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NOTICE NO. 1

SOCIETIES WITH RESTRICTED LIABILITY ACT OF BARBADOS

Abalo SRL

NOTICE IS HEREBY GIVEN that the Managers of ABALO SRL has by resolution authorized and directed that the Society be dissolved and liquidated voluntarily in accordance with the provisions of the Act.

Dated this 19th day of April, 2022.

Trident Corporate Services (Barbados) Limited

By: GAYLE A. HUTCHINSON
Secretary.

Probate Advertisement

NOTICE NO. 2

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

*High Court
Civil Division*

In the Estate of

REUBEN DACOSTA CYRUS

Deceased

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

PROBATE of the Will dated 29th day of September 2005 of REUBEN DACOSTA CYRUS late of Sion Hill in the parish of Saint James in this Island who died on the 2nd day of March 2021 at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island by RANEE ITIYANA SANDIFORD formerly RANEE ITIYANA CYRUS the Executrix named in the Will of the said deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from this Advertisement to proceed with the above-named application for Probate.

Dated this 14th day of April 2022.

WAYNE P. CUMBERBATCH & CO.

Attorneys-at-Law,
Arlington Chambers,
Speightstown, St. Peter.

NOTICE NO. 3

BARBADOS

LAND (TITLE PROCEEDINGS) ACT, 2011 (section 3)

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF 3012.5 SQUARE FEET OF
LAND SITUATE AT ARCHERS, SAINT LUCY IN THIS ISLAND**

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

CLAIM NO. LTP 0009 OF 2022

IN THE MATTER OF ALL THAT land situate at Archers in the parish of Saint Lucy in this Island shown on a plan made and certified on the 20th day of January, 2022, by Kary D. A. Greaves, Land Surveyor, containing by admeasurement 3012.5 square metres (inclusive of 261.2 square metres in a right of way 4.30 metres wide) Abutting and Bounding to the north on lands now or late of Nathaniel Griffith as shown on the said plan, to the east on Lots 23B, 23A and a cart road as shown on the said plan, to the south on a road reserve 4.0 metres wide and to the west on lands now or late of Marion A. Chase as shown on the said plan or however else the same may abut and bound, together with the building thereon.

TAKE NOTICE that **MARION ANITA PATRICK**, of Archers in the parish of Saint Lucy in this Island has applied to the High Court for a declaration of her ownership and a certificate of the title in respect of the property described above.

Any person having any 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 **19th day of June 2022**.

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 **19th day of June 2022**.

Dated this 18th day of April 2022.

MICHELLE N. BRATHWAITE
Attorney-at-Law.

NOTICE NO. 4

PT. 75 of 2020

*In the Estate of***AUBREY CARLTON KNIGHT***Deceased*

NOTICE is hereby given pursuant to Section 31 of the Trustee Act, Cap. 250 to all persons having any debts, claims or demands upon or affecting the Estate of AUBREY CARLTON KNIGHT deceased late of Heddings in the parish of Saint Philip, who died in Barbados on the 19th day of April, 2019 to send particulars of their claims duly attested to the undersigned in care of Solicitor General's Chambers, Spencer Building, Webster's Business Park, Wildey, St. Michael not later than the **17th day of June 2022** after which date the Public Trustee will distribute the assets of the Estate among the persons entitled thereto having regard only to the debts and claims of which the Public Trustee shall then have had notice.

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

Dated this 17th day of April 2022.

G. LORRAINE HINDS
for Public Trustee.

NOTICE NO. 5

PT. 74 of 2019

*In the Estate of***WAVENEY JACQUELINE GRIFFITH***Deceased*

NOTICE is hereby given pursuant to Section 31 of the Trustee Act, Cap. 250 to all persons having any debts, claims or demands upon or affecting the Estate of WAVENEY JACQUELINE GRIFFITH deceased late of Vauxhall in the parish of Christ Church, who died in Barbados on the 19th day of November, 2018 to send particulars of their claims duly attested to the undersigned in care of Solicitor General's Chambers, Spencer Building, Webster's Business Park, Wildey,

St. Michael not later than the **17th day of June 2022** after which date the Public Trustee will distribute the assets of the Estate among the persons entitled thereto having regard only to the debts and claims of which the Public Trustee shall then have had notice.

