hole punch	<input type="checkbox"/>	Pop-up toasters	<input type="checkbox"/>	Camera, film	<input type="checkbox"/>	Fireworks
<input type="checkbox"/> Computer	<input type="checkbox"/>	Coffee maker/pots	<input type="checkbox"/>	Flashlight	<input type="checkbox"/>	Pets
<input type="checkbox"/> Glue Stick	<input type="checkbox"/>	Cups, mugs	<input type="checkbox"/>	Small tool set	<input type="checkbox"/>	Toaster ovens
<input type="checkbox"/> Ruler	<input type="checkbox"/>	Eating utensils	<input type="checkbox"/>	Alarm clock	<input type="checkbox"/>	Incense or candles

PAYING FOR COLLEGE

Important Factors:

1. Decide if you're saving for public or private college.
2. Get the current average annual cost of private versus public school.
3. Determine what college will cost when your child is ready to attend.

Set up a timeline for saving:

1. Determine how long you have before you need to shell out cash for tuition.
2. Figure out how much you have already saved and how much you still need to put away to meet that objective.
3. If you don't have one already, establish an investment philosophy and determine a financial strategy that works for your family.

4. Consider hiring a professional financial advisor.

When college is more than 15 years away:

1. Consider opening an Education IRA.
2. Consider setting up a custodial account for minors.
3. Think about investing in aggressive mutual funds.

When college is ten to fifteen years away:

1. Look into prepaid tuition plans.
2. Look into state-sponsored college savings plans.
3. Begin to stabilize your financial portfolio.

When college is five to ten years away:

1. Move a portion of your investments into fixed income or bonds.

When college is five years or less away:

1. Move your child's college money into more conservative investments.

When it's college time--student loans:

1. Contact Government to see if you or your child qualifies for loans.

When its college time--grants and scholarships:

1. Find out about money available directly from the college and universities to which your child is applying.
2. Find out about special interest groups and organisations that supply scholarships and financial assistance for college.
3. Beware of scholarship search firms that promise you scholarship money for a fee.

Work/study programmes:

1. If your child qualifies for a work/study programme, factor this into your financial planning.

SPOTLIGHT ON FINANCES

"The belief that you need a lot of money to save money is a myth. The myth is prevalent. According to a recent study, by the GE Center for Financial Learning, people earning more than \$100,000 a year are significantly more likely to save. Further, nearly one-third of the survey participants aren't even sure how much they're saving or are saving less than 4 percent of their income.

When it comes to saving, paying off debt and building a retirement nest egg are always important long-term goals. Short-term goals are equally important. Whether you're saving for a car, a house, a child's education or just a weekend trip, you can save in a relatively painless fashion no matter what your income. Have you ever thought about how the cost of your daily cup of coffee adds up over time? Or, perhaps you've never realised that brown-bagging lunch just three days a week could provide you with the down payment on a condominium or a car in only five years. How much could you save if you really put your mind to it?

The GE Center for Financial Learning has created a list of ONES - including the total savings over thirty years, assuming the money is put to work in a financial vehicle averaging 8 percent interest compounded annually. These ONES can easily become a habit:

- Bringing your morning coffee to work instead of buying a cup at the office or deli, you could save \$30,000;
- By renting a movie instead of going to the theater, you could save yourself more than \$20,000;
- Give yourself a manicure instead of visiting a salon each month, you could save yourself almost \$30,000;
- Or, the use of only your bank's ATM could total more than \$17,000.

With 35% of the respondents identifying entertainment and travel resources as a leading reason to save, more than twice the number of people saves for leisure activities than those who save for their own or a child's education ... or even a home. If the respondents comprising that 35 percent opted to eat at home rather than dine out just one more time a week, they could save more than \$190,000 over thirty years. And, so could you.

Decide and commit to your ONE choice and invest the dollars saved in any of today's financial products.

INTRODUCTION TO THE ACT

The ACT (American College Testing Assessment) is one of the two major standardised college entrance tests taken in the United States today, (the SAT I is the other). The ACT is an all-multiple-choice test given five times a year. The ACT Assessment, tests knowledge in four subject areas: English, Reading, Math, and Science Reasoning. The questions on the ACT are related directly to the material students have learned in high school. The ACT includes 215 multiple-choice questions. It lasts three and a half hours. ACT-takers receive 12 separate scores, 1 composite, 4 subject scores, and 7 sub scores. However the composite score is the most important. It ranges from 1-36. Nearly half of all test takers fall in the 17-23 range. On the ACT, there is no penalty for guessing. So ACT takers should fill in an answer for every question, even if they have no idea of what the correct answer is.

