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2026 Territorial Address- Keep Moving Forward: BUILDING A SUSTAINABLE NATION

Release Date: 10 June, 2026



Delivered by

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Premier and Minister of Finance

Noel Lloyd Positive Action Movement Park

9 June 2025

INTRODUCTION

Colleagues, distinguished ladies and gentlemen, students, and all those joining us throughout the Territory and across the Virgin Islands diaspora - good afternoon.

I would like to begin this afternoon by not only acknowledging those who are here, but also acknowledging those who are not.

And one person who would certainly have been here — well dressed, looking sharp, and seated in a prominent place in this audience is Mr. Collingston George. He was always present during important moments in my life, supporting me as a friend, advisor and father figure.

Last week, I received the sad news of his passing, and I take this opportunity to express heartfelt condolences to his family, friends and all whose lives he touched.

I salute him as a man of God. A family man. A community man. A farmer. A businessman. But perhaps what stood out most to all who knew him was that he was a Patriot of these Virgin Islands.

I also remember my former Director of Communications, Mrs. Karia Christopher. Though she departed this life months ago, I still feel her loss. She will continue to be missed.

And to every person in our community suffering loss: May God give you comfort in the midst of your grief.

My fellow Virgin Islanders, Whenever I have the privilege to come before the people of these beautiful islands, I count it as both an honour and a blessing. This Territorial Address provides an important opportunity for me, as your Premier, on behalf of this Government, to report to you the people of these Virgin Islands on the progress we have made together as a Territory.

And we must remember that progress is a journey. It is about building on the progress of each step we take toward our ultimate goal.

We continue to lay the foundation for the social and economic transformation of these islands and their sustained growth and development despite a challenging external environment.

But I have not come this afternoon to tell you that everything is perfect. Nor have I come to pretend that we do not face serious challenges. We all know better. The truth is: we, as a people, have been through a lot. We have endured one of the most difficult periods in our modern history. We were the victims of a climate crisis we did not create. Next year, we will mark ten years since Hurricane Irma, one of the most powerful storms the world has ever seen. Through resilience, determination and faith in God, we rebuilt. But because of inadequate climate finance and limited support for small island developing states and Overseas Territories, that journey has been longer, harder and more expensive than it should have been.

We endured a global pandemic that paralysed our economy and claimed the lives of many of our loved ones. We faced political uncertainty through a Commission of Inquiry and an Order in Council that threatened our democracy and demanded significant time, attention and reform. And today, global conflicts continue to place pressure on the cost of living, making everyday life harder for many families.

But while we endured these challenges collectively, many of you have also endured personal struggles. Some of you are drowning in bills. Some are facing health challenges that have tested you physically, emotionally and financially. Some have endured domestic violence, bullying, trauma, crime or violations of your dignity and peace. Others are struggling to find work. Or struggling to keep a

business alive. And if that is your reality, hear me clearly: We see your struggles. We hear your concerns. And this Government is working every single day to make life better. To make life easier. To create more opportunity. And to help our people and this growing nation realise its full promise and potential.

My fellow Virgin Islanders, Yet despite every challenge, God has blessed us. With life. With talent. With resilience. And with the ability to work together in our own best interests. So I say to you: Do not lose hope. We must remain focused. We must keep pushing forward. Because despite every setback, we continue to overcome the odds. We continue to rise to the occasion. And we continue to build upon the legacy of those who came before us.

That is why it is fitting that we gather this afternoon here at the Noel Lloyd / Positive Action Movement Park, named in honour of a patriot whose courage, conviction and belief in self-determination helped shape our national journey. Noel Lloyd stood for dignity. Democracy. Justice. And the right of Virgin Islanders to shape their own future. His spirit stands alongside the courage of Theodolph Faulkner, the vision of H. Lavity Stoutt, and the sacrifice of generations of Virgin Islanders who built this Territory through determination, faith and hard work.

Because the story of the Virgin Islands has never been one of comfort. It has always been one of courage. There is a powerful quote by Dr. Martin Luther King Jr. that reflects the spirit of these Virgin Islands: *“If you can’t fly, then run. If you can’t run, then walk. If you can’t walk, then crawl. But whatever you do, you have to keep moving forward.”* That is who we are. Sometimes quickly. Sometimes slowly. But always with resilience. Always with determination. And always with faith. That is why the theme of this Territorial Address is: *“Keep Moving Forward”* But progress does not happen by chance. And nation building does not happen through blind development.

Beginning in 2023, this Government made a deliberate decision that the future of these Virgin Islands could not be built from crisis to crisis, budget to budget, or year to year. We chose a different path. A disciplined path. A purposeful path. A path rooted in vision. And so, we launched the National Sustainable Development Plan: Vision 2036 as the blueprint for Building a Sustainable Nation. Not a

document for shelves. But a roadmap for generations. A plan to guide how we grow our economy, strengthen governance, modernise infrastructure, empower our people, protect our environment and prepare the Virgin Islands for the future. Because this work is bigger than one administration. Bigger than one political cycle. And bigger than one generation. Today, I want to speak plainly about our progress, and the work still ahead.

Today, I want to speak plainly about our progress, and the work still ahead. Let us begin with one of the strongest drivers of our economy: Tourism.

TOURISM RECOVERY, REPOSITIONING AND GROWTH

BUILDING A STRONGER, SMARTER AND MORE SUSTAINABLE TOURISM INDUSTRY

My fellow Virgin Islanders, Tourism continues to be one of the strongest drivers of our economy. And I am proud to report that the Virgin Islands is experiencing one of the strongest periods of tourism performance in our history. Over the last three years, visitor arrivals have steadily climbed: from approximately 994,896 visitors in 2023, to more than 1,092,139 visitors in 2024, to a record-breaking 1,202,008 visitors in 2025. The highest tourism arrivals ever recorded in the history of the Virgin Islands.

In just two years, total arrivals increased by more than 200,000 visitors. That is significant. Because behind every visitor arrival is opportunity for Virgin Islanders. Much of this growth has been driven by strong cruise arrivals, which exceeded 875,000 visitors in 2025, also a historic high. And let me say clearly: My Government values the cruise sector. Because cruise tourism supports hardworking Virgin Islanders: taxi operators, tour providers, restaurants, retailers, vendors, small businesses, and families whose livelihoods depend on visitor activity.

