The Business Barbados Fast Facts Guide
FACTS AT A GLANCE

<table>
<thead>
<tr>
<th>FACTS AT A GLANCE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Land Area</td>
<td>431Km/166sq.miles</td>
</tr>
<tr>
<td>Population (2011)</td>
<td>277.0 ('000)</td>
</tr>
<tr>
<td>Time Zone</td>
<td>EST +1/0; GMT -4/-5 **</td>
</tr>
<tr>
<td>Capital City</td>
<td>Bridgetown</td>
</tr>
<tr>
<td>Currency</td>
<td>Barbadian Dollar</td>
</tr>
<tr>
<td>Language</td>
<td>English</td>
</tr>
<tr>
<td>Literacy</td>
<td>99.7%</td>
</tr>
<tr>
<td>Life Expectancy at Birth (years)</td>
<td>74.8</td>
</tr>
<tr>
<td>Country Phone Code</td>
<td>246</td>
</tr>
<tr>
<td>Unemployment (2012P)</td>
<td>11.6%</td>
</tr>
<tr>
<td>Labour Force (2012P)</td>
<td>140.7 ('000)</td>
</tr>
<tr>
<td>Exchange Rate (BB$ to US$)</td>
<td>2:1</td>
</tr>
<tr>
<td>Major Industries</td>
<td>Tourism, Financial Services, Agriculture, Light manufacturing</td>
</tr>
<tr>
<td>Principal Exports</td>
<td>Tourism, Financial Services, Sugar, Rum, Chemicals, Electrical Components</td>
</tr>
<tr>
<td>Principal Imports</td>
<td>Machinery, Food and Beverages, Construction Materials</td>
</tr>
<tr>
<td>Major Trading Partners</td>
<td>USA, Canada, Caricom*, Japan, UK</td>
</tr>
</tbody>
</table>

*Barbados is in the same time zone as North America and four hours behind the U.K. and the rest of Western Europe when there is no observance of Daylight Savings Time.

**Barbados is a founding member of the Caribbean Community and Common Market (CARICOM). Other member States are Antigua and Barbuda, The Bahamas, Belize, Dominica, Grenada, Guyana, Jamaica, Montserrat, St. Kitts-Nevis, St. Lucia, St. Vincent & the Grenadines, Suriname, Trinidad & Tobago and Haiti (July 2002).

relations including the Employment Rights Act, the Severance Payments Act and the Holidays With Pay Act. The National Insurance and Social Security Act provide medical assistance for employees in the event of illness, maternity leave and accidents. It also makes provision for unemployment, disability and pension benefits. For further information visit www.nis.gov.bb.

The labour movement is represented by four major unions. There have been few work stoppages in recent years, primarily due to the existence of good labour relations.

Barbados has twelve paid public holidays. In addition, all workers have a statutory right to twelve weeks of maternity leave and three weeks of annual vacation with pay, which increases to four weeks after the fifth year of steady employment.

The 2014 Public Holidays
- New Year’s Day - January 1
- Errol Barrow Day - January 21
- Good Friday - April 18
- Easter Monday - April 21
- National Heroes Day - April 28
- Labour Day - May 1
- Whit Monday - June 9
- Emancipation Day - August 1
- Kadooment Day - August 4
- Independence Day Observed - December 1
- Christmas Day - December 25
- Boxing Day - December 26

SO CIAL SERVICES
Education
The Barbados educational system is modeled after the British system and is considered to provide one of the highest standards of education in the English Caribbean. The educational system ranges from pre-school to university. School is compulsory up to age 16 and government schools are free at the primary and secondary levels. Educational institutions at the post secondary level include colleges, a university, vocational and technical training schools. There are also special schools for the mentally and physically disabled.

Health
Barbados is recognised as having the most modern medical facilities in the Eastern Caribbean. The life expectancy at birth is 72.75 years for males and 78.6 years for females.

Medical services are provided by two major hospitals and several well-equipped clinics, health centres and nursing homes. The government-run 600 bed Queen Elizabeth Hospital provides several specialist services along with a 24-hour casualty service. The second major hospital, Bayview Hospital, is a private health facility that also provides a variety of medical services.

Queen Elizabeth Hospital - (246) 436-6450
BayView Hospital - (246) 436-5446
Island Care Ambulance - (246) 435-9425

THE ECONOMY
Barbados has a market-based economy with both the private and public sectors actively involved in determining the goods and services made available to consumers. The Barbadian economy has diversified over the last five decades, with emphasis shifting from agriculture towards the provision of services. The economy is driven primarily by the following sectors; tourism, business, financial and general services, agriculture and manufacturing.
The Business Barbados Fast Facts Guide

SELECT ECONOMIC INDICATORS

<table>
<thead>
<tr>
<th>Index</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012P</th>
</tr>
</thead>
<tbody>
<tr>
<td>GDP at Market Prices (BB $M)</td>
<td>9,083.1</td>
<td>9,185.3</td>
<td>8,867.4</td>
<td>8,737.8</td>
<td>8,449.7</td>
</tr>
<tr>
<td>Real GDP Growth (%)</td>
<td>0.3</td>
<td>(4.1)</td>
<td>0.3</td>
<td>0.8</td>
<td>0.0</td>
</tr>
<tr>
<td>GDP per Capita (000s)</td>
<td>28.6</td>
<td>28.7</td>
<td>28.1</td>
<td>28.2</td>
<td>26.5</td>
</tr>
<tr>
<td>Inflation Rate(%)</td>
<td>8.0</td>
<td>3.7</td>
<td>5.8</td>
<td>9.4</td>
<td>4.5</td>
</tr>
<tr>
<td>Total Exports (BB $M)</td>
<td>812.1</td>
<td>645.5</td>
<td>861.4</td>
<td>1,016.9</td>
<td>1,150.3</td>
</tr>
<tr>
<td>Total Imports (CIF) (BB $M)</td>
<td>3,493.0</td>
<td>2,846.1</td>
<td>3,177.6</td>
<td>3,552.8</td>
<td>3,522.2</td>
</tr>
<tr>
<td>Services (Net) of which Tourism</td>
<td>2,151.7</td>
<td>1,689.8</td>
<td>1,781.2</td>
<td>1,348.0</td>
<td>1,401.0</td>
</tr>
<tr>
<td></td>
<td>2,227.9</td>
<td>1,994.8</td>
<td>1,925.4</td>
<td>1,796.8</td>
<td>1,726.1</td>
</tr>
<tr>
<td>External Debt Service Ratio (%)</td>
<td>8.1</td>
<td>6.7</td>
<td>15.5</td>
<td>9.8</td>
<td>9.8</td>
</tr>
<tr>
<td>Net International Reserves (BB $M)</td>
<td>2,011.0</td>
<td>2,122.4</td>
<td>2,183.5</td>
<td>2,700.2</td>
<td>2,892.2</td>
</tr>
</tbody>
</table>

