



TRINIDAD AND TOBAGO GAZETTE

VOL. 63

Caroni, Trinidad, Thursday 4th July, 2024—Price \$1.00

No. 104

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THE FOLLOWING HAS BEEN ISSUED:

BILL entitled “An Act to amend the Administration of Justice (Indictable Proceedings) Act, 2011 (Act No. 20 of 2011).”—(\$2.70).

BILL entitled “An Act to amend the Constitution of the Republic of Trinidad and Tobago; the Judicial and Legal Service Act, Chap. 6:01; the Children Act, Chap. 46:01; the Patents Act, Chap. 82:76 and the Legal Profession Act, Chap. 90:03 with respect to the administration of the Ministry of Legal Affairs and for related matters”—(\$7.20).

BILL entitled “An Act to amend the Bail Act, Chap. 4:60.”—(\$7.20).

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SUPPLEMENTS TO THIS ISSUE

THE DOCUMENTS detailed hereunder have been issued and are published as Supplements to this issue of the *Trinidad and Tobago Gazette*:

Legal Supplement Part B—

Traffic Control (Experimental Scheme) (Priority Bus Route) [Route Area (3) Maxi-Taxi] (No. 2) Regulations, 2024—(Legal Notice No. 120 of 2024).

Legal Supplement Part C—

Bill entitled “An Act to amend the Administration of Justice (Indictable Proceedings) Act, 2011 (Act No. 20 of 2011).”

Bill entitled “An Act to amend the Constitution of the Republic of Trinidad and Tobago; the Judicial and Legal Service Act, Chap. 6:01; the Children Act, Chap. 46:01; the Patents Act, Chap. 82:76 and the Legal Profession Act, Chap. 90:03 with respect to the administration of the Ministry of Legal Affairs and for related matters.”

Bill entitled “An Act to amend the Bail Act, Chap. 4:60.”

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PUBLICATION OF BILLS

NOTICE is hereby given that the following Bills are published as a Supplement to this *Trinidad and Tobago Gazette* for public information:

The Administration of Justice (Indictable Proceedings) (Amendment) (No. 2) Bill, 2024.

The Miscellaneous Provisions (Judicial and Legal Service) Bill, 2024.

The Bail (Amendment) Bill, 2024.

4th July, 2024.

B. CAESAR
Clerk of the House

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APPOINTMENT TO BE TEMPORARILY MEMBERS OF THE SENATE

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 44(1)(a) and section 44(4)(a) of the Constitution of the Republic of Trinidad and Tobago, has appointed KARMARIA LONDON, to be temporarily a member of the Senate, with effect from 2nd July, 2024 and continuing during the absence from Trinidad and Tobago of Senator the Honourable AVINASH SINGH.

1st July, 2024.

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

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IT IS HEREBY NOTIFIED for general information that Her Excellency the President, acting in accordance with the advice of the Leader of the Opposition, in exercise of the power vested in her by section 44(1)(b) and section 44(4)(b) of the Constitution of the Republic of Trinidad and Tobago, has appointed KARUNAA BISRAMSINGH, to be temporarily a member of the Senate, with effect from 2nd July, 2024 and continuing during the absence from Trinidad and Tobago of Senator DAMIAN LYDER by reason of illness.

2nd July, 2024.

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

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IT IS HEREBY NOTIFIED for general information that Her Excellency the President, acting in accordance with the advice of the Leader of the Opposition, in exercise of the power vested in her by sections 44(1)(a) and 44(4)(b) of the Constitution of the Republic of Trinidad and Tobago, has appointed TIM GOPEESINGH, to be temporarily a member of the Senate, with effect from 2nd July, 2024 and continuing during the absence from Trinidad and Tobago of Senator DAVID NAKHID.

2nd July, 2024.

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

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REPUBLIC OF TRINIDAD AND TOBAGO

IN THE HIGH COURT OF JUSTICE OF TRINIDAD AND TOBAGO

NOTICE TO JURORS

PUBLIC NOTICE is hereby given that all Jurors summoned to serve at the Criminal Session which was scheduled to be held at the Hall of Justice, Knox Street, Port-of-Spain on Monday 1st July, 2024 at 8.00 o'clock in the forenoon are now required to appear at the Hall of Justice, Knox Street, Port-of-Spain on Thursday 4th July, 2024 at 8:00 o'clock in the forenoon for the purpose of jury empanelling.

Dated this 1st day of July, 2024.

*Assistant Registrar, Hall of Justice
Port-of-Spain*

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REPUBLIC OF TRINIDAD AND TOBAGO

IN THE HIGH COURT OF JUSTICE OF TRINIDAD AND TOBAGO

NOTICE TO JURORS—CONTINUED

PUBLIC NOTICE is hereby given that all Jurors summoned to serve at the Criminal Session which was scheduled to be held at the Supreme Court, Bacolet Street, Scarborough, Tobago on Monday 1st July, 2024 at 8.00 o'clock in the forenoon are now required to appear at the Supreme Court, Bacolet Street, Scarborough, Tobago on Friday 5th July, 2024 at 8.00 o'clock in the forenoon for the purpose of jury empanelling.

Dated this 2nd day of July, 2024.

*Assistant Registrar, Supreme Court
Tobago*

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REPUBLIC OF TRINIDAD AND TOBAGO

WITHDRAWAL OR CANCELLATION OF CERTIFICATE OF REGISTRATION
THE TRADE UNIONS ACTS
(*The Trade Unions Regulations*)

OFFICE OF THE REGISTRAR OF THE TRADE UNION DIVISION

Name of Trade Union: ST. CROIX/BARRACKPORE TAXI DRIVERS ASSOCIATION

Registered No: 499

THE CERTIFICATE OF REGISTRATION of the above-mentioned Trade Union is hereby withdrawn or cancelled with effect from the 18th day of June, 2024.

- (1) The Association has willfully violated Section 29 (1) of the Trade Union Act, Chap. 88:02.

Dated this 26th day of June, 2024.

*E. LAI FOOK
Registrar of Trade Unions Division
Ministry of Labour*

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PROBATE AND LETTERS OF ADMINISTRATION

Public Notice is hereby given that applications have been made for the following grants of Probate or Letters of Administration:

PROBATE of the Will dated the 13th day of July, 2015, of **OLGA COWIE** of 55, Bethel 1, Riseland, Tobago, who died on the 28th day of October, 2022, by **Ann Martino** of 216, Strobus Avenue, La Resource Road, d'Abadie, Arima, Trinidad, and **Erlyn Cowie** of 16, New Valencia, Valencia, Trinidad, the executrixes named in the Will;

LETTERS OF ADMINISTRATION of the estate of **JOANNAH GEORGE** otherwise **JOANNAH ELENOR GUY** otherwise **JONE** otherwise **JOANNA ELEROR RACHLE** otherwise **JOANNAH RACHEL GUY** of 67, Grandview Avenue, Staten Island, Richmond, New York, 10303, United States of America, who died on the 4th day of November, 2020, by **Charles Donald Guy** of 62, Fort Street, Scarborough, Tobago, the lawfully appointed attorney for **James Wesley Guy** and **Cranston Robert Guy**;

LETTERS OF ADMINISTRATION of the estate of **JEFFREY WALDRON** of Light Pole No. 2A, Canaan Housing Scheme, Canaan, Tobago, who died on the 20th day of November, 2013, by **Gaylene Lydia Quashie** of Light Pole No. 45, Arnos Vale Road, Plymouth, Tobago, his daughter and the only person entitled to the estate;

