



TRINIDAD AND TOBAGO GAZETTE

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834

APPOINTMENT TO PERFORM THE FUNCTIONS OF THE OFFICE OF CHIEF JUSTICE

IN EXERCISE of the power conferred upon her by section 103 of the Constitution of the Republic of Trinidad and Tobago, Her Excellency the President, after consultation with the Prime Minister and the Leader of the Opposition, has appointed the Honourable Mr. JUSTICE PRAKASH MOOSAI, Justice of Appeal, to perform the functions of the Office of Chief Justice, with effect from 19th June, 2024 to 23rd June, 2024, during the absence from Trinidad and Tobago of the Honourable Chief Justice Mr. IVOR ARCHIE.

C. JACKMAN-WALDRON
*Secretary to Her Excellency
the President*

18th June, 2024.

835

APPOINTMENT TO ACT AS MINISTER OF DIGITAL TRANSFORMATION

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, acting in accordance with the advice of the Prime Minister, in exercise of the power vested in her by section 79(2) of the Constitution of the Republic of Trinidad and Tobago, has appointed ALLYSON WEST, a member of the Senate who is a Minister, to act in the Office of Senator the Honourable HASSEL BACCHUS, Minister of Digital Transformation, with effect from 18th June, 2024 and continuing during the absence from Trinidad and Tobago of the said Senator the Honourable Hassel Bacchus, in addition to the discharge of her normal duties.

C. JACKMAN-WALDRON
*Secretary to Her Excellency
the President*

20th June, 2024.

836

APPOINTMENT AS A MEMBER AND DEPUTY CHAIRMAN OF THE PUBLIC PROCUREMENT BOARD

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, after consultation with the Prime Minister and the Leader of the Opposition, in exercise of the power vested in her by section 10(1) and (2) of the Public Procurement and Disposal of the Public Property Act No. 1 of 2015, as amended by Act No. 5 of 2016, Act No. 3 of 2017 and Act No. 27 of 2020 has appointed MR. ROBBY BHOLA, as a Member and Deputy Chairman of the Procurement Board for a period of three (3) years with effect from 17th June, 2024.

C. JACKMAN-WALDRON
*Secretary to Her Excellency
the President*

17th June, 2024.

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NOTICE OF VACANCY FOR THE OFFICE OF GRADUATE SURVEYOR/LAND SURVEYOR I (RANGE 46/53)
MINISTRY OF AGRICULTURE, LAND AND FISHERIES

APPLICATIONS are invited from suitably qualified officers in your Ministry/Department for the office of Graduate Surveyor/Land Surveyor I (Range 46/53), Ministry of Agriculture, Land and Fisheries.

Particulars relating to the office are outlined below:

Minimum Experience and Training Requirements:

Training as evidenced by a Degree in Land Surveying Sciences from a recognized University and/or a license to practice land surveying in Trinidad and Tobago.

Distinguishing Features of Work:

An employee in this class is responsible for carrying out land surveys establishing or re-establishing permanent boundary and control marks. Work includes the collection and collation of information needed to conduct surveys from notes, maps, deeds or other records. Work also includes the verification of accuracy of survey data secured. Assignments are received orally or in writing from a superior officer and the employee is expected to develop his/her own work methods and make job decisions in respect of matters of a routine nature. Work is reviewed by a superior officer through reports and discussions for conformity to standard survey laws and practices, instructions pertaining to survey orders and other survey directives.

Salary:

Range 46/53: \$9,456.00–\$11,115.00/\$11,802.00/\$10,341.00–\$11,960.00/\$12,795.00 per month (2013).

Applications from officers holding permanent appointments in the Public Service should be made on the Application for Promotion Form. Temporary officers should use the Application for Employment Form.

Interested officers who hold permanent appointments must send their applications through their Heads of Department for endorsement/recommendation and submission to The Permanent Secretary, Ministry of Agriculture, Land and Fisheries. Interested officers, who hold temporary appointments, must also send their applications through their Permanent Secretaries/Head of Department for submission to The Permanent Secretary, Ministry of Agriculture, Land and Fisheries.

Copies of relevant documents **must** accompany **All** applications as stipulated on the Application Checklist attached to this Notice.

Applications **MUST** be submitted through the Permanent Secretary or Head of Department within sufficient time in order to be received by The Permanent Secretary, Ministry of Agriculture, Land and Fisheries on or before but not later than 8th July, 2024 to: The Permanent Secretary, Ministry of Agriculture, Land and Fisheries, Corner Narsaloo Ramaya Marg Road and Soogrim Trace, Chaguanas.

Applications received after the closing date will not be considered.

For further details, officers wishing to apply can access the Notice of Vacancy, Application Forms, Job Specification and the Application Checklist at the Ministry of Agriculture, Land and Fisheries and on the websites of the Ministry of Agriculture, Land and Fisheries at www.agriculture.gov.tt and the Service Commissions Department at www.scd.org.tt.

Closing date for receipt of applications in the Ministry of Agriculture, Land and Fisheries: 8th July, 2024.

Officers who have applied previously and who still wish to be considered for appointment to the office are advised to re-apply in response to this Notice. Your application should be dated and submitted within the period of this Notice of Vacancy.

Should officers neglect to attach/provide copies of their relevant documents, experience and training as outlined in the application checklist, The Permanent Secretary will be unable to determine their eligibility for the office and they will be deemed unsuitable.

F. HOSEIN
Permanent Secretary
Ministry of Agriculture, Land
and Fisheries



Government of the Republic of Trinidad and Tobago
Ministry of National Security

PUBLIC NOTICE

HEARING OF THE FIREARMS APPEAL BOARD

The next **Six (6) hearings** of the Firearms Appeal Board are carded for the following dates at 10:00 a.m. respectively:

- **Wednesday, July 31, 2024**
- **Wednesday, August 28, 2024**
- **Wednesday, September 25, 2024**
- **Wednesday, October 23, 2024**
- **Wednesday, November 20, 2024**
- **Wednesday, December 11, 2024**

The Board therefore wishes to advise persons desirous of lodging new appeals, to address their correspondence to:

Chairman
Firearms Appeal Board
Ministry of National Security
Temple Court I
31-33 Abercromby Street
Port of Spain

Additionally, appellants can contact the Secretariat to the Board at **(868) 623-4822** or **(868) 623-2441-5 Ext. 12343**.

Mr. Faraaz Mohammed
Chairman, Firearms Appeal Board

1MNS
Citizens FIRST



Government of the Republic of Trinidad and Tobago
Ministry of National Security

PUBLIC NOTICE

SITTING OF PROTECTIVE SERVICES COMPENSATION COMMITTEE

Take Notice that the Committee appointed under the Protective Services (Compensation) Act 1996 will sit to hear and determine claims made under the Act, by claimants who have been served with notice of the hearing of claims, at the **Ministry of National Security, Temple Court I, 31-33 Abercromby Street, Port of Spain** on the following dates, from **1:00 pm**:

- **Thursday, July 18, 2024**
- **Thursday, August 22, 2024**
- **Thursday, September 19, 2024**
- **Thursday, October 17, 2024**
- **Thursday, November 28, 2024 and**
- **Thursday, December 12, 2024**

John Heath SC.
Chairman, Protective Services Compensation Committee

1MNS
Citizens FIRST



Guardian General Insurance Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

To the shareholder of Guardian General Insurance Limited

Our opinion

In our opinion, the accompanying abridged consolidated financial statements of Guardian General Insurance Limited (the Company) and its subsidiary (together, the Group) are consistent, in all material respects, with the audited consolidated financial statements on the basis described in note 2.

The abridged consolidated financial statements

The Company's abridged consolidated financial statements derived from the audited consolidated financial statements for the year ended 31 December 2023 comprise:

- the abridged consolidated statement of financial position as at 31 December 2023;
- the abridged consolidated statement of income for the year then ended;
- the abridged consolidated statement of comprehensive income for the year then ended;
- the abridged consolidated statement of changes in equity for the year then ended;
- the abridged consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged consolidated financial statements.

