



TRINIDAD AND TOBAGO GAZETTE

VOL. 64

Caroni, Trinidad, Thursday 8th May, 2025—Price \$1.00

No. 72

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APPOINTMENT AS OPPOSITION LEADER

IT IS HEREBY NOTIFIED for general information that Her Excellency the President, of the Republic of Trinidad and Tobago, under the provisions of section 83(2) of the Constitution of the Republic of Trinidad and Tobago, has appointed PENELOPE BECKLES M.P., as Leader of the Opposition, with effect from 6th May, 2025.

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

6th May, 2025.

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OFFICE OF THE PRIME MINISTER

SEPARATIONS

IN ACCORDANCE with the Director of Personnel Administration's Circular Memorandum No. E: 26/06, dated 25th August, 2006, the undermentioned notice is published for general information:

Retirements

Name	Rank of Officer	Ministry/Department	Date	Remarks
Mrs. Michelle Durham-Kissoon	Permanent Secretary	Ministry of Finance	10th March, 2026	Compulsory Retirement
Ms. Sonia Francis-Yearwood	do.	Ministry of Works and Transport	23rd April, 2026	do.
Mr. Kurt Meyer	do.	Office of the Prime Minister	31st July, 2026	do.
Ms. Jacqueline Charles	do.	Ministry of Education	10th September, 2026	do.
Mrs. Lenor Baptiste-Simmons	do.	Ministry of Social Development and Family Services	29th September, 2026	do.