LETTERS OF ADMINISTRATION of the estate of **CURTIS GRAHAM** of Light Pole No. 58, Tank Road, Signal Hill, Tobago, who died on the 6th day of July, 2020, by **Akeem Graham** otherwise **Akeem Brandon Graham** of Palm Eagles Drive, Crown Point, Tobago, his son and the only person entitled to share in the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **NACKEEBOOLA HYATOOOLA** of 218, Pinard Court, Palmiste, Chaguanas, Trinidad, who died on the 16th day of May, 2022, by **Jean Jennifer Hyatoola** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **MENA DE GOURVILLE** of 104, Crest Camp, Fyzabad, Siparia, Trinidad, who died on the 12th day of March, 2020, by **Leonard Gilbert De Gourville** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SHERWIN MAXIMUS FINCH** of 3103, Britten Boulevard, Maloney Gardens, Arima, Trinidad, who died on the 8th day of October, 2021, by **Sherland Raphael Finch** of 19, Calvary Hill, Barrackpore, Naparima, Trinidad, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the 2nd day of May, 1968, annexed of the estate of **PAUL NICHOLAS** of 6, Pujadas Street, St. James, Port-of-Spain, Trinidad, who died on the 22nd day of July, 1995, by **Stephanie Mottley** otherwise **Stephanie Nicholas** of the same place, his daughter and one of the residuary devisees and/or legatees named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SOOKIA LALLA** of Light Pole No. 6, Dandrade Street, Tacarigua, Trinidad, who died on the 6th day of September, 2009, by **The Administrator General of Trinidad and Tobago** of 23–27, St. Vincent Street, Port-of-Spain, Trinidad;
- PROBATE of the Will dated the 29th day of April, 2022, of **SONIA MALONEY** of 10–12, Bell View Street, Dalleys Village, Santa Flora, Erin, Trinidad, who died on the 30th day of April, 2022, by **Teri Danielle Maloney** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **FITZROY CAESAR** otherwise **FITZROY REYNOLD CAESAR** of 9, Wendy Fitzwilliam Boulevard, Diego Martin, Trinidad, who died on the 8th day of February, 2020, by **Karen Roxanne Marigold Caesar-Olsen** otherwise **Karen Roxanne Marigold Caesar** otherwise **Karen Roxanne Caesar** of the same place, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **RICHARD SMART** of 49, Latchoo Road, Penal, Siparia, Trinidad, who died on the 27th day of May, 2020, by **Annamarie Smart** otherwise **Ann Marie Smart** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 18th day of August, 2006, of **IVAN LOUISON** otherwise **IVAN GERALD LOUISON** of Building B, Apartment 2–1, Mahabir Courts, Pelican Extension, Morvant, St. Ann's, Trinidad, who died on the 10th day of December, 2021, by **Ian Mitchell** of 17, Graceland Heights, Santa Cruz, St. Ann's, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **STEPHANIE BETTY CUMMINGS** otherwise **STEPHANIE RICHARDS** otherwise **STEPHANIE B. RICHARDS** otherwise **STEPHANIE BETTY RICHARDS** of 13214, Southwest 21st Street, Miramar, Florida, 33027, United States of America, who died on the 25th day of May, 2019, by **Harold Arthur Lennie Cummings** otherwise **Harold Arthur Cummings** of 2, Mount Pleasant Road, Arima, Trinidad, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **GERALD BATEAU** of 32, Symond Valley Road, San Juan, St. Ann's, Trinidad, who died on the 21st day of December, 2022, by **Grace Joseph-Bateau** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 23rd day of January, 2020, of **RASHEED KHAN** of 85–31, 79th Street, Woodhaven, New York, 11421, United States of America, who died on the 21st day of October, 2021, by **Reeshard Khan** and **Kadean Rasheeda Khan** of 2, Ahmadiyya Drive, Arena Road, Freeport, Chaguanas, Trinidad, the sole executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **BRETT ROBERTS** of 81, Sparrow Avenue, Barataria, St. Ann's, Trinidad, who died on the 26th day of March, 2021, by **Toni Roberts** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **JONES ROOPNARINE** otherwise **JONES CASSAR** of 109, Eastern Main Road, Guaico, Sangre Grande, Manzanilla, Trinidad, who died on the 24th day of December, 1993, by **Joan Walker** of 15, Jubilee Street, Tunapuna, Tacarigua, Trinidad, his sister and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION *de bonis non* with Will dated the 20th day of December, 1980, annexed of the estate of **JOHN DONAWA** of 281, Queen Elizabeth Avenue, Petit Valley, Diego Martin, Trinidad, who died on the 12th day of August, 1989, by **Ann Maureen Donawa** otherwise **Ann Marie Donawa** of 20, Ethon Lane, Corinth Hills, Corinth, San Fernando, Trinidad, his daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 4th day of October, 2014, of **RAMNARINE RAMPAIR** of 24 Mile Mark, Cunapo Southern Road, Navet Village, Rio Claro, Charuma, Trinidad, who died on the 13th day of December, 2016, by **Tara Narine** of 72, Lachos Road, Penal, Siparia, Trinidad and **Deokie Mohan** of 2391, Naparima-Mayaro Road, Rio Claro, Charuma, Trinidad, the executrices named in the Will;
- PROBATE of the Will dated the 21st day of January, 2013, of **SHYRA ELAINE GOPEE** otherwise **SHYRA GOPEE** of 712 W, Limberlost Drive, Unit 39, Tucson 85705, Pima, Arizona, United States of America, who died on the 18th day of May, 2015, by **David Gopee** of 8, Guaico Village Street 3, Guaico, Tamana, Trinidad, the sole executor named in the Will;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **HELEN WILLIAMS** of 13, Second Street, Five Rivers, Arouca, Tacarigua, Trinidad, who died on the 18th day of December, 2014, by **Grace-Anne Bradshaw** of Villa 10, Whispering Woods Bel Air, La Romaine, Naparima, Trinidad, her sister and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 16th day of November, 2021, of **LESTER CUTHBERT GOODING** otherwise **LESTER GOODING** of Light Pole No. 52, Green Drive River Estate, Diego Martin, Trinidad, who died on the 17th day of December, 2021, by **Maria Joanne Gooding** of Light Pole No. 53, Pierre Felix Road, Diego Martin, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 12th day of January, 2017, of **DULCIE SAMPATH** of 55, Forres Park Trace, Claxton Bay, Pointe-a-Pierre, Trinidad, who died on the 18th day of April, 2017, by **Ralphie Sampath** of the same place, the sole executor named in the Will;
- PROBATE of the Will dated the 14th day of January, 2020, of **ALICIA PHILLIP** otherwise **ALICIA ANN-MARIE PHILLIP** otherwise **ALICIA ANN MARIE PHILLIP** of 27, 8th Avenue, Barataria, St. Ann's, Trinidad, who died on the 2nd day of April, 2023, by **Brenda John** of Light Pole No. 69, Roxyborough Extension Opposite Eligon Avenue, Diego Martin, Trinidad and **Dabriel Bleasdell-Latan** of 36/4, Hibiscus Drive, Passia Boulevard, Edinburgh Gardens South, Chaguanas, Trinidad, the executrices named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **KRISHENDATH MAHARAJ** of 125, Bovell Trace, Warner Village, Charlieville, Chaguanas, Trinidad, who died on the 22nd day of December, 2021, by **Deochan Maharaj** and **Rohini Maharaj** of the same place, his son and daughter respectively the only persons to share in the estate;
- PROBATE of the Will dated the 9th day of February, 2017, of **BABY RAMKISSOON** of 1809, St. Francis Village, Erin, Trinidad, who died on the 3rd day of June, 2023, by **Skyla Ramkeessoon** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 20th day of July, 1991, of **THOMAS CARLTON BEHARIE** otherwise **THOMAS BEHARIE** of 21, Rivulet Road, Brechin Castle, California, Couva, Trinidad, who died on the 6th day of August, 2018, by **Vishnu Narine Beharie** of the same place, the other executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **LEELAWATIE LANA SAHADEO** of 1, Bassie Street, Spring Village, Curepe, Tacarigua, Trinidad, who died on the 27th day of December, 2023, by **Doolpattie Persad** of 222, Rochard Douglas Road, Barrackpore, Naparima, Trinidad, her mother and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **RIC KESTON WRIGHT** of Light Pole No. 57, La Baja Road, Maracas, St. Joseph, Tacarigua, Trinidad, who died on the 5th day of August, 2023, by **Theresa Millicent Mayo-Wright** otherwise **Theresa Mayo-Wright** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **NEVILLE THOMAS ALEXANDER BYAM** of Apartment 1s, Chateau De Jardin, 17, St. Ann's Avenue, St. Ann's, Trinidad, who died on the 12th day of April, 2011, by **Iain Byam** of the same place, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ALISON HENDERSON BYAM** otherwise **ALISON BYAM** otherwise **ALLISON BYAM** of Apartment 1s, Chateau De Jardin, 17, St. Ann's Avenue, St. Ann's, Trinidad, who died on the 10th day of January, 2018, by **Iain Byam** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **JENNY CYRUS** of 72, Springvale, Claxton Bay, Pointe-a-Pierre, Trinidad, who died on the 17th day of October, 2023, by **Michael Cyrus** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **VERONICA JOHNSON** of 11, Lady Young Road, Morvant, St. Ann's, Trinidad, who died on the 7th day of August, 2022, by **Noel Johnson** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **CLAUDIUS GULSTON** of 10, Tumpuna Court, Arima, Trinidad, who died on the 15th day of May, 2023, by **Sharon Webster-Gulston** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **VIRGINIA JAGASSAR** of Light Pole No. 67, Cicada Extension, Blue Basin, Diego Martin, Trinidad, who died on the 10th day of August, 2022, by **Clifford Jagassar** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **JUNE COLLEEN CLIFTON MENDOZA** otherwise **JUNE CLIFTON MENDOZA** otherwise **JUNE MENDOZA** of 36A, Calcutta Street, St. James, Port-of-Spain, Trinidad, who died on the 29th day of August, 2005, by **Gillian Winter-Roach** of 6, Jurawan Terrace, Petit Valley, Diego Martin, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **PATRICIA CAMPBELL** of 2c, Twinside Apartment, Morne Coco Road, Petit Valley, Diego Martin, Trinidad, who died on the 4th day of May, 2023, by **Antonio Rodriguez** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 26th day of May, 2017, of **LEONTINA ANGELA FERREIRA** otherwise **ANGELA LEONTINA FERREIRA** of 3, Scott Bushe Street, Port-of-Spain, Trinidad, who died on the 29th day of June, 2022, by **John Ernest Ferreira** otherwise **John Ernesto Ferreira** otherwise **Ernest John Ferreira** otherwise **Ernesto John Ferreira** of 19, Blue Basin Gardens, Diego Martin, Trinidad, the sole executor named in the Will;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **ALBERT ROBERTS** of 16, Sanora Park Extension, La Horquette Branch Road, Point Cumana, Diego Martin, Trinidad, who died on the 27th day of June, 2016, by **Dianna Roberts** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the Will dated the 5th day of April, 2004, annexed of the estate of **JEANNE PATINO** otherwise **JEANNE PENA** of 7, Sierra Vista Gardens, Cameron Road, Petit Valley, Diego Martin, Trinidad, who died on the 9th day of December, 2022, by **Gary Stephen Pena** of the same place, one of the devisees and/or legatees named in the Will;
- PROBATE of the Will dated the 30th day of September, 2022, of **VIDA CHAMI** of 27, De Verteuil Street, Woodbrook, Port-of-Spain, Trinidad, who died on the 7th day of December, 2023, by **Elizabeth Alia Habib** of 19, Windsurf Road, Westmoorings, Diego Martin, Trinidad and **Selwa Rosemarie Sankarsingh** of 2, Seventh Street East, Cane Farm, Trincity, Tacarigua, Trinidad, the other executrixes named in the Will;
- PROBATE of the Will dated the 21st day of December, 2003, of **ROBERT KAM** otherwise **ROBERT PETER KAM** of 131, Stuart Road, Westmoorings, Carenage, Diego Martin, Trinidad, who died on the 31st day of March, 2023, by **Peter Kam** of 12, Meerut Street, St. James, Port-of-Spain, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 30th day of April, 2018, of **KHAZINA MOHAMMED** of 20, Deenah Street, Off Ramkissoon Street, Pasea Extension, Tunapuna, Tacarigua, Trinidad, who died on the 6th day of July, 2018, by **Shazad Mohammed** of 1M, Aspen Gardens, Endeavour Road, Chaguanas, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **BASIL RAY GREEN** of 52, Tumpuna Gardens, Arima, Trinidad, who died on the 22nd day of October, 2016, by **Karen Rosemary Euphemia Jennings** otherwise **Karen Rosemarie Jennings** otherwise **Karen Rosemary Green** otherwise **Karen Green** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **HATIM HANIFF** of 47, Kanhial Trace, La Fortune, Pluck Road, Woodland, Siparia, Trinidad, who died on the 31st day of October, 2020, by **Sharaz Haniff** of the same place, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **DULCIE KHALU** otherwise **DULCIE RAMSUMAIR** otherwise **DULCIE ETWARIYA KHALU** of Light Pole No. 1, Opposite OWTU Building, Charlie King Corner, Fyzabad, Siparia, Trinidad, who died on the 20th day of January, 2022, by **Sherry-Ann Khalu** of the same place, his daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **JIM RAMDASS** of 70, Irois Forest, Chatham, Cedros, Trinidad, who died on the 18th day of January, 2022, by **Akella Ramdass** of the same place, his daughter and one of the persons entitled to the estate;
- PROBATE of the Will dated the 12th day of October, 2017, of **MUSTAPHA ALI** of 9, Harris Street, San Fernando, Trinidad, who died on the 22nd day of October, 2017, by **Reeyad Ali** and **Cassidan Ali-Maharaj** both of the same place, the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ROSE JOSEPH** of 48, Immortelle Avenue, Malabar, Arima, Trinidad, who died on the 25th day of September, 2023, by **Dionne Farrah Rosa Joseph** of the same place, her daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **RYAN DEONARINE** otherwise **RYAN DEORAJ DEONARINE** otherwise **RYAN D. DEONARINE** of 54, Dunmore Road, Brothers Road, New Grant, Charuma, Trinidad, who died on the 20th January, 2022, by **Aiona Deonarine** of 113, Chickland Road, Caparo, Chaguanas, Trinidad, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ASHTON HANSON** of 11, Marcano Street, Princes Town, Savana Grande, Trinidad, who died on the 12th day of May, 2020, by **Peter Norman Maurice Hanson** of 36, Crichlow Street, San Fernando, Trinidad, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CALVIN CALISTE** otherwise **CALVIN LARRY CALISTE** otherwise **CALVIN L. CALISTE** of Light Pole No. 51, St. Charles Orphan Lane, Morvant, St. Ann's, Trinidad, who died on the 8th day of June, 2020, by **Jessica Mussio-Caliste** otherwise **Jessica Maxim Mussio-Caliste** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **COLIN ANDREW HARRIS** otherwise **COLIN ANDREW ERROL HARRIS** of 39, Bombay Street, St. James, Port-of-Spain, Trinidad, who died on the 12th day of September, 2023, by **Cecile Ligia Mercedes Harris-Choo Tim** otherwise **Cecile Harris-Choo Tim** of the same place, his sister and the only person entitled to the estate;
- PROBATE of the Will dated the 28th day of January, 2022, of **STEPHEN RAMSARAN** of 113, Madras Road, St. Helena Village, Tunapuna, Tacarigua, Trinidad, who died on the 29th day of October, 2023, by **Cynthia Ramsaran** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 16th day of December, 2016, of **BARLO RAMOUTAR** of 34, Valsayn Avenue, Valsayn Park, North Valsayn, Tacarigua, Trinidad, who died on the 17th day of April, 2023, by **Dottin Ramoutar** of 10, Igneri Road, Valsayn Park, South Valsayn, Tacarigua, Trinidad, and **Nisha Narinesingh** otherwise **Nisha Valeska Narinesingh** of 56, Aranguez Main Road, Aranguez, San Juan, St. Ann's, Trinidad, the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **HUGH HACKETT** of 1613, Fonrose Village, Poole, Rio Claro, Charuma, Trinidad, who died on the 7th day of August, 2016, by **Theresa Jean Hackett** otherwise **Theresa Hackett** of the same place, his lawful widow and relict;