From Cane Garden Bay to Long Bay Beef Island, from Road Town to communities throughout the Territory, many families directly benefit from cruise tourism. And we value that deeply.

We understand very well, however, how overcrowding can negatively impact the visitor experience, and that is why we are laser focused on developing additional attractions for wider distribution of visitors. That is why I am pleased to announce that Brandywine Bay, which has been promised for many years, will be break ground this year. There are a number of other attractions that will serve cruise passengers in particular, which are under consideration and will be shared with the public.

At the same time, the Virgin Islands continues to strengthen its reputation as one of the Caribbean's premier luxury destinations. In 2025, overnight arrivals exceeded 300,000 visitors, generating strong returns through hotels, villas, yachting, marinas and hospitality services that support employment, higher visitor spending and Government revenues. Because while cruise tourism broadens opportunity, our luxury tourism sector deepens economic impact.

And nowhere is this more evident than in our world-renowned marine and charter yacht industry. Government continues modernising the marine sector to improve service delivery and ease of doing business, with vessel owners, operators, and agents now able to apply for licenses, submit documents, make payments and receive approvals electronically. These reforms are producing results. More than 90 charter vessels relocated to the Virgin Islands ahead of the 2025/2026 cruising season, generating an estimated \$13.99 million in direct seasonal economic activity for marinas, provisioning companies, cleaning services, restaurants and local businesses.

And the 2025 Charter Yacht Show recorded one of its strongest performances yet, welcoming more than 65 crewed yachts, over 170 international brokers and dozens of local vendors, further strengthening the Virgin Islands' position as a premier yachting destination. The strength of the Virgin Islands tourism product lies in achieving the right balance between cruise tourism, overnight tourism and our luxury marine sector.

My fellow Virgin Islanders, the introduction of American Airlines direct service has also contributed to some of the record-breaking airport arrival numbers in recent history, helping drive overnight visitation, increased hotel and villa occupancy, stronger demand for transportation and hospitality services, and wider economic activity throughout the Territory. Direct access to the US mainland was a goal that evaded us for many years. By God's grace and mercies have achieved it, and the success of this route reinforces what we have long known: better air access creates opportunity.

That is why the long-awaited expansion of the Terrance B. Lettsome International Airport is so important. For 15 years we have done study after study, and we have nothing to show for it. We have taken the bold step of issuing Tenders for the first phase of the runway extension, 787 feet on the western end with the primary goals of strengthening safety and maximizing the present business operations, but there is also potential for additional direct international flights, stronger connectivity and greater tourism and business growth. Airport expansion will help us build on this momentum, attract additional carriers and improve access to global markets.

But tourism growth requires strategy. That is why I am pleased to announce today that Government has selected the company that will prepare the National Tourism Plan, creating the Virgin Islands' first long-term roadmap for sustainable tourism growth, competitiveness and product development. This week's Tourism Summit further signals Government's commitment to shaping the future of tourism in partnership with the private sector.

Also, Cabinet will consider at its next meeting the National Tourism Policy, which has undergone significant consultation and represents a historic commitment to building a more sustainable, resilient and higher-value tourism sector for the future. Importantly, the Policy and the Plan will examine tourism carrying capacity and visitor volume management, ensuring that growth remains sustainable, protects quality of life, preserves the character of the Virgin Islands and safeguards the visitor experience.

Government is also advancing a transformative Global Branding Initiative to position the Virgin Islands under a stronger and more unified international identity

across tourism, financial services, maritime and investment. Because in today's world, reputation matters. Visibility matters. And confidence matters.

Government will also establish a Destination Management Council, ensuring structured input from tourism stakeholders, communities and industry partners in shaping the future of tourism. At the same time, staffing for tourism development will transition from the Tourist Board to the Ministry responsible for Tourism, giving Government the institutional capacity needed to actively shape and strengthen the tourism product. Together, the Tourism Policy, Tourism Plan and strengthened Ministry capacity represent a game-changing approach to making tourism an even stronger economic backbone of the Virgin Islands.

My fellow Virgin Islanders, as we reposition tourism for the future, Government is also investing in heritage and cultural tourism. History is one of our greatest assets, and that is why Government will shortly begin the restoration and redevelopment of the Lower Estate Sugar Works Museum & Art Gallery, preserving an important historic site while strengthening its role as both a tourism attraction and a community-centred educational institution. Funding has already been identified for restoration works to begin during the second half of 2026 and continue into 2027. Cabinet also made a decision to transform the Old Administration building into a National Museum because preserving our heritage is not only about protecting the past but educating future minds.

Sports, entertainment and literary tourism have also been focal points primarily through Government sponsorship. A recent example of this was the successful Kings of the Court Caribbean Basketball Championships won by team Tola. Also, Government sponsored the 4th Clasico Torneo Softball Tournament, which was hailed as a success. A number of entertainment events continue to receive support, including the Virgin Gorda Easter Festival, Christmas in July, and Foxy's New Year's Eve Party. Interviews for the The Gaming Commission will start next week, bringing us closer to establishing a gaming industry. Diversifying our tourism product remains a goal of this administration.

We are also supporting investment into more high-quality accommodation.

Confidence in the Virgin Islands tourism product is also reflected in major private

sector investments at Nanny Cay, Bitter End Yacht Club, Biras Creek Resort and Eustatia Island. Cabinet is expected to consider next week the reconstitution of the Prospect Reef Board, allowing for the Request for Proposals to immediately be distributed to the bidders who submitted Expressions of Interest for the redevelopment of one of the Territory's most important tourism assets. There is also strong interest in a number of multi-million dollar investments that will be announced in the coming months.

At the same time, the Road Town Partnership is moving into implementation, with improvements to DeCastro Street sidewalks and parking and the design of Pedestrian Walkway in the centre of Road Town expected to begin shortly with construction to follow later this year. Our updated Masterplan builds on our past visions to incorporate the evolving needs of our capital so that we can effectively engage our private sector as partners in a meaningful way.