PROBATE AND LETTERS OF ADMINISTRATION

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

- PROBATE of the Will dated the 14th day of March, 2018, of **BERYL WILLIAMS-MARCELLE** otherwise **BERYL WILLIAMS MARCELLE** of Mount Marie Village, Lower Scarborough, Tobago, who died on the 25th day of July, 2018, by **Peter O'Neil** of 20, Nigella Drive, La Florissante, d'Abadie, Arima, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **PEARL HORSFORD** otherwise **PEARL POLLARD** otherwise **MARGARET POLLARD** otherwise **MARGARET HORSFORD** otherwise **PEARL MARGARET HORSFORD** of 3, Kilgwyn Bay Road, Bon Accord, Tobago, who died on the 29th day of January, 2023, by **Lindy-Ann Patricia Horsford-Redman** of 4, Merchantman Avenue, Store Bay Local Road, Crown Point, Tobago, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **THEOPHILUS BOVELL** of Belle Garden, Tobago, who died on the 28th day of September, 1994, by **Rosetta Bovell** of 19, King Orange Avenue, Santa Rosa Heights, Arima, Trinidad, the legal personal representative of **Mildred Bovell**;
- PROBATE of the Will dated the 18th day of August, 2022, of **DARNLEY ALEXANDER ROMEO** otherwise **DARNLEY ROMEO** of Windward Main Road, Mount St. George, Tobago, who died on the 20th day of September, 2022, by **Basil Romeo** of the same place, and **Elma Romeo** of 212, Windward Main Road, Mount St. George, Tobago, the executors named in the Will;
- LETTERS OF ADMINISTRATION with Will dated the 20th day of June, 2018, annexed of the estate of **OMADATH BALIRAM MADOO** of 15, Sanctuary Villa Resort, Pleasant Prospect, Tobago, who died on the 10th day of September, 2021, by **Kimberly Radgman** of Light Pole No. 21, Darrell Spring Trace, Scarborough, Tobago, the lawfully appointed attorney of **Mary Ann Citko-Madoo** otherwise **Mary Ann Madoo**;
- LETTERS OF ADMINISTRATION of the estate of **CECIL ANTHONY BEAUBRUN** otherwise **ANTHONY BEAUBRUN** otherwise **CECIL BEAUBRUN** of 2, Pearl Gardens, Petit Valley, Diego Martin, Trinidad, who died on the 15th day of June, 2018, by **Giselle Beaubrun** otherwise **Giselle Marise Beaubrun** of 13, Palm Avenue, Lambeau, Tobago, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the 12th day of December, 2001, annexed of the estate of **SYDNEY LEWIS** of 1, Pond Road, Vistabella, San Fernando, Trinidad, who died on the 12th day of March, 2002, by **Craig Ron Lewis** otherwise **Craig Lewis** of the same place, one of the residuary devisees and/or legatees named in the Will;
- PROBATE of the Will dated the 28th day of May, 2021, of **INDRAWATTIE SIEW** of 34, Pierre Road, Charlieville, Chaguanas, Trinidad, who died on the 2nd day of May, 2022, by **Aneil Ramesar** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **WENDY HYACINTH PRINCE** otherwise **WENDY PRINCE** otherwise **WENDY HYACINTH SIMMONS** of 20A, Nile Street, Cocorite, St. James, Port-of-Spain, Trinidad, who died on the 23rd day of June, 2019, by **Shane Prince** otherwise **Shane Solomon Prince** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **PREMCHAND RAMCHARAN** of Light Pole No. 24, Calcutta Road No 2, Balmain, Couva, Trinidad, who died on the 19th day of July, 2024, by **Chanardaye Ramcharan** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **JAITON KHAN** of 88, Circular Street, Princes Town, Savana Grande, Trinidad, who died on the 26th day of September, 2023, by **Imtiaz Khan** of 12, Hart Street, San Fernando, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **GARY O'BRIEN** otherwise **GARY RAWLE O'BRIEN** of Light Pole No. 119, Saddle Road, Maraval, Diego Martin, Trinidad, who died on the 29th day of May, 2024, by **Troy O'Brien** otherwise **Troy Kerry O'Brien** of 119, Saddle Road, Maraval, Diego Martin, Trinidad, his brother and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CARL DAWSON EDWARDS** of 2, Robinson Lane, Damarie Hill, Guaico, Sangre Grande, Manzanilla, Trinidad, who died on the 12th day of November, 2021, by **Kevin David Balgaroo** of the same place, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **COLIN CHUNG** of 14, Sinanan Street, Vistabella, San Fernando, Trinidad, who died on the 3rd day of November, 2024, by **Stephanie Colleen Chung** of 13, Lothians Road, Princes Town, Savana Grande, Trinidad, his daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **OSWALD MAHON** of 22A, Cawnpore Street, St. James, Port-of-Spain, Trinidad, who died on the 6th day of April, 2018, by **Arlene Mahon** of the same place, his daughter and the person entitled to the estate;
- PROBATE of the Will dated the 13th day of May, 2022, of **CLEBERT BROOKS** of 1, Riverdale Park, Maraval, Diego Martin, Trinidad, who died on the 10th day of March, 2024, by **Gerry Brooks** of 2, Beaumont Ridge, Maraval, Diego Martin, Trinidad and **Ian Robin Brooks** of 13, Sydenham Avenue, St. Ann's, Trinidad, the executors named in the Will;
- PROBATE of the Will dated the 21st day of September, 2021, of **DEONARINE SEECHARAN** of 88, Evans Street, Curepe, Tacarigua, Trinidad, who died on the 3rd day of February, 2024, by **Ria Canday Seecharan** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CHAD HAINSLEY IMMANUEL PAUL** of 12, Cocorite Terrace, Cocorite, St. James, Port-of-Spain, Trinidad, who died on the 26th day of September, 2023, by **Zahryia Tianna Kerlisse Paul** of Building 12, Apartment 3A, Oasis Greens, Endeavour, Chaguanas, Trinidad, his daughter and one of the persons entitled to share in the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **RAJESH RUTHVEN RAM** otherwise **RUTHVEN RAJESH RAM** otherwise **RAJESH RAM** of 189, Torrib-Tabaquite Road, New Grant, Ortoire, Trinidad, who died on the 10th day of August, 2021, by **Sadee Sanichar-Ram** otherwise **Sadee Ram** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ROBERT EDWIN MILLINGTON** otherwise **ROBERT MILLINGTON** of 6, Broome Street, La Puerta Avenue, Diego Martin, Trinidad, who died on the 13th day of May, 2020, by **Tessa Millington** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 18th day of August, 2023, of **VERNON POLO** of 35, Mt. Pleasant Road, Forres Park, Claxton Bay, Pointe-a-Pierre, Trinidad, who died on the 19th day of June, 2024, by **Miguel Polo** of the same place, the sole executor named in the Will;
- PROBATE of the Will dated the 10th day of October, 2018, of **KRISHENDCHAND HOULASS** of 116, Fourth Street, Corinth Settlement, Ste. Madeleine, Naparima, Trinidad, who died on the 22nd day of December, 2021, by **Rodney Ramlakhan Houlass** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHARON THERESA DIAZ** otherwise **SHARON DIAZ** otherwise **SHARON T. DIAZ** otherwise **SHARON THERESA RYAN** of 6, Upper Abbe Poujade Street, Carenage, Diego Martin, Trinidad, who died on the 25th day of August, 2023, by **Derek Ryan** otherwise **Derek Christopher Ryan** of the same place, her lawful husband;
- PROBATE of the Will dated the 3rd day of July, 2008, of **HAROLD RAMCHARAN** of 37, Real Street, San Juan, St. Ann's, Trinidad, who died on the 29th day of January, 2019, by **Peter Ramcharan** and **Debra Ramcharan-Hernandez** both of the same place, the executors named in the Will;
- PROBATE of the Will dated the 23rd day of April, 2021, of **MEENA BAKSH** of 52, Southern Main Road, Enterprise, Chaguanas, Trinidad, who died on the 17th day of August, 2024, by **Patricia Johnson-Birch** of 14, Panco Lane, San Fernando, Trinidad, **Sandra Indar** of 14, St. John Street, *via* Tunapuna Road, Tunapuna, Tacarigua, Trinidad and **Sheryl Veronica Baksh** otherwise **Sheryl Baksh** of 52, Southern Main Road, Enterprise, Chaguanas, Trinidad, the executrixes named in the Will;
- PROBATE of the Will dated the 29th day of September, 2021, of **PATRICIA WALKER** of Building One, Apartment 2, Pioneer Road, Mount Hope, St. Joseph, Tacarigua, Trinidad, who died on the 20th day of October, 2022, by **Kathlene Stephen-Prospect** of 84, Ninth Street, Barataria, San Juan, St. Ann's, Trinidad the sole executrix named in the Will;
- PROBATE of the Will dated the 17th day of July, 2020, of **SHEILA SILOCHANI LALL** of 24, Eleanore Street, Chaguanas, Trinidad, who died on the 15th day of September, 2020, by **Floyd Algernon Neckles** of 47, Tumpuna Court, Arima, Trinidad, one of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **KHUSHWATTIE RAGHUBIR-REKHA** of 4, Cutucupano Road, Santa Cruz, San Juan, St. Ann's, Trinidad, who died on the 2nd day of September, 2022, by **Harold Rekha** otherwise **Harold Raka** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **MEENA MARAJH** of 39, Warner Street, Boston, Massachusetts, 02124, United States of America, who died on the 26th day of June, 2024, by **Shermela Marajh** of 1, Roland Cleveland Street, Malabar, Arima, Trinidad, his daughter and the only person entitled to the estate;
- PROBATE of the Will dated the 25th day of April, 2014, of **JOSEPH FARAH** otherwise **JOSEPH SOLOMON FARAH** of 10, Byron Place, Larchmont, New York, 10538, United States of America, who died on the 9th day of October, 2019, by **Mercedes Farah** of 134, Stuart Road, Westmoorings, Carenage, Diego Martin, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 14th day of April, 1996, of **JOSEPH HORSFORD** of Light Pole No. 54, Phillip Charles Road, Petit Valley, Diego Martin, Trinidad, who died on the 31st day of January, 2006, by **Edward Paul Hosford** of 72, Santa Cruz Old Road, San Juan, St. Ann's, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **PETER GORDON MC INTYRE** of 29c, Upper La Seiva Road, Maraval, Diego Martin, Trinidad, who died on the 17th day of June, 2023, by **Lorna Dian Mc Intyre** of Light Pole No. 29c, Upper La Seiva Road, Maraval, Diego Martin, Trinidad, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ALLISON JOSEPHINE WAITHE** otherwise **ALLISON JOSEPHINE WHAITES** otherwise **ALLISON WAITHE** otherwise **ALLISON CHARLES** of 45, Gannet Drive, Bon Air Gardens, Arouca, Tacarigua, Trinidad, who died on the 26th day of November, 2011, by **Leslienn Waithe** and **Lystra Waithe** both of the same place, her daughters and the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **KANHAI NARESH MOTIE** otherwise **NARESH K. MOTIE** otherwise **KANH MOTIE** of Light Pole No. 51, Boodoo Street, El Dorado, Tunapuna, Tacarigua, Trinidad, who died on the 29th day of May, 2022, by **Sarika Motie-Mahabir** of 52, Back Street, Tunapuna, Tacarigua, Trinidad, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the 24th day of April, 2008, annexed of the estate of **GEORGE DORNIER GOMEZ** of 87, Cedar Avenue, Bayshore, Westmoorings, Diego Martin, Trinidad, who died on the 7th day of May, 2015, by **Lisa-Maria Llanos** of 64, Nina Drive, Westmoorings By The Sea, Carenage, Diego Martin, Trinidad, one of the residuary beneficiary named in the Will;
- PROBATE of the Will dated the 29th day of August, 2014, of **RUBY SALLION** of Light Pole No. 52c, Winnie Mohammed Road, Diego Martin, Trinidad, who died on the 30th day of May, 2024, by **Carolyn Sallion-Love**, of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **BHIM JOHN** of 17, Streatham Lodge Road, Tunapuna, Tacarigua, Trinidad, who died on the 30th day of September, 2023, by **Pamela John** of 20, Tanager Drive, Ibis Gardens, Caroni, Trinidad, his lawful widow and relict;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **INDRA PIAREE THOMPSON** otherwise **INDRA THOMPSON** of 16, Roselle Crescent, Orchard Gardens, Chaguanas, Trinidad, who died on the 16th day of December, 2019, by **George Michael Thompson** otherwise **George Thompson Jnr.** of the same place, her lawful husband;
- PROBATE of the Will dated the 6th day of January, 2019, of **FITZROY ERIC PRENTICE** of 1915, Art De Coteau Avenue, Phase II, La Horquetta, Arima, Trinidad, who died on the 25th day of May, 2023, by **Natalie Diahann Prentice** of Light Pole No. 3, La Platta Circular, K P Lands, Valencia, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **FLORA LA MOTTE** of 15, Mc Donald Street, Woodbrook, Port-of-Spain, Trinidad, who died on the 3rd day of June, 2021, by **Victor La Motte** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the 3rd day of April, 2013, of **ENA SMITH** of 13, Corinth Settlement, Ste. Madeleine, Naparima, Trinidad, who died on the 7th day of October, 2021, by **Dianne Saunders** of Lot No. 233, 9, Sunset Crescent, Bay View, La Romaine, Naparima, Trinidad, one of the residuary devisees and/or legatees named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **LOUISE CUMBERBATCH-GEORGE** otherwise **LOUISE ADASHA CUMBERBATCH** otherwise **LOUISE ADASHA CUMBERBATCH-GEORGE** of 38, Esmeralda Gardens, Hassarath Road, Cunupia, Trinidad, who died on the 23rd day of January, 2021, by **Atiya Lynessia Adanna Alleyne** of 90, Royal Park Avenue, Penco Lands, Longdenville, Chaguanas, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ANGELA PARIAG** of 14, Petra Avenue, Plaisance Park, Pointe-a-Pierre, Trinidad, who died on the 7th day of September, 2016, by **Angelene Rosanne Pariag** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MELISSA SONJA CHARLES** otherwise **MELISSA CHARLES** of 216, Plover Crescent, La Horquetta, Arima, Trinidad, who died on the 26th day of November, 2014, by **Brandon Allister Barrow** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 16th day of December, 2022, annexed of the estate of **ZENORA RAFIQUE** of 14, 15 and 16 Orchid Drive Off Rodney Road, Endeavour, Chaguanas, Trinidad, who died on the 15th day of May, 2024, by **Bari Aga Jr. Rafique** otherwise **Bari Rafique** of Lot 3A, Soogrim Street, Endeavour, Chaguanas, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 8th day of September, 2019, of **GLORIA ETWARIE SINANAN** of 53, Church Street East, La Romain, Naparima, Trinidad, who died on the 12th day of June, 2024, of **Seeta Sinanan-Ramnarine** of 552, Kathleen Crescent, Block 4, Palmiste, Naparima, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ALLEYNE PAUL FELIX** of 7, Mon Plasir Riverside Road, Cunupia, Trinidad, who died on the 17th day of February, 2025, by **Manantra Gopichandsingh-Felix** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **JOAN DAVID** of 22, Bay Road, Marabella, Naparima, Trinidad, who died on the 15th day of June, 2024, by **Darrieux Deryck Lewis** of the same place, her son and the only person entitled to her estate;
- PROBATE of the Will dated the 12th day of December, 1994, of **ROY GOPAUL GOSINE** of 156, Rushworth Street East, San Fernando, Trinidad, who died on the 1st day of May, 2015, by **Anil Roy Gopaul Gosine** of Lot No. 828, Kenneth Avenue, Gulf View, La Romain, Naparima, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **YAMDEO HARRICHARAN** of 304, Cipero Road, Friendship Village, San Fernando, Trinidad, who died on the 12th day of May, 2024, by **Dhanmattie Sewnarine-Harricharan** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 26th day of June, 2020, of **CECIL ANTHONY CHRISTIAN** of Post Office 9, William Street, Champ Fleurs, St. Ann's, Trinidad, who died on the 19th day of May, 2021, by **Jan Margaret Christian** otherwise **Jan Christian** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 4th day of February, 2021, of **WINSTON STERLIN HAMILTON** otherwise **WINSTON STERLING HAMILTON** of 20, Samuel Cooper Trace, Indian Walk, Moruga, Trinidad, who died on the 4th day of August, 2024, by **Anthony Quintin Cazeau** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RAMLOCHAN RAMKHALAWAN** of 7, Lutchman Avenue, Reform Village, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 24th day of August, 2020, by **Drupattie Ramkhalawan** otherwise **Droptatee Ramkhalawan** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 25th day of June, 2010, of **KESARIA RAMROOP** otherwise **KISSARIA RAMROOP** of 38, Caratal Road, Bonne Aventure, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 26th day of June, 2010, by **Sita Chaitoo** of 6, Ramnarine Avenue, Caratal Road, Gasparillo, Pointe-a-Pierre, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SIURAGI JAGROO** otherwise **SURAJIE JAGROO** of 227, Southern Main Road, Warrenville, Cunupia, Trinidad, who died on the 4th day of May, 2016, by **Dhanwantree Marie Jagroo Asgarali** of 30, Southern Main Road, Cunupia, Trinidad, her sister and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **GARVIN ADRIAN LONEY** otherwise **GARVIN LONEY** of 181, Kitchener Avenue, 3rd Avenue, Barataria, San Juan, St. Ann's, **Kern Adrian Loney** otherwise **Kern Loney** of the same place, his son and the only person entitled to the estate;
- PROBATE of the Will dated the 5th day of April, 2005, of **GLORIA CARMEN STEELE** of 3, Benbow Drive, Westmoorings By the Sea, Carenage, Diego Martin, Trinidad, who died on the 26th day of May, 2024, by **Mary Jean De Verteuil** of 24, Laburnam Avenue, Petit Valley, Diego Martin, Trinidad, the sole executrix named in the Will;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION with Will dated the 2nd day of January, 2007, annexed of the estate of **LORETTA RICHARDSON** otherwise **LORETTA ANESTA RICHARDSON** of Light Pole No. 52, William Street, Arouca, Tacarigua, Trinidad, who died on the 23rd day of June, 2014, by **Vernon Richardson** of the same place, the lawfully appointed attorney of **Wilrow Richardson** otherwise **Willrow Richardson**;
- LETTERS OF ADMINISTRATION of the estate of **LATISHA HEADLEY** of Lot 11, Crystal Villas, Diamond Vale, Diego Martin, Trinidad, who died on the 20th day of October, 2014, by **Jean Headley** of the same place, her mother and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **NICOLE JACOB** otherwise **NICOLE MICHELLE SMART** of 50, Southern Main Road, Pepper Village, Fyzabad, Siparia, Trinidad, who died on the 2nd day of August, 2021, by **Massey Jacob** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **ROOSEVELT NEVILLE JACK** otherwise **ROOSEVELT JACK** of 24, Almond Boulevard, Caribview Development, Arima, Trinidad, who died on the 16th day of June, 2020, by **Vivien Jack** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **YVETTE REGIS-PIERRE** of 632, Nautilus Circular, Bon Air West, Arouca, Tacarigua, Trinidad, who died on the 9th day of September, 2022, by **Le-Roy Pierre** of the same place, her lawful husband;
- PROBATE of the Will dated the 8th day of January, 2022, of **EUGENE MANWARREN** of 15, Third Street East, De La Marre Avenue, Trincity, Tacarigua, Trinidad, who died on the 5th day of September, 2023, by **Wendy Chasseau** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **AIDEN RORY WARRICK** of 287, Seaview Ridge, Plaisance Park, Pointe-a-Pierre, Trinidad, who died on the 7th day of May, 2024, by **Carol Warrick** of 23, Sea View Drive, Battoo Lands, Marabella, Naparima, Trinidad, his grandmother and the only person entitled to the estate;
- PROBATE of the Will dated the 25th day of April, 2015, of **ALBERT SAMUEL THOMPSON** of Pencoe Trace, Longdenville, Chaguanas, Trinidad, who died on the 25th day of December, 2021, by **Joy Sampson** of 487, North 19th Street, Edinburgh 500, Chaguanas, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION with Will dated the 10th day of March, 2000, annexed of the estate of **VERONICA CHARLES** of 12E Street, Fanny Village, Point Fortin, La Brea, Trinidad, who died on the 10th day of August, 2008, by **David Charles** of 9A, Mausica Lands, Arima, Trinidad, the lawfully appointed attorney of **Don Charles**;
- LETTERS OF ADMINISTRATION of the estate of **HAYDEN DARRYL MOORE** otherwise **HAYDEN MORE** of Light Pole No. 54, Hindustan Trace, Arouca, Tacarigua, Trinidad, who died on the 5th day of September, 2019, by **Mercedes Janhaye Moore** and **Melania Jaunelle Moore** both of 43, Cleaver Road, Arima, Trinidad, his daughters and the only persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **JANET MARY ENID DATE BERNARD** of 1023, Deta Road, Mississauga, Ontario, L5E 2R4, Canada, who died on the 2nd day of May, 2023, by **Carole Rovedas** of 7, Sunny Place, Cascade, St. Ann's, Trinidad, the lawfully appointed attorney of **Brent Date**;
- LETTERS OF ADMINISTRATION of the estate of **DWAYNE MOLLIGAN** otherwise **DWAYNE CHRISTOPHER MOLLIGAN** of Light Pole No. 38, Upper Tunapuna Road, Tunapuna, Tacarigua, Trinidad, who died on the 12th day of March, 2022, by **Rachel Molligan** of 2, Timothy Street, Arouca, Tacarigua, Trinidad, his lawful widow and relict;
- PROBATE of the Will dated the 19th day of October, 2021, of **FRANCIS DAVID CHOW QUAN** otherwise **FRNCIS CHOW QUAN** of 10B/c, Sydenham Avenue, St. Ann's, Trinidad, who died on the 7th day of January, 2023, by **Francis Christopher Chow-Quan** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ALICE THOMPSON** of 1538, Southern Main Road, Cochrane Village, Guapo, Point Fortin, La Brea, Trinidad, who died on the 13th day of April, 2019, by **Wayne English** otherwise **Wayne Theodore English** of 90, Parrylands Village, Guapo, Point Fortin, La Brea, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MAXIME OSBORNE** of 1416, Payne Avenue, Libertville, Rio Claro, Charuma, Trinidad, who died on the 24th day of November, 2023, by **Yajaira Del Valle Milano Aguilar** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION with Will dated the 6th day of March, 1992, annexed of the estate of **PATRICIA GLORIA ANNANDSINGH** of 4, Success Drive, St. Lucien Road, Diego Martin, Trinidad, who died on the 27th day of January, 2024, by **Lisa Awai** of 6B, Sunset Ridge, Arielle Gardens, School Street, Carenage, Diego Martin, Trinidad, one of the residuary devisees named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHAM PARTAP** of 24C, Ghandi Village, Debe, Naparima, Trinidad, who died on the 24th day of March, 2022, by **Margaret Partap** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **MOHAMMED RAMJOHN** of 34A, Samai Trace, Debe, Naparima, Trinidad, who died on the 17th day of April, 2024, by **Shyam Mohammed** of the same place, his son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 20th day of May, 2022, of **AFTAB MOHAMMED** of 837, Kenneth Avenue, Gulf View East, La Romain, Naparima, Trinidad, who died on the 8th day of June, 2022, by **Joy Delores Mohammed** otherwise **Joy D. Mohammed** otherwise **Joy Mohammed** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ULYSSES TAITT** of 7A, Gay Thomas Street, Thick Village, Siparia Road, Fyzabad, Siparia, Trinidad, who died on the 14th day of April, 2022, by **Esther Marine Taitt-Alexander** otherwise **Esther Maureen Taitt-Alexander** of 12, Westbury Park, Johnson Street, Gasparillo, Pointe-a-Pierre, Trinidad, his niece and one of the persons entitled to share in the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION *de bonis non* with Will dated the 11th day of April, 1998, annexed of the estate of **ROLAND MEETOO** otherwise **ROLAND METOO** of Point Radix Road, Ortoire Village, Mayaro, Guayaguayare, Trinidad, who died on the 19th day of October, 2010, by **Michelle Metoo** of 4, Popwell Drive East, Rest House Village, Mayaro, Guayaguayare, Trinidad, the legal personal representative of **Sanicharry Paysie Meetoo**;
- PROBATE of the Will dated the 11th day of October, 2017, of **CALVIN MC SHINE-JONES** otherwise **CALVIN RODERICK MCSHINE-JONES** otherwise **CALVIN R. MCSHINE-JONES** otherwise **CALVIN MCSHINE-JONES** otherwise **CALVIN Roderick Patrick McShine-Jones** otherwise **CALVIN PATRICK MCSHINE-JONES** of 96, Store Bay Local Road, Bon Accord, Tobago, who died on the 1st day of February, 2025, by **Lisa Bento** of Villa 9, Le Boix Villas, Maraval, Diego Martin, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 29th day of April, 2014, of **JANICE ANETTA NERO** of 34, Upper Bushe Street, Maitigual, San Juan, St. Ann's, Trinidad, who died on the 9th day of July, 2019, by **Latisha Nero** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **INDARJIT RAMKISSOON** of 5, Coronation Street, Aranguez, San Juan, St. Ann's, Trinidad, who died on the 17th day of January, 2022, by **Rajiv Ramkissoon** of the same place, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **EVRISS DESPOT** of 471, Dauchaussee Trace, Charming Village, Erin, Bueno Ayres, Erin, Trinidad, who died on the 18th day of March, 2022, by **Daneish Bisaal Despot** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MALA SOLOMON** of 237, Salazar Trace, Point Fortin, La Brea, Trinidad, who died on the 22nd day of March, 2020, by **Shaliema Solomon** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **RALPH MAHARAJ** of Lot No. 468, 20th Street, Edinburgh 500, Chaguanas, Trinidad, who died on the 27th day of October, 2017, by **Debica Maharaj** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 26th day of February, 2010, of **SHERMAN SMITH** of 7, Dahlia Road, Macoya, Tacarigua, Trinidad, who died on the 22nd day of January, 2024, by **Cherylann Smith** of 13, Pomegranate Avenue, Santa Rosa Heights, Arima, Trinidad, one of the executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RAMKISSOON KALICHARAN** of 1959, Mc Graw Avenue, Bronx, New York, 10462, United States of America, who died on the 25th day of May, 2022, by **Umatiee Ramkissoon** of Light Pole No. 56, Sawalla Street, Caroni, Trinidad, his lawful widow and relict;