Source: Central Bank of Barbados, Barbados Economic And Social Report 2012

PRIMARY SECTORS

Tourism
Tourism provides the main source of foreign exchange, economic activity and employment. The major elements of Barbados’ tourism product are its solid historical and cultural legacy, varied entertainment and its natural physical attributes. The four major markets for the Barbados tourist industry are the UK, USA, Continental Europe and Canada.

Accommodation facilities in Barbados include a wide range of hotels, apartments, luxury villas, cottages and beach houses. Barbados receives just over one million visitors per year, with cruise ship arrivals narrowly surpassing long-stay arrivals in recent years. In Q3 of 2013 airport arrivals were down 6.2% from 2012 levels, The Port Authority has invested in a dredging exercise to facilitate mega cruise liners, which has expanded its berthing capacity and the potential to earn more foreign exchange. Cruise ship arrivals were up 12.3% as at Q3 2013.

International Business and Financial Services
Low tax rates, double taxation agreements and exchange of information treaties, have provided Barbados with an ideal environment for its development into a major international business and financial services centre. The key components of this sector are the banking and financial institutions and offshore businesses.

Manufacturing
The manufacturing sector comprises mainly of light industry which includes the production of cement blocks, clay tiles, garments and textiles, paint, paper products, furniture, electronic components, chemicals, edible oils, soap and food products.

Manufacturing enterprises involved in the production of an “approved product” are entitled to special incentives under the Fiscal Incentives Act on

Source: International Business Division, Ministry of International Business and International Transport (Barbados Economic & Social Report 2012)

Tourism Arrivals (excluding cruise ship arrivals)

<table>
<thead>
<tr>
<th>Country of Residence</th>
<th>2011 Arrivals Jan-Dec</th>
<th>2012 Arrivals Jan-Dec</th>
<th>Actual Change</th>
<th>% Change Arrivals</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK</td>
<td>189,150</td>
<td>173,519</td>
<td>(1,5631)</td>
<td>(8.3)</td>
</tr>
<tr>
<td>USA</td>
<td>142,414</td>
<td>130,762</td>
<td>(11,652)</td>
<td>(8.2)</td>
</tr>
<tr>
<td>Canada</td>
<td>71,953</td>
<td>72,020</td>
<td>67</td>
<td>0.1</td>
</tr>
<tr>
<td>Other Europe</td>
<td>35,859</td>
<td>37,119</td>
<td>1,260</td>
<td>3.5</td>
</tr>
<tr>
<td>CARICOM</td>
<td>100,974</td>
<td>96,487</td>
<td>(4,487)</td>
<td>(4.4)</td>
</tr>
<tr>
<td>Other Countries</td>
<td>27,374</td>
<td>26,396</td>
<td>(978)</td>
<td>(3.6)</td>
</tr>
<tr>
<td>Total</td>
<td>567,724</td>
<td>536,303</td>
<td>(31,421)</td>
<td>(5.5)</td>
</tr>
</tbody>
</table>

Source: Barbados Statistical Service

Cruise Passenger Arrivals for 2011 and 2012

<table>
<thead>
<tr>
<th>Category</th>
<th>2011 Arrivals Jan-Dec</th>
<th>2012 Arrivals Jan-Dec</th>
<th>Actual Change</th>
<th>% Change Arrivals</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arrivals</td>
<td>609,844</td>
<td>517,436</td>
<td>(92,408)</td>
<td>(15.2)</td>
</tr>
<tr>
<td>Landed Passengers</td>
<td>122,169</td>
<td>98,532</td>
<td>(23,637)</td>
<td>(19.3)</td>
</tr>
<tr>
<td>No. of Vessels</td>
<td>327</td>
<td>358</td>
<td>31</td>
<td>9.5</td>
</tr>
</tbody>
</table>

Source: Barbados Statistical Service
approval of their application by the Ministry of Finance and Economic Affairs. Tax holidays are granted according to the percentage of local value added to the item being manufactured. Enterprises considered to be highly capital intensive with an investment of BB$25m (US$12.5m) or higher may be eligible for up to 20 years tax holiday. Companies involved in manufacturing exclusively for export outside of Barbados can qualify for benefits as an International Business Company (IBC) or International Society with Restricted Liability (ISRL). These benefits include a tax rate ranging from 2.5% down to 0.25%. In addition to the low tax rates these benefits include exemption from exchange controls and the duty free import of plant machinery, equipment and raw materials used in the manufacturing process.

Agriculture
Sugar continues to be the principal agricultural product. Most of the sugar produced is sold to the European Community at a guaranteed price. Other products from this sector include root crops, vegetables, dairy products, chicken and fish.

THE FINANCIAL SECTOR
The Central Bank of Barbados is the main regulatory financial institution in Barbados, and is responsible for formulating, in association with Government, monetary and fiscal policies to assist with local economic development.