My fellow Virgin Islanders, Tourism success is not simply about numbers. It is about jobs. Opportunities. Entrepreneurship. Community benefit. And improving the lives of Virgin Islanders.

FINANCIAL SERVICES PROTECTION AND MODERNISATION

PROTECTING THE INDUSTRY THAT PROTECTS OUR PROSPERITY

Let me now turn my attention to financial services. For decades, financial services have helped fund national development. It has helped build schools. Healthcare. Roads. Scholarships. Public services. And opportunities for Virgin Islanders. This industry is not merely economic activity. It is one of the foundations of our national resilience and our ability to shape our own future.

My fellow Virgin Islanders, Financial Services remains one of the two most important pillars of our economy along with tourism and the largest contributor to Government revenues. And let me say clearly: This industry must never be taken for granted. Because the attacks against international financial centres like the Virgin Islands are real. They are intense. They are constant. And if left unchecked, they can threaten jobs, public services and our economic stability. That is why my Government has placed the protection of the financial services industry at the

centre of our economic agenda. Protection first. Modernisation second. And sustainable growth always.

My fellow Virgin Islanders, in October 2025, the Caribbean Financial Action Task Force confirmed that the Virgin Islands achieved “Compliant” or “Largely Compliant” ratings across all 40 FATF Recommendations. This placed the Territory among a very small number of jurisdictions globally to achieve this benchmark during the Fourth Round of Mutual Evaluations. This achievement was not accidental. It was the result of deliberate reform, strong regulation, institutional cooperation and significant investment. And it strengthened our international credibility while supporting ongoing efforts toward removal from the FATF Grey List. Government also continues strengthening our Anti-Money Laundering and Countering the Financing of Terrorism framework, because the Virgin Islands must remain a jurisdiction of integrity, compliance and global confidence.

My fellow Virgin Islanders, one of the most significant developments in strengthening our regulatory framework has been the implementation of the Beneficial Ownership Access Regime, which officially became operational on 1 April 2026. Government continues advancing implementation of the supporting policy and legislative framework, including procedures governing access and disclosure, exemption mechanisms, operational guidance, fee structures and compliance arrangements to ensure the regime operates effectively, efficiently and in accordance with the law. Because transparency must be lawful. Balanced. And proportionate. The Virgin Islands will continue meeting international obligations while protecting constitutional rights, legitimate privacy interests and the competitiveness of our jurisdiction.

Government has also strengthened sanctions compliance systems and regulatory safeguards to ensure the Virgin Islands remains a trusted, credible and responsible international financial centre. And because advocacy matters, Government, alongside the Financial Services Commission, BVI Finance and industry stakeholders, continues sustained engagement with the United Kingdom, European Union, Organisation for Economic Cooperation and Development (OECD), Financial Action Task Force (FATF) and other global partners to ensure the Virgin Islands’ interests are understood, respected and defended.

My fellow Virgin Islanders, protection also means planning for the future. That is why Government has engaged consultants to develop a comprehensive Financial Services Strategy Roadmap to strengthen the long-term resilience, competitiveness and global positioning of our financial services sector. Stakeholder surveys and targeted consultations have already commenced to ensure the strategy reflects broad participation, market intelligence and international best practice. When completed in the third quarter of 2026, the roadmap will establish a clear framework to guide the future development of the sector, strengthen innovation and competitiveness, support legislative and regulatory modernisation, and further position the Virgin Islands as a leading and well-regulated international financial centre.

Protection also means representation. That is why Government significantly increased international engagement and strategic advocacy throughout Hong Kong, Shenzhen, Macau, London, Panama, Argentina, Brazil and Uruguay, while opening new engagement channels in Malaysia and across the European Union. And I am pleased to report that Government is advancing plans to establish a BVI representative presence in Panama, strengthening access to one of Latin America's most important financial and business gateways. Government is also operationalising the Financial Services Directorate, strengthening policy coordination, international engagement and strategic representation for the sector. At the same time, the Business Done RIGHT Campaign continues promoting compliance, integrity and confidence in the Virgin Islands financial services sector.

My fellow Virgin Islanders, despite heightened global scrutiny, confidence in the Virgin Islands remains strong. New business incorporations increased by 13.8 percent in 2025, with growth continuing at 9.7 percent during the first quarter of 2026. This demonstrates something important: The world continues to see value in the Virgin Islands. Because when properly protected, modernised and represented, our financial services industry remains among the strongest and most resilient in the world.

My fellow Virgin Islanders, Modernisation also means embracing technology and improving how Government serves people and business. That is why Government has engaged a consulting firm to develop a comprehensive Digital Transformation

Strategy to modernise public services, strengthen digital infrastructure and support long-term economic and social development. I am pleased to report that the project officially commenced today, with a stakeholder kick-off session marking the beginning of a six-month engagement that will include a digital maturity assessment, strategy development and implementation roadmap. Because the future Virgin Islands must not only be resilient, it must also be modern, innovative and digitally ready.

OTHER ECONOMIC SECTORS, FOOD SECURITY AND OPPORTUNITY

BUILDING A MORE RESILIENT AND DIVERSIFIED ECONOMY

My fellow Virgin Islanders, economic resilience also means diversification. That is why Government continues supporting entrepreneurship, food security, employment, agriculture, fisheries and innovation. Government continues strengthening the Micro, Small and Medium Enterprise sector — the backbone of the domestic economy, by reducing barriers to entrepreneurship, expanding access to support and strengthening services across the Territory, including on Virgin Gorda, Jost Van Dyke and Anegada.

Government also continues supporting businesses through targeted grant assistance and practical support where needed. A total of 72 grants were distributed from December 2024 to March 2026. With a total Value of Grants of \$651,375.00. At the same time, consumers will soon receive stronger protections through the soon to be passed Consumer Protection Bill, helping address unfair business practices and substandard goods.

My fellow Virgin Islanders, Government is also investing in food security, fisheries and agricultural resilience. We are doing this by investing in our people and their businesses, My Government was pleased to provide direct assistance to over 30 farmers and fishers through grants to assist them with their businesses.

