



# TRINIDAD AND TOBAGO GAZETTE

VOL. 65

Caroni, Trinidad, Thursday 26th March, 2026—Price \$1.00

No. 42

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THE FOLLOWING HAS BEEN ISSUED:

ACT No. 5 OF 2026—An Act to make jurisdiction for matters of a civil nature exercisable in a division of the Judiciary to be known as the “Civil Division” and to make jurisdiction for specified civil matters exercisable in a sub-division of the Civil Division known as the “Civil Court”, to make jurisdiction for small-valued claims exercisable in a sub-division of the “Civil Division” to be known as the “Small Claims Courts”, to make jurisdiction for estates administration business exercisable in a sub-division of the Civil Division known as the “Estates Administration Office” and for related matters—(\$11.70*e*).

BILL entitled “An Act to amend the Probation of Offenders Act, Chap. 13:51 and for other related matters”—(\$6.30).

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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 A—

Act No. 5 of 2026—An Act to make jurisdiction for matters of a civil nature exercisable in a division of the Judiciary to be known as the “Civil Division” and to make jurisdiction for specified civil matters exercisable in a sub-division of the Civil Division known as the “Civil Court”, to make jurisdiction for small-valued claims exercisable in a sub-division of the “Civil Division” to be known as the “Small Claims Courts”, to make jurisdiction for estates administration business exercisable in a sub-division of the Civil Division known as the “Estates Administration Office” and for related matters

### Legal Supplement Part B—

- Detention Order, 2026—(Legal Notice No. 90 of 2026).
- Detention Order, 2026—(Legal Notice No. 91 of 2026).
- Detention Order, 2026—(Legal Notice No. 92 of 2026).
- Detention Order, 2026—(Legal Notice No. 93 of 2026).
- Detention Order, 2026—(Legal Notice No. 94 of 2026).
- Detention Order, 2026—(Legal Notice No. 95 of 2026).
- Detention Order, 2026—(Legal Notice No. 96 of 2026).
- Detention Order, 2026—(Legal Notice No. 97 of 2026).
- Detention Order, 2026—(Legal Notice No. 98 of 2026).
- Detention Order, 2026—(Legal Notice No. 99 of 2026).
- Detention Order, 2026—(Legal Notice No. 100 of 2026).
- Detention Order, 2026—(Legal Notice No. 101 of 2026).
- Detention Order, 2026—(Legal Notice No. 102 of 2026).
- Detention Order, 2026—(Legal Notice No. 103 of 2026).
- Detention Order, 2026—(Legal Notice No. 104 of 2026).

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## LEGAL SUPPLEMENT PART B—CONTINUED

Detention Order, 2026—(Legal Notice No. 105 of 2026).  
 Detention Order, 2026—(Legal Notice No. 106 of 2026).  
 Detention Order, 2026—(Legal Notice No. 107 of 2026).  
 Detention Order, 2026—(Legal Notice No. 108 of 2026).  
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 Detention Order, 2026—(Legal Notice No. 110 of 2026).  
 Detention Order, 2026—(Legal Notice No. 111 of 2026).  
 Detention Order, 2026—(Legal Notice No. 112 of 2026).  
 Detention Order, 2026—(Legal Notice No. 113 of 2026).

*Legal Supplement Part C—*

BILL entitled “An Act to amend the Probation of Offenders Act, Chap. 13:51 and for other related matters”.

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## ASSENT TO ACT

THE UNDERMENTIONED ACT enacted by Her Excellency the President with the advice and consent of the Senate and House of Representatives has been assented to by Her Excellency and is published as a Supplement to this *Trinidad and Tobago Gazette*:

<i>Number of Act</i>	<i>Short Title of Act</i>	<i>Date of Assent</i>
5 of 2026      ...      ...      ...	The Civil Division Act, 2026	24th March, 2026

26th March, 2026.

B. CAESAR  
*Clerk of the House*

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## PUBLICATION OF BILL

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

Probation of Offenders (Amendment) Act, 2026.

Copies of the Bill may be purchased from the Government Printery Sales Section, 55–57, Eteck Park, Frederick Settlement, Caroni.

26th March, 2026.

N. ATIBA-DILCHAN  
*Clerk of the Senate*

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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:

**ALBARADO, FRANCIS:** LETTERS OF ADMINISTRATION of the estate of **FRANCIS ALBARADO** of 11, Christian Drive, Plaisance Park, Pointe-a-Pierre, Trinidad, who died on the 21st day of August, 2024, by **Jenelle Hall** of the same place, the statutory guardian of **Alayah Maria Albarado**;

**ALCANTARA, FRANKIE FRANCIS:** LETTERS OF ADMINISTRATION with Will dated 24th day of June, 2011, annexed of the estate of **FRANKIE FRANCIS ALCANTARA** otherwise **FRANKIE ALCANTARA** of 18, Poui Lane, Malabar, Arima, Trinidad, who died on the 26th day of August, 2023, by **Susan Kanhai** of the same place, one of the residuary devisees and/or legatees named in the Will;

**ALFRED, ROMANO:** PROBATE of the Will dated the 12th day of October, 2022, of **ROMANO ALFRED** otherwise **GLEN ALFRED** of 22, Calder Hall Road, Scarborough, Tobago, who died on the 29th day of November, 2023, by **Angela Wilson-Alfred** of the same place and **Derrick Alfred** of Bagatelle No. 1, Scarborough, Tobago, the executors named in the Will;

**ALI, ALVIN HAMID:** PROBATE of the Will dated the 14th day of July, 2021, of **ALVIN HAMID ALI** of 56, Southern Main Road, Marabella, Naparima, Trinidad, who died on the 6th day of November, 2022, by **Sheraz Ali** of 26, Rattan Street, Bamboo Settlement No. 2, Valsayn, Tacarigua, Trinidad, the sole executor named in the Will;

**ALI, HAZRA:** PROBATE of the Will dated the 16th day of September, 2013, of **HAZRA ALI** of 31, Norfolk Street, Belmont, Port-of-Spain, Trinidad, who died on the 30th day of August, 2024, by **Fatima Zohra Ali** of the same place, the sole executrix named in the Will;

**ANASTACIO, VINCENT:** LETTERS OF ADMINISTRATION of the estate of **VINCENT ANASTACIO** of Light Pole No. 11, Soriah Trace, Brazil Village, San Raphael, Arima, Trinidad, who died on the 14th day of January, 2022, by **Stella Auguste** otherwise **Stella Anastacio** of 20, Carib Circular, Calvary Hills, Arima, Trinidad, his sister and one of the persons entitled to share in the estate;