Barbados has taken advantage of the expansion in international business, in particular the financial services sector that is now the country’s second major foreign exchange earner. Adequate telecommunications infrastructure, a well-trained and English-speaking workforce, and a stable political environment give the country an additional advantage over other, similar destinations. Barbados has also done well from the increased scrutiny and regulation of financial services by international organizations such as the Organization of Economic Cooperation and Development (OECD).

In addition to the above, a number of key factors help keep Barbados relatable to the North American market, thereby increasing opportunities to drive capital into the country. These include an exchange rate tied to the U.S dollar, and a roster of daily flights to key North American business centers including Miami, New York and Toronto.

The Stock Exchange
The Barbados Securities Exchange was established in June 1987 in order to create a market to promote trading in financial securities and to encourage investment by the public in business enterprises. Since 2001 this organization became known as the Barbados Stock Exchange.

A company wishing to be listed on the exchange must meet certain criteria established by the Exchange, after which it must submit a prospectus compliant with both the Companies and Securities legislation of Barbados for review. A new Securities Act was passed in 2001 in order to facilitate the establishment of a securities commission and it makes better provision for the regulation of the securities market, the capital market and investors.

Currently there are 28 listed securities (22 companies) on the Barbados Stock Exchange including 4 cross-listed securities belonging to issuers from within CARICOM. 6 mutual funds are also traded on the Exchange, 4 of which are on the Junior Market launched in October of 1999. The Securities Exchanges of Barbados, Trinidad & Tobago and Jamaica work closely together and nationals are eligible to cross trade in each market.

Mutual Funds
Mutual funds in Barbados are governed by the Mutual Funds Act of 2002. The Act stipulates that authorised Mutual Fund operators require a licence to operate in Barbados and must have a registered office in Barbados.

The Barbados Stock Exchange is responsible for the regulation of both domestic and foreign mutual funds. Exempt or foreign mutual funds can conduct business in Barbados provided they are registered with the Barbados Stock Exchange and have paid an annual registration fee. The minimum amount of shares that can be purchased is BB$100 (US$50) or its equivalent in any currency. Local investors are also exempt from stamp duty and property transfer tax with respect to transactions involving the ownership or transfer of shares.

Exchange Control
The Government has a liberal policy toward foreign exchange controls and is committed to moving towards the elimination of all foreign exchange controls. The Exchange Control Act of Barbados provides for:

- Registration and repatriation of foreign investment
- Remittance of dividends, profits, interest and rentals from real estate to non-residents
- Transfer of land and buildings situated in Barbados

It is possible to buy foreign currency directly from the commercial banks however the Government, through the Central Bank, has imposed limits on the amount of foreign transactions available to residents and non-residents. Residents are allowed US$3,750 for personal travel, and for business travel US$25,000. Foreign nationals working in Barbados (who are not classified as residents) may operate an external account, which can be credited with foreign currency from specific sources.
Corporate Law
The Barbados Companies Act, which came into effect in 1985, is modelled on the Canada Business Corporations Act. The procedure for incorporating a company is simple and efficient. A company can be established by either residents or non-residents without a license or other authorisation, unless one is seeking to obtain certain benefits as an Exempt Insurance Company or as an Offshore or International Bank. International banks are now referred to as “Licensees” under the International Financial Services Act. There is a minimum of one director required. The names and addresses of the directors must be filed at the Corporate Registry. There is no limit on the amount of authorised share capital and shares are without par value. A company can carry on any type of legal activity, unless its articles of incorporation specifically provide otherwise.

INCENTIVES FOR INTERNATIONAL BUSINESSES
The Government has established a separate Ministry to facilitate the development and expansion of the international business sector. Several concessions have been granted to entities carrying on international business from Barbados. These include a reduced tax rate of between 2.5% and 0.25%, exemption from withholding tax on dividends, interest, royalties or other income paid to non-residents and exchange controls. Additionally, 35% of the remuneration of qualified foreign employees working in IBCs, International Banks, International Societies with Restricted Liability, Qualifying Insurance Companies and Exempt Insurance Companies can be paid free of Barbadian income tax and in any foreign currency.

International Business Companies
The International Business Companies Act of 1991 defines an International Business Company (IBC) as a company that carries on business in international manufacturing, international trade and commerce from within Barbados.

All companies wishing to operate as IBCs must obtain a licence from the Ministry of International Business and International Transport. On application, there is a fee of US$425. A fee of US$425 is due annually. A licence is valid until December 31 in the year of issue unless cancelled and is to be renewed on or before January 1 each year. The Minister of Finance announced proposals for a 3-year license earlier this year, but further information with respect to that licence is not yet available. A company ceasing to transact business as an IBC or ceasing to satisfy the requirements of the Act must notify the Minister in writing.

In order to operate an IBC in Barbados, the IBC must be incorporated or registered in Barbados. In addition, the company must be financially capable of carrying out the business and comply with all conditions.

Benefits of the IBC Act along with other relevant features are:
- Tax on income on a sliding scale, from a maximum of 2.5% to a minimum of 0.25%
- Exemption from all withholding taxes
- No capital gains tax or estate duty
- Tax credit in respect of taxes paid outside of Barbados is allowable but only insofar as it does not reduce the tax payable in Barbados to less than 0.25%
- Freedom from exchange control
- Audited financial statements, where required, must be filed with the Ministry
- Tax concessions for specially qualified persons
- Bearer shares are not permitted
- An IBC can keep books and records in a foreign currency
- Imports of equipment and machinery free of customs duty, consumption tax and stamp duties
- May apply for a guarantee that all or any of the benefits and exemptions in the Act will be valid for 15 years
- An IBC, which is solely owned by an Offshore Trust under the management of a licensed Barbados International Bank, is exempt from tax if its activities are restricted to buying, holding or managing securities.

