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Part A

BRIDGETOWN, BARBADOS, 20TH AUGUST, 2020

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S.I. 2020 No. 39: Road Traffic (Barbados Rally Club, "Speed Trials Event") Directions, 2020.

S.I. 2020 No. 40: Road Traffic (Motoring Club Barbados, Inc. "Speed Trials") Directions, 2020.



**S.I. 2020 No. 39**

**DIRECTIONS GIVEN BY THE CHIEF TECHNICAL  
OFFICER WITH THE APPROVAL OF THE  
MINISTER RESPONSIBLE FOR ROAD  
TRAFFIC UNDER REGULATION 88  
OF THE ROAD TRAFFIC  
REGULATIONS, 1984**

**1.** These directions may be cited as the *Road Traffic (Barbados Rally Club, "Speed Trials Event") Directions, 2020*.

**2.** The following roads will be closed during the specified period:

**On Saturday August 22, 2020**

**(a)** Between the hours of 1.00 p.m. and 6.00 p.m. in the parish of Saint Peter, the section of road known as Orange Hill (Sailor Gully), commencing from the junction with Four Hill road, proceeding in an easterly direction on the said Orange Hill road (Sailor Gully) and finishing at the junction with French Village and Mount Brevitor roads.

**3.** Any person who contravenes these directions or fails to comply with the orders given by a member of the Royal Barbados Police Force in uniform, commits an offence and is liable on summary conviction to a fine of \$500.00 or imprisonment for a term of six (6) months.

**4.** These rules do not apply to vehicles used by the Royal Barbados Police Force, the Fire Service or any Ambulance Service.

Given by the Chief Technical Officer this 30th day of July 2020.

PHILIP TUDOR  
Chief Technical Officer.

Approved by the Minister this 31st day of July 2020.

IAN GOODING-EDGHILL  
Minister responsible for Transport, Works and Water Resources.



**S.I. 2020 No. 40**

**DIRECTIONS GIVEN BY THE CHIEF TECHNICAL  
OFFICER WITH THE APPROVAL OF THE  
MINISTER RESPONSIBLE FOR ROAD  
TRAFFIC UNDER REGULATION 88  
OF THE ROAD TRAFFIC  
REGULATIONS, 1984**

1. These directions may be cited as the *Road Traffic (Motoring Club Barbados, Inc. "Speed Trials") Directions, 2020*.

2. The following roads will be closed during the specified period:

**On Sunday August 23, 2020**

(a) Between the hours of 10.00 a.m. and 4.00 p.m. in the parishes of Saint George and Saint John, the section of road known as Woodland road, commencing from its junction with Todds road, proceeding in an easterly direction on the said Woodland road, continuing in a northerly direction along Kendal and Ashford roads, proceeding in a westerly direction on Cherry Grove road, continuing in a northerly and north westerly direction on Roebuck road and finishing at the junction of Roebuck and Pool roads.

3. Any person who contravenes these directions or fails to comply with the orders given by a member of the Royal Barbados Police Force in uniform, commits an offence and is liable on summary conviction to a fine of \$500.00 or imprisonment for a term of six (6) months.

4. These rules do not apply to vehicles used by the Royal Barbados Police Force, the Fire Service or any Ambulance Service.

Given by the Chief Technical Officer this 30th day of July 2020.

PHILIP TUDOR  
Chief Technical Officer.

Approved by the Minister this 31st day of July 2020.

IAN GOODING-EDGHILL  
Minister responsible for Transport, Works and Water Resources.





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### NOTICE NO. 1

#### *In the Estate of*

#### **CLAIRMONTE AUGUSTUS OLIVER**

#### *Deceased*

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados that all persons having any claim upon or affecting the Estate of CLAIRMONTE AUGUSTUS OLIVER, deceased, late of Bathsbeba in the parish of St. Joseph in this Island, who was buried in this Island on the 25th day of August 1981, are required to send particulars in writing of their claims duly attested to KEITH ALBERT ALLEYNE, the Administrator cum testamento annexo de bonis non administratus to the Will dated the 21st day of November 1977 of the Estate of the said deceased, in care of Sharon C. I. Carter, Attorney-at-Law of No. 22 Ealing Park in the parish of Christ Church in this Island on or before the 20th day of October 2020 after which date the Administrator will distribute the Estate among the persons entitled thereto having regard only to the valid debts and claims of which he shall have had notice at the time of distribution.

AND all persons indebted to the said Estate are requested to settle their accounts without delay.

Dated this 20th day of August 2020.

SHARON C. I. CARTER  
Attorney-at-Law  
for the Administrator of the Estate of  
CLAIRMONTE AUGUSTUS OLIVER,  
deceased.

### NOTICE NO. 2

#### *In the Estate of*

#### **FITZ HARMAN OLIVER also known as HARMAN FITZ OLIVER also known as FITZ HERMAN OLIVER also known as FITZHARMAN OLIVER also known as HARMAN OLIVER**

#### *Deceased*

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados that all persons having any claim upon or affecting the Barbados Estate of FITZ HARMAN OLIVER also known as HARMAN FITZ OLIVER also known as FITZ HERMAN OLIVER also known as FITZHARMAN OLIVER also known as HARMAN OLIVER, deceased, late of 507-130 Midland Avenue, Scarborough, Ontario M1N 4B2 in Canada, who died at Midland Gardens Care Centre also referred to as Midland Gardens Care Community, 130 Midland Avenue, Scarborough, Ontario M1N 4B2 in Canada on the 24th day of December 2018, are required to send particulars in writing of their claims duly attested to KEITH ALBERT ALLEYNE, the Executor of the Barbados Estate of the said deceased, in care of Sharon C. I. Carter, Attorney-at-Law of No. 22 Ealing Park in the parish of Christ Church in this Island on or before the 20th day of October 2020 after which date the Executor will distribute the Barbados Estate among the persons entitled thereto having regard only to the valid debts and claims of which he shall have had notice at the time of distribution.

AND all persons indebted to the said Estate are requested to settle their accounts without delay.

Dated this 20th day of August 2020.

SHARON C. I. CARTER  
Attorney-at-Law for the Executor of the  
Barbados Estate of FITZ HARMAN OLIVER  
also known as HARMAN FITZ OLIVER also known as  
FITZ HERMAN OLIVER also known as  
FITZHARMAN OLIVER also known as  
HARMAN OLIVER, deceased.

NOTICE NO. 11 (third publication)

*Land (Title Proceedings) Act, 2011*  
(Act 2011-7)

**Form 3**

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND  
CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND SITUATE  
AT BOURNES LAND, SAINT CHRISTOPHER IN THE PARISH  
OF CHRIST CHURCH IN THIS ISLAND**

SUPREME COURT OF BARBADOS  
IN THE HIGH COURT OF JUSTICE

CLAIM No. LTP 24 of 2020

**IN THE MATTER OF THE LAND (TITLE  
PROCEEDINGS) ACT, 2011 (section 3);**

**AND IN THE MATTER OF ALL THAT** land situate at Bournes Land, Saint Christopher in the parish of Christ Church in this Island formerly said to contain by admeasurement 820.5 square metres or thereabouts but by a recent survey plan made and certified on the 2nd day of November 2019 by Anderson R. Alleyne Land Surveyor found to contain by admeasurement 819.6 square metres or thereabouts **ABUTTING AND BOUNDING** to the West on lands now or late of Carlton Bynoe and Janette Bynoe, to the North on lands now or late of NHC to the East on lands now or late of Marcella Hutson and to the South on a Public Road which leads to Enterprise in one direction and Inch Marlow in the other or however else the same may abut and bound together with the dwelling house thereon.