<i>ACT Exams:</i>	Students who do not achieve the required scores on SAT I or Regents Exams can satisfy basic skills requirements by passing the CUNY/ACT Basic Skills Tests in Reading, Writing and Mathematics.
<i>Reading:</i>	The Reading Test measures reading comprehension. The test is an adaptive, untimed, multiple-choice, and computer-based exam. A scale score of 65 or more is required to pass the exam.
<i>Writing:</i>	The Writing Exam assesses your writing skills. Students are given a choice of two questions, and are asked to write an organized, focused 60-minute essay.
<i>Mathematics:</i>	The Mathematics test is designed to measure your knowledge of a number of topics in mathematics. The test is organised into four sections: numerical skills/pre-algebra, algebra, college algebra, and trigonometry. The College Algebra and trigonometry scores are used for placements purposes.

INTRODUCTION TO THE SAT:

The Scholastic Aptitude Test (SAT) is dreaded by high school juniors and seniors because a single Saturday morning can ruin the rest of their lives! Tests are a fact of life throughout our school careers, but one of the most important, and, to some, the scariest, of them all is the SAT; that three-hour exam that's supposed to measure a high school student's chance of academic success in the first year of college. Some colleges consider SAT scores major factors in their admission process, while others view high school academic performance, along with recommendations and extracurricular activities, equally, or even more, important. No matter where you're headed, if you're a high school student, the SAT is important to you because most colleges require students to report either SAT or ACT Assessment (another test) scores.

What Kinds of Questions Can I Expect on the SAT?

Student-produced response (10 questions that have no answer choices provided)

According to the College Board, there are three types of verbal questions used on the SAT I:

- Analogies: these questions measure your knowledge of the meanings of words and your ability to see a relationship between a pair of words and to recognize a similar or parallel relationship.
- Sentence completions: these measure your knowledge of the meanings of words and your ability to understand how the parts of a sentence logically fit together.
- Critical reading: these measure your ability to read and think carefully about a single passage or pair of passages.

There are also three types of math questions on the SAT I:

- Five-choice multiple-choice (35 questions)
- Four-choice multiple-choice (15 questions that focus on the concepts of equalities, inequalities and estimation)

General Tips and Strategies

1. There is no penalty for guessing, so ACT takers should fill in an answer for every question.
2. Know the directions and answer sheet ahead of time.
3. Read carefully and thoroughly. Avoid careless mistakes.
4. Answer easier questions first, and harder questions later.
5. Check answer sheet regularly.
6. Develop a strategy for guessing.

Chamber Employment Guide

WRITING A RESUME

A well-written resume is an important component of your overall job marketing package. Its purpose is to present your qualifications clearly and succinctly to prospective employers. Coupled with an individualized cover letter, the resume helps the employer quickly assess your potential value to his/her organization. A resume rarely gets you a job; its purpose is to entice an employer into offering you an interview. Therefore, it needs to be clear, concise and written with the employer's needs in mind.

PREPARATION

Whether you're writing your resume for the first time, or updating it for the twentieth time, it can be an overwhelming experience. Thoughtful preparation can help to ease the anxiety. Begin by assessing your technical and personal qualifications. Next, consider specific types of employers you are interested in and the employee qualifications they are seeking. Then write a resume which describes your qualifications in terms of an employer's needs. Sounds complicated - right? Let's break all that down into more workable terms in the resume section.

INTERVIEWING

The following guidelines are designed to enhance your effectiveness at interviews. Even when a detailed job description exists, the employer's perception of the "ideal candidate" is likely to be based on the qualities, skills and experiences uncovered in the interview process. With this in mind, you should be prepared to address how your capabilities are best suited to meet the job requirements.

Approach the interview with self-confidence and a determination to win the job. The fact that you have been chosen as a candidate is an indication that the employer believes you're capable of doing the job. That perception applies to all other candidates as well. Your job, at the interview, is to set yourself apart from those other candidates.

SELF-ASSESSMENT

Knowing who you are in terms of your skills, abilities, interests, values and personal qualities helps to convey a specific message to an employer. If you have not yet processed this information, you should make an appointment to see a career advisor (teacher, persons in the industry that you are interested in or a mentor). If you have a clear understanding of your assets, then you are ready to categorize the data for your resume.

In the identification section, you will include your name and address, phone number (both land line and cell phone) and email address.

Including an objective is optional on a resume. It is a good idea, however, to have one in mind when writing to an employer. The optimal place for stating your objective is in your cover letter. If you are unclear about what you hope to achieve, then it is best to omit the objective on the resume. Notice the differences in the objectives cited below.