Exempt Insurance Act
The Barbados Exempt Insurance Act (1983) states that for a company to qualify as an Exempt Insurance Company it must be incorporated or registered in Barbados with a minimum capital of BB$250,000 (US$125,000), and at least one of its directors must be a resident citizen of Barbados. Exempt Insurance Companies cannot insure risks originating in Barbados or risks of local residents. The resident director may not own shares in the company. Exempt Insurance companies are taxed on their profits at the rate of 0% for the first 15 years and thereafter 2% on the first BB$250,000 (US$125,000) of profits. They are exempt from withholding tax and exchange control restrictions. Tax concessions are made for specially qualified persons and convention expenses are allowed by US authorities. There is an application fee of BB$500 (US$250) for an Exempt Insurance Company, and an annual licence fee of BB$20,000 (US$10,000).

Qualifying Insurance Companies
A 1998 legislative enactment allows companies involved in international insurance business to register under the domestic insurance legislation as Qualifying Insurance Companies (QIC) on the condition that at least 90% of its premiums originate outside Barbados and at least 90% of its risks insured are located outside CARICOM. A maximum tax credit of 93% is available to a QIC where premiums originate outside of CARICOM. As a result, a QIC is entitled to the benefit of a low effective rate of tax (generally 1.75%)
in respect of general insurance business and 0.35% in respect of life insurance business after deduction of the foreign currency earnings allowance. QICs are also entitled to exemptions from withholding taxes and exchange control. Personal tax concessions are also available for specially qualified employees. Unlike exempt insurance companies, a QIC can be owned by residents of Barbados and can insure a certain amount of local risk. QICs must pay an annual fee of BB$20,000 (US$10,000).

**International Trusts Act**
The International Trusts Act allows trusts to be created by non-residents for the benefit of non-residents. There are no minimum capital requirements for Barbados Trusts and they can be either of fixed interest or discretionary. An International Trust is taxed at a maximum of 35% on its profits earned in, or remitted to Barbados but there are no withholding taxes on payments to non-resident beneficiaries.

An International Trust must satisfy the following conditions:
- The Trust deed must specify that the International Trusts Act applies
- At least one trustee must be a resident of Barbados
- Settler and the beneficiaries must be non-residents of Barbados
- The assets of the trust cannot include Barbados real estate.

**International Banks**

In order to establish an international bank in Barbados, details of the proposed bank must first be submitted to the Central Bank of Barbados for approval. Approval must be sought from the Ministry of Finance prior to the incorporation of a company. A company must have a licence before engaging in banking business. Applications for a licence are submitted to the Central Bank who may issue the licence, subject to the approval of the Minister of Finance. A licence to operate is issued only to suitably qualified applicants. Licences are under the control and oversight of the Central Bank of Barbados. International Banks are subject to audit and income tax on a sliding scale of 2.5% - 0.25%. Non-deposit taking International Banks are subject to an annual licence fee of BB$50,000 (US$25,000), whereas deposit taking International Banks must pay an annual licence fee of BB$100,000 (US$50,000).

The International Financial Services Act provides that dividends, royalties, interest, foreign securities funds, gains and assets generated or managed by a licensee are automatically exempt from the provisions of the Exchange Control Act.

**Societies with Restricted Liability Act**
The Societies with Restricted Liability Act 1995 was designed to favourably position Barbados in yet another niche market for

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### Summary of Major Incentives in the Financial Services Sector

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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Tax rates</td>
<td>0%</td>
<td>2.5 down to 0.25%</td>
<td>2.5 down to 0.25%</td>
<td>2.5 down to 0.25%</td>
<td>17.5 and 35% on income remitted</td>
</tr>
<tr>
<td>2. Withholding tax on:</td>
<td>Dividends</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Interest</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Royalties</td>
<td>-</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>3. License required</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4. Exemption from exchange controls</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>5. Exemption from duties on imports</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6. Required to file financial statements with regulatory agency</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>7. Financial statements open to public scrutiny</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>8. Exemption from taxes &amp; duties on sale of securities or assets</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes (in practice)</td>
<td>-</td>
</tr>
<tr>
<td>9. Incorporation in Barbados required</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
</tr>
<tr>
<td>10. Local Director required</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>N/A</td>
</tr>
</tbody>
</table>
international financial services. An entity formed under the Societies with Restricted Liability (SRL) Act possesses the flexibility to be treated as a corporation, a partnership or a disregarded entity for US tax purposes. A SRL can be formed either as an international society or a regular society. International SRLs are used mainly for international transactions and are prohibited from acquiring or holding land other than land leased for business purposes.

A SRL has the characteristics set out below:
• Limited liability
• Perpetual duration
• The rights, powers and privileges of an individual
• Stipulation that the transfer of quotas in a society will not confer on the transferee the right to become a member or participate in the management of the society without the written consent of all the members.

An International SRL has the following benefits:
• Tax on income on a sliding scale, from a maximum of 2.5% to a minimum of 0.25%
• Exemption from withholding taxes on dividends and interest payment
• Tax credit in respect of taxes paid outside of Barbados, in so far as it does not reduce tax payable to below 0.25%
• Re-domiciliation provisions
• No capital gains tax
• Exemption from all import duties on machinery or equipment for use in its business
• Freedom from exchange control.

Criteria for operation of an International SRL
The International SRL must be organized in Barbados and is required to have and continuously maintain a registered office and agent in Barbados.

Information Services
Barbados is one of the leading centres in the Caribbean for international information services, with several major firms having established subsidiaries on the Island. The sector is active in the areas of data processing, software development and the management of database and financial records. The industry is made up of a variety of companies ranging from large facilities to small sophisticated software development companies.

The Government of Barbados is favourably disposed towards foreign investment in the Information Services Sector and provides generous incentives for investors.