**TAKE NOTICE** that **KEVIN EUCLID BYNOE** of Lot 25, Stage 1, Sunflower Drive, Ealing Park in the parish of Christ Church has applied to the High Court for a declaration of his ownership and a certificate of title in respect of the land described above.

Any person having any adverse claim, lien or charge or right or interest against the said land should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown on or before the **11th day of September 2020**.

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **11th day of September 2020**.

Dated the 23rd day of July 2020.

LASANDRA K. BOBB  
Attorney-at-Law for the Claimant,  
whose place of business and address for service is  
Aegis Chambers, Lucas Street,  
Bridgetown.

NOTICE NO. 4 (second publication)

*Land (Title Proceedings) Act, 2011*  
(Act 2011-7)

**Form 3**

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND  
CERTIFICATE OF TITLE IN RESPECT OF**

LAND situate at Upper Carlton in the parish of Saint James in this Island containing an admeasured area of 2056.5 square metres.

**SUPREME COURT OF BARBADOS  
IN THE HIGH COURT OF JUSTICE**

**IN THE MATTER OF THE LAND (TITLE PROCEEDINGS) ACT, 2011 (section 3)**

**ALL THAT LAND** situate at Upper Carlton in the parish of Saint James in this Island containing an admeasured area of 2056.5 square metres **ABUTTING AND BOUNDING** on lands now or formerly of Carson Morris, Carlton Plantation, Jonathan Roach, Gertrude Headley and on a public road which leads to Highway 1 in one direction and to Highway 2a in the other direction or however else the same may abut and bound the same being more particularly delineated and shown on a plan certified the 14th day of November, 2005 by Philip McA. Price, Land Surveyor.

**TAKE NOTICE** that **DAVIS WELCH** of Upper Carlton, St. James, both in her own capacity and as Administrator of the Estate of her late husband **CLIFFORD WELCH** has applied to the High Court of Justice for a Declaration of Ownership and a Certificate of Title in respect of the property described above.

Any person having an adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, **on or before the 24th day of September, 2020.**

Any other person who has any information relating to the ownership of the said property is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown, **on or before the 24th day of September, 2020.**

Dated the 13th day of August, 2020.

NAILAH ROBINSON  
Attorney-at-Law for the Claimant,  
whose place of business and address for service is  
Law Chambers, Chapman Street in the City of Bridgetown.

NOTICE NO. 6 (second publication)

BARBADOS

*Land (Title Proceedings) Act, 2011*  
(Act 2011-7)

**FORM 3**

**SUPREME COURT OF BARBADOS  
IN THE HIGH COURT OF JUSTICE**

**CLAIM NO: LTP 6/2020**

**IN THE MATTER OF THE LAND (TITLE PROCEEDINGS) ACT, 2011 (Section 3);**

**AND IN THE MATTER OF ALL THAT** land situate at Airy Hill in the parish of Saint George in this Island containing by admeasurement 889.4 square metres (of which area 8.3 square metres are contained in road reserve) as shown on a Plan made and certified on the 15th day of February, 2019 by Nigel S. A. Lucas, Land Surveyor and recorded in the Lands and Surveys Department of this Island on the 26th day of February, 2019 as Plan No. 215 of 2019 ABUTTING AND BOUNDING towards the North on the Public Road called or known as Airy Hill Tenantry Road as shown on the Plan towards the East on lands now or late of Hamilton Goring as shown on the Plan towards the South on lands now or late of Oliver Wall and Harvey Knight respectively as shown on the Plan and towards the West on lands of James Wall as shown on the Plan or however else the same may abut and bound.

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP  
AND CERTIFICATE OF TITLE**

**TAKE NOTICE** that **PAXTON MCNEIL SMALL** of #280 Alboro Street, Headingley, Manitoba, Canada, R4J 1A4, acting herein by his duly constituted Attorney on record in Barbados **LINDA ORITA JENKINS** née **PRICE** of #8 Ibis Avenue, Gemswick in the parish of Saint Philip in Barbados, has applied to the High Court for a declaration of ownership and a Certificate of Title in respect of the land described above.

Any person having any adverse claim, lien or charge or right or interest against the said land should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Whitepark Road, St. Michael on or before the **28th day of September, 2020**.

Any other person who has any information relating to the ownership of the said land is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown, on or before the **28th day of September, 2020**.

Dated this 6th day of August, 2020.

LEX CARIBBEAN, Attorneys-at-Law for the Claimant,  
whose place of business and address for service is  
Worthing Corporate Centre, Worthing,  
Christ Church, Barbados.

NOTICE NO. 3

**SUPREME COURT OF BARBADOS  
IN THE HIGH COURT OF JUSTICE**

**CLAIM NO. LTP 25/2020**

**IN THE MATTER OF THE LAND  
(TITLE PROCEEDINGS) ACT 2011  
(section 3);**

**AND IN THE MATTER OF ALL THAT**  
land/property situate at 8th Avenue, Belleville  
in the parish of Saint Michael in this Island  
and being the lot numbered 18 containing  
by admeasurement 246.0 square metres  
certified on the 7th day of March, 2020  
by Mohammed Rafik M.S. Nagdee, Land  
Surveyor **ABUTTING** and **BOUNDING** to  
the North on lands Jamcris Inc. to the East  
on lands of Taaminah Investments Inc. to  
the South by a public road called 8th Avenue  
Belleville and to the West on lands now or  
formerly of Beresford Archer or however  
else same may abut and bound.

**TAKE NOTICE** that **HANIF ADAM** of St. Leonard's Avenue, Westbury Road  
in the parish of Saint Michael in the Island of Barbados has applied to the High Court for  
a Declaration of Ownership and a Certificate of Title in respect of the property described  
above.

Any person having any diverse claim, lien or charge or right or interest against  
the property identified above should submit the claim duly authenticated on oath to the  
Registrar of the Supreme Court, Bridgetown on or before **September 10, 2020** and  
immediately thereafter serve a true copy on the undersigned.

Any other person who has information relating to the ownership of the property  
identified above is invited to give such information in writing to the Registrar of the  
Supreme Court, Bridgetown on or before **September 10, 2020**.

Dated this 20th day of August, 2020.

**THERON I.S. MENDES,**  
Attorney-at-Law for the Claimant  
whose place of business & address for service is  
Court Caribbean Law Practice, George Washington House,  
Bush Hill, The Garrison, St. Michael.

## NOTICE NO. 4

*In the Matter of the Estate of*

**NORMA KATHLEEN RICHARDS**  
**also known as**  
**NORMA RICHARDS**  
**also known as**  
**NORMA KATHLEEN HAYNES**

*Deceased*

Pursuant to the Trustee Act, Cap. 250 of the Laws of Barbados Notice is given that all creditors and other persons having any claims or demands against the Estate of NORMA KATHLEEN RICHARDS also known as NORMA RICHARDS also known as NORMA KATHLEEN HAYNES late of 1444 Eastcliffe Way, Gloucester, Ontario K1B 5H6, Canada who died on the 15th day of February, 2018 are hereby required to send such particulars in writing of their claims and demands to the undersigned, C/o Messrs. CARRINGTON & SEALY, Belmont House, Belmont Road, St. Michael, not later than October 31, 2020 after which date the Administrator will distribute the property among the persons entitled thereto having regard only to the claims and demands of which the Administrator shall then have had notice and the said Administrator will not be liable for the property of the said deceased to any person or persons of whose claims and demands she shall not then have had notice. And all persons indebted to the said Estate are required to settle their indebtedness without delay.