- PROBATE of the Will dated the 31st day of January, 1997, of **DOROTHY LENORA WESTON** otherwise **DOROTHY WESTON** of 3, Allan Street, Diego Martin, Trinidad, who died on the 13th day of February, 2021, by **Brenda Reid** of 14, Archer Street, Belmont, Port-of-Spain, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RAYMOND CHINAPOO** otherwise **RAYMOND STEPHEN CHINAPOO** of 3A, Damain Street, Woodbrook, Port-of-Spain, Trinidad, who died on the 12th day of October, 2023, by **Glenda Murray** of the same place, his widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **BARRAT BEDASSIE** of 104–09, 101 Avenue, Apartment 2F, Ozone Park, Borough of Queens, New York, 11416, United States of America, who died on the 3rd day of September, 2017, by **Ramratee Bedassie** of 29, Lalbeharry Trace Extension 2, Debe, Naparima, Trinidad, widow and relict;
- PROBATE of the Will dated the 10th day of July, 2015, of **DEBORAH VIOLA GONZALES** of 120, Lalloo Trace, Off Chin Chin Road, Cunupia, Trinidad, who died on the 27th day of August, 2015, by **Chennel Gonzales** of the same place, the sole executrix;
- PROBATE of the Will dated the 8th day of August, 2018, of **BELINDA NANDANLAL** of 33A, Bisram Avenue, Mc Sween Road, Tableland, Ortoire, Trinidad, who died on the 28th day of April, 2024, by **Alexx Nandanlal** of 11th Avenue, Tableland, Ortoire, Trinidad, the sole executor named in the Will;
- PROBATE of the Will dated the 19th day of November, 2021, of **HAMEEL KHAN** of 29, Tanager Drive, Ibis Gardens, Caroni, Trinidad, who died on the 24th day of November, 2021, by **Abdul Muhaymin Shameel Khan** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION with Will dated the 10th day of November, 1975, annexed of the estate of **POMIDA MOHAMED** of 374, Reform Junction, Palmyra, Naparima, Trinidad, who died on the 18th day of July, 2005, by **Imtiaz Mohammed** of the same place, the legal personal representative of **Sorab Mohammed**;
- LETTERS OF ADMINISTRATION of the estate of **VERNA RICHARDS** of Light Pole No. 60, Warren Road, Point Ligoure, Point Fortin, La Brea, Trinidad, who died on the 4th day of May, 2018, by **Trisha Veronica Richards-Huyghue** of TNA Road No. 1, Point Ligoure, Point Fortin, La Brea, Trinidad, her daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of estate of **WILFRED SEALY** of 5, Warden Road, Point Ligoure, Point Fortin, La Brea, Trinidad, who died on the 7th day of January, 2021, by **Hazel Sealey** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 19th day of February, 2004, of **SOOKIA TAKELAL** of 115, Second Street, New Settlement, Dow Village, California, Couva, Trinidad, who died on the 21st day of January, 2023, by **Vishnu Takelal** of 27, Capildeo Block, Couva, Trinidad, the executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **HARRYRAM MACK** of Light Pole No. 2, Fernando Lane, Esmeralda Road, Cunupia, Trinidad, who died on the 16th day of August, 2019, by **Suresh Mack** of the same place, his son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 26th day of August, 2021, of **MARIA MISSETTE-PERMELL** of 30, Chestnut Avenue, Union Hall, Cross Crossing, San Fernando, Trinidad, who died 30th day of July, 2022, by **Anthony Kareem Byer** of the same place, the sole executor named in the Will;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- PROBATE of the Will dated the the 24th day of November, 2024, of **RISHI BANDO** of 145, Eastern Main Road, Curepe, Tacarigua, Trinidad, who died on the 19th day of December, 2024, by **Verindra Ramroop** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **GRAFTON HUGGINS** of Light Pole No. 62, Rampersad Trace, *via* Sangre Grande, Vega De Oropouche, Matura, Trinidad, who died on the 10th day of December, 2010, by **Angela Aleena Ali** otherwise **Angela Huggins Ali** of Sankar Lane, Chickland Road, Caparo, Chaguanas, Trinidad and **Errol Huggins** otherwise **Errol Grafton Huggins** of 12, Rampersad Trace, *via* Sangre Grande, Vega De Oropouche, Matura, Trinidad, his daughter and son respectively and two of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the the 31st day of January, 1993, annexed of the estate of **LUCIANO REYES** of 5, Lopinot Settlement, *via* Arouca, Tacarigua, Trinidad, who died on the 21st day of October, 1998, by **Imelda Hernandez-Rampersad** otherwise **Imelda Rampersad** of 99B, First Crescent Avenue, Oropune Gardens, Piarco, Tacarigua, Trinidad, one of the residuary devisees and/or legatees named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **DOLLY BISSOO-SEENARINE** otherwise **DOLLIE** otherwise **DOLLY SEENARINE** of 162A, Lalbeharry Trace, Monkey Town, Barrackpore, Naparima, Trinidad, who died on the 3rd day of November, 2002, by **Teemul Siewnarine** otherwise **Teemul Seenarine** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **BEEKRAM MATTOO** of 15, Rodney Trace, Las Lomas No. 2, Cunupia, Trinidad, who died on the 27th day of February, 2024, by **Alice Sieusaran-Mattoo** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **KHUBLAL SAMAROO** of 89, Boodoosingh Road, Rousillac, La Brea, Trinidad, who died on the 19th day of November, 2023, by **Randy Samaroo** of the same place, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **GERALD MATTHEWS** of 5, Richard Trace, Tumpuna Road, Arima, Trinidad, who died on the 28th day of October, 2024, by **Christine Matthews** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ALDWYN RAYMOND THOMAS** of Apartment 1f, Building 24, Sullivan Drive, Cypress Hills, Union Hall, San Fernando, Trinidad, who died on the 22nd day of January, 2025, by **Venese Martha Vargas-Thomas** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 8th day of November, 2022, of **VERNON ANTHONY SULLIVAN** otherwise **VERNON SULLIVAN** of 7, Tumpuna Court, Arima, Trinidad, who died on the 1st day of February, 2025, by **Shelley-Ann Verlene Angela Duncan** otherwise **Shelley-Ann Duncan** of Lot No. 217, Cashew Loop, The Crossings, Arima, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHAM SOOKDEO RAMNARINE** of Light Pole No. 66, Esmeralda Road, Cunupia, Trinidad, who died on the 5th day of June, 2018, by **Zita Ramnarine** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **BISSOONDATH MAHABIR** of 160, Tabaquite Road, Rio Claro, Charuma, Trinidad, who died on the 6th day of September, 2010, by **Sandra Mahabir** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION *de bonis non* with Will dated the 25th day of August, 1989, annexed of the estate of **GEORGE SIERAM RAMPERSAD** otherwise **GEORGE RAMPERSAD** of 4, Grenada Avenue, Federation Park, Port-of-Spain, Trinidad, who died on the 3rd day of August, 2005, by **Michael Alan Rampersad** and **Ronald Mark Rampersad** of both of the same place, the legal personal representatives of **Marilyn Rampersad** otherwise **Marilyn Carolla Rampersad**;
- LETTERS OF ADMINISTRATION of the estate of **TAKURPERSAD SUCHIT** of 5, Bay Road Extension South, Orange Valley, Couva, Trinidad, who died on the 11th day of February, 2025, by **Basdaye Suchit** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **RIENZI RAMPERSAD** of 158, Penal Rock Road, Penal, Siparia, Trinidad, who died on the 26th day of October, 2022, by **Julie Rampersad** otherwise **Julie Vidalis** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **SUGRIM MANO** otherwise **SOOGRIM MANO** of 128, Cipero Road, Golconda Village, *via* San Fernando, Trinidad, who died on the 10th day of August, 2001, by **Lorraine Singh** of 42, Cipero Road, Retrench Village, Cross Crossing, San Fernando, Trinidad, his daughter and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION *de bonis non* of the estate of **NIRMALA MANO** of 128, Golconda Village, Cross Crossing, San Fernando, Trinidad, who died on the 4th day of August, 2018, by **Lorraine Singh** of 42, Cipero Road, Retrench Village, Cross Crossing, San Fernando, her daughter and the only person entitled to the estate;
- PROBATE of the Will dated the 27th day August, 2020, of **PAUL GOUR** of 253, Olivine Avenue, Bon Air West, Arouca, Tacarigua, Trinidad, who died on the 29th day of May, 2021, by **Timothy Mark Gour** of the same place, one of the executors named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **MANRAJ ROHAN MANO** otherwise **ROHAN MANRAJ MANO** of 128, Golconda Village, Cipero Road, San Fernando, Trinidad, who died on the 19th day of March, 2023, by **Lorraine Singh** of 42, Cipero Road, Retrench Village, Cross Crossing, San Fernando, Trinidad, his sister and the only person entitled to the estate;
- LETTERS OF ADMINISTRATION of the estate of **GEORGE CYRIL WILSON** of Light Pole No. 196, Brickfield Village, Waterloo Road, Carapichaima, Chaguanas, Trinidad, who died on the 26th day of April, 2015, by **Clearence Wilson** of Light Pole No. 170, Brickfield Village, Waterloo, Carapichaima, Chaguanas, Trinidad, his son and one of the persons entitled to share in the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **JANET REYES** of Apartment 2, Third Street West, De La Marre Avenue, Trincity, Tacarigua, Trinidad, who died on the 23rd day of September, 2023, by **Keeley Jose-Ann Reyes** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **POORAN PARTAP** of Light Pole No. 3, Arena Dam Road, San Raphael, Brazil, San Raphael, Trinidad, who died on the 23rd day of December, 2022, by **Deokie Lalchan** of the same place, his sister and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 23rd day of February, 2022, of **AVAR BROWN** of 127, Torrib-Tabaquite Road, New Grant, Princes Town, Savana Grande, Trinidad, who died on the 28th day of December, 2023, by **Avaria Niseelle Niles** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHANTI CHOON** otherwise **SANTIE CHOON** of 62, Waterloo Road, Perseverance Village, Couva, Trinidad, who died on the 18th day of March, 2023, by **Danraj Choon** of the same place, her brother and the only person entitled to the estate;
- PROBATE of the Will dated the 25th day of July, 2019, of **MARTIN BHANDATH RAMSUMAIR** otherwise **MARTIN RAMSUMAIR** of 5, Freeport Mission Road, Freeport Junction, Freeport, Chaguanas, Trinidad, who died on the 25th day of January, 2021, by **Sunita Sharda Ramsumair** of 25, Abass Ali Street, Waterloo Road, Carapichaima, Chaguanas, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 31st day of March, 2022, of **ELDORA ELMINA BOURNES** of 136, Solomon Street, Cedar Hill Village, Princes Town, Savana Grande, Trinidad, who died on the 19th day of May, 2024, by **Wendell Oral Bournes** otherwise **Wendell Bournes** of the same place, the sole executor named in the Will;
- PROBATE of the Will dated the 17th day of November, 2020, of **CYNTHIA BALBOSA-WOODLEY** otherwise **CYNTHIA BERNADINE BALBOSA-WOODLEY** of 31C, Monteil Road, Pepper Village, Fyzabad, Siparia, Trinidad, who died on the 16th day of December, 2020, by **Anna Nicole Burtley** of 9, Poco Alley, Erin Road, Siparia, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **RENEE CHENZIRA ZITA CURTIS** of 46, Palmiste Main Road, Longdenville, Chaguanas, Trinidad, who died on the 12th day of January, 2019, by **Windsor Warren Frederick** of 9, Sunset Drive, Enterprise, Chaguanas, the statutory guardian of **Akili Nikhil Curtis** and **Neliah Imani Radha Curtis**;
- PROBATE of the Will dated the 2nd day of April, 2004, of **SIEWSANKAR BRIDGLAL** otherwise **SIEW SANKAR BRIDGLAL** of 3B, Coora Branch Road 2, Siparia, Trinidad, who died on the 19th day of January, 2022, by **Lelautie Bridglal** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **BRANDON KHAN** otherwise **BRANDON KIRAN KHAN** of 19, Jubilee Street, Aranguez, San Juan, St. Ann's, Trinidad, who died on the 29th day of June, 2023, by **Shazard Khan** of the same place, his father and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 19th day of January, 2017, of **CEREPAL ENDAL** of 84, Gilbert Street, Felicity, Chaguanas, Trinidad, who died on the 21st day of August, 2021, by **Mukesh Sanjay Endal** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CHERYL-ANN PATRICIA SARANTAKOS** otherwise **CHERYL ANN PATRICIA SARANTAKOS** otherwise **CHERYL-ANN SARANTAKOS** otherwise **CHERYL ANN SARANTAKOS** otherwise **CHERYL SARANTAKOS** of 247, Southern Main Road, Montrose, Chaguanas, Trinidad, who died on the 17th day of July, 2020, by **George Sarantakos** of 15, Mt. Hope Road, San Juan, St. Ann's, Trinidad, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION with Will dated the 26th day of May, 2011, annexed of the estate of **NAZMEEN ALI** of 11, Grenada Avenue, Federation Part, St. Clair, Port-of-Spain, Trinidad, who died on the 30th day of December, 2021, by **Joyce Ali** otherwise **Joyce Elispeth Ali** otherwise **Joyce E. Ali** of the same place, the sole surviving residuary beneficiary named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ELVA STEWART-TOUSSAINT** of 24, SWWTU Avenue, Real Spring, Valsayn, Tacarigua, Trinidad, who died on the 24th day of January, 2018, by **Simon Thomas Toussaint** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **DOREEN ANITA TELESFORD** otherwise **ANITA DOREEN TELESFORD** otherwise **ANITA TELESFORD** of 26, Siewnarine Road, Kelly Gardens, Kelly Village, Caroni, Trinidad, who died on the 20th day of December, 2019, by **Kester Andrew Telesford** of the same place and **Kerry-Ann Anika Telesford** of 286, Cocoa Crescent, The Crossings, Tumpuna Road, Arima, Trinidad, her son and daughter respectively and two of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MARLON RAWLINS** of 11, Baker Trace, Guaico, Sangre Grande, Manzanilla, Trinidad, who died on the 2nd day of April, 2023, by **Rhoda C. Francis** otherwise **Rhoda Camille Francis** otherwise **Rhoda Francis** of the same place, the surviving cohabitant;
- PROBATE of the Will dated the 13th day of July, 2022, of **HILLAN JANUARIUS AARON** otherwise **HILLAN AARON** of Light Pole No. 24, Bagatelle Road, San Juan, St. Ann's, Trinidad, who died on the 3rd day of October, 2023, by **Jean Juliana Banfield** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHIVAN PREMNATH RAMDHANIE** of 182, Main Road, Gran Couva, Couva, Trinidad, who died on the 3rd day of October, 2018, by **Savitri Roopchand** of the same place, his mother and only person entitled to the estate;
- PROBATE of the Will dated the 13th day of May, 2008, of **STEVE BERNARD** of 56, Malibu Crescent, Harmony Hall, Marabella, Naparima, Trinidad, who died on the 4th day of November, 2016, by **Jennifer Bernard** of the same place, his lawful widow and relict;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION of the estate of **SUSAN PIARALAL-RAGOOBAR** otherwise **RAQUEL-ANN SUSAN PIARALAL** otherwise **RAQUEL ANN SUSAN PEARALAL** otherwise **RAQUEL ANN SUSAN RAGOOBAR** otherwise **SUSAN PIARALAL RAGOOBAR** of 95, Basalt Road, Demerara Heights, Arima, Trinidad, who died on the 17th day of July, 2022, by **John Isiah James Gilbert** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **EDWARD MANO** of 128, Cipero Road, Golconda Village, Naparima, Trinidad, who died on the 18th day of November, 2021, by **Lorraine Singh** of 42, Cipero Road, Retrench Village, Cross Crossing, Naparima, Trinidad, his sister and the only person entitled to the estate;
- PROBATE of the Will dated the 29th day of August, 2019, of **MARIA ROMENIA LUCILLE FIFI** otherwise **ROMENIA MARIA FIFI** otherwise **ROMENIA M. FIFI** otherwise **ROMENIA FIFI** otherwise **ROMANIA LUCILLE FIFI** of 5, Commodore Court, Westmoorings, Diego Martin, Trinidad, who died on the 2nd day of November, 2023, by **Paul Larry James Ahloy** of Unit 3, Villas of Pine Groves, Golf Course Road, Fairways, Maraval, Diego Martin, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **PRISCA JENNIFER RAMAN** of 11, Peter Street, La Romain, Naparima, Trinidad, who died on 8th day of June, 2022, by **Steffon Linus Raman** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ROSHAN PARASRAMSINGH** of 166B, Siparia Old Road, Fyzabad, Siparia, Trinidad, who died on the 2nd day of September, 2022, by **Geeta Parasramsingh** of the same place, his mother and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **RAEHANA MOHAMMED** of 5, Broad Street, St. James, Port-of-Spain, Trinidad, who died on the 2nd day of February, 2022, by **Jairam Sanchar** of the same place, her lawful husband;
- PROBATE of the Will dated the 18th day of August, 2000, of **MANOLAL BHAGERATH** of 31, Corinth Road, Cocoyea Village, San Fernando, Trinidad, who died on the 11th day of February, 2013, of **Veena Manolal-Machel** and **Franklyn Manolal** both of the same place, the executors named in the Will;
- PROBATE of the Will dated the 3rd day of August, 2013, of **FREDERICK PAUL MAURICE** of 177, Ian Street, Cleaver Road, Arima, Trinidad, who died on the 13th day of September, 2024, by **Halcyon Collins-Maurice** of 71, Verna Marie Street, Cleaver Road, Arima, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **SHEILAH DRAKES-CHARLES** of Apartment 104, Block F, Circle Drive, Embacadere, San Fernando, Trinidad, who died on the 5th day of October, 2003, by **Brenda Yearwood** of 172, Cleghorn Village, Naparima-Mayaro Road, Naparima, Trinidad, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MOHANI OMA TEEMAL** otherwise **MOHANI TEEMAL** of 14, Mohammed Trace, El Socorro, San Juan, St. Ann's, Trinidad, who died on the 29th day of March, 2024, by **Steve Junior Teemal** of the same place, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **CYRIL HORACE ANUP INALSINGH** of 14, Braemar Road, Braemar Heights No. 6, Cascade, Port-of-Spain, Trinidad, who died on the 25th day of August, 2023, by **Wilhelmina Inalsingh** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **RAFI HAROON RASHEED** of 14, Jogie Road, San Juan, St. Ann's, Trinidad, who died on the 23rd day of September, 2021, by **Jerline Magreta Haroon Rasheed** otherwise **Margreta Jerline Haroon Rasheed** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **JESSICA ROBERTS** of 61D, Oropune Gardens, Piarco, Tacarigua, Trinidad, who died on the 13th day of September, 2019, by **Lateefah Ashaki Stephen** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **CEPHUS LEITH** of 49, Warden Road Extension, Point Ligoure, Point Fortin, La Brea, Trinidad, who died on the 5th day of November, 2024, by **Victoria Noel-Leith** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 20th day of March, 2023, of **VILMA AGNES BAIN-JOHN** otherwise **VILMA JOHN** otherwise **VILMA BAIN** otherwise **AGNES BAIN** of 5917, Rocky Mc Cullin Circular, Jacaranda Boulevard, La Horquetta, Arima, Trinidad, who died on the 2nd day of June 2023, by **Lystra James** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 14th day of November, 2018, of **ANITA LETREN** otherwise **ANITA HYACINTH LETREN** of Light Pole No. 6, Belle Smythe Street, Curepe, Tacarigua, Trinidad, who died on the 2nd day of September, 2021, by **Melissa Jan Bridgewater** otherwise **Melissa Bridgewater** of 16, Sixth Street West, Cazabon Avenue, Trincity, Tacarigua, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 26th day of September, 2003, of **ROBERT SELMAN** of 102, Dow Village, South Oropouche, Siparia, Trinidad, who died on the 23rd day of March, 2020, by **Junior Selman** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **FAIZAM BAKSH** of Light Pole No. 273, Southern Main Road, Warrenville, Cunupia, Trinidad, who died on the 19th day of December, 2024, by **Akeeta Siddiqua Baksh-Sieusankar** of 6, Rahaman Development, Bamboo Village, Naparima, Trinidad, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ROBERT DEAN** otherwise **ROBERT DUFF** of 24, London Street, St. Joseph Village, San Fernando, Trinidad, who died on the 21st day of January, 2024, by **Sarah Lisa Bhagwat** of 37, 2nd Avenue, Mt. Lambert, San Juan, St. Ann's, Trinidad and **Stefan Robert Jr. Bhagwat** of 3, Caroni Savannah Road, Chaguanas, Trinidad, his daughter and son respectively and the only persons entitled to the estate;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- PROBATE of the Will dated the 26th day of November, 2021, of **EMELDA BLACKETT** of 1, Mossetvale, Cocoyea Village, San Fernando, Trinidad, who died on the 17th day of July, 2023, by **Anika Kojo** of 179, Southern Main Road, Bamboo Village, La Romaine, Naparima, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CARLTON EVERARD HINDS** otherwise **CARLTON EVERAND HINDS** otherwise **CARLTON HINDS** of Lot No. 32A, Akal Trace Extension, La Pastora, Santa Cruz, San Juan, St. Ann's, Trinidad, who died on the 10th day of July, 2018, by **Patricia Arlene Hinds** of 9, Kitchener Street, Woodbrook, Port-of-Spain, Trinidad, the lawfully appointed attorney of **Christopher William Hinds**;
- PROBATE of the Will dated the 15th day of September, 2024, of **ALLISON ALICIA THEODORE** of Light Pole No. 5, Vickey Trace, La Canoa Road, Lower Santa Cruz, St. Ann's, Trinidad, who died on the 14th day of October, 2024, by **Richella Serrette** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ROSALIND GANPAT** of Light Pole No. 50, Bolai Trace West, Chase Village, Carapichaima, Chaguanas, Trinidad, who died on the 14th day of November, 2024, by **Natasha Rianne Ganpat** otherwise **Natasha Ganpat** of the same place, her daughter and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 21st day of July, 2016, of **SYLVIA VERONICA MOHAMMED** otherwise **SYLVIA MOHAMMED** of 18c, Valley View Drive, Maracas, St. Joseph, Tacarigua, Trinidad, who died on the 31st day of August, 2024, by **Jennifer Anne Mohammed** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **KAMLAWATI SOOKLAL** of 5, Hackett Lane, Tunapuna, Tacarigua, Trinidad, who died on the 3rd day of October, 2013, by **Allan Aziz** of 16, La Seiva Road, Maraval, Diego Martin, Port-of-Spain, Trinidad, her lawful husband;
- LETTERS OF ADMINISTRATION of the estate of **ANNETTE VERA RICHARDSON** of 19, Ashford Trace, Chatham, Cedros, Trinidad, who died on the 15th day of August, 2023, by **Joshua Richardson** of the same place, her lawful husband;
- PROBATE of the Will dated the 23rd day of January, 2018, of **OSWALD FIGARO** of Apartment 1, Building 9, Roy Joseph Street, San Fernando, Trinidad, who died on the 7th day of September, 2023, by **Wendy Charles** of 3, Ian Atherley Drive, Tarouba Heights, Marabella, Naparima, Trinidad, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **TONY MUNGROO** of 93, Gillies Drive, Madras Road, Cunupia, Trinidad, who died on the 1st day of October, 2024, by **Parbatee Mungroo** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **NEIL QUINCY PRINCE** of 343, Murex Street, Bon Air West, Arouca, Tacarigua, Trinidad, who died on the 6th day of November, 2022, by **Rachel Liean De Leon Reyes** otherwise **Rachel De Leon Reyes Prince** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **SOOKDEO MAHARAJ** of 22, Hollywood Road, Fanny Village, Point Fortin, La Brea, Trinidad, who died on the 25th day of June 2023, by **Zena Maharaj** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **ERROL BOBBY ALI** otherwise **ERROL ALI** of 110, Flamingo Avenue, Phillipine, Naparima, Trinidad, who died on the 2nd day of August, 2024, by **Grace Yvonne Ali** of 3, Guppy Street, Vistabella, San Fernando, Trinidad, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **DENNIS SUTHERLAND** of 51, Parrot Drive, Bon Air Gardens, Arouca, Tacarigua, Trinidad, who died on the 10th day of January, 2022, by **Crystal Sutherland** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **STANLEY CLAIR APPLEWHITE** of 4, Third Street East, Dinsley Avenue, Trincity, Tacarigua, Trinidad, who died on the 11th day of December, 2020, by **Crystle Williams** otherwise **Crystle Staci Williams** of 40, 9th Avenue, Barataria, San Juan, St. Ann's, Trinidad, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **ANUJ SATYAHWAN VARMA** otherwise **ANUJ VARMA** of 1, Osprey Drive, Union Hall, Cross Crossing, San Fernando, Trinidad, who died on the 28th day of December, 2023, by **Amritta Varma** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 15th day of November, 2021, of **KUMAR RAMROOP** of 81, Samlalsingh Trace, Lightbourne Road, Bonne Aventure, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 2nd day of October, 2023, by **Rita Ramroop-Kennedy** of 7, Ghany Trace, Edinburgh Village, Chaguanas, Trinidad, the sole executrix named in the Will;
- PROBATE of the Will dated the 28th day of January, 2013, of **ALI HOSEIN** of Light Pole No. 3, George Karim Avenue, Picton Road, Sangre Grande, Manzanilla, Trinidad, who died on the 25th day of April, 2016, by **Azmudeen Ghany** otherwise **Hasmadeen Ghany** of Light Pole No. 21, Kolahal Road, Charlieville, Chaguanas, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **CURT DE BOURG** otherwise **AELRED JUNIOR DE BOURG** of 1, Reservoir Road, La Pastora, Upper Santa Cruz, San Juan, St. Ann's, Trinidad, who died on the 3rd day of November, 2022, by **Marva De Bourg-Duncan** of 676, East First Street, Edinburgh 500, Chaguanas, Trinidad, his sister and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 15th day of May, 2023, of **JASON BEDASIE** of 33, Balkissoon Street, Felicity, Chaguanas, Trinidad, who died on the 30th day of November, 2023, by **Deomatie Ramnarine-Omar** of the same place, the sole executrix named in the Will;
- PROBATE of the Will dated the 28th day of March, 2020, of **JANE SUTHERLAND** of 43, Adventure Road, Point Fortin, La Brea, Trinidad, who died on the 2nd day of August, 2022, by **Margaret Alexander-Joseph** of the same place, one of the executors named in the Will;