Incentives include:
• A special tax rate of 2.5% down to 0.25% on the profits of Information Services companies (under the IBC Act)
• Full exemption from import duties on production-related equipment such as computers
• Full and unrestricted repatriation of capital, profits and dividends
• Rental of subsidised office space
• Training grants to subsidise worker training

TAXATION
Companies and individuals who are resident and domiciled in Barbados for tax purposes are subject to income tax on their worldwide income whether or not the income is remitted to Barbados. Individuals who are resident but not domiciled in Barbados are taxed on their income derived from Barbados and on any overseas income remitted to Barbados. Non-residents are taxed only on income derived from Barbados. There are no capital gains taxes levied in Barbados. Gift tax and inheritance tax are not applicable. Property transfer tax applies to the transfer of property situated in Barbados. This includes real estate as well as certain leasehold interests and shares. Corporations are taxed on their profits at an annual rate of 25%. Individuals earn the first BB$25,000.00 (US$12,500.00) of their annual income tax free. Earnings that exceed that amount are taxed at incremental rates.

Value Added Tax (VAT)
Barbados introduced a value-added tax on January 1, 1997. Generally, value-added tax is levied on all goods and services produced in Barbados and on goods imported into Barbados at a rate of 17.5%. However, there is provision for specific zero-rated and exempt goods and services that would not attract the value-added tax. VAT is included in the final price the consumer pays for goods and services. Hotel accommodation enjoys a lower VAT rate of 7.5%.

DOUBLE TAXATION/INVESTMENT TREATIES
In addition to the CARICOM taxation treaty, Barbados has entered into double taxation treaties with Austria, Bahrain, Botswana, CARICOM, Canada, China, Cuba, Czech Republic, Finland, Iceland, Switzerland, Turkey, the United Kingdom and the United States.

**Tax Rates Applicable to Taxable Income for 2014**

<table>
<thead>
<tr>
<th>Taxable Income</th>
<th>Taxable on lower amount</th>
<th>Rate on Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exceeding</td>
<td>Not Exceeding</td>
<td></td>
</tr>
<tr>
<td>BB$0</td>
<td>BB$35,000</td>
<td>BB$0</td>
</tr>
<tr>
<td>BB$35,000</td>
<td>-</td>
<td>BB$6,125</td>
</tr>
</tbody>
</table>
Luxembourg, Malta, Mauritius, Mexico, the Netherlands, Norway, Panama, Spain, Sweden, Switzerland, the UK and Northern Ireland, the US and Venezuela. Treaties have been signed and are pending ratification with Ghana, Portugal, San Marino, Singapore and Qatar.

Bilateral Investment treaties have been signed with Canada, China, Cuba, Germany, Italy, Mauritius, Switzerland, the UK and Venezuela. In addition, an Exchange of Information Agreement has been signed with the USA. This combination of double taxation and investment treaties and tax incentives makes Barbados unique within the Caribbean and particularly attractive to foreign investors.

Provisions of Bilateral Investment Protection treaties:
- Investment promotion and protection
- Provision of compensation for losses
- The granting of most-favoured nation and national treatment provisions
- Protection from unfair expropriation and nationalisation of investment
- Procedures for the fair and equitable settlement of disputes arising
- Procedures for the timely repatriation of investment and returns
- Procedures for prompt transfer of funds
- Subrogation.

**TRADING PARTNERS**

Special trading arrangements have been entered into with other jurisdictions. These can be summarised as follows:

**CARICOM**

Allows products manufactured in Barbados and other CARICOM member states to be exported among member countries free of customs duty, provided all qualifying conditions are met. In addition, CARICOM has already signed or is currently negotiating trade agreements with the Bahamas, Colombia, Costa Rica, Cuba, Dominican Republic, and Venezuela.

**ECONOMIC PARTNERSHIP AGREEMENT**

Among other things this agreement removes all quotas and tariffs from Caribbean exports to the EU, with the exception of sugar and rice, both of which will be liberalized over time. The EU has also agreed to open up new markets for Caribbean companies and professionals offering services to Europe, and to permit young services professionals to gain work experience in the European market.

Caribbean countries which are signatory to the agreement have agreed to gradually open their markets to European exports over the next 25 years.

**CARIBBEAN BASIN TRADE PARTNERSHIP ACT (CBTPA)**

Duty free export of some products to the USA market.

CaribCan (Caribbean-Canada)

Duty free export of some products from the Commonwealth Caribbean into the Canadian market.

**SHIPPING**

The Shipping Incentives Act, of 1982, provides concessions to shipping companies engaged in the operation of passenger carrying ships, leasing of ships, shipbuilding, maintenance or repair. The concessions include a 10 year exemption from tax and customs duties on all materials connected with the company’s shipping activities.

**REAL ESTATE**

Buying and selling property in Barbados

There is no restriction on the purchase of property in Barbados by

---

**Rates For Applicable Taxes**

<table>
<thead>
<tr>
<th>Tax</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Corporation Income Tax</td>
<td>25%</td>
</tr>
<tr>
<td>Personal Income Tax</td>
<td>17.5 and 35%</td>
</tr>
<tr>
<td>Withholding Taxes</td>
<td>Varies</td>
</tr>
<tr>
<td>Property Transfer Tax (payable on transfer of shares and real property in Barbados)</td>
<td>Vendor - 2.5%</td>
</tr>
</tbody>
</table>

**Value Added Tax**

| Standard Rated Goods and Services                                   | 17.5%      |
| Select Food Items                                                   | 0%         |
| Hotel Accommodation (inc. Inns & Guest Houses)                     | 7.5%\(^1\) |
| Supply of Financial Services                                        | Exempt     |
| Sale, Transfer or Disposition of Real Property                      | Exempt     |
| Leases of Real Property for over 25 years and Residential Leases    | Exempt     |
| Exports                                                             | 0%         |
| Supply of Services to Non-Residents                                 | 0%         |
| Goods imported by Entities operating in the International Financial Services Sector | 0%         |

Source: Value Added Tax Division

\(^1\) A reduced rate of 7.5% (down from 8.75%) was introduced in the 2013 Barbados budget. This amendment has not yet been legislated. However, the VAT department has confirmed that the lower rate is being honoured effective 1 October 2013.
persons who are not citizens or permanent residents, but non-
residents must ensure that all funds for the purchase of real estate
are available from external sources. These funds must be registered
with the Central Bank of Barbados and the permission of the
Exchange Control Authority obtained for the sale or purchase of
property by a non-resident whether such non-resident is a
Barbadian citizen or not.