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PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **CLAIRE-ANN SAMUEL-JAMES** otherwise **CLAIRE-ANN ALLYSON SAMUEL-JAMES** otherwise **CLAIRE-ANN SAMUEL** of 13, Torrance Gardens, Cantaro, Santa Cruz, St. Ann's, Trinidad, who died on the 10th day of December, 2016, by **Jonathan Anthony Stephen James** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 15th day of August, 2006, of **Nirmal Lakhan** of 32, Western Main Road, St. James, Port-of-Spain, Trinidad, who died on the 27th day of December, 2023, by **Mona Lakhan** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CHARRAN KISSOON** of Light Pole No. 4, Ross Trace, El Carmen Village, St. Helena, Piarco, Tacarigua, Trinidad, who died on the 1st day of October, 2019, by **Hariram Kisson** of the same place, his son and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **JAGGERNATH BISSOON** otherwise **JAGGANATH BISSOON** of 54, Helen Street, Lange Park, Chaguanas, Trinidad, who died on the 9th day of April, 2019, by **Capildeo Bissoon** of the same place, his son and one of the persons entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **DOLLY JAGESSAR** otherwise **DOLLY BUCHOON** of 57, School Trace, New Grant, Ortoire, Trinidad, who died on the 21st day of March, 1986, by **Wayne Boochoon** of 1, Maingot Road, St. Julien Village, Ortoire, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **DEBORAH JENNIFER CAMPBELL-PHILLIPS** otherwise **DEBORAH J. PHILLIPS** otherwise **DEBORAH CAMPBELL** otherwise **DEBORAH J. CAMPBELL** of 141, Granada Avenue, Roosevelt, Hamlet, Nassau, New York, 11575, United States of America, who died on the 1st day of February, 2022, by **Horace Clinton Campbell** of 17, Nepaul Street, St. James, Port-of-Spain, Trinidad, the lawfully appointed attorney of **Clyde Stubin Phillips**;
- LETTERS OF ADMINISTRATION of the estate of **ZAHEER ALI** of Light Pole No. 58A, Waterpipe Road, Cane Farm, Tacarigua, Trinidad, who died on the 12th day of November, 2021, by **ASHA ALI** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 23rd day of October, 2018, of **TREVOR DE MILLE** of 70, La Davine Terrace, Sam Boucaud, Santa Cruz, St. Ann's, Trinidad, who died on the 26th day of February, 2021, by **Dale De Mille** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **AKIBA ADE HUNTE** of 26, Emerald Circular, Bon Air Gardens, Arouca, Tunapuna, Tacarigua, Trinidad, who died on the 26th day of November, 2021, by **Natalie Hunte** of the same place, his mother and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **POLLY MAC ADAM** otherwise **POLLY MACADAM** of 8, Mustapha Lane, El Socorro, San Juan, St. Ann's, Trinidad, who died on the 21st day of May, 2023, by **Jacqueline Mac Adam** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CECIL CHUNG** of 9, Wahid Circular Drive, Vistabella, San Fernando, Trinidad, who died on the 13th day of May, 2012, by **Angela Chung** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 30th day of September, 2014, of **RICHARD COLIN KING** of 21, Long Circular Road, St. James, Port-of-Spain, Trinidad, who died on 2nd day of November, 2022, by **Judith King Pereira** of the same place, and **Colleen Krucia** of 6, Park Lane, Mayfair Gardens, Santa Cruz, St. Ann's, Trinidad, two of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the Will dated the 3rd day of December, 2002, annexed of the estate of **JUSTIN AHAMAD** otherwise **JUSTIN C. M. AHAMAD** otherwise **MUSTAFA AHAMAD** of 22, Strawberry Ridge Road, New Preston, Litchfield, Connecticut, United States of America, who died on the 3rd day of February, 2012, by **Richard Freeman** of 56, Pembroke Street, Port-of-Spain, Trinidad, the lawfully appointed attorney of **Casimir Ahamad**;
- LETTERS OF ADMINISTRATION of the estate of **ERIC POTTER** otherwise **ERIC EUSTATHIOUS POTTER** of 11, Riley Road, St. Margaret's Village, Claxton Bay, Pointe-a-Pierre, Trinidad, who died on the 31st day of December, 2020, by **Lisa Butler Hamilton** of 138B, Charles Street, Gasparillo, Pointe-a-Pierre, Trinidad, the lawfully appointed of **Ethan Potter** otherwise **Ethan Andre Potter**;
- LETTERS OF ADMINISTRATION of the estate of **SUMARIA RAMHARACK** of 155, Buen Intento Road, Princes Town, Savana Grande, Trinidad, who died on the 2nd day of July, 2019, by **Ranu Persad Singh** otherwise **Khusmin Ranu Persad** otherwise **Khusmin Singh** of 280, Jeffers Crossings, Tabaquite Road, Charuma, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ENID PUCKERIN** of 27, Pearl Parkway, Diamond Vale, Diego Martin, Trinidad, who died on the 30th day of October, 2021, by **Gerard Michael Puckerin** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 29th day of March, 2019, of **LYNETTE SOOKLAL** of Sunnysdale Townhouse, Unit 11, 29, Pasea Street, St. Augustine, Tacarigua, Trinidad, who died on the 3rd day of April, 2021, by **Marc Dominic Sooklal** of the same place, the executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **OLGA CARTER** otherwise **OLGA ANNITA CARTER** of Grand Curacaye Road, Pepper Hill, Santa Cruz, St. Ann's, Trinidad, who died on the 3rd day of March, 2004, by **Rachael Angela John** of 61, Maharaj Trace, Upper Santa Cruz, St. Ann's, Trinidad, her lawful daughter and one of the persons entitled to share in the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **ISADORA CARTY** of 20, Buller Street, Port-of-Spain, Trinidad, who died on the 3rd day of January, 2009, by **Annette Marilyn Clarke** otherwise **Annette M. Clarke** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the Will dated the 7th day of September, 2017, annexed of the estate of **AFLACK KHAN** of 33, Vierra Street, Lendore Village, Enterprise, Chaguanas, Trinidad, who died on the 3rd day of June, 2021, by **Sharon Khan** and **Sureka Ranga** both of the same place, the lawfully appointed attorneys for **Nyron Khan**;
- LETTERS OF ADMINISTRATION of the estate of **THEOPHILUS HENRY** otherwise **THEOPHILUS ARLINGTON HENRY** otherwise **THEOPHILOS HENRY** of Los Bajos Junction, Los Bajos, Erin Road, Los Bajos, Erin, Trinidad, who died on the 16th day of June, 1995, by **Yvonne Henry-John** of 7, Johnson Trace, Rancho Quemado, Palo Seco, Erin, Trinidad, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SAMUEL JAMES HINKSON** otherwise **SAMUEL HINKSON** otherwise **JAMES SAMUEL HINKSON** otherwise **JAMES HINKSON** of 249, Unit D, Oropune Gardens, Piarco, Tacarigua, Trinidad, who died on the 29th day of November, 2021, by **Avril Maylene Hinkson** otherwise **Avril Peters-Hinkson** otherwise **Avril Hinkson** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **DAVID ALLAN KISSOON** of 5, Franklyn Street, Saddle Vale, Santa Cruz, St. Ann's, Trinidad, who died on the 3rd day of September, 2018, by **Claudette Diane Chong-Kissoon** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 14th day of March, 2022, of **RITA SINGH** of 23, Neverson Street, Bridge Road, San Juan, St. Ann's, Trinidad, who died on the 15th day of October, 2022, by **Deena Guinness** of Unit 5, Sapphire Court, St. Lucien Road, Diego Martin, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **VICTOR GANGABISSOON** of 47, Esmeralda Road Extension, Cunupia, Trinidad, who died on the 18th day of August, 2019, by **Khemajee Gangabissoon** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 16th day of July, 2019, of **HERMINA BRADSHAW** of 26, North West Drive, Patna Village, Diego Martin, Trinidad, who died on the 23rd day of May, 2021, by **Brian Bradshaw** and **Bertrand Bradshaw** of the same place, the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CLEMENT DURANT** of Light Pole No. 27, Dibe Road, Long Circular, St. James, Port-of-Spain, Trinidad, who died on the 9th day of April, 2018, by **Joyce Durant** of the same place, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CAROL MEJIAS** of 84, Real Street, Calvary Hill, San Juan, St. Ann's, Trinidad, who died on the 16th day of January, 2022, by **Janelle Michelle Francesca Lessey** of Light Pole No. 115C, Guaratta Hill, Maracas Valley, St. Joseph, Tacarigua, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **JOHN CHARLES SOBERS** otherwise **CHARLES JOHN SOBERS** otherwise **CHARLES SOBERS** otherwise **JOHN SOBERS** of 27, Jackson Street, Curepe, Tacarigua, Trinidad, who died on the 1st day of December, 2019, by **Gloria Joyce Scott**, otherwise **Joyce Sobers** otherwise **Gloria Sobers** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 14th day of July, 2014, of **CHRISTENDATH BABOOLAL** of 507, St. Croix Road, Princes Town, Savana Grande, Trinidad, who died on the the 1st day of December, 2021 **Davianan Arnold Baboolal** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **KAVITA MANGRAY** of Light Pole No. 53, Mangray Street, Endeavour Road, Chaguanas, Trinidad, who died on the 8th day of November, 2022, by **Kamloutie Mangray** of the same place, her mother and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **ISHMAEL MOHAMMED** of 31, Seecharan Street, Cane Farm, Tacarigua, Trinidad, who died on the 24th day of January, 2024, by **Waziffa Natasha Mohammed-Khan** of 161, Old Arima Road, Mausica, Arima, Trinidad, his daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 24th day of January, 2024, of **EKUNDAYO ACHUFUSI OCHIABUTO** of 469B, Fifth Company Village, Moruga Road, Moruga, Trinidad, who died on the 23rd day of March, 2024, by **Ewansika Mapfumo Ochiabuto** of 1, Battoo Avenue, Marabella, Naparima, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 13th day of September, 2018, of **MOHAN GARIB** of 87/2, Macaya Road, Munroe Road, Cunupia, Trinidad, who died on the 16th day of August, 2022, by **Akash Garib** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SUSAN CLAIRMORE ROJAS** otherwise **SUSAN CLAIRMOORE ROJAS** of 51, St. Vincent Street, San Fernando, Trinidad, who died on the 15th day of November, 2023, by **Stacy Claudia Rojas Miles** otherwise **Stacy Rojas** of the same place, his daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **SATRINAND DINDIAL** of Light Pole No. 583, Southern Main Road, Mc Bean Village, Couva, Trinidad, who died on the 10th day of October, 2023, by **Vijai Kelvin Dindial** of the same place, his son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 1st day of September, 2022, of **TREVOR HUTCHINSON** of 5, San Pedro Estate, Tortuga, Pointe-a-Pierre, Trinidad, who died on the 26th day of January, 2024, by **Scot Pollonais** of 73, Gulf Drive, Bel Air, San Fernando, Trinidad, the sole executor named in the Will;

