

# US Virgin Islands

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Special Report  
2024



## Building a Diversified, Sustainable and Resilient Caribbean Paradise

Benefiting from a strategic location, U.S. laws and standards, advantageous tax incentives, major infrastructure projects and excellent connectivity, the USVI are committed to economic diversification and sustainable growth.

**N**estled in the heart of the Caribbean, the U.S. Virgin Islands are much more than just another tropical paradise. For more than a decade, the main islands of St. Croix, St. John and St. Thomas – in addition to their 50 other smaller islands and surrounding cays– have been actively seeking to diversify their economy and promote value-added investments that support their sustainable development. Officially an unincorporated U.S. territory since 1917, the islands’ special status has undoubtedly brought them political and economic advantages over other Caribbean territories, including U.S. citizenship, key federal aid and legal protections, significant tax breaks and incentives, and a steady flow of mainland U.S. tourists. However, in the wake of the COVID pandemic and recent

weather-related catastrophes such as the devastating 2017 hurricanes Irma and Maria, the USVI is actively taking steps to increase its resilience, both by strengthening its tourism industry and diversifying into other sectors.

For one thing, the U.S. Virgin Islands is tapping crucial disaster recovery funds to rebuild tourism. Earlier this year, Governor Albert Bryan Jr. signed a \$1.1 billion FEMA waiver that will significantly reduce the mandatory 10% local share of costs for current and future hurricane recovery and infrastructure projects. This waiver will allow them to instead invest in key infrastructure such as dredging the Havensight and Crown Bay harbors to allow larger cruise ships to call there; extensive road repairs that

While tourism contributes **60% of GDP**, the USVI is fully committed to diversifying its economic base.

will improve circulation between these areas and downtown; and even a third berth and entertainment zone in Crown Bay. Other key infrastructure developments include the Port Authority’s \$250 million investment in the St. Croix and St. Thomas airports, plus the rehabilitation and expansion of the two major ports on these islands. In addition, they are working

to increase regional and international interconnectivity. For example, by supporting San Juan de Puerto Rico’s initiative to dock at its home port, they will increase their own cruise ship calls; or by advocating in Washington for 30-day and 90-day visa waivers, as well as updated technology such as facial recognition software for Customs and Border Protection, they will be able to host European ship calls at WICO and Crown Bay, and screen non-U.S. travelers more quickly.

Moreover, as tourism remains the island’s largest industry, contributing about 60% of GDP, the USVI is fully committed to diversifying its economic base. In collaboration with USVIEDA, its Economic Development Authority, the government launched its Vision 2040 roadmap, focusing on five key areas: Services, Technology, Energy, Agriculture and Manufacturing. Some recent initiatives include the St. Croix South Shore Trade Zone, whose significant tax incentives (like exemptions of up to 20 years for 90% corporate and personal income tax, and 100% for customs duties, excise, gross receipts and real estate tax) are expected to facilitate business operations and benefit the light manufacturing and assembly sector by allowing locally manufactured products to receive the “Made in the USA” brand, as well as the transshipment, marine and other industry-related sectors. These newly established exemptions, coupled with the permanent Jones Act exemption (which allows foreign-flagged vessels to move between the Virgin Islands and U.S. ports), plus its proximity to key markets, give the Virgin Islands the potential to become a logistics and transshipment hub for goods throughout the Caribbean and the Americas.

Other sectors currently being promoted include agriculture, with plans underway to open agricultural processing centers and food nurseries to increase local consumption and exports; alternative energy, to overcome its high dependence on fossil fuels; financial and professional services; and technology, thanks to the islands’ strong digital infrastructure, which can also attract remote workers. And while many challenges still lie ahead, we are convinced that USVI’s advantages will outweigh them, making these paradisiacal islands an attractive, sustainable and resilient business destination.

**\$250 million**  
Port Authority’s investment in the St. Croix and St. Thomas airports, plus the rehabilitation and expansion of the two major ports on these islands.



### The Caribbean’s Next Investment Destination

The U.S. Virgin Islands is a United States territory consisting of three islands, St. Thomas, St. John and St. Croix, approximately 50 miles east from Puerto Rico.

The islands are elevating their investment potential with lucrative tax incentives, specialized programs, and other advantages like location, bandwidth and U.S. accessibility.



- MAIN DATA**
- Capital: Charlotte Amalie
- Population: 105,000 (2024 estimate)
- Currency: USD
- GDP: 4.444 billion USD (2021 World Bank)
- Life expectancy: 80.07 years (2021 World Bank)
- Unemployment rate: 3.1% (2023 USVI Department of Labor)
- Internet: High speed, all-fiber optic broadband connectivity, with speeds up to 10 Gbps (viNGN)
- Exports: \$2.43 billion (2023 Observatory of Economic Complexity)



- Major exports: Refined petroleum (\$166M), recreational boats (\$1.38M), wine (\$739k), jewellery (\$194k), and cars (\$101k).



### STAFF

- Pablo Martinez Matosas**  
CEO
- Lorena Pulido**  
Project Director
- Clara Balcells**  
Project Coordinator
- Charlie Williams**  
Business Journalist
- Maricruz Rojas Felix**  
Creative Director and Designer
- Giangina Orsini**  
Chief Editor
- Judith Miguélez Díaz**  
Online Content Manager
- Jessica Bayman**  
Copy Writer



**Lorena Pulido**  
International project director with a passion for global exploration and a keen interest in understanding diverse economies and cultures worldwide.

lorena@oneworldmediacorp.com



**Charlie Williams**  
Business Journalist from Wales - not in England.

charlie@oneworldmediacorp.com



**Clara Balcells**  
Passionate about working in international environments. Always seeking new adventures and destinations. Airplanes and cars geek.

clara@oneworldmediacorp.com



**Pablo Martinez Matosas**  
International relations specialist, journalist, father, and passionate entrepreneur with over 15 years of experience in worldwide markets.

pablo@oneworldmediacorp.com

# Investment



Tax incentive programs: 90% reduction on federal income taxes, no property tax on operational real estate, and reduced customs duties.



The Hotel Development Act discounts a portion or all of the occupancy taxes to help investors liquidate any debt they accrued for 30 years.



93 beneficiaries in the EDC program and another 10 to 15 that have been approved.

# USVI Economic Development Authority

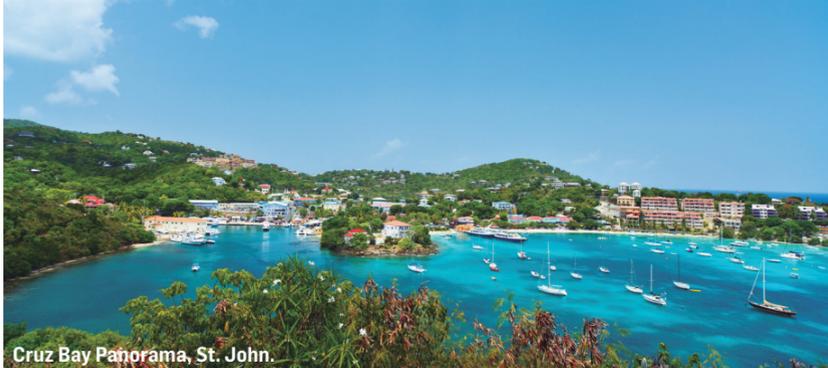
By empowering local businesses, creating employment, and enhancing lives in the U.S. Virgin Islands, the USVIEDA has become a cornerstone of economic progress and community development.



