



GRENADA

PARLIAMENTARY DEBATES

(HANSARD)

THIRD SESSION OF THE ELEVENTH PARLIAMENT

OFFICIAL REPORT

HOUSE OF REPRESENTATIVES

TUESDAY 13TH MAY, 2025

***Sitting of the House of Representatives
held on Tuesday 13th May, 2025
at the Parliament Chamber, Mt. Wheldale, St. George’s***

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Attendance

PRESENT

Mr. Speaker

Honourable Leo Cato, MP

in the Chair

- | | |
|--|--|
| Honourable Dickon Mitchell, MP
<i>(St. David)</i> | - Prime Minister & Minister for National Security, Home Affairs, Information, Disaster Management & Public Administration, Infrastructure and Physical Development, Public Utilities & Civil Aviation and Transportation |
| Honourable Philip A. Telesford, MP
<i>(St. George South-East)</i> | - Minister for Health |
| Honourable Joseph Andall, MP
<i>(St. Patrick West)</i> | - Minister for Foreign Affairs, Trade & Export Development |
| Honourable Lennox John Andrews, MP
<i>(St. Andrew South West)</i> | - Minister for Economic Development, Planning and Co-operatives, Agriculture & Lands, Forestry and Marine Resources |
| Honourable Tevin Andrews, MP
<i>(Carriacou & Petite Martinique)</i> | - Ministry of Carriacou, Petite Martinique Affairs and Local Government |
| Honourable Dennis Cornwall, MP
<i>(St. Patrick East)</i> | - Minister for Finance |
| Honourable Ron Livingston Redhead, MP
<i>(St. George North-East)</i> | - Member |
| Honourable Delma Thomas, MP
<i>(St. Andrew North-West)</i> | - Minister for Youth and Sports, Mental Health, Wellness, and Religious Affairs, with a special focus on the Mt. Gay Psychiatric Hospital |
| Honourable Emmalin Pierre, MP
<i>(St. Andrew South-East)</i> | - Leader of His Majesty's Opposition |
| Honourable. Dr. Clarice Modeste-Curwen, MP
<i>(St. Mark)</i> | - Deputy Speaker |
| Honourable Kate Lewis-Peters, MP
<i>(St. Andrew North-East)</i> | - Member |
| Honourable Peter David, MP
<i>(Town of St. George)</i> | - Member |

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Attendance

ABSENT

- | | |
|--|--|
| Honourable Kerryne Z. James, MP
(<i>St. John</i>) | - Minister for Climate Resilience, the Environment
and Renewable Energy
(<i>Excused</i>) |
| Honourable Andy Williams, MP
(<i>St. George South</i>) | - Minister for Mobilisation, Implementation and
Transformation
(<i>Excused</i>) |
| Dr. the Rt. Hon. Keith C. Mitchell, PC, MP, JP
(<i>St. George North-West</i>) | - Member |

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***Prayers
Minutes***

The Sitting of the House of Representatives began at 9:05 a.m.

Sergeant-at-Arms: His Honour, the Speaker.

Mr. Speaker: Let us pray.

(House Prayer was said)

Mr. Speaker: Join me as we say the Lord's Prayer.

(The Lord's Prayer was said)

Mr. Speaker: Pray be seated.

(Sound of gavel)

Mr. Speaker: This Honourable House now commences.

Deputy Clerk (Ag.): Item 3 – Oath of Allegiance or Affirmation of a new Member.
Item 4 – Confirmation of Minutes.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, I beg to move the Minutes of the proceedings of a Sitting of the House of Representatives held at the Parliament Chamber, Mt Wheldale, St. George's on Friday the 7th of March 2025, at 10 a.m., and on Monday the 10th and Tuesday the 11th of March 2025, at 9 a.m., be taken as read.

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Minutes

Announcements

Presentation of Papers and Reports

Question put and agreed to.

Minutes taken as read.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the Minutes of the proceedings of the Sitting of the House of Representatives held at the Parliament Chamber, Mt. Wheldale, St. George's on Friday the 7th of March 2025, at 10:00 a.m., and on Monday 10th and Tuesday the 11th of March 2025, at 9:00 a.m., be confirmed. Thank you.

Question put and agreed to.

Minutes confirmed.

Deputy Clerk (Ag.): Item 5 – Messages from the Governor-General.

Item 6 – Announcements by Mr. Speaker.

Mr. Speaker: Honourable Members, I have just two bits of announcement. I wish to inform this Honourable House that the Honourable MP for the constituency of St. John will not be here with us. She is out of state presently on Government state business. On the 24th of this month, yours truly will be out of state until the 31st of this month. I will be attending a Speaker's Conference in Uruguay. Those are my announcements.

Deputy Clerk (Ag.): Item 7 – Presentation of Petitions.

Item 8 – Presentation of Papers and Reports from Select
Committees.

Mr. Speaker: Leader of Government's Business.

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Presentation of Papers and Reports

Hon. Philip Telesford: Mr. Speaker, I beg to lay the following Papers and Reports on the Table:

1. Fiscal Resilience Oversight Committee (FROC) 2024 Annual Report (April 23, 2025);
2. Fiscal Resilience Oversight Committee (FROC) 2024 Annual Report at a Glance (April 23, 2025); and finally, Mr. Speaker
3. Proceeds of Crime (Anti-Money Laundering and Terrorist Financing) (Amendment) Guidelines, 2024 (to be laid for negative Resolution).

Thank you, Mr. Speaker.

Mr. Speaker: Thank you, Leader of Government's Business. Honourable Members, the aforementioned three Papers are now laid in Parliament. Leader of His Majesty's Opposition.

Hon. Emmalin Pierre: Thank you very much, Mr. Speaker. Mr. Speaker, I rise to make a few comments on the third Paper that was laid that have to do with Proceeds of Crime (Anti-Money Laundering and Terrorist Financing Guidelines) 2024.

Mr. Speaker, I know it's not very customary that you have responses to the Papers laid, but, Mr. Speaker, according to the rules of the House, I want to take this opportunity to make comments, particularly, on the Guidelines that were laid this morning before this Honourable House. Mr. Speaker, let me say first and foremost, reading through the Guidelines, I have no fundamental issue with what was presented, but I do have some comments that I wish to make.

Now, Mr. Speaker, of course, the document comes without explanation, we understand why, and so it doesn't give me the true justification, the real justification as to why we are moving from a dual model to a singular or single entity. And so in that light, Mr. Speaker, I wish to, therefore, make the following comments. Mr. Speaker, that dual model that I reference is a model of partnership between the Financial Intelligence Unit and, of course, the Commission referenced in the Guidelines. I am a little bit concerned

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Presentation of Papers and Reports

that, based on what was presented, we are moving to that single or singular—I call it—model where the Commission would absorb some of the roles that the Financial Intelligence Unit previously played.

I want to say from an investigation-driven perspective, I'm a little concerned as to what the current capacity of the Commission is to carry out that role effectively. Maybe I may have wanted to ask the question over the last couple of years, in terms of institutional knowledge, in terms of capacity building, have we done sufficient that we feel confident to make that move?

I'm not saying that there's anything wrong with the move itself, but I'm concerned from the perspective of capacity. I'm raising that in light of international reports that were presented prior to that, which flag the issue of staffing of the Commission that would have also spoken to the urgency for building capacity, even when you had a dual model in place.

Now, we cannot rule out the fact that the intelligence-driven supervision the FIU provides is extremely critical based on what we are speaking of, and so, you don't want to weaken anything, you want to transition that basically assures you that you are not reducing capacity, you are not weakening a system. And so, while we may talk about the model and the structure, I think more importantly than just the model and the structure is capacity. And so, since it was laid this morning, of course, there isn't a lot of information available except for the Guidelines that you read through. But, I am a bit concerned about the investigative part of what is about to be rolled out.

The blind spots we can probably be creating, right, because you want a system, you want a structure that is reducing risk. You want to facilitate a highly preventative model as it relates to the issues that can arise in this particular case. So, as I said I have no objection to a change in the structure, but in the absence of the assurance and concern about capacity, not just because of the Commission and maybe its current construct maybe the experience of the Commission, but also, Mr. Speaker, because of the massive mandate that the commission currently has. The question is, is the Commission, in its current structure, current form, and current posture, able to carry out its existing mandate

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effectively, or are we adding a function?

So, I would like to hear, Mr. Speaker, for example, that we have added certain resources, we have responded to international reports, and we have addressed certain deficiencies that now make the Commission or put the Commission in a comfortable position to carry out this additional mandate. So, Mr. Speaker, we don't want to reduce or weaken risk-based supervision, which is what, to a very large extent, the FIU would have provided before. The ability to critically assess, Mr. Speaker, has serious implications. So, I'm saying if we are not ready for it, are we doing it just to facilitate a change in structure?

Mr. Speaker, I seriously caution that we do not focus on the structure as much as we focus on the capacity of the organisations or the organisations to fulfil the mandates that they have in law. So, these are my concerns primarily, not as it relates to the Guidelines, not as it relates to the structure itself, but the capacity for a smooth transition and ensuring that what we're about to do is going to increase efficiency as opposed to weakening the investigative capacity of the previous structure that existed. Thank you.

Mr. Speaker: Thank you, Honourable Leader of His Majesty's Opposition, for your comments.

Deputy Clerk (Ag.): Item 9 – Unopposed Private Business.
Item 10 – Questions.

Mr. Speaker: Leader of His Majesty's Opposition.

Hon. Emmalin Pierre: Mr. Speaker, I'll try to read from... **(Laughter)** Okay. So, Mr. Speaker, five questions in my name. Question one... And let me see from the onset that when I arrived this morning, I saw a document, a few minutes ago, that appears to be responses to some, if not all, of the questions, but out of obligation, I would read those five questions;

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***Presentation of Papers and Reports
Statements by Ministers***

1. Would a nurse who was on a Public Service Commission contract for the last three and a half years in a truly vacant position be considered a “new Public Sector employee” for the purposes of the Public Sector Employees Pension Act? Which pension arrangement would this worker qualify under?
2. Should the fund run into financial problems, does the law provide for a Government guarantee on the pension to the member?
3. The 1958 Pension law allows for 66 and 2/3% of the worker's last salary. Does this pension scheme guarantee a percentage amount of the workers' last salary? If so, what is the percentage, and which section of the law this information can be found?
4. Section 3 (1b) subsection (2) of the Pension law excludes a specific group of workers based on set criteria. Please advise which law covers people falling in this category?
5. The Government has announced the commencement of the deductions from the members/workers. In the absence of the institution established in the law for administering the fund, what is the transitional arrangement for the collection, management and administration of the same?

Mr. Speaker: Thank you, Leader of His Majesty's Opposition.