Poor: To obtain a position at a bank.

Better: To utilize my accounting experience at a bank.

When drafting your resume, think big. Write down all the jobs, volunteer work, internships, work experience etc. that you've had. Put dates and supervisor's name down. You should list all the tasks, accomplishments and duties that you performed, even the mundane ones. Include your educational background, starting with the most recent. List dates and diplomas or degrees, study abroad, awards and student activities.

We have included a brief list of skills here to generate some ideas. Be specific in describing your skills; quantify your work where possible, i.e. "wrote ten articles for a monthly newsletter over a 12-month period." By generating this information now you will be better prepared to communicate it effectively in an interview later.

The following is a brief list of action verbs to help you:

accepted	furthered	entertained	produced	participated
balanced	allocated	improvised	reserved	recorded
controlled	cleared	articulated	specified	screened
extinguished	documented	condensed	interacted	tested
accomplished	gathered	established	programmed	performed
bargained	allotted	incorporated	resolved	recruited
cooperated	coached	auditioned	spoke	scripted
extracted	edited	conducted	interpreted	trained
achieved	generated	estimated	projected	permitted
began	amended	increased	responded	rectified
coordinated	collaborated	assembled	standardized	searched
facilitate	elaborate	conferred	intervened	transferred
acted	governed	evaluated	promoted	persuaded
broadcasted	amplified	individualized	restored	referred
converted	collected	assessed	streamlined	secured
filed	elected	confirmed	interviewed	translated
adapted	handled	examined	pronounced	photographed
brought	analyzed	influenced	restructured	registered
developed	combined	assigned	submitted	selected
financed	elicited	conserved	introduced	traveled
addressed	hamonised	exceeded	proofread	placed
budgeted	anchored	informed	retained	regulated
devised	commended	assisted	summarized	served
fixed	eliminated	considered	invented	tutored
adjusted	heaped	executed	proposed	played
built	announced	initiated	revamped	rehabilitated
diagnosed	communicated	assumed	supervised	settled
focused	emphasized	consolidated	ordered	typed
administered	helped	expanded	provided	portrayed
calculated	answered	innovated	reviewed	reinforced
diagrammed	compared	attained	supplied	set-up
forecasted	employed	constructed	organized	updated
adopted	hired	expedited	publicized	practiced
casted	applied	inspected	revised	rendered
directed	compiled	attended	supported	sewed
formulated	encouraged	consulted	originated	won
advanced	hosted	experimented	published	predicted
catalogued	appeared	inspired	rewarded	renewed
disciplined	completed	audited	surpassed	shaped
fortified	enforced	contacted	outlined	worked
advertised	identified	explained	purchased	prepared
chaired	appointed	installed	rotated	reorganized
discovered	composed	authored	surveyed	shared
founded	engineered	contracted	overhauled	wrote
advised	illustrated	explored	received	presented
charted	appraised	instilled	sampled	repaired
discussed	computed	authorized	systematized	showed
freelanced	enhanced	contributed	oversaw	solved
aided	implemented	expressed	recommended	presided
clarified	approved	instituted	satisfied	replaced
displayed	conceived	instructed	tabulated	sorted
furnished	enlarged	processed	painted	prevented
alerted	improved	represented	reconciled	
classified	arranged	specialized	scheduled	
distributed	conceptualize	integrated	taught	

Remember to use the appropriate tense verb - if you are doing the work currently, use the present tense, i.e. organize; if it's about a job you've completed, use the past tense, organised.

Including interests on a resume is optional. If your work experiences are limited, you may want to include an interest section. Also, if your hobbies show you in a special light, you may want to add it to your resume (i.e. someone who regularly runs 10K races can show an employer she has persistence, dedication and time management skills.)

For now, list any special skills or qualifications you possess which may enhance your assets (i.e. computer or language skills). Remember, you need to tell an employer about those qualifications which are unique and will be an asset to the organisation.

A reference section should not appear on your actual resume. References are important because they give employers an opportunity to hear from other professionals about your qualifications. It is important to ask, beforehand, those people whom you would like to speak on your behalf. In that way, they can think about what they will say and will not be caught off guard if a prospective employer contacts them. You should also send each of them a copy of your resume. They can give you feedback about its content, may be able to offer advice about specific job opportunities, and may use it as a guide when called to be your reference.

WHAT IS A RESUME?

A resume is a summary of a person's business or professional qualifications, educational background and work experience for a particular position. The purpose of a resume is to market capabilities, qualifications and credentials to potential employers.

