



TRINIDAD AND TOBAGO GAZETTE

VOL. 63

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1104

SUPPLEMENT TO THIS ISSUE

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

Legal Supplement Part B—

The Central Bank (Deposit Insurance) Order, 2024—(Legal Notice No. 159 of 2024).

The Central Bank (Deposit Insurance Coverage Limit) Order, 2024—(Legal Notice No. 160 of 2024).

1105

APPOINTMENT TO ACT AS MINISTER OF EDUCATION

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, acting in accordance with the advice of the Prime Minister, under the provisions of section 79(2) of the Constitution of the Republic of Trinidad and Tobago, has appointed LISA MORRIS-JULIAN, a member of the House of Representatives who is a Minister to act in the Office of the Honourable Dr. NYAN GADSBY-DOLLY, Minister of Education, with effect from 20th August, 2024 and continuing during the absence from Trinidad and Tobago of the said the Honourable Dr. Nyan Gadsby-Dolly M.P., in addition to the discharge of her normal duties.

C. MAHADEO
*for Secretary to Her Excellency
the President*

22nd August, 2024.

1106

APPOINTMENT TO ACT AS AUDITOR GENERAL

IT IS HEREBY NOTIFIED for general information that in accordance with the provisions of section 117(2) of the Constitution of the Republic of Trinidad and Tobago, Her Excellency the President, after consultation with the Prime Minister and the Leader of the Opposition, has appointed Ms. GAITRIE MAHARAJ, Acting Deputy Auditor General, to act as Auditor General with effect from 22nd August, 2024 to 5th September, 2024, during the period of absence from Trinidad and Tobago of Ms. JAIWANTIE RAMDASS, Auditor General.

C. MAHADEO
*for Secretary to Her Excellency
the President*

22nd August, 2024.

1107

REPUBLIC OF TRINIDAD AND TOBAGO

IN THE SUPREME COURT OF JUDICATURE ACT, CHAP. 4:01 SECTION 74

NOTICE

TAKE NOTICE that the National Academy for the Performing Arts (NAPA), No. 119 Frederick Street, Corner Queen's Park West, Port-of-Spain, in particular the Lord Kitchener (Aldwyn Roberts) Auditorium, is designated as a place for the sitting of the Supreme Court on Friday 20th September, 2024 between the hours of 6.00 a.m. and 6.00 p.m..

Dated this 26th day of August, 2024.

I. ARCHIE
Chief Justice

1108

REPUBLIC OF TRINIDAD AND TOBAGO

IN THE HIGH COURT OF JUSTICE

Claim No. CV2016-03944

IN THE MATTER OF THE ANTI-TERRORISM ACT, CHAPTER 12:07

AND

IN THE MATTER OF AN APPLICATION BY THE ATTORNEY GENERAL OF
TRINIDAD AND TOBAGO FOR THE REVOCATION OF AN ORDER PURSUANT
TO SECTION 22B(9) & (9A) OF THE ANTI-TERRORISM ACT, CHAPTER 12:07

BETWEEN

THE ATTORNEY GENERAL OF TRINIDAD AND TOBAGO

Claimant

AND

YASSINE also known as CHEKKOURI

Defendant

ORDERBefore the **Honourable Madam Justice Betsy-Ann Lambert Peterson**

Dated the 27th August, 2024

UPON READING the Certificate of Urgency, Notice of Application and Affidavit in Support filed on the 26th August, 2024.

AND UPON this application being dealt with in Chambers without a hearing.

IT IS HEREBY ORDERED that the Order granted by the **Honourable Mr. Justice Devindra Rampersad** dated November 24, 2016 is hereby revoked.

IT IS HEREBY DECLARED THAT the Defendant is no longer a listed entity for the purposes of the Act and that the Defendant's funds are no longer frozen.

IT IS HEREBY ALSO ORDERED THAT the Court dispenses with service of any Declaratory Order made.

s/SAVITA BIRBAL
Assistant Registrar (Ag.)
Supreme Court

"Notice is hereby given that the matter which is the subject of the aforementioned Order has been reviewed by the Honourable Attorney General pursuant to section 22B(9) of the Anti-Terrorism Act, Chap. 12:07. Pursuant to the Order of the Court above, the herein named Defendant is no longer a listed individual."

1109

THE MOTOR VEHICLES AND ROAD TRAFFIC ACT, CHAP. 48:50

NOTIFICATION

In EXERCISE of the powers granted to him by Section 4A of the Motor Vehicles and Road Traffic Act, the Minister hereby notifies of his approval in writing of the Certificate of extract of entry in the Register of Motor Vehicles required by the Licensing Authority for the registration of all motor vehicles and trailers.

TRUE CERTIFIED COPY

916257-1510095

REG#		
Chassis: *****	Seating Accommodation: *****	Year of Manufacture: *****
Engine: *****	Vehicle Class: *****	Registration Date: *****
Colour: *****	Tare: *****	Last Reclass. Date: *****
Country: *****	Cylinders: *****	Last Transfer Date: *****
Make: *****	Fuel Type: *****	MVT: *****
Model: *****	Propulsion Category: *****	Last Trans. Receipt No: *****
Description: *****	Horse Power: *****	Last Transaction Location: *****
	Kilowatts: *****	
	Hand Drive: *****	Previous Owners: *****
	Transmission: *****	

Current Owner(s):

Name(s): *****

Address: *****

Card Scans (Optional)

REGISTRATION CARD 000610 Appendix I

Number of Identification Plate

Description Make Year

Colour Seating Accommodation

Chassis Number Engine Number Horse power

	Motor Cycle	Private Car	Hired Car	Rented Car	Goods Vehicle	Omnibus	Tractor	Trailer
TARE	Kg.							
MGW	Kg.							
Wt. for Registration Purposes	Kg.							