**ANATOL, OLYMPIA:** LETTERS OF ADMINISTRATION of the estate of **OLYMPIA ANATOL** of 25, Topaz Crescent, Diamond Vale, Diego Martin, Trinidad, who died on the 27th day of December, 2024, by **Gizelle Calistra Anatol-Robinson** of 11, Mc Donald Street, Woodbrook, St. James, Port-of-Spain, Trinidad, her daughter and one of the persons entitled to share in the estate;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- ANDERSON-SEALES, JACQUELINE MARCIA:** LETTERS OF ADMINISTRATION of the estate of **JACQUELINE MARCIA ANDERSON-SEALES** otherwise **JACQUELINE MARCIA ANDERSON** otherwise **JACQUELINE ANDERSON** otherwise **JACQUELINE ANDERSON SEALES** of 13, Calder Hall Road, Scarborough, Tobago, who died on the 23rd day of September, 2016, by **Dénica Sheri Daniel** of the same place, her daughter and one of the persons entitled to the estate;
- ANDREWS, WINSTON:** LETTERS OF ADMINISTRATION of the estate of **WINSTON ANDREWS** of Apartment 2b, 1228, St. John's Place, Brooklyn, New York, 11213, United States of America, who died on the 2nd day of July, 2000, by **Brent Brandon Deboulet** of 20, Hernandez Trace, Coora Poranch Road, Siparia, Trinidad, his son and the only person entitled to the estate;
- ANTOINE, MARTIN:** LETTERS OF ADMINISTRATION of the estate of **MARTIN ANTOINE** otherwise **MARTIN TERRANCE ANTOINE** of 75, Benedictine Street, Carenage, Diego Martin, Trinidad, who died on the 23rd day of November, 2007, by **Emily De Silva** of 101, Woodford Street, Newtown, Port-of-Spain, Trinidad, the lawfully appointed attorney of **Roberta Wilson-Antoine**;
- AYERS, THERESA OLIVIA:** LETTERS OF ADMINISTRATION of the estate of **THERESA OLIVIA AYERS** otherwise **THERESA AYERS** of 7, La Hoe Road, Laventille Road, Febeau Village, San Juan, St. Ann's, Trinidad, who died on the 28th day of January, 2024, by **Ann Marie Ayers-Solomon** otherwise **Ann-Marie Ayers-Solomon** of 73, South 17th Street, St. Andrews Park, East Edinburgh, Chaguana, Trinidad, her daughter and one of the persons entitled to share in the estate;
- BAILEY, SHEILA VERA:** LETTERS OF ADMINISTRATION of the estate of **SHEILA VERA BAILEY** otherwise **SHEILA BAILEY** of Bamboo Hill Road, Les Coteaux, Tobago, who died on the 3rd day of September, 2023, by John Bailey of the same place, her lawful husband;
- BAIRD, HAYDEN:** LETTERS OF ADMINISTRATION of the estate of **HAYDEN BAIRD** of 1/4 Mile Mark, Belmontes Road, Gran Couva, Couva, Trinidad, who died on the 6th day of July, 2024, by **Kurt Baird** of 26, Fort Dundonald Villas, St. James, Port-of-Spain, Trinidad, his brother and one of the persons entitled to share in the estate;
- BAJNATH, BHAGWANDAI:** PROBATE of the Will dated the 23rd day of September, 2016, of **BHAGWANDAI BAJNATH** of Light Pole No. 14, Gajadhar Road, Sangre Chiquito, Manzanilla, Trinidad, who died on the 14th day of October, 2016, by **Sita Bajnath-De Sousa** of Light Pole No. 57, Pleasant Drive, James Smart Village, Sangre Chiquito, Manzanilla, Trinidad, the sole executrix named in the Will;
- BALARK, PHULBASSIE:** PROBATE of the Will dated the 10th day of September, 2009, of **PHULBASSIE BALARK** of Light Pole No. 51, Little Cora Road, Cumuto, Tamana, Trinidad, who died on the 10th day of February, 2022, by **Himitee John** of the same place, the sole executrix named in the Will;
- BALLON, DHANRAJ:** LETTERS OF ADMINISTRATION of the estate of **DHANRAJ BALLON** otherwise **DHANRAJ BALLOON** of Light Pole No. 5, Ross Trace, St. Helena Village, Piarco, Tacarigua, Trinidad, who died on the 15th day of October, 2021, by **Anand Ballon** and **Rohit Ballon** both of the same place and **Nirmala Ballon** of Las Lomas No. 2, Rodney Road, Cunupia, Trinidad, his sons and daughter respectively and the only persons entitled to the estate;
- BALLY, JAIRAM:** PROBATE of the Will dated the 29th day of September, 1995, of **JAIRAM BALLY** of 26, Shah Street, Les Efforts West, San Fernando, Trinidad, who died on the 14th day of July, 2025, by **Yatindranath Bally** otherwise **Yattindranath Bally** of 4, Rawlins Street, St. Joseph Village, San Fernando, Trinidad, the sole executor named in the Will;
- BARROO, HARRICHAND:** PROBATE of the Will dated the 22nd day of September, 2025, of **HARRICHAND BARROO** of Light Pole No. 111, Munroe Road, Cunupia, Trinidad, who died on the 25th day of September, 2025, by **Jaipersad Harrichand** of the same place, the sole executor named in the Will;
- BEDDOE, RITA:** PROBATE of the Will dated the 24th day of June, 2004, of **RITA BEDDOE** of Light Pole No. 146, Immortelle Crescent, North Eastern Settlement, Sangre Grande, Manzanilla, Trinidad, who died on the 14th day of December, 2007, by **Helen Maikoo** of the same place, the sole executrix named in the Will;
- BEEKHAM, RAMSARAN:** PROBATE of the Will dated the 16th day of May, 2016, of **RAMSARAN BEEKHAM** of 36, Suchit Trace, Penal, Siparia, Trinidad, who died on the 16th day of January, 2024, by **Ravi Beekham** and **Chanardaye Beekham** both of the same place, the executors named in the Will;
- BEERAY, POPELI:** LETTERS OF ADMINISTRATION of the estate of **POPELI BEERAY** of Light Pole No. 512, Sookaran Trace, Garden Village, Arouca, Tacarigua, Trinidad, who died on the 20th day of January, 2022, by **Robert Lalman Beeray** otherwise **Robert Beeray** of the same place, her son and one of the persons entitled to share in the estate;
- BERCHMAN, JOHN:** LETTERS OF ADMINISTRATION of the estate of **JOHN BERCHMAN CHARLES** of 105, Monkey Town, Second Branch Road, New Grant, Princes Town, Savana Grande, Trinidad, who died on the 28th day of July, 2024, by **Claudine Terri Leisa Charles** otherwise **Claudine Charles** of the same place, his lawful widow and relict;
- BEST, EDWIN:** PROBATE of the Will dated the 6th day of May, 2022, of **EDWIN BEST** of Lot No. 339, La Plata Circular, KP Lands, Valencia, Trinidad, who died on the 18th day of August, 2022, by **Christopher Anthony Best** of the same place and **Zephrin Best** of 130, Lincoln Drive, Aberdeen Park, Edinburgh 500, Chaguana, Trinidad, the executors named in the Will;
- BHAGIRATHE, RAMDEO:** PROBATE of the Will dated the 17th day of July, 2024, of **RAMDEO BHAGIRATHE** of Light Pole No. 40, Ramgoolie Trace, North, Chin Chin Road, Cunupia, Trinidad, who died on the 10th day of September, 2024, by **Judy Somatie Gayadaye Ganga** of the same place, the sole executrix named in the Will;
- BHAJAN, KAMINI:** LETTERS OF ADMINISTRATION of the estate of **KAMINI BHAJAN** otherwise **KAMINI SUBAYAR** of Light Pole No. 10, Marcus Road, Five Rivers, Arouca, Tacarigua, Trinidad, who died on the 9th day of August, 2025, by **Moonilal Bhajan** of the same place, her lawful husband;
- BIRCH, MC DONALD:** LETTERS OF ADMINISTRATION of the estate of **MC DONALD BIRCH** of Light Pole No. 54, Hillview Drive, Upper La Puerta Avenue, Diego Martin, Trinidad, who died on the 29th day of October, 2023, by **Antoinette Maynard-Birch** otherwise **Antoinette Birch** of the same place, his lawful widow and relict;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- BLACKFORD, MANUEL:** LETTERS OF ADMINISTRATION of the estate of **MANUEL BLACKFORD** of 51, Plantation Road, Valencia, Trinidad, who died on the 26th day of June, 2020, by **Alicia Blackford** otherwise **Alicia Anna Blackford** of the same place, his lawful widow and relict;
- BOISSON, CLAIR:** PROBATE of the Will dated the 16th day of December, 2020, of **CLAIR BOISSON** of Light Pole No. 80, Dundonald Hill, Belle Vue, Long Circular, St. James, Port-of-Spain, Trinidad, who died on the 21st day of April, 2024, by **Brandon Choy Yuen** of the same place, the sole executor named in the Will;
- BOODOO, DEOLAL:** LETTERS OF ADMINISTRATION of the estate of **DEOLAL BOODOO** of 106, Lyle Lane Street, Felicity, Chaguanas, Trinidad, who died on the 17th day of September, 2025, by **Lachhmin Boodoo** of the same place, his lawful widow and relict;
- CARTER, SANDRA:** PROBATE of the Will dated the 26th day of August, 2015, of **SANDRA CARTER** of 10, Keate Street, San Fernando, Trinidad, who died on the 15th day of October, 2016, by **Michael Carter** otherwise **Michael Aldwin Carter** of 30, Mahogany Grove, Palmiste, Chaguanas, Trinidad, the sole executor named in the Will;
- CHARLES, DOVIE:** LETTERS OF ADMINISTRATION of the estate of **DOVIE CHARLES** otherwise **CHARLOTTE ANN CHARLES** of Light Pole No. 71, King Peter's Bay Road, Moriah, Tobago, who died on the 19th day of September, 1975, by **Roodal Kenneth Cunningham** of the same place, her grandson and one of the persons entitled to share in the estate;
- CHEN, GREGSON:** LETTERS OF ADMINISTRATION of the estate of **GREGSON CHEN** otherwise **SHANNON GREGSON CHEN** of 252, Southern Main Road, Marabella, Naparima, Trinidad, who died on the 2nd day of December, 2021, by **Jason Chen** otherwise **Jason Hunter Patrick Soycee Chen** of 3, Zurcher Street, Vistabella, San Fernando, Trinidad, his brother and one of the persons entitled to share in the estate;
- CHILDS, SHIVON SAMUEL:** LETTERS OF ADMINISTRATION of the estate of **SHIVON SAMUEL CHILDS** of 2706, Hermit Avenue, Maloney Gardens, d'Abadie, Arima, Trinidad, who died on the 10th day of August, 2023, by **Katrina Childs** of the same place, his lawful widow and relict;
- CLARKE-GOODMAN, MYRNA:** LETTERS OF ADMINISTRATION of the estate of **MYRNA CLARKE-GOODMAN** otherwise **MYRNA GOODMAN** of Light Pole No. 64, Upper Layan Hill, Belmont, Port-of-Spain, Trinidad, who died on the 7th day of March, 2024, by **Hasani Dajour Evans Goodman** of the same place, her son and one of the persons entitled to share in the estate;
- CONSTANTINE, MATILDA:** LETTERS OF ADMINISTRATION of the estate of **MATILDA CONSTANTINE** of Light Pole No. 66, Paramin Hill, Maraval, Diego Martin, Trinidad, who died on the 6th day of August, 1972, by **Lucena Ann Veronica Felician** of the same place, her daughter and one of the persons entitled to share in the estate;
- COWAN, ANTHONY GARY:** LETTERS OF ADMINISTRATION of the estate of **ANTHONY GARY COWAN** of Light Pole No. 79, St. Cecelia Trace, Concordia Road, Concordia, Tobago, who died on the 8th day of February, 2016, by **Vilma Thomas Cowan** of the same place, his lawful widow and relict;
- CRICK, OCTAVIA:** PROBATE of the Will dated the 16th day of October, 2023, of **OCTAVIA CRICK** of 5, St. Francois Valley Road, Morvant, St. Ann's, Trinidad, who died on the 16th day of October, 2025, by **Hilton Vallon Hyland** of 14, Palm Avenue, Cassleton Gardens, Trincity, Tacarigua, Trinidad, the sole executor named in the Will;
- DANIEL, JOHN:** PROBATE of the Will dated the 31st day of December, 2012, of **JOHN DANIEL** of 66, Agostini Road, Ecclesville, Rio Claro, Charuma, Trinidad, who died on the 12th day of May, 2022, by **Donna Marie Daniel** of the same place, the other executor named in the Will;
- DANIEL, KERN:** LETTERS OF ADMINISTRATION of the estate of **KERN DANIEL** otherwise **KERN ANDELL DION DANIEL** of 36, Milford Road, Lambeau, Tobago, who died on the 21st day of March, 2023, by **Crystal Forbes** of Parula Drive, Sou Sou Lands, Tobago, the statutory guardian of **Kemari Kern Daniel**;
- DE COUTEAU, DEBRA:** LETTERS OF ADMINISTRATION of the estate of **DEBRA DE COUTEAU** of 272, Main Road, Betsy's Hope, Parish of St. Paul, Tobago, who died on the 24th day of December, 2021, by **Kelson De Couteau** of the same place, her son and one of the persons entitled to share in the estate;
- DE MONTBRUN, NICHOLAS MARTIN:** PROBATE of the Will dated the 10th day of June, 2021, of **NICHOLAS MARTIN DE MONTBRUN** of 6, Casuarina Drive, Diego Martin, Trinidad, who died on the 29th day of April, 2025, by **Catherine Mary de Montbrun** of the same place, one of the executrices named in the Will;
- DEAN, ASHMEAD:** LETTERS OF ADMINISTRATION of the estate of **ASHMEAD DEAN** otherwise **DUKHRAN ASHMEAD BABADEEN** otherwise **DUKHRAN BABADEEN** of 12, Corner Thompson Street and El Socorro South, San Juan, St. Ann's, Trinidad, who died on the 24th day of April, 2024, by **Zalima Dean** of the same place, his lawful widow and relict;
- DERUINE, DOLLY:** LETTERS OF ADMINISTRATION of the estate of **DOLLY DERUINE** of Reserve Road, Brooklyn Settlement, Sangre Grande, Manzanilla, Trinidad, who died on the 12th day of September, 2020, by **Marion Oliver-Charles** of 34, Plover Street, Lange Park, Chaguanas, Trinidad, her daughter and the only person entitled to the estate;
- DOOKIE, LOCHAN:** PROBATE of the Will dated the 30th day of August, 2023, of **LOCHAN DOOKIE** of 57, Devin Drive, Tabaquite Road, Rio Claro, Charuma, Trinidad, who died on the 21st day of June, 2024, by **Deokie Rambarran-Dookie** of the same place, the sole executor named in the Will;
- ELCOCK, CARLTON:** LETTERS OF ADMINISTRATION of the estate of **CARLTON ELCOCK** of Light Pole No. 51, Collins Road, Upper St. Francois Valley Road, Belmont, Port-of-Spain, Trinidad, who died on the 7th day of December, 2024, by **Odessa Giselle Keisha Elcock** of the same place, his daughter and one of the persons entitled to share in the estate;
- ESPINOSA, VERONICA:** PROBATE of the Will dated the 29th day of January, 2010, of **VERONICA ESPINOSA** otherwise **VERONICA ESPINOZA** of 20, Mc Carthy Street, Cantaro Village, Upper Santa Cruz, San Juan, St. Ann's, Trinidad, who died on the 19th day of March, 2017, by **Beverley Espinoza** of the same place, the sole executrix named in the Will;
- ESPINOZA, DAVID:** LETTERS OF ADMINISTRATION of the estate of **DAVID ESPINOZA** of 36, Navet Road, San Fernando, Trinidad, who died on the 23rd day of March, 2025, by **Amanda Espinoza** and **Dillon Espinoza** both of the same place, his daughter and son respectively and the only persons entitled to share in the estate;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- EUSTACE, ALEC FOLLETTE:** LETTERS OF ADMINISTRATION of the estate of **ALEC FOLLETTE EUSTACE** otherwise **FOLLETTE EUSTACE** otherwise **FOLLETTE ALEC EUSTACE** of 2, Jitman Street, Tacarigua, Trinidad, who died on the 7th day of July, 2020, by **Lizaberth Ragoonanan** of 22, Fairley Street, Tunapuna, Tacarigua, Trinidad, his sister and the only person entitled to the estate;
- FORDE, GLORIA:** PROBATE of the Will dated the 14th day of June, 2012, of **GLORIA FORDE** otherwise **GLORIA STELLA FORDE** of 12, Henry Street, El Dorado, Tunapuna, Tacarigua, Trinidad, who died on the 29th day of September, 2024, by **Arlene Forde** of 14, Santana Gardens Off Maingot Road, Tunapuna, Tacarigua, Trinidad, the sole executrix named in the Will;
- FRASER, DANIEL:** PROBATE of the Will dated the 18th day of August, 2020, of **DANIEL FRASER** of 11, Riseland Trace, Carnbee, Patience Hill, Tobago, who died on the 27th day of October, 2024, by **Verlyn Cynthia Fraser** of the same place, and **Franklyn Osmond** of 148A, Bethel Main Road, Bethel, Tobago, the executors named in the Will;
- FRASER, GAIL VANESSA:** LETTERS OF ADMINISTRATION of the estate of **GAIL VANESSA FRASER** otherwise **GAIL FRASER** of Light Pole No. 49, Upper Seventh Avenue, Malick, Barataria, San Juan, St. Ann's, Trinidad, who died on the 6th day of August, 2016, by **Stephanie Tianna Adanna Fraser** otherwise **Stephanie Fraser** of Light Pole No. 59, Upper Seventh Avenue, Malick, Barataria, San Juan, St. Ann's, Trinidad, her daughter and the only person entitled to the estate;
- GANGAPERSAD, SATI:** PROBATE of the Will dated the 10th day of April, 2025, of **SATI GANGAPERSAD** of 220, Siparia Old Road, Fyzabad, Siparia, Trinidad, who died on the 19th day of September, 2025, by **Sangita Alyssa Ganga Persad** of 51, Ragbir Trace, Debe, Naparima, Trinidad, the sole executrix named in the Will;
- GIBSON, RONALD KENNETH:** PROBATE of the Will dated the 24th day of January, 2025, of **RONALD KENNETH GIBSON** of 11, Ramdhanie Street, Cap-de-Ville, Cedros, Trinidad, who died on the 2nd day of July, 2025, by **Nigel Roger Ransford Griffith** of 19, Brathwaithe Avenue, Harriman Park, Point Fortin, La Brea, Trinidad, the sole executor named in the Will;
- GOBERDHAN, JANIE:** LETTERS OF ADMINISTRATION of the estate of **JANIE GOBERDHAN** otherwise **JAMUNEE** of Light Pole No. 85, Phoenix Park Road, Phoenix Park, California, Couva, Trinidad, who died on the 1st day of January, 1966, by **Vishnu Boodoo** otherwise **Bishnu Boodoo** of the same place, the legal personal representative of **Boodoo Goberdhan** otherwise **Boodhu Gobadan**;
- GOBIN, SOOKDAYA:** PROBATE of the Will dated the 28th day of November, 1997, of **SOOKDAYA GOBIN** otherwise **EMILIA SOOKDAYA GOBIN** of Light Pole No. 21, Don Miguel Road, San Juan, St. Ann's, Trinidad, who died on the 2nd day of April, 1992, by **Dhoon Persad Gobin** of the same place, the sole executor named in the Will;