Deputy Clerk (Ag.): Item 11 – Urgent Questions under the provisions of Standing Order No. 20 (1) (Notice of Questions).

Item 12 – Statements by Ministers.

Mr. Speaker: The Honourable MP for St. Andrew North West.

Hon. Delma Thomas: Thank you, Mr. Speaker. A pleasant good morning to this Honourable House. Mr. Speaker, I rise to update this Honourable House on important

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updates from the Ministry of Youth and Sports, and Mental Health.

Mr. Speaker, yesterday, we paused to honour and celebrate the heart and soul of our healthcare assistants, our nurses. I rise, not only in recognition of their collective services, but to pay special tribute to our mental health and geriatric nurses whose compassion, patience and resilience often go on unseen but never on notice.

To serve in the fields of mental health and geriatric care is more than a profession; it's a calling. It demands a rare kind of strength, deep empathy and an unwavering commitment to care for those with mental illness and for the elderly navigating the challenges of ageing.

These nurses are a lot more than caregivers; they are advocates, protectors, listeners and healers. They carry the emotional burden of others with grace and show up every day, often without the full recognition or resources they deserve, yet they continue to serve with dignity, love and quiet courage in clinics, homes, institutions and in the communities across Grenada. They meet people where they are, provide care that goes beyond medicine, offering hope, stability, and respect.

Yesterday's recognition ceremony and luncheon held at the National Stadium served as a national reminder that their work is not only essential but indispensable to the well-being of our society, especially to the most vulnerable among us.

As a Ministry and as a Government, we reaffirm our commitment to supporting our nurses not just with gratitude, but with action, investment, and improved working conditions. We will continue to advocate for the dignity of the nursing profession and to ensure that every nurse feels valued.

Mr. Speaker, I wish to inform this Honourable House that the Ministry of Mental Health, Wellness and Religious Affairs will also be launching a mental health jingle competition for secondary schools this Thursday at 10 a.m., at the Youth Centre. This initiative is part of our ongoing effort to raise mental health awareness among our young people by using music as a medium. We are encouraging students to creatively engage with mental health topics, helping to break stigma and promote open, informed conversations.

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Mr. Speaker, this competition is an educational tool that empowers youth to better understand and manage their own mental health, as we continue to prioritise the mental health of our nation, especially among our younger population. This initiative is part of a broader mission to raise national awareness around mental health and wellness. Mr. Speaker, music is a tool for advocacy and so, through the jingle competition, we aim to spark meaningful conversation, break stigma and promote a culture of empathy, understanding and early intervention.

Mr. Speaker, mental health is everyone's business. This jingle competition represents a creative and unifying way to get our people thinking, talking and acting in support of mental wellness. We look forward to strong participation and powerful messages that will echo across the nation. We invite all stakeholders to join in supporting this important launch.

Mr. Speaker, I reflect and commend the outstanding achievement of our young athletes who represented Grenada at the recently concluded CARIFTA Games and report on the CARIFTA Recognition Ceremony held last Thursday in their honour.

The ceremony held under the theme, "Honouring Excellence, Inspiring the Future", brought together the sporting fraternity, government officials, coaches, families and supporters to pay tribute to the dedication, discipline and determination demonstrated by your sportsmen and women at the regional stage. Mr. Speaker, the CARIFTA Games have long served as a proving ground for Caribbean youth in athletics and swimming. Our athletes not only participated, they excelled, bringing home medals and making us a nation proud.

Last Thursday, we took the time to recognise the hard work, as well as the sacrifice and support of the coaches, mentors and families. At the ceremony, each athlete and coach was officially presented with tokens of appreciation and certificates of recognition. Special commendation was given to our medallist, whose achievement continues to inspire young people across this country.

As a Government, we understand that recognition is just not symbolic. It's motivational. It is our way of saying we see you, we believe in you, and we are here with

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you every step of the way. As a Government, we made history, Mr. Speaker, by recognising the CARIFTA athletes who made us immensely proud on the regional stage. In acknowledgement of their outstanding achievement, educational support will be provided for each of our medallists. **(Applause)**

The event, Mr. Speaker, also reinforced the Government's commitment to investing in youth development and sports as a tool for empowerment, discipline and national pride. We will continue working with relevant stakeholders to strengthen the support system and expand opportunities for talent development at the community level upward.

I wish to inform this Honourable House that on Friday, 16th May, the Ministry of Youth and Sports will host its primary school parish cricket one-day festival at Morne Rouge Playing Field. The event is sponsored by the British High Commission in recognition of Commonwealth Day, initially scheduled for March. The festival had to be rescheduled because of unforeseen circumstances and will now take place this Friday.

The festival will feature teams representing all seven parishes, comprising some of our youngest cricketers. These students will proudly wear the parish colours and compete not only for bragging rights, but for the honour of being crowned the Commonwealth Day champions.

Mr. Speaker, this initiative promotes sportsmanship, unity and new development while also celebrating our shared commonwealth values. We encourage the public to come out and support this young athlete as they showcase their skills and love for the game.

Mr. Speaker, we recently launched the Youth and Mental Caravan. This caravan is an initiative rooted in the belief that our young people deserve direct access to information, services and support at the community level. Too often, the vital tools for empowerment and wellness remain centralised or distant from the people who need them the most. This initiative is a deliberate and strategic effort to bridge that gap and to meet our youth where they are and to ensure that every community becomes a hub of opportunity, healing and inspiration.

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The first stop was at Victoria Park, St. Andrew. The caravan saw youth entrepreneurs proudly showcasing their businesses, highlighting the talents and innovation within our communities. It also featured a mental health booth staffed by qualified doctors, offering free consultations, guidance, and resources, while breaking down stigma and creating a safe space. We have many information booths, including the Ministry of Education Scholarship Desk and other governmental and statutory bodies. Mr. Speaker, our next stop will be in St. Patrick on Thursday, the 22nd of this month. I thank you. **(Applause)**

Mr. Speaker: Thank you. Thank you very much, Honourable MP for St. Andrew North West. Is it the Leader of Government's Business?

Hon. Philip Telesford: Yes, Mr. Speaker, and thanks for acknowledging me. Mr. Speaker, I rise to update the nation on some activities that have been happening within the Ministry of Health over the past few months.

Mr. Speaker, Grenada has achieved a significant milestone with the successful introduction of two critical vaccines: the rotavirus and the pneumococcal vaccines. These two vaccines help to strengthen our defence against diseases. We consider this, Mr. Speaker, a major victory for us as we seek to combat communicable diseases.

In respect of the rotavirus vaccine, Mr. Speaker, it prevents severe diarrhoea in infants and young children, reducing the risk of dehydration and hospitalisation. It has significantly lowered child mortality worldwide, and so we are happy to have it here in Grenada.

We learned, Mr. Speaker, that countries that introduced the vaccine saw a near 60% reduction in hospitalisation among children under the age of five, and so, Mr. Speaker, we deemed this very important. Diarrhoea is something that is very, very common for babies and young children under the age of five, and so, it is very important that we have this vaccine as a new addition.

Additionally, Mr. Speaker, the pneumococcal vaccine protects against pneumonia,

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and again, pneumonia is one of the things that scares off parents, so now that we have the vaccine, again, we see this as a victory. It helps prevent bacterial meningitis and ear infections, and these are things that are also common in infants. So, Mr. Speaker, we just want to register our appreciation to the Community Nursing Division as well as PAHO for their assistance in making this a reality for us.

Mr. Speaker, for the year so far, we have welcomed to the general hospital a total of 19 medical missions, and this has happened over the last four months in a hospital alone. **(Applause)** 11 of those medical missions, Mr. Speaker, came through St. George's University. So, they are, in fact, playing a key role in providing services to us here in Grenada, and that cannot be ignored. They play a major role in our health infrastructure in Grenada.

We had three of those missions coming through World Paediatrics; three missions through World Paediatrics. We had two through the McKinney Foundation. Two through Chores and one through the Alliance of Jamaican and American Humanitarians. These missions, Mr. Speaker, accounted for a large number of surgeries and other interventions ranging from paediatric, cardiology, OBGYN, general cardiology, neurology, critical care, pulmonary medicine clinic, vascular access surgery, ophthalmology, cataract surgery, gynaecology, etcetera.

So, Mr. Speaker, we recognise that a wide range of surgeries and interventions were provided by these 19 missions. The other missions, Mr. Speaker, which came our way, I will just mention only three, but there are others, the Grenada Medical Mission in collaboration with St. George's Baptist Church. They served over 1000 people during that visit, and so I want to register our appreciation to Dr. Sexton and his team. They visited a number of homes. They did a number of house calls early in the morning and late, into the night. They worked really hard, and I really want to say thank you to Pastor Simon, as well as Dr. Sexton and his team. We are discussing a possible MoU to sort of strengthen our relationship and have it more structured so that we can plan better for their visits to Grenada and to have more people served in a better way.

We also, Mr. Speaker, wish to register our appreciation to a Grenadian-born

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Canadian, in the person of Mrs. Vanessa Felix Alexis, who's a hygienist. She is the chairman and founder of Smiles. Mr. Speaker, Smiles came to Grenada and served last week. They were here as recently as last week. They saw 465 patients. I'm talking about what they did, Mr. Speaker. They transformed the River Sallee Community Centre **(applause)** into a massive dental clinic serving a number of patients all at the same time. It was a real sight to behold.

We also want to thank Dr. Cyrus and his team. Dr. Cyrus is also a Grenadian-born dentist. He closed his clinic and came to Grenada with most of his staff, dentists and dental assistants, and served his and our Grenadian people. And so, we really want to register our appreciation to both the chairman and founder, Mrs. Vanessa Felix-Alexis, as well as Dr. Cyrus and his team. We also want to register our appreciation to Dr. Hamlet, who is our Chief Dental Surgeon, and she is key and pivotal in having this particular mission happen, and we want to extend our appreciation to the entire dental fraternity here in Grenada for their work. **(Applause)**

Mr. Speaker, dentistry is on the rise in Grenada. We have implemented a dental unit in every parish. **(Applause)** Thank you, and it is top-of-the-line equipment. We want to ensure that we do fewer extractions and more preventative care. So, we're going to be doing fillings and cleanings on a continuous basis. We're asking people to utilise the local centres in their communities. Right?

One in every parish. We have six around the country. We're asking our people to utilise it. It is free of cost, so please utilise it. Don't wait until it's too late and then you have to do extractions and all of that. This year, we will also start the School Fluoride Programme. **(Applause)** Many years ago, that was a very popular thing, but we have to bring it back to ensure that our sons and daughters have good teeth and bright smiles.