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PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **ALBERTINA JOSEPH** of 119, Platanite Trace, Rochard Road, Penal, Siparia, Trinidad, who died on the 27th day of May, 2023, by **Martin Joseph** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate **FELICIA JANICE BURRIS-HOWARD** of 1702, Maloney Boulevard, Maloney, d'Abadie, Arima, Trinidad, who died on the 11th day of August, 2019, by **Allan Howard** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **KATHI-ANN CHARLES** of 24, Second Street West, Beaulieu Avenue, Trincity, Tacarigua, Trinidad, who died on the 11th day of August, 2023, by **Sheldon Charles** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **ALLISTER ADRIAN RODNEY** otherwise **ALLISTER RODNEY** of 7, Nicholas Gardens, Red Hill, d'Abadie, Arima, Trinidad, who died on the 21st day of February, 2022, by **Michelle Charlene Charles Rodney** otherwise **Michelle Charles Rodney** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ROSE MARIE THEOPHILUS-JOACHIM** otherwise **ROSEMARIE THEOPHILUS-JOACHIM** of 154, Pepper Village, Fyzabad, Siparia, Trinidad, who died on the 19th day of June, 2021, by **Debra Joachim-Mahabir** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **GERALD SYLVESTER** of 16B, Marigold Crescent, Coconut Drive, Morvant, St. Ann's, Trinidad, who died on the 12th day of March, 2022, by **Stephanie Philip-Sylvester** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 18th day of September, 2014, of **SAMDAIE SAMUNDAI NARINE** otherwise **SAMDAIE SAMAROO** otherwise **SAMDAIE SAMUNDAI SAMAROO** of Light Pole No. 84-1, Esperanza Village, California, Couva, Trinidad, who died on the 18th day of June, 2020, by **Esther Lalla** of 57, Soogrim Street, Endeavour Road, Chaguanas, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **GARY HARVEY** of 163C, Chenille Avenue, Edinburgh 500 South, Chaguanas, Trinidad, who died on the 31st day of May, 2021, by **Kereen Alexander-Harvey** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 17th day of January, 2023, of **SYLVESTER CONSTANTINE** of Light Pole No. 43B, Cameron Hill, Maraval, Diego Martin, Trinidad, who died on the 24th day of March, 2023, by **Lueann Anastacia Thomas** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RAMDEO SINGH** otherwise **KENNETH RAMDEO SINGH** of 134, Main Road, Gran Couva, Montserrat, Trinidad, who died on the 2nd day of February, 2018, by **Kendell Singh** of the same place, his son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 7th day of August, 2017, of **MARINA LEE HA** of Light Pole No. 60, Bruton Trace, Riverside Road, Curepe, Tacarigua, Trinidad, who died on the 25th day of December, 2018, by **Clifford Ramjattan** of 1, Cross Road, Torrecilla Gardens, Arima, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SUKHLAL SOOKLAL CHARLES** otherwise **SUKHLAL CHARLES** of 19, Thompson Road, Palmiste, Longdenville, Chaguanas, Trinidad, who died on the 12th day of July, 2013, by **Basdai Oorbasi Charles** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **SAMDAI RAMGOOLAM** otherwise **COHASIYA PURSAT** otherwise **SAMDAI COHASIYA MOHAN** otherwise **SAMDAI GORDIAL** of 123, Basta Hall Village, Couva, Trinidad, her son and one of the persons entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **KANISH ALI** of 21, Opal Avenue, Crown Street, Tacarigua, Trinidad, who died on the 13th day of December, 2022, by **Robindranath Surujdeo** of Light Pole No. 8/1, El Carmen Trace 1, St. Helena Village, Piarco, Tacarigua, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **LEENA SUNBASSIE RAMKISSOON** otherwise **LEENA SEENARINE PREMCHAND** otherwise **SUNBASSIE PREMCHAN** of 81, Esperanza Village, California, Couva, Trinidad, who died on the 30th day of January, 2018, by **Ramkissoon Ramsarran** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **GAIL CANNING-ASHBY** of 2, Pacific Avenue, Paradise West, Tacarigua, Trinidad, who died on the 8th day of October, 2023, by **Michael Ashby** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RITA SUDEEN-DE LEON** of 69, Enid Village, Ecclesville, Rio Claro, Charuma, Trinidad, who died on the 31st day of January, 2023, by **SIMONE SALANDY** of 1738, Gonzales Village, Guapo, Point Fortin, La Brea, Trinidad, the lawfully appointed attorney of **Rinell De Leon**;

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PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **VIDYA PERSAD** of 59, St. John Trace, Avocat Village, Siparia, Trinidad, who died on 13th day of September, 2022, by **Krishna Persad** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 28th day of March, 2018, by **CHANDRAWATIE RAMROOP** of 19, Maurice Gobin Trace, Garth Road, Williamsville, Savana Grande, Trinidad, who died on the 5th day of July, 2022, by **Renaldo Singh** of Light Pole No. 1, Ali Avenue, Batchiya Village, Penal, Siparia, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 5th day of December, 2018, of **CHRISTOPHER MOORE** of 112, Professor Albert Einstein Avenue, New Yalta, Petit Valley, Diego Martin, Trinidad, who died on the 1st day of October, 2023, by **Carol Haynes** of 63, Ana Street, Woodbrook, Port-of-Spain, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **INDAR BOWLAH** of 41, Francis Lalla Road, Charlieville, Chaguanas, Trinidad, who died on the 13th day of February, 2022, by **Shyam dai Jaimungal** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION with an exemplified copy of the estate of **RUPERT MAYNARD** of 888, Thomas S. Boyland Street, Brooklyn, New York 11212, United States of America, who died on the 20th day of January, 2016, by **Natasha Maynard-Santiago** of 2104, Michael Anthony Avenue, Phase 2, La Horquetta, Arima, Trinidad, the lawfully appointed attorney of **Rupert P. Maynard**;
- PROBATE of the Will dated the 7th day of February, 2020, of **CHANERDAYE GEORGE** of Farm 2, Cumuto Main Road, Wallerfield, Arima, Trinidad, who died on the 11th day of September, 2023, by **Kelvin George** of Lot No. 19, Dinoo Drive, Soogrim Street, Endeavour, Chaguanas, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RAMOUTAR PARIAG** of St. John Road, Brothers Road, New Grant, Princes Town, Savana Grande, Trinidad, who died on the 4th day of February, 1986, by **Ramdath Pariag** of 29, Lower Couva Road, Preysal Village, Couva, Trinidad, his son and the only person entitled to the estate;
- PROBATE of the Will dated the 15th day of September, 2014, of **GLADYS SANCHEZ** otherwise **GLADYS CARPEN** otherwise **LACHMI RANGASAMMY** otherwise **LACHMI RANGASAMMY CARPEN** otherwise **LACHMI CARPEN** of 121, Jasper Avenue, Diamond Vale, Diego Martin, Trinidad, who died on the 25th day of May, 2021, by **Gia Lum Hee** otherwise **Gia Natasha Agnes Raquel Lum Hee** otherwise **Gia Sanchez Lum Hee** otherwise **Gia Sanchez** of 3A, Kensington Court, Cascade, St. Ann's, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 22nd day of June, 2017, of **RAMDEO KALLOO** of Light Pole No. 81, Watts Street, St. Augustine, Trinidad, who died on the 17th day of December, 2021, by **Indra Kalloo** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 30th day of January, 2020, of **JANE FRANCES VALENTINE CLARKE** otherwise **JANE VALENTINE CLARKE** of 5, Semper Street, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 7th day of January, 2024, by **Joezeth Best-Morgan** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **BRIDGELAL DWARIKA** otherwise **BRIDGELAL GANPAT DWARIKA** otherwise **BRIDGELAL PHAGOO** of 40–15, 108th Street, Corona, New York, 11368, United States of America, who died on the 21st day of December, 2004, by **Kamla Phagoo** of 2, Santa Monica Trace, El Carmen Village, St. Helena, Piarco, Tacarigua, Trinidad, the lawfully appointed attorney of **Wayne Phagoo**;
- LETTERS OF ADMINISTRATION of the estate of **ROOKMIN JAGESAR** otherwise **ROOKMIN JAGGASAR** otherwise **KISSUNDAYA** otherwise **KISSOONDAYA** of 33, Papourie Trace, Monkey Town, Barrackpore, Naparima, Trinidad, who died on the 24th day of May, 1997, by **Shirly Sumatiya Rampersad** of 29, Cedar Hill Trace, Claxton Bay, Pointe-a-Pierre, Trinidad, her daughter and one of the persons entitled to share the estate;

and unless Caveat is lodged within twenty-one days from the date of this advertisement with the Registrar of the Supreme Court or the Sub-Registrar through whom the above-mentioned applications have been made, Probate or Letters of Administration, as the case may be, in respect of the said applications will be granted accordingly.