- GOBIN, VIJAY:** LETTERS OF ADMINISTRATION of the estate of **VIJAY GOBIN** of 24, Gobin Avenue 1, Don Miguel Road, San Juan, St. Ann's, Trinidad, who died on the 15th day of August, 2024, by **Vishnu Gobin** of the same place, his brother and one of the persons entitled to share in the estate;
- GODDARD, TREVOR:** PROBATE of the Will dated the 8th day of July, 2015, of **TREVOR GODDARD** of Building 4, Apartment 3–4, Trou Macaque, Laventille, St. Ann's, Trinidad, who died on the 1st day of January, 2024, by **Evelyn Ramsubhag** of the same place, the sole executrix named in the Will;
- GOMEZ, URSULA:** PROBATE of the Will dated the 28th day of August, 2014, of **URSULA GOMEZ** of 42, Bay Road, Bamboo Village, La Romain, Naparima, Trinidad, who died on the 3rd day of November, 2024, by **Gerard Gomez** of 22, Cedar Drive, Pleasantville, San Fernando, Trinidad, the sole executor named in the Will;
- GOOLJAR, RAMNARINE:** LETTERS OF ADMINISTRATION with Will dated 22nd day of February, 2011, annexed of the estate of **RAMNARINE GOOLJAR** of 133, Monkey Town Road, New Grant, Princes Town, Savana Grande, Trinidad, who died on the 23rd day of February, 2016, by **Tara Jenny Gooljar** otherwise **Jenny Gooljar** of the same place, one of the residuary devisees and/or legatees named in the Will;
- GRAY, KENNETH:** LETTERS OF ADMINISTRATION of the estate of **KENNETH GRAY** otherwise **KENNETH EARLE GRAY** of 26, De Nobriga Gardens, Victory Street, Arima, Trinidad, who died on the 16th day of February, 2025, by **Cindy Anne Pallai** of 3, King Street, Arima, Trinidad, his daughter and one of the persons entitled to share in the estate;
- GREENE, ALBERT:** LETTERS OF ADMINISTRATION of the estate of **ALBERT GREENE** otherwise **ALBERT GREEN** of 51, Carnelian Gardens, Diamond Vale, Diego Martin, Trinidad, who died on the 7th day of December, 2011, by **Judith Greene** of the same place, his lawful widow and relict;
- GRIFFITH, GLORIA:** PROBATE of the Will dated the 29th day of August, 2018, of **GLORIA GRIFFITH** otherwise **GLORIA HORSFORD-GRIFFITH** otherwise **GLORIA ANNETTE GRIFFITH** of Light Pole No. 73, Pioneer Drive, Petit Valley, Diego Martin, Trinidad, who died on the 11th day of August, 2024, by **Angela Comma-Aluko** of Light Pole No. 146, Corner Mason Street, Diego Martin, Trinidad, the other executrix named in the Will;
- GROSVENOR, NIGEL:** LETTERS OF ADMINISTRATION of the estate of **NIGEL GROSVENOR** of 28, La Puerta Avenue, Diego Martin, Trinidad, who died on the 25th day of September, 2020, by **Vanessa Grosvenor** of the same place, his lawful widow and relict;
- GUYAPERSAD, MAY:** LETTERS OF ADMINISTRATION of the estate of **MAY GUYAPERSAD** otherwise **MAY BALCHAN** of Light Pole No. 45D, Jugie Trace, Mc Leod, Freeport, Chaguanas, Trinidad, who died on the 6th day of September, 2013, by **Idie Apil Noel** otherwise **Idie Apil** otherwise **Idie Noel** of the same place, her daughter and the only person entitled to the estate;
- HAQQ, JEROME:** LETTERS OF ADMINISTRATION of the estate of **JEROME HAQQ** otherwise **JEROME ANTHONY HAQQ** of 8, Third Street East, Dinsley Avenue, Trincity, Tacarigua, Trinidad, who died on the 16th day of August, 2022, by **Sonia Jean Totesau-Haqq** of the same place, his lawful widow and relict;
- HAYNES, JOYCE:** LETTERS OF ADMINISTRATION of the estate of **JOYCE HAYNES** otherwise **JOYCE MITCHELL** otherwise **JOYCE MITCHELL-HAYNES** of Apartment 5B, 720, St. Marks Avenue, Brooklyn, New York, 11216, United States of America, who died on the 2nd day of September, 2015, by **Leston Dernel Andrews** of 135, Plumbago Avenue, La Horquetta, Arima, Trinidad, her son and one of the persons entitled to share in the estate;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- IFFIL, MILDRED:** PROBATE of the Will dated the 8th day of September, 2018, of **MILDRED IFFIL** of 96, Tenth Street, Barataria, San Juan, St. Ann's, Trinidad, who died on the 7th day of March, 2021, by **Anna Singh-Iffil** of the same place, one of the executors named on the will;
- JAGESSAR, MAHADEO:** LETTERS OF ADMINISTRATION of the estate of **MAHADEO JAGESSAR** of 23, West Macaulay Park, California, Couva, Trinidad, who died on the 3rd day of July, 2025, by **Parbatee Jagessar** of the same place, his lawful widow and relict;
- JOEFIELD, VERA STEWART:** LETTERS OF ADMINISTRATION of the estate of **VERA STEWART JOEFIELD** otherwise **VERA STEWART** of Light Pole No. HVCBE 11, LV2, Joefield Trace, Sherwood Park, Carnbee, Tobago, who died on the 3rd day of April, 2022, by **Vancil Joefield** of the same place, her lawful husband;
- JOSEPH, MICHAEL ROBERT:** LETTERS OF ADMINISTRATION of the estate of **MICHAEL ROBERT JOSEPH** otherwise **MICHAEL JOSEPH** of 23C, Pashley Street, Success Village, Laventille, St. Ann's, Trinidad, who died on the 23rd day of February, 2020, by **Alicia Samantha Joseph** otherwise **Alicia Joseph** of the same place, his daughter and one of the persons entitled to share in the estate;
- JOSEPH, ROSEMARY:** PROBATE of the Will dated the 18th day of April, 2016, of **ROSEMARIE JOSEPH** of 1322, Daisy Voisin Crescent, Phase II, La Horquetta, Arima, Trinidad, who died on the 7th day of February, 2020, by **Cindy Alicia Joseph** otherwise **Cindy Joseph** of the same place, the sole executrix named in the Will;
- KALLIE, SOOGRIM:** LETTERS OF ADMINISTRATION of the estate of **SOOGRIM KALLIE** of Light Pole No. 54, Kallie Trace, Brazil Lome Trace, Brazil Village, San Raphael, Trinidad, who died on the 29th day of November, 2019, by **Jacqueline Kallie** of the same place, his daughter and one of the persons entitled to share in the estate;
- KASSIE, RONALD:** PROBATE of the Will dated the 26th day of April, 2016, of **RONALD KASSIE** of 181, Bonne Aventure Road, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 31st day of July, 2024, by **Farida Kassie** of the same place, the sole executrix named in the Will;
- LALL, DENNIS:** PROBATE of the Will dated the 23rd day of June, 2020, of **DENNIS LALL** of 71B, Mandingo Road, Princes Town, Savana Grande, Trinidad who died on the 20th day of August, 2022, by **Mallisa Lall** of the same place, the sole executrix named in the Will;
- LALLA, DAVE TARADATH:** LETTERS OF ADMINISTRATION of the estate of **DAVE TARADATH LALLA** of Light Pole No. 1, Mexico Road, Wallerfield, Arima, Trinidad, who died on the 3rd day of December, 2021, by **Pinkey Mangaroo** of the same place, his lawful widow and relict;
- LE GENDRE, ROGER NEILSEN:** LETTERS OF ADMINISTRATION of the estate of **ROGER NEILSEN LE GENDRE** otherwise **ROGER LE GENDRE** otherwise **ROGER NEILSEN STEPHEN LE GENDRE** of 4, Gittens Avenue, Maraval, Diego Martin, Trinidad, who died on the 2nd day of December, 2022, by **Veronica Hosang** of 112, Saddle Road, Maraval, Diego Martin, Trinidad, the lawfully appointed attorney of **Irene Cole** otherwise **Irene Le Gendre** otherwise **Irene Elizabeth Eugenia Le Gendre**;
- LEWIS-PETERKIN, PETRA:** LETTERS OF ADMINISTRATION of the estate of **PETRA LEWIS-PETERKIN** otherwise **PETRA LEWIS** of Unit 1, Dove Street Villas, Dove Street, Scarborough, Tobago, who died on the 22nd day of March, 2022, by **Steve Peterkin** of the same place, her lawful husband;
- LOOK LOY, MERLE BERNICE:** LETTERS OF ADMINISTRATION of the estate of **MERLE BERNICE LOOK LOY** otherwise **MYRLE BERNICE** otherwise **MERLE BERNICE** otherwise **MERLE BONAIR** otherwise **MERLE LOOK LOY** of 17, Royal Promenade Road, Arouca, 350505, Tacarigua, Trinidad, who died on the 21st day of March, 2018, by **Victor Cyril Look Loy** of the same place, her son and one of the persons entitled to share in the estate;
- LORD, IAN PETER GARNET BRIAN:** LETTERS OF ADMINISTRATION of the estate of **IAN PETER GARNET BRIAN LORD** otherwise **IAN LORD** of 314, Casuarina Boulevard, Valencia, Sangre Grande, Manzanilla, Trinidad, who died on the 15th day of February, 2022, by **Henrietta Wendy Lee-Lord** otherwise **Henrietta Lee-Lord** of the same place, his lawful widow and relict;
- LUTCHMAN, SIRJU:** PROBATE of the Will dated the 14th day of May, 1987, of **SIRJU LUTCHMAN** of Light Pole No. 5, Bridge Mohansingh Street, Bonasse Village, Cedros, Trinidad, who died on the 10th day of February, 2002, by **Roselyn Lutchman** otherwise **Rosalind Lutchman** of 5, Santa Margarita Circular, St. Augustine, Tacarigua, Trinidad, the sole executrix named in the Will;
- LUTCHMAN, WINSTON WAHID:** LETTERS OF ADMINISTRATION of the estate of **WINSTON WAHID LUTCHMAN** of 23, Santa Monica Trace, St. Helena Village, Piarco, Tacarigua, Trinidad, who died on the 19th day of January, 2024, by **Simone Nadia Seeraj** of 33, Ibis Gardens, Caroni Village, Tunapuna, Tacarigua, Trinidad, his daughter and one of the persons entitled to share in the estate;
- MAHASE, TAKERAM:** LETTERS OF ADMINISTRATION of the estate of **TAKERAM MAHASE** of 15, Old Railway Road, Rio Claro, Charuma, Trinidad, who died on the 5th day of February, 2018, by **Roshnie Mahase** of 17th La Solita Road, Kelly Village, Tacarigua, Trinidad, the legal personal representative of **Dookram Mahase**;
- MARAJDEEN, TARAMATI:** LETTERS OF ADMINISTRATION of the estate of **TARAMATI MARAJDEEN** otherwise **TARAMATI RAMDEO** of 8, Peter Street, Point Pleasant Park, Cunupia, Trinidad, who died on the 3rd day of February, 2023, by **Vandana Sarah Marajdeen** of the same place, her daughter and one of the persons entitled to share in the estate;
- MARCELLE, TREVOR AUGUSTINE:** LETTERS OF ADMINISTRATION of the estate of **TREVOR AUGUSTINE MARCELLE** of 26, Harmony Hall, Scarborough, Tobago, who died on the 29th day of April, 2020, by **Mary Marcelle** of the same place, his sister and one of the persons entitled to the estate;
- MASON, CLYDE:** LETTERS OF ADMINISTRATION of the estate of **CLYDE MASON** otherwise **CLYDE NOLAN MASON** of 16, Wayne Street, Cap-de-Ville, Point Fortin, La Brea, Trinidad, who died on the 7th day of October, 2024, by **Eurosia Mason** of the same place, his lawful widow and relict;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- MASON, MARGARET:** LETTERS OF ADMINISTRATION of the estate of **MARGARET MASON** of 98, Ethon Lane, Corinth Hills, Ste. Madeleine, Naparima, Trinidad, who died on the 2nd day of March, 2023, by **Raysha Maria Purcell** otherwise **Raysha Purcell** of the same place, **Hazel-Ann Alana Young-Nicholas** of 187, Redwood Avenue, Cypress Hills, Union Hall, San Fernando, Trinidad and **Joanne Edmund-Frazier** otherwise **Joanne Arlene Edmund-Frazier** of 84, Ridgewood Gardens, Phase 2, Golconda, San Fernando, Trinidad, her daughters and three of the persons entitled to share in the estate;
- MATAMORO, LIONEL:** PROBATE of the Will dated the 4th day of October, 2018, of **LIONEL MATAMORO** of Light Pole No. 87c, Maracas Royal Road, Maracas, St. Joseph, Tacarigua, Trinidad, who died on the 13th day of January, 2019, by **Antonio Villaroel** of Light Pole No. 22, Pinto Road, Train Line, Arima, Trinidad, and **Deborah Walters** of 29, Cys Crescent, Valencia, Trinidad, the executors named in the Will;
- MILLER, STANLEY:** LETTERS OF ADMINISTRATION of the estate of **STANLEY MILLER** of 46, Browns Lane, Milford Road, Lambeau, Tobago, who died on the 25th day of November, 2022, by **Mya Shuniece Miller** of Sylvester Drive, Carnbee, Tobago, his daughter and one of the persons entitled to share in the estate;
- MITCHELL, SIMMON:** LETTERS OF ADMINISTRATION of the estate of **SIMMON MITCHELL** otherwise **SIMMON GUELLERMO** of 5, Church Street, Longdenville, Chaguanas, Trinidad, who died on the 14th day of April, 2019, by **Elizabeth Mitchell** otherwise **Bernadette Mitchell** otherwise **Bernadette Elizabeth Mitchell** of Light Pole No. 64, Church Street, Longdenville, Chaguanas, Trinidad, his daughter and one of the persons entitled to share in the estate;
- MOHAMMED, CARMEN:** LETTERS OF ADMINISTRATION of the estate of **CARMEN MOHAMMED** otherwise **CARMEN RAJKUMAR** otherwise **JASMADAI RAJCOOMAR** of 4, Laxmi Lane, Rapsey Street, Curepe, Tacarigua, Trinidad, who died on the 4th day of October, 2023, by **Faizal Mohammed** of the same place, her lawful husband;
- MOHAMMED, KHWAJADEEN:** LETTERS OF ADMINISTRATION of the estate of **KHWAJADEEN MOHAMMED** otherwise **KHAWAJADIN MOHAMMED** otherwise **KHOGODEEN MOHAMMED** of 369, Mission Road, Freeport, Chaguanas, Trinidad, who died on the 21st day of June, 2021, by **Ashmead Mohammed** of Light Pole No. 21/2, Uquire Road, Freeport, Chaguanas, Trinidad, his son and one of the persons entitled to share in the estate;
- MOHAN, BALROOP:** LETTERS OF ADMINISTRATION of the estate of **BALROOP MOHAN** of 59, Pierre Haynes Circular, Beaucarro, Carapichaima, Chaguanas, Trinidad, who died on the 12th day of December, 2022, by **Amrit Mohan** of the same place, his son and one of the persons entitled to share in the estate;
- MOORE, KEVON HERB:** LETTERS OF ADMINISTRATION of the estate of **KEVON HERB MOORE** of Guy Street, Canaan, Parish of St. Patrick, Tobago, who died on the 21st day of December, 2012, by **Claire Moore-Clarke** of the same place, the legal guardian of **Azariah Kevon Lebanon Moore**;
- MORALDO RICHARD MARCUS:** LETTERS OF ADMINISTRATION of the estate of **RICHARD MARCUS MORALDO** otherwise **RICHARD MORALDO** of 150, Espinet Street, Laventille, St. Ann's, Trinidad, who died on the 4th day of October, 2023, by **Rhonda Prince-Moraldo** otherwise **Rhonda Prince** otherwise **Rhonda Camelia Price** of the same place, his lawful widow and relict;
- MOTILAL, DHANRAJ:** LETTERS OF ADMINISTRATION of the estate of **DHANRAJ MOTILAL** of Light Pole No. 50, Jitman Street, Tacarigua, Trinidad, who died on the 2nd day of July, 2011, by **Joyce Ethel Motilal** otherwise **Joyce Motilal** of the same place, his lawful widow and relict;
- MUSAI, INDRA THEODORA:** LETTERS OF ADMINISTRATION of the estate of **INDRA THEODORA MUSAI** otherwise **INDRA MUSAI** of Light Pole No. 74, Surrey Village, Lopinot Road, Arouca, Tacarigua, Trinidad, who died on the 4th day of May, 2016, by **Sharda Musai** of the same place, her daughter and one of the persons entitled to share in the estate;
- O'CONNOR, CYRUS:** PROBATE of the Will dated the 12th day of April, 2022, of **CYRUS O'CONNOR** otherwise **CYRUS WALLACE O'CONNOR** of 18, Ottley Street, Scarborough, Tobago, who died on the 19th day of June, 2025, by **Sheldon Gomes** of 1, Ottley Street, Scarborough, Tobago, the sole executor named in the Will;
- PEREIRA, DAVID:** PROBATE of the Will dated the 6th day of August, 2014, of **DAVID PEREIRA** of Lot No. 104, Birchwood Triangle, Lowlands, Tobago, who died on the 21st day of October, 2023, by **Carol Pereira-Carrington** of 7, Sobian Drive, Enterprise, Chaguanas, Trinidad, the sole executrix named in the Will;
- PERSAD, MAHADAI:** PROBATE of the Will dated the 17th day of October, 2009, of **MAHADAI PERSAD** of Light Pole No. 4, Shobha Gardens, Bank Village, Carapichaima, Chaguanas, Trinidad, who died on the 14th day of June, 2011, by **Shobha Rampersad** of the same place, the sole executrix named in the Will;
- PETERS, CURTIS EVERSLEY CLYDE JOHN:** LETTERS OF ADMINISTRATION of **CURTIS EVERSLEY CLYDE JOHN PETERS** otherwise **CURTIS PETERS** of Light Pole No. 53A, St. Francois Valley Road, Morvant, St. Ann's, Trinidad, who died on the 6th day of June, 2025, by **Curchell Arika Tennisha Peters-Ali** of 143, Laventille Road, Red Hill, Morvant, St. Ann's, Trinidad, his daughter and one of the persons entitled to share in the estate;
- PHILLIP, DARNELLE TONIKA TREMAINE:** LETTERS OF ADMINISTRATION of the estate of **DARNELLE TONIKA TREMAINE PHILLIP** otherwise **DARNELLE PHILLP** otherwise **DARNELLE TONIKA TREMAINE DORSET** of Lot No. 233, Carlsen Field, Phase 3c Housing Development, Chaguanas, Trinidad, who died on the 24th day of April, 2025, by **Elan Alistair Courthney Phillip** otherwise **Elan Phillip** of the same place, her lawful husband;
- PIERRE, JENNIFER:** PROBATE of the Will dated the 1st day of November, 2012, of **JENNIFER PIERRE** of 14, Gomez Street, Los Bajos Village, Erin, Trinidad, who died on the 21st day of October, 2025, by **Carla Flemming** of 1A Street, Jacob Settlement, Santa Flora, Erin, Trinidad, the sole executrix named on the will;
- PILGRIM, SHARON DEBRA:** LETTERS OF ADMINISTRATION of the estate of **SHARON PILGRIM** otherwise **SHARON DEBRA PILGRIM** otherwise **SHARON DEBRA SINGH** otherwise **SHARON SINGH** of Light Pole No. 2, La Esmeralda North, Sapphire Circular, Las Lomas 3, Cunupia, Trinidad, who died on the 20th day of April, 2023, by **Stacey Pilgrim** of Light Pole No. 116, Caroni Arena Road, Las Lomas 2, Cunupia, Trinidad, her daughter and one of the persons entitled to share in the estate;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

