NINTH MEETING OF THE SECOND SESSION THE THIRTEENTH ANGUILLA HOUSE OF ASSEMBLY

ANGUILLA HOUSE OF ASSEMBLY

OFFICIAL HANSARD REPORT

12 AUGUST 2026

(House Meetings)

Hon. Speaker

Speaker

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PRAYERS

OPENING AND PRAYER

Hon. Speaker Tara Cater:

Good morning Members, I call upon the chaplain to open us with a word of prayer, please.

Clerk:

Good morning. Shall we pray? All Father, in the name of Jesus, we commit to sitting in this House of Assembly into your hands. We pray for our love, Anguilla. Give our leaders wisdom concerning our economy, our youth, our family, education, healthcare, housing, crime. National security and the future of our people protect Anguilla from violence, corruption and division. We pray for the Speaker of this House. We pray, O God, that you will grant unto all the strength and the wisdom to continue to lead this house by grace and in peace. We pray for the leader of this country.

We pray God, that you will give unto her the wisdom, the patience, and the insight to guide our people. This we ask in Christ our Lord, Amen.

Hon. Speaker Tara Cater:

Thank you for that prayer, Chaplain, you may be seated.

CONFIRMATION OF MINUTES

CONFIRMATION OF MINUTES - 7TH MEETING

Clerk:

Confirmation of minutes. Minutes of proceedings of the 7th meeting of the second session of the 13th Anguilla House of Assembly.

Hon. Speaker Tara Cater:

Honourable Members, you have before you the minutes of the seventh session and I ask that you would confirm these minutes. Please look through them and indicate if they're any changes. Any corrections? Amendments? Hearing no amendments or corrections, I invite a Member to move that the minutes be confirmed.

Hon.Kyle Hodge:

Madam Speaker, I move that the minutes be accepted as circulated.

Hon. Speaker Tara Cater:

Thank you. Do I have a seconder?

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, It has been moved and seconded that the minutes dated the 3rd of July from the 7th session be confirmed. Those in favor say aye. Those opposed say no. The ayes have it.

CONFIRMATION OF MINUTES - 8TH MEETING

Clerk:

Minutes of proceedings of the Eighth Meeting of the Second Session of the 13th Anguilla House of Assembly.

Hon. Speaker Tara Cater:

Honourable Members, you have before you the Minutes of the Eighth Session dated 14th July 2026. Are there any corrections or amendments? Hearing no corrections, I invite a member to move that the minutes be approved as circulated.

Hon.Kyle Hodge:

Madam Speaker, I move that the minutes be approved as circulated.

Hon. Speaker Tara Cater:

Do I have a seconder?

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

It has been moved and seconded that the minutes circulated dated 14th July of the Eighth Session be approved. Those in favour say aye. Those opposed say no. The ayes have it.

OATH OF ALLEGIANCE

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Clerk:

Oath of allegiance to new members, none.

ANNOUNCEMENTS

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Clerk:

Announcements by the direction of the speaker.

ANNOUNCEMENTS AND APOLOGIES

Hon. Speaker Tara Cater:

Honourable Members, I wish to welcome you back. I feel as if we're back from summer break. I know it's still summer for most of us, but thank you for taking time to attend today. I do have apologies for the absence of the Honourable José Vanterpool and the absence of the Honourable Leader of Opposition, Dr. Webster. Are there any other absences that I missed? No, I know the Deputy Speaker is in the precincts of the House.

You may proceed, Mr. Proctor.

OPENING REMARKS AND INVITATION FOR STATEMENTS

Hon. Speaker Tara Cater:

Remember, we're all friends. We're actually all friends. In fact, we're cousins. We're friends. We're everything. So, proceed with your statements for the day.

CONGRATULATIONS AND CONDOLENCES – SUMMER FESTIVAL, PUBLIC SERVICE, COMMUNITY LOSSES

Hon.Mr. Haydn Hughes:

Madam Speaker, I too rise to congratulate the people of Anguilla on our largely incident-free summer festival. That is a testament not only to the discipline of the people of Anguilla, but also the tremendous job of marketing prior to the Carnival by the Royal Anguilla Police Force. We should all give Commissioner Clark and his team a round of applause for their tremendous job in letting everyone know that you won't be able to call 1800 Cordell Bail if you've gotten into trouble. It's an old joke on me, Madam Speaker.

You heard that right. It's unfortunate anyway. Yes, Madam Speaker. While I'm standing, I would like to extend condolences to the family in Northside, Ambrel Richardson and his family, for the loss of their father and Ambrose. We all know Ambrose, and no one can go into North Side without knowing the House, and we all know Ambrel and his dedication to the Anguilla public service. On behalf of myself and hopefully the entire Parliament, I wish to extend condolences to him and his family.

I would also like to extend deepest condolences via the media to Permanent Secretary Larry Franklin and Tim Franklin on the loss of their mom, Bay, cousin of mine, who resided here in South Hill. Bay herself was a great athlete as a kid, as I heard. I wouldn't have known because she's a little older than I am, but what I do know is that Larry inherited her genes and he was a tremendous sprinter in the Valley Secondary School. I know the community will miss her because she wasn't far from the main road and everyone saw her tending to her garden and her cats.

I would also like to extend condolences to the family of Winston Eiffel. Winston Eiffel is a Bajan by birth, but he was also the husband of Lolita Davis Eiffel and together they bore two sons. Vincent passed recently. He was my manager at the Capjulca Hotel, having managed the purchasing department when I first entered into the hospitality sector.

We wish to extend to his family here in Anguilla and his family in Barbados our deepest condolences. Yesterday, Madam

Speaker, we laid to rest Sue and Robin Ricketts in Sandy Ground, and we have already expressed our views as it relates to their contribution to Anguilla. It was good to see that my former colleague and co-worker, Mr. Cardigan Connor, was there as part of the going away ceremony. I would also like to congratulate the Fire and Rescue Service on the handling of the unfortunate incident at Carito Hole landfill. I need to place on the record, because for many years I have argued with technical staff about the Anguilla Fire and Rescue Service, because persons tend to think that all they're doing is sitting over there twiddling their fingers, and that is not the case. I've argued and lobbied for increased remuneration for those guys.

I know the hard work that Shandell, the Chief Fire Officer, has placed in to ensure that they see an uplift in their compensation package. I believe the government of Anguilla, in a few short days, will see that come to fruition. So, Madam Speaker, thank you for the opportunity to extend my congratulations, condolences, and gratitude to those who serve us.

Thank you.

TRANSITION TO ATTORNEY GENERAL'S REMARKS

Hon. Speaker Tara Cater:

Thank you, honorable member. I recognize the honorable Attorney General.

ACKNOWLEDGEMENT OF SCHOLARSHIP RECIPIENTS AND HOMEGROWN TALENT

Attorney General:

Madam Speaker, I thank you for this opportunity. It is unusual for the Attorney General to rise to speak in the House, but I wanted to acknowledge the scholarships, some of which arise and fall within my own chambers, but also others who have selected their interest to study the law. I also want to place on record my delight for the returning scholars, those that we anticipate in due course will come back to serve in chambers and support the future growth for the island.

I know that the Deputy Speaker of the Opposition regularly notes how important it is for us to develop homegrown talent, to have a vision for sustainability, not just for legal services but for political independence debates, discussions, and the youth. I wanted to acknowledge and pay homage to those who have stepped up and to place on record my gratitude and support for them. For all of those who aspire and for those who I'm still looking for to come and to take their place and to lead. Thank you, Madam Speaker.

TRANSITION TO HON E M ROGERS' REMARKS

Hon. Speaker Tara Cater:

Thank you, honorable Attorney General. I recognize the honourable Single Island Wide Electoral District Member Rogers.

SCHOLARSHIP CONGRATULATIONS, FESTIVAL SUCCESS, CONDOLENCES, AND COMMUNITY REFLECTIONS

Hon.Shellya Rogers-Webster:

Thank you very much, Madam Speaker. I rise to congratulate the recipients of the scholarships. Way back in the early 80s, I would have been the recipient of a scholarship as well, and I know the challenges I would have faced during those times. I concur with you that every little, whether $50 or $100, makes a big difference when you're out of your comfort zone. I want to challenge the recipients to stay focused and remember that we here in Anguilla will always be supportive of you.

It's a lot of hard work for those who would not have left Anguilla for that period of time, whether it's three months, four months, whatever the semester is. Again, stay focused, work hard, and at the end of the day, we expect you all to be successful and to gain whatever knowledge and experiences you may encounter out there, because at the end of the day, Anguilla benefits from your work. I would also like to congratulate the Festivals Committee and the minister responsible for youth and culture for pulling off what I would consider a very successful, incident-free summer festival, as some members have indicated earlier. It shows that even in the midst of uncertainties, we can behave as a civilized society and enjoy ourselves during that period of the festival.

I'm also hoping that the minister and the committee or commission would look into reviving the Jazz Festival that used to take place prior to the beginning of the tourist season. Not everyone loves calypso, soca, reggae, or country and western—some of us love jazz as well. I'm sure that internationally, it would put in another plug not only for festivals but for the beginning of the tourist season as well. Of course, Madam Speaker, in my younger days when I was able to see a cricket ball, I represented this country in a number of matches, as a national player and at one time was the captain of the national team.

Cricket is part of my DNA. I'm pleased to see the CPL and our local guys participating in that and to express my gratitude to the people of Anguilla for being able to represent them at Saghafi Sova’s funeral in Barbados a few weeks ago. It was a spectacle I will never forget, and I believe that the government and people of Barbados gave him the respect he truly deserved for his contribution not only to West Indies cricket but cricket in general. It was a pleasure to be there and to have known him, as I met him in 2007 at the World Cup finals in Barbados and met a number of other West Indian legends with whom I've established friendships over the years.

In terms of condolences, again, my condolences to all who have lost loved ones, and in particular, PS Franklin. Pitcher Ben and I go back a long way to the late 70s; we taught at the same school for a brief period and developed a friendship from that time. I know Larry and the entire family well from when I was a youngster, and I say to them that we will always have you in our prayers. What was heart-wrenching and unfortunate was the loss of life in that terrible accident on the Jeremiah Gomes Highway—the loss of a two-year-old, whose birthday was supposed to be on the 19th of this month.

I can't imagine what the family is going through; as a parent and grandparent, it would be tough, but again, the good Lord gives and the good Lord taketh away. Blessed be the name. We have another family member, the Brians and Richards out of Stony Ground. Suzette passed suddenly in Saint Maarten; her funeral is tomorrow, which I intend to attend, and I'm sure the representative for Valley North may be inclined to attend as well.