PROBATE AND LETTERS OF ADMINISTRATION—CONTINUED

- LETTERS OF ADMINISTRATION with Will dated the 6th day of January, 2005, annexed of the estate of **FITZROY COKER** of Lot No. 489, Petra Crescent, La Horquetta, Arima, Trinidad, who died on the 22nd day of October, 2013, by **Moonie Coker** of the same place, one of the residuary devisees and/or legatee named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ANTHONY THOMAS** otherwise **ANTHONY KEITH THOMAS** of 29, Palmiste Street, Morvant, St. Ann's, Trinidad, who died on the 18th day of August, 2023, by **Rachael Rudder-Thomas** of the same place, his lawful widow and relict;
- LETTERS OF ADMINISTRATION of the estate of **SEERAM BALDEO** of 3, Seegulam Street, Warner Village, Charlieville, Chaguanas, Trinidad, who died on the 14th day of January, 2022, by **Tara Baldeo** of the same place, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **KERN SMITH** otherwise **KERN GREGORY SMITH** of 54, San Cipriano Street, via Cleaver Road, Arima, Trinidad, who died on the 1st day of March, 2023, by **Cheryl Elizabeth Ann Simon** otherwise **Cheryl Simon** of 4, Ridgeland Park, Arima Old Road, Arima, Trinidad, his sister and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 27th day of October, 2016, of **CHANDAI DINDIAL** otherwise **CHANDRA DINDIAL** otherwise **CHANADAYE DINDIAL** of Light Pole No. 147, Las Lomas Road No. 2, Cunupia, Trinidad, who died on the 25th day of June, 2018, by **Rosanna Gajadhar** of the same place, the sole executrix named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **ARLENE GEORGE** otherwise **ARLENE MARY GEORGE** otherwise **MARSHA GEORGE** otherwise **ARLENE MAY MARSHA GEORGE** of 134, Hilltop Drive, Clifton Hill, Point Fortin, La Brea, Trinidad, who died on the 30th day of August, 2023, by **Lucia Ivanka Mirijana Gabriella Charles** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **VEINNAH GOPAUL** otherwise **VENA GOPAUL** of House 107G, Gopaul Avenue, Gasparillo, Pointe-a-Pierre, Trinidad, who died on the 8th day of September, 2023, by **Lawrence Gopaul** of the same place, her son and one of the persons entitled to share in the estate;
- PROBATE of the Will dated the 26th day of May, 1998, of **UKLIN CHARLES** otherwise **UKLIN LUCY CHARLES** of 6, Firecracker Lane, La Horquetta, Arima, Trinidad, who died on the 27th day of April, 2024, by **Nigel Martin Charles** of the same place, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **FITZWILLIAM DONALD DUNCAN** otherwise **FITZWILLIAM DUNCAN** of 7 3/4 Mile Mark, Mora Trace, Toco Main Road, Matura, Sangre Grande, Manzanilla, Trinidad, who died on the 8th day of May, 2021, by **Marilyn Lewis-Duncan** of the same place, his lawful widow and relict;
- PROBATE of the Will dated the 23rd day of June, 1995, of **MARJORIE GHENT NEEHALL** otherwise **MARJORIE ANNETTE LEE SANG-GHENT** of 394–358, Anna's Retreat, Charlotte Amalie, St. Thomas, United States Virgin Islands, who died on the 21st day of August, 2014, by **Bezzle Marlon Ghent** of 1, Alberto Street, Woodbrook, Port-of-Spain, Trinidad, the sole executor named in the Will;
- LETTERS OF ADMINISTRATION of the estate of **PERCIVAL GILLEAD** of 40, Rajpaul Street, Enterprise, Chaguanas, Trinidad, who died on the 27th day of July, 2006, by **Leonora Lee** otherwise **Cynthia Lee Broomes** of the same place, his daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **SHERRY-ANN ALEXANDER** of Light Pole No. 101A, Back Street, Le Platte Village, Maraval, Diego Martin, Trinidad, who died on the 24th day of April, 2024, by **Jonelle Precious Alexander-Williams** of the same place, her daughter and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **HUNTLEY GAUD SMITH** otherwise **HUNTLEY SMITH** otherwise **GAUD SMITH** of 1A, Kelly Street, Diego Martin, Trinidad, who died on the 8th day of October, 2006, by **Richard Smith** of Apartment 404, Lower 6th Avenue South, Barataria, San Juan, St. Ann's, Trinidad, his son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MARTHA SUTTON** of 118, Harris Village, South Oropouche, Avocat, Siparia, Trinidad, who died on the 7th day of May, 2000, by **Selwyn Roderick Sutton** otherwise **Selwyn Roderick Sutton** of the same place, her son and one of the persons entitled to share in the estate;
- LETTERS OF ADMINISTRATION of the estate of **MASUBAN LOORKHOOR** otherwise **MUSBAN BAKSH** otherwise **MASUBAN BAKSH** otherwise **MEENA BAKSH** of 3, Union Hall, Duncan Village, San Fernando, Trinidad, who died on the 13th day of February, 2021, by **Cherryann Loorkhoor** and **Deann Maltie Loorkhoor** both of the same place, her daughters and two 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 8th day of May, 2025.

R. ROBERTS
Registrar, Supreme Court of Judicature

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CENTRAL BANK OF TRINIDAD AND TOBAGO

WEEKLY STATEMENT OF ACCOUNT AS AT 30TH APRIL, 2025

<i>Previous Week</i> \$000		<i>Assets</i>		<i>This Week</i> \$000
		External Assets:		
30,438,136		Balances, Investments etc.	30,224,039	
4,223,035		Subscriptions to I.M.F.	4,223,035	
7,031,688		I.M.F.—S.D.R. Holdings	7,031,688	
	41,692,859			41,478,762
		Trinidad and Tobago Government Securities:		
950		Treasury Bills (Face Value)	950	
22		Marketable Securities	22	
	972			972
		Other Assets:		
3,500		Trinidad and Tobago Dollar Securities	3,500	
2,584,478		Other Assets	2,657,809	
	2,587,978			2,661,309
	93,677	Fixed Assets		93,677
	44,375,486			44,234,720
		<i>Liabilities and Capital Account</i>		
		Currency in Circulation:		
8,814,034		Notes	8,812,488	
277,314		Coins	277,414	
	9,091,348			9,089,902
		Demand Liabilities:		
16,691,587		Commercial Banks	16,392,223	
402,998		Financial Institutions (Non-Banking)	403,922	
(6,328,514)		Government and Governmental Organisations	(6,783,085)	
195,428		International Organisations	195,713	
852,927		Foreign Currency	852,927	
595,570		Other	615,175	
	12,409,996			11,676,875
		Other Liabilities:		
6,934,273		Government S.D.R. Allocations	6,934,273	
8,780,074		Other Liabilities	9,379,276	
5,559,795		Specific Provisions	5,554,394	
	21,274,142			21,867,943
		Capital and Reserves:		
800,000		Capital Paid-up	800,000	
800,000		General Reserve Fund	800,000	
	1,600,000			1,600,000
	44,375,486			44,234,720

G. BACHAN-SAHADAO
Senior Accountant
Finance and Accounting



PUBLIC STATEMENT OF THE SPORTS COMPANY OF TRINIDAD AND TOBAGO LIMITED 2025

In Compliance with sections 7, 8 and 9 of the Freedom of Information Act, Chapter 22:02

In accordance with Sections 7, 8 and 9 of the Freedom of Information Act 1999 ("the FOIA"), The Sports Company of Trinidad and Tobago Limited ("SportTT") is required to publish and annually update this statement which lists the documents and information generally available to the public. The following information is published with the approval of the Honourable Shamfa Cudjoe-Lewis, Minister of Sport and Community Development.

The FOIA gives members of the public:

1. A legal right for each person to access information held by SportTT;
2. A legal right for each person to have official information relating to him/herself amended where it is incomplete, incorrect or misleading;
3. A legal right to obtain reasons for adverse decisions made regarding an applicant's request for information under the FOIA; and
4. A legal right to complain to the Ombudsman and to apply to the High Court for Judicial Review to challenge adverse decisions made under the FOIA.

SECTION 7 STATEMENTS

SECTION 7(1)(a)(i)

Function and Structure of SportTT

SportTT is a wholly-owned state enterprise, incorporated on the 27th September, 2004 as a limited liability company under the Companies Act 1995, and continued as a company, under the Companies Act, Chapter 81:01 of the Laws of Trinidad and Tobago, with its registered office at the National Cycling Velodrome, Off Couva Main Road, Balmain, Couva. SportTT is mandated to assist the Ministry of Sport and Community Development ("MSCD") in the management, administration and programming of sport as well as the construction and operational maintenance of sporting facilities throughout Trinidad and Tobago. It is the key implementation agency for the MSCD and the MSCD's varied and comprehensive policies for the promotion, sustainable growth and development of sport in Trinidad and Tobago.

Vision Statement

"To be the leader for sustainable sport development and high performance in the region."

Mission Statement

"To develop sport through Service and Leadership."

ORGANISATIONAL STRUCTURE OF SPORTTT

The Chairman and Board of Directors of SportTT have been appointed by SportTT's majority shareholder, the Honourable Minister of Finance (Corporation Sole), to provide oversight and strategic direction to the company. The Executive Management Team supports the Board in its oversight and directional duties and is headed by the Chief Executive Officer (CEO). SportTT reports directly to the Ministry of Finance (Investment Division) on Corporate Governance and Compliance matters and to the MSCD, its Line Ministry, on policy mandates.

Sub-Committees of the Board of Directors:

1. Human Resources and Crisis Communications Committee;
 2. Finance Committee;
 3. Audit Committee;
 4. Facilities Maintenance, Health, Safety, Environment and Security (HSES) Committee;
 5. Projects Committee;
 6. Policies and Procedures Committee; and
 7. Sport Development, Partnerships and Alliances Committee.
8. Communications Committee;

Replacement of the Tenders Sub-Committee

It must be noted that Part XI of the Public Procurement and Disposal of Public Property (Procurement Methods and Procedures) Regulations, 2021, mandates the establishment of a Procurement and Disposal Advisory Committee (PDAC) to review reports, recommendations for contract award and procurement proceedings and property disposal files. In compliance with these regulations, a PDAC has been established at SportTT, replacing the Tenders Board Sub-Committee and assuming the functions and responsibilities previously held by the Tenders Committee.

Main Departments/Units

1. Community Sports
This Department is charged with the responsibility of empowering and encouraging participation in sport

throughout Trinidad and Tobago. Its main functions include leading, designing and maintaining effective programmes to improve the quality of sport and physical literacy. The Department is also responsible for planning, developing and implementing strategies for sport development with the relevant institutions and sporting bodies.

2. Corporate Communications

This Department is charged with establishing and developing SportTT's corporate brand, strategic planning and execution of SportTT's internal and external communications, supporting (internal and external) stakeholder relationship management through quality, timely and effective communication and events, and providing marketing and promotional support for National Governing Bodies (NGBs) and facilities under the purview of SportTT.

3. Corporate Secretariat and Legal

The Corporate Secretariat and Legal Department of SportTT advises the Board of Directors and SportTT's Management on Legal, Regulatory, and Compliance matters. The Department plays a leading role in ensuring good governance by assisting the Board and its sub-committees to function effectively and in accordance with applicable laws, code of conduct and best practice. The Department also provides proactive and general legal advice to preserve and protect the assets of SportTT and minimise SportTT's exposure to potential litigation and other claims.

4. Elite Athlete Wellbeing

This Unit is responsible for providing support services to the existing elite and/or national athletes. Its major role is to ensure that the proper structures, infrastructure, and systems are in place for the continual development and performance of elite athletes in Trinidad and Tobago. The Unit provides physical equipment/gym services such as: Strength & Conditioning, Sport Psychology, Performance Analysis, Sports Nutrition, Massage Therapy, and Physiotherapy.

5. Employee Experience and Central Services

This Department aims to create an inspiring, motivating and productive work environment for employees throughout their employment journey while meeting the human capital requirements of the Organisation. The Department focuses on productivity and wellbeing to ensure that employees have a fulfilling experience while working at SportTT. The Department goes beyond traditional human resources and shared services to provide a unique experience for employees.

6. Facilities Management

This Department's mandate is to manage, develop, and maintain property, building and equipment assets, under the purview of SportTT, for optimal performance and efficiency throughout their established or continued lifecycles.

7. Finance and Accounting

This Department is responsible for monitoring and reporting on the financial position of SportTT. Its mandate is to ensure that the financial requirements of all stakeholders are met in a timely and effective manner while maintaining integrity, transparency and accountability.

8. Health, Safety, Environment & Security (HSES)

This Department is committed to providing and maintaining a safe, accident-free and healthy work environment for SportTT's staff and ensuring that all facilities and project sites under SportTT's remit adhere to best HSES practices. It focuses on overall safety management through proactive inspections and monitoring, improved work processes, process safety and operational excellence initiatives, preventive maintenance, and an emergency preparedness regime. The HSES Department also takes an active role in monitoring all events held at SportTT's facilities.

9. Information, Communications and Technology

This Unit's mission is to adhere to information technology governance and industry best practices; provide quality solutions using the most appropriate and cost-effective technology; be proactive in maintenance and offer quality customer service in a rapidly changing environment.

10. Internal Audit

The mission of this Department is to enhance and protect organisational value by providing risk-based and objective assurance, advice and insight. The Internal Audit Department

helps the company to accomplish its objectives by bringing a systematic, disciplined approach to evaluating and improving governance, risk management and control processes in compliance with the Standards for the Professional Practice of Internal Auditing.

11. Partnerships and Alliances

This Department serves the general purpose of creating a self-sustainable and high performing sporting ecosystem within Trinidad and Tobago. The Department is committed to positioning SportTT as a regional hub for sporting and recreational activities while being a strategic partner to all National Governing Bodies and stakeholders in championing the growth and development of the industry.

12. Procurement

This Department is responsible for ensuring that all procurement by SportTT is done in accordance with the provisions of applicable laws, government policy, SportTT approved policies and procedures and best practice. The Department promotes accountability, transparency and cost-effectiveness in its procurement processes.

13. Projects Design and Administration

This Department is responsible for the pre-construction aspect of construction projects which includes identifying items of work, development of scopes in consultation with internal and external stakeholders, obtaining the relevant approvals and undertaking the engagement of consultants, contractors, suppliers and/or installers with the assistance of the Procurement Department.

14. Projects Execution

This Department is charged with the responsibility of managing construction projects including upgrade works, from commencement to close out/completion.

15. Sport Development

The Sport Development Department's main role is to enable the implementation of sport development/sport for development initiatives by working collaboratively with internal and external stakeholders of SportTT. This includes direct engagement with the NGBs assigned to SportTT.