**W**ayne Biggs is the CEO of the U.S. Virgin Islands Economic Development Authority (USVIEDA), a semi-autonomous government agency headquartered in St. Thomas, which is focused on economic development in the islands. Since 2001, the agency has been shaping a strong environment for local business growth, generating jobs, and bettering the livelihoods of Virgin Islanders as a result.

Upon consideration of the economic effects of the Covid-19 pandemic on the USVI, Mr. Biggs has confidently expressed the state of recovery that has taken place in the past few years; as one of the first Caribbean islands to reopen Mr. Biggs has seen a significant boost in tourism, which remains the cornerstone of their economy. 'We've rebounded well from COVID,' he points out, emphasizing the critical advantage of the USVI in attracting American tourists without requiring a passport. This accessibility led to a surge in first-time visitors, many of whom have, in the last few years, returned to the islands.

Recognizing the importance of long-term planning, the USVI has crafted the Vision 2040 Plan. Developed during the pandemic, this comprehensive strategy pinpoints eight target industries poised for growth over the next two decades. The goal is to diversify the economic base beyond tourism, ensuring sustainable development; nevertheless, achieving the goals set out in the Vision 2040 rests on their ability to address urgent challenges facing the USVI –most of all, workforce availability and population growth. "I think a big part of our key is going to be workforce," Mr. Biggs explains, going further to suggest that attracting the diaspora back to the islands is crucial to revitalizing the regional labor pool.



Cruz Bay Panorama, St. John.



Gordon A. Finch Molasses Pier, St. Croix (part of the trade zone)



Aerial view of the cruise ship docks/waterfront, St. Thomas at night.

The USVI's robust digital infrastructure provides a significant advantage in contemporary economies. Mr. Biggs affirms the scale and efficiency of this network by reminding us that the USVI has "more bandwidth available than anywhere in the world, with the exception of New York," which will certainly be a draw for those seeking to work remotely. The islands' advanced connectivity has already drawn remote professionals who seek a blissful way of life in the Caribbean while maintaining their work engagements. And this trend is anticipated to continue. As Mr. Biggs says, "several of my family members come and spend one or two weeks down here even while they're working... As a matter of fact, my son is here who works in Miami."

The establishment of the St. Croix South Shore Trade Zone (SSTZ) on St. Croix represents another significant initiative. This legislative measure facilitates business operations by offering substantial tax incentives, allowing goods to move in and out of the trade zone without the usual taxes. This initiative is particularly beneficial for manufacturing and assembly operations, as products can be branded "Made in the USA" if certain value-added processes occur within the zone. Additionally, USVIEDA recently completed and released a shipyard feasibility study with the assistance of First Marine International (FMI), a company of Royal Haskoning DHV (RHDHV), with support from Tractus. The study found there are opportunities and a market to place a

shipyard in the SSTZ to repair vessels ranging of up to 574 ft., 328 ft., or 164 ft. in length.

Infrastructure investments are also a critical component of the islands' economic strategy. The Virgin Islands Ports Authority (VIPA) announced a \$250 million investment in both the St. Croix and St. Thomas airports –these upgrades include new jet bridges and expanded facilities to accommodate increasing tourist traffic. "VIPA is currently in the process of negotiating a public-private partnership to renovate and retrofit both international airport terminals, to include with jet bridges and everything elseother amenities," noted Mr. Biggs, emphasizing the USVI's efforts to modernize and expand airport capacity to meet future demands.

The investment incentives in the USVI are overwhelmingly supportive of economic growth. The USVIEDA has encouraged this now for more than two decades, and it seems clear that the islands are reaping the rewards. Companies benefit from a 90% reduction in corporate federal income tax, no property tax on operational real estate, and reduced customs duties. These incentives, combined with the islands' strategic location and solid legal protections, make the USVI a compelling destination for business. "We're open for business and it's a good place to inve," assures Mr. Biggs, inviting investors to explore the opportunities in the US Virgin Islands. Underpinning all of the agency's efforts he concludes is an earnest desire to bring back all those "individuals who said, under the right circumstances, that they would come back home. I think it's on us to create those circumstances to bring them home." It is increasingly clear that with the USVIEDA's support, those "right circumstances" are becoming a reality for the U.S. Virgin Islands. ■

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# Connectivity



**2 International Airports:** the Cyril E. King Airport on St. Thomas (CEKA) and the Henry E. Rohlsen International Airport on St. Croix (HERA).



**6 Cruise Ports.** St. Thomas is among the world's busiest cruise ship destinations with one of the Caribbean's best natural deep-water harbours.



Internet penetration rate stood at 64.4% of the total population at the start of 2024.

# A Strategic Ally to the Virgin Islands' Economic Prosperity

With its ambitious modernizing plans of both the airport and the maritime ports, the Virgin Islands Port Authority, VIPA, is playing a pivotal role in boosting the islands' economy and preparing it for the future.

**“The United States Virgin Islands are open for business and we are the gateway to make them happen,”** assures Mr. Carlton Dowe, Executive Director of VIPA, the crucial entity owning and managing the islands' two airports, the Cyril E. King Airport on St. Thomas (CEKA) and the Henry E. Rohlsen International Airport on St. Croix (HERA), as well as the majority of the public seaports. As such, VIPA has played a pivotal role in facilitating tourism by air and sea as well as being the main lifeline of consumer goods and construction materials into the island for the last 55 years. Now, VIPA has embarked on what can be considered as its most ambitious projects yet: the redevelopment of the CEKA and HERA airports, and the rehabilitation and expansion of its two major ports on St. Thomas and St. Croix, among several others.

First, under a public-private partnership (P3) with Vport Partners, VIPA expects to modernize the islands' two air terminals to satisfy LEED Silver standards and building code requirements for resiliency. This will be achieved by increasing passenger boarding bridges, adding new routes,

**“The time for progress is now, because the Caribbean and the rest of the world are not waiting for the US Virgin Islands to advance.”**

CARLTON DOWE



CARLTON DOWE  
EXECUTIVE DIRECTOR OF VIPA

increasing cargo activity and non-aeronautical revenues, and providing better opportunities to local business during the redevelopment and operational phases. Moreover, while the private entity will manage the airport, VIPA will continue to manage their assets at Lindbergh Bay Beach,



Austin 'Babe' Monsanto Marine Terminal | St. Thomas, United States Virgin Islands

**“This public-private partnership guarantees that the USVI will maintain its esteemed position as the premier cruise destination in the region.”**

CARLTON DOWE

Bournefield, and its 400-plus acres adjacent to the St. Croix airport, where they expect to build a hotel in the future. VIPA's Executive Director is confident that these terminal upgrades will significantly enhance the traveler experience and solidify the USVI's position as one of the most popular destinations in the Caribbean. As he says, “The time for progress is now, because the Caribbean and the rest of the world are not waiting for the US Virgin Islands to advance.”