Year	Full Name of Owner	Address for Licensing Purposes	Area Code	Authority for Registration Changes Receipt Number

*****End*****

Chin A. G.
 TRANSPORT COMMISSIONER
 GOVERNMENT OF THE REPUBLIC OF TRINIDAD & TOBAGO



1109—Continued

Vehicle Registration Number: REG#
 Current Owner: *****
 Chassis: *****
 Report Date: 2024-06-13



Vehicle History Report:

Change of Ownership Transactions

Item Detail	Date Started	Date Ended
(Name of owner)	2020-03-11	-
(Name of owner)	2020-02-10	2020-03-11
(Name of owner)	2017-05-12	2020-02-10
(Name of owner)	2017-04-05	2017-05-12
(Name of owner)	2013-08-28	2017-04-05
(Name of owner)	2013-08-19	2013-08-28
(Name of owner)	2011-06-24	2013-08-19
(Name of owner)	2005-07-08	2011-06-24

******End******

Disclaimer: This Vehicle History report is not to be used as replacement of the Certified Copy

Dated this 26th day of August, 2024

C. CLARKE

Licensing Authority

Approved this 26th day of August, 2024.

R. SINANAN

Minister of Works and Transport

1110

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:

LETTERS OF ADMINISTRATION of the estate of **LARRY IVOR CARUTH** otherwise **LARRY CARUTH** of 9, Community Lane, Mt. Pleasant, Tobago, who died on the 26th day of December, 2020, by **Avanel George-Caruth** of the same place, his lawful widow and relict;

LETTERS OF ADMINISTRATION of the estate of **IRENE WRIGHT** otherwise **PHOEBE IRENE KERR** otherwise **PHOEBE IRENE WRIGHT** otherwise **PHEOBE IRENE KERR** otherwise **PHOEBE IRINE WRIGHT** of Easterfield Road, Mason Hall, Tobago, who died on the 10th day of March, 2012, by **Margaret Editha Wright** of 195, Northside Road, Mason Hall, Tobago, her daughter and the only person entitled to the estate;

LETTERS OF ADMINISTRATION with Will dated the 22nd day of May, 1974, annexed of the estate of **PARASRAM NARSINGH MAHARAJ** otherwise **SAM MAHARAJ** otherwise **PARASRAM** of Light Pole No. 34, Burnett Street, Scarborough, Tobago, who died on the 25th day of December, 2013, by **Halloon Fatima Maharaj** of Light Pole No. 3, Fort Street, Scarborough, Tobago, the sole residuary beneficiary named in the Will;

PROBATE of the Will dated the 19th day of January, 2019, of **VICTORIA ARCHER-DOUGLAS** of Black Rock New Road, Black Rock, Parish of St. Patrick, Tobago, who died on the 16th day of March, 2020, by **Eugene David** of 30, Circular Street, Black Rock, Tobago, the sole executrix named in the Will;

1110—Continued

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- PROBATE of the Will dated the 2nd day of February, 2016, of **VIOLET EILEEN PETERKIN** otherwise **VIOLET PETERKIN** of 44, Darrell Spring Road, Scarborough, Tobago, who died on the 5th day of July, 2021 by **Shirleyetta Peterkin** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **MARVA BERNARD** otherwise **ROSIE BERNARD** of 71, Western Main Road, St. James, Port-of-Spain, Trinidad, who died on the 22nd day of February, 2022, by **Ann Marie Stewart** and **Albertha Stewart** of 3, Housing Scheme, Speyside, Tobago, her nieces and two of the persons entitled to share the estate;
- LETTERS OF ADMINISTRATION of the estate of **DHANPAUL RAMLOCHAN** of 137C, GP Road, Barrackpore, Naparima, Trinidad, who died on the 9th day of April, 2014, by **Dolley Bissoonie Balkaran** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **BEPHAI BIPHANI RAMNATH** of Light Pole No. 83, Orange Field Road, Carapichaima, Chaguanas, Trinidad, who died on the 30th day of March, 2020, by **Hardai Deokie** of the same place, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 14th day of December, 1993, of **SAMUEL NARINE** of Light Pole No. 5A, Mc Kai Lands, Upper Belmont Valley Road, Belmont, Port-of-Spain, Trinidad, who died on the 28th day of July, 2003, by **Helen Joy Narine** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 15th day of July, 2021, of **PHYLLIS ALMA WILSON** otherwise **PHYLLIS WILSON** of 12, Madras Street, St. James, Port-of-Spain, Trinidad, who died on the 29th day of March, 2024, by **Ayrice Kellissa Wilson** otherwise **Ayrice Wilson** of 14, Woodpecker Drive, Edinburgh 500, Chaguanas, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 19th day of October, 2009, of **MATILDA JULIEN** of Light Pole No. 66, Mission Road, Freeport, Chaguanas, Trinidad, who died on the 22nd day of December, 2010, by **Rudolph Hernandez** of the same place, the sole executor named on the Will;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **HELEN ANGELA FERREIRA** of 11, Bimitti Road, Valsayn South, Valsayn, Tacarigua, Trinidad, who died on the 25th day of June, 2015, by **Stephen Farley Ferreira** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 6th day of November, 2002, of **MARIE HESTER ANSITE TIMOTHY** otherwise **HESTER MENDEZ TIMOTHY** otherwise **HESTER MENDEZ** otherwise **HESTER TIMOTHY** of Light Pole No. 13, Gill Street, Mayaro, Guayaguayare, Trinidad, who died on the 1st day of January, 2004, by **Gloria Mendez** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **JEWAN RAGOONANANSINGH** of 4, Scott Street, St. Augustine, Tacarigua, Trinidad, who died on the 5th day of June, 2022, by **Mark Joseph Laquis** and **Lisa Fulchan** both of 17–19, Pembroke Street, Port-of-Spain, Trinidad, the lawfully appointed attorneys of **Rhea Nadine Coler**;
- LETTERS OF ADMINISTRATION of the estate of **CHRISTAL LEDGER-MOORE** of Laventille Extension Road, Morvant, St. Ann's, Trinidad, who died on the 20th day of December, 2021, by **Jabari Akil Moore** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **YVONNE ELIZABETH MUNGAL** of 76, Guaracarite Road, Mayaro Village, Mayaro, Guayaguayare, Trinidad, who died on the 14th day of September, 2022, by **Mungia Mungal** of the same place, her mother and the only person entitled to the estate;
- PROBATE of the Will dated the 6th day of April, 2015, of **YVONNE CECILIA PROUT** otherwise **YVONNE PROUT** of 8, Tumpuna Court, Arima, Trinidad, who died on the 16th day of September, 2021, by **Debra Margaret Prout** otherwise **Debra Prout** of 16, Fitt Street, Woodbrook, Port-of-Spain, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **MADANLAL SOOKOO** of Light Pole No. 9, Esperanza Oply Village, Sookoo Trace, California, Couva, Trinidad, who died on the 18th day of September, 2021, by **Dhanwatee Sookoo** of the same place, his mother and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION with an exemplified copy of the estate of **LURLINE E. SEBRO** of 282 East, 35th Street, Apartment 7k, Brooklyn, New York, Kings County, United States of America, who died on the 8th day of March, 2016, by **Roland Sebros** of 76, Coral Gardens, Diamond Vale, Diego Martin, Trinidad, her lawful husband;
- PROBATE of the Will dated the 8th day of July, 2019, of **TREVOR LAU** of 45, Mahogany Drive, Woodland Park, Olton Road, Arima, Trinidad, who died on the 16th day of July, 2021, by **Jonathan Thai Lau** of 12, Allamanda Drive, The Crossings, Arima, Trinidad and **Inger Riba Rivers** of Lot No. 256, Macademia Drive, Walnut Circular, Bregon Park, d'Abadie, Arima, Trinidad, the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **KUMAR BOBBY SOOKRAM** otherwise **KUMAR SOOKRAM** of 343, Centenary Street Extension, Pasea Village, Tunapuna, Tacarigua, Trinidad, who died on the 14th day of February, 2024, by **Harrinarine Sookram** otherwise **Sookram Harrinarine** of 12, Otis Lane, Calcutta Road, 2, Balmain, Couva, Trinidad, his father and the only person entitled to the estate;
- PROBATE of the Will dated the 7th day of July, 2017, of **YVONNE EDWARDS** of 14, Carnealian Crescent, Union Hall, Naparima, Trinidad, who died on the 4th day of October, 2017, by **Peter Edwards** of 1, Calcite Crescent, Union Hall, Naparima, Trinidad, the sole executor named in the Will;