NGBs under the purview of SportTT include:

1. Trinidad and Tobago Hockey Board (TTHB);
2. Trinidad and Tobago Gymnastics Association (TTGA);
3. Trinidad and Tobago Football Association (TTFA);
4. Trinidad and Tobago Sailing Association (TTSA);
5. National Basketball Federation of Trinidad and Tobago (NBFTT);
6. Tennis Association of Trinidad and Tobago (TATT);
7. Trinidad and Tobago Golf Association (TTGA);
8. Trinidad and Tobago Netball Association (TTNA);
9. Trinidad and Tobago Rugby Football Union (TTRFU);
10. Trinidad and Tobago Volleyball Federation (TTVF);
11. Trinidad and Tobago Cricket Board (TTCB);
12. Trinidad and Tobago Cycling Federation (TTCF);
13. National Association of Athletics Administration (NAAA);
14. Amateur Swimming Association of Trinidad and Tobago (ASATT); and
15. Trinidad and Tobago Amateur Boxing Association (TTABA)

Section 7(1)(a)(ii)

CATEGORIES OF DOCUMENTS IN SPORTTT'S POSSESSION

- General administrative documents for the routine functions of SportTT
- Personnel Files which detail all staff appointments, job applications, job specifications, promotions, transfers, resignations, deaths, retirements, leave, vacation, performance appraisals etcetera for all categories of staff
- Files relating to Training/ Performance Management
- Internal and external correspondence files
- Financial Statements and Records
- Files relating to the procurement of supplies, goods, services and equipment
- Tender Documents
- Legislation
- SportTT's Policies and Procedures Guidelines
- Contracts, Leases and Licences
- Periodic Reports prepared by SportTT and Consultants inclusive of Technical Reports
- Annual and Administrative Reports
- Monthly Departmental Reports

Documents relating to the Board and Executive Team

PUBLIC STATEMENT OF THE SPORTS COMPANY OF TRINIDAD AND TOBAGO LIMITED 2025—CONTINUED

<ul style="list-style-type: none"> • Board and Board Sub-Committee Notes • Minutes of Board and Board Sub-Committee Meetings • Minutes of the Meetings of Management 	<p>Ms. Arlene George General Counsel & Corporate Secretary National Cycling Velodrome Off Couva Main Road Balmain, Couva Telephone: 225-4886 ext. 161 Email: ageorge@sport-tt.com</p>	<p>expert, whether employed within SportTT or not, including a report expressing the opinion of such an expert on scientific or technical matters:</p>
<p>Section 7(1)(a)(iii) Materials prepared for publication or inspection</p>	<p>The Alternate Officer for SportTT is: Ms. La'Shanah Marcelline Executive Assistant National Cycling Velodrome Off Couva Main Road Balmain, Couva Telephone: 225-4886 ext. 128 Email: lmarcelline@sport-tt.com</p>	<ol style="list-style-type: none"> 1. Project Progress Reports; 2. Valuation and Claims Reports; 3. Civil Engineer Reports; 4. Geotechnical Reports; 5. Claims Assessment Reports; 6. Variation Assessment Reports; 7. Surveys; 8. Feasibility Studies (Project Concept Reports); 9. Evaluation Reports; 10. Mechanical, Electrical and Plumbing (MEP) Consultant Reports; 11. Contractors' Performance Reports; 12. Design Standard Reports (DSR); 13. Environmental Impact Assessment Report (EIA); 14. Cost Reports and Financial Project Reports (i.e. Periodic Financial Statements with attached payment logs and cash flow forecasts; Cost tracking, fiscal etc); 15. Designs <ul style="list-style-type: none"> • Structural; • Electrical; • Mechanical; • Civil; 16. Survey Reports <ul style="list-style-type: none"> • Cadastral; • Topographical; 17. Stakeholder Consultations Reports;
<p>The public may obtain copies of certain material between the hours 8:00 a.m. and 4:00 p.m. on normal working days at SportTT's Head Office:</p>	<p>Section 7(1)(a)(vii) Advisory Boards, Councils, Committees, and other bodies (where meetings/minutes are open to the public)</p>	<p>Section 9(1)(f) A report prepared for SportTT, by a consultant who was paid for preparing the report:</p> <ul style="list-style-type: none"> • Consultancy Reports • Audited Financial Statements • Health, Safety and Environment Reports • Risk Assessments
<p>National Cycling Velodrome Off Couva Main Road Balmain Couva</p>	<p>Save for the Board Sub-Committees mentioned above, there are no bodies in SportTT that fall within the meaning of this Section of the FOIA.</p>	<p>SECTION 9(1)(g) A report prepared within SportTT and containing the results of studies, surveys or tests carried out for the purpose of assessing or making recommendations on, the feasibility of a new or proposed Government policy, programme or project</p> <ul style="list-style-type: none"> • Feasibility Studies • Business Development Reports • Structural Assessments and Reports • Engineering Reports
<p>Any applicant requesting to obtain information can make general enquiries by calling the Designated Officer listed under Section 7(1)(a)(vi) below. Arrangements will be made to accommodate the applicant from Monday to Friday between the hours of 8:00 a.m. and 4:00 p.m.</p>	<p>Section 7(1)(a)(viii) Library/Reading Room Facilities At present there are no library or reading room facilities.</p>	<p>Section 9(1)(h) A report on the performance or efficiency of SportTT, or of an office, division or branch of SportTT whether the report is of a general nature or concerns a particular policy, programme, or project administered by SportTT:</p> <ul style="list-style-type: none"> • Feasibility Studies • Business Development Reports • Engineering Reports • Financial Reports • Audit Reports • Reports from the Public Accounts (Enterprises) Committee
<p>Section 7(1)(a)(iv) Literature available by subscription SportTT offers no literature by way of subscription services.</p>	<p>SECTION 8 STATEMENTS</p>	<p>Section 9(1)(i) A report containing (1) final plans or proposals for the re-organising of the functions of SportTT (2) the establishment of a new policy, programme, or project to be administered by SportTT, or (3) the alteration of an existing policy programme or project to be administered by SportTT, whether or not the plans or proposals are subject to approval by an officer of SportTT, another public authority, the responsible Minister of SportTT or Cabinet:</p> <ul style="list-style-type: none"> • Budgets • Business Plans • Strategic Plans • Approved Organization Charts
<p>Section 7(1)(a)(v) Procedure to be followed when accessing a document from SportTT</p>	<p>Section 8(1)(a)(i) Documents containing interpretations or particulars of written laws or schemes administered by SportTT, not being particulars contained in another written law. At this time, SportTT has no such documents.</p>	<p>Section 9(1)(j) A statement prepared within SportTT, containing Policy directions for the drafting of legislation At present, there are no such statements.</p>
<p><u>General Procedure</u> Our policy is to answer all requests for information. However, to have rights given to you by the FOIA, applications must be made in writing. The Applicant must therefore complete the <i>Request for Access to Official Documents</i> form which can be downloaded from the website www.foia.gov.tt.</p>	<p>Section 8(1)(a)(ii) Manuals of rules of procedure, statements of policy, records of decisions, letters of advice to persons outside SportTT, or similar documents containing rules, policies, guidelines, practices or procedures.</p> <ul style="list-style-type: none"> • State Enterprises Performance Monitoring Manual; • Trinidad and Tobago National Sport Policy (2017 – 2027); • Strategic Plans; • Corporate Governance Code; • SportTT's Human Resources Policy and Procedures Manual; • Department Manuals, Policies and Procedures; • Procurement Policy and Procedures; 	<p>Section 9(1)(k) A report of a test carried out within SportTT on a product for the purpose of purchasing equipment At present, there are no such statements.</p>
<p>The application should at a minimum include:</p> <ul style="list-style-type: none"> • Name of the Applicant; • Contact information for the Applicant; • The information requested and the format in which the information is to be provided; • Date of request; • Signature of Applicant; and • Details that will allow for ready identification and location of the records that are being requested. 	<p>Section 8(1)(b) In enforcing written laws and schemes administered by SportTT where a member of the public might be directly affected by that enforcement, documents containing information on the procedures to be employed or the objectives to be pursued in the enforcement of, the written laws or schemes: At this time, SportTT has no such documents.</p>	<p>Section 9(1)(l) An environmental impact statement prepared within SportTT At present, there are no such reports.</p>
<p>The application should be addressed to the Designated Officer of SportTT (see Section 7(1)(a)(vi) below). If insufficient information is provided to enable SportTT to properly respond to the Applicant's request, clarification will be sought from the Applicant. If the Applicant is uncertain as to how his/her request should be structured or uncertain regarding the details that should be included, he/she can contact the Designated Officer for guidance.</p>	<p>SECTION 9 STATEMENTS</p>	<p>Section 9(1)(m) A valuation report prepared for SportTT by a valuator, whether or not the valuator is an officer of SportTT Valuation and Claims Reports.</p>
<p><u>Request for Information in the Public Domain</u> A request under the FOIA may not be processed to the extent that it seeks information that is readily available in the public domain, either from SportTT or another public authority, or if the said information is exempted.</p>	<p>Section 9(1)(a) A report, or a statement containing the advice, or recommendations of a body or entity established within SportTT: At this time, SportTT has no such reports or statements.</p>	<p>A copy of this statement can be found on the SportTT website, www.https://sport-tt.com</p>
<p>SportTT is required to furnish copies of documents only when they are in its possession. SportTT is required to furnish only one copy of a document. If it cannot make a legible copy of the document to be released, it will not attempt to reconstruct it, instead, the best copy possible will be furnished.</p>	<p>Section 9(1)(b) A report, or a statement containing the advice or recommendations of a body or entity established outside of SportTT by or under a written law; or by a Minister of Government or other public authority for the purpose of submitting a report or reports, providing advice or making recommendations to SportTT or to the responsible Minister:</p> <ul style="list-style-type: none"> • Second Report of the Public Accounts (Enterprises) Committee (PAEC) - Examination of the Report of the Auditor General of the Republic of Trinidad and Tobago on a Special Audit of the Operations of The Sports Company of Trinidad and Tobago Limited (2nd November, 2016) with particular reference to the development and upgrading of Sporting Facilities in Trinidad. 	
<p><u>Response Time</u> SportTT will determine whether to grant a request for access to information as soon as practicable but not later than thirty (30) days of the date of receipt of the request, as required by the FOIA. Every effort will be made to comply with the timeframes set out in the FOIA, but where it appears that processing a request may take longer than the statutory limit, SportTT will acknowledge receipt of the request and keep the applicant updated on the status of same. If SportTT fails to meet the deadlines set out in the FOIA, the applicant has the right to proceed as if the request has been denied.</p>	<p>Section 9(1)(c) A report, or a statement containing the advice or recommendations of an interdepartmental Committee whose membership includes an officer of SportTT: At this time, SportTT has no such reports or statements.</p>	
<p><u>Administrative Fees</u> Section 17(1) stipulates that no fee shall be charged by a public authority for the making of a request for access to an official document. However, where access to an official document is to be given in the form of printed copies, or copies in some other form, such as tape, disk, film or other material, the applicant will be required to pay the prescribed fee incurred for duplication of the said material.</p>	<p>Section 9(1)(d) A report, or a statement containing the advice or recommendations of a committee established within SportTT to submit a report, provide advice or make recommendations to the responsible Minister or to another officer of SportTT who is not a member of the committee: At this time, SportTT has no such reports or statements.</p>	
<p>Section 7(1)(a)(vi) Officers of The Sports Company of Trinidad and Tobago Limited are responsible for:</p> <ul style="list-style-type: none"> • The initial receipt of and action upon notices under Section 10; • Requests for access to documents under Section 13; and • Applications for correction of personal information under Section 36 of the FOIA, are: 	<p>Section 9(1)(e) A report prepared for SportTT by a scientific or technical</p>	
<p>The Designated Officer for SportTT is:</p>		



Guardian Life of The Caribbean Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars



INDEPENDENT AUDITOR'S REPORT ON THE GROUP'S ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

To the Shareholders of Guardian Life of The Caribbean Limited Group

Our opinion

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

The abridged consolidated financial statements

The Company's abridged financial statements derived from the audited consolidated financial statements for the year ended 31 December 2024 comprise:

- the abridged consolidated statement of financial position as at 31 December 2024;
- the abridged consolidated statement of income for the year then ended;
- the abridged consolidated statement of comprehensive income for the year then ended;
- the abridged consolidated statement of changes in equity for the year then ended;
- the abridged consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged consolidated financial statements.

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

The audited consolidated financial statements and our report thereon.

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated 1 May 2025.

Management responsibility for the abridged consolidated financial statements

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

Auditor's responsibility

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

Priscilla Cooper

Port of Spain
Trinidad, West Indies
1 May 2025

ABRIDGED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2024 \$'000	Restated 31 December 2023 \$'000	Restated 1 Jan 2023 \$'000
Assets			
Property, plant and equipment	181,679	181,924	194,614
Right-of-use assets	8,253	8,767	14,555
Investment properties	878,590	870,680	832,282
Investment securities	10,825,747	10,564,884	9,646,964
Investment securities of mutual fund unit holders	116,011	106,072	97,444
Loans and receivables	270,033	236,528	236,209
Pension plan assets	6,181	4,948	6,615
Deferred tax assets	19,837	18,219	23,200
Reinsurance contract assets	88,286	111,893	48,097
Insurance contract assets	145,754	71,905	86,198
Taxation recoverable	40,747	39,794	39,061
Cash and cash equivalents	1,046,595	749,482	1,084,145
Cash and cash equivalents of mutual fund unit holders	1,122	43,009	285,490
Total assets	13,628,835	13,008,105	12,594,874
Equity and liabilities			
Share capital	100,465	100,465	100,465
Reserves	(15,620)	(128,197)	(83,733)
Retained earnings	1,850,784	1,713,631	1,762,634
Equity attributable to owners of the company	1,935,629	1,685,899	1,779,366
Non-controlling interest in subsidiaries	363,663	310,878	292,049
Total equity	2,299,292	1,996,777	2,071,415
Liabilities			
Insurance contract liabilities	9,881,259	9,568,814	8,998,683
Reinsurance contract liabilities	1,401	820	8,717
Financial liabilities	-	34,486	34,617
Lease liabilities	10,448	12,913	20,763
Investment contract liabilities	1,038,704	1,025,417	1,073,848
Pension plan liabilities	18,985	11,311	23,352
Post-retirement medical benefit obligations	35,580	33,024	34,545
Deferred tax liabilities	25,556	25,528	22,962
Provision for taxation	170,290	156,097	150,904
Other liabilities	147,320	142,918	155,068
Total liabilities	11,329,543	11,011,328	10,523,459
Total equity and liabilities	13,628,835	13,008,105	12,594,874

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

On 30 April 2025, the Board of Directors of Guardian Life of The Caribbean Limited authorised these abridged consolidated financial statements for issue.

Director:

Director:



Guardian Life of The Caribbean Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

ABRIDGED CONSOLIDATED STATEMENT OF INCOME

	2024 \$'000	Restated 2023 \$'000
Insurance revenue	1,518,303	1,382,130
Insurance service expenses	(1,341,628)	(1,459,569)
Net (expenses)/income from reinsurance contracts held	(56,303)	143,481
Insurance service result	120,372	66,042
Investing activities		
Investment income from financial assets measured at amortised cost	185,393	182,935
Investment income from financial assets measured at fair value through profit or loss	340,636	302,864
Net realised gains/(losses) on financial assets measured at amortised cost	3,789	(4,992)
Net fair value gains	126,190	214,368
Fee income	2,479	1,785
Other income	79,409	76,994
Net impairment losses on financial assets	(24,579)	(6,694)
Investment contract benefits	(26,843)	(26,041)
Net income from investing activities	686,474	741,219
Finance expenses from insurance contracts issued	(352,556)	(475,211)
Finance income/(expenses) from reinsurance contracts held	1,574	(2,549)
Net insurance finance expenses	(350,982)	(477,760)
Net insurance and investment result	455,864	329,501
Operating expenses	(146,259)	(159,316)
Finance charges	(957)	(1,219)
Profit before taxation	308,648	168,966
Taxation	(55,705)	(43,502)
Profit for the year	252,943	125,464
Profit attributable to non-controlling interests	(24,060)	(34,532)
Profit attributable to equity holders of the Company	228,883	90,932

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

ABRIDGED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2024 \$'000	Restated 2023 \$'000
Profit for the year	252,943	125,464
Other comprehensive income/(loss)		
Items that may be reclassified subsequently to profit or loss:		
Exchange differences on translating foreign operations	(8,783)	(34,926)
Net fair value gains/(losses) on debt securities at fair value through other comprehensive income	89	(45)
Finance income/(expenses) from insurance contracts issued	111,946	(12,063)
Taxation relating to components of other comprehensive income	(22)	11
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	103,230	(47,023)
Items that will not be reclassified subsequently to profit or loss:		
Gains/(losses) on property revaluation	3,490	(3,994)
Remeasurement of pension plans	(10,404)	6,787
Remeasurement of post-retirement medical benefit obligations	(727)	3,711
Taxation relating to components of other comprehensive income	403	(1,030)
Net other comprehensive (loss)/income that will not be reclassified subsequently to profit or loss	(7,238)	5,474
Other comprehensive income/(loss) for the period, net of tax	95,992	(41,549)
Total comprehensive income for the period, net of tax	348,935	83,915
Comprehensive income attributable to non-controlling interest	18,205	27,982
Comprehensive income attributable to equity holders of the company	330,730	55,933

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

ABRIDGED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Attributable to equity holders of the company				Non-controlling interest	Total equity
	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total attributable to owners of the Company \$'000	\$'000	\$'000
Balance at 1 January 2024	100,465	(128,197)	1,713,631	1,685,899	310,878	1,996,777
Adjustment to Non-controlling interest	-	-	-	-	34,580	34,580
Total comprehensive income	-	112,577	218,153	330,730	18,205	348,935
Dividends	-	-	(81,000)	(81,000)	-	(81,000)
Balance at 31 December 2024	100,465	(15,620)	1,850,784	1,935,629	363,663	2,299,292
Balance at 1 January 2023	100,465	(83,733)	1,797,085	1,813,817	292,049	2,105,866
- as previously reported	-	-	(34,451)	(34,451)	-	(34,451)
Restatements (Note 6)	-	-	-	-	-	-
Balance at 1 January 2023 - as restated	100,465	(83,733)	1,762,634	1,779,366	292,049	2,071,415
Total comprehensive (loss)/income	-	(44,464)	100,397	55,933	27,982	83,915
Dividends	-	-	(149,400)	(149,400)	(9,153)	(158,553)
Balance at 31 December 2023 - as restated	100,465	(128,197)	1,713,631	1,685,899	310,878	1,996,777

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

ABRIDGED CONSOLIDATED STATEMENT OF CASH FLOWS

	2024 \$'000	Restated 2023 \$'000
Cash flows from operating activities		
Profit before taxation	308,648	168,966
Adjustment for specific items included on the accruals basis:		
- Finance charges	957	1,219
- Investment income	(534,754)	(494,511)
Adjustment for non-cash items	(89,484)	(175,447)
Interest received	456,289	426,028
Dividends received	72,466	67,767
Operating profit/(loss) before changes in operating assets/liabilities	214,122	(5,978)
Net increase in insurance contract assets/liabilities	350,541	572,359
Net decrease/(increase) in reinsurance contract assets/liabilities	24,187	(71,696)
Net increase/(decrease) in investment contract liabilities	13,287	(48,431)
Purchase of investment securities	(2,864,786)	(4,811,289)
Proceeds from sale of investment securities	2,685,994	4,070,578
Purchase of/additions to investment properties	(2,039)	(231)
Proceeds from sale of investment property	5,080	-
Net increase in loans and receivables	(70,974)	(6,972)
Net decrease in other operating assets/liabilities	(4,657)	(33,870)
Net cash provided by/(used in) operating activities	350,755	(335,530)
Interest paid	(963)	(1,269)
Net taxation paid	(43,434)	(32,569)
Net cash provided by/(used in) operating activities	306,358	(369,368)
Cash flows from investing activities		
Purchase of property, plant and equipment	(6,608)	(5,123)
Proceeds on sale of property, plant and equipment	13	102
Net cash used in investing activities	(6,595)	(5,021)
Cash flows from financing activities		
Proceeds from sale of reverse repurchase agreements	39,789	-
Purchase of reverse repurchase agreements	-	(40,239)
Payment of principal portion of lease liabilities	(6,022)	(5,770)
Dividends paid to equity holders of the company	(81,000)	(149,400)
Dividends paid to non-controlling interests	-	(9,153)
Net cash used in financing activities	(47,233)	(204,562)
Net increase/(decrease) in cash and cash equivalents	252,530	(578,951)

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



Guardian Life of The Caribbean Limited Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Group

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

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

1.1 Parent Company

GHL is 61.77% (2023: 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 47.14% (2023: 49.58%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

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

1.2 Subsidiaries

The Group owns 53.85% of Guardian Resorts International Inc (2023: 53.85%) which was incorporated in St. Lucia on February 2001 under the name Almond International Inc. The Company changed its name to Guardian Resorts International Inc. in October 2005.