Furthermore, VIPA has recently engaged into a strategic 25-year lease agreement with Tropical Shipping to rehabilitate their Crow Bay Cargo Port on St. Thomas and the Wilfred “Bomba” Allick Port and Transshipment Center in St. Croix. This will be financed by the private entity and by the \$20 million grant awarded by MARAD, the U.S. Department of Transportation's Maritime Administration, to VIPA, Tropical Shipping and Crowley in October 2020 for the repair and modernization at the Crown Bay Sandfill cargo facility; and another \$22 million MARAD grant awarded in November 2023 for repair work at the St. Croix container port. Similarly, last year VIPA agreed to the expansion and modernization of its cruise ports on St. Croix and St. Thomas in collaboration with long-standing partners Royal Caribbean Group and new associates Cruise Terminals International. These works will increase berthing capacity, expand pier infrastructure, and develop a third cruise ship pier in Crown Bay to allow bigger vessels into the islands. “This public-private partnership guarantees that the USVI will maintain its esteemed position as the premier cruise destination in the region,” assures Mr. Dowe.

Other projected infrastructure works include the construction of a \$9 million Customs and Border Protection clearing facility in Red Hook, St. Thomas, that will facilitate operations and provide a better arrival experience for travelers; and the projected multi-purpose center and community park at Enighed Pond in St. John. Given the scope of VIPA's plans and their relevance in assuring future growth, there is no doubt they will continue to be a crucial ally in guaranteeing USVI's economic prosperity. After all, as Mr. Dowe says, “We are making sure our infrastructure is able to accommodate the future.” ■

# Partners in World-Wide Connectivity

Joining technological innovation with community engagement, VIYA is transforming the telecommunications landscape in the USVI.

**A**s a leading telecommunications provider in the Caribbean, VIYA has made significant strides in connecting the Virgin Islands to the world.

The company boasts the fastest mobile and fixed networks in the region, providing 90% of the USVI with reliable connectivity. This robust infrastructure supports both everyday communication needs and critical business operations. “Our goal is to empower small businesses with the technology and support they need to succeed,” says CEO Geraldine Pitt.

With over 35 years of experience in the telecom sector, CEO Pitt has been the person behind the company's successes for the past six years. Her background in strategic planning, operations management, and customer care has been instrumental in steering the company through significant challenges, including recovery efforts following the devastating hurricanes of 2017 and the drive for reconnection and rebuilding. “I brought some of the experiences I have been through, being a Caribbean girl, navigating the systems in both the British and the US Virgin Islands,” Pitt reflects.

A notable milestone for VIYA is the launch of Brava, its new business arm focused on delivering cutting-edge business solutions and cybersecurity services. Brava is designed to enhance the technological landscape for local businesses, ensuring they operate smoothly and securely. “Brava represents our commitment to not only connecting businesses but also safeguarding their operations in a complex digital environment,” Pitt explains.

**Connect. Protect. Evolve.**

BRAVA



GERALDINE PITT  
CEO AT VIYA USVI

**It's OneVI to the World, with Viya!**

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**viya.vi | www.brava.solutions/vi/**  
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Yet VIYA's mission extends beyond providing connectivity; the company sees itself as a partner to its clients, offering tailored solutions to help businesses thrive. “It is not just about providing connectivity and walking away. It is really about providing them with the right solutions to do their business,” Pitt emphasizes. This partnership approach has been instrumental in positioning VIYA as a trusted technology partner in the USVI.

The company's community initiatives further demonstrate its commitment to the region. VIYA actively supports local organizations and projects that foster development and growth. The company's efforts in building resilient infrastructure and ensuring quick recovery in the event of disasters highlight its dedication to the community. “We see ourselves as partners, especially to our businesses. Our connection with the community is very important to us,” Pitt notes.

VIYA's focus on innovation has kept it competitive in the fast-paced telecommunications market and a pivotal player in the Caribbean's technological advancement, with its fiber rollout project and the introduction of 5G technology. “This is a place where businesses can thrive,” Pitt adds, “and we want to see the USVI continuing to grow and prosper.” ■

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# Specialized Services

## A Unique Legal Partner

Renowned for their specialized tax law services, Marjorie Rawls Roberts P.C., have become experts in guiding businesses through the legal landscape of the USVI.

**F**ounded in 1999 by Harvard lawyer Marjorie Roberts, Marjorie Rawls Roberts P.C. is a premier legal firm in the US Virgin Islands, offering a broad range of legal services, including tax law, business formation, real estate transactions, and estate planning. Its specialized focus on international tax law has made it a key partner for businesses setting up in the islands. "Our firm provides top-notch legal services tailored to the unique needs of clients navigating the complexities of tax regulations and seeking effective solutions for their legal issues," explains Roberts.

The tax code in the Virgin Islands is unique compared to other US territories. Unlike Puerto Rico and American Samoa, which have frozen their tax codes at different points in history and amended them locally, the Virgin Islands uses a mirrored version of the Internal Revenue Code. This means any federal changes to the tax code automatically apply to the Virgin Islands unless specifically addressed otherwise. "This mirroring of the federal tax code gives investors and their advisors a sense of security because they know exactly what the rules are here," Roberts explains.



MARJORIE ROBERTS  
FOUNDER OF  
MARJORIE  
RAWLS  
ROBERTS P.C.

**«We believe in using our legal expertise to make a positive impact for everyone.»**

MARJORIE ROBERTS

Committed since its inception to contributing to the local community, the firm actively participates in various initiatives, encourages its attorneys to serve on nonprofit boards, and supports internship opportunities for USVI students who are interested in pursuing careers within the legal profession. "Giving back to the community is a core value of our firm," Roberts emphasizes. "We believe in using our legal expertise to make a positive impact for everyone."

Behind this set of values is the firm's belief that despite the many business opportunities the USVI offers investors, the decision to set up shop in the islands must be accompanied by a taste for island life. "It's not all about the economic incentives, it's about enjoying sailing, fishing, diving," Roberts concludes with a smile. "It's important to take compliance seriously, but life is too short to be somewhere you don't want to be." ■

**«Our firm provides top-notch legal services tailored to the unique needs of clients navigating the complexities of tax regulations and seeking effective solutions for their legal issues.»**

MARJORIE ROBERTS



7 high-ranked law cabinets according to the General Business Law rankings: one in the Band 1, three in the Band 2 and three in the Band 3.

## Securing a Simple Life in Paradise

With the know-how to ensure all kinds of property on land and sea, Great Lakes Insurance is the way to buy or settle in the USVI.

**F**ounded by Mark Braddell in 2011 as a two-person endeavor, Great Lakes is now one of the largest insurance agencies in the USVI, providing top tier expertise to prospective homeowners and small to medium businesses that have found in the Islands the bliss of a cloistered, simple life, and the benefits of being part of a community. Behind its rapid success is its relationship with clients, providing not only numbers and rates, but explaining the market they are entering when they buy a property, the costs and risks involved, and the key to insuring safely without spending more than necessary. "Educated consumers are the best customers," says Braddell, "and what sets us apart is how we do our job: we guide you through the process, and if you call the office, you get me."