1110—Continued

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- PROBATE of the Will dated the 25th day of March, 2019, of **MAUREEN JEAN MILLER** of 106, Harbour View, Ocean Boulevard, West Moorings by the sea, Diego Martin, Trinidad, who died on the 17th day of October, 2020, by **Lorraine Lazzari** of 4A, Terrace Vale Road, Goodwood Park, Diego Martin, Trinidad and **Vicki Miller** of 29, Pinta Drive, West Moorings, Diego Martin, Trinidad, the executrices named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RITA LEWIS** of Lot No. 7, Headley Trace, Off Southern Main Road, Cunupia, Trinidad, who died on the 30th day of November, 1972, by **Ouryoula Lenor Boyke** otherwise **Lenor Ouryoula Boyke** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **JO-ANNE SMITH** otherwise **JOANNE SMITH** otherwise **JO-ANNE MARGARET SMITH** otherwise **JOANNE MARGARET SMITH** of Lot No. 0607, Thrush Lane, Maloney Gardens, d'Abadie, Arima, Trinidad, who died on the 26th day of December, 2021, by **Devon Donnell Smith** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ANNETTE CHRISTINE INCE** of 19, Valleton Avenue, Maraval, Diego Martin, Trinidad, who died on the 4th day of February, 2012, by **Winston Edghill Ince** of the same place, her lawful husband;
- PROBATE of the Will dated the 12th day of November, 2021, of **DENNIS ARCHIBALD BEST** of 55, Caspian Cove, Schooner Court, West Moorings, Diego Martin, Trinidad, who died on the 27th day of April, 2024, by **Adele Jardine** of 6, Terracita Drive, Lady Chancellor Road, St. Ann's, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 20th day of March, 2015, of **MUNIR DALIPSINGH** otherwise **MUNIR DALIP SINGH** of 21, Farfan Street, Arima, Trinidad, who died on the 12th day of May, 2019, by **Sharon Albertina Dalipsingh** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **LOUISA HOPE** of 11, Betty street, Cocoyea, San Fernando, Trinidad, who died on the 2nd day of May, 1995, by **Gail Hope** of 9, Zircon Drive, Union Hall Gardens, Cross Crossing, San Fernando, Trinidad, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 22nd day of May, 2020, of **DAYNE MALSINGH** otherwise **DAYNE DENNISON MALSINGH** of 12, Second Avenue, St. Joseph Village, San Fernando, Trinidad, who died on the 11th day of January, 2021, by **Michelle Mendes** of 7, Third Street, St. Joseph Village, San Fernando, Trinidad, one of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **WILFRED GLADSTONE HEYWOOD** otherwise **WILFRED HEYWOOD** of 20, Eighth Street West, Cassleton Avenue, Trincity, Tacarigua, Trinidad, who died on the 10th day of October, 2022, by **Muriel Sylvia Dillon-Heywood** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 2nd day of April, 2014, of **FRANK ISAAC** otherwise **FRANK AUGUSTUS ISAAC** of Light Pole No. 173, Fatman Lane, Lady Young Road, Morvant, St. Ann's, Trinidad, who died on the 9th day of January, 2018, by **Irwin Isaac** of 6, Palm Avenue, Cassleton Gardens, Trincity, Tacarigua, Trinidad, one of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **MADHOORIE SOOKHAN** of 27, Leemong Road, Brothers Road, Tabaquite, Montserrat, Trinidad, who died on the 6th day of January, 2021, by **Sukraj Sookhan** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **CHARLES MALCOLM KIRK** otherwise **CHARLES KIRK** of Pole No. 56, La Fillette Village, Paria Main Road, La Fillette, Blanchisseuse, Trinidad, who died on the 15th day of August, 2021, by **Janice Florencia Kirk** otherwise **Janice Kirk** otherwise **Janice Florencia Elie** otherwise **Janice Elie** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **GERARD RICHARDS** of 3A, David Street, Gonzales, Belmont, Port-of-Spain, Trinidad, who died on the 10th day of October, 2019, by **Apollonia Richards** otherwise **Apollonia Anastasia Antonia Richards** of 9, William Street, Eastern Main Road, Laventille, San Juan, St. Ann's, Trinidad, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of estate **NEIL LOVELACE** otherwise **NEIL CARLOS LOVELACE** of 135, David Street, St. Helena Village, Piarco, Tacarigua, Trinidad, who died on the 18th day of May, 2019, by **Juliet Acosta Lovelace** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ROGER BANDO** of Light Pole No. 52/2, Prizgar Road, San Juan, St. Ann's, Trinidad, who died on the 24th day of April, 2022, by **Stefan Sean Bando** of Ross Trace, St. Helena Village, Piarco, Tacarigua, Trinidad, his son and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **KENNETH ROLAND THOMAS** otherwise **KENNETH THOMAS** of 24, Mission Road, San Juan, St. Ann's, Trinidad, who died on the 7th day of September, 2019, by **Ruth Thomas** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 27th day of August, 2008, of **PEDRO CHOOKOLINGO** of 1, La Irwin Avenue, La Seiva, Maraval, Diego Martin, Trinidad, who died on the 14th day of February, 2019, by **Cheryl-Ann Jurawan** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **INDRA RAMDATH-JOHN** of Light Pole No. 58, Little Coral Road, Cumuto, Sangre Grande, Manzanilla, Trinidad, who died on the 5th day of May, 2024, by **Esau John** of the same place, her lawful husband;

