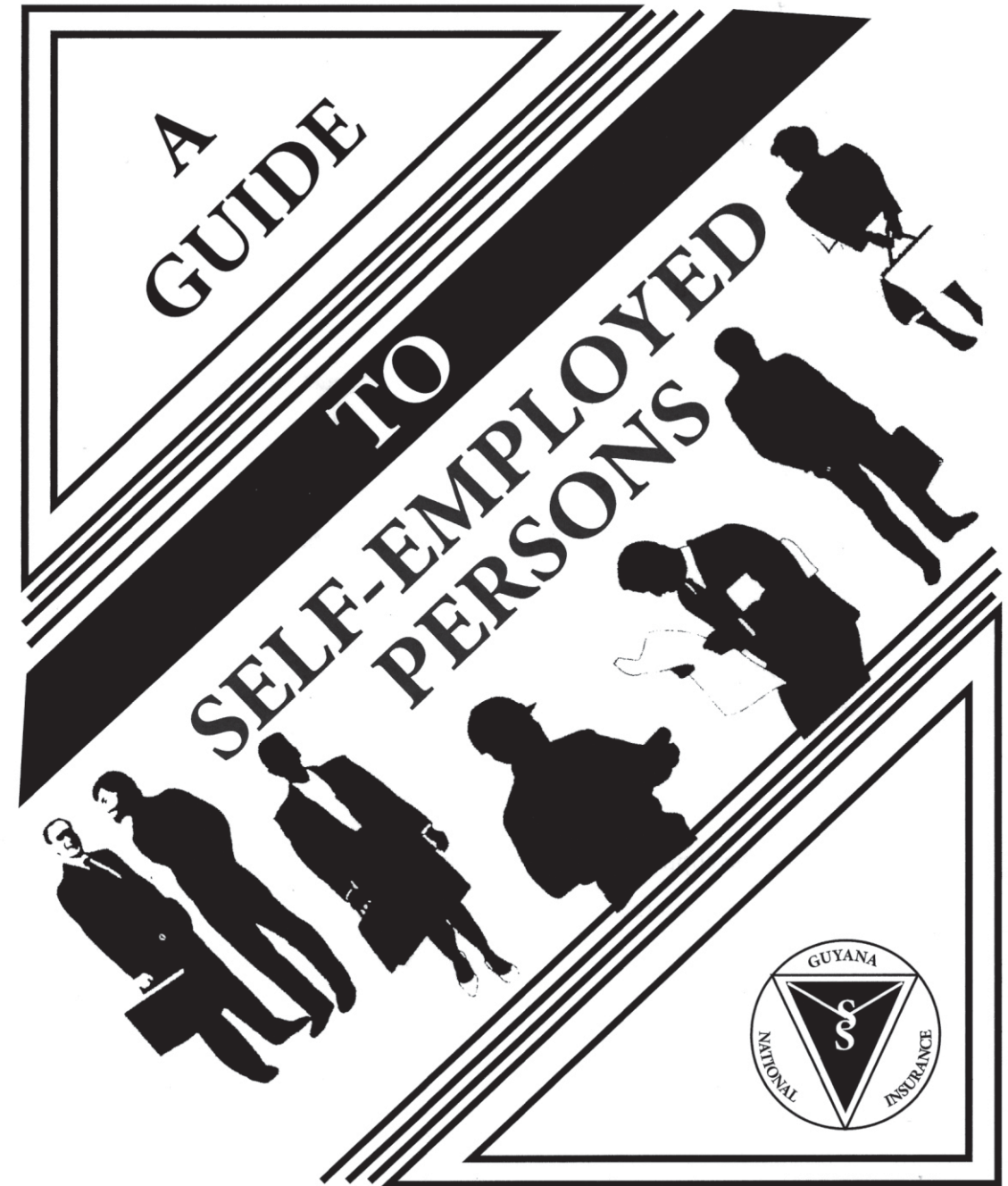


FOR FURTHER INFORMATION SEE OTHER LEAFLETS, CALL OR VISIT OUR NATIONAL INSURANCE OFFICES OR VISIT OUR WEBSITE: www.nis.org.gy