Dated the 4th day of July, 2024.

R. Roberts
Acting Registrar
Supreme Court of Judicature

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CENTRAL BANK OF TRINIDAD AND TOBAGO

WEEKLY STATEMENT OF ACCOUNT AS AT 26TH JUNE, 2024

<i>Previous Week</i> \$000	<i>Assets</i>	<i>This Week</i> \$000
	External Assets:	
30,663,624	Balances, Investments etc.	36,310,700
4,170,069	Subscriptions to I.M.F.	4,170,069
6,914,842	I.M.F.—S.D.R. Holdings	6,914,842
41,748,535		47,395,611
	Trinidad and Tobago Government Securities:	
176,807	Treasury Bills (Face Value)	139,515
25	Marketable Securities	25
176,832		139,540
	Other Assets:	
3,500	Trinidad and Tobago Dollar Securities	493,500
2,536,895	Other Assets	2,334,521
2,540,395		2,828,021
102,680	Fixed Assets	102,680
44,568,442		50,465,852
	<i>Liabilities and Capital Account</i>	
	Currency in Circulation:	
8,719,370	Notes	8,615,968
271,833	Coins	272,062
8,991,203		8,888,030
	Demand Liabilities:	
17,849,107	Commercial Banks	17,412,941
421,220	Financial Institutions (Non-Banking)	419,803
(8,630,683)	Government and Governmental Organisations	(2,407,067)
78,852	International Organisations	78,779
788,772	Foreign Currency	788,772
849,425	Other	777,958
11,356,693		17,071,186
	Other Liabilities:	
6,847,303	Government S.D.R. Allocations	6,847,303
10,609,408	Other Liabilities	10,888,022
5,163,835	Specific Provisions	5,171,311
22,620,546		22,906,636
	Capital and Reserves:	
800,000	Capital Paid-up	800,000
800,000	General Reserve Fund	800,000
1,600,000		1,600,000
44,568,442		50,465,852

G. BACHAN-SHADEO
Senior Accountant
Finance and Accounting



Guardian Life of The Caribbean 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 Life of the Caribbean Limited

Our opinion

In our opinion, the accompanying abridged consolidated financial statements of Guardian Life of the Caribbean Limited (the Company) 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 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 abridged 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 financial statements in our report dated 28 June 2024.

Management responsibility 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.

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
28 June 2024

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	181,924	194,614	193,378
Right-of-use assets	8,767	14,555	14,141
Investment properties	870,680	832,282	788,158
Investment securities	10,564,884	9,646,964	9,604,933
Investment securities of mutual fund unit holders	106,072	97,444	103,607
Loans and receivables	247,636	245,534	178,885
Pension plan assets	4,948	6,615	5,384
Deferred tax assets	18,219	23,200	29,000
Reinsurance contract assets	115,176	48,980	13,271
Insurance contract assets	71,905	86,198	-
Taxation recoverable	39,794	39,061	38,288
Cash and cash equivalents	749,482	1,084,145	1,277,917
Cash and cash equivalents of mutual fund unit holders	43,009	285,490	465,121
Total assets	13,022,496	12,605,082	12,712,083
Equity and liabilities			
Share capital	100,465	100,465	100,465
Reserves	(128,197)	(83,733)	(99,867)
Retained earnings	1,798,470	1,797,085	1,916,530
Equity attributable to owners of the company	1,770,738	1,813,817	1,917,128
Non-controlling interest in subsidiaries	310,878	292,049	260,375
Total equity	2,081,616	2,105,866	2,177,503
Liabilities			
Insurance contract liabilities	9,491,606	8,974,440	8,968,921
Reinsurance contract liabilities	820	8,717	36,863
Financial liabilities	34,486	34,617	34,725
Lease liabilities	12,913	20,763	21,070
Investment contract liabilities	1,025,417	1,073,848	1,064,391
Pension plan liabilities	11,311	23,352	24,844
Post-retirement medical benefit obligations	33,024	34,545	34,643
Deferred tax liabilities	25,528	22,962	37,211
Provision for taxation	156,097	150,904	198,600
Other liabilities	149,678	155,068	113,312
Total liabilities	10,940,880	10,499,216	10,534,580
Total equity and liabilities	13,022,496	12,605,082	12,712,083

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

On 19 June 2024, the Board of Directors of Guardian Life of the Caribbean Limited authorised these abridged consolidated financial statements for issue.

Director:

Director:

887—Continued



Guardian Life of The Caribbean 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	1,383,107	1,244,429
Insurance service expenses	(1,409,185)	(1,101,254)
Net income/(expenses) from reinsurance contracts held	142,508	(13,854)
Insurance service result	116,430	129,321
Investing activities		
Investment income from financial assets measured at amortised cost	182,935	168,155
Investment income from financial assets measured at fair value through profit or loss	302,864	253,824
Net realised losses on financial assets measured at amortised cost	(4,992)	(23,764)
Net fair value gains/(losses)	214,368	(358,966)
Fee income	1,785	3,149
Other income	76,994	40,500
Net impairment (losses)/gains on financial assets	(6,694)	14,163
Investment contract benefits	(26,041)	(25,778)
Net income from investing activities	741,219	71,283
Finance (expenses)/income from insurance contracts issued	(475,211)	84,073
Finance expenses from reinsurance contracts held	(2,549)	(725)
Net insurance finance (expenses)/income	(477,760)	83,348
Net insurance and investment result	379,889	283,952
Operating expenses	(159,316)	(174,157)
Finance charges	(1,219)	(1,777)
Profit before taxation	219,354	108,018
Taxation	(43,502)	39,579
Profit for the year	175,852	147,597
Profit attributable to non-controlling interests	(34,532)	(28,334)
Profit attributable to equity holders of the Company	141,320	119,263

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	175,852	147,597
Other comprehensive income/(loss)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	(34,926)	15,729
Net fair value losses on debt securities at fair value through other comprehensive income	(45)	(668)
Finance expenses from insurance contracts issued	(12,063)	(836)
Taxation relating to components of other comprehensive income	11	168
Net other comprehensive (loss)/income that may be reclassified subsequently to profit or loss	(47,023)	14,393
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
(Losses)/gains on property revaluation	(3,994)	5,079
Remeasurement of pension plans	6,787	(837)
Remeasurement of post-retirement medical benefit obligations	3,711	2,277
Taxation relating to components of other comprehensive income	(1,030)	(146)
Net other comprehensive income that will not be reclassified subsequently to profit or loss	5,474	6,373
Other comprehensive (loss)/income for the period, net of tax	(41,549)	20,766
Total comprehensive income for the period, net of tax	134,303	168,363
Comprehensive income attributable to non-controlling interest	27,982	31,674
Comprehensive income attributable to equity holders of the company	106,321	136,689

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

ABRIDGED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Attributable to equity holders of the company					
	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total attributable to owners of the Company \$'000	Non-controlling interest \$'000	Total equity \$'000
Balance at 1 January 2023	100,465	(83,733)	1,797,085	1,813,817	292,049	2,105,866
- as restated						
Total comprehensive (loss)/income	-	(44,464)	150,785	106,321	27,982	134,303
Dividends	-	-	(149,400)	(149,400)	(9,153)	(158,553)
Balance at 31 December 2023	100,465	(128,197)	1,798,470	1,770,738	310,878	2,081,616
Balance at 1 January 2022	100,465	(94,864)	2,468,555	2,474,156	260,375	2,734,531
- as previously stated						
Restatement under IFRS 17	-	(5,003)	(552,025)	(557,028)	-	(557,028)
Balance at 1 January 2022	100,465	(99,867)	1,916,530	1,917,128	260,375	2,177,503
- as restated						
Total comprehensive income	-	16,134	120,555	136,689	31,674	168,363
Dividends	-	-	(240,000)	(240,000)	-	(240,000)
Balance at 31 December 2022	100,465	(83,733)	1,797,085	1,813,817	292,049	2,105,866
- as restated						

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

ABRIDGED CONSOLIDATED STATEMENT OF CASH FLOWS

	2023 \$'000	Restated 2022 \$'000
Cash flows from operating activities		
Profit before taxation	219,354	108,018
Adjustment for specific items included on the accruals basis:		
- Finance charges	1,219	1,777
- Investment income	(494,511)	(441,185)
Adjustment for non-cash items	(177,231)	444,919
Interest received	426,028	391,386
Dividends received	67,767	51,677
Operating profit before changes in operating assets/liabilities	42,626	556,592
Net increase/(decrease) in insurance contract assets/liabilities	519,394	(81,507)
Net increase in reinsurance contract assets/liabilities	(74,095)	(63,851)
Net (increase)/decrease in investment contracts	(48,431)	9,457
Purchase of investment securities	(4,811,289)	(3,044,279)
Proceeds from sale of investment securities	4,070,578	2,565,453
Purchase of/additions to investment properties	(231)	(5,116)
Net increase in loans and receivables	(6,972)	(46,487)
Net (decrease)/increase in other operating assets/liabilities	(27,110)	17,629
Cash used in operating activities	(335,530)	(92,109)
Interest paid	(1,269)	(1,774)
Net taxation paid	(32,569)	(17,274)
Net cash used in operating activities	(369,368)	(111,157)
Cash flows from investing activities		
Purchase of property, plant and equipment	(5,123)	(12,149)
Proceeds on sale of property, plant and equipment	102	39
Net cash used in investing activities	(5,021)	(12,110)
Cash flows from financing activities		
Purchase of reverse repurchase agreements	(40,239)	-
Payment of principal portion of lease liabilities	(5,770)	(5,803)
Dividends paid to equity holders of the company	(149,400)	(240,000)
Dividends paid to non-controlling interests	(9,153)	-
Net cash used in financing activities	(204,562)	(245,803)
Net decrease in cash and cash equivalents	(578,951)	(369,070)

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



Guardian Life of The Caribbean 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

1. Incorporation and principal activities of the Group

Guardian Life of the Caribbean Limited ('the Group') was incorporated in Trinidad and Tobago on 30 December 1980 and operates under the provisions of the Insurance Act of 2018 which came into effect on January 1st 2021. Prior to the commencement of the new legislation, the Group operated under the provisions of the Insurance Act of 1980. The Group is engaged in the underwriting of all classes of long-term insurance business and personal accident business, as defined in the Insurance Act 1980 of Trinidad and Tobago, and associated investment activities. The Group is wholly owned by Guardian Insurance Limited, which is a subsidiary of Guardian Holdings Limited. Both companies are incorporated in the Republic of Trinidad and Tobago.