We also want to register our strong appreciation to the Rotary Club of Grenada East, which held an eye clinic in Carriacou last week. They also saw hundreds of Carriacouans and Petite Martiniquians, or otherwise Grenadians. It was really a wonderful sight to behold, Mr. Speaker, so many people being served. Hundreds of our local people were served in Carriacou. They did an eye clinic, so they transformed the

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Hillsborough Health Centre into a massive eye clinic. I think, given the number of people who were there last Friday, we were told that maybe we have to consider an alternative location next time because the place was overwhelmed. **(Applause)**

Again, we really want to appreciate the Rotary Club and the team of visiting eye specialists who were here and the support staff who were here for providing service to hundreds of people. They also distributed free glasses. I, too, Mr. Speaker, was able to do a quick eye examination.

Mr. Speaker, we also visited... A number of, and when I say we, the Government, including the Prime Minister and senior members of staff at the Ministry of Health, visited a number of health facilities including Minister Thomas, Minister Andrew and so on, visited a number of health facilities and St. Andrew, St. Patrick and St. David. We, sort of, did a rapid assessment as to what is needed to upgrade these centres to have them fit for purpose. We are moving speedily, Mr. Speaker, now to develop the scope of works and show that repairs can begin as soon as possible.

Mr. Speaker, I just want to again register our appreciation to CARPHA as well as the World Bank. Under the OECS Health Strengthening Project, we welcomed two new ambulances, state-of-the-art equipment, properly outfitted with mobile devices and mobile radios.

Mr. Speaker, we also have a Command Centre at the Ministry of Health, which again, helps us to be able to respond to emergencies, and that is critical. In case the phone line goes down or anything else goes down, we can always reach our people, especially the ambulance and those first responders, as they need to be in the loop. Because Health, Mr. Speaker, in the event of any emergency, is always one of the first responders so, we have to be with the times to be able to respond when these things happen.

So, Mr. Speaker, I just wanted to bring the nation up to speed on some of these things that are happening. I also want to state, Mr. Speaker, that we are now engaging in the second assignment, the Mount Sinai International. They're here in Grenada **(applause)** to begin the second leg of their work with us, and you're very appreciative of

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the presence. We will have a press conference tomorrow morning, and the nation will be brought up to speed as to what exactly is involved in the second phase. Thank you, Mr. Speaker. **(Applause)**

Mr. Speaker: Thank you very much, Leader of Government's Business.

Deputy Clerk (Ag.): Item 13 – Personal Explanations.
Item 14 – Motions.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, I beg to move the following:

**RESOLUTION FOR THE PURPOSES OF SECTION 33 (3) OF THE EXCISE
TAX ACT, CHAPTER 94**

WHEREAS it is provided by Section 33 (3) of the Excise Tax Act, Chapter 94 of the 2010 Continuous Revised Edition of the Laws of Grenada (hereinafter referred to as "the Act") that the Minister may by Order published in the Gazette and approved by affirmative resolution of the Parliament amend the First Schedule and the Second Schedule of the Act;

WHEREAS the Minister proposes to amend the Second Schedule of the Act, in accordance with section 33 (3) thereof, to exempt from excise tax any machinery and equipment that are imported by a registered business for the purpose of replacing that business' machinery and equipment that were damaged, destroyed or otherwise negatively affected as a result of the impact of Hurricane Beryl, provided that in respect of each business, the exemption must first be approved in writing by the Minister, on the following conditions—

- (a) the machinery and equipment are imported for use by the business and not for sale or exchange;

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(b) the machinery and equipment are imported for the purpose of replacing machinery and equipment that was owned by the business but was subsequently damaged, destroyed or otherwise negatively affected as a result of the impact of Hurricane Beryl; and any other conditions pertaining to the ownership, use and disposal of the machinery and equipment as the Minister sees fit, and admitted as such by the Comptroller of Customs;

AND WHEREAS it is expedient that the Excise Tax (Amendment of Second Schedule) Order, 2025, which seeks to amend the Second Schedule to the Act, be approved by Parliament;

NOW THEREFORE BE IT RESOLVED that pursuant to section 33 (3) of the Act, the Excise Tax (Amendment of Second Schedule) Order, 2025, as set out in the Schedule to this Resolution, is hereby approved by Parliament.

Thank you.

Question proposed.

Mr. Speaker: Sorry. I wasn't seeing you light. Sorry. I was not seeing your light, so let's take the MP for St. Mark.

Hon. Dr. Clarice Modeste-Curwen: Thank you, Mr. Speaker. Mr. Speaker, I just want to make a few comments. First of all, I want to see that we on "This Side" support the relief initiative, and others that would have been taken to bring relief to assist victims of disaster, such as we had recently with Beryl.

We empathise with everyone who sustained losses, especially people like the small vendors, the fishermen, the manufacturers and everyone in this country. All those who fell flat on their faces and who are trying to recover, we support them. Therefore, I support the Resolution that has been brought here in spirit, but I just have a few concerns.

Mr. Speaker, I note the Excise Tax Act mentions that it is deemed to have come into force on the 1st day of July 2024. We are in May of 2025, which means it has been

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implemented. We presume that it has been implemented almost one year ago and I do not see, and it's not a long document, I peruse it and it may be there somewhere, but I do not see a definitive period indicated. So, while it says when it is deemed to have started, I didn't see anything that said at what time it would end.

I presume, since it's been going on for almost a year, that it may have ended already, I don't know, or that it is soon to end, but I think this Honourable House should be informed as to the status of this, since it should have been implemented almost one year ago.

So, I have a few questions. For example, is there a report on this matter, the Exercise Tax Act, which would have, I presume, been implemented? How many individuals or entities, businesses benefited from this initiative? What is the total amount foregone thus far, and is there a verification mechanism? We're dealing with human beings, and while a number of persons would have been adversely affected, other persons may see this as an opportunity to get something that they may have wanted and couldn't get. So, how does this system work?

I believe a Resolution like this coming to Parliament, maybe, should have come before, but things happen. So, my issue is not so much that it is late, but my issue is how successful it was, how many people received support, when does it end, would persons who did not get the opportunity to apply or appeal for this facility be given a chance, and until when and would that be announced?

Perhaps some people like me did not hear enough about it in public spaces, such as on the radio or television, to know where to go, what to do, and how it would be done. So, if there is still time, I think it's important that we should be told so that perhaps we can assist in spreading the message. When this Resolution is passed, we can leave here satisfied. The people who needed the support would have benefited, or persons who needed the support, but did not know how, and when and where to go, perhaps could be informed better so that they might squeeze into the door, the little crack that has been left.

And I raised this because some persons... The other question is, was inclusion

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emphasised, equity of access for persons? I still hear grumbles here and there of persons not having received support. Whether they knew and did not go, I don't know, but these are some questions that our Government, I think, should feel obligated to answer so that the person who need support would be helped and at the end of the day having passed this Resolution will be all satisfied that every Grenadian who needed the support was well served. I thank you, Mr. Speaker. **(Applause)**

Mr. Speaker: Thank you very much, MP for St. Mark, for your contribution.
Honourable Prime Minister

Hon. Dickon Mitchell: Thank you, Mr. Speaker, my contribution to the debate is to, I think, simply indicate to the Member for St. Mark that, I think, there are maybe two ways to go about this. We have a process for asking questions that actually leads to a response. Right? Therefore, we ought to all have the Resolution beforehand. If the questions were asked in the manner in which the parliamentary process allows for it, then obviously, responses could be provided. So, I'm sure, if done properly, we'll be happy to answer the question in the manner provided. That's one.

And two, Mr. Speaker, this is simply validating, by law, some of the relief meted out to our citizens, in this case, specifically business persons who were impacted by Hurricane Beryl. I think we would appreciate in the immediate aftermath of Beryl, the purpose was obviously to deliver on the ground, and to allow persons to have the relief rather than coming to Parliament first, because I don't think that was our priority because at the end of the we needed to provide a relief to the persons.

So, I'm sure the Ministry of Finance will have all of the information on the number of persons who applied, of persons who received, the value, etcetera, etcetera, and as I said if asked in the process of questions MPs can put to Government Ministers, I'm sure the responses will be provided thank you.

Mr. Speaker: Thank you, Honourable Prime Minister, for your interjection.

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Question put and agreed to.

Motion approved.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker, I wish to present the second Resolution.

**RESOLUTION FOR THE PURPOSES OF SECTION 107 (2) OF THE
REPRESENTATION OF THE PEOPLE ACT, CHAPTER 286A**

WHEREAS it is provided by section 107 (1) of the Representation of the People Act Cap. 286A (hereinafter referred to as "the Act") that the Governor-General may make Regulations generally for giving effect to the provisions of the Act;

WHEREAS section 107 (1) (c) provides that the Governor-General may make Regulations prescribing the symbols to be used on every ballot paper, and the mode of allocation of such symbols to candidates;

WHEREAS section 107 (2) provides that Regulations made under the Act are subject to affirmative resolution;

WHEREAS regulations have been made to insert a new symbol to be used on ballot papers under the Representation of the People (Election Symbols) Regulations Cap. 286A;

AND WHEREAS it is now expedient that the Representation of the People (Election Symbols) (Amendment) Regulations, 2025, attached hereto as a Schedule, be approved by the House of Representatives;

NOW THEREFORE BE IT RESOLVED that pursuant to section 107 (2) of the Act, the Representation of the People (Election Symbols) (Amendment) Regulations, 2025, be now approved.

Thank you, Mr. Speaker.

Mr. Speaker: Thank you, Leader of Government's Business.

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Question put and agreed to.

Motion approved.

Deputy Clerk (Ag.): Item 15 – Bills.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to introduce for its first reading a Bill for an Act shortly entitled, Tax Administration (Post-Hurricane Beryl Fiscal Support) Special Measures Bill, 2025.

Clerk: A Bill which seeks to provide fiscal support for the timely recovery and reactivation of businesses that were damaged, destroyed or otherwise negatively affected as a result of the impact of Hurricane Beryl shortly and entitled, Tax Administration (Post-Hurricane Beryl Fiscal Support) Special Measures Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the relevant Standing Order of the House be suspended to enable this Bill to be taken through all its stages at this Sitting. Thank you.

Question put and agreed to.

Relevant Standing Order suspended.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the second reading of the Bill.

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Question proposed.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, following Hurricane Beryl, the Government approved a set of incentives that were geared towards the reconstruction and the support for business in Carriacou and Petite Martinique. The reconstruction efforts, as well as efforts towards the restoration of businesses.

So, Mr. Speaker, this particular Bill, these special measures, seek to provide the fiscal support for the timely recovery and the reactivation of businesses that were damaged, destroyed or otherwise negatively impacted by Hurricane Beryl.