1110—Continued

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **MARIA JUDITH ALEXANDER-HUNTE** otherwise **MARIA ALEXANDER-HUNTE** otherwise **MARIA HUNTE** of 8A, Riversdale Road, Williamsville, Pointe-a-Pierre, Trinidad, who died on the 12th day of July, 2023, by **Mark Brando Hunte** of 17, Silk Cotton Road, Battoo Avenue, Marabella, Naparima, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SELIMA ASGARALI** otherwise **DOROTHY SELIMA ASGARALI** otherwise **SELIMA WILLIAMS** of 9309s, Orange Blossom Trail, Orange Orlando, Florida, United States of America, who died on the 21st day of June, 2001, by **Stacey Noelle Williams** of 80, London Street, St. Joseph Village, San Fernando, Trinidad the lawfully appointed attorney of **Fazal Nazeer Asgarali**;
- LETTERS OF ADMINISTRATION of the estate of **PETER DE MONTBRUN** otherwise **PETER JOSEPH DE MONTBRUN** of 6, Casuarina Drive, Off St. Lucien Road, Diego Martin, Trinidad, who died on the 4th day of March, 2017, by **Anne Mary De Montbrun** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **DAVE AHAMAD ALI** otherwise **DAVE LINCOLN AHAMAD ALI** otherwise **DAVE AHAMAD LINCOLN ALI** of 14, Ninth Street, Barataria, St. Ann's, Trinidad, who died on the 13th day of July, 2023, by **Rautee Patsy Ali** otherwise **Routee Patsy Ali** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ROOKMIN MANOO** otherwise **ROOKMIN** otherwise **ROOKMIN MANO** otherwise **JUGDAYA** of 128A, Golconda Village, Cross Crossing, San Fernando, Trinidad, who died on the 5th day of February, 1977, by **Kelvin Mano** otherwise **Kelvyn Mano** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SONNYBOY MANO** otherwise **SONNYMOON MANO** of 128A, Golconda Village, Cross Crossing, San Fernando, Trinidad, who died on the 1st day of August, 1997, by **Kelvin Mano** otherwise **Kelvyn Mano** of the same place, his brother and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 10th day of September, 2023, of **RODERICK JERIMIAH** of Light Pole No. 169, Brickfield Village, Waterloo Road, Carapichaima, Chaguanas, Trinidad, who died on the 1st day of November, 2023, by **Shiva Moonie** of Light Pole No. 2, Bay Road Extension, Brickfield Village, Waterloo Road, Carapichaima, Chaguanas, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **STEADLY STODDARD BLAKE** otherwise **STEADLY BLAKE** of 65, Cattleya Drive, Orchid Gardens, Pleasantville, San Fernando, Trinidad, by **Angela Ann Blake** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **RAMESH ROOPLAL** of 163, New Settlement, Caroni Savannah Road, Chaguanas, Trinidad, who died on the 14th day of December, 2015, by **Randy Ramesh Rooplal** of K3, Greenidge Road, Felicity, Chaguanas, Trinidad, his son and the only person entitled to the estate;
- PROBATE of the Will dated the 8th day of January, 2022, of **PHELIX HILROY PETERS** of Light Pole No. 62, Diego Martin Main Road, Diego Martin, Trinidad, who died on the 25th day of May, 2024, by **Anniesa Nicholas** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 18th of March, 2023, of **OLIVE THOMPSON** otherwise **OLIVE BOODHOO** otherwise **OLIVE BOODOO** of Light Pole No. 223, Talparo Main Road, Brazil Village, San Raphael, Trinidad, who died on the 4th day of December, 2012, by **James Mc Donald Thompson** of 2, Fourth Street East, Rowland Avenue, Trincity, Tacarigua, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **MATTHEW ALLAN ROBERTS** otherwise **MATHEW ALAN ROBERTS** of 12, Circle Lane, Black Rock, Tobago, by **Carole Kathleen Patricia Roberts** otherwise **Carole Roberts** of the same place, his daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 19th day of January, 2019, of **VICTORIA ARCHER-DOUGLAS** of Black Rock New Road, Black Rock, Parish of St. Patrick, Tobago, who died on the 16th day of March, 2020, by **Eugene David** of 30, Circular Street, Black Rock, Tobago, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **COLLEEN NATANYA PATRICE MOREAN-JAMES** otherwise **COLLEEN NATANYA PATRICE MOREAN** otherwise **COLLEEN MOREAN-JAMES** of Oxford Street, Port-of-Spain, Trinidad, who died on the 21st day of October, 2021, by **Hayden James** of 15A, Roberts Street, Roxborough, Tobago, her lawful husband;
- PROBATE of the Will dated the 28th day of July, 2011, of **SONNY SOOBAYAH** otherwise **SONNY SOOBAYA** of 10, Bhagoo Trace, Pasea Village, Tunapuna, Trinidad, who died on the 3rd day of March, 2021, by **Shanmatie Mohan** of 14, Pasea Main Road, Tunapuna, Trinidad, one of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **JOHN DORIAN ARTHUR** otherwise **JOHN ARTHUR** of 19, Olivine Crescent, Union Hall Gardens, San Fernando, Trinidad, who died on the 2nd day of November, 2021, by **Indira Arthur** of the same place, his lawful widow and relict;