Additionally, the design of a fish landing site at the Omar Hodge Fisherman's Wharf is progressing well and construction will commence in the fourth quarter of this year. This project will better support fishers and strengthen the fishing industry. Government is also advancing an Agriculture Complex to improve the collection,

processing and marketing of local produce, alongside a modern abattoir and dedicated farmers' reservoir to strengthen agricultural production and water access. Because food security is national security.

And building resilience means producing more of what we consume right here at home. Government is also advancing regional cooperation to strengthen food security and economic resilience. Cabinet recently approved the commencement of formal negotiations toward a Memorandum of Understanding with the Dominican Republic, focused on food security, trade and broader economic cooperation. This partnership has the potential to strengthen supply resilience, improve market access and deepen one of our region's longest-standing relationships.

My fellow Virgin Islanders, Government also continues improving labour market opportunities and workforce development. Digital improvements to work permit processing, labour outreach, workplace rights education and stronger partnerships with employers continue improving efficiency and service delivery. At the same time, Government will soon be expanding the RATED Programme to include sectors such as hospitality, agriculture and fisheries, marine, trades, and other areas important to our growing economy. RATED provides a targeted intervention focused on unemployed and underemployed persons — particularly young men and vulnerable youth — helping move people toward employability and meaningful work. This initiative will complement the broader National Employment Policy, helping strengthen workforce participation and long-term economic opportunity.

Government is also advancing reforms to improve the investment climate, including the proposed Investment Act, establishment of a Trade and Investment Promotion Agency to provide a one-stop-shop for local and foreign investors. My Government is 100% committed to creating a business-friendly environment that will facilitate the expansion of our economy. In the coming weeks, we will also be removing visas for work permit holders, giving relief to businesses who cannot onboard staff quickly enough to support their operations.

My fellow Virgin Islanders, we understand the pressure many families and businesses continue to face from global instability and inflation. That is why Government implemented temporary cost-of-living support measures, including

relief on freight, insurance and selected import costs, while strengthening price monitoring and consumer protection. Because economic growth must also translate into relief for ordinary people.

FISCAL MANAGEMENT AND ECONOMIC STEWARDSHIP

BUILDING CONFIDENCE THROUGH RESPONSIBLE GOVERNANCE

My fellow Virgin Islanders, Strong economies require strong stewardship. And I am pleased to report that the Virgin Islands economy continues demonstrating resilience, discipline and responsible financial management.

In 2025 my government passed a budget of 550 plus million dollars, the largest in the history of the Virgin Islands.

Government also successfully negotiated the relaxation of the Protocols for Effective Financial Management with the United Kingdom, lowering the Liquid Assets Ratio from 25 percent to 20 percent for 2026 through 2028.

In simple terms, this means Government is now required to hold less money in reserve — creating tens of millions of dollars in additional fiscal space to invest in roads, healthcare, education, public safety, infrastructure and national development. This represents one of the most important fiscal achievements in recent years and gives Government greater flexibility to build the Virgin Islands of tomorrow.

At the same time, the Virgin Islands continues receiving strong external validation of our financial management systems through agencies such as Standard & Poor's and Caribbean Information and Credit Rating Services (CariCRIS).

So far this year, recurrent revenue stands at approximately \$89.07 million, exceeding expectations and outperforming last year. The Financial Services Commission contributed approximately \$40.88 million, affirming the continued global attractiveness of our offerings.

My fellow Virgin Islanders, these achievements matter. Because strong public finances create stronger possibilities. The ability to invest more. To build more. To

improve lives. And to prepare our Territory for the future. And together, we will keep moving forward to build a sustainable nation.

INFRASTRUCTURE, UTILITIES AND NATIONAL DEVELOPMENT

BUILDING A STRONGER, SAFER AND MORE RESILIENT VIRGIN ISLANDS

My fellow Virgin Islanders, a sustainable nation requires strong infrastructure. Because infrastructure shapes daily life. It is the roads we drive on. The water we depend on. The public buildings that serve us. And the systems that keep our communities safe, connected and resilient.

That is why my Government is delivering one of the most ambitious infrastructure programmes in modern Virgin Islands history. Across the Territory, we are rebuilding roads, strengthening utilities, improving sanitation and investing in the infrastructure needed to support future growth.

My dear people, for too long, residents endured deteriorating roads, poor drainage and longstanding promises without delivery. That is why Government launched the largest road rehabilitation programme and road contract in the history of the Virgin Islands, with more than \$21 million committed to road upgrades and resilience works across the Territory.

Today, residents are already seeing the difference. The rehabilitation of the Hodge's Creek to Paraquita Bay corridor has transformed a roadway that motorists struggled with for years. Major works from Cox Heath to Sea Cow's Bay, including reinforced sea defences, road reconstruction and slope stabilisation, are improving safety while protecting vulnerable coastal communities. And when completed, the nine-mile corridor from West End to Road Town will significantly improve travel and connectivity for thousands of residents each day. Importantly, infrastructure investment is reaching every corner of the Territory.

Long-overdue road, drainage and mitigation works are advancing in Virgin Gorda, Anegada and Jost Van Dyke, while targeted slope stabilisation, drainage improvements and retaining walls continue throughout the districts to better protect communities from flooding and landslides.

My Government is also making major investments to improve one of the most basic needs of every household: Reliable water. Approximately \$2.8 million is being invested to strengthen water infrastructure, reduce leaks and improve supply and storage. New pipelines in Sea Cow's Bay, improvements to the Ridge Road transmission system, and rehabilitation of reservoirs at Hannah Hill, Fort Hill, Sabbath Hill, Minton Hill and Balsam Ghut are helping deliver cleaner, safer and more reliable water to residents.

At the same time, Government continues advancing the integration of the Water and Sewerage Department and the BVI Electricity Corporation into VIEWCO — creating a stronger, more efficient and more resilient utility structure for the future.

My fellow Virgin Islanders, for more than 40 years, and Governments after Governments, residents of East End and Long Look were promised action on longstanding sewage and sanitation challenges. Today, that promise is finally becoming reality. Government has commissioned a modern sewerage system for the community, and in the coming days, residents and businesses will begin receiving free household connections, improving sanitation, public health and environmental conditions while also creating opportunities for local contractors, small equipment operators and plumbers.