We all know the Bryans in Stony Ground, and for those who feel, just to give our condolences. It's always sad to do that. Again, a very close friend of mine lost a young son in Canada. I intend to attend that funeral as well, Madam Speaker. I extend my condolences and best wishes to the family in coping with these difficult times ahead. Thank you very much, Madam Speaker.

TRANSITION TO HON PREMIER'S REMARKS

Hon. Speaker Tara Cater:

Thank you, honorable member, and we do endorse those words of comfort to the families as well. I recognize the honourable member for Sandy Hill.

CONDOLENCES AND CONGRATULATIONS ON CARNIVAL SEASON

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. With the exception of the invitation for the House visit, I endorse all of the sentiments that I've previously been exposed to. I can't support that House visit, Madam Speaker, but in any event, I first want to extend my deepest condolences to the families, friends, and loved ones who have lost someone close to them in recent times.

In particular, the passing of the two-year-old child in the tragic vehicle accident. I ask that we keep all of the families in our thoughts and prayers as we move forward. I also extend condolences to our Permanent Secretary of Economic Development, Mr. Larry Franklin, and have had the opportunity to speak with him personally on the passing of his mom. I would like to state that we have his family in our thoughts and prayers.

Madam Speaker, we are coming off what I consider a high in terms of a successful carnival season, and I want to congratulate the Minister of Culture, the Honorable Shellya Rogers-Webster, her team, the Festivals Committee, the Royal Anguilla Police Force, and the people of Anguilla for working together to ensure that we had a safe and successful carnival.

I also want to thank our visitors, many of whom...

QUESTIONS

QUESTIONS ON PAYMENT SYSTEMS AND SERVICES BILL

Hon. Speaker Tara Cater:

As it relates, I understand that there are questions from the Honourable Member for Road North and I also recognize that the Permanent Secretary, Harding-Hodge, is present. I'll invite you to join us because I would propose that, Mr. Richardson, when your questions that relate to a particular section arise, then you raise them. So, as we progress through the sections, if you're not able to identify which sections they connect with, you can raise them first before we proceed.

Let's do it that way so that it's orderly. There are some questions that may also impact whether there are other amendments required. So, it doesn't make sense to go through each one unless you know which section you are questioning on. Let's do it wholesome in the beginning. I'll invite Miss Harden-Hodge to join us and the Honourable Member for Road North to put certain questions. If there are any other members that need clarity or questions answered in respect of the Bill, this is your opportunity to do so, and then I propose we go through the following clauses.

Honourable Member for North, you may proceed with your questions.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Chair. Good morning, PS Harden-Hodge. What specific deficiencies in our current legislation does this new bill seek to address?

Permanent Secretary (Marissa Harden-Hodge):

Good morning. Madam Speaker, the principal deficiency is that the Payment System Act of 2008 does not contain a comprehensive licensing regime for non-bank payment and settlement service providers. The existing legislation predates the significant expansion of mobile wallets, electronic money, fintech payment platforms and other technology-driven payment services. The existing framework also does not adequately address the use of agents and outsourcing, electronic money, the testing and supervision of innovative payment technologies, interoperability between payment platforms, or modern requirements concerning data protection, cybersecurity, netting, and the finality of payments. The 2017 World Bank assessment of the ECCU payment and settlement system also identified gaps in the harmonization of consumer protection, the regulation of third-party agents and outsourcing, and the treatment of non-bank payment services providers. The bill responds to those gaps by creating a clearer, risk-based licensing and oversight framework.

The legislation acknowledges the full scope of non-bank provision of payment services by defining classes of licenses, provides for the issuance of regulations, and clarifies the authority of the central bank in respect of oversight of the payment system. It also includes robust provisions for data protection and consumer protection. In summary, it modernizes the entire legislative framework, taking into account issues surrounding consumer protection, data protection, cybersecurity, and the need to update it to align with the advancement of modern technologies.

Hon.Premier Cora Richardson Hodge:

Thank you. PS, what can the ordinary resident of Anguilla expect to gain from this new legislation?

Permanent Secretary (Marissa Harden-Hodge):

Thank you for that question. Residents should benefit from a safer, more competitive and more inclusive payment services environment. The bill creates a legal pathway for reputable non-bank payment services providers to offer electronic payments, wallets, transfers, settlements and related services under regulatory oversight. Residents may therefore benefit from a wider choice of payment providers and products, greater access to electronic payment and transfer assistance services, the potential for faster, more convenient and lower cost payments, clear disclosure of fees before a transaction is undertaken, clearer contractual terms and information about customer liability, formal complaint and consumer redress procedures, better protection of personal and financial information, and greater confidence that providers are financially and operationally sound.

The bill doesn't guarantee that every service will become cheaper, but it should improve the environment for competition, transparency, innovation and interoperability, all of which can place downward pressure on costs and improve service delivery to our residents.

Hon.Premier Cora Richardson Hodge:

Will this legislation make it easier for ordinary individuals to access these services when compared with the requirements for opening a traditional bank account?

Permanent Secretary (Marissa Harden-Hodge):

Potentially, yes. One of the express functions of the central bank under the legislation is to promote financial inclusion. The bill allows regulated non-bank providers to offer payment accounts, electronic wallets and transfer services without requiring every customer to establish a traditional commercial bank account. These providers may be able to use simpler and lower cost operating models than traditional bank accounts.

However, the bill does not remove customer identification or anti-money laundering requirements. Section 35 requires licensees to comply with the Proceeds of Crime Act and applicable ML CFT obligations. The precise onboarding requirements will depend on the nature and risk of the service, the providers' approved arrangements, and any regulations, rules or guidelines that are issued for implementation.

Hon.Premier Cora Richardson Hodge:

Will customers who may not have a traditional bank account be able to access the digital currency services under this Act?

Permanent Secretary (Marissa Harden-Hodge):

Yes. That is one of the financial inclusion possibilities contemplated under the bill. Section 144 establishes three classes of licensees: electronic funds transfer and settlement, electronic money and operator, and it allows the central bank, after consultation with the minister, to specify others. A person would therefore not necessarily need a traditional bank account to hold or use appropriately authorized digital wallets.

Access would nonetheless be subject to eligibility, identity verification, transaction limits, and AML CFT requirements. But yes, you would not need a traditional bank account to access these services.

Hon.Premier Cora Richardson Hodge:

What benefits will this act provide that are currently not available?

Permanent Secretary (Marissa Harden-Hodge):

The Act provides a number of protections and regulatory tools that are either absent from the original piece of legislation or not adequately developed within the existing Payment System Act. For example, it provides an explicit licensing framework for non-bank payment providers. It also provides for licensed classes for electronic funds transfer, electronic money and payment systems operators. It provides for the recognition in Anguilla of an ECCB payment service license issued in another ECCU member country or territory.

It provides powers to require interoperability between payment accounts and systems, and it provides mandatory transparency concerning fees, terms and conditions, which is very important for consumer protection. It also provides a structured complaints process, including escalation to the Eastern Caribbean Central Bank. Importantly, it provides stronger data protection, cybersecurity and operational resilience obligations. For example, under one section, a provider must ordinarily respond to a written consumer complaint within seven days, and a dissatisfied customer may refer the matter to the ECCB, which may direct remedial action or the payment of appropriate compensation.

It allows for more players to enter the market in terms of non-bank service providers.

Hon.Premier Cora Richardson Hodge:

Who will be eligible to apply for a license under this Act? Will it be limited to incorporated entities or will sole proprietors and other forms of business organizations also be able to apply?

Permanent Secretary (Marissa Harden-Hodge):

Thank you for that question. The bill defines a person as either an individual or a corporate body. However, the Payment Systems and Services regulations, the draft regulations, will stipulate that an applicant for a license must be a corporate body. Every applicant would still have to satisfy the prescribed documentation and application requirements, pay the relevant fee, demonstrate an ability to fulfill the obligations of a licensee, and satisfy the ECCB's fit and proper governance, capital, and operational requirements. The Central Bank may calibrate the conditions of a license according to the nature, scale, and risk of the proposed service.

Hon.Premier Cora Richardson Hodge:

Will companies like Western Union and MoneyGram be required to obtain a license from the ECCB to continue operating in Anguilla under this Act?

Permanent Secretary (Marissa Harden-Hodge):

The premier touched on that, so just repeating what she said: the simple answer is no. Western Union and MoneyGram provide money remittance services and are not within scope of the licensing regime established by this bill. Their activities in Anguilla will continue to be regulated under the Money Services Businesses Act by the Anguilla Financial Services Commission. This bill does not transfer responsibility for regulating those businesses to the Central Bank, and they would not be required to obtain a license from the Central Bank merely to continue their existing money remittance operations. If a money remittance company were separately to undertake an activity falling within scope of another regulated class under this bill, that separate activity would have to be considered on its own facts.

However, the existing remittance activities are not brought within scope of this bill simply because they involve transfer of money.

Hon.Premier Cora Richardson Hodge:

Can a list or at least identification of the categories of companies, organizations and individuals that will be affected by this legislation be given?

Permanent Secretary (Marissa Harden-Hodge):

This legislation principally expands the categories of service providers that will be able to offer services and operate within the payment systems landscape within Anguilla. It is principally about expanding access, so it will affect the following categories: operators of payment and settlement systems, non-bank electronic payment services providers, electronic money and digital wallet providers, electronic funds transfer and settlement providers, fintech companies offering innovative payment technology, foreign payment services providers operating in the currency union, and agents acting on behalf of payment service providers and businesses to which important payment services functions are outsourced.

Banks and credit unions are exempt from the licensing requirements under Part 2 because they are regulated institutions and by virtue of their respective licenses are already authorized payment services providers. They will nevertheless be required to comply with the Act's operational reporting, consumer protection and oversight requirements when providing payment services or operating a payment system.

Hon.Premier Cora Richardson Hodge:

Will digital payment companies such as PayPal, Venmo, Cash App and similar companies be permitted to operate in Anguilla under this Act?

Permanent Secretary (Marissa Harden-Hodge):

The bill creates the legal pathway through which an international digital payment company may apply to operate, but it does not automatically approve any named company. A company wishing to provide a covered payment service in Anguilla or the wider currency union would have to obtain the appropriate ECCB license and comply with the applicable license conditions, consumer protection standards, email safety requirements and other laws. Whether PayPal, Venmo, Cash App or another provider chooses to enter the Anguillan or ECCU market remains a commercial decision for that company, and the legislation enables regulated entry, but it does not compel a provider to offer its services here.

