

IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE  
CAYMAN ISLANDS HOLDEN AT GEORGE TOWN

Cause No: 77 2020

BETWEEN

CAROL PATRICIA FISHER-MILLS

IMMIGRATION APPEALS TRIBUNAL

APPELLANT

RESPONDENT

NOTICE OF APPEAL

TAKE NOTICE that the Grand Court will be moved so soon as Counsel can be heard on behalf of the above-named Appellant on Appeal from the judgment herein of the Immigration Appeals Tribunal given by letter on the 9<sup>th</sup> day of March 2020  
Whereby it was adjudged

(i) The Appellant's appeal against the decision of the Caymanian Status and Permanent Residency Board of 12<sup>th</sup> June 2018 had been refused.

(ii) For an Order:

1. The decision of IAT dated the 9 March 2020 be overturned
2. This Court makes a Declaration that the award of points under Immigration Regulations Schedule 2, factor 2a is one of 15 points.
3. This Court makes a Declaration that the award of points under Immigration Regulations Schedule 2, factor 2a is one of 15 points.
4. The case be remitted to the IAT for re-hearing
5. Any such order as this Honourable Court deems appropriate.

Dated this 9 day of April 2020

To: The above-named Respondent.

This Notice of Appeal is filed for the Appellant by H. Phillip Ebanks, Attorney at law whose address for service is 19 Walkers Road, George Town, Grand Cayman and who is contactable by email to [pebanks@premiergroup.ky](mailto:pebanks@premiergroup.ky)

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN ISLANDS HOLDEN AT GEORGE TOWN**

**Cause No: 2020**

**AND IN THE MATTER OF AN APPEAL BY CAROL PATRICIA FISHER-MILLS PURSUANT TO SECTION 23 (2) IMMIGRATION TRANSITION LAW (2018).**

**BETWEEN**

**CAROL PATRICIA FISHER-MILLS**

**APPELLANT**

**And**

**IMMIGRATION APPEALS TRIBUNAL**

**RESPONDENT**

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**GROUNDS OF APPEAL**

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This is an Appeal to the Grand Court (“GC”) by Carol Patricia Fisher-Mills (“the Appellant”) against the decision of the Immigration Appeals Tribunal (“IAT”) to refuse an appeal concerning Grant of Permanent Residence pursuant to section 30(1) and 30(4) of the Immigration Law (2015 revision).

**Background**

The Appellant submitted an application for the Grant of Permanent Residency pursuant to section 30(1) of the Immigration Law (2015 Revision) on or around the 29 March 2018 (Immigration file #0112284).

On the 12<sup>th</sup> June 2018 the Appellant received a decision letter outlining her application had been refused.

This Appeal is filed for the Appellant by H. Phillip Ebanks, Attorney at law whose address for service is 19 Walkers Road, George Town, Grand Cayman and who is contactable by email to [pebanks@premiergroup.ky](mailto:pebanks@premiergroup.ky)

On the 3<sup>rd</sup> October 2018 the Appellant received the Appeal Statement indicating that the application had been refused and setting out the award of points. In summary, she had only been awarded 76.5 points out of a possible 215. The score required for Grant is 110 points.

The Appellant lodged detailed grounds of appeal on the 7 May 2019 with the IAT.

### **The Decision**

On the 9 March 2020 the Appellant received notice by way of letter that her appeal against the decision of the Caymanian Status and Permanent Residency Board (CS/PP) Board had been refused.

The Appellant now appeals against that decision on the following basis.

### **Grounds of Appeal**

1. That the IAT erred in law in the application of points under Immigration Regulations 2017 Schedule 2, factor 2b, Education.
2. That the IAT erred in law in the application of points under Immigration Regulations 2017 Schedule 2, factor 4a, Financial Stability – Cash and Savings.
3. That the decision of the IAT was unreasonable, and contrary to principles of natural justice.

### **Submissions**

#### **Ground 1: That the IAT erred in law in the application of points under Immigration Regulations (2017) Schedule 2, factor 2b, Education.**

5. Factor 2, Education Training and Experience, of Immigration Regulations (2017) states:

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*“Points will be allocated based on the applicant’s academic qualifications, technical qualifications or educational certificates, by any internationally or nationally recognized institution or official body related in the applicant’s current field of expertise or trade”*

6. Under subsection (b), the maximum point available is 15. With regard to skilled/unskilled occupations, factor 2bII, makes it clear that if the individual in question has obtained a local license from the relevant Regulatory Body the award of points shall be 15.

7. The IAT, in the letter dated 9 March 2020 stated:

*“Factor 2(b) Education – Points are awarded as set out in schedule 2 of the Immigration Regulations, Factor 2B notes “Applicant’s academic qualifications, technical qualifications or educational certificates, by any internationally or nationally recognized institution or official body related in the applicant’s current field of expertise or trade”*

*“Skilled / Unskilled Occupations, II-vi) Vocational Certificate (less than 1 year of study) – 7 points”. The Tribunal is of the view that seven (7) points awarded by the CS/PR Board to the Appellant for this factor was reasonable as the certificate the Appellant provided was in relation to her current occupation and under one year of study;”*

8. The Appellant provided two documents in support of the award of points under the above Factor. First, a Certificate of Participation dated the 25 April 2016, and issued by the Cayman Islands Government (“Certificate”)<sup>1</sup>. Second, a license to perform the duty of barber / cosmetologist issued by the Kingston & St Andrew Corporation on 12 November 1987 and then re-registered on the 12 November 2001 (“License”)<sup>2</sup>.

9. It is submitted that the IAT failed to apply, or failed to apply properly, Factor 2, Education Training and Experience, of Immigration Regulations (2017) Skilled / Unskilled ii. It is clear under this subsection than an individual who provides a local license from a regulatory body, with regard to *“any internationally or nationally recognized institution or official body related in the applicant’s current field of expertise or trade”* should be entitled to an award of 15 points.