The Group also owns 100% of Guardian Life OECS Limited (2023: 100%) which was incorporated in Grenada in February 2015.

2. Basis of preparation

The abridged consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago.

The abridged consolidated financial statements are derived from the Group's consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards (previously referred to as International Financial Reporting Standards).

The abridged consolidated statement of financial position as at 31 December 2024 and abridged consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Group's audited consolidated financial statements. However, the disclosures within the abridged consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Group's performance through a succinct lens.

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

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

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

3. Functional and Presentation Currency

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

4. Contingent liabilities

Legal proceedings

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

Taxation

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

5. Related party disclosures

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The ultimate parent of the Group is Portland Holdings Inc.

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

	2024 \$'000	2023 \$'000
Due from parent and affiliated companies		
Guardian Holdings Limited	18,692	23,853
Affiliated companies	75,808	38,097
	<u>94,500</u>	<u>61,950</u>
Due to parent and affiliated companies		
Guardian Holdings Limited	156	-
Affiliated companies	905	9,588
	<u>1,061</u>	<u>9,588</u>

The following transactions were carried out with related parties:

(a) Dividend income from:		
- Affiliated companies	7,355	7,710
- Other related parties	6,038	1,100
(b) Interest income from:		
- Affiliated companies	10,232	12,550
- Other related parties	1,188	980
(c) Key management personnel compensation:		
- Salaries and other short-term employee benefits	7,835	11,443
- Post-employment benefits	531	257
- Other long-term benefits	(27)	1,178
(d) Year end balances arising from sales / purchases of financial assets:		
- Affiliated companies	205,719	215,374
- Other related parties	181,771	240,849

Loans to key management of the Company:

Balance at beginning of year	22,882	27,742
Loans advanced during the year	52	2,753
Loan repayments received	(9,346)	(7,613)
Interest charged	933	1,141
Interest received	(916)	(1,141)
Exchange rate adjustments	10	-
Balance at end of year	<u>13,615</u>	<u>22,882</u>

There was no provision for doubtful debts at the reporting date and no bad debt expense in the year (2023: Nil).

6. Restatements

The following error in the previously issued financial statements for 2023 and 2022 were corrected as presented.

Note 1:

Certain data processing errors that caused the understatement of the liability for incurred claims for certain annuity portfolios in prior periods were identified in 2024. These errors were corrected retrospectively in the prior periods to which they relate.

Note 2:

A detailed review identified a misstatement of the liability relating to short-term insurance portfolios upon transition to IFRS 17, 'Insurance Contracts'. Both the liability for remaining coverage and the liability for incurred claims were corrected retrospectively, with the corresponding adjustment to equity, and a consequential impact on profit or loss in the prior period.

Consolidated Statement of Financial Position (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Assets				
Property, plant and equipment	181,924	-	-	181,924
Right-of-use assets	8,767	-	-	8,767
Investment properties	870,680	-	-	870,680
Investment securities	10,564,884	-	-	10,564,884
Investment securities of mutual fund unit holders	106,072	-	-	106,072
Loans and receivables	247,636	(11,108)	-	236,528
Pension plan assets	4,948	-	-	4,948
Deferred tax assets	18,219	-	-	18,219
Reinsurance contract assets	115,176	(4,089)	806	111,893
Insurance contract assets	71,905	-	-	71,905
Taxation recoverable	39,794	-	-	39,794



Guardian Life of The Caribbean Limited

Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

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NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6. Restatements (continued)

Consolidated Statement of Financial Position (2023) (continued)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Cash and cash equivalents	749,482	—	—	749,482
Cash and cash equivalents of mutual fund unit holders	43,009	—	—	43,009
Total assets	13,022,496	(15,197)	806	13,008,105
Equity and liabilities				
Share capital	100,465	—	—	100,465
Reserves	(128,197)	—	—	(128,197)
Retained earnings	1,798,470	(109,381)	24,542	1,713,631
Equity attributable to owners of the company	1,770,738	(109,381)	24,542	1,685,899
Non-controlling interest in subsidiaries	310,878	—	—	310,878
Total equity	2,081,616	(109,381)	24,542	1,996,777
Liabilities				
Insurance contract liabilities	9,491,606	100,944	(23,736)	9,568,814
Reinsurance contract liabilities	820	—	—	820
Financial liabilities	34,486	—	—	34,486
Lease liabilities	12,913	—	—	12,913
Investment contract liabilities	1,025,417	—	—	1,025,417
Third party interests in mutual funds	—	—	—	—
Pension plan liabilities	11,311	—	—	11,311
Post-retirement medical benefit obligations	33,024	—	—	33,024
Deferred tax liabilities	25,528	—	—	25,528
Provision for taxation	156,097	—	—	156,097
Other liabilities	149,678	(6,760)	—	142,918
Total liabilities	10,940,880	94,184	23,736	11,011,328
Total equity and liabilities	13,022,496	(15,197)	806	13,008,105

Consolidated Statement of Income (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Insurance revenue	1,383,107	(977)	—	1,382,130
Insurance service expenses	(1,409,185)	(45,570)	(4,814)	(1,459,569)
Net income from reinsurance contracts held	142,508	837	136	143,481
Insurance service result	116,430	(45,710)	(4,678)	66,042
Investing activities				
Investment income from financial assets measured at amortised cost	182,935	—	—	182,935
Investment income from financial assets measured at fair value through profit or loss	302,864	—	—	302,864
Net realised losses on financial assets measured at amortised cost	(4,992)	—	—	(4,992)
Net fair value gains	214,368	—	—	214,368
Fee income	1,785	—	—	1,785
Other income	76,994	—	—	76,994
Net impairment losses on financial assets	(6,694)	—	—	(6,694)
Investment contract benefits	(26,041)	—	—	(26,041)
Net income from investing activities	741,219	—	—	741,219
Finance expenses from insurance contracts issued	(475,211)	—	—	(475,211)
Finance expenses from reinsurance contracts held	(2,549)	—	—	(2,549)
Net insurance finance expenses	(477,760)	—	—	(477,760)
Net insurance and investment result	379,889	(45,710)	(4,678)	329,501

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Operating expenses	(159,316)	—	—	(159,316)
Finance charges	(1,219)	—	—	(1,219)
Profit before taxation	219,354	(45,710)	(4,678)	168,966
Taxation	(43,502)	—	—	(43,502)
Profit for the year	175,852	(45,710)	(4,678)	125,464
Profit attributable to non-controlling interests	(34,532)	—	—	(34,532)
Profit attributable to equity holders of the Company	141,320	(45,710)	(4,678)	90,932

Consolidated Statement of Cash Flows (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Cash flows from operating activities				
Profit before taxation	219,354	(45,710)	(4,678)	168,966
Adjustment for specific items included on the accruals basis:				
- Finance charges	1,219	—	—	1,219
- Investment income	(494,511)	—	—	(494,511)
Adjustment for non-cash items	(177,231)	1,784	—	(175,447)
Interest received	426,028	—	—	426,028
Dividends received	67,767	—	—	67,767
Operating profit/(loss) before changes in operating assets/liabilities	42,626	(43,926)	(4,678)	(5,978)
Change in insurance contract assets/liabilities	519,394	48,151	4,814	572,359
Change in reinsurance contract assets/liabilities	(74,095)	2,535	(136)	(71,696)
Net increase in investment contracts	(48,431)	—	—	(48,431)
Purchase of investment securities	(4,811,289)	—	—	(4,811,289)
Proceeds from sale of investment securities	4,070,578	—	—	4,070,578
Purchase of/additions to investment properties	(231)	—	—	(231)
Net increase in loans and receivables	(6,972)	—	—	(6,972)
Net decrease in other operating assets/liabilities	(27,110)	(6,760)	—	(33,870)
Cash used in operating activities	(335,530)	—	—	(335,530)
Interest paid	(1,269)	—	—	(1,269)
Net taxation paid	(32,569)	—	—	(32,569)
Net cash used in operating activities	(369,368)	—	—	(369,368)
Cash flows from investing activities				
Purchase of property, plant and equipment	(5,123)	—	—	(5,123)
Proceeds on sale of property, plant and equipment	102	—	—	102
Net cash used in investing activities	(5,021)	—	—	(5,021)
Cash Flows from financing activities				
Purchase of reverse repurchase agreements	(40,239)	—	—	(40,239)
Payment of principal portion of lease liabilities	(5,770)	—	—	(5,770)
Dividends paid to equity holders of the company	(149,400)	—	—	(149,400)
Dividends paid to non-controlling interests	(9,153)	—	—	(9,153)
Net cash used in financing activities	(204,562)	—	—	(204,562)
Net decrease in cash and cash equivalents	(578,951)	—	—	(578,951)



Guardian Life of The Caribbean Limited

Abridged Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

6. Restatements (continued)

Consolidated Statement of Financial Position (2022)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Assets				
Property, plant and equipment	194,614	—	—	194,614
Right-of-use assets	14,555	—	—	14,555
Investment properties	832,282	—	—	832,282
Investment securities	9,646,964	—	—	9,646,964
Investment securities of mutual fund unit holders	97,444	—	—	97,444
Loans and receivables	245,534	(9,325)	—	236,209
Pension plan assets	6,615	—	—	6,615
Deferred tax assets	23,200	—	—	23,200
Reinsurance contract assets	48,980	(1,553)	670	48,097
Insurance contract assets	86,198	—	—	86,198
Taxation recoverable	39,061	—	—	39,061
Cash and cash equivalents	1,084,145	—	—	1,084,145
Cash and cash equivalents of mutual fund unit holders	285,490	—	—	285,490
Total assets	12,605,082	(10,878)	670	12,594,874
Equity and liabilities				
Share capital	100,465	—	—	100,465
Reserves	(83,733)	—	—	(83,733)
Retained earnings	1,797,085	(63,671)	29,220	1,762,634
Equity attributable to owners of the company	1,813,817	(63,671)	29,220	1,779,366
Non-controlling interest in subsidiaries	292,049	—	—	292,049
Total equity	2,105,866	(63,671)	29,220	2,071,415
Liabilities				
Insurance contract liabilities	8,974,440	52,793	(28,550)	8,998,683
Reinsurance contract liabilities	8,717	—	—	8,717
Financial liabilities	34,617	—	—	34,617
Lease liabilities	20,763	—	—	20,763
Investment contract liabilities	1,073,848	—	—	1,073,848
Pension plan liabilities	23,352	—	—	23,352
Post-retirement medical benefit obligations	34,545	—	—	34,545
Deferred tax liabilities	22,962	—	—	22,962
Provision for taxation	150,904	—	—	150,904
Other liabilities	155,068	—	—	155,068
Total liabilities	10,499,216	52,793	(28,550)	10,523,459
Total equity and liabilities	12,605,082	(10,878)	670	12,594,874

7. Subsequent events

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



Guardian Life of The Caribbean Limited Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars



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

To the shareholders of Guardian Life of The Caribbean Limited

Our opinion

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

The abridged non-consolidated financial statements

The Company's abridged non-consolidated financial statements derived from the audited non-consolidated financial statements for the year ended 31 December 2024 comprise:

- the abridged non-consolidated statement of financial position as at 31 December 2024;
- the abridged non-consolidated statement of income for the year then ended;
- the abridged non-consolidated statement of comprehensive income for the year then ended;
- the abridged non-consolidated statement of changes in equity for the year then ended;
- the abridged non-consolidated statement of cash flows for the year then ended; and
- the related notes to the abridged non-consolidated financial statements.

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

The audited non-consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 1 May 2025.

Management responsibility for the abridged non-consolidated financial statements

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

Auditor's responsibility

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

Priscilla Cooper
Port of Spain
Trinidad, West Indies
1 May 2025

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2024 \$'000	Restated 31 December 2023 \$'000	Restated 1 January 2023 \$'000
Assets			
Property, plant and equipment	181,625	181,839	194,474
Right-of-use assets	7,700	8,065	13,689
Investment properties	280,484	283,939	277,493
Investment in subsidiaries	144,516	139,570	139,570
Investment securities	10,821,050	10,521,260	9,622,232
Investment securities of mutual fund unit holders	116,011	106,072	97,444
Loans and receivables	241,088	218,243	207,986
Pension plan assets	6,181	4,948	6,615
Deferred tax assets	19,511	17,883	22,614
Insurance contract assets	145,754	71,684	86,163
Reinsurance contract assets	87,938	111,299	48,072
Taxation recoverable	38,840	37,883	37,379
Cash and cash equivalents	911,856	674,990	1,012,669
Cash and cash equivalents of mutual fund unit holders	1,122	43,009	285,490
Total assets	13,003,676	12,420,684	12,051,890
Equity and liabilities			
Share capital	100,465	100,465	100,465
Reserves	131,542	18,416	55,486
Retained earnings	1,448,921	1,338,108	1,416,166
Total equity	1,680,928	1,456,989	1,572,117
Liabilities			
Insurance contract liabilities	9,880,097	9,568,744	8,998,596
Reinsurance contract liabilities	1,396	818	8,712
Lease liabilities	9,567	11,850	19,534
Investment contract liabilities	1,038,704	1,025,417	1,073,848
Pension plan liabilities	18,985	11,311	23,352
Post-retirement medical benefit obligations	35,581	33,024	34,545
Deferred tax liabilities	25,513	25,482	22,945
Provision for taxation	170,287	156,093	150,831
Other liabilities	142,618	130,956	147,410
Total liabilities	11,322,748	10,963,695	10,479,773
Total equity and liabilities	13,003,676	12,420,684	12,051,890

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

On 30th April 2025, the Board of Directors of Guardian Life of The Caribbean Limited authorised these abridged non-consolidated financial statements for issue.

Director: *Stan Ching*

Director: *[Signature]*



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2024 \$'000	Restated 2023 \$'000
Insurance revenue	1,513,540	1,377,600
Insurance service expenses	(1,335,585)	(1,453,768)
Net (expenses)/income from reinsurance contracts held	(56,514)	143,183
Insurance service result	121,441	67,015
Investing activities		
Investment income from financial assets measured at amortised cost	181,295	179,930
Investment income from financial assets measured at fair value through profit or loss	340,620	313,713
Net realised gains/(losses) on financial assets	3,789	(4,992)
Net fair value gains	114,849	170,296
Fee income	2,479	1,785
Other income	27,145	34,081
Net impairment losses on financial assets	(24,620)	(6,669)
Investment contract benefits	(26,843)	(26,041)
Net income from investing activities	618,714	662,103
Finance expenses from insurance contracts issued	(352,555)	(475,211)
Finance income/(expenses) from reinsurance contracts held	1,574	(2,549)
Net insurance finance expenses	(350,981)	(477,760)
Net income from all activities	389,174	251,358
Operating expenses	(137,602)	(152,379)
Finance charges	(884)	(1,135)
Profit before taxation	250,688	97,844
Taxation	(48,146)	(35,970)
Profit for the year	202,542	61,874

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

ABRIDGED NON-CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	2024 \$'000	Restated 2023 \$'000
Profit for the year	202,542	61,874
Other comprehensive income/(loss)		
Items that may be reclassified subsequently to profit or loss:		
Exchange differences on translating foreign operations	(2,309)	(21,013)
Finance income/(expenses) from insurance contracts issued	111,945	(12,063)
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	109,636	(33,076)
Items that will not be reclassified subsequently to profit or loss:		
Gains/(losses) on property revaluation	3,490	(3,994)
Remeasurement of pension plans	(10,404)	6,787
Remeasurement of post-retirement medical benefit obligations	(728)	3,711
Taxation relating to components of other comprehensive income	403	(1,030)
Net other comprehensive (loss)/ income that will not be reclassified subsequently to profit or loss	(7,239)	5,474
Other comprehensive income/(loss) for the period, net of tax	102,397	(27,602)
Total comprehensive income for the period, net of tax	304,939	34,272

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

ABRIDGED NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2024	100,465	18,416	1,338,108	1,456,989
Total comprehensive income	—	113,126	191,813	304,939
Dividends	—	—	(81,000)	(81,000)
Balance at 31 December 2024	100,465	131,542	1,448,921	1,680,928
Balance at 1 January 2023	100,465	55,486	1,450,617	1,606,568
- as previously reported	—	—	(34,451)	(34,451)
Restatements (Note 6)	—	—	(34,451)	(34,451)
Balance at 1 January 2023	100,465	55,486	1,416,166	1,572,117
- as restated	—	(37,070)	71,342	34,272
Total comprehensive (loss)/income	—	—	(149,400)	(149,400)
Dividends	—	—	(149,400)	(149,400)
Balance at 31 December 2023	100,465	18,416	1,338,108	1,456,989
- as restated	—	—	—	—

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

ABRIDGED NON-CONSOLIDATED STATEMENT OF CASH FLOWS

	2024 \$'000	Restated 2023 \$'000
Cash flows from operating activities		
Profit before taxation	250,688	97,844
Adjustment for specific items included on the accruals basis:		
- Finance charges	884	1,135
- Investment income	(531,757)	(503,485)
Adjustment for non-cash items	(70,493)	(130,281)
Interest received	453,277	424,182
Dividends received	72,450	78,616
Operating profit/(loss) before changes in operating assets/liabilities	175,049	(31,989)
Change in insurance contract assets/liabilities	349,229	572,564
Change in reinsurance contract assets/liabilities	23,939	(71,122)
Net increase/(decrease) in investment contracts	13,287	(48,431)
Purchase of investment securities	(2,831,210)	(4,811,189)
Proceeds from sale of investment securities	2,652,931	4,049,358
Purchase of/additions to investment properties	(1,643)	(61)
Proceeds from sale of investment property	5,080	—
Net (increase)/decrease in loans and receivables	(3,766)	4,169
Net increase in other operating assets/liabilities	(54,107)	(58,652)
Cash generated from/(used) in operating activities	328,789	(395,353)
Interest paid	(889)	(1,184)
Net taxation paid	(35,861)	(24,982)
Net cash generated from/(used) in operating activities	292,039	(421,519)
Cash flows from investing activities		
Investment in subsidiary	(4,946)	—
Purchase of property, plant and equipment	(6,608)	(5,123)
Proceeds on sale of property, plant and equipment	13	102
Net cash used in investing activities	(11,541)	(5,021)
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(5,834)	(5,605)
Dividends paid to equity holders of the company	(81,000)	(149,400)
Net cash used in financing activities	(86,834)	(155,005)
Net increase/(decrease) in cash and cash equivalents	193,664	(581,545)

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



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

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

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

GHL is 61.77% (2023:61.77%) 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 47.14% (2023: 49.58%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada. Portland Holdings Inc. is controlled by Hon. Michael A. Lee-Chin, O.J., a director of the Company.