In a windy, hurricane-prone archipelago, and a mixed market of homeowners, renters, and vacation villas, insuring housing property is no easy feat, especially when helping clients navigate claims. Where most US mainland agents or brokers would stop at reporting a claim, Great Lakes works on a moral and



MARK BRADDELL  
OWNER OF  
GREAT LAKES  
INSURANCE

**«Educated consumers are the best customers and what sets us apart is how we do our job: we guide you through the process, and if you call the office, you get me.»**

MARJORIE ROBERTS



ethical obligation to see clients through the process. "I lived in my office for 45 days when Maria hit, because 95% of my property book filed to claim," explains Braddell, "but that's the job when you are part of a community, and so we told our clients: there's life before the storms and there's life after too."

And the same applies on normal days, when the company acts not only as agent or broker, but often as a local concierge, guiding clients not only through buying, selling, and insuring, but through the difficulties of getting settled in, such as having repairs done, and figuring out power sources. "It's a side benefit we offer, and it's wonderful, I love helping people through the simple stuff as well, it's really interesting," adds Braddell.

For him, the relative hardships of settling in the USVI are quickly outweighed by the benefits of one of the most beautiful islands in the world. "If it wasn't hard, it would be Honolulu, and there would be high-rises all over the place," he concludes, "but I always tell people: it's hard to get depressed when there are palm trees outside." ■

## St Croix



The largest of the USVI's islands, is 27-miles-long with white-sand beaches, world-class golf courses and 18th-century buildings.



Known as "Twin City" for its two towns, Frederiksted on the western end and Christiansted on the northeast part.



## Invest in PromoTix



- \$48.2M in ticket sales
- 676,495 users
- 2.6 X growth YOY
- Profitable

Crowd funding round facilitated by:



<https://wefunder.com/promotix>

## A Progressive Ticketing Platform Helping Event Creators Produce Profitable and Memorable Experiences

Relying on their extensive experience as event organizers and creators, PromoTix has developed a groundbreaking platform with patented, cost-saving features. Now, their latest investment round promises to revolutionize the ticketing industry even further.

**«F**ounded by an event creator, PromoTix is committed to build software that truly helps other event creators hold successful events," assures Mr. Will Royall, founder and CEO of PromoTix. It all started as a technology-based tool to help his own companies produce memorable and cost-effective events, in a music industry that had grown complacent with limited promotional means and very high fees driving up costs for organizers and consumers. Therefore, Will and his team created a platform that gathered the best features of all the available tools, and later, based on all the data they had collected, added new patented features that have completely revolutionized the industry.

Among these features, PromoTix offers a built-in Ambassador Network that allows creators to recruit from over 6500 "influencers" who earn commissions and rewards for selling tickets, posting on social media, and hanging up promotional materials that are tracked automatically on a GPS map so event organizers can see promo happening in real time; Viral Contest Pages, where fans can score points and win prizes by inviting others to join; Performer Insights Data, via an integration with Spotify that identifies which artists concert ticket buyers listen to for future bookings; and their Service Fee Free Ticketing pricing model which acts more like a subscription than a ticket service fee. Their unique tools "are meant to drive sales and awareness, and market those events better," says Mr. Royall, but at lower prices, because of local tax benefits in the USVI and RT Park support. "Since our company expenses are lower, our prices are too, and we're able to pass those savings on. That's helping us win more business and increase profitability."

Investment-wise, while they completed their seed round last year and used it to secure the company's profitability after going to market, PromoTix now seeks to raise a new crowdfunding round to ensure their growth through direct investments in acquisitions, marketing



WILL ROYALL  
FOUNDER &  
CEO OF  
PROMOTIX

and international expansion beyond the 85 countries they currently operate in. Moreover, this round will give clients the opportunity "to actually invest in, and own a piece of the ticketing company they're using," assures Mr. Royall. Thus, event creators get more added-value using the platform, as they will have a guaranteed return of their initial investment over the next three to four years. Like he says, "We prefer that our clients are able to participate as investors and owners of the product. This way, the company will remain user and customer-oriented." With part of this next funding round, PromoTix is launching a broader marketing and ads module that, without giving away any personal data, allows creators to target people within specific age ranges and demographics and launch campaigns on all major digital advertising channels and apps.

Another key advantage of PromoTix is their high level of service. With a 24-hour phone number, mail and chat available, and average support ticket response times of less than 4.5 hours, PromoTix has gained a reputation for taking good care of its customers. "When we solve a problem, we do it so well they want to go online and write a review about it," says Mr. Royall. PromoTix will continue carrying on with what has been their mission from day one, to provide cost-effective tools that work well and really help other event creators host successful and profitable events. ■

# Specialized Services



In Feb. 2024, the Division of Banking, Insurance and Financial Regulation licensed a global insurer to provide individual health insurance coverage in the territory.



Before this latest mandate, as much as 30% of the population was left uninsured.



**CHRISTIAN ARCHER**  
CEO OF PERFECTED CLAIMS

# Justice's Magic Formula: Leveraging Connectivity, Innovation and a Holistic Approach

Through an innovative platform and client first approach, Perfected Claims is re-inventing how mass tort lawsuits are approached, and with remarkable results.

**P**erfected Claims was founded by Christian Archer with an expressly community-minded ambition, to “ensure that people who are wrongfully harmed receive justice,” and since 2017 he has been fulfilling this ambition with extraordinary success for the company’s clients. In the wake of the Californian wildfires that devastated vast regions of land, reduced countless homes to ashes and left multitudes dead, Archer’s consultancy supported mass tort lawsuits for some 17,500 clients and generated \$4 billion in claim determinations for them collectively. In less than a decade Perfected Claims has achieved tremendous results; despite the fact that his team has been working for a multitude of individuals affected by disasters, Archer has refined the consultancy process so that “lawyers made more money, we made more money, and our clients made more money.” As he succinctly puts it, “everybody wins in that scenario.”

Looking back to the claims following the 2017 and 2018 wildfires, he brings attention to the manner in which mass tort lawsuits were being handled: “lawyers always had a terrible relationship with clients, as there are so many claimants and one law firm... vast amounts of information needed collecting and this resulted in people being treated like cattle.” Archer sought to change this flawed process, ensuring that Perfected Claims clientele were given individual focus and communi-



cated with clearly. “We wanted to make it friendly for the client to know what information you need. You can log on at 3:00am in the morning and find out what the progress is on your case.” This is especially critical when considering that some cases may last “5 or 6 years at a time.” All this is part of Perfected Claims white-glove service that seeks to reduce “the frustrations of people who have been harmed by the greed of someone else,” keeping them from getting “double victimized” by the indifference of big law firms in addition to the acute financial and emotional toll claimants have been dealing with throughout the legal process. Archer

proudly addressed this issue through an innovative platform which Perfected Claims has established to keep clients in 24-hour communication with the company’s team, a service that “nobody in the legal space offers, a Facebook like environment for people to go on in real-time” so that they never feel alone during an especially difficult time. This has not only supported clients but been fundamental in ensuring lawyers have all the information needed in an accessible place to create the strongest legal case possible.