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

Dated this 17th day of April 2022.

G. LORRAINE HINDS
for Public Trustee.

NOTICE NO. 6

PT. 94 of 2019

*In the Estate of***MYRONE ANTHONY DELISLE BOURNE***Deceased*

NOTICE is hereby given pursuant to Section 31 of the Trustee Act, Cap. 250 to all persons having any debts, claims or demands upon or affecting the Estate of MYRONE ANTHONY DELISLE BOURNE deceased late of Advent Avenue, Bank Hall Cross Road in the parish of Saint Michael, who died in Barbados on the 8th day of August, 2019 to send particulars of their claims duly attested to the undersigned in care of Solicitor General's Chambers, Spencer Building, Webster's Business Park, Wildey, St. Michael not later than the **17th day of June 2022** after which date the Public Trustee will distribute the assets of the Estate among the persons entitled thereto having regard only to the debts and claims of which the Public Trustee shall then have had notice.

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

Dated this 17th day of April 2022.

G. LORRAINE HINDS
for Public Trustee.



FINANCIAL RESULTS

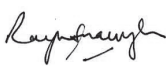
Year ended 31 December 2021

TRINIDAD AND TOBAGO INSURANCE LIMITED

Separate Statement of Financial Position (Expressed in Trinidad and Tobago \$'000)

	2021	2020
Assets		
Cash and short-term funds	68,568	81,823
Fixed deposits	8,015	8,409
Investment securities	353,381	344,979
Interest receivable	1,534	2,508
Insurance receivables	72,032	54,826
Other receivables and prepayments	14,781	5,499
Taxation recoverable	3,563	1,661
Reinsurance assets	162,435	135,852
Investment properties	101,297	107,165
Right-of-use assets	2,355	2,534
Investment in subsidiaries	66,790	66,790
Property and equipment	62,009	44,140
Intangible assets	30,490	18,079
Deferred tax asset	4,395	5,799
Employee benefit asset	77,055	66,075
Total assets	1,028,700	946,139
Liabilities		
Insurance and other payables	81,414	40,235
Taxation payable	—	2,712
Lease liabilities	2,383	2,593
Deferred tax liability	36,291	31,541
Employee benefit obligation	3,551	4,035
Insurance contracts	328,650	296,600
Total liabilities	452,289	377,716
Equity		
Stated capital	19,070	19,070
Statutory surplus reserve	—	102,615
Catastrophe reserve	15,944	15,944
Retained earnings	541,397	430,794
Total equity	576,411	568,423
Total liabilities and equity	1,028,700	946,139

These financial statement were approved by the Board of Directors and authorised for issue on 22 March 2022 and signed on their behalf by:

Chairman: 
Managing Director: 

Separate Statement of Income (Expressed in Trinidad and Tobago \$'000)

	2021	2020
Gross insurance contracts premium reserve	598,993	530,606
Reinsurer's share of insurance contract premium reserve	(357,651)	(309,989)
Net insurance contracts premium revenue	241,342	220,617
Gross change in unearned premium provision and unexpired risk	(32,858)	(1,442)
Reinsurer's share of change in unearned premium provision and unexpired risks	32,405	8,750
Net change in unearned premium provision and unexpired risks	(453)	7,308
Net insurance revenue	240,889	227,925
Investment income	29,610	5,881
Other income	66,174	56,552
Total revenue	336,673	290,358
Gross claims incurred	(165,148)	(131,970)
Reinsurance share of gross claims incurred	14,350	13,256
Net insurance claims incurred	(150,798)	(118,714)
General administrative and selling expenses	(148,276)	(127,921)
Total claims incurred and other expenses	(299,074)	(246,635)
Net profit before taxation	37,599	43,723
Taxation expense	(11,388)	(10,806)
Net profit after taxation	26,211	32,917
Other comprehensive income		
Re-measurement losses on defined benefit plans	8,486	(2,249)
Income tax effect	(2,311)	675
Total comprehensive income for the year, net of tax	32,386	31,343



Guardian General Insurance Limited

Non-Consolidated Financial Statements

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Independent Auditor's Report**TO THE SHAREHOLDER OF GUARDIAN GENERAL INSURANCE LIMITED****Report on the audit of the Company's non-consolidated financial statements****Our opinion**