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

2. Basis of Preparation

The abridged non-consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago.

The abridged non-consolidated financial statements are derived from the Company's non-consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards (previously referred to as International Financial Reporting Standards).

The abridged non-consolidated statement of financial position as at 31 December 2024 and abridged non-consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Company's audited non-consolidated financial statements. However, the disclosures within the abridged non-consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Company's performance through a succinct lens.

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

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

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

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

3. Functional and Presentation Currency

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

4. Contingent liabilities

Taxation

There may be 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.

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.

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.

	2024 \$'000	2023 \$'000
Due from parent and affiliated companies		
Guardian Insurance Limited	25,494	25,494
Affiliated companies	52,099	32,571
	<u>77,593</u>	<u>58,065</u>
Due to parent and affiliated companies		
Guardian Holdings Limited	156	-
Affiliated companies	332	492
	<u>488</u>	<u>492</u>

The following transactions were carried out with related parties:

(a) Interest income from:		
- Key associates	10,232	12,550
(b) Dividend income from:		
- Parent company	3,223	-
- Other related parties	2,799	1,100
- Key associates	7,355	7,710
(c) Financial assets of:		
- Key associates	205,719	215,374
- Parent company	65,873	92,762
- Other related parties	60,598	61,516
(d) Key management personnel compensation:		
- Salaries and other short-term employee benefits	7,032	10,243
- Post-employment benefits	531	257
- Other long-term benefits	(27)	1,178

Loans to key management of the Company:

Balance at beginning of year	22,882	27,742
Loans advanced during the year	52	2,753
Loan repayments received	(9,346)	(7,613)
Interest charged	933	1,141
Interest received	(916)	(1,141)
Exchange rate adjustments	10	-
Balance at end of year	<u>13,615</u>	<u>22,882</u>

6. Restatements

The following error in the previously issued financial statements for 2023 and 2022 were corrected as presented.

Note 1:

Certain data processing errors that caused the understatement of the liability for incurred claims for certain annuity portfolios in prior periods were identified in 2024. These errors were corrected retrospectively in the prior periods to which they relate.

Note 2:

A detailed review identified a misstatement of the liability relating to short-term insurance portfolios upon transition to IFRS 17, 'Insurance Contracts'. Both the liability for remaining coverage and the liability for incurred claims were corrected retrospectively, with the corresponding adjustment to equity and a consequential impact on profit or loss in the prior period.

Non-Consolidated Statement of Financial Position (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Assets				
Property, plant and equipment	181,839	-	-	181,839
Right-of-use assets	8,065	-	-	8,065
Investment properties	283,939	-	-	283,939
Investment in subsidiaries	139,570	-	-	139,570
Investment securities	10,521,260	-	-	10,521,260
Investment securities of mutual fund unit holders	106,072	-	-	106,072
Loans and receivables	229,351	(11,108)	-	218,243
Pension plan assets	4,948	-	-	4,948
Deferred tax assets	17,883	-	-	17,883
Insurance contract assets	71,684	-	-	71,684
Reinsurance contract assets	114,582	(4,089)	806	111,299
Taxation recoverable	37,883	-	-	37,883
Cash and cash equivalents	674,990	-	-	674,990



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

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

6. Restatements (continued)

Non-Consolidated Statement of Financial Position (2023) (continued)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Cash and cash equivalents of mutual fund unit holders	43,009	—	—	43,009
Total assets	12,435,075	(15,197)	806	12,420,684
Equity and liabilities				
Share capital	100,465	—	—	100,465
Reserves	18,416	—	—	18,416
Retained earnings	1,422,947	(109,381)	24,542	1,338,108
Total equity	1,541,828	(109,381)	24,542	1,456,989
Liabilities				
Insurance contract liabilities	9,491,536	100,944	(23,736)	9,568,744
Reinsurance contract liabilities	818	—	—	818
Lease liabilities	11,850	—	—	11,850
Investment contract liabilities	1,025,417	—	—	1,025,417
Pension plan liabilities	11,311	—	—	11,311
Post-retirement medical benefit obligations	33,024	—	—	33,024
Deferred tax liabilities	25,482	—	—	25,482
Provision for taxation	156,093	—	—	156,093
Other liabilities	137,716	(6,760)	—	130,956
Total liabilities	10,893,247	94,184	(23,736)	10,963,695
Total equity and liabilities	12,435,075	(15,197)	806	12,420,684

Non-Consolidated Statement of Income (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Insurance revenue	1,378,577	(977)	—	1,377,600
Insurance service expenses	(1,403,384)	(45,570)	(4,814)	(1,453,768)
Net income from reinsurance contracts held	142,210	837	136	143,183
Insurance service result	117,403	(45,710)	(4,678)	67,015
Investing activities				
Investment income from financial assets measured at amortised cost	179,930	—	—	179,930
Investment income from financial assets measured at fair value through profit or loss	313,713	—	—	313,713
Net realised losses on financial assets	(4,992)	—	—	(4,992)
Net fair value gains	170,296	—	—	170,296
Fee income	1,785	—	—	1,785
Other income	34,081	—	—	34,081
Net impairment losses on financial assets	(6,669)	—	—	(6,669)
Investment contract benefits	(26,041)	—	—	(26,041)
Net income from investing activities	662,103	—	—	662,103
Finance expenses from insurance contracts issued	(475,211)	—	—	(475,211)
Finance expenses from reinsurance contracts held	(2,549)	—	—	(2,549)
Net insurance finance expenses	(477,760)	—	—	(477,760)
Net income from all activities	301,746	(45,710)	(4,678)	251,358
Operating expenses	(152,379)	—	—	(152,379)
Finance charges	(1,135)	—	—	(1,135)
Profit before taxation	148,232	(45,710)	(4,678)	97,844
Taxation	(35,970)	—	—	(35,970)
Profit for the year	112,262	(45,710)	(4,678)	61,874

Non-Consolidated Statement of Cash Flows (2023)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Cash flows from operating activities				
Profit before taxation	148,232	(45,710)	(4,678)	97,844
Adjustment for specific items included on the accruals basis:				
- Finance charges	1,135	—	—	1,135
- Investment income	(503,485)	—	—	(503,485)
Adjustment for non-cash items	(132,065)	1,784	—	(130,281)
Interest received	424,182	—	—	424,182
Dividends received	78,616	—	—	78,616
Operating profit before changes in operating assets/liabilities	16,615	(43,926)	(4,678)	(31,989)
Change in insurance contract assets/liabilities	519,599	48,151	4,814	572,564
Change in reinsurance contract assets/liabilities	(73,521)	2,535	(136)	(71,122)
Net decrease in investment contracts	(48,431)	—	—	(48,431)
Purchase of investment securities	(4,811,189)	—	—	(4,811,189)
Proceeds from sale of investment securities	4,049,358	—	—	4,049,358
Purchase of/additions to investment properties	(61)	—	—	(61)
Net decrease in loans and receivables	4,169	—	—	4,169
Net increase in other operating assets/liabilities	(51,892)	(6,760)	—	(58,652)
Cash (used in)/generated from operating activities	(395,353)	—	—	(395,353)
Interest paid	(1,184)	—	—	(1,184)
Net taxation paid	(24,982)	—	—	(24,982)
Cash (used in)/generated from operating activities	(421,519)	—	—	(421,519)
Cash flows from investing activities				
Purchase of property, plant and equipment	(5,123)	—	—	(5,123)
Proceeds on sale of property, plant and equipment	102	—	—	102
Net cash used in investing activities	(5,021)	—	—	(5,021)
Cash flows from financing activities				
Payment of principal portion of lease liabilities	(5,605)	—	—	(5,605)
Dividends paid to equity holders of the company	(149,400)	—	—	(149,400)
Net cash used in financing activities	(155,005)	—	—	(155,005)
Net (decrease)/increase in cash and cash equivalents	(581,545)	—	—	(581,545)



Guardian Life of The Caribbean Limited

Abridged Non-Consolidated Financial Statements

For the Year ended 31st December, 2024

Expressed in Trinidad and Tobago Dollars

6. Restatements (continued)

Non-Consolidated Statement of Financial Position (2022)

	As previously reported \$'000	Restatement Note 1 \$'000	Restatement Note 2 \$'000	Restated Balances \$'000
Assets				
Property, plant and equipment	194,474	—	—	194,474
Right-of-use assets	13,689	—	—	13,689
Investment properties	277,493	—	—	277,493
Investment in subsidiaries	139,570	—	—	139,570
Investment securities	9,622,232	—	—	9,622,232
Investment securities of mutual fund unit holders	97,444	—	—	97,444
Loans and receivables	217,311	(9,325)	—	207,986
Pension plan assets	6,615	—	—	6,615
Deferred tax assets	22,614	—	—	22,614
Insurance contract assets	86,163	—	—	86,163
Reinsurance contract assets	48,955	(1,553)	670	48,072
Taxation recoverable	37,379	—	—	37,379
Cash and cash equivalents	1,012,669	—	—	1,012,669
Cash and cash equivalents of mutual fund unit holders	285,490	—	—	285,490
Total assets	12,062,098	(10,878)	670	12,051,890
Equity and liabilities				
Share capital	100,465	—	—	100,465
Reserves	55,486	—	—	55,486
Retained earnings	1,450,617	(63,671)	29,220	1,416,166
Total equity	1,606,568	(63,671)	29,220	1,572,117
Liabilities				
Insurance contract liabilities	8,974,353	52,793	(28,550)	8,998,596
Reinsurance contract liabilities	8,712	—	—	8,712
Lease liabilities	19,534	—	—	19,534
Investment contract liabilities	1,073,848	—	—	1,073,848
Pension plan liabilities	23,352	—	—	23,352
Post-retirement medical benefit obligations	34,545	—	—	34,545
Deferred tax liabilities	22,945	—	—	22,945
Provision for taxation	150,831	—	—	150,831
Other liabilities	147,410	—	—	147,410
Total liabilities	10,455,530	52,793	(28,550)	10,479,773
Total equity and liabilities	12,062,098	(10,878)	670	12,051,890

7. Subsequent events

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

PCA

POLICE COMPLAINTS AUTHORITY

2025 FREEDOM OF INFORMATION STATEMENT

IN COMPLIANCE WITH SECTIONS 7, 8, 9 OF THE FREEDOM OF INFORMATION ACT 1999 (FOIA)

- In accordance with sections 7, 8, 9 of the Freedom of Information Act 1999 (FOIA) the Police Complaints Authority (PCA) is required by law to publish this statement, which lists the documents and information generally available to the public from the PCA.

The FOIA gives members of the public:

- A legal right for each person to access information held by the PCA.
- A legal right for each person to have personal/official information relating to him/herself amended where it is held by the PCA and such information is incomplete, incorrect or misleading.

- A legal right to obtain reasons for adverse decisions made regarding an applicant's request for information under the FOIA.
- A legal right to complain to the Ombudsman and to apply to the High Court for judicial review to challenge adverse decisions made under the FOIA

SECTION 7 STATEMENTS

SECTION 7 (1) (a) (i)

Structure and Function of the Police Complaints Authority

Establishment of the Police Complaints Authority

The Police Complaints Authority was established by virtue of Section 5 of the Police Complaints Authority Act, Chapter 15:05 (hereinafter referred to as "the PCA Act")

Vision Statement

To be the premier civilian oversight body committed to transparency and increased public trust.

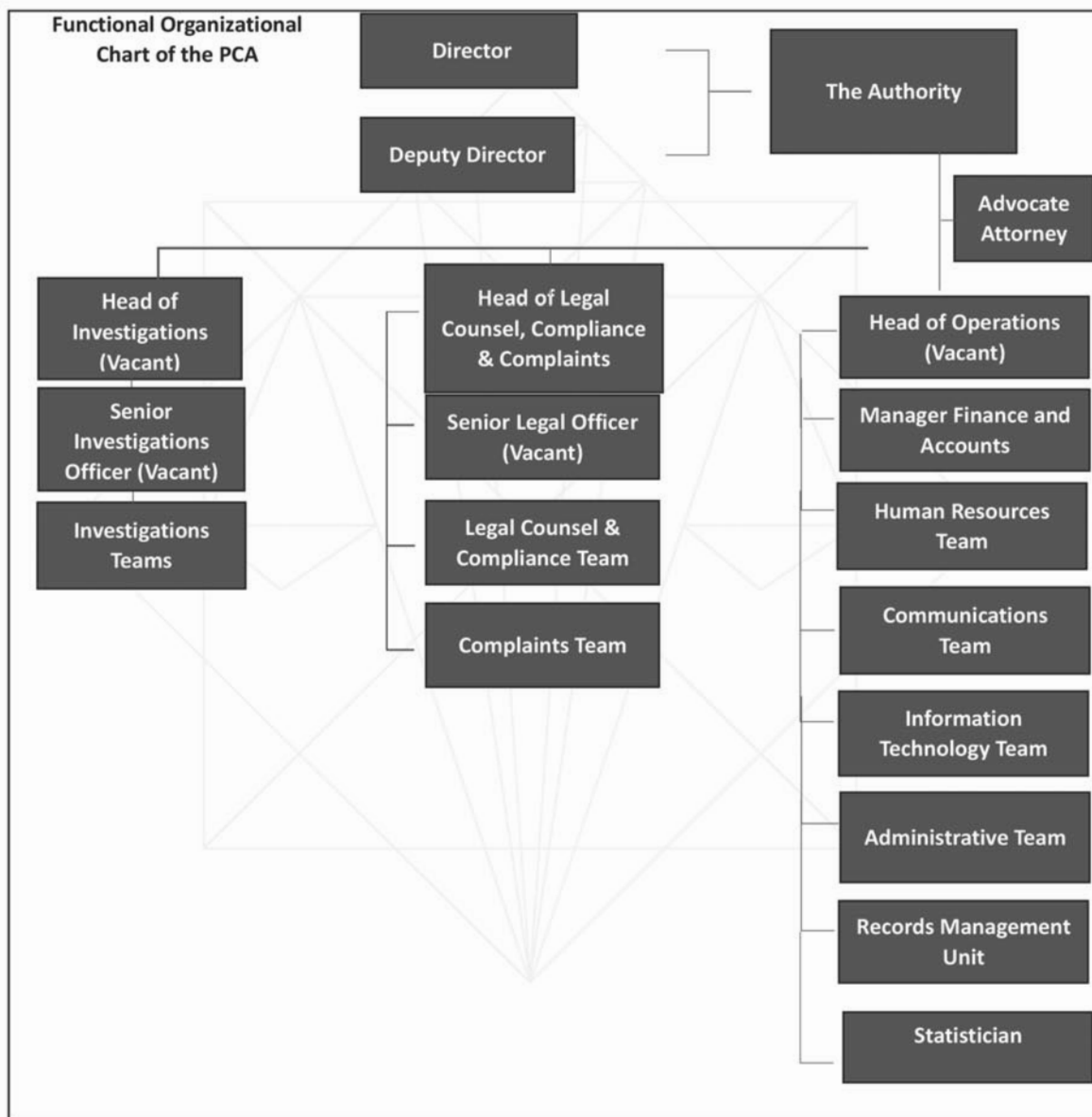
Mission statement

To embody world-class standards of integrity, accountability and impartiality through rigorous independent oversight.

Core Values

- Independence
- Mutual Respect
- Trust
- Accountability

Structure of the PCA



POLICE COMPLAINTS AUTHORITY 2025 FREEDOM OF INFORMATION STATEMENT—CONTINUED

By virtue of Section 6 (1) of the PCA Act the Authority comprises a Director and Deputy Director who are appointed by the President on the joint advice of the Prime Minister and the Leader of the Opposition.