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<sup>1</sup> Certificate dated 25 April 2016, Appendix CPFM1

<sup>2</sup> License dated 12 November 2007, Appendix CPFM2

10. In this present case, the Appellant submitted her original License that was granted by the Licensing body in which she studied. The Appellant further provided the mandatory training certificate from the Cayman Island's government, to allow her to practice barbering/cosmetology, pursuant to her original license, within the Cayman Islands. However, the IAT failed to refer to the Regulatory License in their consideration or award of points.
11. The Ministry of Health, Environment, Culture and Housing provides that all cosmetologists are to undergo health and safety training. This is the only mandate training course or professional licensing course provided by the Cayman Islands Government. Therefore, the Appellant has provided evidence of her full compliance with regularity licensing provisions and her license to operate in the same. Accordingly, we submit that the IAT erred in their Application of the Immigration Regulations 2017.

**Ground 2: That the IAT erred in law in the application of points under Immigration Regulations (2017) Schedule 2, factor 4a, Financial Stability – Cash and Savings.**

12. Factor 4, Financial Stability, of Immigration Regulations (2017) states:

*“a. Evidence of cash and savings held locally*

*Applicant's total cash and deposits (up to a maximum of CI\$50,000) as a percentage of aggregate salary /income for the last twelve months*

<i>i. 5.0% and greater</i>	<i>i. 15</i>
<i>ii. 4.0% to 4.99%</i>	<i>ii. 12</i>
<i>iii. 3.0% to 3.99%</i>	<i>iii. 9</i>
<i>iv. 2.0% to 2.99%</i>	<i>iv. 6</i>
<i>v. 1.0% to 1.99%</i>	<i>v. 3</i>
<i>vi. Less than 1.0%</i>	<i>vi. 0”</i>

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13. The Applicant provided bank statements indicating that she had a balance of CI\$1274.58 as of the 9 February 2018<sup>3</sup>. Her last twelve-month salary receipts was CI\$11,700<sup>4</sup>. Therefore, that would meet the 5% or greater threshold. The exact calculation yields (1274.58/11700) 10.89% of annual salary held in savings. That would result in an award of 15 points.
14. Even if looking at the statement provided over the period of February 2018 to February 2017 (12 months preceding the application) and taking an average of the balance: (Feb 2017 150, March 2017 187, April 2017 17.69, May 2017 642.69, June 2017 532, July 2017 210, August 2017 24.75, September 2017 21.75, October 2017 no record, November 2017 no record, December 2017 no record, January 2018 464, February 2018 1274.58). This yields an average of CI\$293.71. This would result in a calculation of (293.7/ 11700) 2.5 % of annual salary held in savings and an award of 6 points.
15. The letter provided by Cayman National Bank<sup>5</sup> comments that Appellant maintains a balance in the “*low three figure range over the past five years.*” If one adopt an assumption that low three figures means under 500\$ on average then that yields a calculation (500 / 11,700) 4.27% of annual salary held in savings and should have attracted an award of 12 points.
16. The IAT reasoned as follows “*Factor 4a – Cash and Savings \_ the Tribunal determined that the CS/PR Board was not in breach of procedural fairness, or at variance with the Regulations, nor acted unreasonably or contrary to the principles of natural justice in awarding the Appellant zero points based on the letter form Cayman National Bank dated 9<sup>th</sup> February 2018.*”
17. A number of issues arise from the reasoning above. First, the IAT provide no reasons for reaching the conclusion it does. There is a long-standing public law proposition that

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<sup>3</sup> Statements of CNB account number SV-012-39039 page 5, Appendix CPFM3

<sup>4</sup> Letter from Courtney Morrison, dated 19 February 2018 , Appendix CPFM4

<sup>5</sup> Letter dated 9 February 2018, Appendix CPFM5

decision-makers must act fairly, fairly, rationally and for proper law purposes. In doing so, there is a general duty to provide reasons for their decisions. Second, any proper and lawful interpretation of the information at the AIT disposal can only reach one of the three submissions presented above. Therefore, the award of 0 points is not rationally open to the IAT. Accordingly, it is submitted that the IAT erred in law in reaching that conclusion.

**Ground 3. That the decision of the IAT was unreasonable, and contrary to principles of natural justice.**

18. A decision mad subject to a discretionary power, of which the IAT has, must be “reasonable.” “Reasonableness includes an implicit recognition that there will be many ways in which a decision maker might exercise a particular discretion. However, it is submitted that in accordance with the decision in *Associated Provincial Picture Houses Ltd. v. Wednesbury Corporation [1948] 1KB 223*, such decisions lie outside that range if:
  - i. “a decision which is so outrageous in its defiance of logic or of accepted moral standards that no sensible person who had applied his mind to the question could have arrived at it”; or
  - ii. “beyond the range of responses open to a reasonable decision maker.”
19. In doing so, the threshold for unreasonableness has been calibrated according to the circumstances and context of the case and it is submitted that this Court can do so. For example, a Court may conclude that a decision maker attached wholly disproportionate weight to a particular factor or failed to do so or made some other logical blunder, that renders the decision-making process unlawful.
20. In considering the grounds above it is submitted that in both interpretations of both factors, and the subsequent application to the facts of the case, the decision-making process was unlawful.
21. Considering Ground 1, the IAT failed to:
  - i. recognize the License as granted by the Jamaican authority;

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- ii. failed to recognize that license as granted by the Cayman Islands Government was the only License available; and,
  - iii. therefore, failed to logically and reasonable conclude that the Appellant had presented all possible evidence to demonstrate she had received the proper regulatory license and the subsequent award of 15 points.
22. Considering Ground 2, the IAT failed to :
- i. apply the Immigration Regulations 2017 properly;
  - ii. failed to calculate the percentage of savings held properly;
  - iii. failed to consider the bank statements provided; and,
  - iv. placed wholly disproportional weight on the letter provided form Cayman National bank which does not even include a figure to enable a mathematical calculation to take place, which must take place in order to apply the IR2017 correctly.
23. Therefore, in all the circumstances it is submitted that the decision of the IAT was unreasonable, and contrary to principles of natural justice.