Hon.Premier Cora Richardson Hodge:

If companies like the ones listed above can operate in the ECCB region, will it be required to establish a regional presence? A physical regional presence?

Permanent Secretary (Marissa Harden-Hodge):

The bill expressly recognises foreign payment services providers, so foreign companies are not excluded. It does not impose a general requirement that every foreign provider must incorporate or establish a physical office within the ECCU. The draft regulations stipulate that in respect of foreign applicants, the application must be accompanied with proof that directors of the company reside in the currency union and that, with respect to the requirement to engage an external auditor, the firm must be a member of a professional body of accountants recognized by the ECCB. The ECCB may also impose appropriate license conditions concerning the provider's operating arrangements, local agents, governance, reporting, consumer protection, and regulatory access. Further operational requirements may also be prescribed in the regulations, rules or guidance.

A license issued by the ECCB in one ECCU member country or territory will have effect throughout the currency union, including Anguilla. This regional recognition is intended to avoid requiring a provider to obtain a separate payment service license in every ECCU jurisdiction.

Hon.Premier Cora Richardson Hodge:

Thank you. Have the fees already been determined?

Permanent Secretary (Marissa Harden-Hodge):

The fees have not yet been confirmed. They are still being worked through. The fees will be established under regulations which are currently under review by member territories of the ECCU.

PAPERS

LAYING OF PAPERS

Clerk:

Questions, none. Government statements on recent developments, none. Papers. The Anguilla Tourist Board Estimates of Recurrent and Capital expenditure and revenue, 2026.

Hon. Speaker Tara Cater:

There are a series of papers members on the business paper under subsection G. And they run from papers one roman numeral one to roman numeral 6. I understand that these papers are all intended to be laid by the honourable member for Sandy Hill. So for experience, I will invite the member to and the honourable member for West End.

So, I'll invite you to indicate which papers are yours. But perhaps you'll rise first. OK. I recognise the honourable member for West End and then the honourable member for Sandy Hill can proceed in calling whichever papers are yours. Announce them before and then proceed.

Hon. Speaker Tara Cater:

I hereby order that the paper to lie on the table. You may proceed, honourable Member.

Hon. Speaker Tara Cater:

I hereby look on another paper to lie on the table.

ANGUILLA TOURIST BOARD ESTIMATES 2026

Hon.Cardigan Connor:

Madam Speaker, I beg to lay before this honourable House the Anguilla Tourist Board Estimates of Recurrent and Capital Expenditure and Revenue for 2026.

PUBLIC UTILITIES COMMISSION ESTIMATES 2026

Hon.Premier Cora Richardson Hodge:

Thank you. Good morning to you, Madam Speaker, good morning to the members of this honourable House and the listening and viewing public. Madam Speaker, I beg leave to lay on the table the Anguilla, the Public Utilities Commission Estimates of Recurrent and Capital Expenditure and Revenue, 2026.

GENERAL STATEMENT ON STATUTORY BODY BUDGETS

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker, if I may be permitted to make a general statement in relation to the other expenditure and revenue and accounts that I proposed to lay on the table.

Hon. Speaker Tara Cater:

You may proceed.

Hon.Premier Cora Richardson Hodge:

Madam, Speaker, before we speak to the individual estimates being laid today, I want to briefly address the wider framework within which these statutory body budgets come before this honourable House. The Financial Administration and Audit Act establishes the requirements for the preparation, review and approval of the annual estimates of government agencies and for those approved estimates to be laid before the House of Assembly. Our statutory bodies manage public resources and perform important functions on behalf of the people of Anguilla. The budget should therefore provide a clear account of what they intend to deliver, the resources required to do so, how those activities will be financed and the implications for the sustainability of the institution.

The Ministry of Finance recognizes that in recent years we have not been as timely as we should have been in completing this annual cycle for all of our statutory bodies. That needs to improve. We are therefore working with the statutory bodies and their respective portfolio ministries to bring greater discipline to the process, earlier preparation of estimates, more timely consideration and approval, and stronger alignment between annual budgets, financial performance and medium-term planning.

And I want to stress that this is not only about getting budgets before this House earlier, but we also want better budgets. We want statutory bodies to look beyond a single financial year and consider their financial position, their operating model, their future obligations and the resources they will need to sustainably deliver the mandate this honourable House has given them. There will be challenges. Some of our statutory bodies have quite different financial circumstances and operating models, and some will require more support than others, But the principle must be consistent. Public resources must be planned for properly, managed responsibly and accounted for transparently.

Today is part of getting that process back onto the footing that it should be. I will speak specifically about the two statutory values within the Ministry of Finance portfolio as their estimates are laid, and my colleagues will address the bodies falling within their respective portfolios as they have done so.

ANGUILLA DEVELOPMENT BOARD ESTIMATES 2026

Hon.Premier Cora Richardson Hodge:

The Anguilla Development Board, Madam Speaker. I now turn to the 2026 estimates. ADB continues to have an important role in supporting economic development and particularly in widening access to finance for Anguillian businesses and entrepreneurs. Government sees value in that mandate. One very practical example is a continued support of the ADB Goa Pro MSE Finance program.

Through that program, government has provided capital to ADB for onward lending to micro and small businesses. The program is intended to improve access to affordable financing for Anguillian entrepreneurs and small businesses, whether they need working capital, are seeking to expand an existing operation, or trying to turn a viable idea into a sustainable business. It supports activity across areas including agriculture and fisheries, tourism and hospitality, retail and trade, the creative industries, technology and green enterprise. Government remains committed to that program.

Additional resources were provided to ADB last month to support the continuation of program for a further year. And that is important because we cannot speak seriously about entrepreneurship, diversification and creating greater economic opportunities for Anguilla without also confronting the issue of access to capital. There are Anguillians with good ideas, there are businesses with the capacity to grow, and there are entrepreneurs willing to invest in themselves and employ others. ADB has an important role in helping to create those opportunities.

At the same time, Madam Speaker, we should be open about the challenges. Non-performing loans have been a significant issue for the ADB that affects the financial position of the institution and importantly, its ability to recycle its resources into new lending. But we must also acknowledge that the level of non performing loans has been moving in the right direction and government welcomes and encourages that progress. It demonstrates something that I believe is important. Providing access to financing and maintaining financial discipline are not competing objectives.

We have to do both. When money lent through the ADB is repaid, that money can be put back to work. It can support another entrepreneur, another small business, another investment, another opportunity. Government is therefore also exploring what further support may appropriately be provided to strengthen ADB's capacity for on lending.

That discussion, however, must go hand in hand with the longer-term sustainability of the institution, including continued attention to the quality of the loan portfolio, financial management, governance and the ability of ADB to generate and recycle resources in support of its development mandate. Our approach is therefore one of partnership and strengthening.

Government will continue to support ADB and will continue to work constructively with its board and management so that it is increasingly well positioned to support viable Anguillian businesses and broaden participation in our economy. Madam Speaker, I therefore lay before this honourable House Anguilla Development Board estimates of recurrent and capital expenditure and revenue for 2026.

PUBLIC SERVICE PENSION FUND ESTIMATES 2026

Hon.Premier Cora Richardson Hodge:

Thank you. Madam Speaker, I now turn to the Public Service Pension Fund, the other statutory body within the Ministry of Finance portfolio, whose estimates are before the House today. The pension fund carries a particular responsibility. As its heart is about keeping faith with the men and women who serve this island through public service, ensuring that contributions made during their working lives are responsibly managed and that the pension arrangements upon which they will ultimately depend are placed on a sound and sustainable footing as possible. Pension management requires us to look well beyond the budget year immediately in front of us. Decisions made today can have consequences 10, 20 and 30 years into the future.

That is why the Fund is subject to triennial actuarial reviews. Those reviews provide an important opportunity for the Board and Government to assess the financial outlook of the fund and consider what may be necessary to protect its longer-term sustainability. There are areas which we know require continued attention. These include the long-term financing of the fund, the management and investment of its resources, liquidity and investment returns, governance and administration, and ensuring that the pension arrangements remain both meaningful for our public officers and financially sustainable over time.

Progress is being made. Government has taken steps in recent years to strengthen the contribution base of the fund and work continues between government and the Board and other areas which require attention. But pension sustainability cannot be addressed by one decision or in one budget year. It requires careful analysis, sound actuarial advice and responsible decisions made sufficiently early that where change is necessary, it can be measured, gradual and fair.

The next triennial actuary review will be undertaken as the 31st of December 2026. Government intends to give particular attention through that exercise to the recommendations concerning the long-term sustainability of the Fund, while also assessing the progress made since the previous review. We have to balance the interests of contributors, the interests of current and future pensioners, the capacity of government and other participating employers, and the responsibility to make the best possible use of the resources entrusted to the Fund and those interests must be carefully balanced. But the underlying sustainability questions cannot simply be left for another generation to solve.

That is why timely budgets, sound investment management, good governance, regular actuarial review and forward financial planning matters so much for this particular institution. Madam Speaker, I therefore lay the Anguilla Public Service Pension Fund estimates of recurrent and capital expenditure and revenue for 2026 on the table.

LAYING OF ANGUILLA PUBLIC SERVICE PENSION FUND ESTIMATES 2026

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I therefore lay the Anguilla Public Service Pension Fund estimates of recurrent and capital expenditure and revenue for 2026 on the table.

Hon. Speaker Tara Cater:

I order that the paper do lie on the table. Thank you, honourable Member.

REPORTS FROM COMMITTEES

LAYING OF CHIEF AUDITOR REPORTS ON GOVERNMENT ACCOUNTS 2019 AND 2020

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. Madam Speaker, I now turn to the reports that the Chief Auditor and the Government of Anguilla accounts for 2019 and 2020. The fact that reports relating to 2019 and 2020 are being laid before this House in 2026 is quite plainly later than any of us would want, and I think it is important that we are transparent about that. At the same time, the position is somewhat more complex than simply saying that government accounts have not been prepared. The chief auditor function is delivered under an external audit arrangement and there has been a long-standing backlog on the external audit cycle which predates the current period. That position was then compounded by COVID-19 pandemic.

The external audit model relies heavily on on island audit work and for an extended period those visits could not take place. There are also a number of dependencies within the other process itself, including detailed sample testing, the provision and review of supporting evidence, resolution of other queries, and the finalization of the auditor's conclusions. I do not intend to go into all of those operational details today. What is important is that there is a recovery plan in place.

Government, the chief auditor and the officers who support the external audit process have been working through the outstanding years in a structured way, and the next group of audits is already provided for under the contracted audit program. So, although the reports before us today relate to earlier years, the work is not standing still.