Dated this 13th day of August, 2020.

GREGORY FODERINGHAM RICHARDS  
 Administrator of the Estate of  
 NORMA KATHLEEN RICHARDS also known as  
 NORMA RICHARDS also known as  
 NORMA KATHLEEN HAYNES, Deceased.

## NOTICE NO. 5

*In the Estate of*

**WILLIAM SYDNEY NATHANIEL AUSTIN**  
**also known as WILLIAM SYDNEY N. AUSTIN**  
**also known as WILLIAM S. AUSTIN**

*Deceased*

NOTICE is hereby given pursuant to Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados to all persons having any debts, claims or demands upon or affecting the Estate of WILLIAM SYDNEY NATHANIEL AUSTIN also known as WILLIAM SYDNEY N. AUSTIN also known as WILLIAM S. AUSTIN, deceased late of Howells Cross Road in the parish of Saint Michael in Barbados who died in Barbados on the 10th day of January, 1953 to send particulars of their claims duly attested to ERWIN RANDOLPH AUSTIN the duly qualified Administrator of the Estate of the said WILLIAM SYDNEY NATHANIEL AUSTIN also known as WILLIAM SYDNEY N. AUSTIN also known as WILLIAM S. AUSTIN, deceased in care Fozlo Brewster, Attorney-at-Law of Alpha & Omega Law Chambers of 1st Floor Trident House, Broad Street in the City of Bridgetown on or before the 21st day of October, 2020 after which the said ERWIN RANDOLPH AUSTIN will distribute the Estate among the persons entitled thereto having regard only to the claims and interest of which he shall have notice and will not in respect of the property so distributed be liable to any person of whose claim he shall not then have had notice.

And all persons indebted to the said Estate are requested to settle their accounts without delay.

Dated this 18th day of August, 2020.

ERWIN RANDOLPH AUSTIN  
 Administrator.



Wise Financial Thinking for Life

# SAGICOR LIFE INC FINANCIAL RESULTS FOR THE YEAR ENDED DECEMBER 31, 2019

## CHAIRMAN'S REVIEW

Sagicor Life Inc is a wholly owned subsidiary of Sagicor Financial Corporation Limited (Sagicor), which is wholly owned by Sagicor Financial Company Ltd., the parent company of the Sagicor Group. Sagicor Life Inc operates in the Caribbean and is also the intermediate parent company for Sagicor's Caribbean operations. Its principal activities are the provision of insurance (life, annuity, health, and property and casualty) and financial services, including pension management, asset management and banking.

The Sagicor Life Inc Group experienced a strong performance in the 2019 financial year.

Group net income was BBD \$341.0 million, compared to BBD \$301.1 million in the prior year. Net income attributable to the shareholder was BBD \$221.8 million, compared to BBD \$182.5 million in the prior year, an increase of BBD \$39.3 million. In 2018, both Group net income and net income attributable to the shareholder were affected by the Government of Barbados debt restructuring.

Total revenue increased to BBD \$2,558.8 million, compared to the prior year amount of BBD \$1,962.1 million, an increase of BBD \$596.7 million. Overall, the Group closed the year with revenue growth of 30% when compared to 2018. Growth in net premium revenue was driven by the life and annuity line of business.

Net investment income also experienced growth and benefitted from gains on our investment portfolios. Growth in banking and investment management fees in our Jamaica business were significant contributors to the overall growth in our other revenue.

In 2018, the Group recorded BBD \$189.9 million in credit impairment losses, mainly associated with the Government of Barbados (GoB) debt restructuring. There were no significant credit impairment losses in 2019.

Benefits totalled BBD \$1,308.2 million in 2019, a 50% increase from BBD \$870.9 million reported in 2018. The growth in benefits (which include actuarial provisions for future benefits) reflects and is consistent with our premium revenue growth.

Expenses were BBD \$816.5 million, compared to BBD \$739.0 million for the prior year, an increase of 10%. Administrative expenses totalled BBD \$535.8 million for the year 2019, compared to BBD \$487.3 million for the same period in 2018, an increase of BBD \$48.5 million. For the 2019 financial year, our Jamaica segment now includes BBD \$64.8 million of hotel expenses associated with the consolidation of the Sagicor X Funds, representing twelve months of expenses. 2018 included three months of expenses (BBD \$13.8 million), reflecting the fact that the X Fund in Jamaica was deemed to be a subsidiary from October 1, 2018.

Income taxes were BBD \$99.0 million, compared to BBD \$91.9 million in 2018, an increase of BBD \$7.1 million which was largely related to our Jamaica business where we continue to experience business growth.

Total comprehensive income was BBD \$399.7 million, compared to BBD \$197.0 million for the prior year, an increase of BBD \$202.7 million. In other comprehensive income for the year, the Group reported net gains on financial assets totalling BBD \$187.8 million, resulting from marked-to-market gains on financial assets in our investment portfolios. This was offset by a net change in actuarial liabilities reserve of BBD \$74.0 million. Other comprehensive income for the period also included a loss of BBD \$33.3 million on the retranslation of foreign currency operations and largely related to the impact of the depreciation of the Jamaican dollar when compared to the Barbados dollar.

The financial position of the Sagicor Life Inc Group remains robust, with assets totalling BBD \$11.2 billion and liabilities of BBD \$8.1 billion, resulting in Group equity of BBD \$3.1 billion, compared to BBD \$2.8 billion in the prior year. Shareholder's equity was BBD \$1.9 billion, compared to BBD \$1.7 billion for the prior year.

On December 5, 2019, the parent of the Group, Sagicor Financial Corporation Limited, and Alignvest Acquisition II Corporation (Alignvest) announced they had completed the business combination involving the transfer of all issued and outstanding shares in Sagicor to Alignvest. As a result of the completion of the transaction, all issued and outstanding shares in Sagicor were transferred to Alignvest, with former shareholders of Sagicor receiving cash or shares in Alignvest, which was renamed Sagicor Financial Company Ltd. and trades on the Toronto Stock Exchange under the symbol SFC. The transaction raised over BBD \$900 million in new capital for the ultimate parent company.

On behalf of the Board of Sagicor Life Inc, I wish to thank our staff, advisors and customers for their continued support.