The abridged consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the abridged consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon. The audited consolidated financial statements, and the abridged consolidated financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited consolidated financial statements.

The audited consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated 22 March 2024.

Responsibilities of management and those charged with governance for the abridged consolidated financial statements

Management is responsible for the preparation of the abridged consolidated financial statements on the basis described in note 2.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged consolidated financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Port of Spain
Trinidad, West Indies
22 March 2024

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue, Port of Spain, 100902, Trinidad, West Indies

T: (868) 299 0700, F: (868) 623 6025, www.pwc.com/tt

ABRIDGED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2023 \$'000	Restated 31 December 2022 \$'000	Restated 1 January 2022 \$'000
Assets			
Property, plant and equipment	44,373	46,589	36,321
Right-of-use assets	1,216	3,374	6,430
Investment properties	10,895	11,208	11,159
Investment in associated companies	120,651	113,915	105,283
Investment securities	570,797	542,412	544,912
Loans and receivables	114,100	106,364	80,051
Due from affiliated companies	25,892	25,473	15,231
Pension plan assets	9,008	13,875	13,414
Deferred tax assets	15,749	13,572	13,746
Reinsurance contract assets	254,743	494,765	439,738
Insurance contract assets	226	253	178
Taxation recoverable	22,807	21,861	26,831
Cash and cash equivalents	362,905	445,661	298,243
Total assets	1,553,362	1,839,322	1,591,537
Equity and liabilities			
Share capital	43,597	43,597	43,597
Reserves	73,786	72,816	74,950
Retained earnings	432,932	425,664	402,786
Total equity	550,315	542,077	521,333
Liabilities			
Insurance contract liabilities	670,230	664,331	692,181
Reinsurance contract liabilities	99,507	389,083	175,394
Lease liabilities	1,541	3,138	5,613
Pension plan liabilities	2,848	2,439	1,659
Deferred tax liabilities	56,417	57,999	36,741
Post-retirement medical benefit obligations	11,500	11,552	11,294
Due to parent and affiliated companies	2,065	376	62
Provision for taxation	9,822	24,799	6,445
Other liabilities	149,117	143,528	140,815
Total liabilities	1,003,047	1,297,245	1,070,204
Total equity and liabilities	1,553,362	1,839,322	1,591,537

The accompanying notes form an integral part of these abridged consolidated financial statements.

On 22 March 2024, the Board of Directors of Guardian General Insurance Limited authorised these abridged consolidated financial statements for issue.

Director Director



Guardian General Insurance Limited

Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED CONSOLIDATED STATEMENT OF INCOME

	2023 \$'000	Restated 2022 \$'000
Insurance revenue	1,272,311	1,248,775
Insurance service expenses	(489,943)	(636,447)
Net expenses from reinsurance contracts held	<u>(665,487)</u>	<u>(468,476)</u>
Insurance service result	<u>116,881</u>	<u>143,852</u>
Investing activities		
Investment income from financial assets measured at amortised cost and fair value through other comprehensive income	19,463	15,611
Investment income from financial assets measured at fair value through profit or loss	516	1,188
Net realised gains on financial assets measured at amortised cost	189	337
Net realised gains/(losses) on other assets	1,866	(680)
Net fair value (losses)/gains	(6,431)	4,334
Other loss	(7,000)	(1,717)
Net impairment (losses)/gains on financial assets	<u>(108)</u>	<u>1,904</u>
Net income from investing activities	<u>8,495</u>	<u>20,977</u>
Finance expenses from insurance contracts issued	(6,504)	(6,498)
Finance income from reinsurance contracts held	<u>1,969</u>	<u>1,440</u>
Net insurance finance expenses	<u>(4,535)</u>	<u>(5,058)</u>
Net insurance and investment result	<u>120,841</u>	<u>159,771</u>
Fee income	<u>21,485</u>	<u>15,844</u>
Net income from all activities	<u>142,326</u>	<u>175,615</u>
Operating expenses	(70,296)	(79,078)
Finance charges	<u>(107)</u>	<u>(185)</u>
Operating profit	<u>71,923</u>	<u>96,352</u>
Share of after tax profits of associated companies	<u>8,245</u>	<u>13,352</u>
Profit before taxation	<u>80,168</u>	<u>109,704</u>
Taxation	<u>(15,490)</u>	<u>(53,349)</u>
Profit for the year	<u>64,678</u>	<u>56,355</u>

The accompanying notes form an integral part of these abridged consolidated financial statements.

ABRIDGED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2023 \$'000	Restated 2022 \$'000
Profit for the year	<u>64,678</u>	<u>56,355</u>
Other comprehensive loss		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	<u>(1,721)</u>	<u>(2,198)</u>
Net other comprehensive loss that may be reclassified subsequently to profit or loss	<u>(1,721)</u>	<u>(2,198)</u>
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	423	198
Remeasurement of pension plans	(7,425)	(2,687)
Remeasurement of post-retirement medical benefit obligations	723	377
Share of other comprehensive income	3,339	-
Taxation relating to components of other comprehensive income	<u>221</u>	<u>199</u>
Net other comprehensive loss that will not be reclassified subsequently to profit or loss	<u>(2,719)</u>	<u>(1,913)</u>
Other comprehensive loss for the period, net of taxation	<u>(4,440)</u>	<u>(4,111)</u>
Total comprehensive income for the period, net of taxation	<u>60,238</u>	<u>52,244</u>

The accompanying notes form an integral part of these abridged consolidated financial statements.

ABRIDGED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Statutory reserve \$'000	Translation reserves \$'000	Property Revaluation reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2023	43,597	50,784	14,565	7,467	425,664	542,077
Total comprehensive income	-	-	(1,721)	2,691	59,268	60,238
Dividends	-	-	-	-	(52,000)	(52,000)
Balance at 31 December 2023	<u>43,597</u>	<u>50,784</u>	<u>12,844</u>	<u>10,158</u>	<u>432,932</u>	<u>550,315</u>
Balance at 1 January 2022 - as previously stated	43,597	50,784	16,763	7,403	454,037	572,584
Restatement under IFRS 17	-	-	-	-	(51,251)	(51,251)
Balance at 1 January 2022 - restated	<u>43,597</u>	<u>50,784</u>	<u>16,763</u>	<u>7,403</u>	<u>402,786</u>	<u>521,333</u>
Total comprehensive income	-	-	(2,198)	64	54,378	52,244
Dividends	-	-	-	-	(31,500)	(31,500)
Balance at 31 December 2022	<u>43,597</u>	<u>50,784</u>	<u>14,565</u>	<u>7,467</u>	<u>425,664</u>	<u>542,077</u>

The accompanying notes form an integral part of these abridged consolidated financial statements.

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Guardian General Insurance Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED CONSOLIDATED STATEMENT OF CASH FLOWS

	2023 \$'000	Restated 2022 \$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	80,168	109,704
Adjustment for specific items included on the accruals basis:		
- Finance charges	107	185
- Investment income	(21,406)	(18,288)
Adjustment for non-cash items	6,884	(13,651)
Interest received	17,690	15,491
Dividends received	6,327	7,062
Operating profit before changes in operating assets/liabilities	89,770	100,503
Net increase/(decrease) in insurance contract assets/liabilities	5,985	(27,263)
Net (increase)/decrease in reinsurance contract assets/liabilities	(49,580)	158,358
Purchase of investment securities	(292,784)	(258,783)
Proceeds from sale of investment securities	261,462	267,073
Net decrease in loans and receivables	(7,738)	(26,319)
Net decrease/(increase) in other operating assets/liabilities	1,360	(12,770)
Cash provided by operating activities	8,475	200,799
Interest paid	(109)	(192)
Net taxation paid	(34,690)	(9,123)
Net cash (used in)/provided by operating activities	(26,324)	191,484
Cash flows from investing activities		
Purchase of property, plant and equipment	(963)	(12,217)
Proceeds on sale of property, plant and equipment	142	379
Net cash used in investing activities	(821)	(11,838)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,545)	(2,494)
Dividends paid to equity holders of the company	(52,000)	(31,500)
Net cash used in financing activities	(54,545)	(33,994)
Net (decrease)/increase in cash and cash equivalents	(81,690)	145,652

The accompanying notes form an integral part of these abridged consolidated financial statements.

NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Group

Guardian General Insurance Limited and its subsidiary ("the Group") is engaged in the provision of all classes of general insurance including property, motor, marine and casualty primarily in the Caribbean. Guardian General Insurance Limited ("the Company") was incorporated in Trinidad and Tobago on 1 October 1999 and is wholly owned by Guardian Holdings Limited (GHL). The registered office of the Company is 30-34 Maraval Road, Newtown, 190133, Port of Spain, Trinidad, West Indies.

1.1 Parent Company

On 13 May 2019, NCB Financial Group Limited ("NCBFG"), through its 100% owned subsidiary NCB Global Holdings Limited ("NCBGH" and the "Parent"), acquired 74,230,750 ordinary shares in GHL, increasing its shareholding from 29.974% (acquired in 2016) to 61.77% (2022). NCBGH is a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017.

NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2022: 52.67%) owned by AIC

1. Incorporation and principal activities of the Group (continued)

1.1 Parent Company (continued)

(Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

1.2 Subsidiary

The Group owns 100% shareholding (2022: 100%) of Guardian General Insurance (OECS) Limited, which was incorporated in Grenada on 21 August 1990 and its registered office is located at the Villa, St. George's, Grenada.

1.3 Associate Company

The Group owns 26.21% (2022: 26.21%) of RoyalStar Holdings Limited, which was incorporated in The Commonwealth of The Bahamas on 2 October 2012 and its registered office is located at Mareva House, 4 George Street, Nassau, The Bahamas.

2. Basis of preparation

The abridged consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago. The abridged consolidated financial statements are derived from the Group's consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards ("IFRS"). The abridged consolidated statement of financial position as at 31 December 2023 and abridged consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Group's audited consolidated financial statements. However, the disclosures within the abridged consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Group's performance through a succinct lens.

The abridged consolidated financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited consolidated financial statements consistently applied from period to period. All new and amended accounting standards and interpretations that are mandatory for the periods disclosed and which are relevant to the Group, have been adopted.

Effective 1 January 2023, the Group retrospectively adopted IFRS 17, in accordance with the transition provisions laid out by the standard. In achieving this, the standard's impact was not limited to changes in financial reporting, but also triggered the reconfiguration of other business areas such as product design, budgeting and forecasting, and the collection and storage of data. The fundamental shift in how the finance, actuarial, and information technology teams collaborate cannot be overstated. In transitioning to IFRS 17, the full retrospective approach was applied to all short-term insurance and reinsurance contracts in force from inception.

The Group has used the full retrospective approach to identify, recognise and measure insurance acquisition cash flows assets as at transition date, except that the retrospective impairment test has not been performed prior to the transition date. No insurance acquisition cash flows assets were created upon transition relating to other insurance contracts issued or expected to be issued for any line of business.

The Group has determined that it would be impracticable to apply the full retrospective approach where any of the following conditions existed:

- The effects of the full retrospective application were not determinable, for example:
 - Some reasonable and supportable information about actual historical cash flows might have been available from the Group's systems, but in many cases such information was only available at higher levels or different levels of aggregation compared to the groups required by IFRS 17. This lack of information makes it impracticable to accurately calculate the fulfillment cash flows ("FCF") on a retrospective basis and to segregate groups based on profitability.
- The full retrospective application required assumptions that would have been made in an earlier period, for example:
 - Difficulties in retrieving relevant reliable information existed where assumptions developed at the date of initial recognition were not on an IFRS 17 basis (such as discount rates, risk adjustment for non-financial risk or expenses).
 - Changes in assumptions have not been historically documented on an ongoing basis.



Guardian General Insurance Limited

Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS (continued)

2. Basis of preparation (continued)

- c. The full retrospective application required significant estimates of amounts, and it was impossible to distinguish objectively between information about those estimates that provided evidence of circumstances that (i) existed on the date at which those amounts were to be recognised, measured or disclosed; and (ii) would have been available when the financial statements for that prior period were authorised for issue, and other information, for example:
- i. The Group had limited or no information required for the allocation of acquisition cash flows to respective groups of insurance contracts issued or expected to be issued and other overhead expenses to respective groups under IFRS 17. Systems have not been tracking or allocating acquisition costs, because previous accounting policies did not require this.
- ii. The Group has not historically been accumulating information about the changes in estimates that would have been recognised in profit or loss for each accounting period, because they did not relate to future service, and the extent to which changes in the FCF would have been allocated to the loss component.

Full Retrospective Approach

The Group has determined that reasonable and supportable information was available for all contracts in force from 1 January 2022. In addition, for insurance contracts originated by the Group that are eligible for the PAA, the Group has concluded that only current and prospective information was required to reflect circumstances at the transition date, which made the full retrospective application practicable and, hence, the only available option for property and casualty contracts issued by the Group.

Accordingly, the Group has: identified, recognised and measured each group of insurance contracts and each insurance acquisition cash flows asset in this category as if IFRS 17 had always applied (except that a retrospective impairment test has not been performed); derecognised any existing balances that would not exist if IFRS 17 had always applied; and recognised any resulting net difference in equity.

Restatement under IFRS 17

The initial application of IFRS 17 resulted in a reduction of total equity of \$51.3 million as at 1 January 2022. The opening IFRS 17 abridged consolidated statement of financial position and related adjustments are presented below:

	As previously reported	IFRS 17 Initial application adjustments	Restated
	31 Dec 2021	1 Jan 2022	1 Jan 2022
	\$'000	\$'000	\$'000
Assets			
Loans and receivables	166,569	(86,518)	80,051
Reinsurance contract assets	472,293	(32,555)	439,738
Insurance contract assets	–	178	178
Deferred acquisition costs	68,011	(68,011)	–
Other assets	1,072,889	(1,319)	1,071,570
Total assets	1,779,762	(188,225)	1,591,537
Equity and liabilities			
Share capital	43,597	–	43,597
Reserves	74,950	–	74,950
Retained earnings	454,038	(51,252)	402,786
Total equity	572,585	(51,252)	521,333
Insurance contract liabilities	953,188	(261,007)	692,181
Reinsurance contract liabilities	–	175,394	175,394
Other liabilities	253,989	(51,360)	202,629
Total liabilities	1,207,177	(136,973)	1,070,204
Total equity and liabilities	1,779,762	(188,225)	1,591,537

2. Basis of preparation (continued)

Restatement under IFRS 17 (continued)

The initial application adjustments arise principally from:

- Grouping of contracts/aggregation of contracts for measurement purposes and how contract boundaries are defined.
- Discounting of liabilities and determination of Discount Rates under IFRS 17.
- The measurement and inclusion of a Risk Adjustment.
- Treatment of fronting contracts.
- Presentation changes, resulting in several assets and liabilities being reclassified from other areas of the abridged consolidated financial statements, and now included within insurance contract liabilities or reinsurance contract assets.

The abridged consolidated financial statements have been prepared on a going concern basis.

The Group's audited consolidated financial statements are available for any user on the Company's website or can be accessed at the Company's office during normal business hours.

3. Functional and presentation currency

Items included in the Group's abridged consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged consolidated financial statements are presented in Trinidad and Tobago dollars, rounded to the nearest thousand, which is the Group's functional and presentation currency.

4. Contingencies

Legal proceedings

The Group, like all other insurers, is subject to litigation in the normal course of business. The Group does not believe that such litigation will have a material effect on its profit or loss and financial condition. However, the recent trend of increasing jury awards and settlements makes it more difficult to assess the ultimate outcome of such litigation.

5. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The following transactions were entered into with subsidiaries within the Guardian Holdings Group in the normal course of business.