There are three basic types of resumes: chronological, functional and combined. A chronological resume lists your work experience in reverse chronological order beginning with your present or most recent position. Include the name and address of the company, the dates of employment, job titles and a description of your responsibilities in order of importance.

A functional resume emphasises your responsibilities and duties instead of your employers, employment dates and job titles. This format is useful to draw attention away from work areas you do not wish to highlight and is commonly used when changing career fields.

A combined resume is a hybrid of functional and chronological resumes. This format is especially useful for individuals who have a long work history. It highlights aspects that are most relevant to a desired position as well as summarising the career history. You should use a chronological resume unless:

- Your employment history is erratic or extremely long.
- You are seeking to change career fields.
- You are attempting to return to a previous career occupation.
- You possess an unusual combination of skills that you wish to emphasise rather than a linear progression of your career.

THE FIRST STEP IN WRITING A RESUME

The first step in writing a resume is to assess your skills. In order to sell yourself to a potential employer you need to communicate your strong points, skills, and accomplishments. Make a list of your personal strengths. Your resume needs to communicate how your personal strengths will benefit the employer.

Elements of a Resume

Personal Information: Include your name, address, phone number and e-mail (if you have one).

Objective: An objective statement is used to define the position you are applying for. It should be a clearly written, concise statement that communicates your career objectives.

Experience: List your work experience in reverse chronological order, most recent experience first. If you are applying for your first job list any odd jobs, volunteer work, and other unpaid work experience you may have performed in the past. College students should include any work-related experience that helped finance their education. Give a description of the job function that details and demonstrates your skills.

Skills: Skills can be listed in the experience section, where the job description is given or in a separate section. Some high school students list their skills at the top of the resume. Highlight skills to the job opening.

Education: State your high school/college and dates of attendance. Give your date of graduation if you have

graduated. Or, you can give the year of your expected graduation. If you are a good student you can list your grade point average.

Activities/Accomplishments: This is a miscellaneous section where you should list achievements, awards and activities.

References: Have a separate sheet ready with names and phone numbers of references. Make sure you contact your references and ask permission to use their names first.

It is not required to keep the elements of a resume in the above order. You can put Skills and Education at the top of your resume. If you have skills or accomplishments that are very relevant to the job you want, list them first.

RESUME DO'S

- Do target your resume for the job you are applying for.
- Do keep a copy on disk.
- Do use a laser printer, (for professional-looking copy.)
- Do stress accomplishments. Include figures to substantiate your claims
- Do use strong action words:
 - o Weak: worked on integrated circuits...
 - o Strong: designed integrated circuits...
- Do make the resume attractive and well organized for the eye

RESUME DON'TS

- Don't forget to proofread for errors.
- Don't mention salary.
- Don't volunteer too much information up front.
- Include only enough information to encourage an employer to find out more.
- Don't include references. Reference requests are generally made when there is an actual hiring interest.

FIELD RESEARCH

Upon completion of your draft for your resume, it would be wise to focus on a particular employment environment where you plan to pursue a job. Learn as much as you can about the organisation - i.e. its general philosophy, product or service, unique employee qualities, working hours etc. Then you can gear the content of your resume towards the employers needs.

Information interviewing (or networking as it is called) can be accomplished by talking with friends, relatives, faculty or people who work at a particular company. You can ask your contacts almost anything you want to know except "do you have a job for me?"

WRITING A COVER LETTER

The principle function of a cover letter is to inform the potential employer about the type of position you are seeking. The cover letter is your opportunity to sell yourself and at the same time add a personal touch to your resume.

Most cover letters can be written in three paragraphs using less than 200 words. Here is a brief format outline:

1. The first paragraph introduces your purpose for writing. Perhaps you got the company's name from a networking contact or from an ad or trade article. The first paragraph is a good place to mention it.
2. The second paragraph briefly summarises your experience as it relates to your prospective employer's needs. It should answer the basic question of "why should the company hire you?"
3. Like any good sales pitch the final paragraph should propose a course of action. Use this paragraph to propose an interview or better yet indicate you will be contacting your potential employer to arrange an interview.