Having their operation based in the U.S. Virgin Islands, Archer sees both the evident values

and hurdles of Perfected Claims socio-economic location. The brain-drain the island’s face inspired Archer in his desire to reverse the process with an internship program that can help expose young people to “all of the potential career opportunities that are in front of them,” whether that be “a student who is interested in graphic design, technology, learning how to code, or marketing.” The program offers real lifelong opportunities, getting young people “thinking about this as a profession, not as a summer job.” It is clear that Archer’s success in building a proficient team, as well as his efforts in recruiting new additions to this it, has its foundations in a strong set of principles that set no limits to growth.

When Archer considered what he foresaw for the future growth of Perfected Claims, he professed a determination to double the company’s 24 employees and expand its offices. This is accompanied by an exciting investment opportunity to raise capital, as Archer states “these cases are incredibly expensive; you’ve got to fight fire with fire. We’ve got the powerhouse litigators and staying power to ensure we are not backing down.” The funds raised will help further Perfected Claims mission to seek justice and compensation for those affected whilst creating enormous investment potential. This will all be achieved through a stringent accountability process, empowering those affected in the past whilst laying the foundation for a safer and fairer society in the future. ■

## At Perfected Claims, we're not just growing our company, we're shaping careers and empowering our community.

Hear from the real voices behind our success, our employees:



“Perfected Claims isn’t just a workplace - it’s a space for growth and innovation. As Head of Human Resources, I’m proud to foster an environment here in the Virgin Islands where talent thrives and aspirations become reality.”

**Yasmine Haynes**  
Head of Human Resources



“At Perfected Claims, creativity knows no bounds. As the Senior Creative Manager, I have the privilege of leading a team that dares to dream big and bring visions to life, resulting in a highly rewarding and fulfilling career.”

**Allison O’Boyle**  
Senior Creative Manager



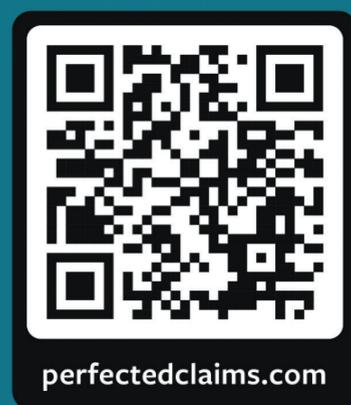
“Every project at Perfected Claims is a journey, and as a Project Manager, I’m here to help navigate the way. From conception to completion, I’m part of a team that’s dedicated to quality work, making a tangible impact on our community and beyond.”

**Angela Berry**  
Project Manager



“Behind every successful endeavor at Perfected Claims, there’s a dedicated support system. As a local Virgin Islander, I help to ensure seamless operations, allowing our team to focus on what they do best – making a difference.”

**Lesley Comissiong**  
Executive Assistant



### Why work at Perfected Claims?

- Career Opportunities:** From HR leadership to creative management, project management, and executive support, Perfected Claims offers diverse career paths in the US Virgin Islands.
- Homecoming for Talent:** We’re proud to be a hub for Virgin Islanders to return home, pursue their passions, and contribute to our community’s growth.
- Engagement:** Perfected Claims offers a unique opportunity to collaborate with individuals from diverse backgrounds, enriching both professional and personal growth.

**At Perfected Claims – your career meets purpose, your talents find a home, and together, we're redefining what it means to be a leading EDC company in the US Virgin Islands.**

# St. John's Development

**50.8 km<sup>2</sup>** The smallest of the USVI's islands, with an area of 50.8 km<sup>2</sup>.

**1956** Since 1956, approximately 60% of the island is protected as a Virgin Islands National Park.

## Global Excellence for Visitors and Locals Alike

A franchise of the global company, Enterprise National and Alamo is redrawing the map of car rental services in the USVI.

**B**ringing the global expertise and standards of rental car giant Enterprise for the first time ever to the US Virgin Islands, the franchise operator of Enterprise Rent-A-Car, National Car Rental and Alamo began operations not six months ago and is already the talk of the town among tourists and locals in car rentals. With a brand-new fleet including SUVs and Jeeps for the more adventurous visitors willing to discover the islands far and wide, the franchise has taken the USVI by storm, providing top-of-the-line service not only to visitors in the islands for tourism, but also to corporate travellers, local customers, and small businesses to meet their transportation needs. "Our fleet is unmatched," says General Manager Nedal Salem, "but the thing that really sets us apart from competitors is our customer service, that is our number one priority, and we go above and beyond in treating customers correctly."

In a Caribbean archipelago in which logistics can prove a major challenge for a car rental company, particularly in terms of acquiring and delivering cars and car parts from the US mainland, Salem says they have not only been able to run a professional, smooth business, but are already in the process of planning their next expansion into St John, projected for the end of this year, and into St Croix as well, in the near future. "Our customers, especially those who are tourists, don't want to limit themselves to St Thomas.



They want to explore, they want to get to know the farthest reaches of the beautiful nature of our islands, the hidden beaches and nooks in the rocks, and for this they need wheels," explains Nedal with a smile.

**«The thing that really sets us apart from competitors is our customer service, that is our number one priority, and we go far and beyond in treating customers correctly.»**

— NEDAL SALEM

As the official representatives of Enterprise in the USVI, the company is similarly committed to the local community, supporting small organizations and local businesses with the idea that in small economies all efforts must be aligned and all companies must grow together in order to benefit the community as a whole, and to provide visitors with the best quality service available in the Caribbean and worldwide. ■

## Dreamy Villas for an Unforgettable Stay

Antares Property & Hospitality on St. John merges hospitality and design to offer unparalleled vacations in a community, not just a villa.

**W**hen you are looking for a Caribbean vacation, you want more than a villa. Most visitors are looking for the full island experience: culture, hidden gems, and a sense of belonging. That's the seamless experience visitors get when working with Antares Property & Hospitality, a one-of-a-kind vacation villa agency on St. John in the US Virgin Islands.

Founded in 2016 by Rosanne Ramos Lloyd and her husband, Antares helps villa owners prepare their properties for the best possible guest experience, blending comfort, accessibility, and beauty, with over 25 villas to choose from, stretching all the way from Coral Bay to Fish Bay.

"There is something for everyone on this little island. We want to make it possible for guests of all ages and abilities, from everywhere, to come and feel the love," Lloyd says.

Offering homeowners a unique management model, what sets Antares apart is Lloyd's background as a trained architect. She has 25 years experience in residential design, is a successful realtor with 340 Real Estate Co., and an expert in "human-centric" design, design that is focused on understanding visitors and homeowners' use and needs. As a result, each villa in the Antares portfolio is meticulously curated to offer a full range of accommodation options and provide guests with a seamless stay. "Our goal is to redefine what luxury means in the context of vacation rentals, making amenity, service and design accessible to all," says Lloyd.

A key to the company's success is its deep commitment to sustainability and community engagement. By actively supporting local businesses, Antares has fostered strong, mutually beneficial relationships among the island's small community, especially during tough times like hurricanes and the pandemic.