**PILLAI, LENNOX:** LETTERS OF ADMINISTRATION *de bonis non* of the estate of **LENNOX PILLAI** of 22, Aruac Road, Valsayn Park, South Valsayn, Tacarigua, Trinidad, who died on the 5th day of August, 2004, by **Sterling Gregory Garfield Joseph Pillai** of 11, Sixth Street West, Cane Farm, Trincity, Tacarigua, Trinidad, **Michelle Natalie Pillai** and **Debbie Ann Theresa Hurley** both of 4, Khan Drive, Apartment 1 DS, Tacarigua, Trinidad, his son and daughters respectively and the only persons entitled to the estate;

**POON WAH, ELIZABETH ANN:** PROBATE of the Will dated the on the 26th day of March, 2019, of **ELIZABETH ANN POON WAH** otherwise **ELIZABETH-ANN POON WAH** of 45, Alberto Street, Woodbrook, St. James, Port-of-Spain, Trinidad, who died on the 17th day of July, 2025, by **Sharlene Lee Wen** of 21, Plum Avenue, Santa Rosa Heights, Arima, Trinidad, the sole executrix named in the Will;

**RAMBARAN, SANGEET:** LETTERS OF ADMINISTRATION of the estate of **SANGEET RAMBARAN** of 55, Eleanore Street, Chaguanas, Trinidad, who died on the 31st day of March, 2023, by **Sunita Rani Rambaran** otherwise Sunita Rambaran of the same place, her mother and the only person entitled to the estate;

**RAMNARINE, KRISHEN:** LETTERS OF ADMINISTRATION of the estate of **KRISHEN RAMNARINE** of Light Pole No. 11, Kallian Road, Las Lomas 2, Cunupia, Trinidad, who died on the 17th day of December, 2023, by **Jankie Ramnarine** otherwise **Jankie Deonath** of the same place, his lawful widow and relict;

**RAMON-FORTUNE, ARNOLD ADRIAN:** LETTERS OF ADMINISTRATION of the estate of **ARNOLD ADRIAN RAMON-FORTUNE** otherwise **ARNOLD ADRIAN JOSEPH FORTUNE** otherwise **ARNOLD ADRIAN JOSEPH RAMON-FORTUNE** of 18, Hillock Place, Blue Range, Diego Martin, Trinidad, who died on the 5th day of December, 2024, by **Cathleen Ramon-Fortune** otherwise **Kathleen Mary Louisa Clark** otherwise **Cathleen Fortune** of the same place, his lawful widow and relict;

**RAMOUTAR, KRISHENLAL:** PROBATE of the Will dated the 18th day of September, 2020, of **KRISHENLAL RAMOUTAR** of Light Pole No. 65, Greenidge Road, Felicity, Chaguanas, Trinidad, who died on the 31st day of March, 2022, by **Terrance Ramoutar** of Light Pole No. 50, Rocky Avenue, Welcome Road, Cunupia, Trinidad, the sole executor named in the Will;

**RAMSUBHAG, RAMDATH:** PROBATE of the Will dated the 28th day of November, 2011, of **RAMDATH RAMSUBHAG** of 38, Maloney Housing Development, Arima, Trinidad, who died on the 5th day of October, 2025, by **Asha Sooknanan** of 15, Mendoza Street, Mt. Hope, San Juan, St. Ann's, Trinidad, the sole executrix named in the Will;

**SAM, LEELA:** LETTERS OF ADMINISTRATION of the estate of **LEELA SAM** otherwise **AMADAYE SAM** of 24, Boodoo Street, El Dorado, Tacarigua, Trinidad, who died on the 3rd day of August, 2018, by **Kellawran Ramnath Sam** otherwise **Vishnu Sam** otherwise **Vishnu Samsair** of the same place, her brother and one of the persons entitled to share in the estate;

**SAMDAYE:** LETTERS OF ADMINISTRATION of the estate of **SAMDAYE** otherwise **SAMDAYE CHANKAR** otherwise **SAMDAYE CHANKA** of 4, Wellington Road, Debe, Naparima, Trinidad, who died on the 20th day of March, 1999, by **Krishna Chankar** otherwise **Tagepersad Chankar** otherwise **Tagepersad Chanka** of the same place, his son and one of the persons entitled to share in the estate;

**SANDERSON, LIVINGSTON:** PROBATE of the Will dated the 16th day of September, 2021, of **LIVINGSTON SANDERSON** of 145, Warden Road, Point Fortin, La Brea, Trinidad, who died on the 31st day of July, 2025, by **Russell Sanderson** of 9, Cane Street, Lot No. 10 Village, Guapo, La Brea, Trinidad, the sole executor named in the Will;

**SANDY, WENDY:** PROBATE of the Will dated the 13th day of September, 2022, of **WENDY SANDY** otherwise **WENDY HILLARY SANDY** of 31, Cedarwood Drive, Coconut Drive, Morvant, Trinidad, who died on the 16th day of July, 2025, by **Kherdine April Sandy** of the same place, the sole executrix named in the Will;

**SANTANA, APHIA GAYLEEN:** LETTERS OF ADMINISTRATION of the estate of **APHIA GAYLEEN SANTANA** otherwise **APHIA SANTANA** otherwise **APHIA G SANTANA** of 56, North Street, St. Joseph, Tacarigua, Trinidad, who died on the 4th day of August, 2019, by **Jenee Axelle Santana** and **Jevon Tabari Themba Santana** otherwise **Jevon Santana** both of the same place, her daughter and son respectively and two of the persons entitled to share in the estate;