The Authority has direct operational responsibility for the PCA's four (4) main units namely:

1. Investigations
2. Legal Counsel, Compliance and Complaints
3. Operations
4. Advocate Attorney

INVESTIGATIONS

The Investigations Team is the largest team in the PCA with its prime focus being the investigating of complaints, that is, criminal offences involving police officers, police corruption and serious police misconduct in strict accordance with the requirements of the PCA Act and the delivery of excellent service on a consistent basis.

LEGAL COUNSEL, COMPLIANCE AND COMPLAINTS

The Legal Counsel, Compliance and Complaints Team focuses on the provision of efficient, effective and high quality legal services to the PCA with respect to the investigation of criminal offences involving police officers, police corruption, serious police misconduct and for other related matters. Further, the Legal Counsel, Compliance and Complaints Team ensures effective follow-up and liaison between the PCA and the Director of Public Prosecutions/Police Service Commission/Commissioner of Police and all other persons or bodies whether public or private with whom the PCA works in cooperation with or in association with in the performance of its functions.

The Team ensures the PCA's compliance with all statutory and regulatory requirements and provides the requisite assistance in the execution of the overall functions of the Authority.

OPERATIONS

The Operations Team provides the support services required for the Authority to function effectively as detailed below:

Finance & Accounts

The Finance and Accounts Unit overlooks the entire system of monitoring and control of finances of the Authority in accordance with general accounting principles and practices. The Finance & Accounts Team gathers and summarises financial data to prepare financial reports for PCA's management, regulatory and statutory responsibilities. The Team also monitors and ensures accountability and approval for the disbursement of funds, salary payments and other financial obligations in line with budgetary and policy guidelines.

Information Technology

The Information Technology (IT) Team provides the technological and other platforms which enable the effective provision of service to customers and the recording, sorting and follow-up of all complaints. This Unit also has a significant focus on effective project management and new systems implementation.

Human Resources

The Human Resource (HR) Team focuses primarily on the effective management of PCA's Human Resources and the provision of service to PCA's staff, inclusive of Performance Management, Training and Development and Organisational Development initiatives.

Communications

The Communications Team focuses on the development and implementation of key strategies and innovative initiatives to ensure that the Authority maintains effective and continuous communication with its key stakeholders.

Administration

The Administration Team provides and oversees the administrative services required to support the operations of the PCA. The Administration Team will also routinely exercise quality control over facilities and fleet maintenance.

Statistician

The Statistician is responsible for performing analytical statistical studies and evaluation of data collected over a wide variety of fields relating to the various aspects of the PCA. Work includes the collection and compilation of data and the development and maintenance of a database. The position is also responsible for preparing conclusions based on the analysis of data and reviewing the data collection system of the PCA with a view to recommending to the Authority areas

of use of data, more appropriate sampling techniques and methods for increasing its effectiveness.

ADVOCATE ATTORNEY

Appear on behalf of the PCA at the Magistrates' Court, High Court and Court of Appeal ensuring the provision of high quality, efficient, effective and confidential legal service as required for the investigation of criminal offences involving police officers, police corruption, serious police misconduct and related matters in accordance with the PCA Act 2006.

Functions of the Authority

Section 21 (1) of the PCA Act outlines the functions of the PCA.

21. (1) The functions of the Authority are to—
 - (a) investigate criminal offences involving police officers, police corruption and serious police misconduct;
 - (b) undertake inquiries into, or audits of, any aspect of police activities for the purpose of ascertaining whether there is police corruption or serious police misconduct or circumstances that may be conducive to both;
 - (c) monitor an investigation conducted by any person or authority in relation to any matter mentioned in paragraph (a) and to undertake audits of those investigations;
 - (d) advise the Police Service and other public authorities on ways in which police corruption and serious police misconduct may be eliminated;
 - (e) gather evidence that may be admissible in the prosecution of a person who is not a police officer for a criminal offence in relation to the Police Service and to furnish that evidence to the Director of Public Prosecutions, or where an authority outside the State is concerned, the Attorney General;
 - (f) gather evidence that may be used in the investigation of serious police misconduct and furnish such evidence to the Commissioner or the Commission for appropriate action;
 - (g) gather evidence that can be used in the prosecution of a police officer involved in a criminal offence and furnish such evidence to the Director of Public Prosecutions; or
 - (h) perform any other functions that may be conferred on it by any other written law.

SECTION 7 (1) (a) (ii)

Categories of documents in the possession of the PCA:

1. Incident reports
2. Complaints
3. Complaint classification forms
4. Remit assessment forms
5. Request for discontinuance forms
6. Legal opinions
7. Complaint additional information forms
8. Complaint information sheets
9. Submission / ETF forms
10. Internal policies (eg. fleet management, driver and visitor policies)
11. Personnel files
12. Job descriptions
13. Organizational chart
14. Letters of appointment
15. Contracts of employment
16. Contracts for services
17. Contracts for consultancy services
18. Letters of confirmation
19. Interview reports
20. Applications for employment
21. Terms of engagement
22. Offers of employment
23. Letters of promotion
24. Employee performance appraisals
25. Training and development database
26. Leave management sheets
27. Group health and life plan
28. Annual Reports
29. Strategic Plans
30. Press releases and statements
31. Brochures
32. Gazetted material
33. Public relations materials (eg. flyers, presentations)
34. Payment vouchers/ pay sheets
35. Salary deduction vouchers
36. Schedule of accounts
37. Daily cheque listings
38. Summary of net amount payable statement
39. Vote books
40. Cash books
41. Invoice orders
42. Requests for release of funds
43. Monthly expenditure statements

44. Monthly bank reconciliation statements
45. Annual statement of budgetary proposals
46. Statements of gratuity computation
47. Letters of approval of gratuity payment
48. Fixed asset registers
49. Travelling registers
50. Contract and utility registers
51. Requisition forms
52. Annual return of remuneration paid and income tax and health surcharge deducted
53. TD 4 certificates
54. Requests for statement of PAYE indebtedness
55. Annual financial statements
56. Standard Operating Procedures
57. Reports prepared pursuant to requirements under the Public Procurement & Disposal of Public Property Act and applicable Regulations.

SECTION 7 (1) (a) (iii)

Materials prepared for publication or inspection:

1. The Police Complaints Authority Act, Chapter 15:05, Act No. 8 of 2006.
2. The PCA's Annual Reports of its activities for the periods December 29, 2010 to September 30, 2011, October 1, 2011 to September 30, 2012, October 1, 2012 to September 30, 2013, October 1, 2013 to September 30, 2014, October 1, 2014 to September 30, 2015 and October 1, 2015 to September 30, 2016, October 1, 2016 to September 30, 2017, October 1, 2017 to September 30, 2018, October 1, 2018 to September 30, 2019, October 1, 2019 to September 30, 2020, October 1, 2020 to September 30, 2021, October 1, 2021 to September 30, 2022, October 1, 2022 to September 30, 2023 and October 1, 2023 and September 30, 2024 which were all laid in Parliament or submitted to the Office of the Attorney General for laying in Parliament.
3. The PCA's audited statement of accounts for the periods December 29, 2010 to September 30, 2011, October 1, 2011 to September 30, 2012, October 1, 2012 to September 30, 2013, October 1, 2013 to September 30, 2014, October 1, 2014 to September 30, 2015 and October 1, 2015 to September 30, 2016, October 1, 2016 to September 30, 2017, October 1, 2017 to September 30, 2018, October 1, 2018 to September 30, 2019, October 1, 2019 to September 30, 2020, October 1, 2020 to September 30, 2021, October 1, 2021 to September 30, 2022 and October 1, 2022 to September 30, 2023 which were all laid in Parliament or submitted to the Office of the Attorney General for laying in Parliament.

SECTION 7 (1) (a) (iv)

Literature available by Subscription

Lexis Nexis material accessible via assigned user name and password.

SECTION 7 (1) (a) (v)

The procedure to be followed when accessing documents from the PCA.

1. How to request information:

• General Procedure

The PCA's policy is to answer all requests, both oral and written, for information. However in order to exercise the rights given by the FOIA (for example the right to challenge a decision if a request for information is refused), a request must first be made in writing. An applicant seeking information that is not readily available in the public domain, must complete the appropriate form (Request for Access to Official Documents) available from the PCA's Reception Desk or from its Designated Officer.

• Addressing Request

To facilitate the prompt handling of a request, it should be addressed to the Designated Officer of the PCA mentioned in SECTION 7 (1) (a)(vi) herein.

• Details in the Request

An applicant should provide details that will allow for ready identification and location of the information that is being requested. If insufficient information is provided clarification will be sought from the applicant. An applicant who is unsure of how to write a request or of what details to include should inquire of the Designated Officer.

• Request not handled under the FOIA

A request under the FOIA may not be processed to the extent that it seeks information that is readily available in the public domain, either from the PCA or from another public authority (e.g. brochures etc.)

POLICE COMPLAINTS AUTHORITY 2025 FREEDOM OF INFORMATION STATEMENT—CONTINUED

2. Responding to your Request**• Retrieving Documents**

The PCA is required to furnish copies of documents only when those documents are in its possession, custody or control.

• Furnishing Documents

The PCA is required to furnish only one copy of a document. If it cannot make a legible copy of the document to be released, it will not attempt to reconstruct it, instead the best copy possible will be furnished.

The PCA is not compelled to do the following:

- (a) Create new documents, or
- (b) Perform research for an applicant.

3. Time Limits*General*

Applicants will be notified within thirty (30) calendar days whether or not the request is approved. The PCA will try assiduously to ensure compliance with statutory time limits. If the PCA believes that the processing of your request may exceed the statutory time limit, we will acknowledge receipt of your request and undertake to advise you of its status. You are advised to call the Designated Officer to ensure that the PCA is in receipt of your request and to acquire an update on its status in light of the possibility that requests may be incorrectly addressed or misdirected.

Time Allowed

The PCA will advise you of the outcome of your request for access to information as soon as practicable but no later than thirty (30) calendar days from the date the request was received as required by Section 15 of the FOIA. If a decision is taken to grant access to the information requested, you will be permitted to inspect the documents and/or be provided with copies.

4. Fees and Charges

Section 17 (1) stipulates that no fee shall be charged by a public authority for the making of a request for access to an official document. However, where access to an official document is to be given in the form of printed copies or copies in some other form, such as a tape, disk, film or other material, the applicant will be required to pay the prescribed fee incurred for duplication of the said material.

SECTION 7 (1)(a)(vi)

The officer in the PCA responsible for:

- a) the initial receipt and auctioning of notices under section 10 of the FOIA;
- b) requests for access to documents under section 13 of the FOIA; and
- c) applications for correction of personal information under section 36 of the FOIA is as follows:

The Designated Officer is:

Ms. Lisa-Marie Robertson
Head of Legal
Tower D Level 24
International Waterfront Complex
1 Wrightson Road
Port of Spain
Tel: 627-4383 ext 2466 Fax: 627-0432
E-mail: LRobertson@pca.org.tt

The Alternate Officer is:

Mr. Kiev Chesney
Advocate Attorney
Tower D Level 24
International Waterfront Complex
1 Wrightson Road
Port of Spain
Tel: 627-4383 ext 2495 Fax: 627-0432
KChesney@pca.org.tt

SECTION 7 (1)(a)(vii)

Advisory Boards, Councils, Committees, and other bodies, (Where meetings/minutes are open to the public)
This bears no applicability to the PCA.

SECTION 7 (1)(a)(viii)

Information can be accessed through the Designated or Alternate Officer **between the hours of 8:00am and 4:00pm from Mondays to Fridays, at the PCA's office located at:**
Tower D Level 24
International Waterfront Complex
1 Wrightson Road
Port of Spain
Tel: 627-4383

SECTION 8(1) STATEMENTS**Section 8(1)(a)**

The public is entitled to access documents that are provided by the PCA for the use or guidance of the PCA or its staff in making decisions or recommendations, or in providing advice to persons outside the public authority, with respect to rights, privileges, benefits, obligations, penalties or other detriments, these being:

- (i) Documents containing interpretations or particulars of written laws or schemes administered by the PCA, not being particulars contained in another written law; or
- (ii) Manuals, rules of procedure, statements of policy, records of decisions or documents containing rules, policies, guidelines, practices or precedents.

The above documents will be made available to the public as they are developed, and include:

Governing Legislation

The Police Complaints Authority Act, Chapter 15:05.

SECTION 8(1)(b)

The public is also entitled to access documents that are provided by the PCA for the use or guidance of the PCA or its staff in enforcing written laws or schemes administered by the PCA where a member of the public might be directly affected by that enforcement, being documents containing information on the procedures to be employed or the objectives to be pursued in the enforcement of the written laws or schemes.

There are documents available which can be requested using the procedure set out in **section 7 (1) (a) (v) above.**

SECTION 9 STATEMENTS**SECTION 9 (1)(a)**

A report or a statement containing the advice or recommendations, of a body or entity established within the public authority.

Advice proffered to the Office of the Commissioner of Police by the Legal Counsel, Compliance and Complaints Unit of the PCA and approved by the Authority are featured in the PCA's Annual Report of its activities for the periods December 29, 2010 to September 30, 2011, October 1, 2011 to September 30, 2012, October 1, 2012 to September 30, 2013, October 1, 2013 to September 30, 2014, October 1, 2014 to September 30, 2015, October 1, 2015 to September 30, 2016, October 1, 2016 to September 30, 2017, October 1, 2017 to September 30, 2018, October 1, 2018 to September 30, 2019, October 1, 2019 to September 30, 2020, October 1, 2020 to September 30, 2021, October 1, 2021 to September 30, 2022, October 1, 2022 to September 30, 2023 and October 1, 2023 to September 30, 2024.

SECTION 9(1)(b)

A report, or a statement containing the advice or recommendations, of a body or entity established outside the public authority by or under a written law, or by a Minister of Government or other public authority for the purpose of submitting a report or reports, providing advice or making recommendations to the public authority or to the responsible Minister of that public authority.

The 12th Report of the Joint Select Committee on Ministries, Statutory Authorities and State Enterprises (Group 1) on the inquiry into the administration and operations of the Police Complaints Authority.

The Report of the Joint Select Committee on National Security "Inquiry into the "total policing" initiative on March 23, 2015".
Fifteenth Report from the Public Accounts Committee.

SECTION 9 (1)(c)

Any report, or a statement containing the advice or recommendations, of an interdepartmental Committee whose membership includes an officer of the PCA.

There are no reports or statements to be published under this section at this time.

SECTION 9 (1)(d)

Any report, or a statement containing the advice or recommendations, of a committee established within the PCA to submit a report, provide advice or make recommendations to the responsible Minister for the PCA or to another officer of PCA who is not a member of such committee.

The PCA's Annual Reports of its activities for the periods December 29, 2010 to September 30, 2011, October 1, 2011 to September 30, 2012, October 1, 2012 to September 30, 2013,

October 1, 2013 to September 30, 2014, October 1, 2014 to September 30, 2015 and October 1, 2015 to September 30, 2016 October 1, 2016 to September 30, 2017, October 1, 2017 to September 30, 2018, October 1, 2018 to September 30, 2019, October 1, 2019 to September 30, 2020, October 1, 2020 to September 30, 2021, October 1, 2021 to September 30, 2022, October 1, 2022 to September 30, 2023 and October 1, 2023 to September 30, 2024 which were all laid in Parliament or furnished to the Attorney General for laying in Parliament.

The PCA's audited statement of accounts for the periods December 29, 2010 to September 30, 2011, October 1, 2011 to September 30, 2012, October 1, 2012 to September 30, 2013, October 1, 2013 to September 30, 2014, October 1, 2014 to September 30, 2015, October 1, 2015 to September 30, 2016, October 1, 2016 to September 30, 2017, October 1, 2017 to September 30, 2018, October 1, 2018 to September 30, 2019, October 1, 2019 to September 30, 2020, October 1, 2020 to September 30, 2021, October 1, 2021 to September 30, 2022 and October 1, 2022 to September 30, 2023 were laid in Parliament.

SECTION 9 (1)(e)

Any report (including a report concerning the results of studies, surveys or tests) prepared for the PCA by a scientific or technical expert, whether employed within the PCA or not, including a report expressing the opinion of such an expert on scientific or technical matters.

There are no reports to be published under this section at this time.

SECTION 9 (1)(f)

Any report prepared for the PCA by a consultant who was paid for preparing the report.

Report on Records Management.

SECTION 9 (1)(g)

Any report prepared within the PCA and containing the results of studies, surveys or tests carried out for the purpose of assessing, or making recommendations on the feasibility of establishing a new or proposed Government policy, programme or project.

There are no reports to be published under this section at this time.

SECTION 9 (1)(h)

A report on the performance or efficiency of the public authority, or of an office, division or branch of the public authority, whether the report is of a general nature or concerns a particular policy, programme or project administered by the public authority.

There are no reports to be published under this section at this time.

SECTION 9 (1)(i)

Any report containing:

- a. Final plans or proposals for the re-organization of the functions of the PCA;
- b. The establishment of a new policy, programme or project to be administered by the PCA; or
- c. The alteration of an existing policy programme or project administered by the PCA, whether or not the plans or proposals are subject to approval by an officer of the PCA, another public authority, the responsible Minister for the PCA or Cabinet;

There are no reports to be published under this section at this time.

SECTION 9 (1)(j)

Any statement prepared within the PCA and containing policy directions for the drafting of legislation.

In 2020 and 2021 the amendments proposed by the Police Complaints Authority as contained within its Policy Document were passed/ proclaimed.

SECTION 9 (1)(k)

Any report of a test carried out within the PCA on a product for the purpose of purchasing equipment.

There are no reports to be published under this section at this time.

SECTION 9 (1)(l)

Any environmental impact statement prepared within the PCA.

There are no statements to be published under this section at this time.

SECTION 9 (1)(m)

Any valuation report prepared for the PCA by a valuator, whether or not the valuator is an officer of the PCA.

Valuation Reports prepared in relation to the PCA's fleet of vehicles.