The Long Swamp Pump Station is already reducing sewage overflows, while additional works in Road Town, Fort Burt, Purcell Estate and Cane Garden Bay are helping address longstanding environmental and public health concerns. The Paraquita Bay Wastewater Treatment Plant, together with a sludge-processing facility, will further improve wastewater management and help protect beaches, marine ecosystems and the Territory's reputation.

My fellow Virgin Islanders, Government also remains fully committed to returning the seat of Government to the Ralph T. O'Neal Administration Complex next year, with major interior works now moving toward implementation. At the same time, emergency services are being strengthened through investments at the Road Town Fire Station, including a new tender bay, perimeter fencing, fuel facilities and two new fire trucks, while a new rescue vehicle strengthens beach safety services.

My fellow Virgin Islanders, Infrastructure is nation-building work. It improves daily life. Creates opportunity. Strengthens resilience. And prepares us for the future. And while much remains to be done. We are rebuilding. We are modernising. We are delivering. and together, we will keep moving forward to build a sustainable nation.

ENVIRONMENT, CLIMATE RESILIENCE, LAND AND BEAUTIFICATION

PROTECTING OUR NATURAL HERITAGE AND BUILDING CLEANER COMMUNITIES

My fellow Virgin Islanders, a sustainable nation depends on protecting the environment that sustains us. Because our land, beaches and seas are not only part of our identity; they are also central to our economy, our quality of life and the future we leave to generations yet unborn. As small islands on the frontline of climate change, resilience is not optional. It is essential. That is why my Government continues advancing practical measures to strengthen climate resilience, environmental management and sustainable development.

My fellow Virgin Islanders, I am pleased to report that the Virgin Islands Climate Change Trust Fund was recently launched in the Canary Islands, positioning the Virgin Islands as a regional leader in climate resilience financing. This Fund will help mobilise resources to address hurricanes, flooding, coastal erosion, climate change and the growing impacts of sargassum affecting communities, beaches and tourism.

At the same time, the Virgin Islands Environment and Climate Change Policy is strengthening our national response to climate adaptation, conservation and resilience, while the Blue Economy Roadmap continues opening opportunities in sustainable marine industries and environmental innovation. Government has also established a dedicated Sargassum Management Committee to improve preparedness and response efforts, while continuing advocacy with fellow Overseas Territories for stronger international climate financing support.

My fellow Virgin Islanders, our beaches remain among our greatest national treasures. That is why the successful management model at Long Bay, Beef Island

is now serving as a blueprint for future beach enhancement throughout the Territory.

And as part of our commitment to sustainability and energy resilience, progress continues toward solar energy development in Anegada, helping reduce costs and strengthen energy security. We also encourage our people to sign up for STEP, the Electricity Corporation's Solar Technology Energy Programme, which is the only true way of protecting ourselves from the volatility of oil prices, while mitigating against the effects of climate change.

We are also strengthening conservation efforts, and I am pleased to announce that Great Thatch Island will become a National Park, preserving one of the Territory's natural treasures for future generations.

My fellow Virgin Islanders, land ownership matters. And access to land remains one of the most important issues facing many Virgin Islanders. That is why Government fully constituted the Crown Lands Management Board, which will now advance long-standing land matters affecting Anegada, North Sound, Hawks Nest, Nibbs Estate, Virgin Gorda and communities throughout the Territory in a more transparent and structured way.

Government also continues supporting homeownership through reforms to the Stamps (Amendment) Act, which has already helped more than 120 Belonger families save significantly on property transactions — helping create pathways to homeownership and generational wealth.

My fellow Virgin Islanders, too many Virgin Islanders feel homeownership moving out of reach. That is why Government is advancing an Affordable Housing initiative to create stronger pathways to homeownership through Crown lands, partnerships and innovative housing solutions. Because housing should remain an achievable aspiration for ordinary Virgin Islanders.

My fellow Virgin Islanders, residents have consistently raised concerns about the growing problem of derelict vehicles across the Territory. I am pleased to report that Government has now reached agreement with the landowner for the storage and management of derelict vehicles, and as soon as final preparations are

completed, expected shortly, a major Territory-wide clean-up initiative will begin. Importantly, under the new Crown Lands Management framework, derelict vehicles abandoned on Crown lands can now be removed after five days, however, we will endeavour to give timely notices. Legislation is being strengthened to improve long-term enforcement and accountability under the Derelict Vehicles legislation.

At the same time, Government will establish a National Beautification Committee shortly to help make and keep the Virgin Islands cleaner, greener and more beautiful. Because how we care for our surroundings reflects who we are as a people and the pride we take in our Territory.

My fellow Virgin Islanders, protecting our environment means protecting our future. Protecting our communities. Protecting our natural beauty. And ensuring that future generations inherit a Virgin Islands that is cleaner, stronger and more resilient than the one we inherited. And together, we will keep moving forward to build a sustainable nation.

HEALTH, SOCIAL PROTECTION AND WELLBEING

BUILDING A HEALTHIER, STRONGER AND MORE CARING VIRGIN ISLANDS

My fellow Virgin Islanders, A sustainable nation depends on healthy people, strong families and systems that care for the vulnerable. That is why the NSDP places health, wellbeing and social protection at the centre of national development.

Over the past year, my Government has continued making tangible investments to improve healthcare delivery, strengthen social support and build a more resilient health system for the future. On Virgin Gorda, important repair works will shortly begin to the roof of the Iris O'Neal Clinic following the recent approval of the contractor by Cabinet. At the same time, implementation of the BVI Health Services Authority Strategic Plan 2025–2033 continues strengthening leadership, patient care and system resilience.

Major improvements are also underway at the Dr. D. Orlando Smith Hospital, including the completed Chiller Replacement Project, installation of a new Oxygen Generation System, ongoing electrical upgrades, and continued improvements to

hospital infrastructure. These are practical investments that improve reliability, preparedness and patient care. Government is also strengthening preventative healthcare, continuing the Cervical Cancer Elimination Programme, improving HPV vaccine delivery, and advancing healthier living initiatives through the Eat Well Guide Campaign and measures aimed at reducing chronic disease. Because prevention will always be better than cure.