The objective is to bring the audit cycle progressively up to date and, more importantly, to prevent a backlog of this scale from recurring. That matters because timely, independent audit is an essential part of public accountability. The accounts tell us what government has done with public resources. The independent audit provides assurance over those accounts, and this House must ultimately have the benefit of both while the information is still sufficiently current to inform scrutiny and future decisions.

So, Madam Speaker, I do not present the laying of these reports at the end of the exercise. But, Madam Speaker, timeliness is only one part of the issue. It is equally important that we pay close attention to why the chief Auditor has qualified the accounts where qualifications arise and to the weaknesses and recommendations identified through the audit process. There's little value in completing an audit, receiving a finding, and then seeing the same issue repeated year after year after year. The real value of audit comes when we use those findings to improve the way government operates. That means understanding to underline causes of qualifications and other significant findings, assigning responsibility for corrective action and ensuring that the necessary improvements are followed through.

We should be able to demonstrate from one other cycle to the next that issues are being addressed, controls are improving and recurring weaknesses are reducing, and that is part of the wider public financial management work now on the way. The planned update of the Financial Administration and Audit Act forms part of that broader effort. We need a public financial management framework that reflects how government operates today, provides clear lines of responsibility and accountability, and supports stronger budgeting, financial management, reporting, audits and parliamentary oversight. This is not, therefore, simply an exercise in clearing old reports is about strengthening the entire cycle, from budgeting to expenditure to accounting to audit to corrective action.

The accounts tell us how public resources have been used. The independent audit provides assurance and identifies where improvements are required, and government has a responsibility to act on those findings. That is the culture of accountability we want to continue building. There's still work to be done, and we will not pretend otherwise, but there is now a structured program for moving through the outstanding audits.

The subsequent years form part of the contractor program of work and we will continue to support that process while ensuring that the lessons emerging from the audits are translated into stronger financial management across government. Our objective is not simply to catch up. It is to improve as we catch up. And so, Madam, Speaker, I therefore leave the reports of the Chief Auditor to the House of Assembly on the Government of Anguilla Accounts for 2019 and 2020 on the table.

Hon. Speaker Tara Cater:

I hereby order that the Report of the Chief Auditors of the House of Assembly on the Government of Anguilla 2019 accounts hereby lies on the table. You may proceed. My apologies. I also order that the report of the Chief Auditor to the House of Assembly on the Government of Anguilla 2020 accounts also to lie on the table and I believe honourable member, that concludes your papers.

OK. Before the papers were introduced, I recognize that my microphone was off, so I don't know if it was transmitted for the public. So, for the public's purpose, these papers will be found and housed on our website under the Document Library and for the Public Accounts Committee. I urge you also to review. To them, and you know what your role will be accordingly, as well as members, they will be available and accessible to all Members of the House and to the general public. We may proceed with the Order Paper.

REPORTS FROM COMMITTEES

Clerk:

Reports from committees, none.

PETITIONS

PETITIONS

Clerk:

Petitions, none.

GOVERNMENT NOTICES

GOVERNMENT NOTICES

Clerk:

Government notices, none.

PRIVATE MEMBERS NOTICES

PRIVATE MEMBERS NOTICES

Clerk:

Private members notices, none.

PRIVATE MEMBERS BILLS

Clerk:

Private members Bills, none.

OTHER BUSINESS

MOTIONS, PERSONAL EXPLANATIONS, OTHER BUSINESS, GOVERNMENT BUSINESS

Clerk:

Motions, none. Personal explanations, none. Other business. Government business.

PAYMENT SYSTEM AND SERVICES ACT 2026 - SECOND READING

Clerk:

A Bill for Payment System and Services Act 2026, second reading.

Hon. Speaker Tara Cater:

I invite the mover of this bill to move for the second reading.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. Madam Speaker, I beg to move that a bill shortly entitled the Bill for Payment System and Services Act 2026. Be read a second time.

Hon. Speaker Tara Cater:

Is there a seconder?

Hon.Cardigan Connor:

Yes, Madam Speaker I rise to second.

Hon. Speaker Tara Cater:

Thank you, honourable Member, you have the floor to state the objects and the reasons.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. Madam Speaker, there is currently, under legislative books, a Payment System Act which was enforced since 2008. This Act is no longer fit for purpose in that it lacks a licensing regime and does not make provision for emerging non-bank payment and settlement services that are being driven by financial technology. There is therefore no explicit legislation under which non-bank payment and settlement service providers can be licensed to operate.

This act, the Payment System and Services Act 2026, repeals the Payment System Act of 2008. The objectives of the Payment System and Services Act are to introduce a comprehensive licensing regime calibrated to specific risks posed by the activities through a new modular approach to regulation that facilitates growth and innovation and financial inclusion. 2. Broaden the scope of regulated activities to non-banks to accommodate a wider range of payment services and activities. 3.

Strengthen consumer protection, 4. Engender confidence in the use of electronic payments and 5. Enhance safety and efficiency in the Eastern Caribbean Currency union payment system and the capacity to maintain financial stability. Since 2008, the payment services landscape has changed dramatically, and the Eastern Caribbean Central Bank Central Bank is keenly interested in nurturing a payment system environment to attract innovative payment services from non-bank service providers in the interest of financial inclusion and the reduction in the use of cash.

This legislation acknowledges the full scope of non-bank provision of payment services by defining classes of licenses, provides for the issuance of regulations, clarifies the authority of the Central Bank in respect of oversight of the payment system, and makes provision for data protection, governance, interoperability and innovation. In terms of the summary of the contents, Madam Speaker, Part 1 contains the definitions.

Part 2 deals with the administrative provisions for payment systems and services, including the functions and powers of Central Bank and the establishment of the Eastern Caribbean Payment Council. Part 3 deals with the licensing of payments systems. Part 4 deals with the oversight and governance measures to be used by the Central Bank to regulate payment systems. Part 5 deals with the designation of a payment system for enhanced oversight by the Central Bank.

Part 6 deals with the establishment of rules to govern, manage and operate payment systems. Part 7 deals with consumer protection in relation to the transparency of fees and terms and conditions for payment services. Part 8 deals with the discharge of settlement obligations between participants. Netting arrangements and the finality of payments.

Part 9 deals with the winding up and administration of an operator, participant or a payment service provider. Part 10 deals with the administrative powers of the Central Bank and the penalties that may be issued to our licensee or participant and Part 11 deals with miscellaneous matters. Thank you, Madam Speaker.

Hon. Speaker Tara Cater:

Are there any contributions by any member? To the debate? I recognize the honourable Member for Road North.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. And a pleasant good morning. All Members of the House and to those who are joining us here in person. Madam Speaker, we didn't these pieces of legislation, this piece of legislation. I'm not going to stand here and pretend that I understood everything that I read in this legislation. So, my contribution is going to, you know, I do have some questions.

I do have some concerns. And I just thought it best, maybe I should. Voice them here, here in this forum. Madam Speaker, there was a time when. Banking was very simple in Anguilla. You needed your passport or your driver's license. You walk into the bank. Then 5 minutes later you walk up with your bank book.

You wanted to open another account? You just come in, tell them I got account 670, they pull it up. You get a new account. In this day and age, Madam Speaker, I think in anybody would have had to have the account even updated recently will be able to tell you that banking is not so simple anymore to go into, add a signature on your account, open a new account, even though you might have had three, four accounts at the bank.

Sometimes it feels that you need to give a leg or arm and other body parts, but that is the modern world we live in, Madam Speaker, and it's no fault of the bank, central bank. Have to do what they have to do when it comes to money laundering laws internationally and the financing of terrorism internationally and unfortunately for us in these small islands. The Europeans, the Americans and the Canadians they see, we down here as a risk. But Madam Speaker, during Carnival he came across a Facebook post.

It sparked a very interesting discussion. And it was about if Anguillans. Anguillan businesses are leaving money on the table by not. Having access to alot of these digital platforms and I think in part this legislation. Seek to address that seeks to give our businesses access to things like the cash with Venmo and PayPal. And those such accounts and I think. That is the spirit of the legislation. But my bigger question is if this legislation is enough.

To create opportunities for Anguillans and for them to take full advantage of this new digital world that we're in. And Madam Speaker, before I go on, I just want to say I do stand in support of this legislation. And in my research for this, Madam Speaker, I went to the central bank website a couple times just to try to understand what they were doing and see how it married up to the to the legislation that I was reading.

And some of it might repeat what a honourable leader of government business might have said earlier. But this piece of legislation seeks to modernize the Eastern Caribbean payment landscape and prepare our financial sector for an increasing digital economy. There is much in this bill that deserves recognition. It replaces outdated legislation with a modern regulatory framework designed for today's digital environment.

It strengthens the oversight role of the Eastern Caribbean Central Bank, establishes rules for supervising electronic money and requires interoperability. That was just tying my tongue up.

PAYMENT SYSTEM AND SERVICES BILL - SECOND READING

Hon.Premier Cora Richardson Hodge:

There is much in this bill that deserves recognition. It replaces outdated legislation with a modern regulatory framework designed for today's digital environment. It strengthens the oversight role of the Eastern Caribbean Central Bank, establishes rules for supervising electronic money and requires interoperability. So that payment systems can communicate seamlessly across different platforms.

Banks and even across ECCB Member States. This legislation also seeks to improve consumer protection by requiring transparency and fees, strengthening data protection and privacy standards and creating mechanisms to resolve unauthorized transactions of failed digital transfers. It opens the doors for innovation by allowing fintech companies to test new financial products within a controlled regulatory environment. Importantly, it promises that real time transfers between participating ECCB territories and allows non-banks providers such as mobile wallet operators to offer electronic money services without requiring customers to maintain a traditional bank account.

These are significant steps towards greater financial inclusion. The ECCB has also stated that the legislation is intended to lower barriers for the unbanked and underbanked, create more competition in the payments industry, and ensure that customers receive full disclosure of all fees and charges before using these services. So,

Madam Speaker, as we can see by what I just read. There is a lot of good in this legislation. But again, like I said, I won't pretend that reading the legislation that I fully understood everything that I would have read or was able to process everything. And unfortunately, if there were public consultations, I missed them. So, they weren't any public consultation where he could have gotten feedback as to how.

The bill's supposed to work are even sometimes when the general public asks questions, you get an idea of really and truly where this bill's supposed to go. But one of the concerns I have, Madam Speaker, is what will, what will this bill have on existing customers, customers that are already that have already started this type of business and they would have started it under previous rules and regulations.