**SCIPIO, VALERIE SUBINUS:** LETTERS OF ADMINISTRATION of the estate of **VALERIE SUBINUS SCIPIO** of Light Pole No. 1025/2, Plaisance Village, Mayaro, Guayaguayare, Trinidad, who died on the 8th day of September, 2024, by **Kion Phillip Scipio** of 29, Kemples Circular, Mora Heights, Sydney Street, Rio Claro, Charuma, Trinidad, her son and one of the persons entitled to share in the estate;

**SHADDIE, SHAZAM:** LETTERS OF ADMINISTRATION of the estate of **SHAZAM SHADDIE** otherwise **SHAZAM SHADDY** of 15, Guppy Hill Trace, Union Village, Rio Claro, Charuma, Trinidad, who died on the 21st day of March, 2022, by **Emamdeen Jumon Shaddy** of the same place, his son and one of the persons entitled to share in the estate;

**SINANAN, CHANDRAWATTEE:** LETTERS OF ADMINISTRATION of the estate of **CHANDRAWATTEE SINANAN** of 152, Palmyra Village, Naparima, Trinidad, who died on the 21st day of June, 2020, by **Mukesh Mahadeo Sinanan** of the same place, her son and one of the persons entitled to share in the estate;

**SINANAN, ERROL:** PROBATE of the Will dated the 19th day of February, 2021, of **ERROL SINANAN** of 33, Gharnoo Trace, Mendez Village, Siparia, Trinidad, who died on the 4th day of October, 2022, by **Ingrid Pamela Teelaram-Sinanan** of the same place, the sole executrix named in the Will;

**SINGH, GILDHERI:** PROBATE of the Will dated the 25th day of March, 2024, of **GILDHERI SINGH** of 24, Corial Road, Iere Village, Princes Town, Savana Grande, Trinidad, who died on the 15th day of June, 2024, by **Ena Ramrattan** of 65, Naparima-Mayaro Road, Iere Village, Princes Town, Savana Grande, Trinidad, the sole executrix named in the Will;

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## PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- SINGH, VIJAI BALKARAN:** LETTERS OF ADMINISTRATION of the estate of **VIJAI BALKARAN SINGH** of Light Pole No. 57, Moore Trace Off Adjodha Road, Bejucal, Cunupia, Trinidad, who died on the 2nd day of July, 2023, by **Ruby Singh** of the same place, his lawful widow and relict;
- SMART, CARLTON:** LETTERS OF ADMINISTRATION of the estate of **CARLTON SMART** otherwise **CARLTON ALAN SMART** of 719E, 92nd Street, Brooklyn, New York, 11236, United States of America, who died on the 11th day of August, 2016, by **Deidre Livia Smart** of 12, Dutch Fort Road, Scarborough, Tobago, his lawful widow and relict;
- SMITH, KENDELL GEORGE:** LETTERS OF ADMINISTRATION of the estate of **KENDELL GEORGE SMITH** of 12, First Caledonia Road, Laventille, St. Ann's, Trinidad, who died on the 11th day of January, 2024, by **Nkosi Arsenio Smith** of the same place, his brother and one of the persons entitled to share in the estate;
- SOLOMON, ESAU:** PROBATE of the Will dated the 13th day of October, 2020, of **ESAU SOLOMON** of 485, Southern Main Road, Rousillac, Siparia, Trinidad, who died on the 7th day of December, 2022, by **Celia Solomon** of the same place, the sole executrix named in the Will;
- ST. CLAIR, BASIL:** PROBATE of the Will dated the 16th day of August, 2013, of **BASIL ST. CLAIR** of Light Pole No. 57, Sargeant Cain Road, Scarborough, Tobago, who died on the 2nd day of September, 2019, by **Egbert Smart** of 12, Dutch Fort, Scarborough, Tobago, the sole executrix named in the Will;
- SUPERVILLE, ANDRE:** LETTERS OF ADMINISTRATION of the estate of **ANDRE SUPERVILLE** otherwise **ANDRE MARK SUPERVILLE** of 58, Chrissie Terrace, Lendore Village, Chaguanas, Trinidad, who died on the 26th day of October, 2021, by **Rosa Zohanah Mohammed-Davis** otherwise **Rosa Mohammed-Davis** otherwise **Rosa Zohanah Mohammed** otherwise **Rosa Mohammed** of the same place, the surviving cohabitant;
- THEROULDE, MATTHEW:** LETTERS OF ADMINISTRATION of the estate of **MATTHEW THEROULDE** of 23, Prizgar Road, San Juan, St. Ann's, Trinidad, who died on the 31st day of December, 2024, by **Ingrid Alfred** of the same place, his lawful widow and relict;
- TITUS, ANGELA:** LETTERS OF ADMINISTRATION of the estate of **ANGELA TITUS** of Lot No. 46, Cornbird Drive, Bon Air Gardens, Arouca, Tacarigua, Trinidad, who died on the 23rd day of November, 2024, by **Addison Peter Sherwin Titus** of 7, Diamond Crescent Emperor Court, Bon Air Gardens, Arouca, Tacarigua, Trinidad, and **Monique Amanda Magarita Titus** of 46, Cornbird Drive, Bon Air Gardens, Arouca, Tacarigua, Trinidad, her son and daughter respectively and the only persons entitled to the estate;
- TRIM, SAMUEL FERDINAND:** LETTERS OF ADMINISTRATION of the estate of **SAMUEL FERDINAND TRIM** otherwise **SAMUEL TRIM** of Light Pole No. 53, Store Bay Local Road, Crown Point, Tobago, who died on the 20th day of April, 2025, by **Ethlyn Velda McMillan Trim** of the same place, his lawful widow and relict;
- TSOI-A-SUE, HENRY:** LETTERS OF ADMINISTRATION of the estate of **HENRY TSOI-A-SUE** otherwise **HENRY FITZGERALD TSOI-A-SUE** of 36, Greenvale Avenue, Valsayn, Tacarigua, Trinidad, who died on the 1st day of November, 2025, by **Ken Peter Tsoi-A-Sue** of the same place, his son and one of the persons entitled to share in the estate;
- WARNER, LLOYD EMMANUEL:** LETTERS OF ADMINISTRATION of the estate of **LLOYD EMMANUEL WARNER** otherwise **LLOYD WARNER** of Craig Hill, Moriah, Tobago, who died on the 21st day of November, 1989, by **Sylvia Paul** otherwise **Sylvia Sylvenia Paul** of 53, Blue Heron Drive, New Grange Development, Tobago, his daughter and one of the persons entitled to share in the estate;
- WILLIAMS, ANDREW:** PROBATE of the Will dated the 17th day of September, 1999, of **ANDREW WILLIAMS** of 5, Gopaul Street, Diamond Village, Naparima, Trinidad, who died on the 22nd day of April, 2010, by **Valarie Edwards** of Williams Drive, Warden Road, Point Fortin, La Brea, Trinidad, the sole executor named in the Will;
- WILLIAMS, JOYCELYNE:** LETTERS OF ADMINISTRATION of the estate of **JOYCELYNE WILLIAMS** otherwise **JOCELYN WILLIAMS** otherwise **JOCELYNE ROSE** otherwise **JOCELYN ROSE** otherwise **JOICELYN ROSE** of 320, Fir Tree Crescent, Lange Park, Chaguanas, Trinidad, who died on the 1st day of November, 2019, by **Kevin Mc Donald Williams** and **Karyn Maria Indira Williams-Sykes** both of 68, Ortiz Crescent, Central Park, Balmain, Couva, Trinidad, her son and daughter respectively and the only persons entitled to the estate;
- WORRELL, DENZIL:** LETTERS OF ADMINISTRATION of the estate of **DENZIL WORRELL** of 3, Charles Street, La Romaine, Naparima, Trinidad, who died on the 15th day of March, 2024, by **Candace Shamara Charles** otherwise **Candace Charles** of 62, Ninus Lane, Corinth Hill, San Fernando, Trinidad, his daughter and the only person entitled to the estate;
- YEE, JOYCE:** LETTERS OF ADMINISTRATION of the estate of **JOYCE YEE** of 456, Trafalgar Road, Oakville, Ontario, L6J7X1, Canada, who died on the 10th day of December, 2022, by **Sean Terence Boswell Inniss** of 30–36, Maraval Road, Newtown, Port-of-Spain, Trinidad, the lawfully appointed attorney of **Arlene Jane Yee-Di-Giovanni**;

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 26th day of March, 2026.

K. PRESCOTT  
Acting Registrar, Supreme Court of Judicature

## CENTRAL BANK OF TRINIDAD AND TOBAGO

## WEEKLY STATEMENT OF ACCOUNT AS AT 18TH MARCH, 2026

<i>Previous Week</i> \$000	<i>Assets</i>	<i>This Week</i> \$000
	<i>External Assets:</i>	
31,834,101	Balances, Investments, etc. ... ..	30,749,268
4,323,538	Subscriptions to I.M.F. ... ..	4,323,538
7,230,292	I.M.F.—S.D.R. Holdings ... ..	7,230,292
<u>43,387,931</u>		<u>42,303,098</u>
	<i>Trinidad and Tobago Government Securities:</i>	
-	Treasury Bills (Face Value) ... ..	-
22	Marketable Securities ... ..	22
<u>22</u>		<u>22</u>
	<i>Other Assets:</i>	
3,500	Trinidad and Tobago Dollar Securities ... ..	3,500
2,642,090	Other Assets ... ..	2,643,147
<u>2,645,590</u>		<u>2,646,647</u>
81,008	<i>Fixed Assets:</i>	81,008
<u>46,114,551</u>		<u>45,030,775</u>
	<i>Liabilities and Capital Account</i>	
	<i>Currency in Circulation:</i>	
8,772,554	Notes ... ..	8,792,744
281,378	Coins ... ..	281,332
<u>9,053,932</u>		<u>9,074,076</u>
	<i>Demand Liabilities:</i>	
15,483,285	Commercial Banks ... ..	15,402,101
758,393	Financial Institutions (Non-Banking) ... ..	753,079
(7,427,456)	Government and Governmental Organisations ... ..	(7,450,802)
145,461	International Organisations ... ..	145,461
1,954,726	Foreign Currency ... ..	1,955,808
847,400	Other ... ..	495,840
<u>11,761,809</u>		<u>11,301,487</u>
	<i>Other Liabilities:</i>	
7,099,301	Government S.D.R. Allocations ... ..	7,099,301
10,576,104	Other Liabilities ... ..	9,930,385
6,023,405	Specific Provisions ... ..	6,025,526
<u>23,698,810</u>		<u>23,055,212</u>
	<i>Capital and Reserves:</i>	
800,000	Capital Paid-up ... ..	800,000
800,000	General Reserve Fund ... ..	800,000
<u>1,600,000</u>		<u>1,600,000</u>
<u>46,114,551</u>		<u>45,030,775</u>

G. BACHAN-SHADEO  
Senior Accountant  
Finance and Accounting



CENTRAL BANK OF  
TRINIDAD & TOBAGO

# NOTICE



## Financial Institutions Act, 2008

Notice is hereby given, in accordance with Section 30(1) of the Financial Institutions Act, 2008, that the following institutions are licensed to carry on banking business or business of a financial nature in Trinidad and Tobago:

### COMMERCIAL BANKS

**(licensed to carry on banking business)**

ANSA Bank Limited  
Citibank (Trinidad & Tobago) Limited  
CIBC Caribbean Bank (Trinidad and Tobago) Limited  
First Citizens Bank Limited  
JMMB Bank (T&T) Limited  
RBC Royal Bank (Trinidad & Tobago) Limited  
Republic Bank Limited  
Scotiabank Trinidad and Tobago Limited

### NON BANKS

**(licensed to carry on business of a financial nature)**

ANSA Merchant Bank Limited  
Caribbean Finance Company Limited  
Citicorp Merchant Bank Limited  
Development Finance Limited  
Fidelity Finance and Leasing Company Limited  
First Citizens Depository Services Limited  
First Citizens Trustee Services Limited  
Guardian Group Trust Limited  
JMMB Express Finance (T&T) Limited  
Island Finance Trinidad & Tobago Limited  
Massy Finance GFC Ltd.  
NCB Merchant Bank (Trinidad and Tobago) Limited  
RBC Investment Management (Caribbean) Limited  
RBC Merchant Bank (Caribbean) Limited  
RBC Trust (Trinidad & Tobago) Limited  
Scotia Investments Trinidad and Tobago Limited

Dated this 5<sup>th</sup> day of March, 2026.