NATIONAL INSURANCE OFFICES ARE SITUATED AT:

KLIEN POWDEROYEN - Local Office	Tel: 264-2531
CORRIVERTON - Local Office	Tel: 339-2208,2224
PORT MOURANT - Local Office	Tel: 336-6577,6578
MELANIE DAMISHANA- Local Office.	Tel: 270-1222, 1227, 1331, 1038
LENORA - Local Office	Tel: 268-2285. 2275
FORT WELINGTON - Local Office	Tel: 232-0301, 0300
ESSEQUIBO - Local Office	Tel: 771-4207, 4119, 4318
NEWAMSTERDAM - Local Office	Tel: 333-3122, 3170, 2103
MABARUMA - Local Office	Tel: 777-2530
LINDEN - Local Office, David Rose Avenue	Tel: 444-6561, 6305, 6440, 3074
BARTICA - Local Office	Tel: 455-2326
MAHAICONY - Local Office	Tel: 221-2217
HEAD OFFICE: Brickdam and Winter Place, Georgetown.	Tel: 225-2793, 226-5808-9 226-8376,225-6747,226-8281
CAMP AND BENT STREETS	Tel: 227-0437, 226-3620, 226-6878, 226-8059,226-8058 225-6677, 225-2798-9

*Our customer services unit can be contacted on
Tel #: 227 - 3461 or email: customer_service@nis.org.gy*



NATIONAL INSURANCE

HEAD OFFICE: Brickdam & Winter place, Georgetown, Guyana. Tel 66797, 68376, 53268, 52793-8

1/2000

WHAT'S INSIDE

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NATIONAL INSURANCE AND SOCIAL SECURITY SCHEME - GUYANA
SELF-EMPLOYED CONTRIBUTION SCHEDULE
(to be completed in duplicate)

NB: Schedule must be returned to National Insurance Scheme not later than the 15th day of the month following the month to which the payment relates. Contributions paid after the due date may be treated as not paid for the right to benefit if paid after the expiration of 12 months from the year in which the contribution became payable.
Interest shall be chargeable on all contributions paid after the due date. The interest chargeable may be waived by Scheme if the delay in paying contributions was caused by an error and was not a deliberate act on the part of the Self-Employed person.

1. Name of Self Employed Person:
2. Other Name(s):
3. Type of Business:
4. Business Address:
5. Home Address: (if different from 4)
6. National Insurance Number:
7. Taxpayer Identification Number:
8. Enclosed here with cheque No. _____ for \$ _____
being National Insurance Contributions for the period _____ to _____
9. My total remittance for the year including this remittance is \$ _____
- 10.

MONTH	WAGES	CONTRIBUTION

11. Signature _____
12. Date _____

FOR OFFICIAL USE ONLY

DECLARED INCOME
\$

Receipt No. _____ issued for \$ _____
for the month of _____ 20____

Signature of Cashier: _____
Date: _____

NB: This booklets is not a substitute for the law. The law shall prevail in case of any inadvertent conflict.

CARICOM SOCIAL SECURITY AGREEMENT

The CARICOM Agreement on Social Security is intended to protect CARICOM Nationals' entitlement to benefits and provide equality of treatment when moving from one country to another. The Agreement covers the payment of the following pensions:

- a) Old Age
- b) Invalidity
- c) Disablement
- d) Survivors
- e) Death

Under this Reciprocal Agreement, insured persons are entitled to benefits from one or more of the Social Security schemes in the various country from which they qualify. The CARICOM Countries that have signed and ratified the Agreement are:

Antigua & Barbuda	Grenada	St. Kitts & Nevis
Barbados	Guyana	St. Lucia
Belize	Jamaica	St. Vincent
Dominica	Montserrat	Trinidad & Tobago

If you are going to another CARICOM country to work, or you are in receipt of benefit under the Social Security Scheme where you are resident, make sure that you inform the General Manager/Director, National Insurance, by way of writing of your date of departure and your overseas address. When you return to your usual place of residence, it is essential that you let the General Manager/Director, National Insurance know as soon as possible that you have returned. When you write to the General Manager/Director, National Insurance, you should supply your:

Name, Address, Telephone Number, National Insurance Number and National Registration Number (in the case of Barbados) email address (if necessary).