My fellow Virgin Islanders, healthcare is not only about hospitals and clinics. It is also about people. Especially the most vulnerable among us. That is why Government increased social assistance support, helping vulnerable residents and families better manage rising costs and economic pressures. I am also pleased to confirm that increased pension payments will be paid this month, retroactive to January 2026, bringing meaningful relief to many of our seniors who helped build this Territory. Because our seniors deserve dignity, care and security. Additional RDA-supported projects for seniors' homes and care facilities are also advancing to improve services and living conditions for older persons.

My fellow Virgin Islanders, strong healthcare systems require strong healthcare professionals. That is why Government is advancing reforms to the National Health Insurance system to better balance expenditures and create greater financial efficiency. Government currently contributes substantial resources to sustain NHI, and planned reforms will help redirect savings toward addressing long-standing compensation concerns for nurses and healthcare workers, much as was done for teachers. Because if we value healthcare, we must value the people who provide it.

Ladies and gentlemen, I am pleased to announce that commencing 1 July 2026, the Social Security Board will launch a six-month Penalty Amnesty Programme targeting employer contribution arrears across both the Social Security and National Health insurance systems. The Programme will offer all eligible employers a clearly defined one-time opportunity to settle their outstanding principal contributions with a full waiver of accumulated surcharges. This continues to be a Government that cares.

My fellow Virgin Islanders, Government also continues supporting vulnerable persons through the Safe Haven Transitional Centre, while remaining committed to

ensuring that the Long Look Transitional Centre is utilised in a way that reflects the needs of the community and exists in harmony with residents. We remain a Government that listens. The Public Assistance Programme is also being modernised to improve fairness, transparency and ensure support reaches those who genuinely need it most.

And by securing Section 501(c)(3) tax-exempt status in the United States for the BVI Health Services Authority, Government has opened new opportunities for grants, partnerships and philanthropic support to strengthen healthcare delivery.

My fellow Virgin Islanders, Health is about more than treating illness. It is about healthier lives. Stronger families. And communities where people can live with dignity and hope. And together, we will keep moving forward to build a sustainable nation.

EDUCATION, YOUTH AND SPORTS

INVESTING IN OUR GREATEST ASSET — OUR PEOPLE

My fellow Virgin Islanders, no sustainable nation can be built without investing in its people. Because our greatest national asset is not infrastructure or institutions, it is human potential. That is why the NSDP places education, youth development and lifelong opportunity at the centre of nation building.

My fellow Virgin Islanders, over the past year, my Government has made one of the largest and most deliberate investments in education, youth and sports in our history. And people are seeing the results. I am especially proud of the opening of the Eslyn Henley Richez Learning Centre in October 2025, the first purpose-built special education school in the OECS. This is more than a school. It is a powerful statement of inclusion, opportunity and dignity for children with special educational needs and their families. Because every child deserves the opportunity to learn, grow and succeed.

Government has also advanced one of the most extensive school modernisation programmes in recent history, improving infrastructure, safety, technology and learning environments across the Territory. Preparatory works are also progressing

for the redevelopment of the Althea Scatliffe Primary School, helping create a more modern and resilient learning environment for future generations.

My fellow Virgin Islanders, we continue strengthening the H. Lavity Stoutt Community College as a national engine for opportunity and workforce development. Expanded programmes, stronger partnerships, dual enrolment opportunities and the return of CAPE are opening wider pathways for students. Progress also continues toward expanded medical education opportunities, while plans advance for student dormitories and the term ambition of four-year degree granting status for HLSCC. Because opportunity should increasingly exist here at home.

My fellow Virgin Islanders, through the Let's Build VI Scholarship Programme, Government will make available 81 fully funded scholarships across all nine districts, helping Virgin Islanders pursue their dreams via studies in priority fields including marine services, construction, hospitality and other areas critical to national development. Because talent exists in every district. And potential deserves opportunity.

My Government has also made the largest sustained investment in sports development in our history, with a guaranteed annual allocation of more than \$1.5 during this term to support athletes, strengthen sporting organisations and expand opportunities for youth. And when we speak of excellence, we proudly celebrate young Virgin Islanders like Adaejah Hodge.

My fellow Virgin Islanders, these achievements are backed by unprecedented investment. My Government increased the budget of the Ministry of Education from approximately \$57 million in 2024 to approximately \$77 million today — an increase of nearly \$20 million in just two years. That investment is supporting schools, teachers, students, special education, youth development, technology, sports and higher education. Because education is not an expense. It is one of the most important investments a nation can make in its future. And together, we will keep moving forward to build a sustainable nation.

GOVERNANCE REFORM, CONSTITUTIONAL DEVELOPMENT AND SELF-DETERMINATION

BUILDING STRONGER INSTITUTIONS FOR A STRONGER VIRGIN ISLANDS

My fellow Virgin Islanders, a sustainable nation depends on strong institutions, sound governance and confidence in a people's ability to shape their own future. That is why my Government has remained focused on strengthening governance, improving institutions and laying the foundation for a more self-determined Virgin Islands.

The period following the Commission of Inquiry tested this Territory in profound ways. It challenged confidence. It tested institutions. And for the first time in generations, it raised the real possibility of the suspension of parts of our Constitution and democratic self-governance through an Order in Council.

Let us speak plainly: That was one of the most serious constitutional threats in modern Virgin Islands history. But through reform, resilience and collective effort, we endured. We adapted. And together, we preserved our democracy. The lifting of the threat of the Order in Council stands as an important milestone for the Virgin Islands. Not because the work is finished, but because it reflects meaningful progress in governance, accountability and institutional reform.

At the same time, Government continues strengthening institutions, building capacity and reforming systems to improve transparency, responsiveness and effectiveness across Government. Because governance must continually evolve. And public trust must continually be earned. My fellow Virgin Islanders, governance is not only about administration. It is also about destiny.

That is why in July of this year, the Virgin Islands will begin a new phase of constitutional negotiations with the United Kingdom - negotiations we hope to conclude by the end of this year and prepare for enactment in 2027. But let me be clear: This is not Government's Constitution. This is the People's Constitution. And this week, Government will launch a broad public education and communications campaign to ensure every Virgin Islander has the opportunity to understand, engage with and help shape our constitutional future. Because self-determination,

democracy and freedom must belong to the people.