### **General Submissions**

24. Each case should turn on its merits.
25. the Law is broad enough as to allow other factors aside from the point systems to be considered and for adjustments to be made to reflect reasonable action and decision on the part of the IAT on matters which the point systems cannot provide guidance.
26. The law in defining in "points system" clearly provides that they are "**guidelines** (highlight and emphasis mine) set out in schedule 2 of the Regulations to evaluate an applicant for Permanent Residency". In the circumstances, **the point system alone ought**

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**not, and should not**, be the sole determinant and does not preclude the grant of PR even if the number of points is not attained.

27. In accordance with the Cayman Islands Constitution Order 2009 and the Cayman Islands Bill of Rights attention is drawn to the Constitution of the Cayman Islands which states:

*"The people of the Cayman Islands, recalling the events that have shaped their history and made them what they are, and acknowledging their distinct history, culture and Christian heritage and its enduring influence and contribution in shaping the spiritual, moral and social values that have guided their development and brought peace, prosperity and stability to those islands, through the vision, forbearance, and leadership of their people, who are loyal to Her Majesty the Queen; affirm their intention to be a community protective of traditional Caymanian heritage and then family unit."*

28. The Appellant relies upon the principles annunciated within Hewitt v. Rivers, Solomon & The A.G. for The Cayman Islands Grand Court Cause No 198 of 2013. The court cites (at paragraph 32), Lord Bingham in the case of R v. Reves [2002] UKPC 11, [2002] 1 AC 235 at 26. Here he summarized the principles to be derived from a number of cases on interpretation of constitutional provisions and said as follows:

*"As in the case of any other instrument the court must begin its task of constitutional interpretation by carefully considering the language used in the Constitution. But it does not treat the language of the Constitution as if it were found in a will or a deed or a charter party. A generous and purposive interpretation is to be given to constitutional provisions protecting human rights. The Court has no licence to read its own predilections and moral values into the Constitution, but it is required to consider the substance of the fundamental right at issue and ensure contemporary protection of that right in light of evolving standards of decency that mark the progress of a maturing society..."*

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29. Within Hewitt, the court concluded that it must seek to give effect to the real meaning of the provisions. It is submitted in this present matter that the real meaning of the Constitution is to support community minded life within the Cayman Islands. That is what the Appellant wishes to do; to live and reside legally in the Cayman Islands. It is submitted that the IAT should have exercised its discretion in favor of the Appellant.

**Order sought:**

1. The decision of IAT dated the 9 March be overturned
2. This Court makes a Declaration that the award of points under Immigration Regulations Schedule 2, factor 2a is one of 15 points.
3. This Court makes a Declaration that the award of points under Immigration Regulations Schedule 2, factor 2a is one of 15 points.
4. The case be remitted to the IAT for re-hearing
5. Any such order as this Honourable Court deems appropriate.

**AND THE APPELLENT PRAYS** that this Grand Court of the Cayman Islands will exercise its powers and grant the Appellant's application.

Dated 8 April 2020



H. Phillip Ebanks  
Attorney for the Appellant

This Appeal is filed for the Appellant by H. Phillip Ebanks, Attorney at law whose address for service is 19 Walkers Road, George Town, Grand Cayman and who is contactable by email to [pebanks@premiergroup.ky](mailto:pebanks@premiergroup.ky)

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN ISLANDS HOLDEN AT GEORGE TOWN**

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**RESPONDENT**

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**GROUNDS OF APPEAL**

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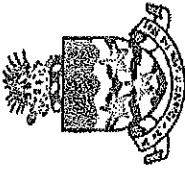
**APPENDIX CPFM1**

CERTIFIED TO BE A TRUE AND CORRECT

COPIES OF THE ORIGINAL

Signature, ID# E-123456

Justice of the Peace  
in and for The Cayman Islands



CAYMAN ISLANDS

# CAYMAN ISLANDS GOVERNMENT

## Department of Environmental Health

Certificate of Participation  
awarded to

**CAROL FISHER**

For attending the Health Education Training Course for Cosmetologists, Barbers and Hairdressers  
conducted by the Department of Environmental Health on

April 25, 2016

*[Signature]*  
Chief Environmental Health Officer  
Department of Environmental Health

*[Signature]*  
Course Coordinator

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN ISLANDS HOLDEN AT GEORGE TOWN**

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**BETWEEN**

**CAROL PATRICIA FISHER-MILLS**

**APPELLANT**

**And**

**IMMIGRATION APPEALS TRIBUNAL**

**RESPONDENT**

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**GROUNDS OF APPEAL**

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**APPENDIX CPFM2**



NO.: C476

**Kingston & St. Andrew Corporation**  
~~FR~~ - FR/2001  
LICENCE TO PERFORM THE DUTY OF A BARBER/COSMETOLOGIST

Carol Patricia Fisher

of 34 Manor View Dr Kgn 8

whose photograph is affixed hereto and whose signature is appended below is hereby licensed to perform the duties of a Barber/Cosmetologist for reward subject to the provision of the Public Health Act and to the Regulations made thereunder.

This Licence unless sooner revoked will expire on the 31st day of March, 20 02

Dated the 12th day of November 1901  
Reg # 23663 dtd 12/11/01

This Licence is hereby renewed and unless sooner revoked will continue in force until the 31st day of March, 20\_\_\_\_.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Town Clerk

This Licence is hereby renewed and unless sooner revoked will continue in force until the 31st day of March, 20\_\_\_\_.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Town Clerk

This Licence is hereby renewed and unless sooner revoked will continue in force until the 31st day of March, 20\_\_\_\_.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Town Clerk

This Licence is hereby renewed and unless sooner revoked will continue in force until the 31st day of March, 20\_\_\_\_.