How do they transition now to having to walk under this new regime? There is no new licensing requirements, increased supervision, capital requirements, liquidity reserves, mandatory audits, new governance standards and ongoing compliance obligations. In the legislation and. When I went on the ECCB website there was a lot of talk about encouraging new small businesses to get into this type of business. But with what I just read with.

You know, the licensing requirements, the increased supervision and all of those things. My question is, is this really feasible? Is it possible for new small startup companies to have to deal with this? The question I ask is. Will these new fees, will they increase the cost of doing business even for existing customers already? Because I don't assume that central bank licensing fees is going to be 5 or $10. I assume that they're going to be really high fees.

And my question is? How will new companies? How will these startup companies? That the ECCB website and what the legislation is saying are supposed to help. How will it truly benefit these? The requirements, there's a requirement in the legislation. For any company doing this business to reserve or to hold in escrow 100% of customer fees. Now I understand the need to protect customers fully.

But again, this does not seem to tie in or in the spirit of what I read in the legislation, which seems to be trying to make it more flexible and easier for these type of businesses to operate. The legislation, Madam Speaker. It's supposed to be seamless across the ECCB regions. It's supposed to give. Rules that each. That if you go in Anguilla, Antigua, Saint Kitts.

We are all operating on the same playing field. In terms of this legislation, in terms of. What we're going to be using with the new D cash, D cash rules. And I have the question as to. We know that ECCB already have get the cash. Operations going. Is it that this legislation is to? Is to make a way for dcash to be itself the ECCB dcash. To be the operating tool that everyone use because.

If you read the legislation, it gives central bank authority to going into in the company any company. And do their audits and. Inspect the companies. So, if you have been more Cash App or PayPal or any of those companies, would you be comfortable with a regulator also being your biggest competitor with the regulator and your competitor being able to come into your business and look and see how your business is being operated and possibly run off with some of your ideas.

So I do have questions, like I said, Madam Speaker. The legislation is good, it's the intent of it is good, but I do have a little concern how it will affect small businesses and if we are truly opening up. So that businesses like Venmo and PayPal and those things that I, I know a lot of persons are anxious to get their hands on.

I know a lot of persons in the tourism industry would be anxious to be able to process those payments because a lot of our guests come from the US market. They come with those type of payment plans. And when they find out that, hey, they're not available in Anguilla, they sometimes are disappointed that. Hence, back to my earlier part in my presentation.

Are we leaving money on the table? But I'm not sure if this legislation fully covers that or if this legislation filled those gaps that we will be taking full advantage of that. So, Madam Speaker, including like I said earlier, I am in support of this legislation. I just do have some questions and concerns and hopefully in the committee stage I'll get some answers and we'll. You know, make me feel a little better about this legislation. Thank you, Madam Speaker.

Hon. Speaker Tara Cater:

Honourable Member, I appreciate your honesty and I appreciate your contribution. Are there any other contributions? I Invite the honourable Member for Sandy Hill to reply.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. Madam Speaker. I look forward to the committee stage. I would have invited the PS of Finance to be here to answer the questions that have been raised by the honourable Member, Madam Speaker. As it simply this bill is about making sure that the law keeps up with the way people now pay for things and move money. Many of us now pay bills online, transfer money electronically, use cards and digital wallets, and expect businesses to be able to receive payments quickly and safely. Small businesses also increasingly need modern ways to get paid, including by customers who may be overseas. Yet the law governing our payment system was passed in 2008.

Technology has moved on considerably since then, and our legislation needs to move with it. The bill gave Anguilla a modern framework for the electronic payments, as I mentioned, and for the companies that provide those services. It's designed to do two things at the same time, open the door to more choice and innovation while making sure that people who use these services are properly protected. It matters to the ordinary person because a modern payment system should make everyday life easier, not harder.

We want residents and businesses to have access to safe and convenient ways to pay, receive money and transfer funds. We want reputable non-bank payment providers to have a clear route to enter the market. And we want Anguilla to be able to benefit from the kinds of payment services that people elsewhere increasingly take for granted. If you are using a payment service, you should know what it will cost you.

You should understand the terms. You should know what happens if a transaction goes wrong. You should know how your personal and financial information is being protected. And if you have a complaint, there should be a clear way to have it addressed. And so, this bill strengthens those protections.

It requires greater transparency around fees and terms, provides a structured complaints process and places stronger requirements on providers in areas such as data protection, cybersecurity, and the reliability of the systems. But Madam Speaker, I also want to be clear about what this bill is not, is not cryptocurrency legislation.

It does not create a licensing regime for cryptocurrencies, utility tokens, or other private digital assets. It also does not move Western Union, MoneyGram or similar money remittance businesses from the Anguilla Financial Services Commission to the ECCB. Their existing remittance business continues to be regulated under the Money Services Business Act. So the purpose here is not to disrupt services that already exist, it is to modernize the part of our financial framework that governs payment systems and electronic payment services, and to make sure that new services can develop in a safe and properly regulated way.

Madam Speaker, to also touch on the question raised by the honourable member. In terms of the consultation, this consultation with the existing bill, we've actually been quite extensive and so from as far back as 2023 when the ECCB undertook national consultations in 2023 and 2024 before resubmitting the Bill to member countries in November of 2024.

And the process involved engagement with ministers of finance, attorney generals and other stakeholders across the ECCU. And as of today all member states have implemented save for Saint Kitts, Monserrat right has now implemented and Anguilla. And so, Madam Speaker. In terms of the other questions as identified, we will be able to address those during the Community stage. Thank you, Madam Speaker.

Clerk:

An act to modernize and strengthen the legal and regulatory framework regarding payment systems, thereby providing an environment for payment service providers that is safe, efficient, resilient, inclusive and competitive through the management of risk, the maintenance of financial stability, and the protection of the interests of consumers.

PAYMENT SYSTEM AND SERVICES BILL - COMMITTEE STAGE

Hon. Speaker Tara Cater:

The Bill has been read out second time and committed. Honourable Members, pursuant to Rule 45, the Bill stands committed to a committee of the whole Assembly to considerate clause by clause. This House is now in committee.

Clerk:

Clause one.

Hon. Speaker Tara Cater:

I recognize the honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Thank you. Madam Speaker, there are a few amendments to the existing clauses and they're settled in the Payment System and Services Act. Bill on the floor. Amendments that Members should have in front of them. Section 1 is amended by including the following definitions in the correct alphabetical order. The definition of E float means an account that is maintained at the central bank or other licensed financial institution where customer funds are deposited for the purpose of segregating customer funds from the operating funds of an electronic money issuer.

And the definition of electronic money issue means a person authorized to issue electronic money. Thank you, Madam Speaker.

Hon. Speaker Tara Cater:

Honourable Members, there is a motion to amend Section 1. This section, the proposal by the honourable Member for Sandy Hill, is amended so that the definition section now also includes a definition for E float and a definition for electronic money issuer, all to be included in alphabetical order. Other Members satisfied. Do the Members understand and take note where the amendments are being proposed for insertion? Yes. So I therefore put the question that Clause One as amended.

Do stand part of this bill. Those in favour say aye. Those opposed say no. The ayes have it. OK. As it relates, I understand that there is a question. There are questions from Mr. the honourable Member for Road North and I also recognize that the Permanent Secretary, Harding-Hodge present. I'll invite you to join us because I would propose that, Mister Richardson, when your questions that relate to particular section arise, then you raise it.

So, it means that as we progress through the sections, if you're not able to identify which sections they connect with.

PAYMENT SYSTEM AND SERVICES ACT 2026 - COMMITTEE STAGE

Permanent Secretary (Marissa Harden-Hodge):

The fees have not yet been confirmed. They are still being worked through. Their fees will be established under regulations which are currently under review by member territories of the ECU.

Hon.Premier Cora Richardson Hodge:

Is it anticipated that this legislation will make Anguilla a more attractive jurisdiction for fintech companies and other digital currency providers?

Permanent Secretary (Marissa Harden-Hodge):

Rules supporting interoperability and stronger protections should improve consumer confidence. A payment service provider licensed by the ECCB might access the wider ECU market rather than a market limited to Anguilla alone. That regional scale should make the jurisdiction more attractive to reputable providers while ensuring that innovation takes place within a safe and properly supervised environment.

Hon.Premier Cora Richardson Hodge:

Thank you, PS. Just one more that I did not have on the list. When is it anticipated that the legislation will take effect after passing through this Honourable House?

Permanent Secretary (Marissa Harden-Hodge):

Could you repeat the end of that?

Hon.Premier Cora Richardson Hodge:

When is it anticipated that the legislation will take effect? After the passage through this House? What is the anticipated timeline?

Permanent Secretary (Marissa Harden-Hodge):

Once the legislation is brought into force, the remaining item concerns the development and finalization of the regulations. As I mentioned earlier, they're currently in draft form and the regulations support the administration and operation of this framework. That's still being worked through with the ECCU member countries and territories. Because it's a regional initiative and there's harmonization, I wouldn't be able to give a specific time because that falls within the domain of the central bank and the Monetary Council.

Hon.Premier Cora Richardson Hodge:

Thank you very much, PS.

Hon.Premier Cora Richardson Hodge:

Madam Chair, is it possible to ask the PS to forward a copy of the answers so we can have them, please?

Hon. Speaker Tara Cater:

Yes, of course. These were your questions provided in advance. These are answers specific to your questions.

Hon. Speaker Tara Cater:

That's what they are, OK.

Hon.Premier Cora Richardson Hodge:

Yes, Madam Chair, except the last one, but Alwa provided it.

Hon. Speaker Tara Cater:

OK.

Hon. Speaker Tara Cater:

Yes, of course. I know the PS wouldn't have any difficulty with forwarding to the clerk, so that all members should have the benefit of it. Are there any other questions for the permanent secretary while she's here?

Hon. Speaker Tara Cater:

It's not a thrilling piece of legislation that nobody wants to jump up and talk about, but I'm very grateful for Road North for always leading the charge with him fleshing things out. If there are no further questions, I think we could move forward.

Hon. Speaker Tara Cater:

We do have some proposed amendments, so I'll invite the clerk to propose the sections up to those that are amended.

Hon. Speaker Tara Cater:

Clauses 2 through 11.

Clerk:

Clauses 2 through 11.

Hon. Speaker Tara Cater:

I put the question that clauses 2 through 11 stand part of the Bill. Those in favour say aye. Those opposed say no. The ayes have it.

Clerk:

Clause 12.