THE INTERVIEW

Most, if not all, interviews will be set up in a telephone conversation with the hiring manager or his/her representative. You can begin to assume control of the process at this point and set yourself apart from other candidates. The following actions will help you do both:

- Arrange time and date
- Identify the participants
- Find out how long the meeting will last
- Request information on the company/position

PREPARING FOR THE INTERVIEW

The more time you spend on developing a "game plan," the less likely it is you'll be surprised at the interview. If you're properly prepared, it will be apparent to the interviewer and it will impress him/her. The following step-by-step action plan will help in this effort:

- Research the company and industry
- Develop probing questions
- Rehearse responses to interviewers' questions

THE ART OF INTERVIEWING

You should view the interview as a sales presentation. Your goal is to sell the product (you) to the buyer (the prospective employer). The following are control techniques that will enhance your effectiveness at converting interviews to offers:

- Arrive on time
- Dress for the part
- Pay an appropriate compliment
- Match your qualifications to their needs
- Ask feedback questions
- Close the interview positively

TYPES OF INTERVIEWS

Interviews fall into two major categories: screening interview and a decision interview. The screening interview is usually a meeting designed to weed out the applicants. These interviews are generally conducted by the human resource office or outside search firm. The purpose is to find out whether your background matches the profile of the ideal candidate. Hiring decisions are rarely made at the first interview.

The second interview, or the decision interview, is normally conducted with the supervisor. During this interview you are more likely to be presented with more detailed questions related to the actual job description. Most supervisors are also interested to learn how you will perform these duties and whether your personality matches the work environment.

Many employers are not trained interviewers. They may not present you with highly structured list of questions designed to evoke certain responses. Often job applicants feel the need to ramble on about their entire work experience.

Volunteering information can get you into trouble. Near the end of the interview most employers will ask "do you have any questions for me?" At this point you can probe to find out if your past work experience is a factor in the hiring decision. If you believe there is important information about your work experience that would play a role in the hiring decision you can address it at this time.

STANDARD INTERVIEW QUESTIONS

When preparing answers to these questions ask yourself: Is my answer a logical one? Am I addressing the question? Does my answer highlight positive personal characteristics? Is my answer well thought out? Listed below are several standard interview questions. In addition to these questions you should be prepared to respond to specific questions about your area of expertise. Answering questions effectively requires preparation.

- Tell me about yourself.
- What are you looking for in a job?
- What are your short-range objectives?
- Why did you leave your last employer?
- Why do you want to work for us?
- What interests you about the position?
- Why should we hire you?
- What do you know about our organization?
- What would your previous supervisor say are your greatest strengths and weaknesses?
- What do you feel are your strongest points?
- What do you feel are your weakest points?
- Tell me about your greatest accomplishment.
- Where do you see yourself in five years? In ten?
- Have you been interviewing with other companies?

TIPS ON ANSWERING QUESTIONS

1. Answer only the question that is asked in a short concise manner. Don't ramble.
2. Silence is often a technique interviewers use to get you to explain your answers. This can often get you in trouble. Don't be afraid of silence.
3. Beware of interviewers who repeat the last four words of your response to a question followed by a period of silence. This is a technique use to get you to depart from your prepared answers.
4. If you are faced with a question you don't have an immediate answer for, turn the question back on the interviewer to buy yourself some time.
5. Maintain eye contact at all times and be aware of the messages you may be sending as a result of your body language, tone of voice and inflection.

AFTER THE INTERVIEW

Every interview should be followed up by a letter to each individual you meet. Use the letter to express your enthusiasm for the position, highlight areas where a match exists, overcome concerns and reconfirm the next step in the process.

SECOND INTERVIEWS

Rarely, if ever, will employers base hiring decisions on a single encounter with prospective candidates. Second meetings are usually held to obtain clarifying information, secure additional staff input and to make sure the "personality" match is appropriate.

Generally, the same principles that apply to the initial interviews apply to all subsequent meetings. You should, however, have gleaned sufficient information from your first meeting to enable you to make the match an even stronger one. Additionally, it is far more likely that serious discussions about money, time frames, relocation, references, etc., will be discussed. Consequently, you should be prepared to handle these questions. Once again, planning and preparation are the keys. If you've been successful in your interview efforts there will come a point when the interviewer will attempt to "sell" the job and the company to you. At this point, as the buyer, you're in the driver's seat. You need to be absolutely sure that you're making an intelligent decision in your best interests, both short and long term. One way to do that is by asking protective questions.

SAMPLE PROTECTIVE QUESTIONS

Protective questions are designed to:

1. Give you the information you need to make an informed decision.
2. Keep you from making a bad decision.

Here are some protective questions:

- What happened to the last person who held this position?
- Who must approve my decisions?
- To whom does the position report?
- How and when is performance evaluated?
- To what position might I progress based on successful performance in this assignment?
- What is the career track within the company?
- What is the company's termination policy?
- What is the company's policy with respect to tuition assistance, military leave, maternity leave, etc.?