Dated the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

Town Clerk



KINGSTON & ST. ANDREW CORPORATION

[Signature]  
TOWN CLERK

[Signature]  
(Signature of Person Licensed)

CERTIFIED TO BE A TRUE AND CORRECT COPY OF THE ORIGINAL

[Signature] ID# EL240604  
Justice of the Peace  
in and for The Cayman Islands

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN  
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PURSUANT TO SECTION 23 (2) IMMIGRATION TRANSITION LAW (2018).**

**BETWEEN**

**CAROL PATRICIA FISHER-MILLS**

**APPELLANT**

**And**

**IMMIGRATION APPEALS TRIBUNAL**

**RESPONDENT**

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**GROUNDS OF APPEAL**

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**APPENDIX CPFM3**

Cayman National Bank  
P.O. Box 1097

Tibbetts Square  
Main: 345-949-4655  
Fax: (345) 949-7506

Carol Patricia Fisher  
General Delivery Cayman Brac KY2-2000, Cayman  
Islands

Date: 09/02/2018  
Period: 09/02/2013 - 09/02/2018  
( 1826 Days )

SSN:  
Personal  
Banker: Dorra Sanford

ACCOUNT # SV 012-39039 KYD Personal Sav - KYD

Transaction Information

Effective Date	Entered Date	CK #	Description	Amount	Balance
25/02/2013	25/02/2013		Deposit	KYD150.00	KYD205.90
28/02/2013	28/02/2013	0	POS Purchase A'S MART CAYM	KYD10.00	KYD195.90
01/03/2013	01/03/2013		Govt. Stamp Duty Fees	KYD0.25	KYD195.65
04/03/2013	04/03/2013	0	POS Purchase A'S MART CAYM	KYD15.00	KYD180.65
08/03/2013	08/03/2013	0	POS Purchase A'S MART CAYM	KYD12.95	KYD167.70
11/03/2013	11/03/2013		Deposit	KYD150.00	KYD317.70
18/03/2013	18/03/2013	0	POS Purchase THE SHOPPE GRAN	KYD26.00	KYD291.70
18/03/2013	18/03/2013	0	POS Purchase KIRK FREEPORT-CAMAN BRAGEOR	KYD44.52	KYD247.18
20/03/2013	20/03/2013	0	POS Purchase THE SHOPPE GRAN	KYD18.20	KYD228.98
02/04/2013	02/04/2013		Govt. Stamp Duty Fees	KYD1.25	KYD227.73
05/04/2013	05/04/2013	0	POS Purchase TIBBETTS SQUARE LTD GRAN	KYD33.68	KYD194.05
09/04/2013	09/04/2013	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD100.00	KYD94.05
09/04/2013	09/04/2013		Jan. 2013 Govt Stamp Duty Fee	KYD0.50	KYD93.55
15/04/2013	15/04/2013	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD30.00	KYD63.55
15/04/2013	15/04/2013	0	POS Purchase BILLY'S SUPERMARKET GRAN	KYD21.36	KYD42.19
22/04/2013	22/04/2013		Deposit	KYD50.00	KYD92.19
26/04/2013	26/04/2013	0	POS Purchase A'S MART CAYM	KYD10.00	KYD82.19
01/05/2013	01/05/2013	0	POS Purchase A'S MART CAYM	KYD10.00	KYD72.19
06/05/2013	06/05/2013		Govt. Stamp Duty Fees	KYD1.25	KYD70.94
13/05/2013	13/05/2013		Deposit	KYD250.00	KYD320.94
03/06/2013	03/06/2013	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD100.00	KYD220.94
03/06/2013	03/06/2013		Govt. Stamp Duty Fees	KYD0.25	KYD220.69
20/06/2013	20/06/2013	0	POS Purchase CAYMAN BRAC POWER AN GRAN	KYD25.00	KYD195.69
21/06/2013	21/06/2013	0	POS Purchase THE SHOPPE GRAN	KYD33.89	KYD161.80
24/06/2013	24/06/2013	0	POS Purchase CAYMAN BRAC POWER AN GRAN	KYD25.00	KYD136.80
27/06/2013	27/06/2013	0	POS Purchase KIRKCONNELL LIMITED GRAN	KYD25.00	KYD111.80
28/06/2013	28/06/2013	0	POS Purchase WEST END TEXACO GRAN	KYD20.00	KYD91.80
02/07/2013	02/07/2013		Govt. Stamp Duty Fees	KYD1.50	KYD90.30
04/07/2013	04/07/2013	0	POS Purchase THE SHOPPE GRAN	KYD20.00	KYD70.30
08/07/2013	08/07/2013	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD50.00	KYD20.30
11/07/2013	11/07/2013		Deposit	KYD75.00	KYD95.30
16/07/2013	16/07/2013	0	POS Purchase WEST END TEXACO GRAN	KYD20.00	KYD75.30
16/07/2013	16/07/2013	0	POS Purchase C.I. GOVERNMENT FAIT GRAN	KYD25.00	KYD50.30
01/08/2013	01/08/2013		Govt. Stamp Duty Fees	KYD1.00	KYD49.30
06/08/2013	06/08/2013	0	POS Purchase THE SHOPPE GRAN	KYD10.00	KYD39.30
02/09/2013	02/09/2013		Govt. Stamp Duty Fees	KYD0.25	KYD39.05
31/10/2013	31/10/2013		Deposit	KYD100.00	KYD139.05
12/11/2013	12/11/2013	0	POS Purchase WEST END TEXACO GRAN	KYD25.00	KYD114.05