The address of the registered office is 1 Guardian Drive, Westmoorings S.E., Trinidad and Tobago.

1.1 Parent Company

GHL is 61.77% (2022: 61.77%) owned by NCB Global Holdings Limited ('NCBGH' and the 'Parent'), a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017. NCBGH is 100% owned by NCB Financial Group Limited ('NCBFG'). NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2022: 52.72%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

The NCB Financial Group provides a diversified range of financial services through its subsidiaries and associates.

1.2 Subsidiaries

The Group owns 53.85% of Guardian Resorts International Inc (2022: 53.85%) which was incorporated in St. Lucia on February 2001 under the name Almond International Inc. The Company changed its name to Guardian Resorts International Inc. in October 2005.

The Group also owns 100% of Guardian Life OECS Limited (2022: 100%) which was incorporated in Grenada in February 2015.

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 (previously referred to as International Financial Reporting Standards).

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 'Insurance Contracts', in accordance with the transition provisions laid out by the standard. As stated in the IASB's Project Summary, IFRS 17 is the first comprehensive IFRS to establish the accounting for insurance contracts. IFRS 4 was always meant to be an interim standard, as it did not require insurers to account for insurance contracts in any one specific way and its disclosure requirements were relatively limited. The introduction of IFRS 17 was therefore meant to significantly increase the transparency and consistency of the measurement and reporting of insurance balances and transactions across the industry and reporting territories. 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.

IFRS 17 has introduced many new concepts, the three most significant of which are arguably level of aggregation, measurement models, and the contractual service margin ('CSM'). The level of aggregation requirements define how entities can aggregate insurance contracts for measurement and disclosure purposes. This has significant implications for revealing the profitability or onerousness of groups of contracts, with consequential impact to the income statement. The 3 main measurement models allowed by IFRS 17 are the general measurement model ('GMM'), the variable fee approach ('VFA'), and the premium allocation approach ('PAA'). Each model has different implications for the level of data granularity required, data tracking, and degree of financial disclosure. Finally, the CSM may have the most significant and widespread impact of all, targeting insurers' pattern of profitability recognition. While a substantial degree of judgement is still involved, the clear impact of this concept is that

2. Basis of Preparation (continued)

the profitability of certain insurance contracts that may have been front-loaded under IFRS 4 is now far more evenly distributed over the lives of those contracts. This has resulted in profits previously recognised under IFRS 4 being clawed back into the insurance liability via the CSM. While any reduced profitability for new insurance contracts may be offset by the re-recognition of profitability for old contracts previously clawed back, the impact on net equity is significant.

Beyond the introduction of new concepts and their impacts, there is the dramatic increase in disclosure requirements under IFRS 17. There is now a high degree of transparency in how the insurance contract liability changes from year to year, visible by line of business. These disclosures are expected to provide new insights into the health and structure of insurers' business.

The 2022 abridged consolidated financial statements were therefore the last to be reported under the existing IFRS 4 regime. The new standard materially changes the recognition and measurement of insurance contracts and the corresponding presentation and disclosure in the abridged consolidated financial statements.

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 short-term contracts issued by the Group.

Accordingly, the Group has: identified, recognised and measured each group of insurance contracts 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.

Fair Value Approach

After making reasonable efforts to gather necessary historical information, the Group has determined that, for certain groups of contracts, such information was not available or was not available in a form that would enable it to be used without undue cost and effort. It was therefore impracticable to apply the full retrospective approach, and the fair value approach was used for these groups. The Group applied significant judgement in determining the transition amounts under this approach.

Judgements in applying the fair value approach

The Group applied the fair value approach to insurance contracts that were originated on 31 December 2021 and prior. Applying the fair value approach, the Group determined the CSM to be the difference between the fair value of a group of insurance contracts, measured in accordance with IFRS 13, 'Fair Value Measurement' (IFRS 13), and its FCF at the transition date. The Group did not apply the deposit floor when measuring insurance contracts when using the fair value approach on transition.

The fair value of an insurance liability is the price that a market participant would be willing to pay to assume the obligation and the remaining risks of the in-force contracts as at the transition date. Where available, recent market transactions were used to estimate the fair value of groups of contracts. In the absence of recent market transactions for similar contracts, a present value technique was used to value groups of contracts.

Restatement under IFRS 17

The initial application of IFRS 17 resulted in a reduction of total equity of \$557 million as at 1 January 2022. The opening IFRS 17 statement of financial position and related adjustments are presented below.

	As previously reported 31-Dec-21 \$'000	IFRS 17 Initial application adjustments 1-Jan-22 \$'000	Restated 1-Jan-22 \$'000
Assets			
Loans and receivables	382,714	(203,829)	178,885
Deferred tax assets	28,978	22	29,000
Insurance contract assets	-	13,271	13,271
Deferred acquisition costs	5,346	(5,346)	-
Other assets	12,469,771	21,156	12,490,927
Total assets	12,886,809	(174,726)	12,712,083
Equity and liabilities			
Share capital	100,465	-	100,465
Reserves	(94,864)	(5,003)	(99,867)
Retained earnings	2,468,555	(552,025)	1,916,530
Equity attributable to owners of the Company	2,474,156	(557,028)	1,917,128
Non-controlling interest in subsidiaries	260,375	-	260,375
Total equity	2,734,531	(557,028)	2,177,503



Guardian Life of The Caribbean Limited

Abridged Consolidated Financial Statements

For the Year ended 31st December, 2023

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NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

2. Basis of Preparation (continued)

	As previously reported	IFRS 17 Initial application adjustments	Restated
	31-Dec-21	1-Jan-22	1-Jan-22
	\$'000	\$'000	\$'000
Insurance contract liabilities	8,532,172	436,749	8,968,921
Reinsurance contract liabilities	-	36,863	36,863
Investment contract liabilities	1,064,392	(1)	1,064,391
Other liabilities	555,714	(91,309)	464,405
Total liabilities	10,152,278	382,302	10,534,580
Total equity and liabilities	12,886,809	(174,726)	12,712,083

The initial application adjustments arise principally from:

- The introduction of the CSM.
- The measurement of the risk adjustment, which is similar to the margins for adverse deviation previously estimated under IFRS 4, but with some differences in measurement under IFRS 17.
- Changes in the determination of discount rates under IFRS 17.
- Other measurement changes, such as the manner in which contracts are aggregated for measurement purposes and how contract boundaries are defined.
- 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.

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 Group's website or can be accessed at the Group'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. Contingent liabilities

Legal proceedings

The Group is a defendant in various legal actions. In the opinion of the Directors, after taking appropriate legal advice, the outcome of such actions will not give rise to any significant loss.

Taxation

There is a possible obligation that may arise for the interest and penalties relating to the tax on future distributions. The existence of this obligation will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group.

Property Taxes

Legislation for Trinidad and Tobago is enacted however not yet enforced. Rates for the calculation of the tax are available, however, the information on values ascribed or the approach to such is still unknown. As a result of these factors, the Group is unable to reliably estimate the liability.

5. Related party disclosures

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 ultimate parent of the Group is Portland Holdings Inc.

A number of transactions are entered into with related parties in the normal course of business.

	2023	2022
	\$'000	\$'000
Due from parent and affiliated companies		
Guardian Holdings Limited	23,853	19,229
Affiliated companies	38,097	41,110
	<u>61,950</u>	<u>60,339</u>
Due to parent and affiliated companies		
Guardian Holdings Limited	-	240
Affiliated companies	9,588	6,405
	<u>9,588</u>	<u>6,645</u>

The following transactions were carried out with related parties:

(a) Dividend income from other related parties	1,100	2,606
(b) Interest income from:		
- Affiliated companies	20,260	10,200
- Other related parties	980	629
(c) Key management personnel compensation:		
- Salaries and other short-term employee benefits	11,443	7,125
- Post-employment benefits	257	500
- Other long-term benefits	1,178	701
(d) Financial assets of:		
- Affiliated companies	215,374	210,209
- Other related parties	240,849	240,476
Loans to key management of the Group:		
Balance at beginning of year	27,742	28,313
Loans advanced during the year	2,753	6,936
Loan repayments received	(7,613)	(7,507)
Interest charged	1,141	912
Interest received	(1,141)	(912)
Balance at end of year	<u>22,882</u>	<u>27,742</u>

There was no provision for doubtful debts at the reporting date and no bad debt expense in the year (2022: Nil).

6. Subsequent Events

There are no events or transactions that have occurred that will require adjustments to disclosures in the abridged consolidated financial statements.



Guardian Life of The Caribbean Limited

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 Life of the Caribbean Limited

Our opinion

In our opinion, the accompanying abridged non-consolidated financial statements of Guardian Life of the Caribbean 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 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 abridged 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 financial statements in our report dated 28 June 2024.

Management responsibility 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.

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
28 June 2024

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	181,839	194,474	192,920
Right-of-use assets	8,065	13,689	13,033
Investment properties	283,939	277,493	273,481
Investment in subsidiaries	139,570	139,570	139,570
Investment securities	10,521,260	9,622,232	9,582,085
Investment securities of mutual fund unit holders	106,072	97,444	103,607
Loans and receivables	229,351	217,311	158,420
Pension plan asset	4,948	6,615	5,384
Deferred tax assets	17,883	22,614	28,713
Insurance contract assets	71,684	86,163	13,271
Reinsurance contract assets	114,582	48,955	-
Taxation recoverable	37,883	37,379	37,170
Cash and cash equivalents	674,990	1,012,669	1,223,612
Cash and cash equivalents of mutual fund unit holders	43,009	285,490	465,121
Total assets	12,435,075	12,062,098	12,236,387
Equity and liabilities			
Share capital	100,465	100,465	100,465
Reserves	18,416	55,486	42,808
Retained earnings	1,422,947	1,450,617	1,602,854
Total equity	1,541,828	1,606,568	1,746,127
Liabilities			
Insurance contract liabilities	9,491,536	8,974,353	8,968,639
Reinsurance contract liabilities	818	8,712	36,717
Lease liabilities	11,850	19,534	19,567
Investment contract liabilities	1,025,417	1,073,848	1,064,391
Pension plan liabilities	11,311	23,352	24,844
Post-retirement medical benefit obligations	33,024	34,545	34,643
Deferred tax liabilities	25,482	22,945	37,111
Provision for taxation	156,093	150,831	194,597
Other liabilities	137,716	147,410	109,751
Total liabilities	10,893,247	10,455,530	10,490,260
Total equity and liabilities	12,435,075	12,062,098	12,236,387

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

On 19 June 2024, the Board of Directors of Guardian Life of the Caribbean Limited authorised these abridged non-consolidated financial statements for issue.