	2023	2022
	\$'000	\$'000
Expenses	24,615	42,111
Dividend income	12,844	9,935
Key management compensation	12,188	9,385
Balances with related parties:		
Due from related parties	25,892	25,473
Due to related parties	(1,953)	(264)
Financial assets held with related parties	2,125	2,850

6. Subsequent events

On 22 February 2024, the Board of Directors declared a final dividend of \$5.80 per share (2022 - \$10.18), a total dividend to be paid of \$18.25 million (2022: \$32 million). These consolidated financial statements do not reflect the final dividend which will be accounted for as an appropriation of retained earnings in the year ending 31 December 2024.



Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

To the shareholder of Guardian General Insurance Limited

Our opinion

In our opinion, the accompanying abridged non-consolidated financial statements of Guardian General Insurance Limited (the Company) are consistent, in all material respects, with the audited non-consolidated financial statements, on the basis described in note 2.

The abridged non-consolidated financial statements

The Company's abridged non-consolidated financial statements derived from the audited non-consolidated financial statements for the year ended 31 December 2023 comprise:

- the abridged non-consolidated statement of financial position as at 31 December 2023;
- the abridged non-consolidated statement of income for the year then ended;
- the abridged non-consolidated statement of comprehensive income for the year then ended;
- the abridged non-consolidated statement of changes in equity for the year then ended;
- the abridged non-consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged non-consolidated financial statements.

The abridged non-consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the abridged non-consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited non-consolidated financial statements and the auditor's report thereon. The audited non-consolidated financial statements, and the abridged non-consolidated financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited non-consolidated financial statements.

The audited non-consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 22 March 2024.

Responsibilities of management and those charged with governance for the abridged non-consolidated financial statements

Management is responsible for the preparation of the abridged non-consolidated financial statements on the basis described in note 2.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged non-consolidated financial statements are consistent, in all material respects, with the audited non-consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Port of Spain
Trinidad, West Indies
22 March 2024

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue, Port of Spain, 100902, Trinidad, West Indies

T: (868) 299 0700, F: (868) 623 6025, www.pwc.com/tt

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2023 \$'000	Restated 31 December 2022 \$'000	Restated 1 January 2022 \$'000
Assets			
Property, plant and equipment	41,947	43,735	33,725
Right-of-use assets	1,216	3,374	6,431
Investment properties	7,895	7,999	8,086
Investment in subsidiary	36,251	36,251	36,251
Investment in associated companies	15,540	15,540	15,540
Investment securities	522,520	494,040	494,885
Loans and receivables	112,563	101,071	79,931
Due from affiliated companies	25,892	25,473	15,231
Pension plan assets	9,008	13,875	13,414
Deferred tax assets	15,065	13,076	13,508
Reinsurance contract assets	244,841	491,429	253,427
Insurance contract assets	226	253	-
Taxation recoverable	22,780	21,862	26,831
Cash and cash equivalents	345,476	424,586	282,589
Total assets	1,401,220	1,692,564	1,279,849
Equity and liabilities			
Share capital	43,597	43,597	43,597
Reserves	64,481	65,486	65,686
Retained earnings	354,762	347,274	314,032
Total equity	462,840	456,357	423,315
Liabilities			
Insurance contract liabilities	644,491	640,341	668,688
Reinsurance contract liabilities	99,507	389,083	-
Lease liabilities	1,540	3,138	5,613
Due to parent and affiliated companies	2,548	400	62
Pension plan liabilities	700	1,338	1,349
Post-retirement medical benefit obligations	11,500	11,552	11,294
Deferred tax liabilities	21,642	25,406	23,550
Provision for taxation	9,822	24,134	6,354
Other liabilities	146,630	140,815	139,624
Total liabilities	938,380	1,236,207	856,534
Total equity and liabilities	1,401,220	1,692,564	1,279,849

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

On 22 March 2024, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

Director Director

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Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2023 \$'000	Restated 2022 \$'000
Insurance revenue	1,231,519	1,209,622
Insurance service expenses	(477,926)	(626,249)
Net expenses from reinsurance contracts held	(649,152)	(451,740)
Insurance service result	<u>104,441</u>	<u>131,633</u>
Investing activities		
Investment income from financial assets measured at amortised cost and fair value through other comprehensive income	18,897	15,035
Investment income from financial assets measured at fair value through profit or loss	13,325	11,130
Net realised gains on financial assets measured at amortised cost	189	337
Net realised gains/(losses) on other assets	1,866	(680)
Net fair value (losses)/gains	(6,311)	4,229
Other loss	(7,350)	(2,379)
Net impairment (losses)/gains on financial assets	(116)	1,959
Net income from investing activities	<u>20,500</u>	<u>29,631</u>
Finance expenses from insurance contracts issued	(6,382)	(6,321)
Finance income from reinsurance contracts held	1,957	1,418
Net insurance finance expenses	<u>(4,425)</u>	<u>(4,903)</u>
Net insurance and investment result	<u>120,516</u>	<u>156,361</u>
Fee income	21,073	15,557
Net income from all activities	<u>141,589</u>	<u>171,918</u>
Operating expenses	(65,503)	(74,423)
Finance charges	(107)	(185)
Operating profit	<u>75,979</u>	<u>97,310</u>
Profit before taxation	<u>75,979</u>	<u>97,310</u>
Taxation	(12,279)	(31,349)
Profit for the year	<u>63,700</u>	<u>65,961</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

ABRIDGED NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2023 \$'000	Restated 2022 \$'000
Profit for the year	<u>63,700</u>	<u>65,961</u>
Other comprehensive loss		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	(1,359)	(264)
Net other comprehensive loss that may be reclassified subsequently to profit or loss	<u>(1,359)</u>	<u>(264)</u>
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	423	198
Remeasurement of pension plans	(6,227)	(1,928)
Remeasurement of post-retirement medical benefit obligations	723	377
Taxation relating to components of other comprehensive income	1,223	198
Net other comprehensive loss that will not be reclassified subsequently to profit or loss	<u>(3,858)</u>	<u>(1,155)</u>
Other comprehensive loss for the period, net of taxation	<u>(5,217)</u>	<u>(1,419)</u>
Total comprehensive income for the period, net of taxation	<u>58,483</u>	<u>64,542</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

ABRIDGED NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Statutory reserve \$'000	Translation reserves \$'000	Property Revaluation reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2023	43,597	50,784	7,235	7,467	347,274	456,357
Total comprehensive income	—	—	(1,359)	354	59,488	58,483
Dividends	—	—	—	—	(52,000)	(52,000)
Balance at 31 December 2023	<u>43,597</u>	<u>50,784</u>	<u>5,876</u>	<u>7,821</u>	<u>354,762</u>	<u>462,840</u>
Balance at 1 January 2022 - as previously stated	43,597	50,784	7,499	7,403	360,956	470,239
Restatement under IFRS 17	—	—	—	—	(46,924)	(46,924)
Balance at 1 January 2022 - restated	43,597	50,784	7,499	7,403	314,032	423,315
Total comprehensive income	—	—	(264)	64	64,742	64,542
Dividends	—	—	—	—	(31,500)	(31,500)
Balance at 31 December 2022	<u>43,597</u>	<u>50,784</u>	<u>7,235</u>	<u>7,467</u>	<u>347,274</u>	<u>456,357</u>

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

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Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF CASH FLOWS

	2023 \$'000	Restated 2022 \$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	75,979	97,310
Adjustment for specific items included on the accruals basis:		
- Finance charges	107	185
- Investment income	(33,634)	(27,632)
Adjustment for non-cash items	18,511	1,745
Interest received	17,123	14,913
Dividends received	14,737	12,597
Operating profit before changes in operating assets/liabilities	92,823	99,118
Net increase/(decrease) in insurance contract assets/liabilities	4,177	(28,600)
Net (increase)/decrease in reinsurance contract assets/liabilities	(42,988)	151,081
Purchase of investment securities	(256,674)	(223,769)
Proceeds from sale of investment securities	225,262	232,016
Net decrease in loans and receivables	(11,492)	(21,140)
Net decrease/(increase) in other operating assets/liabilities	833	(14,702)
Cash provided by operating activities	11,941	194,004
Interest paid	(109)	(192)
Net taxation paid	(31,752)	(7,307)
Net cash (used in)/provided by operating activities	(19,920)	186,505
Cash flows from investing activities		
Purchase of property, plant and equipment	(839)	(11,444)
Proceeds on sale of property, plant and equipment	85	184
Net cash used in investing activities	(754)	(11,260)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,545)	(2,494)
Dividends paid to equity holders of the company	(52,000)	(31,500)
Net cash used in financing activities	(54,545)	(33,994)
Net (decrease)/increase in cash and cash equivalents	(75,219)	141,251

The accompanying notes form an integral part of these abridged non-consolidated financial statements.