The Tax Administration (Post-Hurricane Beryl Fiscal Support) Special Measures Bill of 2025 seek to provide fiscal support in a timely manner and the reactivation of businesses that were damaged, destroyed or otherwise affected as a result of the impact of Hurricane Beryl by granting businesses the following exceptions:

- (a) an exemption from the imposition of Value Added Tax on goods or services supplied by such businesses and from other Value Added Tax-related obligations;
- (b) an exemption from the requirement to make advanced monthly payments of Corporate Income Tax to the Comptroller of Inland Revenue;
- (c) an extension of the deadline for remitting Annual Stamp Tax and Income Tax deducted from employees' remuneration to the Comptroller of Inland Revenue; and
- (d) an extension of the deadline for filing tax returns in respect of Value Added Tax, Annual Stamp Tax and Income Tax deducted from employees' remuneration.

This particular Bill, Mr. Speaker, consist of three Parts and eight clauses. Part I, Mr. Speaker, provides for the preliminary provisions and contains three clauses. Clause 1, Mr. Speaker, of Part I speaks to the short title and its retroactive commencement, which starts on the 1st day of July 2024, which in fact is the date of Hurricane Beryl. This, Mr.

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Speaker, is done to facilitate the implementation of the respective measures as of that date in question in keeping with the recommendations of the Minister for Finance.

Clause 2, Mr. Speaker, provides for the interpretation provisions of the Bill, and so it includes several definitions that occur throughout the Bill.

Clause 3 speaks to the actual purpose of the Bill, what it's set out to do, and what the aim and intention of the Bill are.

Part II of the Bill, Mr. Speaker, makes provision for certain tax exemptions and extension of deadlines and consists of clauses 4 to 7.

Clause 4, Mr. Speaker, seeks to exempt businesses that were damaged, destroyed or otherwise negatively impacted by the hurricane, and from the imposition of VAT and other VAT-related obligations, which include the obligation to file VAT returns on the deadlines in question.

Clause 5, Mr. Speaker, seeks to exempt companies that are situated in Carriacou and Petite Martinique from the requirement to make advance payments to the Comptroller of Inland Revenue.

Clause 6, Mr. Speaker, of the Bill seeks to grant businesses that were damaged, destroyed or otherwise negatively impacted by the hurricane certain extensions of the deadlines to file.

Clause 7, Mr. Speaker, seeks to grant businesses that were damaged, destroyed or otherwise negatively impacted an extension of deadlines for remitting Income Tax deducted from employees' remuneration to the Comptroller of Inland Revenue and for filing tax returns in respect of the same.

Part III, Mr. Speaker. Part III of the Bill makes certain miscellaneous provisions and contains clause 8. And Clause 8 of the Bill contains a sunset clause that speaks to the expiration date, which is or will be the 30th of June 2025, exactly one year after the sunrise of the Bill. And so, Mr. Speaker, in a nutshell, that is the amendment that is required. Thank you, Mr. Speaker.

Mr. Speaker: Thank you, Leader of Government's Business. Leader of His

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Majesty's Opposition.

Hon. Emmalin Pierre: Thank you, Mr. Speaker. Mr. Speaker, I rise to make my contribution as it relates to this Bill before us. And like the Member for St. Mark, I wish to state that, understanding the damages that persons would have experienced, the challenges that they face, we do empathise with all of the persons who have not been able to recover and are still suffering the consequences of Hurricane Beryl. And that being said, Mr. Speaker, I echo the sentiments of the Member for St. Mark that we would not object to anything that is intended or was intended to bring relief and benefit to the people of Carriacou and Petite Martinique.

That being said, though, Mr. Speaker, there are some concerns which I wish to raise, and I want to begin where the Member started, as it relates to the timeline of this Bill before us. I agree with the Member, Mr. Speaker, that our major concern is not the fact that this Bill is coming just about a year after, that's not our primary focus.

But, I highlight it, Mr. Speaker, because the response to the Member was, "We are just validating by law". The statement, when made, totally agrees, and we are validating. Absolutely, we did not expect this Bill to come before the hurricane. We didn't expect it to come right after the hurricane, but I am saying we ought not to look over and trivialise these things because you see there's a measure of accountability that has to happen here.

There is a timeliness that you expect things to happen, and we ought not to be taken for granted, so we are not just to rubber-stamp things. In other words, we did it, and we've just come now for you to validate. The spirit of that, Mr. Speaker, turns me off.

So we understand. We didn't expect it in one month, two months, maybe even three months, and we still understand that you are almost a year after, but don't make it sound as if, well, that's why we are here, to validate.

And I also make the point, Mr. Speaker, had this come earlier, maybe it could have been done better. That's what we're here for: to identify weaknesses, shortcomings, and ways we can improve things, because this Bill, Mr. Speaker, and its implementation have

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some major shortcomings. And one of the reasons for the weaknesses in implementation, I would say, is that if you look at the root of the problem, there is a lack of consultation, and by no means am I referring here to formal consultation. So you just had a hurricane, I don't expect you to call a public consultation bring in 100 people together to ask them how to do this, but there are some key people, Mr. Speaker, in the initial stage that maybe could have advised on a couple things that could have helped to ensure that more people benefitted and that the process was one that guaranteed greater success.

Not just the issue of consultation, Mr. Speaker, but also education because anybody who has been to Carriacou, anybody who lived in Carriacou would tell you that people were going to businesses to access this benefit, this relief and there were business persons who were saying they don't know about that, and this just a fact.

So, Mr. Speaker, I am saying that engaging, consulting, communicating, and discussing, bringing it a little earlier, some of these things could have been flagged. Was there another way that it could have been done? Was there a way to improve it? And I am sure from those kinds of dialogues we could have had that achieved.

Mr. Speaker, but not just this, other relief initiatives. There are many people who were not able to benefit from certain relief or support simply on the basis that they did not have the information, simply on that basis, they didn't know. And so the question of how we do what we do comes to bear because genuine people with genuine needs did not benefit.

Mr. Speaker, I want to raise the issue of who this was intended to benefit because the main issue that I want to raise has to do with the very same business people that we are speaking about. So I would probably reference individuals and how they were affected, but also businesses. So this was intended primarily for business owners, as the presenter and the document would have indicated.

Mr. Speaker, it did not take into consideration, and that's why I said bringing this earlier would have been crucial, engaging certain persons would have been crucial to improve the effectiveness and efficiency of delivery. So, the average business person in

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Carriacou and Petite Martinique, the question is, do they shop in Carriacou and Petite Martinique? And you ask many of them, I've spoken to several of them.

Many of them would tell you that a large percentage of what they purchase, based on the relief that was supposed to come from this, is on the mainland. So you have a businessman who wants to benefit, whose business has been severely, totally, absolutely destroyed and is trying to build back and wants to benefit from the relief, comes to the mainland to make purchases and according to these business people there is no arrangement in place on the mainland to benefit from this.

And the question is, could there have been some way that this could have been done, maybe an identification system that this businessman from Carriacou can come on the mainland, present a card or some special letter or something and be able to benefit from the relief? So, this is really not meeting its full purpose unless this was actually achieved in an efficient and effective way. Because remember, these people are out of pocket, for some of them, finance was an issue, but they are coming to the mainland to make purchases, and they were all required to pay VAT.

Now, Mr. Speaker, the presenter made reference to VAT-related obligations and no need to go through what those obligations were by law prior to this. Right? So we know that the exemptions of not having to file, etcetera, etcetera, but there is a critical aspect, I don't know if it was an oversight, I don't know what it is, what it was.

Mr. Speaker, if you look at the requirement prior, where businessmen were supposed to calculate or the system calculate the net difference... So, if you look at what they paid versus what they actually would have charged for those who purchase from them. So they buy; people buy from them. What's the net difference? And, Mr. Speaker, there is a system that would have afforded them the opportunity to get back the net difference.

Mr. Speaker, it doesn't seem that a clear system was in place or for that matter, any system at all in place; a critical thing. Because remember, these are people affected by the hurricane. They are first required to pay the VAT that they are not charging, but mind you, they are required to pay, and they're not able to claim back because they are

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not filing.

Now, what is worse, Mr. Speaker, is when those persons reach out for information, and many of them have been trying to get clear information almost one year after and in some cases, they are given different... So, in one case of a businessman, he was told okay, we would consider writing it off the taxes and there must be some consistencies, some clear message coming from the Government, this is what it is and the period of time. I think, we have to consider the length of time in which these persons are still not sure what it is.

So, Mr. Speaker, I'm saying that while this was a good initiative, too many businesspeople were not able to benefit in the way that they would have wanted to benefit from this. We probably need to put a system in place for response because you ask them, and many of them would tell you they are waiting for a response. So, they don't even have a response. Will we get it back? As simple as that, will we get it back? How will we get it back? What do we have to do to get it back? So simple, basic education, I am suggesting. Mr. Speaker, if we can quickly put a system in place, maybe it's there, I don't know, but if it's there, I would say let us find a way to publicise it to make it clearer to those concerned who are affected.

So, Mr. Speaker, we empathise with the people of Carriacou. We understand that the Government of Grenada could not have brought this before the hurricane, quite obviously. We also understand that they could not have done a massive consultation and engagement immediately after the hurricane. We understand that they had to move quickly. But, I'm saying this morning that we could have come earlier with this Bill, look at some of the issues, come up with suggestive ways of which we can address some of the issues and probably make some tweaks here and there to ensure that businessmen of Carriacou and Petite Martinique would have benefitted in the way that this had intended for them to benefit.

I, therefore, Mr. Speaker, in closing, wish to recommend that we quickly engage those persons who have been making requests for information and provide the necessary information so they can know how they go forward.

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Because you see, Mr. Speaker, if it's not addressed, let's just be realistic. If it's not addressed, people are going to view this as a cost. They're going to view this as an expense. What's the next thing that is going to happen? They're going to pass that cost on to consumers. That's just the next realistic thing that is going to happen.

So, the faster we clear the doubts, the more we remove the doubts, the more we address the issues, I believe we can move smoothly. The damage is already done, but, of course, there is always a lesson in everything, and I am sure, if there is a next time, God forbid, that we would do it slightly differently and we would do it better. Because for all of us, I believe if we look back at Ivan, there are many lessons that we learnt and there are many best practices that came out of that for our future, we all can use, and the same I hope for Hurricane Beryl. **(Applause)**

Mr. Speaker: Thank you, Leader of His Majesty's Opposition. I now give way to the MP for St. Patrick's East.

Hon. Dennis Cornwall: Good morning, Mr. Speaker, and thank you for giving me the opportunity to present my cause on this particular Tax Amendment Bill (Post-Hurricane Beryl Fiscal Support) Special Measures Bill.