Director:

Director:



Guardian Life of The Caribbean Limited

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	1,378,577	1,240,827
Insurance service expenses	(1,403,384)	(1,097,857)
Net income/(expenses) from reinsurance contracts held	142,210	(13,110)
Insurance service result	117,403	129,860
Investing activities		
Investment income from financial assets measured at amortised cost	179,930	165,592
Investment income from financial assets measured at fair value through profit or loss	313,713	253,825
Net realised losses on financial assets	(4,992)	(23,764)
Net fair value gains/(losses)	170,296	(387,553)
Fee income	1,785	3,149
Other income	34,081	1,892
Net impairment (losses)/gains on financial assets	(6,669)	13,750
Investment contract benefits	(26,041)	(25,776)
Net income from investing activities	662,103	1,115
Finance (expenses)/income from insurance contracts issued	(475,211)	84,073
Finance expenses from reinsurance contracts held	(2,549)	(725)
Net insurance finance (expenses)/income	(477,760)	83,348
Net income from all activities	301,746	214,323
Operating expenses	(152,379)	(167,292)
Finance charges	(1,135)	(1,681)
Profit before taxation	148,232	45,350
Taxation	(35,970)	41,119
Profit for the year	112,262	86,469

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	112,262	86,469
Other comprehensive income/(loss)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	(21,013)	8,437
Finance expenses from insurance contracts issued	(12,063)	(836)
Net other comprehensive (loss)/income that may be reclassified subsequently to profit or loss	(33,076)	7,601
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
(Losses)/gains on property revaluation	(3,994)	5,077
Remeasurement of pension plans	6,787	(837)
Remeasurement of post-retirement medical benefit obligations	3,711	2,277
Taxation relating to components of other comprehensive income	(1,030)	(146)
Net other comprehensive income that will not be reclassified subsequently to profit or loss	5,474	6,371
Other comprehensive (loss)/income for the period, net of tax	(27,602)	13,972
Total comprehensive income for the period, net of tax	84,660	100,441

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	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2023				
- as restated	100,465	55,486	1,450,617	1,606,568
Total comprehensive (loss)/income	-	(37,070)	121,730	84,660
Dividends	-	-	(149,400)	(149,400)
Balance at 31 December 2023	100,465	18,416	1,422,947	1,541,828
Balance at 1 January 2022				
- as previously stated	100,465	47,807	2,155,111	2,303,383
Restatement under IFRS 17	-	(4,999)	(552,257)	(557,256)
Balance at 1 January 2022				
- as restated	100,465	42,808	1,602,854	1,746,127
Total comprehensive income	-	12,678	87,763	100,441
Dividends	-	-	(240,000)	(240,000)
Balance at 31 December 2022	100,465	55,486	1,450,617	1,606,568

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

ABRIDGED NON-CONSOLIDATED STATEMENT OF CASH FLOWS

	2023 \$'000	Restated 2022 \$'000
Cash flows from operating activities		
Profit before taxation	148,232	45,350
Adjustment for specific items included on the accruals basis:		
- Finance charges	1,135	1,681
- Investment income	(503,485)	(439,761)
Adjustment for non-cash items	(132,065)	472,392
Interest received	424,182	389,987
Dividends received	78,616	51,678
Operating profit before changes in operating assets/liabilities	16,615	521,327
Change in insurance contract assets/liabilities	519,599	(81,285)
Change in reinsurance contract assets/liabilities	(73,521)	(63,689)
Net (decrease)/increase in investment contracts	(48,431)	9,457
Purchase of investment securities	(4,811,189)	(3,021,583)
Proceeds from sale of investment securities	4,049,358	2,544,267
Purchase of/additions to investment properties	(61)	(442)
Net decrease in loans and receivables	4,169	5,771
Net increase in other operating assets/liabilities	(51,892)	(30,683)
Cash used in operating activities	(395,353)	(116,860)
Interest paid	(1,184)	(1,665)
Net taxation paid	(24,982)	(10,954)
Net cash used in operating activities	(421,519)	(129,479)
Cash flows from investing activities		
Purchase of property, plant and equipment	(5,123)	(12,136)
Proceeds on sale of property, plant and equipment	102	39
Net cash used in investing activities	(5,021)	(12,097)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(5,605)	(5,559)
Dividends paid to equity holders of the company	(149,400)	(240,000)
Net cash used in financing activities	(155,005)	(245,559)
Net decrease in cash and cash equivalents	(581,545)	(387,135)

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



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Guardian Life of the Caribbean Limited ('the Company') was incorporated in Trinidad and Tobago on 30 December 1980 and operates under the provisions of the Insurance Act of 2018 which came into effect on January 1st 2021. Prior to the commencement of the new legislation, the Company operated under the provisions of the Insurance Act of 1980. The Company is engaged in the underwriting of all classes of long-term insurance business and personal accident business, as defined in the Insurance Act 1980 of Trinidad and Tobago, and associated investment activities. The Company is wholly owned by Guardian Insurance Limited, which is a subsidiary of Guardian Holdings Limited ("GHL"). Both companies are incorporated in the Republic of Trinidad and Tobago.

The address of the registered office is 1 Guardian Drive, Westmoorings S.E., Trinidad and Tobago.

GHL is 61.77% owned by NCB Global Holdings Limited ('NCBGH' and the 'Parent'), a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017. NCBGH is 100% owned by NCB Financial Group Limited ('NCBFG'). NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2022: 52.72%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada. Portland Holdings Inc. is controlled by Hon. Michael A. Lee-Chin, O.J., a director of the Company.

The NCB Financial Group provides a diversified range of financial services through its subsidiaries and associates.

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 (previously referred to as International Financial Reporting Standards).

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 'Insurance Contracts', in accordance with the transition provisions laid out by the standard. As stated in the IASB's Project Summary, IFRS 17 is the first comprehensive IFRS to establish the accounting for insurance contracts. IFRS 4 was always meant to be an interim standard, as it did not require insurers to account for insurance contracts in any one specific way and its disclosure requirements were relatively limited. The introduction of IFRS 17 was therefore meant to significantly increase the transparency and consistency of the measurement and reporting of insurance balances and transactions across the industry and reporting territories. 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.

IFRS 17 has introduced many new concepts, the three most significant of which are arguably level of aggregation, measurement models, and the contractual service margin ("CSM"). The level of aggregation requirements define how entities can aggregate insurance contracts for measurement and disclosure purposes. This has significant implications for revealing the profitability or onerosity of groups of contracts, with consequential impact to the income statement. The 3 main measurement models allowed by IFRS 17 are the general measurement model ("GMM"), the variable fee approach ("VFA"), and the premium allocation approach ("PAA"). Each model has different implications for the level of data granularity required, data tracking, and degree of financial disclosure. Finally, the CSM may have the most significant and widespread impact of all, targeting insurers' pattern of profitability recognition. While a substantial degree of judgement is still involved, the clear impact of this concept is that the profitability of certain insurance contracts that may have been front-loaded under IFRS 4 is now far more evenly distributed over the lives of those contracts. This has resulted in profits previously recognised under IFRS 4 being clawed back into the insurance liability via the CSM. While any reduced profitability for new insurance contracts may be offset by the re-recognition of profitability for old contracts previously clawed back, the impact on net equity is significant.

2. Basis of Preparation (continued)

Beyond the introduction of new concepts and their impacts, there is the dramatic increase in disclosure requirements under IFRS 17. There is now a high degree of transparency in how the insurance contract liability changes from year to year, visible by line of business. These disclosures are expected to provide new insights into the health and structure of insurers' business.

The 2022 abridged non-consolidated financial statements were therefore the last to be reported under the existing IFRS 4 regime. The new standard materially changes the recognition and measurement of insurance contracts and the corresponding presentation and disclosure in the abridged non-consolidated financial statements.

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 short-term contracts issued by the Company.

Accordingly, the Company has identified, recognised and measured each group of insurance contracts 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.

Fair Value Approach

After making reasonable efforts to gather necessary historical information, the Company has determined that, for certain groups of contracts, such information was not available or was not available in a form that would enable it to be used without undue cost and effort. It was therefore impracticable to apply the full retrospective approach, and the fair value approach was used for these groups. The Company applied significant judgement in determining the transition amounts under this approach.

Judgements in applying the fair value approach

The Company applied the fair value approach to insurance contracts that were originated on 31 December 2021 and prior. Applying the fair value approach, the Company determined the CSM to be the difference between the fair value of a group of insurance contracts, measured in accordance with IFRS 13, 'Fair Value Measurement' (IFRS 13), and its FCF at the transition date. The Company did not apply the deposit floor when measuring insurance contracts when using the fair value approach on transition.

The fair value of an insurance liability is the price that a market participant would be willing to pay to assume the obligation and the remaining risks of the in-force contracts as at the transition date. Where available, recent market transactions were used to estimate the fair value of groups of contracts. In the absence of recent market transactions for similar contracts, a present value technique was used to value groups of contracts.

Restatement under IFRS 17

The initial application of IFRS 17 resulted in a reduction of total equity of \$557 million as at 1 January 2022. The opening IFRS 17 statement of financial position and related adjustments are presented below.

	As previously reported 31-Dec-21 \$'000	IFRS 17 Initial application adjustments 1-Jan-22 \$'000	Restated 1-Jan-22 \$'000
Assets			
Loans and receivables	362,230	(203,810)	158,420
Deferred tax assets	28,691	22	28,713
Insurance contract assets	-	13,271	13,271
Deferred acquisition costs	5,346	(5,346)	-
Other assets	12,014,824	21,159	12,035,983
Total assets	<u>12,411,091</u>	<u>(174,704)</u>	<u>12,236,387</u>
Equity and liabilities			
Share capital	100,465	-	100,465
Reserves	47,807	(4,999)	42,808
Retained earnings	2,155,111	(552,257)	1,602,854
Total equity	<u>2,303,383</u>	<u>(557,256)</u>	<u>1,746,127</u>
Insurance contract liabilities	8,531,640	436,999	8,968,639
Reinsurance contract liabilities	-	36,717	36,717
Investment contract liabilities	1,064,391	-	1,064,391
Other liabilities	511,677	(91,164)	420,513
Total liabilities	<u>10,107,708</u>	<u>382,552</u>	<u>10,490,260</u>
Total equity and liabilities	<u>12,411,091</u>	<u>(174,704)</u>	<u>12,236,387</u>



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2023

Expressed in Trinidad and Tobago Dollars

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

2. Basis of Preparation (continued)

The initial application adjustments arise principally from:

- The introduction of the CSM.
- The measurement of the risk adjustment, which is similar to the margins for adverse deviation previously estimated under IFRS 4, but with some differences in measurement under IFRS 17.
- Changes in the determination of discount rates under IFRS 17.
- Other measurement changes, such as the manner in which contracts are aggregated for measurement purposes and how contract boundaries are defined.
- 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 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. Contingent liabilities

Legal proceedings

The Company is a defendant in various legal actions. In the opinion of the Directors, after taking appropriate legal advice, the outcome of such actions will not give rise to any significant loss.