NOTES TO THE ABRIDGED NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Guardian General Insurance Limited ("the Company") is engaged in the provision of all classes of general insurance including property, motor, marine and casualty primarily in the Caribbean. The Company was incorporated in Trinidad and Tobago on 1 October 1999 and is wholly owned by Guardian Holdings Limited (GHL). The registered office of the Company is 30-34 Maraval Road, Newtown, 190133, Port of Spain, Trinidad, West Indies.

1.1 Parent Company

On 13 May 2019, NCB Financial Group Limited ("NCBFG"), through its 100% owned subsidiary NCB Global Holdings Limited ("NCBGH" and the "Parent"), acquired 74,230,750 ordinary shares in GHL, increasing its shareholding from 29.974% (acquired in 2016) to 61.77% (2022). NCBGH is a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017.

NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2022: 52.67%) owned by AIC

1. Incorporation and principal activities of the Group (continued)

1.1 Parent Company (continued)

(Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

1.2 Subsidiary

The Company owns 100% shareholding (2022: 100%) of Guardian General Insurance (OECS) Limited, which was incorporated in Grenada on 29 May 1984 and its registered office is located at the Villa, St. George's, Grenada.

1.3 Associate Company

The Company owns 26.21% (2022: 26.21%) of RoyalStar Holdings Limited, which was incorporated in The Commonwealth of The Bahamas on 2 October 2012 and its registered office is located at Mareva House, 4 George Street, Nassau, The Bahamas.

2. Basis of preparation

The abridged non-consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago. The abridged non-consolidated financial statements are derived from the Company's non-consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards ("IFRS"). The abridged non-consolidated statement of financial position as at 31 December 2023 and abridged non-consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Company's audited non-consolidated financial statements. However, the disclosures within the abridged non-consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Company's performance through a succinct lens.

The abridged non-consolidated financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited non-consolidated financial statements consistently applied from period to period. All new and amended accounting standards and interpretations that are mandatory for the periods disclosed and which are relevant to the Company, have been adopted.

Effective 1 January 2023, the Company retrospectively adopted IFRS 17, in accordance with the transition provisions laid out by the standard. In achieving this, the standard's impact was not limited to changes in financial reporting, but also triggered the reconfiguration of other business areas such as product design, budgeting and forecasting, and the collection and storage of data. The fundamental shift in how the finance, actuarial, and information technology teams collaborate cannot be overstated. In transitioning to IFRS 17, the full retrospective approach was applied to all short-term insurance and reinsurance contracts in force from inception.

The Company has used the full retrospective approach to identify, recognise and measure insurance acquisition cash flows assets as at transition date, except that the retrospective impairment test has not been performed prior to the transition date. No insurance acquisition cash flows assets were created upon transition relating to other insurance contracts issued or expected to be issued for any line of business.

The Company has determined that it would be impracticable to apply the full retrospective approach where any of the following conditions existed:

- The effects of the full retrospective application were not determinable, for example:
 - Some reasonable and supportable information about actual historical cash flows might have been available from the Company's systems, but in many cases such information was only available at higher levels or different levels of aggregation compared to the groups required by IFRS 17. This lack of information makes it impracticable to accurately calculate the fulfilment cash flows ("FCF") on a retrospective basis and to segregate groups based on profitability.
- The full retrospective application required assumptions that would have been made in an earlier period, for example:
 - Difficulties in retrieving relevant reliable information existed where assumptions developed at the date of initial recognition were not on an IFRS 17 basis (such as discount rates, risk adjustment for non-financial risk or expenses).
 - Changes in assumptions have not been historically documented on an ongoing basis.



Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS (continued)

2. Basis of preparation (continued)

- c. The full retrospective application required significant estimates of amounts, and it was impossible to distinguish objectively between information about those estimates that provided evidence of circumstances that (i) existed on the date at which those amounts were to be recognised, measured or disclosed; and (ii) would have been available when the financial statements for that prior period were authorised for issue, and other information, for example:
- i. The Company had limited or no information required for the allocation of acquisition cash flows to respective groups of insurance contracts issued or expected to be issued and other overhead expenses to respective groups under IFRS 17. Systems have not been tracking or allocating acquisition costs, because previous accounting policies did not require this.
- ii. The Company has not historically been accumulating information about the changes in estimates that would have been recognised in profit or loss for each accounting period, because they did not relate to future service, and the extent to which changes in the FCF would have been allocated to the loss component.

Full Retrospective Approach

The Company has determined that reasonable and supportable information was available for all contracts in force from 1 January 2022. In addition, for insurance contracts originated by the Company that are eligible for the PAA, the Company has concluded that only current and prospective information was required to reflect circumstances at the transition date, which made the full retrospective application practicable and, hence, the only available option for property and casualty contracts issued by the Company.

Accordingly, the Company has: identified, recognised and measured each group of insurance contracts and each insurance acquisition cash flows asset in this category as if IFRS 17 had always applied (except that a retrospective impairment test has not been performed); derecognised any existing balances that would not exist if IFRS 17 had always applied; and recognised any resulting net difference in equity.

Restatement under IFRS 17

The initial application of IFRS 17 resulted in a reduction of total equity of \$46.9 million as at 1 January 2022. The opening IFRS 17 abridged non-consolidated statement of financial position and related adjustments are presented below:

	As previously reported 31 Dec 2021 \$'000	IFRS 17 Initial application adjustments 1 Jan 2022 \$'000	Restated 1 Jan 2022 \$'000
Assets			
Loans and receivables	157,312	(77,381)	79,931
Reinsurance contract assets	454,389	(200,962)	253,427
Deferred acquisition costs	66,840	(66,840)	–
Other assets	946,491	–	946,491
Total assets	1,625,032	(345,183)	1,279,849
Equity and liabilities			
Share capital	43,597	–	43,597
Reserves	65,686	–	65,686
Retained earnings	360,956	(46,924)	314,032
Total equity	470,239	(46,924)	423,315
Insurance contract liabilities	919,966	(251,278)	668,688
Other liabilities	234,827	(46,981)	187,846
Total liabilities	1,154,793	(298,259)	856,534
Total equity and liabilities	1,625,032	(345,183)	1,279,849

2. Basis of preparation (continued)

Restatement under IFRS 17 (continued)

The initial application adjustments arise principally from:

- Grouping of contracts/aggregation of contracts for measurement purposes and how contract boundaries are defined.
- Discounting of liabilities and determination of Discount Rates under IFRS 17.
- The measurement and inclusion of a Risk Adjustment.
- Treatment of fronting contracts.
- Presentation changes, resulting in several assets and liabilities being reclassified from other areas of the abridged non-consolidated financial statements, and now included within insurance contract liabilities or reinsurance contract assets.

These abridged non-consolidated financial statements are prepared solely for statutory purposes and do not reflect the consolidation of the accounts of subsidiary and associate companies.

The abridged non-consolidated financial statements have been prepared on a going concern basis.

The Company's audited non-consolidated financial statements are available for any user on the Company's website or can be accessed at the Company's office during normal business hours.