I am also encouraged that this year the House of Assembly came together around a common vision for the Virgin Islands' future constitutional relationship with the United Kingdom. Because there are moments when unity must rise above division. And this is one of those moments. The future of the Virgin Islands is larger than politics. It belongs to all of us. That is also why Government will establish a Virgin Islands Decolonization Commission this year, helping strengthen public education, dialogue and awareness around constitutional development, political advancement and greater self-determination. Because constitutional advancement is not only legal work. It is nation-building work.

My fellow Virgin Islanders, the world has significantly changed since my Territorial address in 2025. The international order and world economy are more uncertain and increasingly volatile. And we here in the Territory are not immune to it.

We continue to feel the very real effects of conflicts abroad, major geopolitical shifts in power, and policy changes on international trade. The costs and risks to all countries have dramatically increased. The price of energy, food and goods is significantly up as inflation bites. Like other countries around the world, we are adjusting to the new realities of our world and taking steps to shore up our position.

In response to the new and more challenging international environment, we have continued to deepen and expand our regional and international networks through our international affairs. Among other things, we have:

Chaired the United Kingdom Overseas Territories Association (UKOTA) that strengthened relations between the Overseas Territories (OTs) and the UK.

Launched negotiations with CARICOM and OECS on full membership to have an equal seat at the table and a say in regional decisions.

Partnered with the Association of Caribbean States (ACS) on the development of projects involving the environment, sustainable development and economic resilience.

Signed our third Country Implementation Plan (CIP) with the United Nations (UN) system that will assist us with implementation of our National Sustainable Development Plan, standing up of our Climate Change Trust Fund, and strengthening social protection.

We have also continued our leadership roles within the United Nations Economic Commission for Latin America and the Caribbean (ECLAC) that include serving as:

Vice Chair of the 40th Session of UN ECLAC;

Vice Chair of the 30th Session of the Caribbean Development and Cooperation Committee;

Vice Chair of the 2nd Regional Conference on South-South Cooperation in Latin America and the Caribbean; and

Chair of the ECLAC Associate Members Working Group.

We are also preparing for a historic trip to India where we continue to broaden our partnerships and expand our markets.

Our success in the international arena has significantly boosted our international reputation and strengthened our ability to pursue our national interests.

It is critical that we continue to engage with the outside world if we are to protect the hard-fought economic and political gains we have worked so hard to achieve over the course of many decades.

My fellow Virgin Islanders, since 2023, the National Sustainable Development Plan: Vision 2036 has served as the blueprint guiding this Administration's work. It has shaped our Budget Speeches, Speeches from the Throne, Territorial Addresses, national priorities, public investments and legislative agenda. This has not been blind development. This has been vision in action, disciplined, deliberate and focused on building a stronger Virgin Islands.

That is why the National Sustainable Development Plan is now the official blueprint guiding Government's planning, budgeting and programming, and Government will move to place the Plan into legislation so that national development continues

beyond political cycles and is protected from changing political winds. Because the future of the Virgin Islands deserves continuity, stability and purpose.

My fellow Virgin Islanders, the truth is this: The fires of adversity have tested us. But they have also strengthened us. And today, those fires have forged an iron-clad foundation upon which a more self-determined governance future will be built, with stronger institutions, greater confidence, more autonomy, and deeper faith in our ability to shape our own destiny. And together, we will keep moving forward to build a sustainable nation.

OUR PEOPLE, OUR HEROES, OUR IDENTITY AND OUR DESTINY

THE HEART OF A SUSTAINABLE NATION

My fellow Virgin Islanders, at the heart of every sustainable nation are its people. Not buildings. Not budgets. Not policies. Not speeches. People. Because nothing can be built, transformed or sustained without the strength, spirit and determination of a people committed to something greater than themselves. And if history has taught us anything, it is this: The people of the Virgin Islands are resilient, courageous and deeply self-determined. From the very beginning of our journey, Virgin Islanders have repeatedly shown the strength to overcome hardship, adapt to change and move forward — no matter the challenge.

My fellow Virgin Islanders, this is no ordinary moment in our history. Because as we emerge stronger from challenge and change, we also find ourselves surrounded by remarkable moments of remembrance and renewal. This year marks 250 years since the self-manumission of the Long Look Free People. In 1776, twenty-five courageous men, women and children chose freedom, dignity and self-determination against all odds. They purchased not only their own freedom, but the freedom of their families. Their story represents the very best of the Virgin Islands spirit: Courage. Resilience. Sacrifice. Perseverance. Independence. And the determination to shape one's own destiny.

My Government will proudly commemorate this historic milestone through national celebrations, cultural activities and educational programmes, ensuring that future

generations understand the power of their story. Because when a people know their history, they understand their strength.

My fellow Virgin Islanders, this year also marks 100 years since the sinking of the Fancy Me — a vessel built and sailed by Virgin Islanders in pursuit of opportunity and survival. The story of the Fancy Me reminds us that our ancestors did not wait for opportunity. They built it. With courage. Ingenuity. Skills. And determination. Crossing dangerous waters to provide for their families and future generations. We will honour this important milestone through commemorative activities that celebrate their sacrifice and perseverance.

Last year, we celebrated 75 years since the Restoration of the Legislative Council. That historic celebration was capped by the enactment of the House of Assembly Management Act 2025, which established the independence of the legislative branch. As we look towards next year, we also honour the vision of H. Lavity Stoutt and the architects of Ministerial Government in 1967, whose leadership strengthened our confidence in self-governance. And in 1978, the Virgin Islands graduated from Grant-in-Aid under the leadership of Willard Wheatley and began a remarkable journey of financial self-reliance and disciplined stewardship that has endured for nearly fifty years.

My fellow Virgin Islanders, when democracy faced one of its greatest tests in 2022, leaders from across political divides came together in a Government of National Unity to preserve democratic governance, reject colonisation and protect our Constitution. And this year, we witnessed another important act of leadership, the House of Assembly coming together around a common vision for our constitutional future. Because there are moments when unity and purpose must rise above division. And this is one of those moments.