Mr. Speaker, let me begin by saying that shortly after Beryl, the Ministry of Finance in conjunction with Cabinet actually sat down and decided how we were going to approach this tax incentive for both individuals as well as businesses affected by Hurricane Beryl, particularly, in Carriacou and Petite Martinique and the northern part of Grenada.

You may recall, Mr. Speaker, that we had a press conference where we announced measures in different phases. For example, we knew just shortly after the hurricane, people lost food, clothing and other items that may have been damaged in the household, and so we gave VAT exemption on those items. We subsequently came back and afforded the population of Grenada, Carriacou and Petite Martinique, especially those in the northern part of Grenada, exemption on building materials and other issues that would help them recover or rebuild their lives following Hurricane Beryl.

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We didn't only stop there, Mr. Speaker, we went to Carriacou. In fact, I went to Carriacou on two occasions. We sat with the people in Carriacou at the Mermaid Hotel, where we explained to over 300 persons on every occasion where we were going with those particular tax incentives and so on.

We also explained to people who basically claim that they would have purchased building materials and other things prior to Hurricane Beryl, and they would have paid VAT on those, and so on. We gave them the assurances that they would have gotten a refund for the tax already paid. We also visited Petite Martinique on two occasions, where we engaged the people in Petite Martinique with the same information.

So, therefore, when I sit here and I hear that we didn't give the businessmen and the person sufficient consultation, I ask myself why we are trying to model this thing. There is no need for that. We have gone to where it matters most to make sure we explain to the people affected how we are going to treat that. **(Applause)** We also created something called the Beryl Secretarial Support, which basically showed the people of Grenada, Carriacou and Petite Martinique where they can go and get further information on what should be done and how it is done. So I am appalled, hearing that we didn't give sufficient consultation on this matter.

Notwithstanding, Mr. Speaker, I think those who still labour the point about we did not give people the information and so on is not true because even as I speak, the exemption on VAT continues up to June of this year. We are not yet in June. We are in May, and so there must be a point in time where we basically cut off this thing. This country runs on taxes. If we do not continue to collect our taxes at some point in time, we certainly would not be able to run the country. And, so, for those who believe we can extend this thing indefinitely, I am saying no. It cannot be done. Even as I speak, Mr. Speaker, the people of Carriacou would benefit from not paying property tax for one year. **(Applause)** 2025.

So, I don't know what more these people are asking us to do. Sometimes, Mr. Speaker, you ask yourself, have these people read or listen to what is going on in this country? So, Mr. Speaker, I don't want to belabour this point. Without further ado, I want

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to give my full support to this Bill and to make sure we can carry on the business of Government. I thank you. **(Applause)**

Mr. Speaker: Thank you, Honourable MP for St. Patrick East. Honourable Prime Minister.

Hon. Dickon Mitchell: Thank you, Mr. Speaker. Mr. Speaker, I rise to support the Bill. I also fully, rise to, endorse the comments of the Minister for Finance and support them.

Mr. Speaker, I want to say that obviously, when a Bill is before us, I hope we debate the Bill and not just repeatedly come and engage in language that frankly is disappointing. Who are the persons the Bill was intended to benefit? The Bill is quite clear.

Mr. Speaker, it's a bazaar. Every time I come to this House, I hear comments about no consultation. Mr. Speaker, and I will only speak to Carriacou and Petite Martinique. Myself, the Minister for Finance, the Comptroller of Inland Revenue, VAT Officers, Property Tax Officers, the MP for Carriacou and Petite Martinique, the Ministry of Petite Martinique, the citizens of Carriacou and Petite Martinique had multiple engagements with the Government of Grenada at the Mermaid Hotel and other places, which were broadcast live by GIS and other social media platforms or by people on their phones which was recorded, and which can be easily found. The people of Carriacou and Petite Martinique were given hours to question, to give their input, to make their suggestions, to make their recommendations both in terms of domestic and personal concessions, exemptions and specifically in relation to the business community. Most of what is reflected in terms of the concessions that were granted were suggestions and ideas that came from the people of Carriacou and Petite Martinique. **(Applause)**

Now, anything is possible. So it is always possible that on a small island like Carriacou and Petite Martinique, it is possible, though not probable that they may be an individual or two who, despite all of this, miraculously didn't know these consultations were taking place or never heard about it or never got the chance to see the recordings

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and so on. It's possible. So, I would give way to the realms of anything that is possible. But, the reality, Mr. Speaker, is that this is just the standard verbiage that is repeated over and over about no consultation, no consultation every time a Bill comes to Parliament on issues that they say they support. There was more than ample consultation.

Second, as the Minister said, not only was there a Hurricane Beryl Secretariat set up. One was specifically set up for Carriacou and Petite Martinique, which was a one-stop shop, even with the limited physical buildings that were available in Carriacou and Petite Martinique.

Now, just so that we're clear, Carriacou and Petite Martinique, although the MP for Carriacou and Petite Martinique may wish that someday, are not a separate jurisdiction from Grenada. There is no separate VAT in Carriacou and there is no separate VAT in Grenada. When you shop, if you are exempted from VAT, you are exempted from VAT whether you are buying the merchandise in Grenada, whether you are buying the merchandise in Carriacou or whether you are buying the merchandise in Petite Martinique.

So this notion that somehow if you're from Carriacou and Petite Martinique and you're VAT exempt, that when you come to Grenada, you will pay VAT, that is mind-boggling, and the VAT exemptions were for people. First of all, as the Minister said, the total VAT exemptions were for persons importing items, including customs duties, and so on, for personal or domestic use associated with Hurricane Beryl, and then it was extended to persons whose businesses were actually impacted, and that's all the legislation is saying. And so, if you are from Carriacou and Petite Martinique or if you're from St. David or from St. Patrick, and you've applied and you got the concessions, you got the concessions. So this notion that somehow... "Well, where do people from Carriacou and Petite Martinique generally shop in Grenada?" That's where the large merchandise, hardware, and infrastructure stores are.

So, Mr. Speaker, this is not a debate on the Bill because there is no commentary on the language on the Bill, there is no commentary on saying okay in addition to VAT and Income Tax or Cooperate Income Tax there should be some other tax or that the Bill

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is for one year that it should be extended by another six months and it should cover more taxes or less taxes. This is just the usual stuff that has nothing to do with the Bill, about consultation and about I spoke to some person, and I spoke to some person who said they don't know, and they didn't get responses.

Let's be real, who is this criticism levelled at? The Members of Parliament? Is the Minister for Finance responsible for the actual actions if by some remote chance they are true that if you go into the VAT office or the office in Carriacou and a particular officer doesn't provide you information in a clear and conscience manner, that's a matter that the Minister for Finance is responsible for?

That can't be a serious assertion, Mr. Speaker. I actually find it a little bit discouraging quite frankly to suggest that the hardworking officers in Carriacou and Petite Martinique, in particular, knowing the challenges that they themselves suffered like everyone else and who were part of the Secretariat would not have been facilitating and supporting their brothers and sisters in Carriacou for inquiries about what concessions there are and what they are entitled to. Where is the evidence of that? In this day and age, with the proliferation of social media and so on, if that were the case, I am sure we would have heard about it.

So, Mr. Speaker, as I said, this is not debating on the Bill, which is one of the things we need to encourage in Parliament, debates on the actual Bill that is presented before us. Not a single comment on the language. Not a single comment on the paragraph. Not a single comment on stuff that is not clear. Not a single comment on the policy itself. Not even a comment on whether this was the best way to provide the relief or not. If we going to debate and we want to get suggestions, let us get those suggestions on those issues, but don't come here and suggest somehow the Minister for Finance and his team sat down in a dark room and just decided without consultations that they were going to impose these concessions on people without getting their feedback for their input in terms of what took place.

So, I want to, for the record again, Mr. Speaker, to emphasise that the Bill is simply crystallising, very clear and straight forward concessions that were absolutely needed by

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those impacted from a business prospective by Hurricane Beryl and who have benefitted in Carriacou and Petite Martinique and who can go to in Hillsborough and who you can see have, in some cases, completely rebuilt and opened back their businesses in Carriacou and Petite Martinique and have benefitted from these concessions.

Others are still ongoing because it is not just concessions. The fiscal support that was provided through the Grenada Development Bank is also ongoing, because I can give you the concessions. I can say you can buy back the materials, but if you don't have the money to buy back the materials, the concessions don't matter. So it's not only were the concessions granted, we also, Mr. Speaker, gave economic support via the Grenada Development Bank so that, in the interim, they can repay their loans and get capital to restart their businesses.

So, I commend the Minister for Finance and his team for the hard work they have been doing in assisting our brothers and sisters who have been impacted by Hurricane Beryl, specifically the businessmen. **(Applause)**

Mr. Speaker: Thank you, Honourable Prime Minister. Honourable MP for St. Andrew North East.

Hon. Kate Lewis-Peters: Thank you, Mr. Speaker. Mr. Speaker, I am just rising to make my contribution on the Bill before us and, of course, to give my own views on the discussion that has been happening here, Mr. Speaker.

Mr. Speaker, we have clearly stated, as Members of the Opposition, that we support this Bill. This Bill and its purpose are something to bring benefit to the businesses that have lost as a result of Hurricane Beryl. And so, we support it because we do empathise with people and we understand. However, this Bill is coming to Parliament almost one year since Hurricane Beryl, and what we are saying.

The point we are making is that Parliament must not just be seen as a rubber stamp. Because we, as Members on "This Side", have a contribution to make. We support this Bill and, of course, we would have liked to have been contributing to the

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nature of how these tax exemptions happened. Do not just look at it as if we don't matter. We represent a significant number of people in this country, so our voices are important as well. That is why, at this point, we are not going against the different tax exemptions because we clearly stated that we agree to them. The problem we have here is that it is coming almost one year later. It could have been three months or even six months because we understand that Government had to act urgently because of the situation.

We understand that. Nothing is wrong with that. We would have done the same thing in terms of acting immediately, with urgency to bring benefits and relief to the people. But, we cannot just pretend that we could bring it to the House when we want because we are the Government. No. We have to consider that this is the place where laws are enacted, and we have Members here who represent a significant number of people as well.

So, to try to dismiss the points that the Honourable Leader of the Opposition has made and even the Honourable Member for St. Mark, that what we're saying is not important because it doesn't... Of course, it relates to the Bill, it relates to the process by which this Bill was brought to the House, and we must not be taken for granted, Mr. Speaker.

Yes, we understand that these benefits were meted out to the people of Carriacou. However, we have heard complaints. We have heard about those who tried to receive benefits and, up to this day, have not received them. Let us not cast a blind eye to this because we feel invincible at this time and that is my contribution, Mr. Speaker. Thank you. **(Applause)**

Mr. Speaker: Thank you MP for St. Andrew North East. Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, firstly I stand to express my appreciation for the contribution of various Members on this Bill and I want to draw our attention to a couple things quickly.