3. Functional and presentation currency

Items included in the Company's abridged non-consolidated financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged non-consolidated financial statements are presented in Trinidad and Tobago dollars, rounded to the nearest thousand, which is the Company's functional and presentation currency.

4. Contingencies

Legal proceedings

The Company, like all other insurers, is subject to litigation in the normal course of business. The Company does not believe that such litigation will have a material effect on its profit or loss and financial condition. However, the recent trend of increasing jury awards and settlements makes it more difficult to assess the ultimate outcome of such litigation.

5. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The following transactions were entered into with subsidiaries within the Guardian Holdings Group in the normal course of business.

	2023 \$'000	2022 \$'000
Expenses	23,812	41,630
Insurance service result	(83,551)	6,063
Dividend income	14,295	11,278
Key management compensation	13,178	10,210
Balances with related parties:		
Due from related parties	25,892	25,473
Due to related parties	(2,436)	(288)
Financial assets held with related parties	16,648	14,479

6. Subsequent events

On 22 February 2024, the Board of Directors declared a final dividend of \$5.80 per share (2022 - \$10.18), a total dividend to be paid of \$18.25 million (2022: \$32 million). These non-consolidated financial statements do not reflect the final dividend which will be accounted for as an appropriation of retained earnings in the year ending 31 December 2024.

**MINISTRY OF SOCIAL DEVELOPMENT AND FAMILY SERVICES
GOVERNMENT OF THE REPUBLIC OF TRINIDAD AND TOBAGO**

PUBLIC STATEMENT

OF

THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO

**In Compliance with Sections 7, 8 and 9 of the Freedom of Information Act (FOIA)
CHAPTER 22:02.**

In accordance with Sections 7, 8 and 9 of the Freedom of Information Act (FOIA) Chapter 22:02, the Lady Hochoy Centres of Trinidad and Tobago (“the LHCTT”) is required by law to publish the following statement listing the documents and/or information generally accessible to the public.

The FOIA gives members of the public the right to:

1. Access official documents and/or information held by the LHCTT;
2. Have official information relating to himself/herself corrected where it is incomplete, incorrect, misleading or not relevant for the purpose for which the document is held;
3. Obtain reasons for adverse decisions made regarding an applicant’s request for information under the FOIA;
4. Complain to the Ombudsman and/or apply to the High Court for Judicial Review of adverse decisions made under the FOIA.

SECTION AND STATEMENTS

Section 7(1) (a) (i)

Function and Structure of the Lady Hochoy Centres of Trinidad and Tobago.

Mission Statement

To provide an environment for persons with Intellectual Disabilities to enable them to achieve their full potential for integration into the main stream of a well-informed society.

Roles and functions of the Lady Hochoy Centres of Trinidad and Tobago

To maintain ongoing research and investigation of the problems of Intellectual Disabilities in Trinidad and Tobago;

- To establish Homes, Day Training and Vocational Centres for the care, maintenance and welfare of persons with Special Needs in Trinidad and Tobago;
- To provide early intervention treatment, education, training and rehabilitation for persons with Special Needs;
- To assist in the activities of agencies (public or private) institutions and associations (public or private) which may be deemed advantageous to and for the welfare of persons with Special Needs;

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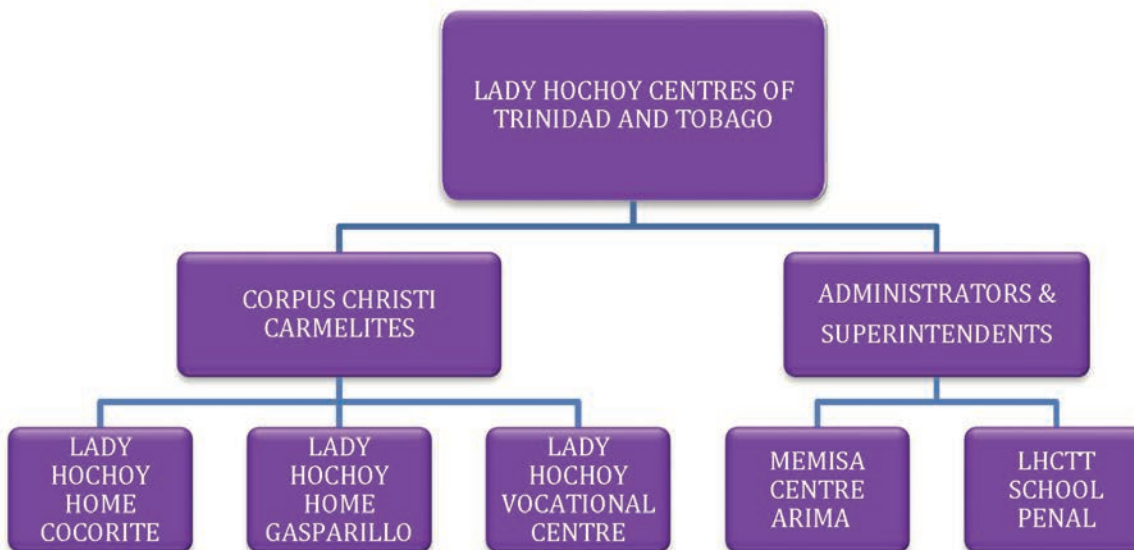
PUBLIC STATEMENT OF THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO—CONTINUED

- To co-operate and affiliate with any institution, or association (public or private) having objects similar in whole or in part to those of the Association;
- To own, purchase, mortgage, lease or rent property or in any way deal with land or interest in land; and
- To receive monies, donations, contributions for the aforementioned purposes.

Organizational Structure

The Lady Hochoy Centres of Trinidad and Tobago has a total staff of one hundred and twenty-four (124) persons. The LHCTT has five (5) locations throughout Trinidad viz; Lady Hochoy Home (Cocorite), Lady Hochoy Vocational Centre (Cocorite) Lady Hochoy Home (Gasparillo), Lady Hochoy School Penal and the Memisa Centre (Arima). The Organizational Structure of the LHCTT is outlined hereunder:

ORGANIZATIONAL STRUCTURE



Administration

In order to efficiently manage the LHCTT the following components and functions are utilized. These components and functions consist of:

1. Executive Committee – Concerned with overall responsibility for supporting the co-ordination of strategic activities associated with LHCTT’s Articles of Incorporation.
2. Corpus Christi Carmelites– Concerned with overall responsibility for the operation, control and running of the Centres.
3. Principals and Administrators – Responsible for the management of the five (5) LHCTT locations and programmes including; residences, special primary, early intervention and vocational training.

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PUBLIC STATEMENT OF THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO—CONTINUED

Section 7 (1) (a) (ii)**Categories of Documents held by the LHCTT.****Administrative Matters**

- Files and documents relating to the general administration and programmes conducted by the LHCTT;
- Personnel files detailing staff appointments, residents, transfers, resignations, deaths, retirements, leave etc;

Financial Matters

- Files dealing with financial records (donations, expenditures, receipts, etc) and financial management functions of the LHCTT.

Correspondence

- Internal and external correspondence and memorandums.

Section 7 (1) (a) (iii)

Material prepared for publication or inspection:

1. Reports
 - Audit
 - Executive Committees
 - Sub-Committees
 - Programmes
2. News Releases, speeches originating from the LHCTT.

Section 7 (a) (iv)*Not applicable***Section 7 (1) (a) (v)**

The policy of the LHCTT is to respond to all requests for information and/or access to information, using the prescribed form per Section 13 of the Freedom of Information Act, Chapter 22:02.

Details of Information Requested

Applicants are required to provide specific details relating to the identification and location of the records requested. In the instance that insufficient information is provided, the LHCTT shall seek clarification from the Applicant. In the instance that the Applicant is uncertain about the documents and/or details to include in the Request for Access to Information and/or Documentation Form, they are advised to communicate with the Designated Officer.