## Transaction Information

Effective Date	Entered Date	CK #	Description	Amount	Balance
15/11/2013	15/11/2013	0	POS Purchase BILLY'S SUPERMARKET GRAN	KYD16.34	KYD97.71
20/11/2013	20/11/2013	0	POS Purchase WEST END TEXACO GRAN	KYD25.00	KYD72.71
02/12/2013	02/12/2013		Govt. Stamp Duty Fees	KYD0.75	KYD71.96
10/03/2014	10/03/2014		Deposit	KYD25.00	KYD96.96
18/03/2014	18/03/2014	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD20.00	KYD76.96
19/03/2014	19/03/2014	0	POS Purchase WEST END TEXACO GRAN	KYD15.00	KYD61.96
19/03/2014	19/03/2014	0	POS Purchase THE SHOPPE GRAN	KYD15.00	KYD46.96
25/03/2014	25/03/2014	0	POS Purchase THE SHOPPE GRAN	KYD14.19	KYD32.77
02/04/2014	02/04/2014		Govt. Stamp Duty Fees	KYD1.00	KYD31.77
14/04/2014	14/04/2014		Deposit	KYD82.50	KYD114.27
28/04/2014	28/04/2014	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD30.00	KYD84.27
30/04/2014	30/04/2014	0	POS Purchase C & WIRELESS CAYMAN BRAGRAN	KYD20.00	KYD64.27
01/05/2014	01/05/2014		Govt. Stamp Duty Fees	KYD0.50	KYD63.77
09/05/2014	09/05/2014	0	POS Purchase WEST END-TEXACO GRAN	KYD20.00	KYD43.77
02/06/2014	02/06/2014		Govt. Stamp Duty Fees	KYD0.25	KYD43.52
06/06/2014	06/06/2014	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD10.00	KYD33.52
02/07/2014	02/07/2014	0	POS Purchase BILLY'S SUPERMARKET GRAN	KYD8.47	KYD25.05
02/07/2014	02/07/2014		Govt. Stamp Duty Fees	KYD0.25	KYD24.80
28/07/2014	28/07/2014		Deposit	KYD101.50	KYD126.30
01/08/2014	01/08/2014		Govt. Stamp Duty Fees	KYD0.25	KYD126.05
18/08/2014	18/08/2014	0	POS Purchase WEST END TEXACO GRAN	KYD25.00	KYD101.05
01/09/2014	02/09/2014		Govt. Stamp Duty Fees	KYD0.25	KYD100.80
03/09/2014	03/09/2014	0	POS Purchase TIB-MART GAS STATION CAYM	KYD25.00	KYD75.80
08/09/2014	08/09/2014	0	POS Purchase THE SHOPPE GRAN	KYD30.00	KYD45.80
15/09/2014	15/09/2014	0	POS Purchase WEST END TEXACO GRAN	KYD10.00	KYD35.80
22/09/2014	22/09/2014	0	POS Purchase THE SHOPPE GRAN	KYD6.30	KYD29.50
01/10/2014	01/10/2014		Govt. Stamp Duty Fees	KYD1.00	KYD28.50
27/10/2014	27/10/2014		Deposit	KYD250.00	KYD278.50
28/10/2014	28/10/2014	0	POS Purchase L & M SUPER STORE LT CAYM	KYD7.30	KYD271.20
03/11/2014	03/11/2014		Govt. Stamp Duty Fees	KYD0.25	KYD270.95
11/11/2014	11/11/2014	0	ATM Withdrawal CNB - CAYMAN BRAC BRANCCA	KYD200.00	KYD70.95
24/11/2014	24/11/2014	0	POS Purchase WEST END TEXACO GRAN	KYD15.00	KYD55.95
25/11/2014	25/11/2014	0	POS Purchase THE SHOPPE GRAN	KYD11.30	KYD44.65
02/12/2014	02/12/2014		Govt. Stamp Duty Fees	KYD0.75	KYD43.90
22/12/2014	22/12/2014		Deposit	KYD500.00	KYD543.90
02/01/2015	02/01/2015		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD50.00	KYD493.90
02/01/2015	02/01/2015		TIBBETTS ENTERPRISES GRAND CAYMAN KY	KYD15.49	KYD478.41
02/01/2015	02/01/2015		WEST END TEXACO GRAND CAYMAN KY	KYD25.00	KYD453.41
02/01/2015	02/01/2015		KIRK FREEPORT-CAMAN BRAGEORGE TOWN KY	KYD63.84	KYD389.57
02/01/2015	02/01/2015		ECONOMY ELECTRONICS GRAND CAYMAN KY	KYD237.50	KYD152.07
07/01/2015	07/01/2015		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD25.00	KYD127.07
07/01/2015	07/01/2015		BILLY'S SUPERMARKET GRAND CAYMAN KY	KYD6.54	KYD120.53
19/01/2015	19/01/2015		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD100.00	KYD20.53
28/01/2015	28/01/2015		Deposit	KYD400.00	KYD420.53
04/02/2015	04/02/2015		Govt. Stamp Duty Fees	KYD2.00	KYD418.53
09/02/2015	09/02/2015		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD75.00	KYD343.53
11/02/2015	11/02/2015		C & WIRELESS CAYMAN BRAGRAN CAYMAN KY	KYD25.00	KYD318.53