Stephen McNamara  
Chairman

June 30, 2020

| CONSOLIDATED STATEMENT OF FINANCIAL POSITION       |                   |                   | CONSOLIDATED STATEMENT OF INCOME                                                  |                  |                  |
|----------------------------------------------------|-------------------|-------------------|-----------------------------------------------------------------------------------|------------------|------------------|
| As of December 31, 2019                            |                   |                   | Year ended December 31, 2019                                                      |                  |                  |
| Amounts expressed in BBD \$000                     |                   |                   | Amounts expressed in BBD \$000                                                    |                  |                  |
|                                                    | 2019              | 2018              |                                                                                   | 2019             | 2018             |
| <b>ASSETS</b>                                      |                   |                   |                                                                                   |                  |                  |
| Investment property                                | 187,446           | 186,984           | <b>REVENUE</b>                                                                    |                  |                  |
| Property, plant and equipment                      | 554,610           | 515,967           | Premium revenue                                                                   | 1,661,177        | 1,447,381        |
| Associates and joint ventures                      | 461,122           | 472,269           | Reinsurance premium expense                                                       | (137,164)        | (119,247)        |
| Intangible assets                                  | 194,491           | 183,511           | <b>Net premium revenue</b>                                                        | <b>1,524,013</b> | <b>1,328,134</b> |
| Financial investments                              | 7,318,400         | 7,006,405         | Gain on derecognition of amortised cost investments                               | 25,899           | 20,882           |
| Financial investments repledged                    | 1,209,773         | 1,106,528         | Gain on derecognition of assets carried at FVOCI                                  | 54,885           | 17,730           |
| Reinsurance assets                                 | 85,813            | 75,038            | Interest income earned from financial assets measured at amortised cost and FVOCI | 497,577          | 501,140          |
| Income tax assets                                  | 53,149            | 107,887           | Other investment income                                                           | 123,813          | 36,228           |
| Miscellaneous assets and receivables               | 588,771           | 301,002           | Credit impairment losses                                                          | (9,813)          | (189,890)        |
| Cash                                               | 417,546           | 423,181           | Fees and other revenue                                                            | 342,412          | 247,832          |
| Restricted cash                                    | 176,792           | 193,576           | <b>Total revenue, net</b>                                                         | <b>2,558,786</b> | <b>1,962,056</b> |
| <b>Total assets</b>                                | <b>11,247,913</b> | <b>10,572,348</b> |                                                                                   |                  |                  |
| <b>LIABILITIES</b>                                 |                   |                   |                                                                                   |                  |                  |
| Actuarial liabilities                              | 3,302,857         | 3,108,115         | <b>BENEFITS</b>                                                                   |                  |                  |
| Other insurance liabilities                        | 494,143           | 422,345           | Policy benefits and change in actuarial liabilities                               | 1,236,982        | 811,953          |
| Investment contract liabilities                    | 667,619           | 712,992           | Policy benefits and change in actuarial liabilities reinsured                     | (21,062)         | (35,103)         |
| <b>Total policy liabilities</b>                    | <b>4,464,619</b>  | <b>4,243,452</b>  | Net policy benefits and change in actuarial liabilities                           | 1,215,920        | 776,850          |
| Notes and loans payable                            | 251,655           | 184,141           | Interest costs                                                                    | 92,271           | 94,015           |
| Lease liabilities                                  | 58,910            | -                 | <b>Total benefits</b>                                                             | <b>1,308,191</b> | <b>870,865</b>   |
| Deposit and security liabilities                   | 2,754,709         | 2,717,565         |                                                                                   |                  |                  |
| Other liabilities / Retirement benefit liabilities | 100,262           | 116,974           | <b>EXPENSES</b>                                                                   |                  |                  |
| Income tax liabilities                             | 39,164            | 49,791            | Administrative expenses                                                           | 535,845          | 487,333          |
| Accounts payable and accrued liabilities           | 449,485           | 452,785           | Commissions and related compensation                                              | 177,986          | 178,031          |
| <b>Total liabilities</b>                           | <b>8,118,804</b>  | <b>7,764,708</b>  | Premium and asset taxes                                                           | 24,564           | 26,178           |
|                                                    |                   |                   | Finance cost                                                                      | 17,302           | 5,197            |
| <b>EQUITY</b>                                      |                   |                   | Depreciation, amortisation & intangible asset impairment                          | 60,825           | 42,214           |
| Share capital                                      | 541,855           | 535,619           | <b>Total expenses</b>                                                             | <b>816,522</b>   | <b>738,953</b>   |
| Reserves                                           | (100,957)         | (148,091)         |                                                                                   |                  |                  |
| Retained earnings                                  | 1,496,739         | 1,350,917         | <b>OTHER</b>                                                                      |                  |                  |
| <b>Total shareholder's equity</b>                  | <b>1,937,637</b>  | <b>1,738,445</b>  | (Loss) / gain arising on business combinations, acquisitions and divestitures     | (758)            | 23,639           |
| Participating accounts                             | 2,450             | 8,158             | Gain arising on acquisition of insurance business                                 | -                | 12,836           |
| Non-controlling interest in subsidiaries           | 1,189,022         | 1,061,037         | Share of operating income of associates and joint ventures                        | 6,693            | 4,289            |
| <b>Total equity</b>                                | <b>3,129,109</b>  | <b>2,807,640</b>  | <b>Total other income</b>                                                         | <b>5,935</b>     | <b>40,764</b>    |
| <b>Total equity and liabilities</b>                | <b>11,247,913</b> | <b>10,572,348</b> |                                                                                   |                  |                  |
|                                                    |                   |                   | <b>INCOME BEFORE TAXES</b>                                                        | 440,008          | 393,002          |
|                                                    |                   |                   | Income taxes                                                                      | (99,023)         | (91,875)         |
|                                                    |                   |                   | <b>NET INCOME FOR THE YEAR</b>                                                    | <b>340,985</b>   | <b>301,127</b>   |
|                                                    |                   |                   |                                                                                   |                  |                  |
|                                                    |                   |                   | <b>NET INCOME ATTRIBUTABLE TO:</b>                                                |                  |                  |
|                                                    |                   |                   | Shareholder                                                                       | 221,799          | 182,529          |
|                                                    |                   |                   | Participating policyholders                                                       | (3,874)          | 14,443           |
|                                                    |                   |                   | Non-controlling interests                                                         | 123,060          | 104,155          |
|                                                    |                   |                   |                                                                                   | <b>340,985</b>   | <b>301,127</b>   |

These financial statements have been approved for issue by the Board of Directors on June 30, 2020.



Director



Director

| CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME                                         |                |                  |
|----------------------------------------------------------------------------------------|----------------|------------------|
| Year ended December 31, 2019                                                           |                |                  |
| Amounts expressed in BBD \$000                                                         |                |                  |
|                                                                                        | 2019           | 2018             |
| <b>NET INCOME FOR THE YEAR</b>                                                         | 340,985        | 301,127          |
| <b>OTHER COMPREHENSIVE INCOME</b>                                                      |                |                  |
| <b>Items net of tax that may be reclassified subsequently to income:</b>               |                |                  |
| Financial assets measured at fair value through other comprehensive income (FVOCI):    |                |                  |
| Gains / (losses) on revaluation                                                        | 187,767        | (96,907)         |
| Gains transferred to income                                                            | (37,407)       | (3,388)          |
| Net change in actuarial liabilities                                                    | (74,043)       | 33,814           |
| Retranslation of foreign currency operations                                           | (33,282)       | (50,371)         |
| Other reserves                                                                         | (6,423)        | -                |
|                                                                                        | 36,612         | (116,852)        |
| <b>Items net of tax that will not be reclassified subsequently to income:</b>          |                |                  |
| (Losses) / gains on revaluation of owner-occupied property                             | (1,942)        | 13,787           |
| Gains on equity securities designated at fair value through other comprehensive income | 34             | 145              |
| Gains / (losses) on defined benefit plans                                              | 23,998         | (1,172)          |
|                                                                                        | 22,090         | 12,760           |
| <b>Other comprehensive income / (loss) for the year</b>                                | <b>58,702</b>  | <b>(104,092)</b> |
| <b>TOTAL COMPREHENSIVE INCOME</b>                                                      | <b>399,687</b> | <b>197,035</b>   |
| <b>TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:</b>                                     |                |                  |
| Common shareholder                                                                     | 266,428        | 139,317          |
| Participating policyholders                                                            | (5,309)        | 12,711           |
| Non-controlling interests                                                              | 138,568        | 45,007           |
|                                                                                        | <b>399,687</b> | <b>197,035</b>   |