My fellow Virgin Islanders, can it truly be coincidence that so many defining milestones are converging at this exact time? 250 years of the Long Look Free People. 100 years since the Fancy Me. A renewed constitutional journey. A people emerging stronger through adversity. Almost as if history itself — and perhaps even the guiding hand of Almighty God, is reminding us who we are and what we are capable of becoming. Because after challenge comes growth. After hardship

comes strength and a new beginning. And after the fire comes purpose.

My fellow Virgin Islanders, that same spirit lives on in our young people. We see it in young Virgin Islanders like Adaejah Hodge, whose rise to global athletic prominence reflects something deeply familiar to us all: Discipline. Confidence. Determination. And the refusal to allow limitations to define destiny. She reminds every young Virgin Islander that greatness is possible.

My fellow Virgin Islanders, strong communities build strong nations. That is why Government launched the Community Empowerment Grant Programme — restoring support directly to churches, youth groups, sports organisations and community initiatives throughout the Territory. The Commission of Inquiry changed how support could reach communities. But Government listened. And acted. This programme restores opportunity while ensuring fairness, transparency, accountability and measurable impact. Because empowerment must be fair and accessible to every community.

Government also recognises that our people are not only here at home. They are spread across the world. That is why by the end of this year, the Virgin Islands will have its first Diaspora Policy, helping Virgin Islanders abroad reconnect, return, invest and contribute to nation building. Because we need our people. Their talent. Their expertise. Their networks. And their love for country.

My fellow Virgin Islanders, I do not believe these moments are happening by accident. I believe they are happening in season. At exactly the moment they are meant to happen. As if history itself is reminding us that this is our moment to grow stronger, wiser and more united. Because the Virgin Islands has come through the fire of change. And now we stand at the threshold of something greater: A stronger democracy. A renewed Constitution. A deeper sense of unity. And a fuller realization of our purpose. So we cannot stop now. We cannot retreat now. Because destiny still lies ahead. And together strengthened by our history, inspired by our ancestors, united in purpose, and guided by Almighty God, we will keep moving forward to build a sustainable nation.

CONCLUSION

KEEP MOVING FORWARD: BUILDING A SUSTAINABLE NATION

My fellow Virgin Islanders, as I conclude this Territorial Address, I wish to return to where we began. Here. At the Noel Lloyd Positive Action Movement Park. Because there is something profoundly symbolic about gathering in this place at this moment in our history.

We gather under the name of a man who understood that progress requires courage, persistence and belief in the power of a people to shape their own future. Noel Lloyd understood something we too must never forget: Nations are not built in comfort. They are built in moments of challenge. Moments of sacrifice. And moments when ordinary people refuse to give up.

My fellow Virgin Islanders, over these past years, we have been tested. Tested by hurricanes. Tested by a global pandemic. Tested by inflation and global instability. Tested by attacks on the industries that sustain our prosperity. And tested through constitutional challenge and national reflection.

But through every storm, we endured. Through every setback, we persevered. And through every challenge, we kept moving forward. While circumstances test us, they also shape us into something more stronger and united. And because we kept moving forward, today the Virgin Islands stands stronger. Our economy remains resilient. Financial services is being protected and modernised. Tourism is growing and reaching historic heights. Infrastructure is being rebuilt. Healthcare is improving. Schools are being modernised. Communities are being empowered.

And we now stand on the threshold of shaping a new Constitution and a stronger future for generations to come. But let us also be honest: The work is not finished. There are still roads to improve. Homes to build. Communities to strengthen. Young people to uplift and educate. And opportunities to create.

Nation building is never complete. But I stand before you this evening with confidence. Because when I look across these Virgin Islands, I do not see limitation. I see possibility. I see resilience. I see talent. I see entrepreneurs building dreams. Teachers shaping minds. Healthcare workers serving with compassion. Young people breaking barriers. Communities rising stronger. And a people who have

never allowed adversity to define them. Because the story of the Virgin Islands has never been a story of surrender. It has always been a story of perseverance. Of rebuilding. Of believing. Of renewal. And of moving forward.

My fellow Virgin Islanders, this year, as we commemorate 250 years of the Long Look Free People, reflect on 100 years since the sinking of the Fancy Me, and continue our constitutional journey, perhaps history is reminding us of something important: That this moment is not accidental. That the sacrifices of those who came before us were not in vain. And perhaps, just perhaps, God has been preparing us for this very moment. A moment to grow stronger. A moment to grow wiser. A moment to grow more united. And a moment to continue the unfinished work of building the Virgin Islands our ancestors dreamed was possible. Because we are not simply inheritors of this Territory. We are builders of its future. Builders of stronger institutions. Builders of stronger communities. Builders of greater opportunity. Builders of a stronger economy. Builders of a more self-confident and self-determined Virgin Islands.

And as we move toward a new Constitution and a new chapter in our national story, let us remember this: The future of these Virgin Islands will not be built by Government alone. It will be built by all of us. Together. Across districts. Across generations. Across differences. United by something greater than politics, our shared love for these Virgin Islands and our responsibility to leave them better than we found them.

My fellow Virgin Islanders, so this evening, I ask you: Do not lose faith. Do not lose hope. And above all, do not stop moving forward. Because if the Long Look Free People could move forward toward freedom, if our ancestors could move forward through hardship, and if we could move forward through hurricanes, pandemics, uncertainty and challenge, then surely, together, we can move forward into a stronger tomorrow. A more united tomorrow. A more prosperous tomorrow. And a more self-determined tomorrow.

The future is calling us. Purpose is calling us. And destiny still lies ahead. So let us move forward together, with courage in our hearts, faith in Almighty God, confidence in ourselves, and hope for generations yet unborn. Because I truly

believe this: The best days of the Virgin Islands are not behind us. They are still ahead of us. And so, with gratitude to Almighty God. With faith in one another, and with confidence in the future of these beloved Virgin Islands, let us continue together, to Keep Moving Forward. Because together, we will keep moving forward to build a sustainable nation.

May God bless you. And may God continue to bless these beautiful Virgin Islands. Thank you.