The sale of property by all persons including citizens or
permanent residents is subject to a property transfer tax of 2.5%
plus approximately 1% stamp duty. However, the first BB$125,000
(US$62,500) of the sale proceeds is exempt from Property Transfer
Tax provided that there is a building on the property. Attorney’s fees
for both the seller and the purchaser are approximately 1.5% to 2%
of the sale price. The real estate agent’s commission fees are
normally 5% of the sale. Both fees are subject to 17.5% VAT.

A deposit of 10% is typically due upon the signing of the
purchase agreement with the balance payable on completion of the
purchase.

UTILITIES

Electricity
Barbados has a reliable supply of electricity with rates being among
the lowest in the Caribbean. The domestic and commercial supply
voltage in major residential areas and in all new developments is
115/230 volts 50Hz. In Bridgetown and some other areas, the
supply voltage is 115/200Hz.

Water
The Barbados Water Authority, a Government statutory corporation,
is the sole provider of water services. Water service can be
connected within 48 to 72 hours. A monthly payment for continued
service is based on the meter system. The water service in
Barbados is reliable and tap water is safe to drink.

Telecommunications
Barbados is equipped with a modern telecommunications
infrastructure with the latest in digital technology and fibre optics
systems including international direct dialing, facsimile transfer
and satellite telecommunications which allows for the efficient
transmission of electronic data. Internet and e-mail services as well
as express mail and courier delivery are also available.

Local cell-phone operators are divisions of international
telecommunications providers with service offerings that the
international business traveler has come to expect, such as the
ability to easily roam and the availability of high-speed 3G and 4G
data networks island-wide. The International direct distance dialing
code for Barbados is (1-246), followed by a seven digit local
number.

TRANSPORTATION FACILITIES

Roads
Barbados has an extensive road system of about 1,475 km of paved
roads that have undergone major improvement in recent years. A
highway links the north and south of the island.

Airport
The Grantley Adams International Airport, located about 15 minutes
from the capital city Bridgetown, plays an important role as a vital
centre and link for international air traffic in the Eastern Caribbean.
The main passenger terminal handles in excess of 1.6 million
passengers each year and has been upgraded to accommodate
increases in traffic.

Seaport
Barbados has one of the most modern ports in the Caribbean with
both a deep-water harbour and a shallow draught facility. There are
regular freight sailings to North America, Europe and the Caribbean.
The Bridgetown port is well equipped with container-handling and
berth facilities for ocean-going freighters and passenger vessels,
including major luxury liners and has undergone recent upgrading
to expand its berth and customs facilities. The port has won awards
for the most improved port facility and the most receptive
destination.

INTERNATIONAL FLIGHTS TO BARBADOS
There are non-stop daily scheduled airline services to major
business hubs including New York, Miami, Toronto, London and the
Caribbean islands. There are also regular non-stop scheduled
airline services to other major markets including Frankfurt,
Charlotte, and Sao Paulo. Airlines flying to Barbados include
American Airlines, American Eagle, Air Canada, Air Jamaica, British
Airways, Caribbean Airlines, GOL Airlines, Jet Blue, LIAT, Virgin
Atlantic, US Airways, West Jet and several charter flight companies.

IMMIGRATION AND WORK PERMITS
The Barbados Immigration Act allows non-citizens to work on the
island only if they have been granted a work permit. Certain
CARICOM skilled nationals may live and work in Barbados without
a work permit. The person has to possess a degree, diploma or
professional accreditation and an offer of employment or plan to
undertake employment as a self-employed person. There are no
statutory restrictions on the number of foreign employees on the
payroll of a company at any time. Foreign workers contribute to and
are entitled to social security benefits on the same basis as
Barbadian nationals. A work permit is usually processed in about
six to eight weeks. The forms and list of required documentation
is available from the Immigration Department in Bridgetown.
Visa Entry Requirements
A valid passport is required by all visitors to Barbados. All visitors are required to have onward or return tickets.

Citizens of certain countries will require a visa to visit Barbados. Contact your nearest Barbados Tourism Authority office or one of the Invest Barbados offices for further information.

Visas are not required for passengers on cruise ships with the exception of citizens of the CIS Eastern European states, The Peoples Republic of China, Taiwan, South Africa, Korea and some Middle Eastern states.

SOURCES
Barbados Hotel & Tourism Association
www.bhta.org

Barbados Statistical Service
www.barstats.gov.bb

Barbados Stock Exchange
www.bse.com.bb

Barbados Tourism Authority
www.visitbarbados.org

Central Bank of Barbados
www.centralbank.org.bb

Research & Planning Unit, Ministry of Finance and Economic Affairs,
Economic & Social Report 2012
www.economicaffairs.gov.bb

PUBLISHER’S NOTE:
All of the information in this guide has been carefully collected and prepared, but it still remains subject to change and correction. Use these contents for general guidance only and seek extra assistance from a professional adviser with regard to any specific matters. Readers can contact the relevant authorities mentioned. A comprehensive list of Government Services, Legal Services, Business Associations and Agencies can be found at the end of this guide.
**Government Listings, Business Associations & Agencies**

**Government Ministries**

- Ministry of Finance & Economic Affairs
  - Government Headquarters, Bay Street, St. Michael, Barbados
  - Tel: (246) 436-6435
  - Fax: (246) 429-4032
  - economic_affairs@barbados.gov.bb
  - www.economicaffairs.gov.bb

- Ministry of Industry, International Business, Commerce & Small Business Development
  - 7th and 8th Floor, Baobab Tower, Warrens, St. Michael, Barbados
  - Tel: (246) 625-2200
  - Fax: (246) 424-2506
  - info@barbadosbusiness.gov.bb
  - www.barbadosbusiness.gov.bb