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First and foremost, Mr. Speaker, the Opposition Leader eloquently stated that there are lessons to be learnt from Hurricane Ivan. I want this House to know and the whole of Grenada to understand that we are still fixing and building or rebuilding houses from Hurricane Ivan. I have rebuilt houses that were destroyed by Hurricane Ivan. Members of this Government have rebuilt houses from Hurricane Ivan. So it continues. So, I do not know how many lessons to be learnt, but we are doing the very best that we can.

I also want to emphatically state, Mr. Speaker, because the Member for St. Andrew North East said that we're bringing Bills to the Parliament "when we want". "When we want." Mr. Speaker, I wish to state emphatically, this is not the thinking of this Government. We do not think in that way, nor do we act in that way. What we did, Mr. Speaker, was to respond with urgency to the actual needs of the people on the ground to ensure that they are treated immediately. So we were not trying to push papers first. We tried to act first so that they could feel the relief on the ground immediately, and then we brought the Bill to Parliament, which makes sense.

Mr. Speaker, all of the Members declared that they are in support of the Bill. We've seen time and time again that they are saying they support, Mr. Speaker, but their actions are different. We will see who supports and who does not support. We will see. I want to thank you, Mr. Speaker, and thank the Members for their contributions to this debate.

While I am on my feet, Mr. Speaker, I neglected to state a little earlier, and I wish to state now, to offer my congratulations to Honourable Tevin Andrew (**applause**), who couldn't make it to Parliament today because he is on paternal leave. He just welcomed a bouncing baby girl into this world. So we offer him congratulations, and we offer his excuse for not being able to be here in the meantime. I think he is following the scripture; Go forth and multiply. (**Laughter**)

Those who have not had the opportunity to do so, the legacy of multiplication has not worked, it seems to me, Mr. Speaker, their legacy is one of division. So we want to encourage multiply and not divide. The Bible says a house divided cannot stand, and we see what is happening. Mr. Speaker, I would also like to state that Honourable Andy

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Williams is out of state on Government business. So my apologies for not stating it a little earlier. Thank you. **(Applause)**

Mr. Speaker: Thank you, Leader of Government's Business.

Question put and agreed to.

Bill read a second time.

Clerk: A Bill for an Act shortly entitled, Tax Administration (Post-Hurricane Beryl Fiscal Support) Special Measures Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the House resolves itself into a Committee of the whole House to consider this Bill, Clause by Clause.

Question proposed.

Hon. Philip Telesford: Mr. Speaker, I wish to correct. I prefer that the Bill be considered...

Mr. Speaker: Part by Part?

Hon. Philip Telesford: ... Part by Part as opposed to Clause by Clause. Thank you.

Mr. Speaker: All right. So I take the question over.

Question put and agreed to.

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House in Committee.

House resumes.

Mr. Speaker: Honourable Members, I have to report that the Bill was considered by a Committee of the whole House and passed without amendment. Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker, I beg to move that the Chairman's Report be adopted.

Question put and agreed to.

Chairman's Report adopted.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the third reading of the Bill.

Question proposed.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I would like to have a division on this Bill.

Mr. Speaker: That should have come before the Vote.

(The Clerk and Speaker conversed privately)

Mr. Speaker: I was informed that your light was on before, but I didn't pick it up. All right, so we take the vote by division. I'm sorry I didn't observe your light. I guess the

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head of the Clerk is obstructing my view.

Clerk: Honourable Dickon Mitchell, how do you vote?

Honourable Dickon Mitchell	– Aye
Honourable Philip Telesford	– Aye
Honourable Joseph Andall	– Aye
Honourable Lennox Andrews	– Aye
Honourable Dennis Cornwall	– Aye
Honourable Ron Redhead	– Aye
Honourable Delma Thomas	– Aye
Honourable Kate Lewis	– Aye
Honourable Dr. Clarice Modeste–Curwen	– I agree
Honourable Emmalin Pierre	– Aye

(The Clerk and Speaker conversed privately)

Mr. Speaker: I was told that the Bill was passed unanimously with 10 ayes.
(Applause)

Bill read a third time and passed.

Clerk: A Bill for an Act shortly entitled, Tax Administration (Post-Hurricane Beryl Fiscal Support) Special Measures Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to introduce, for its first

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reading, a Bill for an Act, shortly entitled, the Eastern Caribbean Asset Management Corporation (Amendment) Bill, 2025. Thank you.

Clerk: A Bill which seeks to amend the Eastern Caribbean Asset Management Corporation Act, No. 2 of 2016 (the “principal Act”) to subject the Eastern Caribbean Asset Management Corporation to the receivership and compulsory liquidation provisions under Part X of the Banking Act, No. 20 of 2015 shortly entitled, Eastern Caribbean Asset Management Corporation (Amendment) Bill, 2025.

Mr. Speaker: Leader of Government’s Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the relevant Standing Order be suspended to enable the Bill to be taken through all its stages at this Sitting. Thank you.

Question put and agreed to.

Relevant Standing Order suspended.

Mr. Speaker: Leader of Government’s Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the second reading of the Bill.

Question proposed.

Mr. Speaker: Leader of Government’s Business.

Hon. Philip Telesford: Mr. Speaker, this Bill contains two clauses. Clause 1 of the Bill, Mr. Speaker, provides for the short title and Clause 2, Mr. Speaker, seeks to amend section 5(1) of the principal Act, which lists those enactments from which the

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Eastern Caribbean Asset Management Corporation is exempt by deleting the general exemption from all of the provisions of the Banking Act under paragraph (a) and substituting it with a limited exemption from all of the provisions of the Banking Act except for Part X which speaks to receivership and compulsory liquidation provisions and section 178 which speaks to confidentiality requirements.

Mr. Speaker, the Monetary Council of the Eastern Caribbean Central Bank at its 107th meeting, which was convened on the 16th of February 2024, considered that an amendment to the Eastern Caribbean Asset Management Corporation Act, No. 2 of 2016, was necessary. That amendment, Mr. Speaker, was necessary in order to clarify that the Eastern Caribbean Asset Management Corporation is eligible for appointment as a receiver of a financial institution under the Banking Act, No. 20 of 2015, and as such, Mr. Speaker, should not be exempted from the Banking Act of 2015 in totality. But, Mr. Speaker, instead, it should remain subject to the receivership and compulsory liquidation provisions, and that is what this Bill is seeking to do under Part X. So, Mr. Speaker, it should also be subject to the provisions for confidentiality under section 178 of the Act.

So, Mr. Speaker, these two provisions are what the Bill is seeking to do, making allowance for the Eastern Caribbean Asset Management Corporation to be able to be subject to these provisions. So, Mr. Speaker, the Bill seeks to amend the Act, that's the 2016 Act, which is the principal Act to be subject to the receivership and compulsory liquidation provisions as well as the confidentiality requirement. Those two requirements, Mr. Speaker, are what the Bill is seeking to do.

In a nutshell, Mr. Speaker, this is all that is happening here. It's making the Asset Management Corporation eligible for appointment as the receiver or financial institution, and because that happens, Mr. Speaker, under the Act, those amendments have become necessary. And this, Mr. Speaker, came out of that meeting of the Central Bank. Thank you, Mr. Speaker.

Mr. Speaker: Thank you, Leader of Government's Business. Leader of Government's Business.

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Hon. Philip Telesford: Mr. Speaker, I just want to add that this Bill also speaks to the harmonisation of the legislation throughout the Eastern Caribbean Currency Union so it is necessary that Grenada does its part. I just wanted to say this for the record. Thanks.

Mr. Speaker: Honourable Members... MP for St.... Okay. All right.

Question put and agreed to.

Bill read a second time.

Clerk: A Bill for an Act, shortly entitled, Eastern Caribbean Asset Management Corporation (Amendment) Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the House resolves itself into a Committee of the whole House to consider this Bill, Clause by Clause. Thank you.

Question put and agreed to.

House in Committee.

House resumes.

Mr. Speaker: Honourable Members, I have to report that the Bill was considered by a Committee of the whole House and passed without amendment. Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the Chairman's Report be adopted.

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Bills: Payment Systems and Services Bill, 2025***

Question put and agreed to.

Chairman's Report adopted.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the third reading of the Bill.

Question put and agreed to.

Bill read a third time and passed.

Clerk: A Bill for an Act shortly entitled, Eastern Caribbean Asset Management Corporation (Amendment) Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to introduce, for its first reading, a Bill for an Act, shortly entitled, Payment System and Services Bill, 2025.

Clerk: A Bill for an Act, shortly entitled, Payment System and Services Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the relevant Standing Order be suspended to enable the Bill to go through all its stages at the Sitting. Thank you.

Question put and agreed to.

Relevant Standing Order suspended.

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Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the second reading of the Bill.

Question proposed.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, this Bill in question contains 11 Parts and 72 clauses. Mr. Speaker, the Payment Systems Act, Cap. 227B, which is currently in force, lacks a licensing regime and does not make provision for emerging non-bank payment and settlement services that are being driven by financial technology. Mr. Speaker, there is, therefore, no explicit legislation under which the non-banking payment and settlement services can be provided by licensed operators. And so, Mr. Speaker, since 2008, the payment services landscape has dramatically changed within the East Caribbean Currency Union.

And, so, Mr. Speaker, the East Caribbean Central Bank is keenly interested in nurturing a payment system that is fit for the times and that is able to attract innovative payment services from non-banking service providers, in the interest of financial inclusion and the reduction in the use of cash. So, Mr. Speaker, this particular Bill seeks to cater for those non-banking institution that has these innovative payment methodologies, Mr. Speaker. And so, this seeks to provide legislation where these traders, these operators, Mr. Speaker, can now operate within the force of law.

So, this Bill, Mr. Speaker, is also a Bill that seeks to harmonise the way in which payment systems are managed throughout the region, and so Grenada is doing its part by enacting legislation to accommodate these changes within the East Caribbean Currency Union.

Therefore, Mr. Speaker, this Bill repeals and replaces the Payment System Act,

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Cap. 227B, and acknowledges the full scope of non-banking provisions of payment services, insofar as it defines classes of licences. So, Mr. Speaker, under this Bill, there are a number of different classes of licenses that are now available for people who do various non-banking financial services under this Act.

The East Caribbean Central Bank, Mr. Speaker, therefore, provides oversight of the payment system and makes provisions for data protection, governance, interoperability and innovation for companies operating these different non-banking systems. So, Mr. Speaker, the Payment System and Services Bill of 2025 will now repeal and replace Cap. 227B and now introduces a comprehensive licensing regime, calibrated to specific risks posed by activities, to a new model approach to regulations that facilitate growth in innovation and financial inclusion.