**Reef Madness** | Features an abundance of creature comforts, 2 couples traveling and for pool lovers; sleeps 4.



**Ada by the Sea** | Is your family's island home away from home; sleeps 8.



**Coral Cove's** | Unique waterfront escape will take your breath away – a private oasis all on one level; sleeps 8.



**Great Turtle's** | Classic Caribbean architecture frames St. John's vast panoramic views; sleeps 8.



**Easy Breezes** | Is all in the name... with deep covered verandas maximizing outdoor living; sleeps 5.



**Villa Circe** | With 360° ridgetop views, this villa is your ultimate multi-family compound; sleeps 12.

**«Our goal is to redefine what luxury means in the context of vacation rentals, making amenity, service and design accessible to all.»**

— ROSANNE RAMOS LLOYD

"We believe in the power of community and work closely with local businesses and organizations to support and uplift each other," Lloyd says.

That's good for visitors who want to experience the community fully, and for villa owners who rely on strong ties to local businesses and suppliers.

In a significant milestone, Antares has recently acquired its first property with a small investor group, set to open after extensive renovations by December 2025. This expansion marks a new chapter for the company, enhancing its offerings while maintaining its commitment to environmental stewardship. "We are thrilled about our new property and the opportunities it brings to further our mission of

sustainable and inclusive tourism," says Lloyd.

Antares provides comprehensive professional guest services, accompanying clients in the whole process —from finding the home that fits their priorities to tailoring their stay, and from the smallest details to the bigger plans. "You don't need assistance to experience St. John," Lloyd says, "but we are here to help, and don't hesitate to give guests our personal cell numbers to make sure they leave the fuss to us, and focus on having a relaxing, adventurous, and memorable stay." ■

## Gallows Point Resort: Blending Luxury, Local Cuisine, and Community Spirit in St. John USVI

**G**allows Point Resort, conveniently located on a tropical peninsula just a couple minute's walk from the main town of Cruz Bay in St. John, offers 60 lovely suites with views of the ocean or the harbor. Guests tend to stay for five to seven days at least, in this home away from home, with rooms designed for living, cooking, working, or resting, a concierge service catering to your every need, an onsite car rental agency and a restaurant, Gallows Point Resort has it all. "Our onsite restaurant, Ocean 362, offers fine dining with a view, and serves unique takes on local cuisine made with seafood caught by local fishermen, and farm-to-



table ingredients from gardens in Coral Bay," explains the resort's General Manager, Mr. Akhil Deshwal.

The Resort officially reopened only four months after two category 5 hurricanes Irma & Maria hit the USVI in 2017, when most hotels in the territory were still in ruins or rebuilding. This demonstrated not only the famous resilience of the inhabitants of St. John, but the capacity of management to persevere through



Aerial picture of Gallows Point Resort.

difficult circumstances, stand by their employees, and lend a hand to government agencies helping with the recovery of this unparalleled island. "Our resort is a secluded jewel surrounded by natural beauty, quiet, and sun, but as a company we believe in sustainability, in being part of the community, and in rolling up our sleeves when St. John needs our help," Deshwal concludes. ■



Harbor View Upper.



Zodiac.

## Discover Paradise from Your Own Boat

With a wide variety of boats for rent, Wharfside Watersports is the key to exploring the seas of the USVI.

**L**ocated on the stunning coast of St. John, Wharfside Watersports is the only company in the USVI that lets clients drive their own rental boats, offering a unique way to explore the island. Owner Scott McQuaide says, "This provides a truly unique experience discovering St. John from

the best seat in the house: your own boat."

Wharfside Watersports offers well-maintained boats for rent, perfect for snorkeling, enjoying sunsets, or exploring hidden coves and beaches. "We cater to visitors, regular tourists, and homeowners, adapting to each customer's needs," McQuaide adds. "We're a full-time concierge for all



The Boys' opening day.

your island needs. If you haven't been here, we invite you to visit this hidden gem soon." ■

## Entertainment



St. John's Trunk Bay Beach is considered one of the world's best beaches for its crystal clear waters and stunning coral reefs.



Swimming with dolphins is one of the most popular family activities in the islands.



There are waterfalls along the Reef Bay trail, within the Virgin Islands National Park.

## Unforgettable Experiences, Family-Run Excellence

Navigating adventure with Stormy Pirates Charters in the U.S. Virgin Islands.



The Baths National Park, Virgin Gorda.

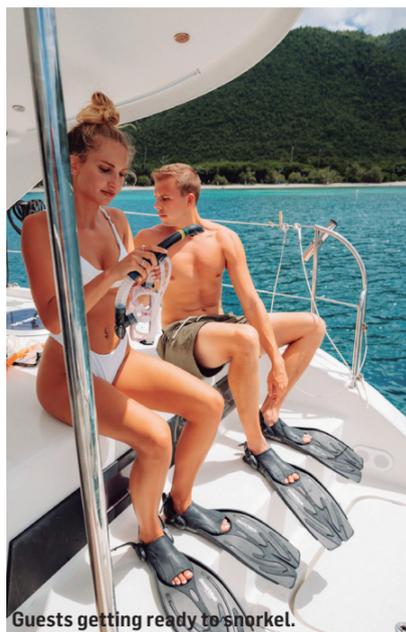
**Few boat charter companies in the U.S. Virgin Islands match the reliability and adventurous spirit of family-owned and operated, Stormy Pirates Charters.**

Their original boat Pirates Penny started Island Hopping adventures between the U.S. and British Virgin Islands in 1976 and has been perfecting the guests experience ever since. The company has expanded from a single vessel to a fleet of nine. Kristie, who leads Stormy Pirates with her husband Rich and son Tyler, proudly notes that their business remains "one of the few multigenerational, family-owned and operated charter companies in the Virgin Islands."

It is clear that Stormy Pirates has found their success, in part, because their management is piloted within the family and from the USVI itself. Kristie, Rich and Tyler are always around the dock assuring that every aspect of the business is operating smoothly. Their well-established knowledge of the island gives guests a unique perspective to the pleasure that can be derived from taking their guests "swimming with sea turtles and snorkeling" or "grabbing some pizza from Pizza Pi on our sailing catamaran, we even have an International Bar Hop around the BVI where we stop at 8 famous beach bars in 8 hours." No doubt, Stormy Pirates has the perfect excursions for every personality and budget.

Their chartered trips are generally priced around \$200-\$300 a person, depending on the length of the journey, with some larger boats "that can accommodate up to 49 guests" but Kristie specifies that most of Stormy Pirates' charters 'are very personalized experiences that accommodate only 12 guests or less."

Stormy Pirates has options that are perfect for solo travelers, couples, small families or large groups, and will work closely with each individual to help plan the perfect day on the water. There are more than 50 islands and cays in the USVI and 50 more in the BVI, so anyone will en-



Guests getting ready to snorkel.

**«The USVI is our home and we love sharing our home with our guests.»**

KRISTIE WEISS

joy exploring this vast island chain by boat, as most are uninhabited and have some of the clear turquoise blue waters in the world.