## Transaction Information

Effective Date	Entered Date	CK #	Description	Amount	Balance
17/02/2015	17/02/2015		CAYMAN BRAC POWER AN GRAND CAYMAN KY	KYD43.42	KYD275.11
23/02/2015	23/02/2015		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD100.00	KYD175.11
25/02/2015	25/02/2015		BLUFF VIEW STORE GRAND CAYMAN KY	KYD35.98	KYD139.13
11/03/2015	11/03/2015		BLUFF VIEW STORE GRAND CAYMAN KY	KYD39.98	KYD99.15
13/03/2015	13/03/2015		THE SHOPPE GRAND CAYMAN KY	KYD35.00	KYD64.15
13/03/2015	13/03/2015		Jan. 2013 Govt Stamp Duty Fee	KYD0.50	KYD63.65
17/03/2015	17/03/2015		Reversal - Jan. 2013 Govt Stamp Duty Fee	KYD0.50	KYD64.15
17/03/2015	17/03/2015		Feb. 2015 Govt Stamp Duty Fee	KYD1.25	KYD62.90
23/03/2015	23/03/2015		THE SHOPPE GRAND CAYMAN KY	KYD27.25	KYD35.65
01/04/2015	01/04/2015		Govt. Stamp Duty Fees	KYD0.75	KYD34.90
30/10/2015	30/10/2015		Deposit	KYD300.00	KYD334.90
30/10/2015	30/10/2015		Withdrawal	KYD299.88	KYD35.02
31/10/2015	31/10/2015		DB Transaction Fee	KYD0.70	KYD34.32
02/11/2015	02/11/2015		Oct Govt Stamp Duty Fee	KYD0.25	KYD34.07
10/12/2015	10/12/2015		Deposit	KYD100.00	KYD134.07
10/12/2015	10/12/2015		Withdrawal	KYD100.00	KYD34.07
15/12/2015	15/12/2015		Deposit	KYD160.00	KYD194.07
18/12/2015	18/12/2015		Deposit	KYD750.00	KYD944.07
18/12/2015	18/12/2015		Withdrawal	KYD749.28	KYD194.79
23/12/2015	23/12/2015		DR Rate Change: 12.2500% To 12.5000%	KYD0.00	KYD194.79
29/12/2015	29/12/2015		POS Purchase CSC CONSULAR SERVICES I WWW	KYD140.20	KYD54.59
31/12/2015	31/12/2015		DB Transaction Fee	KYD1.40	KYD53.19
05/01/2016	05/01/2016		Dec Govt Stamp Duty Fee	KYD0.75	KYD52.44
26/01/2016	26/01/2016		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD4.30	KYD48.14
26/01/2016	26/01/2016		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD5.17	KYD42.97
03/02/2016	03/02/2016		Jan Govt Stamp Duty Fee	KYD0.50	KYD42.47
12/05/2016	12/05/2016		Deposit	KYD1,125.00	KYD1,167.47
18/05/2016	18/05/2016		POS Purchase C.I. GOVERNMENT FAIT GRAND	KYD200.00	KYD967.47
23/05/2016	23/05/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD150.00	KYD817.47
17/06/2016	17/06/2016		May Govt Stamp Duty Fees	KYD0.50	KYD816.97
27/06/2016	27/06/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD50.00	KYD766.97
27/06/2016	27/06/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD150.00	KYD616.97
01/07/2016	01/07/2016		June Govt Stamp Duty Fees	KYD0.50	KYD616.47
13/07/2016	13/07/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD200.00	KYD416.47
18/07/2016	18/07/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD150.00	KYD266.47
20/07/2016	20/07/2016		POS Purchase WEST END TEXACO GRAND CAYMA	KYD20.00	KYD246.47
21/07/2016	21/07/2016		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD7.76	KYD238.71
21/07/2016	21/07/2016		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD53.38	KYD185.33
25/07/2016	25/07/2016		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD20.00	KYD165.33
27/07/2016	27/07/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD100.00	KYD65.33
29/07/2016	01/08/2016		July Govt Stamp Duty Fees	KYD1.75	KYD63.58
11/08/2016	11/08/2016		Deposit	KYD900.00	KYD963.58
11/08/2016	11/08/2016		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD25.00	KYD938.58
15/08/2016	15/08/2016		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD10.00	KYD928.58

## Transaction Information

Effective Date	Entered Date	CK #	Description	Amount	Balance
22/08/2016	22/08/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD100.00	KYD828.58
29/08/2016	29/08/2016		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD45.91	KYD782.67
29/08/2016	29/08/2016		POS Purchase C.I. GOVERNMENT FAIT GRAND	KYD105.00	KYD677.67
30/08/2016	30/08/2016		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD27.04	KYD650.63
31/08/2016	31/08/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD100.00	KYD550.63
31/08/2016	31/08/2016		Interest Credit	KYD0.01	KYD550.64
01/09/2016	01/09/2016		August Govt Stamp Duty Fees	KYD1.75	KYD548.89
07/09/2016	07/09/2016		POS Purchase C.I. GOVERNMENT FAIT GRAND	KYD156.67	KYD392.22
12/09/2016	12/09/2016		POS Purchase BRAC REEF BEACH RESO GRAND	KYD24.89	KYD367.33
19/09/2016	19/09/2016		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD150.00	KYD217.33
19/09/2016	19/09/2016		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD7.25	KYD210.08
19/09/2016	19/09/2016		POS Purchase C.I. GOVERNMENT FAIT GRAND	KYD76.10	KYD133.98
30/09/2016	30/09/2016		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD17.39	KYD116.59
03/10/2016	03/10/2016		September Govt Stamp Duty Fees	KYD1.50	KYD115.09
05/10/2016	05/10/2016		POS Purchase L & M SUPER STORE LT CAYMAN	KYD5.53	KYD109.56
05/10/2016	05/10/2016		POS Purchase C & WIRELESS CAYMAN BRA GRA	KYD40.00	KYD69.56
06/10/2016	06/10/2016		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD7.86	KYD61.70
06/10/2016	06/10/2016		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD16.99	KYD44.71
19/10/2016	19/10/2016		POS Purchase CAYMAN AIRWAYS CYB ATO CAYM	KYD10.52	KYD34.19
31/10/2016	01/11/2016		October Govt Stamp Duty Fees	KYD1.25	KYD32.94
03/01/2017	03/01/2017		DR Rate Change: 12.5000% To 12.7500%	KYD0.00	KYD32.94
02/03/2017	02/03/2017		Deposit	KYD125.00	KYD157.94
02/03/2017	02/03/2017		Draft Purchase: KYD125 600788348	KYD130.00	KYD27.94
22/03/2017	22/03/2017		Deposit	KYD170.00	KYD197.94
22/03/2017	22/03/2017		POS Purchase WEST END TEXACO GRAND CAYMA	KYD10.00	KYD187.94
22/03/2017	22/03/2017		Draft Purchase: KYD165 600789509	KYD170.00	KYD17.94
01/04/2017	01/04/2017		March Govt Stamp Duty Fees	KYD0.25	KYD17.69
03/04/2017	03/04/2017		CR Rate Change: 0.0050% To 0.0100%	KYD0.00	KYD17.69
03/04/2017	03/04/2017		DR Rate Change: 12.7500% To 13.0000%	KYD0.00	KYD17.69
03/05/2017	03/05/2017		Deposit	KYD925.00	KYD942.69
23/05/2017	23/05/2017		CNB - CAYMAN BRAC BRANCCAYMAN BRAC KYKY	KYD200.00	KYD742.69
31/05/2017	31/05/2017		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD100.00	KYD642.69
01/06/2017	01/06/2017		May Govt Stamp Duty Fees	KYD0.50	KYD642.19
02/06/2017	02/06/2017		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD20.00	KYD622.19
06/06/2017	06/06/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD31.65	KYD590.54
13/06/2017	13/06/2017		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD50.00	KYD540.54
15/06/2017	15/06/2017		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD8.05	KYD532.49
28/06/2017	28/06/2017		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD15.38	KYD517.11
30/06/2017	30/06/2017		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD15.14	KYD501.97