The answers to many of these questions may be provided during the course of the interview.

AVOID THE PITFALLS

People are not hired for a variety of reasons. Below are factors that have been identified as causes for employee rejection:

- Poor personal appearance
- Overbearing, overaggressive, conceited, "superiority complex", "know it all"
- Inability to express oneself clearly, poor voice, diction, grammar
- Lack of planning for career, no purpose and goals
- Lack of interest and enthusiasm, passive, indifferent
- Lack of confidence and poise, nervousness, ill-at-ease
- Overemphasis on money, interest only in best dollar offer
- Unwilling to start at the bottom, expects too much too soon
- Makes excuses, evasiveness, hedges on unfavourable factors in record
- Lack of courtesy
- Lack of maturity

- Condemnation of past employers
- Lack of social understanding
- Fails to look interviewer in eye
- Limp, fishy handshake
- Indecision
- Sloppy application form
- Wants job only for short time
- Little sense of humor
- Lack of knowledge of field of specialisation

SEARCHING FOR A JOB

Applying a dedicated and systematic approach to locating a job can simplify the process of finding a job. The goal of each process is to make contact with a prospective employer for the purposes of setting up an interview. Here are a number of useful techniques and resources that can be used to find your next job.

NETWORKING

Networking is the process of talking with people to learn more about the opportunities that exist in the marketplace. Inform as many people as possible, including family, friends, former co-workers and business associates, that you are searching for employment. Networking can be highly effective and often the best path to the jobs you won't find advertised anywhere.

For most people the key to networking is overcoming your fear or reluctance to let others know you are out of a job. No matter how you feel about asking for help most people are more than willing to help if you approach them in a considerate manner.

Networking can be conducted by telephone, e-mail, or by regular mail. The annual Chamber of Commerce Career, Education and Job Expo can also be a great place to let people know you're in the market for employment.

SEARCH FIRMS

Search firms are another avenue of approach for job-seekers who have specialized skills. Many search firms work for the employer. Their goal is to find the right match for the company.

There are two basic types of search firms: contingency firms and retainer firms.

- Contingency firms are paid by a company only when the individual presented by them is hired. The contingency firm is generally paid a fee of the employee's first year salary.
- Retainer firms are paid by the company to locate qualified candidates. They are paid a standard fee for their services regardless of whether their candidate is hired.

EMPLOYMENT SERVICES CENTRE

The Employment Services Centre (945-3114) is operated by the Cayman Islands Government and offers another great opportunity for Caymanians and legal residents to locate and to register for work. Their role is to represent your skills and background to potential employers. Job openings are usually posted on bulletin boards and in an electronic database located at their offices in Paddington Place. If you are seeking employment you should register with them. Documentation required for registration includes:

- Resume
- Educational Certificate/Technical qualifications
- Marriage Certificate
- Passport/Birth Certificate
- Status/Permanent Residency
- Three written references

It is a legal requirement for all employers who have not identified a Caymanian to fill an opening to file the listing with the Employment Services Centre. It is well worth your time to check these job listings regularly.

TARGET MAILINGS

Targeted mailings involve sending a letter of interest to a list of potential employers. Creating mail lists, preparing the letters, and printing labels can be a time consuming and an expensive proposition. In many cases the results can be rather

disappointing given the amount of work involved. A targeted mail effort followed up with a phone call can substantially improve your results.

THE CHAMBER JOB BANK

The internet is a powerful tool that allows job seekers to identify opportunities online 24 hours a day. The Chamber's Job Bank posts jobs online that have been submitted by employers in all industry sectors. Listings can be searched by category or company and you can apply directly to the employer via e-mail. Visit www.caymanchamber.ky for the latest employment listings.

CLASSIFIED EMPLOYMENT ADVERTISEMENTS

Classified ads can be a great place to start your job search. Many companies who advertise in the newspaper also place their ads on the Internet. In many markets the Sunday edition of the newspaper contains the most employment classified ads.

Responding to classified ads requires careful analysis of the job description. Often employers may receive many resumes from an ad.

Next they will attempt to narrow their selection down to a handful of candidates for interviews. You can save yourself time, money and frustration by making sure your skills and experience match a majority of the job requirements mentioned in the ad.

When replying to a job opportunity listed in a classified ad make a list of the job requirements discussed in the ad. In your cover letter respond to each item on the list point by point. Remember to frame your responses in terms of how your skills and experiences will benefit the employer.

TELEMARKETING

The phone is the job seeker's weapon of choice. One of the most efficient ways to learn about job opportunities is to pick up the phone and call the potential employer. You can start by asking for the Human Resource office. They will usually tell you if they have any openings in your field along with the steps you will need to take to be considered as a candidate.