NIS MANUAL FOR SELF -EMPLOYED PERSONS

This manual provides information on Registration, Contribution and Benefits for the Self-Employed. It must not be seen as a complete statement of the Law. You should read this along with other relevant pamphlets (such as those on benefits and medical care) which will offer more specific and in depth information to you. You may also visit or call any NIS Office, the Publicity and Public Relations Unit (227-6851) or the customer relations unit (227-3461) for further clarification.

WHO IS SELF-EMPLOYED?

If you are gainfully occupied in Guyana and are not an employed person, you are considered Self-Employed.

A woman who is working with her husband is also considered a self employed person.

N.B. The size of your business or amount of money earned does not matter.

ARE ALL SELF-EMPLOYED PERSONS ALLOWED TO CONTRIBUTE TO NIS?

If you are involved in activities considered illegal you will not be eligible for registration as a Self-Employed person.

If you are below the age of 16 and over 60 you cannot be registered with NIS as a Self-Employed person.

N.B. There are certain employments where persons are neither considered as employed nor self-employed for registration with NIS (eg. members of the Diplomatic Corps). If you are unsure whether or not you should contribute to NIS, visit or call any of our Offices.

HOW CAN YOU BE REGISTERED AS SELF -EMPLOYED?

- (1) Visit our nearest NIS Office (walk with your National Identification Card, if you have one). This will help you to get your NIS Number.
- (2) You will be given special forms to be completed (A member of staff will be willing to help you, if necessary).

N.B. If you were previously registered as an employed person you will already have a NIS Number which will still be used when you become Self-Employed.

As a contributor, you may change from being Employed to Self-Employed and even become employed again. This does not affect your contributions as these are all paid against the one NIS Number. Your registration details may change but your NIS Number does not except you were registered with a temporary NIS number and now have your **National Identification Card, which** will be used to give you your permanent National Insurance number.

RENEWAL OF NIS CARDS

You should keep your NIS Card in a safe place. If it gets lost you can have a replacement for Two Hundred Dollars (\$200.00). Just walk with your National ID Card and visit your NIS Local Office the Records Section, NIS Camp and Bent Streets, Georgetown.

RECORD KEEPING AND INSPECTION BY NIS INSPECTORS

As a Self-Employed person you are required to keep proper records of income and payment of contributions. These you must produce upon request made by an Inspector of NIS. These Office have the power to impound these documents if necessary.

WHAT ARE CONTRIBUTIONS

Contributions are payments made by the Self-Employed Person to cover him/her for a specific period of time. The unit of measurement used for such coverage is a contribution week. Contributions are paid based on Insurable Earnings. A contribution week commences immediately after midnight on Sunday, that is on Monday and ends at midnight on the following Sunday. Some months have 4 contribution weeks and some have 5 dependent on the number of Mondays in the said month.

INSURABLE INCOME

This is the amount of income that contributions are paid on.

N.B. There is a maximum amount of monthly or weekly income on which you pay contributions This is known as the Monthly or Weekly Insurable Income Ceiling.

Example 1: If the Monthly ceiling is \$280,000.00 and you are earning \$300,000.00 monthly you will pay contributions on \$280,000.00 Your Insurable Income is \$280,000.00

Example 2: If the Monthly Ceiling is \$280,000.00 and you are earning \$80,000.00 monthly, you will pay contributions on the \$80,000.00. Your insurable Income is \$80,000.00

N.B. The minimum level of earnings on which contributions will be paid for the Self-Employed is set by NIS. The current minimum for the Self Employed person is \$75,000.00 . Any person claiming to have income less than this will have to have the approval of the General Manager to pay NIS on that amount.