Information and/or Documentation Not Subject to FOIA

An Applicant requesting access to information and/or documentation held at the LHCTT shall not be entitled to obtain, in accordance with the procedure provided for in this Part, access to:

1. Any document containing information open to public access, part of a public register or otherwise, in accordance with another written law, where that access is subject to a fee or other charge;
2. Any document containing information that is available for purchase by the public;
3. Any document that is available for public inspection in any registry maintained by the Registrar General or other public authority;
4. Any document stored for preservation, or safe custody, being a document which is a duplicate of a document of a public authority.

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PUBLIC STATEMENT OF THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO—CONTINUED

Responding to Requests for Information and/or Access to Documents

The LHCTT will furnish documents that are in its possession and/or when they can be retrieved from the National Archives or another storage facility. Prior to the commencement of the Freedom of Information Act 22:02, old records may have been destroyed. The granting of requests for documents and/or information pre-dating the commencement of the Freedom of Information Act, Chapter 22:02 may therefore, be impossible given that the time periods for keeping such records may have elapsed.

Furnishing of Information and/or Documents to an Applicant

An Applicant is entitled to copies of documents held by the LHCTT. Where a legible copy cannot be released an Applicant will be furnished with a copy and its quality noted in the response to the application.

Applicants should note that the LHCTT is not compelled to either create a new document in the format the Applicant prefers or conduct research for the Applicant.

Time Limits

The LHCTT shall normally comply with the time limit as provided by Section 15 of the Freedom of Information Act, Chapter 22:02 as soon as practicable but no later than thirty (30) days after the day on which the request is duly made. In the instance that the processing of a request for access to information and/or documentation held by the LHCTT is taking longer than the statutory limit, the LHCTT will acknowledge the request for information and/or access to documents and advise of the status.

Fees and Refund

The Freedom of Information Act, Chapter 22:02 have prescribed fees related to the search, retrieval and provision of information and/or documents held by the LHCTT. In the instance that the LHCTT fails to provide the information within seven (7) working days, the Applicant is entitled to a refund of the fees paid, in addition to the access of the information and/or documents requested.

Section 7 (1) (a) (vi)

The Designated Officer for the LHCTT is responsible for:

1. The initial receipt of, and action upon, notices under Section 10 of the Freedom of Information Act, Chapter 22:02;
2. The initial receipt of, and action upon requests for, access to documents under Section 13 of the Freedom of Information Act, Chapter 22:02; and
3. The initial receipt of an action upon applications for, corrections of personal information under Section 36 Freedom of Information Act, Chapter 22:02.

The Designated Officer is:

Mr. Howard Sabga

Lady Hochoy Home (North)
Harding Place, Cocorite.
Tel 622-4495/4714

The Alternate Officer is:

Ms. Christine Mayers

Lady Hochoy Home (North)
Harding Place, Cocorite
Tel: 622-4495/4714

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PUBLIC STATEMENT OF THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO—CONTINUED

Section 7 (1) (a) (vii)**Advisory Boards, Councils, Committees and other Bodies**

The Executive Committee of the LHCTT is elected each year at the Annual General meeting and is responsible for the general conduct and management of the business affairs, property and estate of the Association.

The Executive Committee establishes sub-committees which are responsible for proper management and maintenance of the LHCTT's homes, centres etc in each district in accordance with the aims and objects of the LHCTT.

The Annual General Meeting of the LHCTT is held in the month of November following the end of the fiscal year. The persons elected at that meeting take up office from the month following the elections. All other meetings are Extraordinary General Meetings. The following persons were elected to serve on the Executive for the 2024 Term. This election took place on Saturday 24th February, 2024.

Position	Elected Officer
President	Mr. Howard Sabga
1 st Vice President	Ms. Christine Mayers
2 nd Vice President	Mrs. Kathryn Pontifex
3 rd Vice President	Mrs. Jocelyn Woo
General Secretary	Ms. Christine Mayers
Assistant Secretary	Ms. Samiya De Bruin
Treasurer	Sr. Clare Marie Nero
Public Relations Officer	Ms. Samiya De Bruin

Notice convening any meeting states the time and place of the meeting and in case of special business, the nature of such business. All notices are delivered or posted to members at least 15 days before the meeting.

Section 7 (1) (a) (viii)**Reading Facilities**

Documents available to members of the public under the provisions of the Freedom of Information Act can be viewed at the Head Office located at Harding Place, Cocorite by request and arrangement with the Management of Lady Hochoy Home. Weekends and Public Holidays are excluded.

Telephone: 622-4495/4714; email: ladyhochoyhome@yahoo.com

Photocopying of Documents:

The policy of the LHCTT with regard to the provision of copies of documents held at its Head Office is as follows:

- Charge for photocopies is seventy-five cent (75) cents per page. However, if you provide your own paper no fee will be charged;
- Provision of certain documents may be subjected to a small charge to cover the administrative cost;
- No smoking, eating or drinking in the designated reading area.

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PUBLIC STATEMENT OF THE LADY HOCHOY CENTRES OF TRINIDAD AND TOBAGO—CONTINUED

Section 8 (1) (a) (i)

Not Applicable

Section 8(1) (a) (ii)

Not Applicable

Section 8 (1) (b)

Not Applicable

Section 9(1) (a)

Not Applicable

Section 9(1) (b)

Not Applicable

Section 9(1) (c)

Not Applicable

Section 9(1) (d)

Not Applicable

Section 9(1) (e)

Not Applicable

Section 9(1) (f)

Not Applicable

Section 9(1) (g)

Not Applicable

Section 9(1) (h)

Not Applicable

Section 9(1) (i)

Not Applicable

Section 9(1) (j)

Not Applicable

Section 9(1) (k)

Not Applicable

Section 9(1) (l)

Not Applicable

Section 9(1) (m)

Not Applicable

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NOTICE OF INTENDED REMOVAL OF DEFUNCT COMPANIES FROM REGISTER

[Section 461(3) of the Companies Act 1995, Chap. 81:01]

NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

D'ABADIE MEDIATION AND FAMILY SERVICES CENTRE—D 2192 (95)
 ELLE INFINITT LIMITED—E 1995 (95)
 GANKRISH LIMITED—G 1395 (95)
 HARMOND LIMITED—H 1365 (95)
 NOBLE WILSON LIMITED—N 2109 (95)
 PRAG-MART IS IT CO. LTD.—P 4095 (95)
 SHOTOKAN KARATE-DO INTERNATIONAL FEDERATION TRINIDAD AND TOBAGO (S.K.I.F.T.T.)—S 6140 (95)
 S & B TRADING AND SHIPPING LTD.—S 7003 (95)
 ONE GROVE PLACE LTD.—C 2014071501176
 ONE ARANGUEZ PLACE LTD.—C 2014123004227
 FITNESS FREAKS LIMITED—C 2013081205051
 CENTRAL UNITY FOR HUMANITARIAN ASSISTANCE—C 2015041006267
 ELECTRIPIHI DEALS LTD.—C 2015111301488
 SMART SEISMIC SOLUTIONS LIMITED—C 2015111701581
 WOMEN EMPOWERMENT FOUNDATION TRINIDAD AND TOBAGO—C 2016031804747
 ND SERVICE & SUPPLY LIMITED—C 2016111500628
 FOUNDATION FOR THE BIOREGIONAL AUTONOMY OF THE ORINOCO WATERSHED—C 2017090506953
 ECO-ROMANTICS—C 2018110807589
 KADENCE INFLUENCER MARKETING LIMITED—C 2018112608150
 PRICELESS OPTICAL LIMITED—C 2019032801439
 EXQUISITE CUSTOM CABINETS LTD.—C 2020100205042
 ARA SPLASH LIMITED—C 2021021605221
 PIONEER HYDROPONICS LIMITED—C 2021021705562
 K.K.K. ICE CREAM DISTRIBUTOR LTD.—C 2021081705502
 AESTHETICS BHS COMPANY LTD.—C 2022022509282
 THREE POOLS RESORTS LTD.—C 2022031401303
 DELANEY DESIGNS LIMITED—C 2022042704642
 MAYE WHOLESALE COMPANY LIMITED—C 2022091405485
 CORNWALL AND FLAVENY PROPERTIES LIMITED—C 2023091300013

Dated this 10th day of May, 2024 at the Registrar General's Office.