1110—Continued

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **CHANICE PAUL** of 64, Pipiol Road, Santa Cruz, St. Ann's, Trinidad, who died on the 13th day of July, 2024, by **Nikkita Carmona-Paul** of Light Pole No. 54, Duncan Trace, Santa Cruz Old Road, San Juan, St. Ann's, Trinidad, her sister and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **IVY YOUKSEE** otherwise **IVY LENORA YOUK SEE** otherwise **IVY LENORA YOUK-SEE** of 51, Hermitage Road, Belmont, Port-of-Spain, Trinidad, who died on the 10th day of September, 1980, by **Yolande Zena Youk See** of Light Pole No. 68, Waterfall Road, Maracas, St. Joseph, Tacarigua, Trinidad, her daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **VALENTINE CASSAR** of Light Pole No. 357, Carmichael Village, Coryal, Tamana, Trinidad, who died on the 23rd day of May, 1997, by **Alice Mc Clean** of Light Pole No. 52, Martinez Street, Arima Old Road, Arima, Trinidad, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 11th day of September, 2018, of **ANN-MARIE PIERRE** of 250, Plover Crescent, La Horquetta, Arima, Trinidad, who died on the 15th day of January, 2019, by **Deborah Thomas Felix** of Flamboyant Avenue, Paxvale, Santa Cruz, St. Ann's, Trinidad, and **Paula Vankumer** of 713, Jade Drive, Edinburgh 500, Chaguanas, Trinidad, the executrices named in the Will;
- PROBATE of the Will dated the 7th day of March, 2018, of **HIMLA TELOKEE NANAN BHAJAN** otherwise **TEELOKIE NANAN BHAJAN** otherwise **TEELOKIE NANAN** otherwise **HIMLA BHAJAN** of 54, Kanhai Road, Barrackpore, Naparima, Trinidad, who died on the 3rd day of February, 2020, by **Jagdesb Bhajan** of 28, Teemul Trace, Clarke Road, Penal, Naparima, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 3rd day of April, 1995, of **TRUNILA PAULINA SANTANA** of 361, Flamboyant Crescent, Valencia, Trinidad, who died on the 25th day of February, 2022, by **Marina Carol Glodon** of 3, Cedar Avenue, Valencia, Trinidad and **Helen Blackman** of Regent Drive, Blue Range, Diego Martin, Trinidad, the executrices named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ISMAY LEGALL** of 121, Pelican Avenue, Lisas Gardens, Couva, Trinidad by **Sean Edme Legall** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MAUDLYN ISAAC** of Fortune Street, Toco Main Road, Matura, Sangre Grande, Manzanilla, Trinidad, who died on the 8th day of November, 2021, by **Dexter Cornelius Isaac** of 111, Upper Seventh Avenue, Malik, Barataria, St. Ann's, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MARIA PARRIS** otherwise **MARIA THERESA PARRIS** of 84, Real Street, San Juan, St. Ann's, Trinidad, who died on the 30th day of January, 2006, by **Alison Denise Germaine Liverpool** otherwise **Alison Liverpool** of 1, Union Street, Caroni Village, Caroni, Trinidad, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 4th day of November, 2022, of **ELMO WESTFIELD** of 180, Oropouche Road, Sangre Grande, Manzanilla, Trinidad, who died on the 12th day of December, 2022, by **Ruby-Ann Westfield** of the same place, the executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ERROL BASHKAR SIBOO** otherwise **ERROL BASHKAR** of Light Pole No. 50, Orange Grove Trace, St. Augustine, Tacarigua, Trinidad, who died on the 23rd day of February, 2020, by **Josanne Melissa Metivier** of 10, Pine View Gardens, St. Augustine, Tacarigua, Trinidad, the statutory guardian of **Kyle Aaron Wyatt Siboo** and **Kerston Ethan Siboo**;
- LETTERS OF ADMINISTRATION of the estate of **KEINO DAVID SILVAN O'NEIL** otherwise **KEINO O'NEI** of 54, Moonan Road, Wallerfield, Arima, Trinidad, who died on the 21st day of November, 2021, by **Amanda Kim O'Neil** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 13th day of October, 2014, of **MITRA SAMJUTHAN** of 13, Ramkallia Trace, G.P Road, Barrackpore, Naparima, Trinidad, who died on the 14th day of March, 2022, by **Zorida Salamat** of 17, G.P. Branch Road, Barrackpore, Naparima, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 18th day of November, 2019, of **KELVIN DYER** of 11, Andre Avenue, Mootoo Lands Marabella, San Fernando, Trinidad, who died on the 13th day of February, 2022, by **Michelle Rosalie Dyer** of the same place, one of the executrices named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ALFRED ADOLPHUS HARPER** otherwise **ALFRED HARPER** of 52, Michael Terrace West, Enterprise, Chaguanas, Trinidad, who died on the 15th day of June, 2018, by **Reynold Harper** of the same place, his son and the only person entitled to the estate;

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PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- PROBATE of the Will dated the 7th day of March, 2019, of **RALPH SHAFFICK MOHAMMED** of 11, Pascal Road, Piparo, Williamsville, Pointe-A-Pierre, Trinidad, who died on the 27th day of October, 2019, by **Russel Ramsahai** of 65, Lexus Boulevard, Harmony Hall, Marabella, Naparima, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 18th day of May, 2020, of **EDITH CHARLES-BERNARD** otherwise **EDITH BERNARD** otherwise **EDITH CECILIA CHARLES** of 42, Lynton Gardens, Phase Two Cedar Drive, Arima Old Road, d'Abadie, Arima, Trinidad, by **Eleanor Charles** of 15, Limestone Terrace Hiltop Drive, Champs Fleurs, St. Ann's, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 8th day of July, 2019, of **LUCILLE PAUL GREEN** otherwise **LUCILLE PAUL** otherwise **LUCILLE PAUL-GREEN** otherwise **LUCILLE J. PAUL-GREEN** of 12A, Murray Settlement, La Canoa, Lower Santa Cruz, St. Ann's, Trinidad, who died on the 7th day of November, 2020, by **Belteshazzar Edwards** of Pond Street, Boos Village, Rio Claro, Charuma, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **JOAN MATTHEWS** of 2316, Michael Anthony Avenue, Phase Two, La Horquetta, Arima, Trinidad, who died on the 6th day of August, 1995, by **Russell Matthews** of 361, Butterfly Avenue, La Horquetta, Arima, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **KEITH WALROND** otherwise **KEITH MICHAEL EARLE WALROND** of 20, Lucknow Street, St. James, Port-of-Spain, Trinidad, who died on the 16th day of May, 2008, by **Horace Eton Walrond Jr.** and **Esmond Walrond** of 9, Cedar Avenue, North Valsayn, Tacarigua, Trinidad, his brothers and two of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with an exemplified copy of the Will dated the 13th day of January, 1989, annexed of the estate of **LYNETTE LANDEAU** otherwise **LYNETTE MULDER** otherwise **LYNETTE THERESA MULDER** of Klokmakkerij 28, 8501 ZS, Joure, Netherlands, who died on the 16th day of July, 2016, by **Nathalie Ida Mulder** of 83, Byron Boulevard, Gopaul Lands, Marabella, Naparima, Trinidad, her daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION with Will dated the 20th day of September, 2019, annexed of the estate of **HARDEO SINGH** of 18, Samaan Avenue, Coconut Drive, La Romain, Naparima, Trinidad, who died on the 17th day of July, 2023, by **Shakuntala Singh** otherwise **Shakuntala Ramnarine Maharaj** of 16, Laurier Boulevard, Coconut Drive, La Romaine, Naparima, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **NOEL KALICHARAN** of 47, Second Avenue, Gajadhar Lands, Princes Town, Savana Grande, Trinidad, who died on the 1st day of July, 2021, by **Adeleine Kalicharan** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **GREGORY VINCENT** otherwise **GREGORY PATRICK VINCENT** of 3, Henry Street, Saddle Vale, Santa Cruz, St. Ann's, Trinidad, who died on the 7th day of November, 2021, by **Ann-Marie Vincent** otherwise **Ann-Marie Theodora Vincent** of the same place, his sister and one of the persons entitled to share in 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 29th day of August, 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 21ST AUGUST, 2024