| CONSOLIDATED STATEMENT OF CHANGES IN EQUITY                 |               |           |                   |                      |                        |                           |           |
|-------------------------------------------------------------|---------------|-----------|-------------------|----------------------|------------------------|---------------------------|-----------|
| Year ended December 31, 2019                                | Share capital | Reserves  | Retained earnings | Shareholder's equity | Participating accounts | Non-controlling interests | Total     |
| <i>Amounts expressed in BBD \$'000</i>                      |               |           |                   |                      |                        |                           |           |
| <b>2019</b>                                                 |               |           |                   |                      |                        |                           |           |
| Balance, beginning of year                                  | 535,619       | (148,091) | 1,350,917         | 1,738,445            | 8,158                  | 1,061,037                 | 2,807,640 |
| Total comprehensive income                                  | -             | 25,706    | 240,722           | 266,428              | (5,309)                | 138,568                   | 399,687   |
| Transactions with holders of equity instruments:            |               |           |                   |                      |                        |                           |           |
| Capital contribution                                        | 6,236         | -         | -                 | 6,236                | -                      | -                         | 6,236     |
| Changes in reserve for equity compensation benefits         | -             | 45        | -                 | 45                   | -                      | 47                        | 92        |
| Dividends declared                                          | -             | -         | (72,002)          | (72,002)             | -                      | (43,077)                  | (115,079) |
| Acquisition / disposal of subsidiary and insurance business | -             | -         | -                 | -                    | -                      | 34,139                    | 34,139    |
| Transfers and other movements                               | -             | 21,383    | (22,898)          | (1,515)              | (399)                  | (1,692)                   | (3,606)   |
| Balance, end of year                                        | 541,855       | (100,957) | 1,496,739         | 1,937,637            | 2,450                  | 1,189,022                 | 3,129,109 |
| <b>2018</b>                                                 |               |           |                   |                      |                        |                           |           |
| Balance, beginning of year as previously reported           | 532,300       | (107,842) | 1,382,944         | 1,807,402            | 1,732                  | 616,188                   | 2,425,322 |
| Transition adjustment on adoption of IFRS 9                 | -             | (2,786)   | (11,318)          | (14,104)             | (5,859)                | 2,649                     | (17,314)  |
| Balance, as of January 1, 2019                              | 532,300       | (110,628) | 1,371,626         | 1,793,298            | (4,127)                | 618,837                   | 2,408,008 |
| Total comprehensive income                                  | -             | (39,470)  | 178,787           | 139,317              | 12,711                 | 45,007                    | 197,035   |
| Transactions with holders of equity instruments:            |               |           |                   |                      |                        |                           |           |
| Capital contribution                                        | 3,319         | -         | -                 | 3,319                | -                      | -                         | 3,319     |
| Changes in reserve for equity compensation benefits         | -             | (52)      | -                 | (52)                 | -                      | (55)                      | (107)     |
| Dividends declared                                          | -             | -         | (182,400)         | (182,400)            | -                      | (37,107)                  | (219,507) |
| Acquisition / disposal of subsidiary and insurance business | -             | -         | -                 | -                    | -                      | 445,510                   | 445,510   |
| Changes in ownership interest in subsidiaries               | -             | -         | (6,183)           | (6,183)              | -                      | (19,162)                  | (25,345)  |
| Disposal of interest in subsidiaries                        | -             | (1,870)   | 1,870             | -                    | -                      | (4,442)                   | (4,442)   |
| Transfers and other movements                               | -             | 3,929     | (12,783)          | (8,854)              | (426)                  | 12,449                    | 3,169     |
| Balance, end of year                                        | 535,619       | (148,091) | 1,350,917         | 1,738,445            | 8,158                  | 1,061,037                 | 2,807,640 |

| CONSOLIDATED STATEMENT OF CASH FLOWS                                          |                 |                 |
|-------------------------------------------------------------------------------|-----------------|-----------------|
| Year ended December 31, 2019                                                  | 2019            | 2018            |
| <i>Amounts expressed in BBD \$'000</i>                                        |                 |                 |
| <b>CASH FLOWS FROM OPERATING ACTIVITIES</b>                                   |                 |                 |
| Income before taxes                                                           | 440,008         | 393,002         |
| Adjustments for non-cash items, interest and dividends                        | (236,302)       | (372,624)       |
| Interest and dividends received                                               | 465,568         | 487,688         |
| Interest paid                                                                 | (108,770)       | (102,776)       |
| Income taxes paid                                                             | (107,295)       | (63,307)        |
| Changes in operating assets                                                   | (446,181)       | (378,875)       |
| Changes in operating liabilities                                              | 157,257         | 149,707         |
| <b>Net cash flows - operating activities</b>                                  | 164,285         | 112,815         |
| <b>CASH FLOWS FROM INVESTING ACTIVITIES</b>                                   |                 |                 |
| Property, plant and equipment, net                                            | (13,500)        | 262             |
| Investment in associates and joint ventures, net                              | -               | (291)           |
| Dividends received from associates and joint ventures                         | 1,280           | 1,200           |
| Intangible assets, net                                                        | (6,302)         | (5,280)         |
| Change in subsidiary and associate holdings, net of cash and cash equivalents | (65,558)        | 20,844          |
| Sale of insurance portfolio / subsidiaries, net                               | (16,336)        | (27,590)        |
| <b>Net cash flows - investing activities</b>                                  | (100,416)       | (10,855)        |
| <b>CASH FLOWS FROM FINANCING ACTIVITIES</b>                                   |                 |                 |
| Shares (purchased from) / issued to non-controlling interest                  | (3,123)         | 3,933           |
| Changes in ownership of subsidiaries                                          | -               | (25,345)        |
| Other notes and loans payable, net                                            | 63,323          | (10,063)        |
| Lease liability principal paid                                                | (7,288)         | -               |
| Dividends paid to common shareholder                                          | (103,624)       | (114,859)       |
| Dividends paid to non-controlling interests                                   | (43,077)        | (38,674)        |
| <b>Net cash flows - financing activities</b>                                  | (93,789)        | (185,008)       |
| <b>Effects of exchange rate changes</b>                                       | (9,577)         | (7,129)         |
| <b>Net decrease in cash and cash equivalents</b>                              | <b>(39,497)</b> | <b>(90,177)</b> |
| Cash and cash equivalents, beginning of year                                  | 538,507         | 628,684         |
| <b>CASH AND CASH EQUIVALENTS, END OF YEAR</b>                                 | <b>499,010</b>  | <b>538,507</b>  |