It's easy to travel to the Virgin Islands from the United States: a three-hour flight from the East Coast, the Virgin Islands are a place of exceptional beauty that should not be missed. Ranked as one of the top boat charter businesses in the Virgin Islands year after year, Stormy Pirates will show you what makes these waters so distinctive. As Kristie suggests, "the USVI is our home and we love sharing our home with our guests." ■



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# STORMY PIRATES



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*Explore the Virgins like a Pirate*

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info@stormypirates.com | Red Hook St. Thomas 00802

## The Caribbean's Most Trusted Jeweler

Through commitment to quality, and exceptional service, Ballerina Jewelers is celebrating over 35 years of uninterrupted success.

**Founded in 1987 by Director Giresh Mirpuri's father and mother, James and Varsha, and his two uncles, Peter and Mike, this family-owned business has expanded from a single store on St. Thomas into a multi-location powerhouse synonymous with luxury and reliability throughout the Caribbean.** "Our core is the relationships that we build with our clients, establishing that trust, and the quality we offer," says Mirpuri. The Ballerina Group has locations in St. Thomas, St. Maarten, Key West, Florida and New York.

Working with the world's most renowned designer brands and manufacturers, the company prides itself on being a partner you can rely on for some of life's most important decisions. "We recognize that we get to play an important part in our clients' most important and meaningful life moments and occasions, and we take this trust very seriously," says Mirpuri.

**«Our clients are a part of our family. Even when you are not physically in our stores, our team is able to service all of your jewelry and luxury needs efficiently.»**

GIRESH MIRPURI



# Ballerina

JEWELERS



In addition to their physical stores, Ballerina Jewelers has successfully diversified its business through personalized online retail with a focus on delivering the same in-person experience remotely. This strategic move has broadened their reach, allowing them to serve clients worldwide while maintaining a personal touch. "Our clients are a part of our family. Even when you are not physically in our stores, our team is able to service all of your jewelry and luxury needs efficiently," Mirpuri states. By embracing digital innovation and diversification, Ballerina Jewelers continues to evolve and meet the changing needs of their clientele.

Ballerina Jewelers' service philosophy is deeply rooted in trust and community engagement. "The Indian community here in St. Thomas is small but closely knit; everyone knows everybody," Mirpuri notes, highlighting the community's extensive local involvement, from educational scholarships to supporting local charities. Their philanthropic efforts underscore the company's dedication to giving back and making a positive impact. "We believe in giving back and ensuring that our success contributes to the well-being of those around us," he reflects, "because that is what the Virgin Islands are to us; a place with space for everyone, with opportunities for everybody." ■

## Diving into Marine Wonder

With its immersive experiences, Coral World Ocean Park is redefining marine education and conservation.

**N**estled in the breathtaking oceanfront location of Coki Beach on the beautiful island of St. Thomas, Coral World Ocean Park offers visitors a unique adventure. Guests can experience marine life firsthand while also learning about conservation, the marine environment, and the importance of community involvement.

Restored by new owners in the wake of Hurricane Marilyn, Coral World Ocean Park reopened in 1998 with a fresh vision. According to President and General Manager Trudie Prior, the park's mission is to "inspire and educate visitors to protect our worldwide ocean by providing meaningful and fun experiences with marine life." Through interactive exhibits and engaging presentations, the park blends education with entertainment, ensuring visitors leave with a deeper understanding of marine ecosystems.

Unlike typical aquariums, Coral World boasts an observatory tower that plunges 15 feet into the ocean floor, providing a one-of-a-kind underwater view of vibrant marine life and allowing guests to be "the captive" looking out into the natural ocean habitat. Every visit promises new and exciting sights.



Coki Beach aerial.



# Coral World

OCEAN PARK®

Visitors can also participate in activities such as Sea Trek, Snuba, and up-close and personal encounters with sea lions, sharks, and dolphins. The dolphin habitat, a \$20 million project, offers a nearly two-acre in-ocean environment that provides dolphins with a natural marine setting.

Coral World is deeply involved in marine conservation efforts. Coral World Ocean and Reef Initiative (CWORI) was established to tackle coral rescue, restoration and disease, addressing the challenges posed by climate change and pollution. The park collaborates with the National Park Service, universities, and other conservation organizations to cultivate and replant healthy corals, striving to mitigate the effects of rising ocean temperatures and environmental degradation. "Our business is dependent on what's going on in the ocean, so we have a mandate to take care of it," says Trudie.

As Coral World Ocean Park continues to evolve, it remains a cornerstone of sustainable tourism in the USVI. With almost 80 employees working across various departments and a full program of internships and scholarships to encourage local youth to engage in marine sciences, the park is a place for rethinking our relationship to our seas, for learning, and for simply staring in amazement at nature's most beautiful work. "Whether you're a nature enthusiast or a casual traveler, come and experience the beauty and wonder of the ocean at the Park, where every visit is a journey into the heart of marine life," Trudie concludes. ■

# Hospitality



The USVI were awarded "Innovative Destination of the Year" by the Caribbean Travel Awards 2024.



Hotel occupancy rates increased from 64.3% in 2023 to 73.2% in May 2024.



1,532,135 visitor arrivals in 2024 (total year-to-date.)

# Romance in St. Thomas

The Pink Palm Hotel, the first to open its doors on St. Thomas for the boutique traveler, is redefining luxury in the Caribbean.

**N**estled in the heart of the old town of St. Thomas, the Pink Palm Hotel is bringing the island back to its former glory. Focused on evocative design, extreme comfort, and personalized service, the hotel is a rare jewel among generic beach resorts, in which the staff knows your name, and all is tailored to you. "This was the first hotel to open its doors in the island in the past 20 years," says General Manager Stephanie Carballo, "and since then planes have not stopped landing in St. Thomas."

With 28 suites and rooms uniquely laid-out and including seating areas, in-room Nespresso, and an astonishing sea view, the Pink Palm is designed to make you lose track of time. "Our customers love to come here for a sunny escapade during the winter season, enjoy the great views from the poolside, spend the evenings walking and shopping in the Charlotte Amalie neighbourhood, or resting around the multiple curated gardens," Carballo adds. With direct flights from most US major airports and from Puerto Rico, the Virgin Islands are indeed attracting a



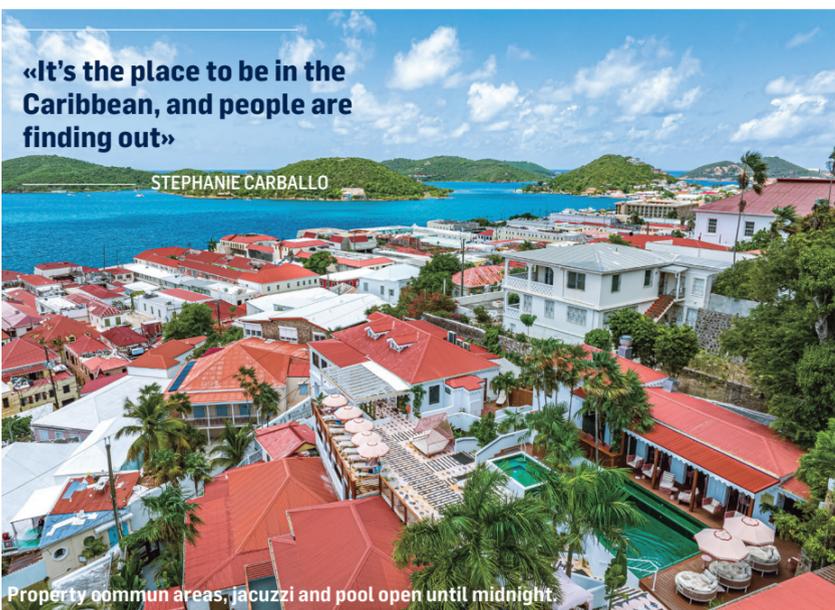
The Pink Palm Boutique Hotel with a unique layout uphill.