Secondly, Mr. Speaker, it seeks to broaden the scope of regulated activities to non-banks to accommodate a wider range of payment systems. Mr. Speaker, one would understand that in these times, people are using mobile phones to do transactions. There are a number of different cash transfer mechanisms that are available globally, and so the Central Bank is responding to these changing times.

It also seeks, Mr. Speaker, to provide some protection to people who use these systems, and so, Mr. Speaker, the strengthening of legislation or providing legislation to accommodate and absorb all of these various entities, who do these non-bank transactions, also serves to provide protection to consumers, people who use these services.

And this, Mr. Speaker, in fact, will speak to confidence within the system. Ultimately, Mr. Speaker, the Eastern Caribbean Central Bank cannot turn a blind eye to what is happening because it is part of the regional financial system. So if one entity goes down, whether or not it is a banking or non-banking entity, it affects the entire financial system that we operate within the East Caribbean Currency Union. And, so, Mr. Speaker, the protection that is offered to consumers and the regulation that is being issued on entities licensed to operate are necessary to secure the integrity of the financial system.

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It also enhances safety and creates some efficiencies within the payment system, and it also allows us to maintain financial integrity because, Mr. Speaker, of course, people who use the system will now be required to follow the legislation. In the legislation, Mr. Speaker, you will see that there are certain penalties if one were to break the law.

So, Mr. Speaker, I'll just quickly take us through the various Parts as I mentioned before. We have 11 Parts to this Bill and 72 clauses. So it's a very long, long Bill, and it's basically repealing Cap. 227B. A lot of the contexts and the content of Cap. 227B remains, but because of the number of changes that had to be made, it was more prudent to do a repeal and replace.

So, Mr. Speaker, Part I provides for the preliminary provisions and contains three clauses. Clauses 1 to 3.

Part II, Mr. Speaker, provides for administrative matters and contains clauses 4 to 12. So it embodies all of the administrative matters that would surround the entities.

Part III, Mr. Speaker, provides for licensing and contains clauses 13 to 27 and all of the consequences for not being licensed, the process involved in the licensing application process, and the time it takes on all of that. So, Part III covers the licensing and contains clauses 13 to 27.

Part IV, Mr. Speaker, provides for the oversight of payment systems under the ECCB guidelines or rules and contains clauses 28 to 37. It's a fairly large section, Mr. Speaker, but it provides all of the oversight provisions that are necessary to operate effectively within the system to ensure that the system is properly managed. That is important. The banking system, as it is, is well-managed and well-regulated. The non-banking systems, Mr. Speaker, we want to ensure, especially the innovative non-banking systems that are coming on stream, we want to ensure that they are properly regulated, and this is what the ECCB is putting forward, so that it can be properly done.

Part V, Mr. Speaker, provides for the designation of payment systems and contains clauses 38 to 40. Small section.

And Part VI provides for rules to regulate the payment system and contains clauses 41 to 43, which are all of the rules that govern the system.

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Part VII, Mr. Speaker, provides for consumer protection. As mentioned earlier, Mr. Speaker, it is necessary to ensure that there is a watchful eye to ensure that our consumers are not being taken advantage of unduly, and so the regulations have to be put in place to ensure that the consumers are protected.

Mr. Speaker, Part VIII provides for settlement, netting and finality of payment and contains clauses 48 to 52. The settling of transactions between institutions; how do you set off and net off transactions? And this settling of transactions currently exists within the banking system. We are now making settlement and netting off available for the non-banking entities that trade in these new types of financial instruments.

Part IX, Mr. Speaker, provides for the winding up and administration of a system operator, participant or payment system provider and contains clauses 53 to 59. So, Part IX, Mr. Speaker, deals with situations where, because you'd understand and appreciate, Mr. Speaker, that if one of these institutions were to go belly up, there has to be a provision that deals with how you treat these institutions. Because, of course, the depositors funds more than likely not might be involved in this and so how do you treat with all of these or even borrowed funds, how do you treat with it and so, Mr. Speaker, Part IX makes provisions for how do you treat with the administrative side of winding up and so on.

Part X, Mr. Speaker, provides for administrative measures and penalties and contains clauses 60 to 65.

Part XI provides for certain miscellaneous matters and contains in clauses 66 to 72.

So, Mr. Speaker, in a nutshell, this is what the Bill is. It's an overview of the Bill. As I said earlier, it has to do with the harmonisation throughout the Eastern Caribbean Currency Union, throughout the region. And so, it's basically seeking to provide that framework that allows these non-banking entities to be properly regulated in a way that provides some equity within the environment, protection for consumers that is managed in such a way that it doesn't create a run on the regional financial system. Thank you, Mr. Speaker.

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Mr. Speaker: Thank you, Leader of Government's Business.

Question put and agreed to.

Bill read a second time.

Clerk: A Bill for an Act, shortly entitled, Payment System and Services Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the House resolves itself into a Committee of the whole House to consider this Bill, Part by Part.

Question put and agreed to.

House in Committee.

House resumes.

Mr. Speaker: Honourable Members, I have to report that the Bill was considered by a Committee of the whole House and passed without amendments. Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the Chairman's Report be adopted.

Question put and agreed to.

Chairman's Report adopted.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the third

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reading of the Bill.

Question put and agreed to.

Bill read a third time and passed.

Clerk: The Bill for an Act, shortly entitled, Payments System and Services Bill 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to introduce for its first reading, a Bill for an Act shortly entitled, Eastern Caribbean Deposit Insurance Corporation Agreement Bill, 2025.

Clerk: A Bill which seeks to give the force of law to the Eastern Caribbean Deposit Insurance Corporation Agreement in Grenada and provide for its implementation, shortly entitled, Eastern Caribbean Deposit Insurance Corporation Agreement Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, thank you. I beg to move that the relevant Standing Order be suspended to enable the Bill to be taken through all the stages at this Sitting. Thank you.

Question put and agreed to.

Relevant Standing Order suspended.

Mr. Speaker: Leader of Government's Business.

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Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move the second reading of the Bill.

Question proposed.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, the Eastern Caribbean Deposit Insurance Corporation Agreement ("the Agreement") was approved by member states of the Eastern Caribbean Currency Union at the 108th meeting of the Monetary Council held in July of 2024. It was signed by representatives of the governments of the respective member states of the ECCU on the 19th day of July 2024.

Mr. Speaker, the agreement proposed to implement a deposit insurance in the ECCU as part of the comprehensive financial sector safety net to protect small and vulnerable depositors. Mr. Speaker, the agreement also speaks to promoting the financial stability of the financial system and strengthening consumer confidence and protection. The Eastern Caribbean Deposit Insurance Corporation Agreement Bill of 2025 also seeks to give the force of law to the Eastern Caribbean Deposit Insurance Corporation Agreement in Grenada. And provide for its implementation. This Bill, Mr. Speaker, contains 13 clauses and one Schedule.

Clause 1 of the Bill provides for the short title and its commencement by Order published in the *Gazette*.

Clause 2, Mr. Speaker, provides for interpretation provisions and includes the definition of terms used throughout the Act. Terms such as "Agreement", "Corporation", and "Fund", etcetera, etcetera.

Mr. Speaker, clause 3 of the Bill provides for the Agreement, as set out in the Schedule to the Act, to have the force of law domestically within the State of Grenada.

Clause 4, Mr. Speaker, provides for the Corporation to assess the premium payable by a policyholder under Article 18 of the Agreement.

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And, clause 5 speaks to the Commission may impose and collect fees in keeping with its functions under Article 6 of the Agreement.

Clause 6, Mr. Speaker, imposes an obligation on the Minister for Finance to lay the annual audit report of the Corporation before Parliament of Grenada as soon as practicable after the report is presented to the Monetary Council pursuant to Article 28(6) of the Agreement.

Mr. Speaker, clause 7. Clause 7 provides for the non-application of enactments with respect to, among other things, the payment of stamp duty, taxes, and insurance to the Corporation.

Clause 8, Mr. Speaker, sets out the relationship between the Central Bank and the Corporation, including the duty of the Central Bank to hold monies of the Fund established under Article 14 of the agreement.

Clause 9, Mr. Speaker, provides the process by which a licensed financial institution that fails to comply with Article 18 of the Agreement may accept or decline liability for the corresponding penalty.

Clause 10 provides that a person who does not cooperate with the Corporation in accordance with Article 31(1) or 31(2) of the Agreement commits an offence and is liable to criminal prosecution

Clause 11 empowers the Minister to amend the Schedule to reflect an amendment to the Agreement under Article 44.

Clause 12 of the Bill empowers the Minister to make regulations to give effect to the provisions of the Act, on the recommendation of the Corporation.

And clause 13, Mr. Speaker, provides that the Act prevails in the event of any inconsistency with any enactment except the Banking Act, No. 20 of 2015.

And, Mr. Speaker, the Schedule sets out the contents of the Eastern Caribbean Deposit Insurance Corporation Agreement, 2024, which comprises seven parts and 45 articles.

So, Mr. Speaker, in a nutshell, this is what this Bill seeks to do. Thank you very much.

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Mr. Speaker: Thank you very much, Leader of Government's Business. Honourable MP for St. Andrew South West.

Hon. Lennox Andrews: Thank you, Mr. Speaker. Mr. Speaker, I stand to give full support to this Bill, and to indicate that this Bill really and truly should have come to this Parliament a very long time ago, given the importance of the financial sector and the stability in the financial sector as regards the management of our economy.

In fact, Mr. Speaker, I want to say that having a Deposit Insurance Corporation in our OECS Region is not really something new. As far back as 1986, Trinidad and Tobago had its own Deposit Insurance Corporation. Jamaica had theirs in 1998, and both the Bahamas and Barbados established theirs in 2006, and we're just doing ours in 2025, so we are very much behind.

But, I also want to say that credit unions in Grenada and credit unions in the Caribbean they too have their own deposit insurance. So, in the region and in Grenada, we have Cuna Caribbean, which provides insurance coverage for the credit union depositors and, of course, for credit unions on the loan side. And so all credit union members' deposits are ensured up to EC\$55,000. Good? And therefore, it's important that the banks do likewise so as to ensure the safety of depositors. Now, we in Grenada, of course, had cases where depositors would have lost their money, and it is not a good thing for any financial institution, nor is it good for the financial stability of a country.

What this deposit insurance will do is that it will bring a greater sense of confidence because banking, really and truly, banking rests on one word, and that word is confidence. That word is trust. You must have the confidence to know that when you put your money in a financial institution, you must be able to go and take it out and get it whenever you want. Yes? If you don't get it, then the talk would spread that I put my money in this bank, and I went to withdraw, and they told me I can't get it. And if the talk spreads, you know what would happen. In the end, there's going to be a run on the bank, and the bank in itself can fail. But once customers know that the money is secured, their money is safe, they will be prepared to put their money in the bank.