<i>Previous Week</i> \$000	<i>Assets</i>	<i>This Week</i> \$000
	External Assets:	
33,409,111	Balances, Investments etc.	33,067,203
4,213,680	Subscriptions to I.M.F.	4,213,680
6,998,057	I.M.F.—S.D.R. Holdings	6,998,057
44,620,848		44,278,940
	Trinidad and Tobago Government Securities:	
-	Treasury Bills (Face Value)	-
22	Marketable Securities	22
22		22
	Other Assets:	
3,500	Trinidad and Tobago Dollar Securities	3,500
2,546,303	Other Assets	2,497,898
2,549,803		2,501,398
102,614	Fixed Assets	102,614
47,273,287		46,882,974
	<i>Liabilities and Capital Account</i>	
	Currency in Circulation:	
8,598,265	Notes	8,538,066
273,164	Coins	273,244
8,871,429		8,811,310
	Demand Liabilities:	
15,287,154	Commercial Banks	15,475,968
410,482	Financial Institutions (Non-Banking)	407,130
(4,297,430)	Government and Governmental Organisations	(4,697,161)
121,028	International Organisations	121,028
802,582	Foreign Currency	802,582
875,131	Other	751,107
13,198,947		12,860,654
	Other Liabilities:	
6,918,911	Government S.D.R. Allocations	6,918,911
11,457,897	Other Liabilities	11,474,346
5,226,103	Specific Provisions	5,217,753
23,602,911		23,611,010
	Capital and Reserves:	
800,000	Capital Paid-up	800,000
800,000	General Reserve Fund	800,000
1,600,000		1,600,000
47,273,287		46,882,974

G. BACHAN-SHADEO
Senior Accountant
Finance and Accounting



Bancassurance Caribbean Limited

Abridged Financial Statements

Year ended 31st December 2023

Expressed in Trinidad and Tobago Dollars

INDEPENDENT AUDITOR'S REPORT ON THE ABRIDGED FINANCIAL STATEMENTS



To the shareholder of Bancassurance Caribbean Limited

Our opinion

In our opinion, the accompanying abridged financial statements of Bancassurance Caribbean Limited (the Company) are consistent, in all material respects, with the audited financial statements, on the basis described in note 2.

The abridged financial statements

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

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

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

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 12 August 2024.

Management responsibility for the abridged financial statements

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

Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged financial statements are consistent, in all material respects, with the audited 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'.

Integratus Capors
Port of Spain
Trinidad, West Indies
12th August, 2024

ABRIDGED STATEMENT OF COMPREHENSIVE INCOME

	2023	Restated
	\$'000	2022
		\$'000
Loss for the year	(3,084)	(3,778)
Other comprehensive income/(loss)		
Items that may be reclassified subsequently to profit or loss:		
Finance income/(expenses) from insurance contracts issued	196	(4)
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	196	(4)
Other comprehensive income/(loss) for the period, net of tax	196	(4)
Total comprehensive loss for the period, net of tax	(2,888)	(3,782)

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

ABRIDGED STATEMENT OF FINANCIAL POSITION

	31 December	Restated	Restated
	2023	31 December	1 January
	\$'000	2022	2022
		\$'000	\$'000
Assets			
Investment properties	25,102	27,796	27,705
Investment securities	230,931	237,085	236,426
Loans and receivables	521	347	273
Deferred tax assets	229	228	76
Insurance contract assets	120	127	127
Reinsurance contract assets	95	41	-
Taxation recoverable	5,846	5,846	5,837
Cash and cash equivalents	25,040	21,808	18,208
Cash and cash equivalents of mutual fund unit holders	21,696	21,329	20,952
Total assets	309,580	314,607	309,604
Equity and liabilities			
Share capital	15,013	9,163	9,163
Reserves	191	(5)	(1)
Retained earnings	(12,434)	(3,500)	278
Total equity	2,770	5,658	9,440
Liabilities			
Insurance contract liabilities	281,897	282,762	281,765
Reinsurance contract liabilities	58	55	144
Deferred tax liabilities	3,479	3,375	3,293
Provision for taxation	8,439	6,774	3,109
Due to related parties	11,637	15,157	11,161
Other liabilities	1,300	826	592
Total liabilities	306,810	308,949	300,164
Total equity and liabilities	309,580	314,607	309,604

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

On 9th August 2024, the Board of Directors of Bancassurance Caribbean Limited authorised these abridged financial statements for issue.