Hon. Speaker Tara Cater:

I recognize the Honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. I move that Section 12(2) be amended by deleting paragraph C and adjusting the paragraph lettering accordingly.

Hon. Speaker Tara Cater:

Honourable members, I draw your attention to clause 12. There is a motion that clause 12(2) be amended insofar that paragraph, subsection C be deleted and the paragraph lettering be adjusted accordingly.

Hon. Speaker Tara Cater:

And the paragraph lettering be adjusted accordingly.

Hon. Speaker Tara Cater:

Please have a read.

Hon. Speaker Tara Cater:

Are there any questions, comments?

Hon. Speaker Tara Cater:

Hearing no questions or comments, I put the question that clause 12 be amended insofar that 12(2)(c) be deleted and the paragraphs be adjusted accordingly. Those in favor say aye, those opposed say no. The ayes have it.

Clerk:

Clause 13.

Hon. Speaker Tara Cater:

I recognize the Honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that section 13 be amended by inserting the following subsection in subsection 2. Upon receipt of the application under subsection one, the Central Bank shall notify the Minister and adjust the numbering accordingly.

Hon. Speaker Tara Cater:

I notice it inserts subsection 2, but I don't see a subsection 1 adjusting it accordingly.

Hon.Premier Cora Richardson Hodge:

To style a drafting section 13 can either become number 1 and then the insertion of 2.

Hon. Speaker Tara Cater:

Oh, yes.

Hon. Speaker Tara Cater:

So the section where it reads a person will become thirteen one and then this becomes thirteen two. Is that clear, Members?

Hon.Premier Cora Richardson Hodge:

Subsection one.

Hon.Premier Cora Richardson Hodge:

Yes.

Hon. Speaker Tara Cater:

Are you following? We're at clause 13 and the amendment and the question I raised was how would it become 13 two because I hadn't seen a 13 one, but subsection one will now be what reads as 13. Are there any questions or comments?

Hon. Speaker Tara Cater:

Hearing none, I put the question that Clause 13 as amended stands part of the Bill. Those in favour say aye. Those opposed say no. The ayes have it.

Clerk:

Section 14.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that section 14 be amended by inserting the following subsection after subsection 3, which would be number 4. The Central Bank shall notify the Minister of the grant of a license under this subsection and adjust the numbering accordingly.

Hon. Speaker Tara Cater:

Honourable members, there is a motion proposed by the Honourable Member for Sandy Hill that section 14 be amended insofar that section 14 now includes subsection 4 and the numbers be adjusted. Those in favor say aye. Those opposed say no. The ayes have it.

Clerk:

Section 15 to 16.

Hon. Speaker Tara Cater:

I put the question that sections 15 to 16 stand part of the bill. Those in favour say aye. Those opposed say no. The ayes have it.

Hon. Speaker Tara Cater:

Section 17.

Hon. Speaker Tara Cater:

I recognize the Honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. I move that section 17(2)(c)(1) be amended by beginning the sub sub paragraph with the insertion of the following new phrase: 'A. initial paid-up capital' and adjust the sub sub paragraph lettering accordingly.

Hon. Speaker Tara Cater:

Honourable members, there is a motion moved that section 17(2)(c)(1) be amended so that the beginning of the sub sub paragraph with the insertion of the following new phrase now reads 'A. initial paid-up capital' and the numbers are adjusted accordingly.

Hon. Speaker Tara Cater:

So a becomes a now, and then they change thereafter.

Hon. Speaker Tara Cater:

Any contributions or changes?

Hon. Speaker Tara Cater:

Hearing none, I put the question that the amendment to Section 17 and 17 becomes as amended and it stands part of this bill. Those in favor say aye, those opposed say no. The ayes have it.

Clerk:

Section 18.

Hon. Speaker Tara Cater:

I recognize the Honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Speaker, I move that section 18D is amended by deleting the subparagraph letter 3 and substituting the subparagraph letter E and inserting the following after subparagraph 2: evidence of an E-float.

Hon. Speaker Tara Cater:

I think I'll take bets if any member understands that amendment. Is the amendment clear? I'm looking at it myself. The purpose that we look at it in committee is that we don't want to pass it, and I sign it and the clerk signs it and the Honourable Governor signs it, and we really signed it with an error. This is all subject to human oversight as well.

So, members, please be sure that you understand the proposed motion as it relates to this amendment, and then I'll put the question.

Hon. Speaker Tara Cater:

Thank you, Honourable Member.

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. Section 18D has A, B, C and D. D has currently three parts. The proposal is to delete the letter Roman numeral 3 and substitute the paragraph letter E, so Roman numeral 3 becomes E, and insert after subparagraph Roman numeral 2 a new Roman numeral 3: evidence of an E-float.

Hon. Speaker Tara Cater:

Thank you for explaining that. I've made the amendments. Members, are you clear on what has been amended?

Hon. Speaker Tara Cater:

Yes, I sound like a teacher today. I put the question that the amendment as proposed to Section 18D does stand part of the bill. Those in favor say aye. Those opposed say no. The ayes have it.

Clerk:

Sections 19 to 25.

Hon. Speaker Tara Cater:

I put the question that sections 19 to 25 as drafted stand part of this bill. Those in favour say aye. Those opposed say no. The ayes have it.

Clerk:

Sections 26 to 71.

Hon. Speaker Tara Cater:

I put the question that sections 26 to 71 as drafted stand part of this bill. Those in favor say aye. Those opposed say no. The ayes have it.

Clerk:

Title and the enacting clause.

Hon. Speaker Tara Cater:

I put the question that the title and the enacting clause stand part of this bill. Those in favor say aye. Those opposed say no.

Hon. Speaker Tara Cater:

The ayes have it.

Hon. Speaker Tara Cater:

The bill, as amended, is now ready for its third reading. This House resumes its sitting, and I invite the mover to report.

PAYMENT SYSTEM AND SERVICES ACT 2026 - THIRD READING

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. I beg to report that the bill entitled the Payment System and Services Act 2026 has passed through committee with amendment and is ready for its third reading.

Hon. Speaker Tara Cater:

Honourable members, it has been moved. Is there a seconder?

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you. It has been moved and seconded that a bill shortly entitled the Payment System and Services Act 2026, as amended in committee, be read a third time and passed. Those in favor say aye. Those opposed say no. The ayes have it and I call upon the clerk to read the bill a third time.

Clerk:

An Act to modernize and strengthen the legal and regulatory framework regarding payment systems, thereby providing an environment for payment service providers that is safe, efficient, resilient, inclusive and competitive through the management of risks, the maintenance of financial stability and the protection of the interests of consumers.

Hon. Speaker Tara Cater:

Honourable members, I declare that the bill has been read a third time and passed and shall be declared to be the Payment System and Services Act 2026. Thank you for your attention to this matter.

BUSINESS COMPANIES AMENDMENT ACT 2026 - FIRST READING

Clerk:

A bill for the Business Companies Amendment Act 2026. First reading.

Hon. Speaker Tara Cater:

I invite the mover of this bill, a bill for the Business Companies Amendment Act 2026.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I beg to move that a Bill for the Business Companies Amendment Act 2026 be read a first time.

Hon. Speaker Tara Cater:

I invite a seconder.

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you. It has been moved and seconded that the bill shortly entitled Business Companies Amendment Act 2026 be read a first time. Those in favor say aye. Those opposed say no. The ayes have it.

Hon. Speaker Tara Cater:

I call upon the clerk to read the bill a first time.

Clerk:

An Act to provide for the replacement of criminal offenses with civil penalties for certain breaches under the Business Companies Act and for related matters.

LIMITED LIABILITY COMPANY AMENDMENT ACT 2026 - FIRST READING

Hon. Speaker Tara Cater:

I recognize the Honourable Member for Sandy Hill.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that the bill shortly entitled the Limited Liability Company Amendment Act 2026 be read a first time.

Hon. Speaker Tara Cater:

Is there a seconder?

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, Honourable Members. It has been moved and seconded that a bill shortly entitled the Limited Liability Company Amendment Act 2026 be read a first time. Those in favor say aye. Those opposed say no. The ayes have it. I call upon the clerk to read the bill a first time.

Clerk:

An Act to provide for the amendment of the Limited Liability Company Act to replace criminal offenses, create civil penalties for breach of certain obligations under the Act and for related matters.

REGISTRAR OF COMPANIES COMPLIANCE MEASURES ACT 2026 - FIRST READING

Clerk:

A bill for Registrar of Companies Compliance Measures Act 2026, first reading.

Hon. Speaker Tara Cater:

I invite the mover of this bill.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that the bill shortly entitled the Registrar of Companies Compliance Measures Act 2026 be read a first time.

Hon. Speaker Tara Cater:

I invite a seconder. Honourable Members.

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

It has been moved and seconded that a bill shortly entitled Registrar of Companies Compliance Measures Act 2026 be read a first time. Those in favor say aye. Those opposed say no. The ayes have it. I call upon the clerk to read the bill a first time.

Clerk:

An Act to confer powers on the Registrar of Companies to better provide for inspection of and compliance by certain entities that are registered in Anguilla and for connected purposes.

ANGUILLA FOUNDATION AMENDMENT ACT 2026 - FIRST READING

Clerk:

A bill for Anguilla Foundation Amendment Act 2026, first reading.

Hon. Speaker Tara Cater:

I invite the mover of the Bill, the Anguilla Foundation Amendment Act 2026.

Hon. Speaker Tara Cater:

I invite the mover of the Bill, the Anguilla Foundation Amendment Act 2026.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that the bill shortly entitled The Bill for the Anguilla Foundation Amendment Act 2026 be read the first time.

Hon. Speaker Tara Cater:

A seconder?

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you. Honourable members, it has been moved and seconded that a bill shortly entitled the Anguilla Foundation Amendment Act 2026 be read a first time. Those in favor say aye.

Hon. Speaker Tara Cater:

Those opposed say no, the ayes have it.

Clerk:

An Act to provide for the replacement of criminal offenses with civil penalties for certain breaches under the Anguilla Foundation Act.

TRUST AND CORPORATE SERVICES PROVIDERS MISCELLANEOUS AMENDMENTS ACT 2026 - FIRST READING

Clerk:

A bill for Trust and Corporate Services Providers Miscellaneous Amendments Act 2026. First reading.

Hon. Speaker Tara Cater:

I invite the mover of this bill.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that the bill shortly entitled the Trust and Corporate Services Providers Miscellaneous Amendments Act 2026 be read the first time.

Hon. Speaker Tara Cater:

I invite a seconder.