Check on the current Insurable Ceiling before you attempt to calculate your own contributions.

APPEALS

Claims made to NIS for benefits may be disallowed or disqualified for many reasons. Persons not satisfied with any decision made on their claim have the right to appeal. This should be done within two (2) months of the decision against which an appeal is being made.

OFFENCES

- (a) Anyone who wilfully delays or obstructs any authorised officer of the National Insurance Board in the execution of that officer's duty, or refuses to answer any question, or to provide any information or refuses to produce any document when required to do so, commits an offence and can be prosecuted and fined.
- (b) ANYONE who knowingly gives FALSE or misleading information in relation to the provisions of the National Insurance and Social Security Act commits an offence.
- (c) Failure to register and pay NIS Contributions is also an offence.

FORMS/DOCUMENTS TO BE SUPPLIED WHEN CLAIMING BENEFIT

SICKNESS	- B700F6 SB R0, Medical Certificate
SICKNESS MEDICAL CARE	- Original Receipts, B700F1 MC R0
MATERNITY BENEFIT	- MD800F MB 1A R0
EXTENDED CONFINEMENT	- MD800F1 PC R0 - B700F6 MB R0
MATERNITY GRANT FOR SPOUSE	- B700F2A MB R0 - B700F2B MB R0
INVALIDITY	- P300F1 1NV R0, Birth Certificate
OLD AGE	- P300F1 0AB R0, Bith Certificate, Affidavit (or Deed Poll if necessary), NIS Card
SURVIVORS' BENEFIT	- P300F1 SG R0, Death Certificate of Insured Person, Marriage Certificate if claimant is the spouse of the deceased. Birth Certificate of Spouse/Children, Deed Poll or Affidavit if necessary, NIS Card of Deceased. Claim being made by unmarried spouse should be accomplished by 3 statements: (1) One from self. (2) Two from persons testifying of their knowledge of the union between the deceased and the claimant.

SURVIVORS' BENEFIT

(Monthly pension or Lump Sum Payment)

This benefit is a payment made to the Sum payment dependants of a deceased insured person who at the of death:-

- (a) Was receiving N.I.S. Old Age or Invalidity Pension or;
- (b) Was entitled to receive Old Age or Invalidity Pension but died before this could be received; or
- (c) Had at least 250 contributions, with a minimum 150 paid.

FUNERAL (GRANT)

(Lump Sum payment)

- (1) Deceased must have been registered as Employed or Self-Employed
- (2) Have at least 50 paid contributions.
- (3) Grant can be claimed for a deceased contributor's uninsured spouse once the deceased contributor had paid at least 50 contributions.

N.B.

1. Recipients of Old Age and Invalidity Benefit also receive extended Medical Care. This allows for free Dental Care (including Dentures) and Ophthalmic (eye) Care including the provision of Spectacles.
2. For Overseas Medical Care reimbursement permission must first be granted by NIS. Persons who fail to seek permission may suffer loss of Benefit. If reimbursement is made, this can be treated as if treatment was received locally. The maximum amount of money reimbursed is ten (10) times the insurable Income Ceiling or 80% whichever is less. NIS will only accept original receipts and documents.

USE OF NIS NUMBERS FOR ENQUIRIES/ENCASHMENT OF VOUCHERS

You should always walk with your NIS Card or quote the number when visiting the NIS Office or making enquiries about your Benefits or Contributions. Your NIS Card is also needed when you go to encash your vouchers.

RATE OF CONTRIBUTION.

The rate of contribution for Self-Employed persons is 12.5 % of their Insurable Income. This percentage is subject to change.