In our opinion, the financial statements present fairly, in all material respects the financial position of Guardian General Insurance Limited (the Company) as at 31 December 2021, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

What we have audited

The Company's financial statements (the financial statements) comprise:

- the non-consolidated statement of financial position as at 31 December 2021;
- the non-consolidated statement of income for the year then ended;
- the non-consolidated statement of comprehensive income for the year then ended;
- the non-consolidated statement of changes in equity for the year then ended;
- the non-consolidated statement of cash flows for the year then ended; and
- the notes to the non-consolidated financial statements, which include significant accounting policies and other explanatory information.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Company in accordance with the International Code of Ethics for Professional Accountants (including International Independence Standards) issued by the International Ethics Standards Board for Accountants (IESBA Code). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Port of Spain
Trinidad, West Indies
22 February 2022



Guardian General Insurance Limited

Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Non-Consolidated Statement of Financial Position

As at 31 December 2021

	2021 \$'000	2020 \$'000
Assets		
Property and equipment	33,725	30,897
Right-of-use assets	6,431	1,697
Investment property	8,086	7,836
Investment in associated company	15,540	15,540
Investment in subsidiary	36,251	36,251
Investment securities	494,885	497,504
Loans and receivables	157,312	169,607
Pension plan asset	13,414	10,396
Deferred tax asset	13,508	11,553
Reinsurance assets	454,389	363,001
Due from affiliated companies	15,231	1,249
Deferred acquisition costs	66,840	59,563
Taxation recoverable	26,831	28,504
Cash and cash equivalents	282,589	260,020
Total assets	1,625,032	1,493,618
Equity and liabilities		
Shareholders' equity		
Share capital	43,597	43,597
Reserves	65,686	64,967
Retained earnings	360,956	361,471
Total equity	470,239	470,035
Liabilities		
Insurance contracts	919,966	846,877
Lease liabilities	5,613	1,996
Pension plan liability	1,349	785
Post retirement medical benefit obligation	11,294	7,693
Deferred tax liabilities	23,550	21,754
Due to parent and affiliated companies	62	678
Payables and accruals	186,605	140,932
Provision for taxation	6,354	2,868
Total liabilities	1,154,793	1,023,583
Total equity and liabilities	1,625,032	1,493,618

On 22 February 2022, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

Director

Director

Non-Consolidated Statement of Income

For the year ended 31 December 2021

	2021 \$'000	2020 \$'000
Gross premiums written	1,544,727	1,422,256
Outward reinsurance premiums	(1,178,093)	(991,949)
Net premiums written	366,634	430,307
Change in gross provision for unearned premiums	(35,747)	(50,558)
Change in provision for unearned premiums reinsurers' share	60,068	25,203
Net insurance premium revenue	390,955	404,952
Reinsurance commission	150,338	134,705
Underwriting revenue	541,293	539,657
Gross claims incurred	284,319	16,672
Reinsurers' share of claims incurred	(131,402)	112,502
Net claims incurred	152,917	129,174
Acquisition costs	176,586	155,478
Change in deferred acquisition costs	(6,970)	(5,921)
Expenses of management	201,039	177,991
Finance charges	318	243
Underwriting expenses	523,890	456,965
Underwriting profit	17,403	82,692
Investment income from financial assets measured at amortised cost	14,746	13,878
Other investment income	11,093	6,021
Net realised losses on financial assets measured at amortised cost	938	-
Net realised losses on other assets	(225)	(480)
Net fair value gains/(losses)	11,660	(933)
Other operating income	71	16,279
Net impairment losses on financial assets	(2,052)	(92)
Net investment and other income	36,231	34,673
Profit before taxation	53,634	117,365
Taxation	(10,698)	(26,832)
Profit for the year	42,936	90,533