## Transaction Information

Effective Date	Entered Date	CK #	Description	Amount	Balance
30/06/2017	30/06/2017		DR Rate Change: 13.0000% To 13.2500%	KYD0.00	KYD501.97
01/07/2017	01/07/2017		June Govt Stamp Duty Fees	KYD1.50	KYD500.47
11/07/2017	11/07/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD3.79	KYD496.68
11/07/2017	11/07/2017		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD14.03	KYD482.65
12/07/2017	12/07/2017		POS Purchase L & M SUPER STORE LT CAYMAN	KYD6.55	KYD476.10
12/07/2017	12/07/2017		POS Purchase TIB-MART GAS STATION CAYMAN	KYD26.00	KYD450.10
12/07/2017	12/07/2017		POS Purchase C & WIRELESS CAYMAN BRA GRA	KYD20.00	KYD430.10
14/07/2017	14/07/2017		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD16.76	KYD413.34
14/07/2017	14/07/2017		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD110.00	KYD303.34
18/07/2017	18/07/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD31.63	KYD271.71
24/07/2017	24/07/2017		POS Purchase L & M SUPER STORE LT CAYMAN	KYD13.88	KYD257.83
25/07/2017	25/07/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD22.52	KYD235.31
26/07/2017	26/07/2017		POS Purchase WEST END TEXACO GRAND CAYMA	KYD25.00	KYD210.31
01/08/2017	01/08/2017		July Govt Stamp Duty Fees	KYD2.75	KYD207.56
02/08/2017	02/08/2017		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD10.00	KYD197.56
02/08/2017	02/08/2017		ATM Withdrawal CNB - CAYMAN BRAC BRANC C	KYD50.00	KYD147.56
07/08/2017	07/08/2017		POS Purchase THE SHOPPE GRAND CAYMAN KY	KYD21.41	KYD126.15
09/08/2017	09/08/2017		POS Purchase TIB-MART GAS STATION CAYMAN	KYD25.00	KYD101.15
11/08/2017	11/08/2017		POS Purchase L & M SUPER STORE LT CAYMAN	KYD10.65	KYD90.50
15/08/2017	15/08/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD19.19	KYD71.31
16/08/2017	16/08/2017		POS Purchase C & WIRELESS CAYMAN BRA GRA	KYD10.00	KYD61.31
21/08/2017	21/08/2017		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD10.90	KYD50.41
23/08/2017	23/08/2017		POS Purchase BLUFF VIEW STORE GRAND CAYM	KYD6.99	KYD43.42
24/08/2017	24/08/2017		POS Purchase TIBBETTS SQUARE LTD GRAND C	KYD2.58	KYD40.84
24/08/2017	24/08/2017		POS Purchase KIRKCONNELL LIMITED GRAND C	KYD6.10	KYD34.74
25/08/2017	25/08/2017		POS Purchase C & WIRELESS CAYMAN BRA GRA	KYD10.00	KYD24.74
31/08/2017	31/08/2017		Interest Credit	KYD0.01	KYD24.75
01/09/2017	01/09/2017		August Govt Stamp Duty Fees	KYD3.00	KYD21.75
04/01/2018	04/01/2018		Deposit	KYD450.00	KYD471.75
15/01/2018	15/01/2018		DR Rate Change: 13.2500% To 13.5000%	KYD0.00	KYD471.75
23/01/2018	23/01/2018		POS Purchase BILLY'S SUPERMARKET GRAND C	KYD6.92	KYD464.83
01/02/2018	01/02/2018		January Govt Stamp Duty Fees	KYD0.25	KYD464.58
06/02/2018	06/02/2018		Deposit	KYD570.00	KYD1,034.58
08/02/2018	08/02/2018		POS Purchase C & WIRELESS CAYMAN BRA GRA	KYD10.00	KYD1,024.58
09/02/2018	09/02/2018		Deposit	KYD250.00	KYD1,274.58

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN ISLANDS HOLDEN AT GEORGE TOWN**

**Cause No: 2020**

**AND IN THE MATTER OF AN APPEAL BY CAROL PATRICIA FISHER-MILLS PURSUANT TO SECTION 23 (2) IMMIGRATION TRANSITION LAW (2018).**

**BETWEEN**

**CAROL PATRICIA FISHER-MILLS**

**APPELLANT**

**And**

**IMMIGRATION APPEALS TRIBUNAL**

**RESPONDENT**

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**GROUNDS OF APPEAL**

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**APPENDIX CPFM4**

# PERFECT BEAUTY CENTRE

February 19, 2018

Ms. Susan Dixon  
The Secretary  
Caymanian Status & Permanent Residency Board  
PO Box 1098  
Grand Cayman KY1-1102

Dear Ms. Dixon:

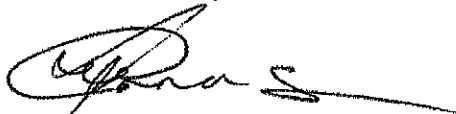
This letter serves to confirm that CAROL PATRICIA FISHER-MILLS has been employed with my business, Perfect Beauty Salon since March 2010 (eight years) as a Cosmetologist.