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, Honourable Members. It has been moved and seconded that a bill shortly entitled Trust and Corporate Services Providers Miscellaneous Amendments Act 2026 be read a first time. Those in favor say aye.

Hon. Speaker Tara Cater:

Those opposed say no. The ayes have it.

Clerk:

An Act to amend various Acts and regulations to give effect to and make consequential amendments arising from the enactment of the Trust and Corporate Services Provider Act 2024 and to provide for related and incidental purposes.

OFFSHORE BANKING MISCELLANEOUS AMENDMENTS ACT 2026 - FIRST READING

Clerk:

A bill for Offshore Banking Miscellaneous Amendments Act 2026. First reading.

Hon. Speaker Tara Cater:

Invite the mover of this bill.

Hon.Premier Cora Richardson Hodge:

Madam Speaker, I move that the bill shortly entitled A Bill for the Offshore Banking Miscellaneous Amendments Act 2026 be read a first time.

Hon. Speaker Tara Cater:

I invite the seconder.

Hon.Cardigan Connor:

I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Honourable Members, it has been moved and seconded that a bill shortly entitled Offshore Banking Miscellaneous Amendments Act 2026 be read a first time. Those in favor say aye.

Hon. Speaker Tara Cater:

Those opposed say no, the ayes have it. I call upon the clerk to read the bill for the first time.

Clerk:

An Act to amend various Acts, regulations, orders and codes to give effect to and make consequential amendments arising from the enactment of the Offshore Banking Act 2024 and to provide for related and incidental matters.

CRIMINAL AMENDMENT CODE 2026 - FIRST READING

Clerk:

A bill for Criminal Amendment Code 2026, first reading.

Hon. Speaker Tara Cater:

I invite the mover of this bill. A bill for the Criminal Amendment Code 2026. I recognize the honourable Attorney General.

Attorney General:

Good morning, Members. Good morning, Madam Speaker, and members of the public. Madam Speaker, I beg to move that the bill shortly entitled A Bill for the Criminal Amendment Code, 2026 be read for a first time.

Hon. Speaker Tara Cater:

I invite a seconder.

Hon.Cardigan Connor:

Good morning, I rise to second, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, honourable member. Members, it has been moved and seconded that a bill shortly entitled Criminal Amendment Code 2026 be read a first time. Those in favor say aye.

Hon. Speaker Tara Cater:

Those opposed say no, the ayes have it. I call upon the clerk to read the bill for the first time.

Clerk:

An act to amend Part 14 of the Criminal Code.

Clerk:

Clarify the law relating to rape. Repeal the offense of sexual assault by a husband. Remove gender specific references and adopt gender neutral language to ensure that the statutory language applies equally to all persons regardless of gender and for related purposes.

CONCLUSION OF GOVERNMENT BUSINESS

Hon. Speaker Tara Cater:

Thank you. And that concludes the government business. We may proceed with the order paper, Mr. Proctor.

PRIVATE BILLS AND OTHER ORDERS OF THE DAY

Clerk:

Private bills, none. Other orders of the day.

CONGRATULATING SCHOLARSHIP AWARDEES AND YOUNG LEADERS

Hon. Speaker Tara Cater:

Honourable members, I first want to thank the Honourable Deputy Speaker for holding the Chair while I was off island on a personal matter and I want to also thank all of the members for being cooperative. He's really no rookie anymore and I have a lot to learn. I think you did an exceptional job, so look out for more assignments and I know you're willing to assist whenever needs be.

I also want to take this opportunity to welcome to the chambers Miss Marla Hughes. She's one of our UK students that joined us at the Mentor and Mingle last year. And I always encourage our students when they're here to come to the chamber. So, thank you, Marla. I really apologize to her because I didn't tell her that we weren't sitting yesterday as well as the honorable AG so.

Some persons were here, but we were not. But thank you for coming back and members, do feel free to speak with her. You know, when we leave, just to give us some encouragement because I believe you're going back to school soon, right? I also want to acknowledge that we've had a very exciting festival season.

I was able to look at it on pay-per-view and the technology was great. It was very clear and I'm very grateful as well that we were safe. And that's what we were praying for, that we could have a good time and be safe. I really want to take the opportunity to commend all of the young people that were involved.

From what I saw on pay-per-view, it seemed like a lot of the events were actually organized and led and spearheaded by young persons. And I think that that's something that both sides of the aisle can agree on, that we are succession planning and we are paying it forward and we're giving them room and opportunity to do what we now need to turn over to them. And I think that's a good segue for me to also acknowledge. And I want this, I know it's going to be long, but I'm going to say it because I want it to be read into the record because one day we're going to have our Hansard and we'll look back in 2026, and we'll remember that, we called and acknowledged the names of the young people that are going to go off and do great things and come back and sit in these very chambers.

So, I want to acknowledge by name, for the record, the names of the 2026 scholarship awardees. It was absolutely moving and encouraging to see so many names and to see so many photos. I'll be biased because I saw the two that usually sit with us, which is Mr. Najique Davis and Mr. Keronni Vanterpool, those are my personal frontrunners, but I haven't seen all the names and I'll see them now. And that's because they're very involved in the Youth Parliament. I'm not sure if there are any other youth parliamentarians that are on the list. But just so we have it on record,

I want to publicly congratulate from the House of Assembly not just the students, but their parents, their village, and their support: Dejanae Christmas, Damanie Campbell, Amani Richardson, Armani was one that led our trivia and very involved in the house. Davisha Richardson, Kadeem Gumbs, Jhoan Heredia, Jo’Quan Richardson, Aidah Linton, Denari Gumbs, Keon Woodley, Jermeia Hodge-Rey, Keronni Vanterpool, Shakela Morton, Eusvon Brooks-Chambers, Rayvia Hodge, Wendysha Hodge, Mckadin Webster, Jahzara Hughes, Khya Fleming, Zcriz Hodge, Jaivaun Richardson David, Cathy-Ann Nanton, Daniell Connor, Alyssa Simon, Jovoncia Proctor, Shikeuria Richardson, Kahlea James, Renee Bryan, Stanlesha Sutherland, Najique K Davis Edwards, Kimberly Proctor, Shalia Smith, Tia Webster, Jor’Ardin Richardson, Chanice Hodge, and Calniya Hughes. Members, please demonstrate your congratulations by acknowledging them in the house. And we also specially congratulate the honourable Member for Road South, as his daughter is one of the awardees and this is her second year in occupational therapy. And if you look at the areas that they're studying in, they are diverse.

I think the trick for all of us on both sides will be how are we going to get them back, OK. And that is something that both sides have to look at. I also want to commend the awardees for the Duke of Edinburgh Cup, the Anguilla Awards grants because again, I've seen names of a lot of young people and these are things that we have to celebrate.

The awardees listed: the Rotary Club of Anguilla, the Anguilla Red Cross, the Anguilla Amateur Basketball Association, the Creatives Club summer camp, Anguilla Aqua Stars Youth Empowerment Club, Anguilla Youth Pickleball Club, Project Scrim, Future Forward, Restoring Road Salt Pond, Developing Anguilla's Youth Sailors, Girls Can Drum Too, Innovative Learning for High School Boys. Let us show our appreciation as well for these awardees. And I know it's not usual for us to hear that, but I think it's important for the public. Sometimes we don't read these things, but we do listen.

And it's important for us to hear these things and publicly commend and acknowledge. I got goosebumps when I saw so many young people going off. And if you can go to the airport when they're leaving, a little envelope with $100 always feels nice. It might feel small for you, but I remember every envelope with $50 from Sister Vera in Rey Hill when I went to school. And every letter. Let us move on.

I know you'll have lots of orders of the day. I had to get mine enforced. And I will recognize any member that now wishes to give any presentations. I recognise the honourable single island wide electoral district member Jeison Bryan.

Hon.Jeison Jose Bryan:

Thank you, Madam Speaker. Good morning to everyone, this honorable house. I want to stand to congratulate the youth in general and especially that today we are celebrating the Youth International Day and we're also celebrating the launch, the official launch of National Youth Week, which is currently taking place.

I want to read out words from the UN Secretary General, Antonio Gutierrez: 'Young people are already leading the way as organizers and innovators, but to go further, they need access to the skills that will shape the future, from critical thinking and problem solving to digital literacy.' Madam Speaker, you made reference to it already, scholarships, when you speak about the skills that they need to shape the future, that's part of it.

Providing them with the scholarships is a step and those 30 plus students that are now going to go off to upskill themselves and that's the best way and that's the best payment you could give back to youth while they are preparing themselves to succeed in life. And as we continue throughout the years, I'm sure that we will continue to improve the opportunities and open more pathways for more youth to benefit from. I've already made a pledge to my colleagues in terms of scholarships for the following years, and I'm sure they will support when the time comes. So, we just have to continue to give youth an opportunity to grow and to succeed.

I also want to take the time to congratulate and welcome Marla Hughes, my 2004 classmate. That's the first time I came to the island, and then I know she moved on to Grade 3. I had to stay back because I was still learning the language. But I just want to congratulate and welcome. It's good to see her here in the house today.

Thank you so much.

Hon. Speaker Tara Cater:

Thank you, honourable member, and I wasn't aware that today's Youth Day, I'm no longer a youth, so that is very timely. I recognize the honourable member for Valley North.

Hon S Rog-Webster:

Thank you very much, Madam Speaker. Madam Speaker, I wish to put on record my sincerest gratitude to the members of the Anguilla Summer Festival Committee under the leadership of Mr. Fitzroy Bruggy Tomlinson and also the members of the Anguilla Festival Development Commission on their extremely hard work over the summer festival period and leading up to it.

In the vein of speaking about youth, I know that the general public would know and some persons would know. Quite a number of individuals on both the Festivals Commission as well as the Summer Festival Committee are in their 20s, very quite young. As a matter of fact, the deputy chairperson of the Festival Development Commission is 25 years old.

YOUTH AND SUMMER FESTIVAL COMMITTEE ACKNOWLEDGEMENTS AND SCHOLARSHIPS

Hon S Rog-Webster:

Quite a number of individuals on both the Festivals Commission as well as the Summer Festival Committee are in their 20s, very young. As a matter of fact, the deputy chairperson of the Festival Development Commission is 25 years old. The lead person for the opening night celebrations is also in their 20s. Many of them are hardworking, going the extra mile over the entire summer festival period.

I want to thank them for their dedication, consistency and hard work. This morning I received a pleasant e-mail from the DG, and with your permission, Madam Speaker, I’ll read it. The reason I want to do that is because sometimes we get caught up in all that’s happening, but I think it's important to acknowledge when individuals go above and beyond.