Non-Consolidated Statement of Comprehensive Income

For the year ended 31 December 2021

	Other reserves		Retained earnings		Total	
	2021 \$'000	2020 \$'000	2021 \$'000	2020 \$'000	2021 \$'000	2020 \$'000
Profit for the year	-	-	42,936	90,533	42,936	90,533
Other comprehensive income/(loss)						
Items that may be reclassified subsequently to profit or loss:						
Exchange differences on translating foreign operations	2,581	(4,558)	-	-	2,581	(4,558)
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	2,581	(4,558)	-	-	2,581	(4,558)
Items that will not be reclassified subsequently to profit or loss:						
(Losses)/Gains on property revaluation	(141)	467	-	-	(141)	467
Remeasurement of pension plans	-	-	(1,499)	6,138	(1,499)	6,138
Remeasurement of post-retirement medical benefit obligations	-	-	(3,346)	42	(3,346)	42
Taxation relating to components of other comprehensive income	(1,721)	(518)	1,394	(4,134)	(327)	(4,652)
Net other comprehensive (loss)/income that will not be reclassified subsequently to profit or loss	(1,862)	(51)	(3,451)	2,046	(5,313)	1,995
Other comprehensive income/(loss) for the period, net of tax	719	(4,609)	(3,451)	2,046	(2,732)	(2,563)
Total comprehensive income for the period, net of tax	719	(4,609)	39,485	92,579	40,204	87,970



Guardian General Insurance Limited

Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Non-Consolidated Statement of Cash Flows

For the year ended 31 December 2021

	2021 \$'000	2020 \$'000
Cash flows from operating activities		
Profit before taxation	53,634	117,365
Adjustment for specific items included on the accruals basis:		
- Finance charges	318	244
- Investment income	(25,839)	(19,899)
Adjustment for non-cash items	(3,828)	13,669
Interest received	13,903	261,126
Dividends received	11,093	6,021
	49,281	129,526
Changes in operating assets and liabilities:		
Net increase/(decrease) in insurance liabilities	73,089	(381,285)
Net (increase)/decrease in reinsurance assets	(91,387)	391,543
Purchase of investment securities	(232,106)	(264,830)
Proceeds from sale of investment securities	247,579	261,582
Net decrease/(increase) in other operating assets/liabilities	31,560	(147,507)
Cash provided/(used in) by operating activities	78,016	(10,971)
Interest paid	(312)	(264)
Net taxation paid	(7,357)	(24,745)
Net cash provided/(used in) by operating activities	70,347	(35,980)
Cash flows from investing activities		
Acquisition of non-controlling interest in subsidiaries	-	(30,365)
Purchase of property and equipment	(2,818)	(858)
Proceeds on sale of property and equipment	55	62
Net cash used in investing activities	(2,763)	(31,161)
Cash flows from financing activities		
Repayment of lease liabilities	(4,202)	(3,586)
Dividends paid to equity holders of the parent	(40,000)	(32,000)
Net cash used in financing activities	(44,202)	(35,586)
Net increase/(decrease) in cash and cash equivalents	23,382	(102,727)

Non-Consolidated Statement of Changes in Equity

For the year ended 31 December 2021

	Share capital \$'000	Statutory reserve \$'000	Translation reserves \$'000	Revaluation reserves \$'000	Retained earnings \$'000	Total \$'000
Balance at 1 January 2021	43,597	50,784	4,918	9,265	361,471	470,035
Total comprehensive income	-	-	2,581	(1,862)	39,485	40,204
Dividends paid	-	-	-	-	(40,000)	(40,000)
Balance at 31 December 2021	43,597	50,784	7,499	7,403	360,956	470,239
Balance at 1 January 2020	45,016	50,784	9,476	9,316	299,473	414,065
Total comprehensive income	-	-	(4,558)	(51)	92,579	87,970
Share option scheme - lapses	(1,419)	-	-	-	1,419	-
Dividends paid	-	-	-	-	(32,000)	(32,000)
Balance at 31 December 2020	43,597	50,784	4,918	9,265	361,471	470,035



Guardian Life of The Caribbean Limited

Non-Consolidated Financial Statements

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Independent Auditor's Report**TO THE SHAREHOLDER OF GUARDIAN LIFE OF THE CARIBBEAN LIMITED****Report on the audit of the Company's non-consolidated financial statements****Our opinion**

In our opinion, the financial statements present fairly, in all material respects the financial position of Guardian Life of The Caribbean Limited (the Company) as at 31 December 2021, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards.