Property pool.



Property harbor View.



«It's the place to be in the Caribbean, and people are finding out»

STEPHANIE CARBALLO

Property common areas, jacuzzi and pool open until midnight.



fast-growing number of yearly visitors since the pandemic, eager to discover this tiny paradise and its great history.

Boutique also means excellent food, and at the Pink Palm they know this well. Offering New American cuisine in the restaurant and bar El Barsito, the menu focuses on the fish and seafood culture of the Caribbean, while also offering reliable classics for those days in which all you need is steak. In this way, this dog-friendly, adult-only heaven is a true epitome of pleasure and romance, a place where time stops, and it is all about you. "It's the place to be in the Caribbean, and people are finding out," Carballo adds. ■

«Our customers love to come here for a sunny escapade during the winter season, enjoy the great views from the poolside, spend the evenings walking and shopping in the Charlotte Amalie neighbourhood, or resting around the multiple curated gardens»

STEPHANIE CARBALLO

## A Perfect Escape

Nestled in the serene surroundings of St. Thomas, Two Sandals Boutique Hotel offers an exclusive escape for travelers seeking tranquility and a home-away-from-home.

**R**enowned for its calm and exclusive atmosphere, Two Sandals is the perfect retreat in the USVI for those looking to truly unwind. The staff's dedication and meticulous attention to detail ensure that each guest experiences unparalleled comfort and care.

The hotel offers seven well-appointed rooms, including a double room and two rooms with their own kitchen, catering to a variety of guest needs. Every morning, breakfast is lovingly prepared, ensuring guests start their day with a delightful meal. The intimate size and personalized service create a cozy, home-like atmosphere that larger hotels often lack, and the breathtaking views provide a peaceful environment.

Guests can easily book their stay through Expedia, adding convenience to this luxurious experience. The hotel's location is another major draw. Despite not having a swimming pool, Two Sandals is located within a 10-minute

Every morning, breakfast is lovingly prepared, ensuring guests start their day with a delightful meal.



Entering Hotel With View Looking at St. John.

Guests can easily book their stay through Expedia, adding convenience to this luxurious experience.

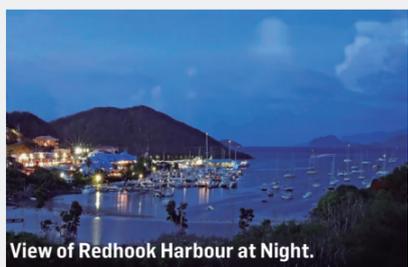
walking distance to some of the most beautiful beaches on the island. Sapphire Beach, Secret Harbour, Lindquist Beach, and Magens Bay are all nearby, offering stunning scenery and pristine waters.

Two Sandals Boutique Hotel combines the best of both worlds: the serene, intimate setting of a boutique hotel with the exceptional service and flexibility that modern travelers value. Whether it's a short stay or an extended vacation, this hotel promises a memorable and rejuvenating escape. ■

Two Sandals Boutique Hotel combines the best of both worlds: the serene, intimate setting of a boutique hotel with the exceptional service and flexibility that modern travelers value.



King Bed in One Bedroom Unit.



View of Redhook Harbour at Night.



Dining Room Patio.

## A Rare Jewel from Ancient Times

Helping visitors explore the real wonders of St. Croix, The Buccaneer destination resort has been setting the standard on luxury accommodation for decades.

**A**t The Buccaneer, resort guests are submerged in history. Built in 1947 on a Dutch sugar mill dating back over 300 years, the hotel has been growing organically under the management of the Armstrong Family, and today it offers over 130 hotel rooms and six suites along with a six-room villa. "I do a weekly walk for guests," says owner Elizabeth Armstrong, "so they can learn about the history, the birds, and the trees that make St. Croix so special." With its own links style 18-hole-golf course on property, 8 tennis courts, 3 secluded beaches, horseback riding and 33 dive sites nearby, The Buccaneer helps you stay active. On returning in the evening guests can lay on the beach, and think calmly about what they want for dinner, or which of the many award-winning cocktails will kickstart their night. "We have 75 years' experience in catering to our guests, meeting their needs, and making them feel so comfortable that time almost stops while they're here with us," Armstrong says, "few other hotels in the world know how to do this."

Outside the resort things only get more



www.TheBuccaneer.com

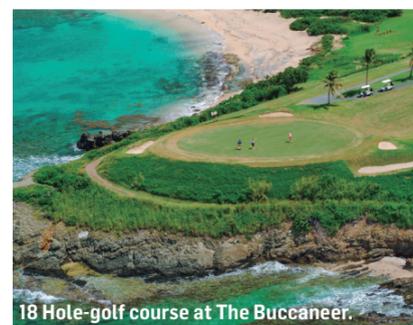


ELIZABETH ARMSTRONG  
OWNER OF THE  
BUCCANEER  
HOTEL

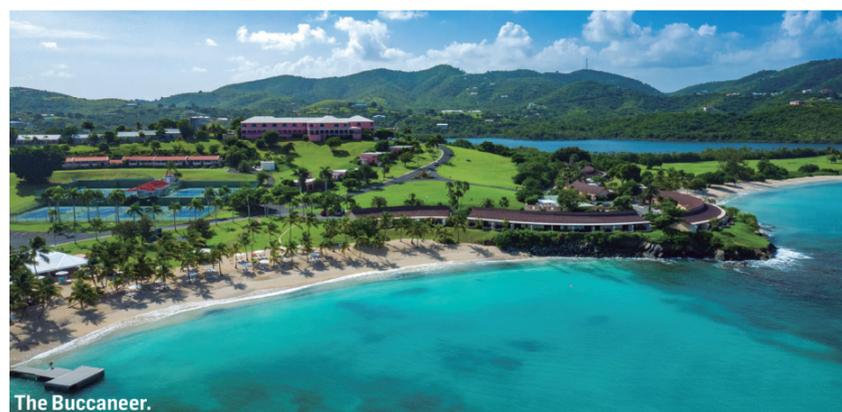
«Until you've been kayaking at night in bioluminescent water, surrounded by the silence of the ocean, you haven't been on holiday.»

ELIZABETH ARMSTRONG

fascinating, as guests explore St. Croix and the old Caribbean lifestyle so rare in other islands these days. The warmth of locals mirrors the warm weather, and the beautiful ocean waters give the town a sense of timelessness. "Until you've been kayaking at night in bioluminescent water, surrounded by the silence of the ocean, you haven't been on holiday," says Armstrong with a smile. ■



18 Hole-golf course at The Buccaneer.



The Buccaneer.