CALCULATING YOUR CONTRIBUTION

Example 1:

Where your monthly income is more than the Insurable Income Ceiling. You are earning \$300,000.00 per month. NIS Insurable Income Ceiling is \$280,00.00 Contribution paid will be:

12.5% of \$280,000.00

$$\text{i.e } \frac{12.5}{100} \times \frac{\$280,000.00}{1} = \$35,000.00$$

Example 2:

Where your monthly income is less than the Insurable Income Ceiling. You are earning \$80,000.00 per month. NIS Insurable Income Ceiling is \$280,000.00 per month. Contribution paid will be;

12.5% of \$80,000.00

$$\text{i.e } \frac{12.5}{100} \times \frac{\$80,000.00}{1} = \$10,000$$

WHEN IS YOUR CONTRIBUTION PAYABLE

Effective from November, 1997 Self-Employed contributions are now payable on a monthly basis. Contributors no longer have until the 5th January to pay contributions for earnings from the previous year.

You must now ensure that your contribution is paid by the 15th day of every month in respect of the previous months earring. Late payment of contributions attract interest.

WHERE TO MAKE YOUR PAYMENT

Payments should only be made at the NIS Offices and you will be issued with a receipt. However, in special circumstances such as during authorised campaigns in Municipal Markets, authorised personnel will be at an identified location to collect your contribution. (This only applies to Vendors and Stall-Holders).

N.B. You **must** be issued with a **receipt for the full amount paid**. The receipt **must** have a NIS Stamp.

You are advised not to hand over money unless these requirements are met.

COMPLETION OF FORMS

When filling out NIS Forms for either Registration, Contribution or Benefit you must ensure that is properly done.

- (1) Use your correct name, as on Birth Certificate (Marriage Certificate).
- (2) If you have an alias do not use this unless you had done so at time of Registration and when you use it use your birth name alongside. N.B. The use of an alias can be helpful on the back of Medical certificates.
- (3) Always state full Address, Lot, Street, Village, Town etc.

BENEFITS AND QUALIFYING CONDITIONS

Self-Employed persons contribute towards 6 Benefits. You do not contribute for Industrial Benefits, so remember this branch of Benefit is not available to you.

SICKNESS BENEFIT

(Weekly payment for a maximum of 26 weeks)

This covers replacement of up to 70% of Average Insurable Income.

QUALIFYING CONDITIONS

- (1) Age above 16 to under 60
- (2) Registered as Employed or Self Employed.
- (3) At least 50 contributions paid
- (4) At least 8 out of 13 contributions paid immediately before the week of illness
- (5) Be in Insurable Employment the day before the day of Your illness.

N.B. All Sick Leave issued by Doctor (even for one day) should be submitted to NIS, as these will go towards establishing your medical record.

MEDICAL CARE: (LOCAL/OVERSEAS)

(Limited reimbursement for Medical Treatment)

MATERNITY BENEFIT

(a) Maternity Allowance (weekly payment for 13 weeks with extension up to 26 weeks if complications arise)

(b) Maternity Grant (lump sum payment of \$2,000.00).

(c) Medical Care (only payable in cases of Caesarian Section Delivery)

INVALIDITY BENEFIT (monthly pension or lump sum payment)

(1) Satisfaction of conditions for Sickness Benefit

- (1) Age 16 to under 60
- (2) Registered as Employed or Self Employed
- (3) Have at least 15 contributions paid
- (4) have at least 7 out of 26 contributions paid immediately before the week of confinement.

(1) Be entitled to Maternity or Allowance.
or

(2) Be the spouse of a contributor who meets the contribution requirements for maternity allowance.

(1) Satisfy the contributions for Maternity allowance as in 1- 4 above.

- (1) Age 16 to under 60
- (2) Registered as Employed or Self-Employed.
- (3) Have a condition that renders you permanently incapable for work.
- (4) Have a minimum of 250 contributions with at least 150 being paid, will result in a pension. Total contributions of at least 50 paid but less the 250 can result in a Grant or Lump Sum payment.