- Ministry of Commerce
  - Reef Road, Fontabelle, St. Michael, Barbados
  - Tel: (246) 427-5270
  - Fax: (246) 431-0056
  - commerce.ps@barbados.gov.bb
  - www.commerce.gov.bb

- Ministry of Foreign Affairs & Foreign Trade
  - 1 Culloden Road, St. Michael, Barbados
  - Tel: (246) 431-2200
  - Fax: (246) 429-6652
  - barbados@foreign.gov.bb
  - www.foreign.gov.bb

- Ministry of Tourism
  - 1 Mile Hill, St. Michael, Barbados
  - Tel: (246) 430-7500
  - Fax: (246) 436-4828
  - barmot@sunbeach.net
  - www.tourism.gov.bb

**Government Corporations, Depts & Statutory Bodies**

- Barbados Investment & Development Corporation
  - Pelican House, Princess Alice Highway, Bridgetown, St. Michael, Barbados
  - Tel: (246) 427-5350
  - Fax: (246) 426-7802
  - b IDC@b IDC.org
  - www.b IDC.com

- Barbados Tourism Authority
  - 1st Floor West Warrens Office Complex, Warrens, St. Michael, Barbados
  - Tel: (246) 467-3600
  - Fax: (246) 426-4080
  - Toll free: 1-800-744-6244
  - btinfo@visitbarbados.org
  - www.visitbarbados.org

- Barbados Tourism Investment Inc.
  - Ground Floor, Old Town Hall Building, Cheapside, Bridgetown, St. Michael, BB 11142, Barbados
  - Tel: (246) 625-7085
  - Fax: (246) 426-7086
  - btii@tourisminvest.com.bb
  - www.barbadostourisminvestment.com

- Central Bank of Barbados
  - Tom Adams Financial Centre, Church Village, Bridgetown, St. Michael, Barbados
  - Tel: (246) 436-6870
  - Fax: (246) 436-7836
  - info@centralbank.org.bb
  - www.centralbank.org.bb

- Corporate Affairs & Intellectual Property Office (CAIPO)
  - 2nd Floor West Wing Warrens Office Complex, Warrens, St. Michael, Barbados
  - Tel: (246) 310-2300
  - Fax: (246) 421-2029

- Customs & Excise Department
  - Tollfree: 1-800-744-6244

- Immigration Department
  - Careenage House, The Wharf, Bridgetown, St. Michael, Barbados
  - Tel: (246) 434-4100
  - Fax: (246) 426-0819
  - imm-dept@caribsurf.com

- The Financial Services Commission
  - #34 Warrens Industrial Park, Warrens, St. Michael, Barbados
  - Tel: (246) 421-2142
  - Fax: (246) 421-2146
  - info@fsc.gov.bb
  - http://fsc.gov.bb

- Office of the Attorney General
  - Jones Building, Websters Business Park, Wildey, St. Michael
  - Tel: (246) 621-0110
  - Fax: (246) 228-5433
  - attygen@caribsurf.com

**Government Overseas Offices/ Missions**

- Embassy of Barbados - Belgium
  - 100 Avenue Franklin D. Roosevelt, 1050 Brussels, Belgium
  - Tel: (011 32) 722-7273
  - Fax: (011 32) 722-3266
  - brussels@foreign.gov.bb

- Embassy of Barbados - Brazil
  - SHIS Q1 13 Conjunto 10 Casa 09 Lago Sul, Brasilia, D.F. Cep: 71 635 100, Brazil
  - Tel: (55 61) 35268310
  - brasilia@foreign.gov.bb

- High Commission of Barbados - Britain
  - 1 Great Russell Street
  - London WC1B 3ND, Britain
  - Tel: (011 44 207) 299-7150
  - Fax: (011 44 207) 323-6872
  - london@foreign.gov.bb

- High Commission of Barbados - Canada
  - 55 Metcalfe Street, Suite 470 Ottawa, KIP6L5, Canada
  - Tel: (613) 236-9577/8
  - Fax: (613) 230-4362
  - ottawa@foreign.gov.bb

- Embassy of Barbados - China
  - Villa 09-02 Block A Liang Ma Qiao Diplomatic Compound No. 22 Dong Fang Dong Lu Chaoyang District 100600, Beijing, People's Republic of China
  - Tel: (011 8610) 85325404
  - Fax: (011 8610) 85325437
  - beijing@foreign.gov.bb

- Embassy of Barbados - Cuba
  - Calle 18 # 715 / 7ma y 31 Miramar, Playa, La Habana Cuba
  - Tel: (011 537) 212-5894
  - Fax: (011 537) 212-5897
  - havana@foreign.gov.bb

- Embassy of Barbados - USA
  - 2144 Wyoming Avenue N.W. Washington, D.C. 20008, USA
  - Tel: (1 202) 332-7467
  - Fax: (1 202) 332-7468
  - washington@foreign.gov.bb

**International Organisations at Geneva, Switzerland**

- Permanent Mission of Barbados to the United Nations, New York, USA
  - 820 Second Avenue, 9th Floor Between 43rd and 44th Streets New York, N.Y 10017, USA
  - Tel: (1 212) 551-4300
  - Fax: (1 212) 586-1030
  - prun@foreign.gov.bb

- Permanent Mission to the United Nations’ Office & Other International Organisations at Geneva, Switzerland
  - 18 A Chemin Francois-Lehmann 1218 Grand Saconnex Geneva, Switzerland
  - Tel: (011 41 22) 791-8500
  - Fax: (011 41 22) 791-8509
  - geneva@foreign.gov.bb
Business Associations & Agencies

Invest Barbados Offices

Barbados Head Office
Trident Insurance Financial Centre, Hastings, Christ Church BB15156, Barbados
Tel: (246) 626-2000
Tel (From Canada): 1-647-977-5996
Tel (From UK): +44 (0) 203-318-9036
Tel (From USA): 1-347-433-8942
Fax: (246) 626-2099
info@investbarbados.org
www.investbarbados.org