## NOTE TO CONSOLIDATED FINANCIAL STATEMENTS

## Note 1 - BASIS OF PREPARATION

The summary consolidated financial statements are prepared in accordance with criteria developed by management. Under the criteria, management discloses the consolidated statements of: financial position, income, comprehensive income, changes in equity, and cash flows; which have been derived from the audited consolidated financial statements of the Company for the year ended December 31, 2019, which have been prepared in accordance with the basis of preparation outlined in Note 21 of those audited consolidated financial statements.

|                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | <p><b>Independent auditor's report on the summary consolidated financial statements</b></p> <p>To the Shareholder of Sagcor Life Inc</p> <p><b>Our opinion</b></p> <p>In our opinion, the accompanying summary consolidated financial statements of Sagcor Life Inc (the Company) and its subsidiaries (together the Group), are consistent, in all material respects, with the audited consolidated financial statements, on the basis described in Note 1.</p> <p><b>The summary consolidated financial statements</b></p> <p>The Company's summary consolidated financial statements derived from the audited consolidated financial statements for the year ended December 31, 2019 comprise:</p> <ul style="list-style-type: none"> <li>the consolidated statement of financial position as at December 31, 2019;</li> <li>the consolidated statement of income for the year then ended;</li> <li>the consolidated statement of comprehensive income for the year then ended;</li> <li>the consolidated statement of changes in equity for the year then ended;</li> <li>the consolidated statement of cash flows for the year then ended; and</li> <li>the related note to the summary consolidated financial statements.</li> </ul> <p>The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the consolidated summary 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.</p> <p><b>The audited consolidated financial statements and our report thereon</b></p> <p>We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated June 30, 2020. That report also includes an other matter paragraph regarding the purpose and use of our audit report.</p> <p><b>Other Information</b></p> <p>Management is responsible for the other information. The other information comprises the chairman's review but does not include the summary consolidated financial statements and our auditor's report thereon.</p> <p>Our opinion on the summary consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.</p> <p>In connection with our audit of the summary consolidated financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the summary consolidated financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact to those charged with governance. We have nothing to report in this regard.</p> <p><b>Management's responsibility for the summary consolidated financial statements</b></p> <p>Management is responsible for the preparation of the summary consolidated financial statements on the basis described in Note 1.</p> <p><b>Auditor's responsibility</b></p> <p>Our responsibility is to express an opinion on whether the summary 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 800 (Revised), 'Engagements to Report on Summary Financial Statements'.</p> <p><b>Other Matter</b></p> <p>Our report, dated June 30, 2020, on the consolidated financial statements of Sagcor Life Inc for the year ended December 31, 2019, was made solely for the Company's shareholder as a body corporate in accordance with Section 147 of the Companies Act of Barbados and for no other purpose. That report stated that our audit work was undertaken so that we might state to the Company's shareholder those matters we were required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the Company and the Company's shareholder as a body corporate, for our audit work, for our report dated June 30, 2020, or for the opinion we have formed.</p> |
|                                                                                    | <p><i>Priscilla House-Capers SRL</i><br/>Bridgetown, Barbados<br/>June 30, 2020</p> <p><i>Priscilla House-Capers SRL, The Financial Services Centre, Bishop's Court Hill, P.O. Box 111, St. Michael, BB1 6004, Barbados, West Indies</i><br/>T: +246-626-6700, F: +246-439-1275, www.pwc.com/bb</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

## Probate Advertisements

NOTICE NO. 6

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**ELZA ELAINE BOURNE**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 17th day of February, 2016 of ELZA ELAINE BOURNE late of Brownes Gap, Sargeants Village in the parish of Christ Church in this Island who died at Brownes Gap, Sargeants Village in the parish of Christ Church in this Island on the 30th day of December, 2019 by WILCY ALBERT BOURNE one of the Executors named in the Will of the said Deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August, 2020.

Messrs. CARRINGTON & SEALY  
Attorneys-at-Law.

NOTICE NO. 7

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Matter of the Estate of*

**DAVID SORHAINDO FERDINAND**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 16th day of September, 2016 of DAVID SORHAINDO FERDINAND late of 60 Durants Golf Course in the parish of Christ Church in Barbados who died at New Dawn Senior Citizens, Nursing Home, Colleton, St. John in this Island

on the 5th March, 2019 by BRIAN HUW FERDINAND one of the Executor(s) named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August, 2020.

CRAIG B. BANFIELD  
Optimum Legal  
Attorney-at-Law.

NOTICE NO. 8

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**CHARLES FREDERICK CARLTON GALE**  
also known as **CHARLES FREDERICK GALE**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Testamentary namely:-

PROBATE of the Will dated the 8th day of July 2019 of CHARLES FREDERICK CARLTON GALE also known as CHARLES FREDERICK GALE, deceased late of Market Road, Mangrove in the parish of Saint Philip in Barbados who died at Mangrove in the parish of Saint Philip in Barbados on the 16th day of January 2020 by BARRY JAMES GALE of Mangrove in the parish of Saint Philip in Barbados, BENJAMIN DAVID NORRIS of #87 Durant's Green in the parish of Christ Church in Barbados and RACHEL SARAH GALE of Market Road, Mangrove in the parish of Saint Philip in Barbados the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of the Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 19th day of August, 2020.

CLARKE GITTENS FARMER  
Attorneys-at-Law.

NOTICE NO. 9

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**ICILMA EUDORA MARSH  
also known as ICILMA MARSH**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 25th day of August 2017 of ICILMA EUDORA MARSH also known as ICILMA MARSH late of Ashdeane Village, Black Rock in the parish of Saint Michael who died on the 15th day of May 2020 at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael by SAMANTHA HOWELL, one of the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

ALWYN A. ARCHER, QC  
Attorney-at-Law.

NOTICE NO. 10

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**HUBERT CECIL HAYNES**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 13th day of May 2005 of HUBERT CECIL HAYNES late of No. 26, 2nd Avenue, Fairholme Gardens, Maxwell in the parish of Christ Church in this Island who died in this Island on the

5th day of October 2010 by NOLA JEAN LEWIS and JOHN THEOPHILUS HAYNES, the Executors named in the Will of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the Second Notice of advertisement.

Dated this 20th day of August 2020.

ALWYN A. ARCHER, QC  
Attorney-at-Law.

NOTICE NO. 11

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**PERMATTIE GRAHAM also known as  
POORMATTIE GRAHAM also known as  
POORMATIE GRAHAM also known as  
POORMATTIE SANDRA GRAHAM  
also known as POORMATIE SANDRA GRAHAM**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 27th day of February 2015 of PERMATTIE GRAHAM also known as POORMATTIE GRAHAM also known as POORMATIE GRAHAM also known as POORMATTIE SANDRA GRAHAM also known as POORMATIE SANDRA GRAHAM late of Kensington New Road in the parish of Saint Michael in this Island who died on the 4th day of July 2018 at the Queen Elizabeth Hospital, Martindale's Road in the parish of Saint Michael in this Island by MOONESH SATROHAN DHARAMPAUL one of the Executors named in the said Will of the Deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

NICOLA L.M. CLARKE  
Attorney-at-Law for the Applicant.