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So the deposit insurance gives customers and depositors that confidence that their money is safe. In the end, what it means is that the savings within the country are going to increase because, of course, you will get interest on your deposits. So people will feel confident to put their money in the financial institutions, savings would increase, and if savings increase, then it means that you have more money available for investment and more money available for you, you know, building the country and building the economy.

In that sense, Mr. Speaker, really and truly, we have to give the Eastern Caribbean Central Bank some credit for establishing those institutions and those organs that would make our region safe and that would bring financial stability and financial safety to our region. It is not just the Eastern Caribbean Deposit Insurance Corporation.

We've just discussed the Eastern Caribbean Asset Management Corporation, which was another institution that was created by the Eastern Caribbean Central Bank, bearing in mind the need to have stability in our financial sector. We also have Eastern Caribbean Home Mortgage Bank. Which is another one, where our Minister for Finance worked for a number of years. All of these institutions are geared towards making sure that the financial system within our region is safe.

And that is extremely important, Mr. Speaker, because I'm telling you. Nowadays, economic crises don't start with commodity prices falling. Economic crises starts precisely in the financial sector. When the financial sector falls, there's a contagious effect, and the rest of the economy comes down, and it comes down very quickly. The 2008 financial crisis is a clear example of the need for us to have our financial sector stable, to have it properly regulated, and to ensure that customers and the people within our region feel comfortable and safe in depositing their money.

I think that the establishment of the Eastern Caribbean Deposit Insurance Corporation was part of the 8-point stipulation and growth plan; a plan of action which the ECCB established in 2009, when it was felt that the financial crisis would have had a very negative impact on our economy. So the Deposit Insurance, therefore, Mr. Speaker, would serve as a safety net in the case of bank failure.

And I'm saying to you, bank fails. Notwithstanding the best of management, as we

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see financial institution fails. And when they fail, then the depositors must be able to get at least, if not all, some of their deposits. And with this cooperation, the cooperation is going to receive payments from the banks, so that we will have enough to pay, just in case, just in case. So this is really just in case.

We don't intend, we don't hope that there's going to be failures, within our bank region, but just to strengthen and develop that confidence that our financial system within our region is solid and is strong. Good? It is important to have an institution like the Eastern Caribbean Deposit Insurance Corporation.

And with these words, Mr. Speaker, I give my full support to the formation and to the establishment of this Eastern Caribbean Deposit Insurance Corporation for all of our region, and I wish it had come earlier, as it exists in other Caribbean islands. Thank you.

(Applause)

Mr. Speaker: Thank you, Honourable MP for St. Andrew South West.

Question put and agreed to.

Bill read a second time.

Clerk: A Bill for an Act, shortly entitled Eastern Caribbean Deposit Insurance Corporation Agreement Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. Mr. Speaker, I beg to move that the House resolves itself into a Committee of the whole House to consider the Bill, Clause by Clause. Thank you.

Question put and agreed to.

House in Committee

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House resumes.

Mr. Speaker: Honourable Members, I have to report that the Bill was considered by a Committee of the whole House and passed without amendment. Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move that the Chairman's Report be adopted.

**Question put and agreed to,
Chairman's Report adopted.**

Mr. Speaker: Leader of Government's Business.

Hon Philip Telesford: Thank you, Mr. Speaker, I beg to move the third reading of the Bill.

**Question put and agreed to.
Bill read a third time and passed.**

Clerk: A Bill for an Act, shortly entitled Eastern Caribbean Deposit Insurance Corporation Agreement Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to introduce for its first reading a Bill for an Act, shortly entitled Agreement on Immunities, Exemptions, and Privileges between the Corporación Andina de Fomento and Grenada Bill, 2025.

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Thank you.

Clerk: A Bill which seeks to give the force of law to the Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada, shortly entitled, Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada Bill, 2025

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the relevant Standing Order of the House be suspended to enable the Bill to go through all the stages at this Sitting. Thank you.

Question put and agreed to.

Relevant Standing Order suspended.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Mr. Speaker, I beg to move the second reading of the Bill.

Question proposed.

Hon. Philip Telesford: Mr. Speaker, the Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada and the Series "C" Ordinary Capital Share Subscription Agreement between the Corporación Andina de Fomento and Grenada the Shared Subscription Agreement were both executed by the respective parties and the 17th day of April 2024.

Mr. Speaker, the Agreement on Immunities, Exemptions and Privileges between CAF and Grenada seeks to give the Agreement on Immunities, Exemptions and

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Privileges and Share Subscription Agreement the force of law within the State of Grenada and provides for its respective implementation. This particular Bill, Mr. Speaker, contains seven clauses and two Schedules.

Clause 1, Mr. Speaker, speaks to the short title of the Bill and makes provision for its retroactive commencement on the 17th of April 2024 to facilitate the Act coming into force on the date on which the respective agreement was signed between both parties, which is CAF and Grenada in compliance with Article 20 of the Agreement.

Clause 2, Mr. Speaker, provides for the interpretation provisions and seeks to provide the definitions that are used throughout the Act.

Clause 3, Mr. Speaker, provides for the Agreement on Immunities, Exemption and Privileges as set out in Schedule I to the Act and the Share Subscription Agreement, as set out in Schedule II to the Act, and it makes provision to give it the force of law within the State of Grenada.

Clause 4, Mr. Speaker, provides for all monies required to be paid by the Government of Grenada for the purpose of meeting its obligations under the Agreement on Immunities, Exemptions and Privileges and the Share Subscription Agreement to be charged on the Consolidated Fund.

Clause 5, Mr. Speaker, exempts the Corporation from the application of certain legislation enactments and from the payment of specified duties and charges, for example, under the Stamp Tax Act and Income Tax Act.

Clause 6, Mr. Speaker, provides for amendments to the Agreement on Immunities, Exemptions and Privileges and the Share Subscription Agreement, as agreed to by the parties, to be reflected in the respective Schedules, meaning Schedules I and II, to the Act, by Order published in the Government's *Gazette*.

Clause 7, Mr. Speaker, empowers the Minister for Finance to make regulations to give effect to the provisions of the Agreement on Immunities, Exemptions and Privileges, the Share Subscription Agreement and the Act.

Schedule I, Mr. Speaker, sets out the text of the Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada,

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and Schedule II sets out the text of the Series “C” Ordinary Capital Share Subscription Agreement between the Corporación and Grenada.

So, Mr. Speaker, this is in a nutshell what the Bill is. I now lay it before the Parliament for discussion, if any. Thanks.

Mr. Speaker: Thank you, Leader of Government's Business. MP for St. Andrew South West.

Hon. Lennox Andrews: Thank you, Mr. Speaker. Mr. Speaker, I stand to give full support to this Bill. And I would want to say that Grenada, as a country, benefited from CAF, Latin America and the Caribbean; we would have benefited from this bank long before we became a member.

I recall, Mr. Speaker, in 2023, when we had the symposium on the Creative Industry in Grenada, the CEO of CAF in the Caribbean, which is based in Trinidad, Dr. Stacy Richards Kennedy, in a brief discussion with her, she agreed and she got CAF to give us a grant, Mr. Speaker, of USD\$50,000. We were able to use that to stage that big international conference, which we called “Unleash”, in Grenada, in which we looked at the Creative Industry in our country.

So, being a member of this bank, Mr. Speaker, sir, provides a range of opportunities for Grenada to raise concessionary financing for many of the development projects that this Government have in mind and therefore, help us to spread our risk as we seek to develop our country and our economy.

CAF is one of the biggest banks we have in the region. It is, in fact, much bigger than the Caribbean Development Bank. Yes? It has a substantial amount of resources available for development purposes. We, being a member of the Ordinary Capital Share, I think they call it, Series “C”, allow us to earn dividends many times more than, I think, the US\$500,000 we would have to put in to be a shareholder. A Series “C” shareholder... Many times more. And therefore it's an opportunity for us to raise, if I may say, concessionary capital, soft loans to assist in our development projects that we have, and

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we have some major development projects coming up, and that's one good source of financing for them. So, Mr. Speaker, with these few words, I give my full support.

I want to take the opportunity now to express thanks to Dr. Stacy Richards Kennedy, who is actually from Trinidad and Tobago and who is a friend of Grenada and who always, always is ready to provide support to us.

Yes, so I got the figure, Mr. Speaker. We invested US\$5,000,000, and we can borrow up to US\$20,000,000 as a member of CAF. So that is excellent. That is just excellent. Good financial partnership in our development process. Thank you very much, Mr. Speaker.

Mr. Speaker: Thank you, Honourable MP for St. Andrew South West. MP for St Patrick East.

Hon. Dennis Cornwall: Thank you again, Mr. Speaker, and I rise to support the Bill fully. Being the Minister for Finance and the one signing that particular agreement between CAF and Grenada, I could not sit here and not lend my support or basically add my voice to my Honourable colleague, right here. I think being a member of CAF would give us there where it all to be able to borrow money from the institution at concessionary rates to assist in the development of our country, as well as we are likely to get dividends from that entity.

And as Honourable Lennox Andrews indicated, CAF is one of the larger financial institutions in the region that supports governments, and apart from the Caribbean Development Bank, which we have been using over the years, we can now benefit from that institution. So I thank you for allowing me to make that comment. **(Applause)**

Mr. Speaker: Thank you very much, MP for St. Patrick East.

Question put and agreed to.

Bill read a second time.

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Clerk: A Bill for an Act, shortly entitled, Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada Bill, 2025.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you, Mr. Speaker. I beg to move that the House resolves itself into a Committee of the whole House to consider this Bill, Clause by Clause. Thank you.

Question put and agreed to.

House in Committee.

House resumes.

Mr. Speaker: Honourable Members, I have to report that the Bill was considered by a Committee of the whole House and passed without amendment. Leader of Government's Business.

Hon. Philip Telesford: Thank you. Mr. Speaker, I beg to move that the Chairman's Report be adopted.

Question put and agreed to.

Chairman's Report adopted.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you. Mr. Speaker. I beg to move the third reading of the Bill.

Question put and agreed to.

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Bill read a third time and passed.

Clerk: A Bill for an Act, shortly entitled, Agreement on Immunities, Exemptions and Privileges between the Corporación Andina de Fomento and Grenada Bill, 2025.

Deputy Clerk (Ag.): Item 16 – Request for leave to move the adjournment of the House on matters of urgent public importance.

Mr. Speaker: Leader of Government's Business.

Hon. Philip Telesford: Thank you. Mr. Speaker, I beg to move that the House be adjourned *sine die*. Thank you.

Question put and agreed to.

The Sitting of the House of Representatives adjourned sine die at 12:18 p.m.

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