Mrs. Fisher-Mills earns CI\$225.00 weekly or CI\$975.00 monthly broken down as follows:

Calendar year January to December 2017	CI\$11,700.00
Past twelve months March 2017 to February 2018	CI\$11,700.00
Past five calendar years Jan 2013 to December 2017	CI\$58,500.00

Please feel free to contact me should you require any further information.

Yours truly,



COURTNEY MORRISON  
OWNER  
PO BOX 18  
CAYMAN BRAC KY2-2101  
PH: 926-0451

**IN THE MATTER OF AN APPEAL TO THE GRAND COURT OF THE CAYMAN ISLANDS HOLDEN AT GEORGE TOWN**

**Cause No: 2020**

**AND IN THE MATTER OF AN APPEAL BY CAROL PATRICIA FISHER-MILLS PURSUANT TO SECTION 23 (2) IMMIGRATION TRANSITION LAW (2018).**

**BETWEEN**

**CAROL PATRICIA FISHER-MILLS**

**APPELLANT**

**And**

**IMMIGRATION APPEALS TRIBUNAL**

**RESPONDENT**

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**GROUNDS OF APPEAL**

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**APPENDIX CPFM5**

This Appeal is filed for the Appellant by H. Phillip Ebanks, Attorney at law whose address for service is 19 Walkers Road, George Town, Grand Cayman and who is contactable by email to [pebanks@premiergroup.ky](mailto:pebanks@premiergroup.ky)



**CAYMAN  
NATIONAL**



Banking Services

**PRIVATE & CONFIDENTIAL**

9<sup>th</sup> February, 2018

The Secretary of the Caymanian Status & Permanent Residency Board  
Department of Immigration  
P.O. Box 1098  
Grand Cayman KY1-1102  
Cayman Islands

The below mentioned customer has given her consent to the release of the information contained herein. This information is given in strict confidence solely to the person to whom this is addressed and may not be disclosed or made available either expressly or implicitly to any other persons, unless required by law.

The facts and opinions expressed below are given without any liability or responsibility whatsoever on the part of this Bank or its Officials for or in respect of any such facts or opinions or any defect in, or omission from such facts or opinions. We make no comments or opinion in respect of the below mentioned person as regards business conducted outside this Bank and outside the scope of the business set out hereunder.

**Re: Carol Patricia Fisher**

The above named has been a customer of this bank since September 2011.

Carol Patricia Fisher maintains the under-mentioned account:

- One CI dollar personal savings account with an average credit balance for the past five years in the low three-figure range.

This account operates to our complete satisfaction.

Please direct any questions pertaining to this reference to Zanda McLean at (345)815-5900.

**Cayman National Bank Ltd**

Benson O. Ebanks Building 14 West End Cross Road PO Box 88 Cayman Brac KY2-2001 Cayman Islands  
Tel (345) 948 1551 Fax (345) 948 1251 www.caymannational.com



**Certificate of Membership**

Reference OSP4/03/8/0002

**Carol Fisher**  
**No P.O. Box**  
**grand Cayman, Cayman Islands**  
**Cayman Islands**

**Member Number:** CNPF 14663  
**Pension Scheme:** PBCEN0001  
**Employer Name:** Perfect Beauty Centre  
**Certificate Number:** 5  
**Retirement Date:** 01-Jan-2039  
**Early Retirement Date:** 31-Dec-2028  
**Date of Birth:** 01-Jan-1979

This document certifies that the above named employee is registered as a member of the Perfect Beauty Centre with effect from 01-Jun-2010. The value of this member's fund is as follows below.

<u>Beneficiary Information</u>			
<u>Member Number</u>	<u>Primary or Secondary</u>	<u>Beneficiary Name</u>	<u>Spouse or Non-Spouse</u>
CNPF 14663	P	Carol Nisher	N

<u>Opening Statement Date</u>	<u>Opening Shares Owned</u>	<u>Opening NAV in CIS</u>	<u>Opening Account Value in CIS</u>		
01/02/2016	1,450.7638	\$1,9979	\$2,898.48		
<u>Transaction Date</u>	<u>Transaction Type</u>	<u>Ref. No.</u>	<u>Total Shares</u>	<u>NAV CIS</u>	<u>Net Amount CIS</u>
02/01/2016	Employer Contribution	CNT00042689	25.3115	\$1.9260	\$48.75
02/01/2016	Employee Contribution	CNT00042690	25.3115	\$1.9260	\$48.75
03/01/2016	Employer Contribution	CNT00052810	25.3682	\$1.9217	\$48.75
03/01/2016	Employee Contribution	CNT00052811	25.3682	\$1.9217	\$48.75
04/01/2016	Employer Contribution	CNT00052814	24.2525	\$2.0101	\$48.75
04/01/2016	Employee Contribution	CNT00052815	24.2525	\$2.0101	\$48.75
05/01/2016	Employer Contribution	CNT00052818	24.1528	\$2.0184	\$48.75
05/01/2016	Employee Contribution	CNT00052819	24.1528	\$2.0184	\$48.75
06/01/2016	Employer Contribution	CNT00052822	24.0254	\$2.0291	\$48.75
06/01/2016	Employee Contribution	CNT00052823	24.0254	\$2.0291	\$48.75
06/01/2016	Employer Contribution	CNT00052826	24.0254	\$2.0291	\$48.75
06/01/2016	Employee Contribution	CNT00052827	24.0254	\$2.0291	\$48.75
<u>Closing Statement Date</u>	<u>Closing Shares Owned</u>	<u>Closing NAV in CIS</u>	<u>Closing Account Value in CIS</u>		
07/02/2016	1,745.0354	\$2.0341	\$3,549.58		