NOTICE NO. 12

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Estate of***RUSSELL HAYDEN HOLDER**  
**also known as RUSSELL HOLDER***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 13th day of January, 2012 of RUSSELL HAYDEN HOLDER also known as RUSSELL HOLDER deceased, late of 3rd Avenue, Dash Gap, Bank Hall in the parish of Saint Michael in this Island who died at the Queen Elizabeth Hospital Martindales Road in the parish of Saint Michael in this Island on the 25th day of June, 2020 by HOLLY ANN THORNHILL nee HOLDER the sole Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of this advertisement.

Dated this 18th day of August, 2020.

Sir RICHARD L. CHELTENHAM, K.A., Q.C., Ph.D.  
Attorney-at-Law.

NOTICE NO. 13

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Estate of***JOHN LESLIE OXLEY***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 20th day of June 2019 of JOHN LESLIE OXLEY late of "Greenfields" Welches in the parish of Saint Thomas in Barbados, who died in Barbados on the 19th day of May 2020 by RACHEL

PILGRIM, the sole Executrix and Trustee named in the said Will of the deceased.

An application shall be submitted to the Registrar of the Supreme Court after fourteen (14) days from the date of the publication of this Notice.

Dated the 11th day of August, 2020.

YEARWOOD & BOYCE  
Attorneys-at-Law for the Applicant  
No. 14 James Street  
Bridgetown  
Barbados.

NOTICE NO. 14

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**Civil Jurisdiction**(Probate)**In the Estate of***JOHN LIONEL ST. CLAIR RICHARDS**  
**also known as "LIONEL ST. CLAIR RICHARDS"**  
**and also known as "LIONEL RICHARDS"***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 14th day of February 1984 of JOHN LIONEL ST. CLAIR RICHARDS (also known as "LIONEL ST. CLAIR RICHARDS" and also known as "LIONEL RICHARDS") formerly and late of "Stretford" Maxwell in the parish of Christ Church in Barbados who died in Barbados on the 27th day of June 2009, by WILLIAM AUSTIN RICHARDS, the son of the deceased, the second Executor named in the said Will of the Deceased and to whom power was reserved in Letters Testamentary dated 4th February 2010, issued 5th February 2010 to the first Executor named in the said Will but who died in Barbados on the 30th day of January, 2019.

An Application shall be submitted to the Supreme Court after the expiry of not fewer than fourteen (14) days from the date this Notice appears in the *Official Gazette* and from the date this Notice appears for the second time in the *Barbados Advocate*.

Dated this 28th day of July, 2020.

ERSKINE L HINDS  
Attorney-at-Law.

NOTICE NO. 15

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Estate of***EDITHA ELESE JEMMOTT***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Last Will and Testament dated the 9th day of July, 1996 of EDITHA ELESE JEMMOTT, deceased, late of Chapel Land, Black Rock in the parish of Saint Michael in this Island, who died in this Island on the 9th day of October, 2009 by SYLVESTER HUGH-PARKER JEMMOTT, the sole Executor named in the said Will of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the publication of the second notice of the application in this newspaper.

Dated the 18th day of August, 2020.

KENRICK C. WILTSHIRE  
Attorney-at-Law.

NOTICE NO. 16

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Estate of*

**PEARL ARNETA ONEATA LORD**  
also known as **PEARL LORDE**  
also known as **PEARL ARNETTA LORD**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated the 12th day of July, 2011 of PEARL ARNETA ONEATA LORD also known as PEARL LORDE also known as PEARL ARNETTA LORD late of St. Martins in the parish of Saint Philip in this Island who died at #6 Rices in the

parish of Saint Philip in this Island on the 25th day of February, 2020 by JACQUELINE JESSICA BARROW, one of the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of the advertisement.

Dated this 21st day of July, 2020.

PATRICK McI. PHILLIPS  
Attorney-at-Law.

NOTICE NO. 17

BARBADOS

**IN THE SUPREME COURT OF BARBADOS***In the High Court of Justice**Civil Jurisdiction**Probate**In the Estate of*

**PHILIP NATHANIEL ROBERTS also known as**  
**PHILLIP NATHANIEL ROBERTS**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Probate namely:-

PROBATE of the Will dated 13th June 2016 of the Estate of PHILIP NATHANIEL ROBERTS also known as PHILLIP NATHANIEL ROBERTS deceased late of Kings, Brooklyn, New York in the United States of America also of Parish Land in the parish of Christ Church in this Island who died in the City of New York, Borough of Brooklyn in the United States of America on the 3rd day of May 2020 by CHERYL ALLEYNE also known as CHERYL YVETTE ALLEYNE the Executrix named in the Will of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of the Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 31st day of July 2020.

SALLY C. COMMISSIONG  
Attorney-at-Law.

NOTICE NO. 18

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**ALPHONZO ALONZA FITZGERALD BONNETT**  
also known as **ALONZA BONNETT**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of ALPHONZO ALONZA FITZGERALD BONNETT also known as ALONZA BONNETT late of Rock Hall in the parish of Saint Thomas in this Island, who died at Rock Hall in the parish of Saint Thomas in this Island on the 21st day of November 1968 by SILVAN SYLVESTER BONNETT also known as SYLVAN SYLVESTER BONNETT who is the son of the deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

TRINITY LAW CHAMBERS  
Attorneys-at-Law for the Applicant.

NOTICE NO. 19

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**KENVILLE SYLVESTA BUSHELL**  
also known as **KENVILLE BUSHELL**

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of KENVILLE SYLVESTA BUSHELL also known as KENVILLE BUSHELL late of 2G Silver Hill Drive in the parish of Christ Church in this Island, who died in this

Island on the 25th day of April 2016 by MARION ELAINE GOODRIDGE the wife of the deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the 18th day of August 2020 to proceed with the above-named Application for a Grant of Letters of Administration.

Dated the 20th day of July 2020.

NIGEL A. WHITEHALL  
Attorney-at-Law.

NOTICE NO. 20

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**

*High Court*

*In the Estate of*

**EYARE ANTHONY GEORGE CADOGAN**  
also known as **EYARE ANTHONY G CADOGAN**  
also known as **EYARE ANTHONY CADOGAN**  
also known as **EYARE A CADOGAN** also known as  
**EYARE A G CADOGAN** also known as  
**EYARE CADOGAN**

*Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of EYARE ANTHONY GEORGE CADOGAN also known as EYARE ANTHONY G CADOGAN also known as EYARE ANTHONY CADOGAN also known as EYARE A CADOGAN also known as EYARE A G CADOGAN also known as EYARE CADOGAN late of Sargeants Village in the parish of Christ Church in this Island who died at Lot 202, 6th Avenue Kingsland Gardens in the parish of Christ Church in this Island on the 2nd day of June 2019 by MAKINI MAXINE ERICA CADOGAN and KATRINA NICOLE CADOGAN, the lawful children of the said deceased.

An application shall be submitted to the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August, 2020.

MOSELEY PERSAUD ATTORNEYS  
Attorneys-at-Law for the Applicants.

NOTICE NO. 21

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Administration**In the Estate of***MARY ST. ELMA SMALL***Deceased*

PUBLIC NOTICE is hereby given that the application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of MARY ST. ELMA SMALL deceased late of Lot 1 Rendezvous Terrace in the parish of Christ Church, who died in this Island on the 3rd day of November, 2012 by ANDREW WINSLOW SMALL, son of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of the Notice in the *Official Gazette* and from the date of the Second Notice of advertisement.

Dated this 20th day of August 2020.