Director:

Director:

ABRIDGED STATEMENT OF INCOME

	2023	Restated
	\$'000	2022
		\$'000
Insurance revenue	2,985	3,152
Insurance service expenses	(7,302)	(12,065)
Net expenses from reinsurance contracts held	(261)	(223)
Insurance service result	(4,578)	(9,136)
Investing activities		
Investment income from financial assets measured at amortised cost	4,361	4,683
Investment income from financial assets measured at fair value through profit or loss	2,304	923
Net realised losses on financial assets	(34)	-
Net fair value (losses)/gains	(400)	5,121
Other income/(loss)	91	(603)
Net impairment (losses)/gains on financial assets	(271)	120
Net income from investing activities	6,051	10,244
Finance expenses from insurance contracts issued	(1,798)	(674)
Finance expenses from reinsurance contracts held	-	(1)
Net insurance finance expenses	(1,798)	(675)
Net insurance and investment result	(325)	433
Operating expenses	(445)	(267)
(Loss)/profit before taxation	(770)	166
Taxation	(2,314)	(3,944)
Loss for the year	(3,084)	(3,778)

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



Bancassurance Caribbean Limited

Abridged Financial Statements

Year ended 31st December 2023

Expressed in Trinidad and Tobago Dollars

ABRIDGED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2023 - as restated	9,163	(5)	(3,500)	5,658
Total comprehensive income/(loss)	-	196	(3,084)	(2,888)
Dividends capitalised	5,850	-	(5,850)	-
Balance at 31 December 2023	15,013	191	(12,434)	2,770
Balance at 1 January 2022 - as previously stated	9,163	-	29,934	39,097
Restatement under IFRS 17	-	(1)	(29,656)	(29,657)
Balance at 1 January 2022 - as restated	9,163	(1)	278	9,440
Total comprehensive loss	-	(4)	(3,778)	(3,782)
Balance at 31 December 2022 - as restated	9,163	(5)	(3,500)	5,658

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

ABRIDGED STATEMENT OF CASH FLOWS

	2023 \$'000	Restated 2022 \$'000
Cash flows from operating activities		
(Loss)/profit before taxation	(770)	166
Adjustment for specific items included on the accruals basis:		
- Investment income	(6,665)	(5,612)
Adjustment for non-cash items	780	(5,160)
Interest received	4,470	4,700
Dividends received	2,304	929
Operating profit/(loss) before changes in operating assets/liabilities	119	(4,977)
Change in insurance contract assets/liabilities	(662)	993
Change in reinsurance contract assets/liabilities	(51)	(130)
Purchase of investment securities	(358)	(232)
Proceeds from sale of investment securities	8,346	4,617
Purchase of/additions to investment properties	(2)	(34)
Net decrease in loans and receivables	(173)	(77)
Net (increase)/decrease in other operating assets/liabilities	(3,046)	4,230
Cash provided by operating activities	4,173	4,390
Net taxation paid	(546)	(458)
Net cash provided by operating activities	3,627	3,932
Cash flows from financing activities		
Proceeds from issue of shares	5,850	-
Dividends paid to equity holders of the company	(5,850)	-
Net cash provided by/(used in) financing activities	-	-
Net increase in cash and cash equivalents	3,627	3,932

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

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Bancassurance Caribbean Limited ("the Company") was incorporated in the Republic of Trinidad and Tobago on 18 January 1999 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 1980. The Company is engaged in the underwriting of all classes of long-term insurance 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, a company also incorporated in the Republic of Trinidad and Tobago.

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

Guardian Holdings Limited 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. 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 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 financial statements are derived from the Company's audited financial statements which are prepared in accordance with IFRS Accounting Standards (previously referred to as International Financial Reporting Standards).

The abridged statement of financial position as at 31 December 2023 and abridged 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 financial statements. However, the disclosures within the abridged 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 financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited 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.

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 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 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.



Bancassurance Caribbean Limited

Abridged Financial Statements

Year ended 31st December 2023

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS (continued)

2. Basis of preparation (continued)

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 \$29.7 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	12,015	(11,742)	273
Deferred tax assets	76	-	76
Insurance contract assets	-	127	127
Other assets	309,159	(31)	309,128
Total assets	321,250	(11,646)	309,604
Equity and liabilities			
Share capital	9,163	-	9,163
Reserves	-	(1)	(1)
Retained earnings	29,934	(29,656)	278
Total equity	39,097	(29,657)	9,440
Insurance contract liabilities	263,354	18,411	281,765
Reinsurance contract liabilities	-	144	144
Other liabilities	18,799	(544)	18,255
Total liabilities	282,153	18,011	300,164
Total equity and liabilities	321,250	(11,646)	309,604

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 financial statements, and now included within insurance contract liabilities or reinsurance contract assets.

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

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

The Company's audited 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 financial statements are measured using the currency of the primary economic environment in which the entity operates (the 'functional' currency). The abridged 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. These transactions are carried out on commercial terms and conditions at market rates.

The following transactions were carried out with related parties:

	2023 \$'000	2022 \$'000
(a) Dividend income from: -Key associates	1,528	-
(b) Financial assets of: -Key associates	114,906	116,956
(c) Due to related parties: Fatum Holding N.V.	901	904
Affiliated companies	10,736	14,253
	<u>11,637</u>	<u>15,157</u>

6. Subsequent events

There were no events or transactions that have occurred that would require adjustments to the disclosures in the abridged financial statements.



STATEMENT OF UNCLAIMED MONIES

In accordance with Section 197 of the Insurance Act 2018, as amended, BEACON wishes to notify the following payees that their claim cheques have expired. Payees listed in this publication are invited to contact us no later than 20th November 2024, at the number listed to explore the options available for the expedient deposit/transfer of these unclaimed monies to their respective bank accounts.

