St Kitts and Nevis to end CBI scheme

LEVEL B2


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I. WARM-UP

1. What does a passport allow you to do?
2. How can small countries attract investment?
3. What risks come with relying on one income source?

II. KEY VOCABULARY

revenue
money that a government or company receives, especially from taxes or sales

mismanagement
poor control or handling of a programme, money or organisation

escrow
a financial arrangement where money is held by a third party until conditions are met

deadline
a date or time by which something must be done

diversify
to develop more types of products or industries to reduce risk

geothermal
related to heat from inside the Earth, used to make energy

transition
the process of changing from one system or activity to another

visa-free
able to enter a place without needing a travel visa

III. READING

St Kitts and Nevis will wind down its 42-year-old citizenship-by-investment (CBI) programme after the European Union warned the country could lose visa-free access to the Schengen area.

Prime minister Terrance Drew said continuing CBI risked travel and international banking, which could affect card payments and families who send money home. The programme, which the country pioneered, has brought billions of dollars and in some years the largest share of government revenue.

Drew blamed past mismanagement: underselling to compete, a controversial prison project, weak escrow protections and investment sums not properly paid in. Nevis premier Mark Brantley said the nation had little choice but did not support the wind-down.

He called the EU's 1 June 2028 deadline "ludicrous" and argued the EU should help with the transition. Drew said the government will diversify by strengthening tourism, yachting, and digital and creative sectors. Geothermal energy is "at the heart of it", with drilling planned.

He added the plan is to grow the economy, not raise taxes. Other CBI states are split: Antigua and Barbuda wants a longer transition; Grenada talks about 2032; Dominica and St Lucia have not publicly committed.

Reading text adapted from reporting by **The Guardian***: "Caribbean nations fear economic impact of...". Original article linked at theenglishwire.com.*

IV. COMPREHENSION QUESTIONS

1. Why did St Kitts and Nevis decide to wind down its CBI programme?
2. What risks did Terrance Drew link to continuing CBI?
3. How important has CBI been for government revenue, according to the text?
4. What did Mark Brantley say about the EU's 1 June 2028 deadline?
5. Which areas does the government plan to develop to diversify?

V. DISCUSSION

1. Should the EU tie visa rules to how CBI programmes are run? Why or why not?
2. How could a country prepare for a deadline like 1 June 2028?
3. What industries fit a small island economy best? Explain your choice.
4. Is it realistic to diversify without raising taxes? Give reasons.

VI. GRAMMAR FOCUS

Future perfect

Use the future perfect to show something will be finished before a point in the future. Form: will have + past participle (will have built, will have grown). Common signals: by + date/time; by the time + clause.

> *"By 1 June 2028, many applicants* **will have received** *a reply."*
>
> *"By the time drilling starts, crews* **will have prepared** *the site."*

VII. GRAMMAR EXERCISE

Complete each sentence with the future perfect form.

1. By the time the programme ends, it (bring) ___ in billions. _____
2. If all goes well, the islands (strengthen) ___ tourism by 2028. _____
3. If the plan works, yachting (create) ___ new jobs by 2030. _____
4. By 2032, debates (shift) ___ to new revenue options. _____
5. By the deadline, the programme (wind down) ___. _____

Teacher's Notes

TEACHERS ONLY

These notes are designed to help you get the most out of this lesson. Please do not share this page with students.


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I. LESSON GUIDE

- Timing: 8–10 minutes warm-up, 8–10 minutes vocabulary, 12–15 minutes reading, 10 minutes comprehension, 10 minutes discussion. If needed, fold grammar into reading time.
- Pre-teach place names (Schengen area, St Kitts and Nevis) and the idea of CBI. Check understanding of escrow and visa-free before reading.
- Run a two-stage reading: first skim for the decision and the reason; then scan for details (deadline, risks, diversification plans). Pair students to compare notes before whole-class feedback.
- For discussion, remind students they can speak about the news rather than personal finances. If views polarise, split the room into two groups to develop arguments and then mix pairs for rebuttals.

II. DISCUSSION FACILITATION TIPS

1. Take a quick poll first, then pair students from opposite views to find common ground.
2. Elicit a 3-step plan in groups; ask each to name one risk and one resource.
3. Board students' ideas (tourism, energy, tech) and push for one concrete example each.
4. Set up mini-debates in pairs; require one financial reason and one social reason.

III. EXTENSION ACTIVITIES

Writing: In pairs, write a 90-word government update announcing two concrete steps to diversify.

Debate: Split the class: one side defends winding down CBI now; the other argues for a longer transition. Each prepares a 1-minute statement.

IV. ANSWER KEY OVERVIEW

Comprehension questions: short factual answers from the text.

Grammar exercise: Future perfect

Discussion: open-ended. Accept any reasonable ideas supported by examples and reasoning.

Answer Key

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IV. COMPREHENSION QUESTIONS

1. Why did St Kitts and Nevis decide to wind down its CBI programme?
   Because the EU warned visa-free access to Schengen could be lost.
2. What risks did Terrance Drew link to continuing CBI?
   Risks to travel and international banking, affecting payments and remittances.
3. How important has CBI been for government revenue, according to the text?
   It brought billions and in some years the largest share of revenue.
4. What did Mark Brantley say about the EU's 1 June 2028 deadline?
   He called it "ludicrous" and said the EU should offer help with the transition.
5. Which areas does the government plan to develop to diversify?
   Tourism, yachting, digital and creative sectors, and geothermal energy.

V. DISCUSSION

Open answers. Accept any reasonable ideas supported by examples and reasoning.

VI. GRAMMAR FOCUS

Key point: Use the future perfect to show something will be finished before a point in the future. Form: will have + past participle (will have built, will have grown). Common signals: by + date/time; by the time + clause. (Examples constructed.)

> *"By 1 June 2028, many applicants* **will have received** *a reply."*
>
> *"By the time drilling starts, crews* **will have prepared** *the site."*

VII. GRAMMAR EXERCISE

Complete each sentence with the future perfect form.

1. By the time the programme ends, it ___ in billions. **will have brought**
2. If all goes well, the islands ___ tourism by 2028. **will have strengthened**
3. If the plan works, yachting ___ new jobs by 2030. **will have created**
4. By 2032, debates ___ to new revenue options. **will have shifted**
5. By the deadline, the programme ___. **will have wound down**