KAYE A. WILLIAMS  
PINEBRIDGE LAW  
Attorneys-at-Law.

NOTICE NO. 22

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Civil Jurisdiction  
Probate**In the Estate of***SYLVIA ADELLA COX also known as  
SYLVIA A. COX***Deceased*

PUBLIC NOTICE is hereby given that the application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of SYLVIA ADELLA COX also known as SYLVIA A. COX, deceased (the "Estate") late of Husbands Development in the parish of Saint James in this Island

who died in Newton in the parish of Christ Church in this Island on the 18th day of September, 2015 by DAWN PAMELA COX, one of the nieces of the said deceased and the Attorney-in-Fact of HANNAH IRENE THOMAS also known as HANNAH IRENE COX the sister of the Deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of this Notice in the *Official Gazette* and from the date of the second advertisement in the *Advocate Newspaper*.

Dated the 17th day of August 2020.

ESTHER OBIORA ARTHUR  
Attorney-at-Law for the Applicant.

NOTICE NO. 23

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Civil Jurisdiction  
Probate**In the Estate of***CELESTINE VIOLA COX also known as  
CELESTINE COX also known as  
CELESTINE VIOLA CUMMINS***Deceased*

PUBLIC NOTICE is hereby given that the application is being made for the following Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of CELESTINE VIOLA COX also known as CELESTINE COX also known as CELESTINE VIOLA CUMMINS, deceased (the "Estate") late of Fairfield, Black Rock in the parish of Saint Michael in this Island who died in Fairfield, Black Rock in the parish of Saint Michael in this Island on the 5th day of August, 1989 by DAWN PAMELA COX, one of the grand daughters of the said deceased and the Attorney-in-Fact of HANNAH IRENE THOMAS also known as HANNAH IRENE COX the daughter of the Deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of this Notice in the *Official Gazette* and from the date of the second advertisement in the *Advocate Newspaper*.

Dated the 17th day of August 2020.

ESTHER OBIORA ARTHUR  
Attorney-at-Law for the Applicant.

NOTICE NO. 24

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Matter of the Estate of***LUCILLE ELAINE ALLEYNE**

PUBLIC NOTICE is hereby given that an application is being made for the following Letters of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of LUCILLE ELAINE ALLEYNE late of Wavell Avenue, Black Rock in the parish of Saint Michael in this Island who died at Wavell Avenue, Black Rock in the parish of Saint Michael in this Island on the 26th day of March, 2020 by TREVOR DACOSTA HARDING, son of the deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 13th day of August 2020.

YOMI R.R. PERKINS  
Attorney-at-Law.

NOTICE NO. 25

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Administration**In the Estate of***COREY NEALE AMBROSE ROGERS***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of COREY NEALE AMBROSE ROGERS deceased of Lot 5C Brighton in the parish of Saint George in this Island who died on the 28th day of April 2020 by CAROL

TROTMAN-ROGERS of Lot 5C Brighton in the parish of Saint George in this Island who is the wife of the said deceased.

An application shall be submitted to the Supreme Court fourteen days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

SHANE O. A. BOVELL  
Attorney-at-Law  
No. 16 Rose Garden  
Golf Club Road  
Rockley  
Christ Church.

NOTICE NO. 26

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Administration**In the Estate of***CHARMAINE LAYNE also known as  
CHARMAINE HAREWOOD***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of CHARMAINE LAYNE also known as CHARMAINE HAREWOOD, deceased of Block 4 Apt 3, Dean Town Terrace in the parish of Saint James in this Island who died on the 19th day of December 2019 by SHERRY-ANNE KIM HAREWOOD of Lot 50 Plumb Tree, St. Stephens, Black Rock in the parish of Saint Michael in this Island who is the sister of the said deceased.

An application shall be submitted to the Supreme Court fourteen days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

SHANE O. A. BOVELL  
Attorney-at-Law  
No. 16 Rose Garden  
Golf Club Road  
Rockley  
Christ Church.

NOTICE NO. 27

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court  
Administration**In the Estate of***ERNESTINE WALCOTT***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the Grant of Administration namely:-

LETTERS OF ADMINISTRATION to the Estate of ERNESTINE WALCOTT, deceased of Quick's Tenantry, Tweedside Road in the parish of Saint Michael in this Island who died on the 23rd day of September 1989 by ESTHER ALICIA CHANDLER of 3rd Avenue Nurse Land, Tweedside Road in the parish of Saint Michael in this Island who is the granddaughter of the said deceased.

An application shall be submitted to the Supreme Court fourteen days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated this 20th day of August 2020.

SHANE O. A. BOVELL  
Attorney-at-Law  
No. 16 Rose Garden  
Golf Club Road  
Rockley  
Christ Church.

NOTICE NO. 28

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE***High Court**In the Estate of***SELWYN THOMPSON***Deceased*

PUBLIC NOTICE is hereby given that an application will be made for the following Grant of Letters of Administration cum testament annexo namely:-

ADMINISTRATION of the Estate of SELWYN THOMPSON, deceased late of #1 Chapel Gap, Payne's Bay in the parish of Saint James who died intestate in this Island on the 16th day of December 2019 by SHARON ANGELA THOMPSON and SAMUEL THOMPSON who are the wife and son respectively of the deceased and beneficiaries of the said SELWYN THOMPSON deceased's Estate.

An application for a Grant of Letters of Administration will be made to the Registrar of the Supreme Court after fourteen days from the issue of this advertisement.

Dated the 20th day of August 2020.

ERNEST W. JACKMAN  
Attorney-at-Law  
Clement Payne Chambers  
Crompton Street  
Bridgetown.

NOTICE NO. 29

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**  
*High Court*

*In the Estate of*

**CLEVELAND JONES**

*Deceased*

PUBLIC NOTICE is hereby given that an application will be made for the following Grant of Letters of Administration namely:-

ADMINISTRATION of the Estate of CLEVELAND JONES, deceased late of Lodge Road in the parish of Christ Church who died intestate in this Island on the 20th day of July 2019 by STEPHEN ATHELSON HARRIS and O'BRIEN CLARKE who are the sons and the beneficiaries of the said CLEVELAND JONES deceased's Estate.

An application for a Grant of Letters of Administration will be made to the Registrar of the Supreme Court after fourteen days from the issue of this advertisement.

Dated the 20th day of August 2020.

ERNEST W. JACKMAN  
Attorney-at-Law  
Clement Payne Chambers  
Crompton Street  
Bridgetown.

NOTICE NO. 30

BARBADOS

**IN THE SUPREME COURT OF JUDICATURE**  
*High Court*

*In the Estate of*

**PRESTON ST. CLAIR YOUNG**

*Deceased*

PUBLIC NOTICE is hereby given that an application will be made for the following Grant of Letters of Administration namely:-

ADMINISTRATION of the Estate of PRESTON ST. CLAIR YOUNG, deceased late of Long Bay Saint Philip who died intestate in this Island on the 31st day of October 1990 by IVAN YOUNG the son and one of the beneficiaries of the deceased's Estate.

An application for a Grant of Letters of Administration will be made to the Registrar of the Supreme Court after fourteen days from the issue of this advertisement.

Dated the 20th day of August 2020.

ERNEST W. JACKMAN  
Attorney-at-Law  
Clement Payne Chambers  
Crompton Street  
Bridgetown.