K. BRIDGEWATER
Registrar General

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NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

AZR LIMITED—A 1904 (95)
 ALMARG TRANSPORT & GENERAL CONTRACTORS LTD.—A 3539 (95)
 CAMHANACH COUNSELLING SERVICES LIMITED—C 6587 (95)
 CR MECHANICAL & INDUSTRIAL SERVICES LIMITED—C 6708 (95)
 FREDERICK ALI BOCAS TAXI SERVICE COMPANY LIMITED—F 883 (95)
 HIGH BEAM STRUCTURES LIMITED—H 2025 (95)
 MARIEFAREEDA LTD.—M 4001 (95)
 OSR ENTERPRISES LIMITED—O 678 (95)
 PROCESS MAINTENANCE SERVICES LIMITED—P 2905 (95)
 PRESIDENTIAL INSTALLATION LIMITED—P 3979 (95)
 R&M INTERNATIONAL LTD.—R 2642 (95)
 STEVE SCOTT ENTERPRISE LIMITED—C 2016060106502
 MARKOSKY REAL ESTATE COMPANY LTD.—C 2016092009243
 SEND ONE MINISTRIES—C 2016100509631
 L&R GREENE'S EQUIPMENT RENTAL COMPANY LTD.—C 2016101109790
 UNIQUE MARKETING CONCEPTS LIMITED—C 2016122001502
 CRAFT INN LIMITED—C 2017081406465
 AOG CONTRACTING AND GENERAL SERVICES LTD.—C 2018072505412
 WEST INDIAN WELL SERVICES LIMITED—C 2018082306063
 ANAM TRADING & CONTRACTING LTD.—C 2019072205618
 SOLAR PLUS LTD.—C 2020021207988
 PATOS AND SONS MAINTENANCE SERVICES COMPANY LTD.—C 2020080701004
 BERKSHIRE CONSULTING LTD.—C 2020091003723
 EASTERN BREEZE BAR LTD.—C 2021012202048
 ORBITAL RESOURCES LIMITED—C 2021012502366
 RUDRA PHILBERT CHRISTO ENTERPRISES LTD.—C 2021031507841
 PET INN VETERINARY LIMITED—C 2022012106402
 DUKE'S AUTO PARTS LIMITED—C 2022111801121
 LEVEL HANDYMAN LTD.—C 2022120603252
 MAMA PRODUCE LIMITED—C 2023041200006

Dated this 10th day of May, 2024 at the Registrar General's Office.

K. BRIDGEWATER
Registrar General

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NOTICE OF INTENDED REMOVAL OF DEFUNCT COMPANIES FROM REGISTER—CONTINUED

[Section 461(3) of the Companies Act 1995, Chap. 81:01]

NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

BARRACUDA ENTERPRISES LIMITED—B 2354 (95)
 BEST ROOFING LIMITED—B 2551 (95)
 D'ARCY INVESTMENTS LIMITED—D 1741 (95)
 DARFAM DEVELOPMENT LIMITED—D 1748 (95)
 FARAIG LIMITED—F 920 (95)
 G & W OFFICE STATIONERY COMPUTER SUPPLIES & PRINTING LIMITED—G 748 (C)
 I AM... LIFE MINISTRIES LIMITED—I 608 (C)
 SAMELCO LIMITED—S 2028 (C)
 S.C.G. INTERNATIONAL (CARIBBEAN) LIMITED—S 4267 (95)
 SISTBRO CONSTRUCTION CO. LTD.—S 5199 (95)
 BARBARA JOSEPHS ELECTRICAL LIMITED—C 2012110500443
 JABARI BAPTISTE DEVELOPMENT COMMITTEE—C 2013011601313
 DATA TO DECISIONS LTD.—C 2014080401487
 DARE TO LIVE FREE LIMITED—C 2015101400618
 JPTANNOUS LIMITED—C 2017062705302
 PAJ FOODS LIMITED—C 2018032101941
 THE FLOUR BAG BAKING COMPANY LTD.—C 2018041302950
 MC BEAN TEMPLE OF ST. MICHAEL—C 2018051803942
 SLR DELTA GLOBAL LIMITED—C 2018062104809
 HOMEBELIEVERS REAL ESTATE SERVICES LIMITED—C 2018111307782
 SCIENTIFIC & HOSPITAL SUPPLIES COMPANY LTD.—C 2018120408486
 ISLAND NECTARS LIMITED—C 2019051402681
 KELVIN KHAN JUNIOR ENTERPRISES LTD.—C 2019091908543
 OES (TRINIDAD AND TOBAGO) LIMITED—C 2020110509901
 SHERVY'S NATURAL BATH & BODY PRODUCTS LTD.—C 2019070904904
 D' KARZ RESTAURANT & LOUNGE LTD.—C 2020022108909
 CURBCAB TAXI SERVICE LTD.—C 2020063005464
 APEX COMPASS ADJUSTERS AND MARINE CONSULTANCY LTD.—C 2021042101836
 TESS SCIENTIFIC LIMITED—C 2022092906488
 TESS HARDWARE AND INDUSTRIAL SUPPLIES LIMITED—C 2022092906489

Dated this 10th day of May, 2024 at the Registrar General's Office.

K. BRIDGEWATER
Registrar General

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NOTICE is hereby given that at the expiration of three months from the date of this notice the names of the Companies appearing hereunder will, unless cause is shown to the contrary, be struck off the Register of Companies kept at this office, and the Companies will be dissolved:

Name of Companies

ARMOUR SERVICES LIMITED—A 3388 (95)
 BOVIS LEND LEASE TRINIDAD & TOBAGO UNLIMITED—B 1977 (95)
 BERT'S SPORT CENTRE LTD.—B 2147 (95)
 CHANIC SERVICES LIMITED—C 3829 (95)
 40 AGRA STREET LIMITED—F 1562 (95)
 JENICHAL SERVICES LIMITED—J 1577 (95)
 NROC ENTERPRISES COMPANY LIMITED—N 1430 (95)
 SUNSPASH GARDENS ACTION COMMITTEE—S 4981 (95)
 THE OPTIMAL TAXI CO. LTD.—C 2013013101581
 VMH PLANNING LIMITED—C 2013050203139
 RAMDINS TECHNOLOGIES AND BOOKSELLERS LIMITED—C 2013072304737
 PROLAND CONTRACTING LIMITED—C 2015042106490
 FAMA GENERAL CONTRACTORS LIMITED—C 2015051507109
 CENTRAL LAWYERS ASSOCIATION—C 2015051907205
 INTEGRO CURIS LIMITED—C 2015112501824
 STONE AGE INDUSTRIES LTD.—C 2016092809455
 CHARLES GYMNASTICS PLACE LIMITED—C 2016101109771
 PSR PROJECT MANAGEMENT COMPANY LIMITED—C 2017030602994
 LAKE VIEW HOLDINGS LIMITED—C 2017101007840
 HOOSANEY GENERAL SERVICES LIMITED—C 2017122909743
 FEDORA ESTATES LIMITED—C 2018051003746
 SUSTAINABUILD TT—C 2018121408986
 THE STRESS TEST & ECHO CENTER LIMITED—C 2019011709684
 NEW GENERATION AGRICULTURE LTD.—C 2020111100802
 J. RAGBIR AUTO ELECTRICAL REPAIRS AND SERVICES LIMITED—C 2021062509881
 GASMART LIMITED—C 2021071602542
 PYRAMID SPORTS BAR LIMITED—C 2022020807506
 CHAYAN ENTERPRISES LTD.—C 2022021007741
 NADAVO CONSTRUCTION LIMITED—C 2022041103681
 BARATARIA POLICE YOUTH CLUB—C 2023071900017

Dated this 10th day of May, 2024 at the Registrar General's Office.

K. BRIDGEWATER
Registrar General