GENERAL CLAIMS PAYEE

ANDREW BRIGGS
ANTHONY SYLVESTER
ANTON PAUL
ANTONIO FIGUERO
BHEAIM SOOKWAH
CHANDRA BALROOP
CLEVON REYES
COLESS COMPANY LIMITED
CYRILENE HINKSON
DE VAUGHN MARK C BRUCE
DEVIKA BALKARAN-VISHNU
ESLA ANTHONY
ISAAH RAJAH
JESSE ROBINSON
JOSEPH MOSES
JOSEPH WHITE
JOUVERT PROPERTIES LIMITED
KEEMO ALI
KENNEDY RICHARDS
KOAN LIMITED
KRISTY A LAKHRAM
LAUREEN PAYNE
LIVEPOWER ELECTRICAL SERVICES
LORETTA & GILLIAN CRANE
M.V SUPERMARKET LIMITED
MALCOM RAMJIT
MARC THOMPSON
MARC WILLIAMS
MARCUS JAGDEO
MARIA BOODOO & AVIV ROOPCHANSI
MAYHEW FREDERICK
MILE AND A HALF (845) LIMITED
PETER HOLDER
PRISCILLA MENDEZ
RABINDRANATH BACHU
RAJESH RAMPERSAD

REEVAS TRANSPORT SOLUTIONS LIM
RENE DARWENT
RENNIE GEORGE
RICHARD KING
RODNEY SMART
SHORELANDS CMC LIMITED
SINGH'S AUTO RENTALS COMPANY L
SUNIL BOODHAI
TRAVIS TEELUCKDHARRY
TRINIDAD PEST CONTROL LTD
WOOD PLUS LIMITED

EBHL CLAIMS PAYEE

ABBEY GAIL DE SOUSA
ADRIAN RAMKISSOON
ALICIA MATTHEWS
ALISTER KHAN
ALLOY DUDLEY
ANAIS HINDS
ANIL NANCOO
ANTONETTE WOLFFE
AREANN TANG KWOK
BERTILLE JAMES
BEVERLEY WILSON-RICHARDS
BIANCA MARSHALL
BRAD PARKS MELVILLE
BRENNON VERGIL
CHAD STAURT
CHELSEA DOWNES
DANA BAPTISTE
DARLENE DOUGLAS-RAMPERSAD
DAWN NARINE
FAREED ALI
FAZEEIA MOHAMMED
FURISE SHAH
GEORGE SIEUNATH

GERARD MAXWELL
GLENROY FORRESTER
HAKEEM CHARLES
IMRAN L LOURENCO
IOLA PRIETO
JEANETTE C WILLIAMS
JENELLE CROSBY
JOMILLA ARCHER-ALLEYNE
JUSTIN DWARIKA
KAIMCHAN MAHARAJ
KAMINI AKAL
KAYLIAH WILLIAMS
KERON ISAAC
KHAYRIYAH SULIMAN
LENA KISSUN
LYDIA LAWRENCE-GLASGOW
MARIE-ELISE MAINGOT
MARSHA NOREIGA
MAURICE INNISS
MICHELE MAXWELL-WILLIAMS
MONICA PASCALL
NAKEISHA ANDREWS-HARDY
NARINDRA PATEL
NATASHA GHASSIE
NEALE RAMDASS
NEHANDA COLLINS
NICOLA LEWIS
NICOLA ROSTANT
PAUL PHILLIP
PETER GOULD
RAJIV MAHARAJ
RAUL WATTS
REAZ KOYLASS
REZA RAHAMAN
RICARDO JAMES
RODNEY MAHABIR
SALISHA ALI
SALISHA AZIZ

SARAH ANTON
SHANICE HUNTE-JONES
SHARRON BHARATH
SHELDON HARPER
SHERWYN ASH
SHIRLEY LEACOCK
SHIVAUGHN RAMHARRACK
SPARKLE ANN PHILLIP
STEVE BAILEY
TRIXIE GUY
VICTOR MARTINEZ

PREMIUM REFUND PAYEE

ANNETTE YVONNE CHARLES
ASCARIE WILLIAMS
AZEEZA MOHAMMED
BRYAN JOSEPH
CARLTON D. GORDON
CHARISSA RAHAMAN
CHARLES SAMUEL
CHERRYL BERKELEY
CONSTANTINE DANDRADE
DANIEL GOUR
DENNIS DANIEL BROWN
DINATH JAGGERNATH
EDWARDS S. CHARLEAU
GARY WILLIAMS
KERON R JOSEPH
KWESI A GILLIS
PHILLIP JOHN
RADWIN J. LYNCH
ROXANE NOTTINGHAM
SHAZARD RAHAMAN
SHEIKH HOSEIN
SHIRA MOHAMMED
SHIVANI ALI
TEK ENGINEERING LIMITED

**For more information please contact us
at 868-223-2266 or beacon.co.tt**

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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:

<i>Name</i>	<i>Policy Number</i>
SHENELLE CRITCHLOW	6800324
MANISHA ARJOONSINGH	3531735
KERWIN SIMON	3498019
ADRIAN NEDD	3497567
MARGARET MC DONALD	3468171
GARNET GAMALDO	CI03799
AARON ST. LAURENT	4706606
JEMUEL PHILLIPS-SPENCER	3379127
AMAN RICHARDS	3339975
LYSTRA DANIEL	3483024
GERALD MARSHALL	4731431
DIANNE BONNETT	3442408
RAYA NILES-TAYLOR	3510755
JOSIAH CARRERA	3490911
NEILISHA CHARLES	3396148
MOOKHRAM SINGH	3528078
JENNIL SARGEANT	3548536
MOOKHRAM SINGH	3528077
AMIYAH WILTSHIRE	3523901
ARIANA ALI	3354370
ARIANA ALI	3345723
BETTY CAESAR	3460293
RONALD FRANKLIN	3393319
MEENAWATTI RAMPERSAD	4719218
SUMINTRA DIPNARINESINGH	3303623
BETTY CAESAR	3466225
BETTY CAESAR	3462788
ERROL BARTHOLOMEW	3491476

TARIQU DANN	3526082
TARIQU DANN	3526081
VERNE CAMPBELL	3490474
RICHARD PRESCOD	3338050

PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO

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

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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>
PATRICE CUMBERBATCH	3544485
AFEISHA GEORGE	3517121
BRIANNA CAMPBELL	3532088
SAMIA LALCHAN	3532087
TAREEM ALCIDE	3477379
ANTOINETTE CALLENDER	3435522
BRIAN LEZAMA	3433236
KAMLA CHANDIE	3426687
ROSEMARRIE MC MILLAN	3309973
SIMON LEACH	3385323
SEAN DOMINIC JULIAN DAVIS	3525013
CASSIDY BABOOLAL	3541142
ELISA RAMIREZ	3402498
ALEXEI RAMCHATESINGH	3507877
NATALIE SWAN	3507876
MAOWASSIAN SAUNDERS	3365270
GINA ALLEYNE	3357406
MARJORIE YEATES	3362003
DONNA D'ADE	3409253

PAN-AMERICAN LIFE INSURANCE OF TRINIDAD AND TOBAGO

91-93, St. Vincent Street
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