Canada
105 Adelaide Street West Suite 1010, Toronto, ON M5H 1P9, Canada
Tel: (616) 214-9919
Fax: (416) 214-9815
toronto@investbarbados.org
Fax: (011 44 207) 299-7195

United Kingdom
1 Great Russell Street London, WC1B 3ND
Tel: (011 44 207) 299-7195
Fax: (011 44 207) 439-0433
London@investbarbados.org
Fax: (246) 227-8500
idbbarbados@iadb.org

Emergency Numbers
Police 211
Fire 311
Ambulance 511

Business Associations

Barbados Bar Association
Leeton, Perry Gap Roebuck Street, St. Michael, Barbados
Tel: (246) 437-7316
Fax: (246) 228-1739
bar@barisbar.com
www.barbadosbarassociation.com

Barbados Chamber of Commerce and Industry
Braemar Court, Deighton Road, Brittons Hill, St. Michael, Barbados
Tel: (246) 434-4750
Fax: (246) 228-2907
bcic@bdscham.com
www.barbadoschamberofcommerce.com

Barbados Coalition of Service
Unit 2B Building #3, Harbour Industrial Estate, St. Michael, Barbados
Tel: (246) 429-5357
Fax: (246) 429-5352
info@bcsi.bb
www.bcsi.bb

Barbados Estate Agents And Valuers Association Inc.
P.O. Box 130, Worthing, Christ Church, Barbados
Tel: (246) 836-0650
admin@beavainc.com
www.beavainc.com

Barbados Hotel and Tourism
Association
4th Avenue Belleville, St. Michael, Barbados
Tel: (246) 426-5041
Fax: (246) 429-2845
info@bhta.org
www.bhta.org

Barbados International
Business Association (BIBA)
19 Pine Road, Belleville, St. Michael, Barbados
Tel: (246) 434-2422
Fax: (246) 434-2423
bibb@bibb.com
www.biba.bb
BIBA-Canada
Thomas C. Sears, Chairman
Tel: (905) 800-0548
tom.sears@rogers.com
www.biba.bb

Barbados Manufacturers
Association
Suite 201, Bldg #8 Harbour Industrial Estate, St. Michael, Barbados
Tel: (246) 426-4474
Fax: (246) 436-5182
info@bma.bb
www.bma.org.bb

Barbados Private Sector Trade
Team
The Annex, Geddes Grant Complex White Park Road, St. Michael, Barbados
Tel: (246) 430-6541
Fax: (246) 271-5135
info@trade-team.bb
www.trade-team.bb

Barbados Small Business
Association
1 Pelican Industrial Park, Bridgetown, St. Michael, Barbados
Tel: (246) 228-0162
Fax: (246) 228-0613
dfirstname@sba.org.bb
www.sba.org.bb

Institute of Chartered
Accountants of Barbados
Room 29, Hastings Plaza, Hastings, Christ Church, Barbados
Tel: (246) 429-5678
Fax: (246) 426-0970
admin@icab.bb
www.icab.bb

Bartdobs Stock Exchange
8th Avenue, Belleville, St. Michael, Barbados
Tel: (246) 436-9781/2
Fax: (246) 429-8942
info@bse.com.bb
www.bse.com.bb

International Agencies

Caribbean Development Bank
P.O. Box 408, Wildey, St. Michael, Barbados
Tel: (246) 431-1600
Fax: (246) 426-7269
info@caribank.org
www.caribbank.org

Caribbean Export
Development Agency (Caribbean Export)
1st Floor, BAOBAB Towers, Warrens, St. Michael, Barbados
Tel: (246) 436-0578
Fax: (246) 436-9999
info@carib-export.com
www.carib-export.com

Caribbean Tourism
Organization
Ground Floor, BaoBAB Towers, Warrens, St. Michael, Barbados
Tel: (246) 427-5242
Fax: (246) 429-3065
tcobar@crnm.org
www.onecaribbean.org

European Union Delegation to
Barbados and the Eastern Caribbean
Palm Beach Corporate Centre,
Hastings, Christ Church BB15156, Barbados
Tel: (246) 434-8501
Fax: (246) 427-8687
deblegation-
barbados@eeas.europa.eu
www.delbrb.ec.europa.eu

Office of Trade Negotiations
1st Floor, Sky Mall, Haggatt Hall, St. Michael, Barbados
Tel: (246) 430-1670
Fax: (246) 228-9528
barbados.office@crnm.org
www.crnm.org

Inter-American Development
Bank
“Hythe” Welches Maxwell Main Road, Christ Church BB17068, Barbados
Tel: (246) 227-8500
Fax: (246) 420-8869
iddbarbados@iadb.org
www.iadb.org

Pan American Health
Organization
Aberdeldie, Dayrells Road and Navy Gardens, Christ Church, Barbados
Tel: (246) 434-5200
Fax: (246) 436-9779
www.paho.org

United Nations
Marine Gardens, Hastings, Christ Church, Barbados
Tel: (246) 467-6000
www.un.org

Non-Governmental
Organizations

Barbados Entrepreneurship
Foundation
Woodland Great House, St. George, BB 9130, Barbados
Tel: (246) 621-2130
Fax: (246) 621-0005
info@barbadosentrepreneurshipfoundation.org
www.barbadosentrepreneurshipfoundation.org

Future Centre Trust
Little Edgehill, St Thomas BB 22118, Barbados
Tel: (246) 625-2020
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www.futurecentreetrust.org
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Fax: (246) 436-8295
sahgollop@gmail.com

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Dr. Trevor Carmichael, Q.C.
Chancery House, High Street
Bridgetown, St. Michael, Barbados
Tel: (246) 431-0070
Fax: (246) 431-0076
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www.clarkes.com.bb

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www.lexcaribbean.com

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