TRAINING & EDUCATIONAL FACILITIES

AS I SEE SOLUTIONS

As I See It Solutions Ltd. is a local company established in 2002 providing human resources, management and training solutions to organisations operating within the local and international business environments. While training seminars provided by As I See It Solutions Ltd. focus mainly on improving Customer Interaction Skills and anagement/Supervisory Skills, additional and/or customised training can be provided. Topics within management and supervisory development courses include Communicating within the Workplace, Developing an Effective Orientation Programme for new employees, Evaluating Performance, Motivating Employees, Disciplinary Procedures, and Recruitment and Selection Practises.

Contact: Juliet or Chris
P: 949-6618 E-mail: asicit@candw.ky

BARAUD COMPUTER TRAINING

Baraud International, the anchor company of Baraud Group of Companies, provides a multi-faceted range of HR services, including, but not limited to, outsourcing, IT Training, immigration related services, career counselling, language translations, resume writing, interviewing techniques and temporary & permanent job placement. Baraud Computer Training Centre offers complete computer training, specializing in Microsoft Office. Training is offered in different skill levels: Introduction, Intermediate, Advanced and customised courses. Day and evening classes are offered as well as one-on-one training. The training centre also provides Keyboard Testing & Computer Skills Assessment, Technical Support and IT consultancy.

Contact: PO Box 2040 GT
1st Floor Century Yard, Cricket Square
Ph: 945-1770 Fx: 945-1782 Email: baraud@candw.ky Website: www.baraud.com

CARIBBEAN EXECUTIVE COACHING

It's Your Time to Excel! Don't just settle for any job; change your life with a great career. Caribbean Executive Coaching's Career Coaching can help you to reach your goals. Call today for your complimentary 30 minute Career Coaching Session.

Contact: Tel: 947-6472 Cell: 52-Kevin Email: cecoach@candw.ky

HUMAN CAPITAL ADVISORY SERVICES

Deloitte's Human Capital Advisory team is committed to helping our clients successfully anticipate and respond to the demands of local and global labour markets. We have helped a number of large global organisations navigate the complex terrain of employment legislation throughout the Carribean. Our team of specialists helps clients with a range of needs - including executive recruitment, developing and implementing HR policies, Business Staffing Plans and outsourcing - in an extremely cost-efficient manner.

Contact: Karie Bergstrom
Senior Manager, Human Capital Advisory Services
Ph: 814-2258 Email:kbergstrom@deloitte.com

HOBBIES AND BOOKS TRAINING DIVISION

We provide dynamic technologies that transform business strategy into business reality. We tangibly link organisation mission and strategy with employee passion. Rod Waddell has extensive experience in building teamwork, training, performance management and performance improvement systems.

Contact: Ph 949-0707 or 916-2052 Website: www.performancepath.com

INSTITUTE FOR THEOLOGICAL AND LEADERSHIP ITLD-CAYMAN

ITLD-Cayman Offers the following accredited courses leading to the completion of the following degrees:

- M A Degree in Pastoral Psychology and Counseling
- B A Degree in Guidance and Counseling
- B A Degree in Theology
- Certificate Course in Community Care and Counseling
- and other courses

Contact: ITLD
294 Prospect Point Road
Telephone: 947-5519 Fax: 947-5435 E mail itld@candw.ky

PROFESSIONAL DEVELOPMENT & TRAINING CENTRE

A Comprehensive Programme

The Professional Development & Training Centre, a division of the Cayman Islands Chamber of Commerce, strives to meet the needs of both employers and employees. The Centre brings together a winning combination of training opportunities which can assist firms to succeed in today's competitive business environment. The Programme has experienced steady growth, with thousands of participants benefiting from the short courses and seminars offered through the Centre since 1995. We offer a range of short courses, seminars and workshops in the areas of:

- Basics
- Finance
- Office Relations
- Leadership
- Business Legislation and Human Resources
- Essential Business and Customer Service Skills
- Supervision and Management

A Practical Approach

We understand the financial and time constraints involved in professional development and training, so we have designed condensed and focused workshops and short courses to make the most efficient use of your time and training dollar. Seminars and short courses incorporate structured presentations, case studies, role-play exercises, problem solving and opportunities for discussion of specific issues. Participants learn in a highly supportive and confidential environment paying attention to individual needs.