Taxation

There is a possible obligation that may arise for the interest and penalties relating to the tax on future distributions. The existence of this obligation will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company.

Property Taxes

Legislation for Trinidad and Tobago is enacted however not yet enforced. Rates for the calculation of the tax are available, however, the information on values ascribed or the approach to such is still unknown. As a result of these factors, the Company is unable to reliably estimate the liability.

5. Related party disclosures

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 ultimate parent of the Company is Portland Holdings Inc.

A number of transactions are entered into with related parties in the normal course of business.

	2023 \$'000	2022 \$'000
Due from parent and affiliated companies		
Guardian Insurance Limited	25,494	-
Affiliated companies	<u>32,571</u>	<u>43,130</u>
	<u>58,065</u>	<u>43,130</u>
Due to parent and affiliated companies		
Guardian Holdings Limited	-	240
Affiliated companies	<u>492</u>	<u>1,507</u>
	<u>492</u>	<u>1,747</u>

The following transactions were carried out with related parties:

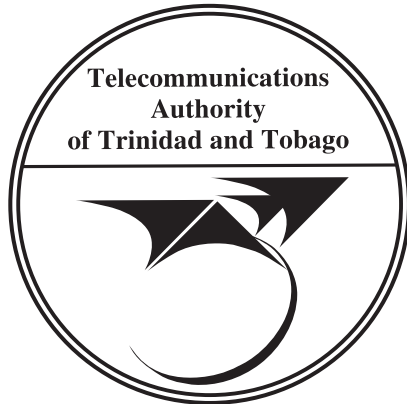
(a) Interest income from:		
- Key associates	20,260	10,200
(b) Dividend income from:		
- Other related parties	1,100	2,606
(c) Financial assets of:		
- Key associates	215,374	210,209
- Parent company	92,762	119,076
- Other related parties	61,516	55,732
(d) Key management personnel compensation:		
- Salaries and other short-term employee benefits	10,243	7,092
- Post-employment benefits	257	500
- Other long-term benefits	1,178	701

Loans to key management of the Company:

Balance at beginning of year	27,742	28,313
Loans advanced during the year	2,753	6,936
Loan repayments received	(7,613)	(7,507)
Interest charged	1,141	912
Interest received	<u>(1,141)</u>	<u>(912)</u>
Balance at end of year	<u>22,882</u>	<u>27,742</u>

6. Subsequent Events

There are no events or transactions that have occurred that will require adjustments to disclosures in the abridged non-consolidated financial statements.



The Telecommunications Act Chap. 47:31

NOTICE

Grant of Concession

Pursuant to section 21(7) of the Telecommunications Act, Chap. 47:31, the following concession has been granted by the Minister of Digital Transformation to **New Lens Limited** of 11 Job Avenue, Calder Hall, Tobago, effective the 10th day of May 2024 for a term of 10 years:

- Type 5 Concession to provide a Television Broadcasting Service via a Public Domestic Fixed Telecommunications Network on a National Scale.

Legal and Enforcement Division

Telecommunications Authority of Trinidad and Tobago

#5 Eighth Avenue Extension, off Twelfth Street,

Barataria

Tel: (868) 675-8288

Email: info@tatt.org.tt

Website: www.tatt.org.tt

890

LOSS OF MARITIME LIFE (CARIBBEAN) LIMITED POLICIES

EDISON NORMAN ISAAC having made sworn declaration that Policy Number 213817 issued by MARITIME LIFE (CARIBBEAN) LIMITED has been lost and having made application to the Company for a duplicate policy, notice is hereby given that unless objection is raised within one month of the date thereof, the duplicate policy asked for will be issued.

Dated the 3rd day of June, 2024.

MARITIME LIFE (CARIBBEAN) LIMITED
No. 29 Tenth Avenue
Barataria.

891

EDISON NORMAN ISAAC having made sworn declaration that Policy Number 226669 issued by MARITIME LIFE (CARIBBEAN) LIMITED has been lost and having made application to the Company for a duplicate policy, notice is hereby given that unless objection is raised within one month of the date thereof, the duplicate policy asked for will be issued.

Dated the 3rd day of June, 2024.

MARITIME LIFE (CARIBBEAN) LIMITED
No. 29 Tenth Avenue
Barataria.

892

ANN RAMDAYE MARAJ having made sworn declaration that Policy Number 357573 issued by MARITIME LIFE (CARIBBEAN) LIMITED has been lost and having made application to the Company for a duplicate policy, notice is hereby given that unless objection is raised within one month of the date thereof, the duplicate policy asked for will be issued.

Dated the 3rd day of June, 2024.

MARITIME LIFE (CARIBBEAN) LIMITED
No. 29 Tenth Avenue
Barataria.

893

SANA ZAYNAH HAMID having made sworn declaration that Policy Number 418174 issued by MARITIME LIFE (CARIBBEAN) LIMITED has been lost and having made application to the Company for a duplicate policy, notice is hereby given that unless objection is raised within one month of the date thereof, the duplicate policy asked for will be issued.

Dated the 3rd day of June, 2024.

MARITIME LIFE (CARIBBEAN) LIMITED
No. 29 Tenth Avenue
Barataria.

894

LOSS OF PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO POLICIES

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

Name	Policy Number
BRIAN COOK	3539149
CAROL GILL	3528885
DILLON TAYLOR	3504919

KWESI RUNAKO JARVIS	...	...	3529406
GISELLE BRISTOL	...	...	6863230
ANSELM WILLIAMS	...	...	3313370
DAREN WILLIAMS	...	...	3482508
SHIVACHAN MOONESAR	...	...	3387398
DONNA FELIX-CAPIATHA	...	...	3471572
REVA RAMA-JAIKARAN	...	...	3494094
MARVIN KING	...	...	3440031
SALEEM NEPTUNE	...	...	3520592
BYRON LEE	...	...	3376854
TARAMATIE BABOOLAL	...	...	3459265
MARIAH HAMILTON	...	...	3507891
JODIE KIRK	...	...	3508671
JENESIS KIRK	...	...	3517274
TAYLOR DE SOUZA	...	...	9400-351
TAYLOR DE SOUZA	...	...	9400-280
SATTIE RAMDHANIE-SURKARAN	...	...	6819095
DANIELLE MANNETTE	...	...	3475123
MALI TARAJI GIVEN CADIZ	...	...	3475174
AFIYA MC NICOL	...	...	3475175
DEBRA VERNETTE	...	...	6803388
JOEL ALLEYNE	...	...	3472424
KAREN HARRY	...	...	3466070
STEPHEN BARROW	...	...	3491958
STEFAN RAMPERSAD	...	...	3426638
ALISTAIR FRENCH	...	...	3478183
TAYLOR DE SOUZA	...	...	3550753
TAYLOR DE SOUZA	...	...	3492390
ARLENE SCOTT-HEATH	...	...	3464730
ADRIAN BROWN	...	...	3463610
ALISTAIR FRENCH	...	...	3487692

PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.

895

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

Name	Policy Number
BYRHON BELLAMY	3462773
WYNTON WALTER	894097
RAJESH JAGNANAN	3436090
SHERMAINE GEORGE	3406109
JAMILLE SCOTT	3406107
SHERMAINE GEORGE	3406108
BASSO RAGOONATH-BASDEO	3447316
BRENT YATES	3489974
BRANDON DUNTIN	3493706
BRANDON DUNTIN	3546317
CAMILLE PILGRIM	3434562

PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
Port-of-Spain.

896LOSS OF PAN-AMERICAN LIFE INSURANCE OF
TRINIDAD AND TOBAGO POLICIES—CONTINUED

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
DAVID BOODHAI	3512256
STACY ANN BELGROVE	3400151
RON BRAMBLE	3466906
VENCELIA EDWARDS-O'NEIL	3363500
BRANDON LALCHAN	3532089
LEARIE CHARLES	3449331
BRANDON LALCHAN	3498650
BRANDON LALCHAN	3498649
LYNETTE FERREIRA-ANDERSON	3404445
MARIA HERNANDEZ	3422733
OMADATH RAMROOP	3392287
OMADATH RAMROOP	3453658
NEAL JOHNSON	3452945
CINDY FRANCIS	3539615
DAVID BOODHAI	3398895
MARVIN RAYMOND	3498689
TALIBA PHILIP-MUNGO	3475670
CECELIA EVANS-OJOE	4052918
CECELIA EVANS-OJOE	897840

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91–93, St. Vincent Street
Port-of-Spain.

897

PURSUANT to section 163 of the Insurance Act, 1980, this notice is hereby given that after one month of the publication of this notice, this Company intends to issue duplicate policies to replace the following policies, numbers stated below, which have been declared lost/destroyed:

<i>Name</i>	<i>Policy Number</i>
KERWIN SIMON	3498018
ANTHONY GRAHAM	3502210
MARVIN RAYMOND	3474104
MICHELLE MATHIAS-CHARLES	6775763
ROLAND BRUCE	3428685

MICKEL RACKAL	3451871
DIPCHAN LOWTAN	3345850
RAJIN LOWTAN	3354386
LEELAWATEE MOONA	4731921
CASSANDRA PINDER	3460103
STEPHEN YOUNG	3383274
ROLAND BRUCE	3397608

PAN-AMERICAN LIFE INSURANCE
OF TRINIDAD AND TOBAGO

91–93, St. Vincent Street
Port-of-Spain.

898TRANSFER OF LICENCES
(Liquor Licences Act, Chap. 84:10)

BOROUGH OF SIPARIA

NOTICE is hereby given that a notification in writing has this day been lodged with the undersigned Secretary of the Licensing Committee for the Borough of Siparia by, Ricky Mahabir of No. 736 Papouri Road, Barrackpore, that it is his intention to apply to the Licensing Committee at the Siparia District Court on THURSDAY THE 27TH DAY OF JUNE, 2024 for a transfer to him of the Licence to carry on the business of a Restaurant now held by Melissa Boodram in respect of premises situate at No. 2330 Southern Main Road, Cap-de-Ville.

Dated this 28th day of May, 2024 at the Siparia District Court.

K. BALWANT
Secretary, Licensing Committee
Borough of Siparia

899

TOBAGO

NOTICE is hereby given that a notification in writing has this day been lodged with me the undersigned Secretary of the Licensing Committee of the said District by, Karim Jamal Hackett of Store Bay Local Road, Crown Point, Tobago, that it is his intention to apply to the Licensing Committee at the Scarborough District Court on TUESDAY THE 9TH DAY OF JULY, 2024 at 1.00 o'clock in the afternoon for a transfer to him of the Licence to carry on the trade of a Spirit Grocer now held by Gale Trim in respect of premises situate at Store Bay Local Road, Crown Point, Tobago.

Dated this 20th day of June, 2024 at the Scarborough Magistrate's Court, Tobago.

J. LINDSAY
Secretary, Licensing Committee
Tobago