Michelle Francis-Pantor  
Inspector of Financial Institutions

**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
ABLACK	GILLIAN	BENT	VASSI-ANNA
ABLACK	OMALA	BERAZA	JOSHUA-ADE
ABRAHAM	KIMBERLY	BERKELEY	DOMINIQUE
ABUBAKAR	HAUWA	BERNARD	HILARY
ACHAIBA	DOUGLAS	BERTRAND	GRAEME
ACHILLE	HUBERT	BEST	DIONNE
AGBONTAEN	SYLVESTER	BEWAJI	LANA
AHMAD	TAHIRA	BHAGAN	MARIE
AHYOUNG	DALE	BHAGAN	NATHAN
AKAL	ALVIN	BHAGOUTIE	RESHMA
AL-BAYATY	HAYTHAM	BHAGWANDEEN	SERANA
AL-DOURI	ALI	BHARATH	JOHN
AL-RAWI	JINAN	BHAWANI	NICKETA
ALEXANDER	NIKISHA	BIDAISEE	BRENDON
ALEXANDER-SEALEY	PETULA	BISHOP	ANNA
ALI	AIYNA	BISSESSAR	CHELSEA
ALI	ANESSA	BISSESSAR	SAMANTHA
ALI	ANIL	BISSOON	ARLANA
ALI	CASSANDRA	BISSOON	ETHAN
ALI	JEREMY	BLACKMAN	CORNELIA
ALI	NAFEESHA	BLACKMAN	SASHA
ALI	NATHAN	BLAKE	HAYDEN
ALONZO-BARTHOLOMEW	ANDREA	BLAKE	SAFIYA
ALPHAN-ALI	ARMAN	BLENMAN	CINDY
AMOW	MICHAEL	BOBB	RENDA
ANDARY	JOSEPH	BONNIN	ROGER
ANDREW	COLIN	BOODOO	CHRISTINE
ANGUS	DWIGHT	BOODOO	DIANNE
ARCHBALD	BERT	BOODOO	KAITLYN
ARJOON	TIMOTHY	BOSTIC	ANIKA
ASHRAPH	AZAD	BRATHWAITE	TRICIA
ASHTON	RENEISHA	BREWSTER	KEISHA
AUSTIN	STEPHANIE	BRIDGEMAN	LYLE
AZIZ	BIBI	BRIDGLAL	NISHA
BABWAH	BETTINA	BRIDGLAL	RENUKA
BABWAH	BJORN	BRITTAN	THALIA
BACHOO	RENUKA	BROOMES	KEISHA
BADRIE-MAHARAJ	VEESHAM	BROWN	RICHARD
BAIN	NICOLE	BROWNE	DEXTER
BAKSH	AKEETA	BUCHANAN	MACHEL
BALDEO	SASHA	BUDALL	FARAH
BALKARAN	RAMAA	BUJHAWAN	ANANDA
BALLY	GLEN	CABRAL	LEIGH
BALRAM	JAIMIE	CADER	MOHAMED
BANDERA	TABERA	CAESAR	CHELSEI
BANDOO	CHARISSA	CALLENDER	BEVERLY-ANNE
BAPTISTE	DOMINIQUE	CAMACHO	NIGEL
BAQAIN	JIRIES	CAMACHO	PAUL
BARNES	MARCIA	CAMPBELL-SELF	KATRINA
BARTHOLOMEW	BRENDAN	CARMINO	SHANE
BASCOMBE	KELEE	CARRINGTON	DON
BASIR	DAVID	CASSIM	AZEEM
BASSAW	VISHALA	CHACKAN	ANIR
BEARD-JAMES	ROSETTA	CHANDLER	CARLEN
BECKLES	CINDY-ANN	CHANG	ANTHEA
BEDAYSE	SHELLY	CHANG	EDDISON
BEHARRYSINGH	PRIYA	CHANG	LAUREN
BELGRAVE	CAROL	CHARLES	DANIELLE
BENNY	VANITA	CHARLES	WAYNE

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**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
CHASE	DILLON	GAJADHAR	REISA
CHASE	SHERLINE	GALLOWAY	JENEVA
CHAVEZ TASET	IDANNY	GANPATH	BRITTANY
CLARKE	MARIA	GARRAWAY	DANIECE
CLARKE	SHEENA	GHOURLAL	DEAN
COLDERO	LARRY	GHURAN	EBRAHIM
COOLMAN	CLINT	GIBBS	PAUL
COPPIN	ERIKA	GIBSON	LORRAINE
COUTOU	KRISTIAN	GOBERDHAN	ANJALI
CRICLOW	AVIANNE	GOBIN	AMRITA
CUNNINGHAM	CANDICE	GOBIN	ANIL
DA SILVA	CHANIELLE	GOBIN	NIALA
DABIEDEEN	SARADA	GOLDBERG	MICHAEL
DABIEDEEN	VIVEK	GOMEZ	CHERISSE
DAN	RAJENDAYE	GONZALES	RONALD
DANIELL	MARCUS	GOODRIDGE	AYAN
DANIELL-WOO	JOHNATHAN	GOPAUL	HAYMAL
DASENT	NATAKKI	GOUD	JYOTHSNA
DASH	IAN	GRANSAULL	CANDICE
DAVIS	KHAILA	GRANT	KAFI
DE BOURG	HANNALEAL	GUTIERREZ PEREZ	GENNISA
DE GANNES-SOOKDEO	JAIMEE	HALLETT	LIANA
DELANO	EMMANUEL	HAMID	DARREN
DEOKIE	NATHALIA	HANOMANSINGH	THALIA
DEONARINE	SUNITA	HARDUAR	STEVEN
DEOSARAN	SARAH	HARILAL	NIRVANA
DERRICK-GRIFFITH	ALAN	HARIPERSAUD	DIANA
DESTANG	DESMER	HARNARAYAN	SASTRI
DEVERTEUIL	PAUL	HARPER	CURTIS
DEYALSINGH	LANA	HARPER	OLIVER
DHANUKDHARRIESINGH	ARIANNE	HARRACKSINGH	AVIND
DIAZ	ALEXA	HARRIKISSOON	SABITA
DIXON	DANIA-JANEIL	HARRISON	CHELSEI-RAE
DOLLY	NISELIE	HARRYNARINE	DARYLL
DOOKERAN	CARLA	HARRYRAM	RYAN
DOOKIE	KAVITA	HARRYSINGH	MAURUS
DOWDEN	ABIGAIL	HARRYSINGH	SHIVANA
DUBLIN	KRYSTAL	HARRYSINGH	VANESSA
DULAN	DANUSIA	HASSANALI	SAYEED
DULAN	DARYL	HAWKINS	NICHOLA
DUNCAN	SHANDELL	HAYNES	NICAELA
DURHAM	DANIELLE	HAZELL	SHENILEE
EDWARDS	JULIEN	HECTOR	TREVIN
EDWIN	SELEEN	HENDERSON	HORACE
ELCOCK	DAWN	HENRY	KADIANN
ELIAS	GEORGE	HENRY	KEVIN
ELIAS	TONI-MARIE	HERNANDEZ	JANINE
EMAMDÉE	KESTER	HERRERA HERNANDEZ	MARCO
ENILE	C GEE	HINDS	ELISHA
ESDAILLE	RACHEL	HOLDER	LISA
FAJGENBAUM	PAUL	HOSEIN	AKRAM
FARAH	KIRK	HOSEIN	ANNISSA
FARAH	RYAN	HOSEIN	AYMAN
FORD	TAYLOR	HOSEIN	KHADINE
FRANCIS	KARLY	HOSEIN	RABEE'A
FRANCO	LEVITIA	HOSKINS	TREVOR
FRECKLETON-JAGGON	ITALIA	HOYTE	TRUDEE ANN
FURLONGE	DENELLE	HUNTE	RONEL
GAFFOOR	NADELINE	HUSSAIN	JOSEPH

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**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
HYPOLITE	MARIAH	LAKHAN	DEVINDRA
IBRAHIM	MUHAMMAD	LAL-RAMKHALAWAN	ASHA
ILES	JEWELLE	LALLA	PAIMAN
INDAR	NICHOLAS	LALWAH	SHERIZA
INNISS	HALCYON	LAMORELL	GERDAN
INNISS	SARAH	LATMORE-SMITH	GRACE
JACOB	BRANDON	LAWRENCE	ANNA-SAROJANI
JAGARNATH	SACHA	LEE	CHRISTIANA
JAGARSAR	CHANTAL	LERA	FREDERICK
JAGDEO	ALIDA	LEWIS	NICOLE
JAGDEO	BABITA	LIVERPOOL	KEMI
JAGESSAR	SHIVANI	LIVERPOOL	LESLIE
JAGGERNAUTH	DEVIN	LOUIS	SHARIFA
JAGLAL	CAVEEN	LUE CHEE LIP	EITHAN
JAGROOP	CHRISTINE	LUE CHEE LIP	GWEN
JAGROOP	ORNELLA	LUE CHIN	WARREN
JAMES	MAKEDA	LUK PAT	JEFFREY
JAMMULA	ANKITHA	LUTCHMAN	KENNETH
JANKIE	SHIVAL	LUTCHMANSINGH	CHARMAINE
JARDINE	ADELE	LUTCHMEDIAL	RAQUEL
JEFFERS-WALKE	DE LISSA	LYNCH	LAURA-LEE
JENNINGS	RYSZARDO	MAHABIR	ADILAH
JOHNSON	CHRISTIAAN	MAHABIR	TRISHANA
JORDAN	JAEL	MAHARAJ	AMY
JOSEPH	CHRIS	MAHARAJ	ANDRA
JOSEPH	CLARKE	MAHARAJ	ANIL
JOSEPH	DIA	MAHARAJ	ANURADHA
JUMAN	SAARAH	MAHARAJ	ANUSHKA
JURAWAN-JOHN	ELLA-MAE	MAHARAJ	ASHAANA
KALLOO	YOSHIKO	MAHARAJ	AVINASH
KAMTA	ANIL	MAHARAJ	BARRY
KANHAI	DEVI	MAHARAJ	BRANDON
KANHAI	JAI	MAHARAJ	DEEPAK
KARAMATH	IRFAN	MAHARAJ	DIVYA
KASSAM	HANIF	MAHARAJ	KESHAVA
KAWAL	KAVITA	MAHARAJ	KHEMANAND
KEENS-DOUGLAS	DAVID	MAHARAJ	NANDALAL
KERR	KEMISHA	MAHARAJ	NANDITA
KHAN	CAROLINE	MAHARAJ	NARINA
KHAN	DORIAN	MAHARAJ	OMAWATEE
KHAN	FAYYAD	MAHARAJ	RAJESH
KHAN	NEKETA	MAHARAJ	RAJESH
KHAN	NURIYA	MAHARAJ	SHANARA
KHAN	RAISAH	MAHARAJ	SHANTA
KHAN	SHAUN	MAHARAJ	SHIVANI
KHAN	SHEEBA	MAHARAJ	SUREN
KHAN-OSBORNE	FAZEELA	MAHARAJ	VARINDER
KING	ZOE	MAHARAJ	VEENAY
KISSOON	ANNA	MAHARAJ	VEETA
KISSOON	VIAN	MAHEAL	SHANTALLE
KISSOONSINGH	PANKAJ	MANICKCHAND	JOSHUA
KOCHHAR	NATASHA	MANKEE	MELISSA
KOONOLAL	DION	MANNING	DAMALI
KOONOLAL	RUTH	MANSWELL	HUGH
KOWLESSAR	ANNE	MANWAH	TICHARD
KOYLASS	HARVEY	MANZANO	KAMIKA
KOYLASS	JANA-MARIE	MARCHACK	CHRISTOPHER
KOYLASS	KELSI	MARCHACK	JUSTIN
KUNGEBEHARRYSINGH	VASHISHT	MARCHAN	QUINTA