We Aim to:

- Strengthen your organisation through knowledge power
- Provide great value for your training budget
- Empower your organisation to manage a changing business environment

We Offer:

- The most powerful, practical and cost efficient professional development and training opportunities on the Island
- An established training programme open to Chamber members and non-members
- Customised in-house training to suit your organisational needs

You Gain:

- Relevant and workable strategies and action plans related to your business objectives
- Exposure to current international best practice theories and techniques
- Enhanced organisational effectiveness, productivity and staff morale

For a complete, up-to-date listing of upcoming courses please visit www.caymanchamber.ky.

UNIVERSITY COLLEGE - CONTINUING EDUCATION

The Continuing Education Department is the largest department in the College and offers a wide variety of academic, vocational, leisure, professional and contract courses each year. These courses are designed to cover a wide variety of needs across a range of levels.

Academic Courses: The academic courses offered prepare students for secondary level examinations such as GCE and IGCSE offered through the University of Cambridge. These courses allow students to improve academic skills and make up deficiencies in their high-school education.

Vocational Courses: Vocational courses equip students with a variety of job-related skills in business, hospitality and technical areas. Some of these courses offer preparation for examinations through Pitman, City & Guilds and other vocationally oriented examining boards. Other vocational courses within the Continuing Education Department are internally assessed.

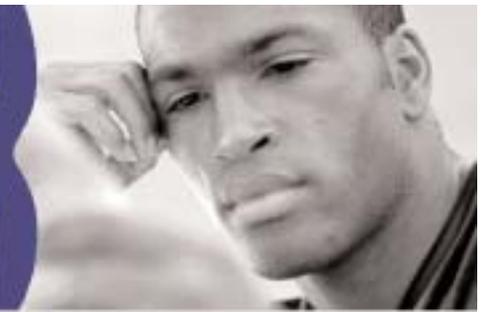
Leisure Courses: Leisure courses, on the other hand, are designed to allow students to pursue personal interests in areas such as cooking, crafts, art, etc and are not examined.

Computer Courses: The College also offers a broad range of computer courses through the Continuing Education department. These courses are offered as seven-week courses and as one-day computer work shops. Each course provides practical training in specific computer-related skills. Many courses are designed to cover specific software applications. Because the computer industry changes so rapidly, students interested in taking computer courses through the Continuing Education Department should contact the College to obtain a current listing of current courses, or [click here](#).

Contract Courses: In collaboration with the public and private sectors, the College also offers a variety of customized courses. These courses can be delivered either at the College or off-campus at a mutually agreed time. The duration of contract courses depends on the needs of the customer and the demands of the course material. For more information on Contract Courses, please contact the Head of Continuing Education at 949-9580.



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Community Success!**



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POST A JOB

Is your company looking for employees? Develop your workforce with us! The Cayman Islands Chamber Job Bank will soon become the area's premiere source for job opportunities. We invite you to see how easy it is to post jobs online today!

FIND A JOB

Search for available jobs and information about local employers. Need a job? Looking for a new job? The Chamber of Commerce can provide you information about career services or employment agencies. If it better suits your needs we also offer a searchable job bank.

Education also is a great way to advance your career. The Professional Development & Training Centre offers professional development, training courses, and pertinent information on local continuing education programmes.

WE OFFER:

The most complete range of short courses, seminars and workshops in the areas of:

- >> Business Legislation / Human Resources
- >> Customer Service
- >> Supervision and Management
- >> Essential Business Skills
- >> Finance
- >> Office Relations and
- >> Leadership

YOU GAIN:

- >> Relevant and workable strategies and action plans related to your business objectives
 - >> Exposure to current international best practice theories and techniques
 - >> Enhanced organisational effectiveness, productivity and staff morale
-

WWW.CAYMANCHAMBER.KY



Education opens a world of opportunities



Bank of Butterfield

Since 1993 Bank of Butterfield has provided an Undergraduate Scholarship for Caymanian students. We currently award up to the sum of US\$120,000 each year for a four-year course of academic study beneficial to the Islands as a whole. Congratulations to our past and current Scholarship recipients:

Jordana Awe
Sasha Tibbetts
Craig Nixon
Brett Basdeo

Kimberly Wright
Krishan Welcome
Shari Seymour
Dwight Williams

Cetonya Cacho
Kimberly Huggins
Jennifer Bodden

Education matters at Bank of Butterfield and our philosophy supports personal and professional growth. Butterfield employees are eligible for education and training benefits, cash awards on completion of recognised courses, a two-year overseas college scholarship and a Community College scholarship.

Tel: (345) 949-7055
Fax: (345) 949-7004
Email: scholarships@bankofbutterfield.ky

www.bankofbutterfield.ky