The e-mail reads: 'Dear Minister, thank you again for directing me to Waynika Romney when I reached out regarding arrangements at LBCC. I want to commend her for her professionalism and attentiveness. She was extremely accommodating, responsive and helpful, brought a great attitude and positive energy. Often it is the little things that make the difference. I notice them. Waynika’s thoughtfulness and attention to detail were genuinely appreciated.

She represented the LBCC well and I thought it was important to share that with you.' I want to thank the DG for that because I'm sure it lifted her morning as well. This is just a testament to one member of that team who has gone above and beyond. I want to tell the general public that a lot of these are largely volunteers.

The subcommittee chairs get stipends, but most of summer festival are people who love what they do and get genuine pride out of it. Sometimes they are overlooked in all that's happening. I want to acknowledge the work of all the members this week. We are getting together on Friday for a full day of our initial set of postmortem meetings. I also want to acknowledge the work of the Department of Youth and Culture in relation to the preparation and the launch and press conference related to the celebration of Youth Day.

It's important for us to recognize all that our youth are doing. I'm also proud of the 35 students who will have the opportunity to go overseas, to go to university and to train in some critical development areas. Madam Speaker, it's critically important that us as elected representatives play a very hands-on role in things like scholarship development.

It's not enough just to earmark funding to it. We must assess the processes to make sure they are fit for purpose. When we recognize that they leave a lot to be desired, we must put our foot forward and continue to agitate for changes. I am very happy and want to put on record my sincerest gratitude to the PS for public administration, Miss Maeza Demis-Adams and her team for the hard work they have been doing to reform the process over the last year.

I look forward to continuing to work with them to strengthen and reform that overall process so that it is transparent, fit for purpose, and all persons have a fair chance and access to government-based scholarships. Thank you once again, Madam Speaker, for the opportunity.

Hon. Speaker Tara Cater:

Thank you, honorable member. Are there any other members that wish to speak? I recognize the honourable Member for West End and I know how this is going to start.

YOUTH REPRESENTATION AT COMMONWEALTH GAMES AND NATIONAL SPORT DEVELOPMENT

Hon.Cardigan Connor:

It's not a surprise, Madam Speaker, but I'll surprise you. In fact, I'll talk about the youth that went to the Commonwealth Games in Glasgow. Thanks to technology, we were able to follow the boat racing as well. Since 1998, Anguilla has been represented at the Commonwealth Games every four years. This year, we took some youngsters along as always, including a 34-year-old, Delroy Carty.

There were no road races in cycling this year but he made himself available for the track cycling. We're very proud of him for his efforts. Of course, we're proud of our youth whenever they go out to represent Anguilla. The question that is often asked is how many medals did you win? At this stage, we are not going to win gold, silver, or bronze, but we lay the foundation.

One thing that was evident, Madam Speaker, is that we need to do a lot more in programming and infrastructure. For instance, in swimming, the young lady representing us had never swam in a 50m pool before, and it was something new for her. A couple of our young swimmers did well and achieved their personal bests. For track athletes, most are training overseas, but as we look forward to developing our own track and field facility, I note that there are many youngsters in primary and high school whose sizes may not be suitable for sprints but are suitable for throwing events. As we develop sporting infrastructure over the next couple of years, it will give our young athletes the best possible chance of success.

Too often in Glasgow, I had to say it's Anguilla and not Angola, as many still think we're from Africa. Of course, we're originally from Africa, but now we're from the Caribbean. Whenever we get the opportunity to promote our small island, we should take it. At the Commonwealth Games, with 74 nations and the Duke of Edinburgh present, I was proud of the awards through golf and proud that the season was incident free.

The combination of seniors in the boats, those in their 70s, and our young teenagers says a lot about the sailing school. As a government, we will do as much as we can to support the sailing school because the future of our national sport will go through those youngsters. The captain of De Wizard and the captain of Light and Peace were both students at the sailing school. The foundation that has been laid is benefiting us today.

Congratulations to all of them for their performances. As we go forward, we will continue to do our best to assist in the development of our youth. Thank you, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, honorable member, and you know I share the same gree. I'm greyhound from East End and I'm very also thrilled because my nephew sails on the Light and Peace. So, I'm very happy for the outcome for the season. I recognize the honorable Single Island Wide Electoral District Member Hodge. Thank you.

SCHOLARSHIP RECIPIENTS, CARNIVAL, AND ANGUILLIAN YOUTH IN CARIBBEAN PREMIER LEAGUE

Hon.Kyle Hodge:

Thank you, Madam Speaker. I just want to also congratulate the scholarship recipients, all 35 of them. They are excellent youngsters in Anguilla. Their future is very bright. All of them would have studied hard in high school, some would have gone on to 6th Form, and now they're being rewarded for their excellence as they move on to a different stage.

I wish them travelling mercies, God's grace and mercy as they go into foreign lands, study hard and make us proud. When they return home, they will make their contribution. As a government, it is our duty to make sure that the environment for their return is created. I also want to congratulate the summer festival committee, the Department of Youth and Culture, and the Minister of Culture for putting on a really good carnival.

Lots of family members came back home, and so far the reports are good and it was incident free. We want to congratulate them for putting on a successful carnival. I also want to highlight the Caribbean Premier League in cricket, the CPL, which is currently taking place. We have two Anguillian youngsters participating: Jahmar Hamilton playing for Antigua and Casey Carty playing for Jamaica. It was an exciting match last night to see Casey perform well. Jahmar had a rough time the other night, but we look forward to the other games and wish them both success as they move forward in the CPL cricket tournament. I encourage everyone to tune in, whether by television or YouTube.

It's free on YouTube. Thank you so much, Madam Speaker.

Hon. Speaker Tara Cater:

Thank you, honourable Member. Does any other Member wish to speak? I recognize the honourable member for Road South.

PARLIAMENTARY CAMARADERIE AND PROCEDURAL REMARKS

Hon.Mr. Haydn Hughes:

Thank you very much, Madam Speaker, and Single Island Wide Member Hodge, if you want to pop over by me, you could. We are practically neighbors, Madam Speaker, and the Single Island Wide Member knows that mi casa is su casa.

Hon.Kyle Hodge:

Madam Speaker, on a point of order, I will not be crossing the road to visit the Member. Thank you.

Hon. Speaker Tara Cater:

Proceed Member.

Hon.Mr. Haydn Hughes:

Madam Speaker, sometimes it's unfortunate that we are all Anguillian first and foremost, and for political purposes we tend to give the impression that we are enemies. But Single

Island Wide Member Mr. Kyle Hodge and I are pretty good friends, and I don't know why he's denying me like Peter.

Hon. Speaker Tara Cater:

Remember, we're all friends. We're actually all friends. In fact, we're cousins. We're friends. We're everything. So, proceed with your statements for the day.

CARNIVAL SEASON CONGRATULATIONS AND SCHOLARSHIP RECIPIENTS

Hon.Premier Cora Richardson Hodge:

Madam Speaker, we are coming off of what I consider a high in terms of a successful carnival season, and I want to congratulate the Minister of Culture, the Honourable Shellya Rogers-Webster, her team, the Festivals Committee, the Royal Anguilla Police Force, and the people of Anguilla for working together to ensure that we had a safe and successful carnival.

I also want to thank our visitors, many of whom are returning Anguillians who came back during the summer to visit their families. In some cases, there were family reunions, and visitors from next door and even further afield. I had family visiting from Saint Kitts who came for the carnival as well. We thank them for being here and contributing to making our carnival the success that it was. We look forward to even greater successes in the years to come.

I want to congratulate our scholarship recipients. Over the next couple of weeks, young people will be going back to school. Those who received scholarships, as noted from the write-up, were all either bachelor or master's scholarship recipients. We wish them the very best as they go on this journey. Some are returning after a year or two in school, many are new, and in the master's program, some are going back for their second degree.

There are also those who, for the first time, even after working for a while, now have the opportunity to go off and be trained in areas they wish to pursue. I want to congratulate each and every one of them and wish them safe journeys. Over the years, we have neglected to maintain our registry of all our young people who leave Anguilla, graduate from high school, and go off—many on scholarships, some self-funded, finding opportunities to work while attending school. We need to do a better job as a government in keeping track of these children, reaching out, and seeing how we can support them. We also have many in the diaspora who are successful in their fields and willing to come back to Anguilla and contribute. We need to find ways to continue to embrace our people wherever they are so they can return and contribute to the continued development of Anguilla.

As our young people leave over the next few weeks, we wish them safe journeys, success in their studies, and hope they will return to work and help develop Anguilla. Thank you, Madam Speaker.

ADMINISTRATIVE COMMITTEE UPDATE AND UPCOMING ADJOURNMENT

Hon. Speaker Tara Cater:

Thank you, Honourable member. I believe those are our contributions for today. Before we take the adjournment, I want to indicate to the admin committee that we will not meet today as planned. It is the lunch hour and we've decided that some matters can be updated via e-mail instead, and another date will be set for the admin committee meeting. For the public's purpose, we will likely have a quiet two weeks. As we did last year during summer, we try not to be as heavily loaded with work, giving the administrative committee time to work behind closed doors to improve what we do. The committee has now engaged a local consultant to help complete the work started on our code of conduct.

We are recruiting our Commission of Standards and deciding how to set up a standards committee for the House for greater accountability and transparency. We invite your patience to allow us to do this work over the next two to three weeks. We may not have regular sittings for the rest of August, but the admin committee—comprising Honourable Members Rogers, Hodge, Hughes, Richardson, and Vanterpool, along with our support staff—has a long action list. We've also had discussions with a Parliamentary Council who may assist us on an ad hoc basis to help develop our House Services Commission Bill, which will help take the House towards independence.

There are things that will occupy us, and we will liaise with government members to see if there is business to conduct. If not, we will likely return in early September. I also note that we should keep our eyes on the Atlantic; while I can predict we will return, we may be elsewhere. Prayers for us, as there are things brewing.

I invite the Honourable member to now move for the adjournment, having outlined our timetable.

ADJOURNMENT

MOTION FOR ADJOURNMENT

Hon.Premier Cora Richardson Hodge:

Thank you, Madam Speaker. I move that this Honourable House be adjourned sine die.

HOUSE ADJOURNMENT

Hon. Speaker Tara Cater:

Is there a seconder? Thank you, Honourable member. It has been moved and seconded that this Honourable House stands adjourned sine die. Those in favour say aye. Those opposed say no. The ayes have it. This House stands adjourned. Have a safe balance of the summer.