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**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
MARCHAN	SHIVAUGHN	NARINE	SUBRINA
MARK	STEPHANIE	NARINESINGH	AMANDA
MARTIN	ALASTAIR	NESBITT	CARLENE
MARTIN	DINESH	NIAMAT	JASON
MARTIN	PETER	NILES	PATRICIA
MATMUNGAL	DARIUS	NORAY-DUNCAN	NATALIE
MAWER	CHRISTOPHER	NURSE	JANELLE
MC FARLENE	BARI	O'NEAL	CHRISTOPHER
MC FARLENE	BARRINGTON	OGAKI	CARLY
MC INTOSH	MESHEL	OLLIVIERRA	ALFRED
MC KEN	DAVID	OLLIVIERRA	BARRY
MC KENZIE	CHRISTOPHER	OLLIVIERRA	ESTEVAN
MC KILLICAN	DAVID	OTTLEY	PERLOYCE
MCDOWELL-POLLONAI	TARA	OVID	DELPHINA
MCGEE	MICHAEL	PALACKDHARRY	ASHLON
MEDINA	GABRIELLE	PARRAGE	DARIN
MEIGHAN	ASHLEY	PARTAP	AARON
METZGER	DESMOND	PARTAP	DYLAN
MILES	ANDREW	PARYAG	AMIT
MOHAMED	SHALEEMA	PATON	LORIN
MOHAMED	ZAHEER	PAUL	GINA
MOHAMMED	ADIYAT	PAUL	RICARDO
MOHAMMED	FAARIA	PAULTIO	ANIAH
MOHAMMED	PETELLE	PEGUS	SCOTT
MOHAMMED	SAFAAZ	PERCIVAL	TRICIA
MOHAMMED	SHERIDAN	PERCY	ANNALESE
MOHAMMED	SIDDIQ	PERSAD	ANYA
MOHAMMED	SIDDIQA	PERSAD	GEETAVALI
MOHAMMED-ALI	RICARDO	PERSAD	SUZETTE
MOHAMMED-NAGASSAR	MISHA	PERSAD	TENESHA
MONTANO	KIRYL	PERSAD	VANDANA
MONTROSE	ALICIA	PERSADSINGH	NIRVANA
MOON	TISHALL	PERSAUD	THEODORE
MOONSAFFIE	ALIYAH	PESCHIER	JANELLE
MOORE	ADDISON	PETER	KHUMO
MOORE	STEVEN	PETERS	KIRAN
MOOSAI-MAHARAJ	ANUSHKA	PETERS	TAMIKA
MOOSAI-MAHARAJ	RYAN	PHILIP	JEROME
MOOTOO	MARC	PHILIP	LYNSEY
MORGAN	SANJIV	PHILLIP	MEGAN
MORRIS	LERISSA	PIERRE	KEREESA
MORRIS	TRUDY	PIERRE	NATALIE
MOUSSA	GISELLE	PITAMBER-MOHAMMED	MARISHA
MOZE	KEVIN	POLLONAI	CLYDE
MUNGAL	NALINI	POON KING	NICHOLAS
MURRAY	TIMOTHY	POPE	GAIL-ANN
MUSTAPHA	FARRAH	POWDHAR	REYCHELLE
NAIDU	RAHUL	PRAYMAN	ELIZABETH
NAIPAUL	AMARA	PREVATT	LANCELOT
NAIPAUL	LYNDON	PUJADAS	SASHA
NANAN	ADESH	PUNDIT	ASHA
NANAN	ARIONNE	QUIYOU	MEGAN
NANAN	SONJA	QUONG SING	NICHOLAS
NANAN	STEFAN	RAFEEK	KAMEEL
NANCOO	DINIESSE	RAFEEK	REISHA
NARACE	AVINAASH	RAGBIRSINGH	SATROHAN
NARAYNSINGH	CANDY	RAGOBAR	MARK
NARINE	RALPH	RAGOBAR	MATTEAU
NARINE	SHANYA	RAGOONANAN	MARK

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**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
RAGOONANANSINGH	ATRISHA	RAMSAHAI	DYLAN
RAJCOOMAR	DEVENDRA	RAMSAHAI	MICHELLE
RAJCOOMAR	NICOLI	RAMSARAN	ANISSA
RAJCOOMAR	RABINDRA	RAMSARAN	LAVNYA
RAJHBEHARRYSINGH	AMRITA	RAMSARAN	RESHMA
RAJKUMAR	AARON	RAMSAROOP	SARAH
RAJKUMAR	DARRIAN	RAMSAROOP	SHIVANI
RAJNARINESINGH	VARUN	RAMSAROOP-MAHASE	ALANA
RAMAN	VIDYA	RAMSEY	DARREN
RAMBARRAN	RON	RAMSINGH	KARINA
RAMBISSOON	VIDESH	RAMSINGH	SHANIRA
RAMCHARAN	KRISHEN	RAMSUBAGH	KRYSTAL
RAMCHARAN	SONIA	RAMSUMAIR	AMELIA
RAMCHARITAR	ALEXANDRA	RAMSUMAIR	NICOLE
RAMCHARITAR	ARATI	RAMTAHAL	VISHAN
RAMCHARITAR	DEREK	RAMTAHAL-SOOKLAL	NIALA
RAMCHARITAR	GABRIELLE	RAMYAD	DION
RAMDASS	FELISA	RANJITSINGH	VISHAAL
RAMDATH	RAJENDRANATH	RASHEED	ALEAH
RAMDEEN	ANEESA	REDDY	SARASVATHIE
RAMDEEN	KELLY-ANN	REDHEAD	ZOSHIA
RAMDEO	RISHI	REID	DOMINIQUE
RAMDHAN	SUSAN	REID	JHAUNELL
RAMDHARRIE	NICOLETTE	RENWICK	CHERISSE
RAMGOOLAM	VALINI	RICHARDS	ROSSINA
RAMHARACKSINGH	AMIT	RICHARDS	THERESA
RAMHARRACKSINGH	NARISSA	RICHTER	KHEMATTEE
RAMJATTAN	GREN	ROBERTS	HULDAH
RAMJATTAN	NATALIE	ROCK	ALAN
RAMJIT	KEISHA	ROCK	PHILIP
RAMJITSINGH-SAMUEL	STACEY-ANN	ROCK	ROOSEVELT
RAMKELAWAN	AMANDA	RODRIGUEZ	LEONARDO
RAMKHELAWAN	SANDRINA	ROHIT	DHARMENDRA
RAMKISSOON	KATHRYN	ROLLE	JOI
RAMKISSOON	MICKEL	ROODAL	RONNIE
RAMLAGAN	VIDAL	ROOPCHAND	OPAL
RAMLAKHAN	CARYL-ANN	ROOPCHAND	RENNIE
RAMLAL	JUSTIN	ROOPNARINE	GERARD
RAMLAL	KEISHA	ROOPNARINE	VANDANA
RAMLAL	KRISTY	ROYER	CHRISTINA
RAMLAL	NARVIN	RUDOLFO	DEANDRA
RAMLAL	NIALA	RUSSELL-HOSEIN	CARLYLE
RAMLAL	PREEYA	RUSSELL-HOSEIN	NIGEL
RAMLAL	ROXANNE	SAGAR	AARTI
RAMLOCHANSINGH	SARIKHA	SAGEWAN	ISHAANAA
RAMLOGAN	NAREN	SAHAI	LISA-KIM
RAMLOGAN	SHAUN	SAITH	KARISHMA
RAMNANAN	SANJAY	SALAZAR	ANEKE
RAMNARINE	KAVEEN	SAMAROO	AMANDA
RAMNARINE	NADIA	SAMAROO	DEBORAH
RAMNARINE	RISHI	SAMLAL	NORBERT
RAMNARINE	SATI	SAMM	KERRIN
RAMOUTAR	SIVANI	SAMM	KRISTOFF
RAMPERSAD	ARIANNE	SAMPATH	ANAIS
RAMPERSAD	NALINEE	SANKAR	STEFAN
RAMPERSAD	NALINI	SANTO	ROCHARD
RAMPERSAD	SURENDRA	SAQUI	ARIF
RAMROOP	SHARMILA	SARPAVARAPU	SARIKA
RAMROOP	VISHA	SARWAN	PREMATEE

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**DENTAL COUNCIL OF TRINIDAD AND TOBAGO**  
**LIST OF REGISTERED DENTISTS AS AT 24 MARCH 2026**

<b>SURNAME</b>	<b>FIRST NAME</b>	<b>SURNAME</b>	<b>FIRST NAME</b>
SAUNDERS	RENATE	STEPHENS	JORDAN
SAWH	SHANE	STEWART	KRYSTLE-GAYE
SAYERS	ROGER	STRAKER	WARREN
SCIPIO	JOSHUA	STUART	PATRICE
SEALE	OVEL	SUDAN	KELSI
SEALEY	GERARD	SUEPAUL	DANE
SEALY	CURTIS	SUITE	VAUGHN
SEALY	SIMONE	SUKDEO	MICHELLE
SEBRO	TAMARA	SULIMAN	SAMIYAH
SEEBALACK	ARTHUR	SULIMAN	SIDDIQUE
SEEBERAN	INGRID	SULTAN-KHAN	JEMEL
SEECHERAN	RISHAD	SUPERSAD	ANDREAS
SEEDIAL	CHRISTOPHER	SUPERSAD	NIRVANA
SEEOBIN	RYAN	SURATSINGH	MEERA
SEEGULAM	KUMAR	SYNE	QAYSIR
SEEPERSAD	ROSHAN	TACKOOR	KURT
SEEPERSAD	SUSHILLA	TANG CHOON	ALLANA
SERRETTE	DESIREE	TAYLOR	FULASIADÉ
SEUNATH	SACHI	TEELUCKSINGH	PETAL
SEWALIA	VANESHA	TEIXEIRA	AMY
SHAAMA	FATIMA	THOMAS	CINDY
SHAAMA	FIAYAZ	THOMAS	KHAMATEE
SHAFE	FUNMILOLA	THOMAS	MARLON
SHARMA	ARAVINDA	THOMAS	SHENIEL
SHARMA	ASHVIN	THOMPSON	ABENA
SHARMA	NEHA	THORPE	MEAGAN
SHARMA	PRAVIN	TOPHA	SHARLEMAR
SHARMA	VALMIKI	TRESTRAIL	EMMA-ROSE
SHARPE	WENDY	TRIM	NIKOLA
SIEURAJ	ROBIN	TRIM	SHANIVA
SIEWDIAL	KIRAN	TUITT	KEVON
SIEWRATTAN	ANIL	TURNER	KATHERINE
SILOCHAN	DANE	VALENTINE	MARCUS
SINANAN	ANUSHKA	VOISIN	JERVAIS
SINANAN	NADIA	WAHTUSE	AFRYEA
SINGH	ARUNA	WALKER	NATALIA
SINGH	CAROLINE	WALLACE	BRIAN
SINGH	HEMA	WALLACE	ROBERT
SINGH	IVANA	WALTERS	JOHN
SINGH	KEVIN	WARD	GABRIELLE
SINGH	KRYSTAL	WARD	PATRICE
SINGH	ROMARIO	WARNER	JASON
SINGH	SANDRA	WEI	MARCUS
SINGH	SHARNA-KAY	WELLINGTON	REYAN
SINGH	SHIVANI	WHITE	KIRAN
SMITH	JOHN-ABE	WILKES	MIGNON
SMITH	KEISHA	WILLIAMS-ABDULLAH	ANGELA
SMITH	WILLIAM	WILSON	CHAEZAR
SONNYLAL	SACHIN	WISEMAN	ANGELIQUE
SOOKHAI	USHA	WOON SAM	SEAN
SOOKLAL	ARUNA	WOONSAM	LESLEY
SOOKLAL	VISHAM	WOONSAM	NEIL
SOOMAI	SUDESH	WRIGHT	ARLENE
SOUZA-OKPOFABRI	NIGEL	YORKE-METZGER	THERESA
ST. CLAIR	KERELLA-JOY	YOUNG	CHRISTOPHER
STANDRING	JOHN	YOUNG-NIEMEYER	STEPHANIE
STEELE	CELESTE	YUK LOW	RISA
STEELE	WARREN		
STEPHEN	LESLEY-ANN		



# CUNA CARIBBEAN INSURANCE

## Abridged Financial Statements

31 December 2025

(Expressed in Trinidad and Tobago Dollars)



### Independent auditor's report on the abridged financial statements

To the Shareholder of CUNA Caribbean Insurance Society Limited

#### Our opinion

In our opinion, the accompanying abridged financial statements of CUNA Caribbean Insurance Society 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 2025 comprise:

- the abridged statement of financial position as at 31 December 2025;
- 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.

www.pwc.com/tt

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue,  
Port of Spain, 100902, Trinidad and Tobago  
T: +1 868 299 0700

#### The audited financial statements and our audit report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated 18 March 2026.

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

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

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

#### Auditor's responsibility

Our responsibility is to express an opinion on whether the abridged 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'.

*PricewaterhouseCoopers*

Port of Spain  
Trinidad and Tobago, West Indies  
19 March 2026

### Abridged Statement of Financial Position

(Expressed in Trinidad and Tobago Dollars)

	As at 31 December	
	2025 \$	2024 \$
<b>Assets</b>		
Property, plant and equipment	649,352	1,274,790
Right of use asset	6,577,486	7,623,356
Intangible assets	12,872,562	12,481,949
Financial assets	501,272,657	454,922,236
Other assets	9,537,499	30,423,399
Taxation recoverable	3,100,884	3,100,884
Due from ultimate parent company	1,114,189	1,158,665
Due from related parties	2,752,668	232,170
Cash and cash equivalents	98,647,536	80,231,731
<b>Total assets</b>	<b>636,524,833</b>	<b>591,449,180</b>
<b>Equity and liabilities</b>		
<b>Equity</b>		
Stated capital	24,967,821	24,967,821
Contributed capital	87,587,430	87,587,430
Life surplus	357,509,640	305,795,440
<b>Total equity</b>	<b>470,064,891</b>	<b>418,350,691</b>
<b>Liabilities</b>		
Insurance contracts liabilities	109,468,184	112,358,124
Participating liabilities	22,813,765	22,082,000
<b>Total insurance contracts liabilities</b>	<b>132,281,949</b>	<b>134,440,124</b>
Reinsurance payable	401,182	409,960
Lease liabilities	8,300,629	9,779,779
Accounts payable	22,555,425	25,586,741
Due to ultimate parent company	2,850,953	2,835,990
Due to related parties	69,804	45,895
<b>Total liabilities</b>	<b>166,459,942</b>	<b>173,098,489</b>
<b>Total equity and liabilities</b>	<b>636,524,833</b>	<b>591,449,180</b>

The notes on pages 7 to 9 are an integral part of these abridged financial statements.

On 18 March 2026, the Board of Directors of CUNA Caribbean Insurance Society Limited authorised these abridged financial statements for issue.

  
STEPHEN FASULO Director

  
ANDRE GOINDOO Director

### Abridged Statement of Comprehensive Income

(Expressed in Trinidad and Tobago Dollars)

	Year ended 31 December	
	2025 \$	2024 \$
Insurance revenue	271,851,747	246,011,831
Insurance service expenses	(213,471,496)	(227,680,673)
Net expenses from reinsurance contracts held	(5,433,684)	(4,915,516)
<b>Insurance service result</b>	<b>52,946,567</b>	<b>13,415,642</b>
Interest income on amortised cost investments	21,049,429	19,664,636
Other investment income	616,906	509,338
Finance expenses from insurance contracts issued	(783,961)	(584,578)
Interest expense on participating liabilities	(731,765)	(627,000)
<b>Total finance expense from insurance</b>	<b>(1,515,726)</b>	<b>(1,211,578)</b>
<b>Net insurance and investment income</b>	<b>73,097,176</b>	<b>32,378,038</b>
Other income	11,078,383	10,479,640
Other operating expenses	(29,254,373)	(27,936,031)
<b>Profit before taxation</b>	<b>54,921,186</b>	<b>14,921,647</b>
Taxation	(3,206,986)	(2,764,463)
<b>Profit after taxation</b>	<b>51,714,200</b>	<b>12,157,184</b>
<b>Total comprehensive income attributable to parent</b>	<b>51,714,200</b>	<b>12,157,184</b>

The notes on pages 7 to 9 are an integral part of these abridged financial statements.

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## CUNA CARIBBEAN INSURANCE—CONTINUED

**Abridged Statement of Changes in Equity**

(Expressed in Trinidad and Tobago Dollars)

	Stated capital \$	Life surplus \$	Contributed capital \$	Total equity \$
<b>Period ended 31 December 2024</b>				
Balance as at 1 January 2024	24,967,821	290,401,350	87,587,430	402,956,601
IFRS 17 Prior Year Adjustment	--	3,236,906	--	3,236,906
Total comprehensive income for the year	--	--	12,157,184	12,157,184
Transfer to life surplus	--	12,157,184	(12,157,184)	--
<b>Balance as at 31 December 2024</b>	<b>24,967,821</b>	<b>305,795,440</b>	<b>87,587,430</b>	<b>418,350,691</b>
<b>Period ended 31 December 2025</b>				
Balance as at 1 January 2025	24,967,821	305,795,440	87,587,430	418,350,691
Total comprehensive income for the year	--	--	51,714,200	51,714,200
Transfer to life surplus	--	51,714,200	(51,714,200)	--
<b>Balance as at 31 December 2025</b>	<b>24,967,821</b>	<b>357,509,640</b>	<b>87,587,430</b>	<b>470,064,891</b>

The notes on pages 7 to 9 are an integral part of these abridged financial statements.

**Abridged Statement of Cash Flows**

(Expressed in Trinidad and Tobago Dollars)

	Year ended 31 December	
	2025 \$	2024 \$
<b>Cash flows from operating activities</b>		
Profit before taxation	54,921,186	14,921,647
Adjustments to reconcile profit before taxation to net cash from operating activities:		
Depreciation expense	2,795,758	2,885,402
Amortisation expense	2,641,512	2,742,589
ECL movement on financial assets	(4,087)	51,159
Write offs	--	50,769
Loss on disposal of PPE	173,418	--
Unrealised gain on equity	91,939	122,538
Change in participating liabilities	731,765	627,000
Unrealised loss(gain) on UTC	2,909	(2,273)
Change in insurance and reinsurance contracts	(2,898,718)	21,842,312
Change in other liabilities	(3,031,314)	(1,846,594)
Change in pension assets/tax recoverable/other assets	17,654,885	1,395,949
Change in due to parent company	14,962	(2,418,999)
Change in due from parent company	44,477	(680,492)
Change in due from subsidiary/related parties	(2,496,589)	1,688,296
Tax paid	(3,206,986)	(2,764,463)
<b>Net cash generated from operating activities</b>	<b>67,435,117</b>	<b>38,614,840</b>
<b>Cash flows from investing activities</b>		
Purchase of property, plant and equipment	(68,061)	(63,509)
Purchase of motor vehicle	(975,116)	(872,618)
Purchase of ROU	(263,023)	--
Purchase of software	(3,032,126)	(1,241,545)
Matured term deposits	165,026,444	80,727,707
Purchase of term deposits	(195,927,635)	(116,515,705)
Disposal of bonds	28,691,023	9,934,783
Purchase of bonds	(41,000,000)	(13,980,248)
Gain on disposal of PPE	8,332	--
Gain on disposal of shares	--	3,850
<b>Net cash used in investing activities</b>	<b>(47,540,162)</b>	<b>(42,007,285)</b>
<b>Cash flows from financing activities</b>		
Decrease in lease payment	(1,479,150)	(1,409,894)
<b>Net cash used in financing activities</b>	<b>(1,479,150)</b>	<b>(1,409,894)</b>
<b>Net increase/(decrease) in cash and cash equivalents for the year</b>	<b>18,415,805</b>	<b>(4,802,339)</b>
<b>Cash and cash equivalents, beginning of year</b>	<b>80,231,731</b>	<b>85,034,070</b>
<b>Cash and cash equivalents, end of year</b>	<b>98,647,536</b>	<b>80,231,731</b>
<b>Cash and cash equivalents represented by:</b>		
Cash in hand and at bank	65,353,792	50,705,368
Mutual funds	33,293,744	29,526,363
	<b>98,647,536</b>	<b>80,231,731</b>

The notes on pages 7 to 9 are an integral part of these abridged financial statements.

**Notes to the Abridged Financial Statements**

31 December 2025

(Expressed in Trinidad and Tobago Dollars)

**1 Incorporation and activities**

CUNA Caribbean Insurance Society Limited ("the Company") is incorporated in Trinidad and Tobago and is registered under the Insurance Act, 2018 to carry on long-term insurance business in Trinidad and Tobago. Its registered office is located at 11 Queen's Park East, Port of Spain. The Company is a wholly-owned subsidiary of CUNA Caribbean Holdings St. Lucia Limited, a Company incorporated in St. Lucia. CUNA Mutual Holding Company ("the Ultimate Parent") is incorporated in the United States of America.

**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 extracted directly from the Company's audited financial statements which are prepared in accordance with IFRS Accounting Standards. The abridged statement of financial position as at 31 December 2025 and the statements of 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 deemed material and necessary to present a true and fair view of the Company's performance.

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 the interpretations that are mandatory for the periods disclosed and which are relevant to the Company, have been adopted.

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

The full financial statements can be accessed at the Company's office during normal business hours.

**3 Functional and presentation currency**

Items in these abridged financial statements are measured using the currency of the primary economic environment in which the entity operates ("the functional currency"). These financial statements are presented in Trinidad and Tobago dollars, which is the Company's functional currency.

**Notes to the Abridged Financial Statements (continued)**

31 December 2025

(Expressed in Trinidad and Tobago Dollars)

**4 Related party transactions****a. Identity of related party**

The Company has a related party relationship with its parent, directors and key management personnel. A number of transactions have been entered into with related parties in the normal course of business.

**b. Related party transactions and balance****(i) Transactions for the period**

	2025 \$	2024 \$
Cost recovery	11,115,217	10,434,382
Software acquisition	(3,032,126)	(1,241,545)
Software upgrade expenses	(978,769)	(19,505)
Reinsurance premiums	(5,433,684)	(4,915,516)
Directors' fees	(104,639)	(87,447)

**(ii) Amounts due from/(to) ultimate parent, subsidiary company and related parties**

	2025 \$	2024 \$
Due from:		
Ultimate parent company:		
TruStage - Intercompany	1,114,189	1,150,174
- Software Upgrade	--	8,491
	<b>1,114,189</b>	<b>1,158,665</b>

**Related party - Receivables and prepaid expense**

CUNA Caribbean Insurance OECS Ltd	523,525	79,078
CUNA Caribbean Insurance Jamaica Ltd	2,229,143	153,092
	<b>3,866,857</b>	<b>1,390,835</b>

**Due From Ultimate Parent Company - Intercompany:**

Chargeback Quicklife Maintenance Fee	10,426	9,519
Annual Return	616	--
Bond Valuation	229	229
Guyana LPLS Claims	1,102,918	652,748
Audit of Life Assurance	--	487,678
	<b>1,114,189</b>	<b>1,150,174</b>

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## CUNA CARIBBEAN INSURANCE—CONTINUED

## Notes to the Abridged Financial Statements (continued)

31 December 2025

(Expressed in Trinidad and Tobago Dollars)

## 4 Related party transactions (continued)

## b. Related party transactions and balance(continued)

## (ii) Amounts due from/(to) ultimate parent, subsidiary company and related parties (continued)

	2025 \$	2024 \$
Due to:		
Re-insurance payable to ultimate parent company:		
TruStage	(401,182)	(409,960)
Ultimate parent company: TruStage- Intercompany	(2,850,953)	(2,835,990)
Related party - Creditors and accrued expenses;		
CUNA Caribbean Insurance OECS Ltd	(25,889)	(26,511)
CUNA Caribbean Insurance Jamaica Ltd	(43,915)	(19,384)
	<u>(3,321,939)</u>	<u>(3,291,845)</u>
Due To Ultimate Parent Company – Intercompany;		
Quicklife Maintenance Fee	13,580	12,220
Guyana LPLS Deposits	2,837,373	2,823,770
	<u>2,850,953</u>	<u>2,835,990</u>

## c. Transactions with key management personnel

In addition to their salaries, the Company also provides a non-cash benefit to key management personnel. The key management personnel compensation is as follows:

	2025 \$	2024 \$
Long-term employee benefits	1,016,534	911,313
Short-term employee benefits	15,316,940	14,030,726
Number of key management personnel	11	12

## 5 Contingent liabilities

The Company had no contingent liabilities as at 31 December 2025 (2024: Nil).

## 6 Subsequent events

There were no events subsequent to the Statement of Financial Position date which require adjustment to the balances or disclosures included within these abridged financial statements.



**CUNA CARIBBEAN INSURANCE**

 [www.cunacaribbean.com](http://www.cunacaribbean.com)

Savannah East, Third Floor,  
11 Queen's Park East, Port of Spain  
P.O. Box 193, Trinidad & Tobago, W.I.

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LOSS OF MARITIME LIFE (CARIBBEAN) LIMITED POLICY

CLAUDIA SEALEY-POTTS having made sworn declaration that Policy Number 236652 issued by MARITIME LIFE (CARIBBEAN) LIMITED on the life of Arthur Potts (deceased), has been lost and having made application to the Company for the death benefit of the policy, notice is hereby given that unless objection is raised within one month of the date thereof, the death benefit due will be paid.

Dated the 5th day of March, 2026.

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

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LOSS OF TATIL LIFE INSURANCE LIMITED POLICIES

PURSUANT to section 208 of the Insurance Act, 2018, the following policies were reported lost or destroyed:

<i>Name of Insured</i>	<i>Policy Number</i>
BEVERLEY PAUL-BAYNES ... ..	C00136661
ELIZABETH EDWARDS ... ..	C00108917
JUSTIN L. V. RAMPERSAD ... ..	U00103197
KARAN RAMCHUNE ... ..	C0078203
KARAN RAMCHUNE ... ..	C0078883
OSCAR H. FRANCOIS ... ..	N0739493
RAWLE R. RUSSELL ... ..	C00169187
ROBERT H. MITCHELL ... ..	T0012063
RODERICK K. CLARKE ... ..	T0026157

TATIL LIFE INSURANCE LIMITED

11, Maraval Road  
Port-of-Spain.

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PURSUANT to section 208 of the Insurance Act, 2018, the following policies were reported lost or destroyed:

<i>Name of Insured</i>	<i>Policy Number</i>
DA'JANIQUE BAPTISTE ... ..	U0097487
ETHELBERT G. GREENIDGE ... ..	N0893186
ETHELBERT G. GREENIDGE ... ..	N0818411
HARIDEO MAHABIR ... ..	C00134819
HARIDEO MAHABIR ... ..	C00128772
MANUEL C. SOSA ... ..	U0081675
ROGER C. WATSON ... ..	C00153221
SUSAN ALI ... ..	C00172187

TATIL LIFE INSURANCE LIMITED

11, Maraval Road  
Port-of-Spain.