What we have audited

The Company's non-consolidated financial statements (the financial statements) comprise:

- the non-consolidated statement of financial position as at 31 December 2021;
- the non-consolidated statement of income for the year then ended;
- the non-consolidated statement of comprehensive income for the year then ended;
- the non-consolidated statement of changes in equity for the year then ended;
- the non-consolidated statement of cash flows for the year then ended; and
- the notes to the non-consolidated financial statements, which include a summary of significant accounting policies.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code). We have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with International Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Port of Spain
Trinidad, West Indies
24 February 2022



Guardian Life of The Caribbean Limited

Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Non-Consolidated Statement of Financial Position

As at 31 December 2021

	2021 \$'000	2020 \$'000
Assets		
Property, plant and equipment	192,920	202,328
Right-of-use assets	13,033	17,040
Investment properties	273,481	283,934
Investment in subsidiaries	139,570	139,570
Investment securities	9,665,306	8,833,968
Loans and receivables	362,230	430,000
Pension plan assets	5,384	3,506
Deferred tax assets	28,691	4,228
Reinsurance assets	2,222	6,693
Deferred acquisition costs	5,346	4,815
Taxation recoverable	37,133	27,331
Cash and cash equivalents	1,685,775	1,740,175
Total assets	12,411,091	11,693,588
Equity and liabilities		
Share capital	100,465	100,465
Reserves	47,807	48,503
Retained earnings	2,155,111	1,902,880
Total equity	2,303,383	2,051,848
Liabilities		
Insurance contracts	8,531,640	8,074,881
Lease liabilities	19,567	22,671
Investment contract liabilities	1,064,391	1,071,857
Pension plan liabilities	24,844	57,615
Post-retirement medical benefit obligations	34,643	33,718
Deferred tax liabilities	229,405	182,724
Provision for taxation	2,202	17,976
Other liabilities	201,015	180,298
Total liabilities	10,107,708	9,641,740
Total equity and liabilities	12,411,091	11,693,588

On 23 February 2022, the Board of Directors of Guardian Life of The Caribbean Limited authorised these non-consolidated financial statements for issue.

Director

Director

Non-Consolidated Statement of Income

For the year ended 31 December 2021

	2021 \$'000	2020 \$'000
Insurance activities		
Insurance premium income	2,384,844	2,296,153
Insurance premium ceded to reinsurers	(145,065)	(138,924)
Reinsurance commission income	428	4,645
Net underwriting revenue	2,240,207	2,161,874
Policy acquisition expenses	(261,949)	(282,934)
Net insurance benefits and claims	(1,678,978)	(1,707,782)
Underwriting expenses	(1,940,927)	(1,990,716)
Net result from insurance activities	299,280	171,158
Investing activities		
Investment income from financial assets measured at amortised cost	162,948	152,398
Other investment income	284,965	248,582
Net realised (losses)/gains on financial assets measured at amortised cost	(1,471)	420
Net realised gains on other assets	3,270	17,825
Net fair value gains	23,641	1,506
Fee income	8,407	9,547
Other income	9,206	16,184
Investment contract benefits	(24,996)	(23,839)
Net income from investing activities	465,970	422,623
Net income from all activities	765,250	593,781
Net impairment (losses)/gains on financial assets	(118,176)	627
Operating expenses	(395,221)	(349,296)
Finance charges	(1,850)	(2,090)
Profit before taxation	250,003	243,022
Taxation	(30,151)	(23,679)
Profit after taxation	219,852	219,343
(Profit)/loss attributable to participating policyholders	(4,683)	8,557
Profit attributable to equity holders of the company	215,169	227,900

Non-Consolidated Statement of Comprehensive Income

For the year ended 31 December 2021

	2021 \$'000	2020 \$'000
Profit for the year	215,169	227,900
Other comprehensive income/(loss)		
Items that may be reclassified subsequently to profit or loss, net of tax:		
Exchange differences on translating foreign operations	3,775	(14,846)
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	3,775	(14,846)
Items that will not be reclassified subsequently to profit or loss, net of tax:		
(Losses) on property revaluation	(4,471)	(9,779)
Remeasurement of pension plans	30,994	287
Remeasurement of post-retirement medical benefit obligations	949	583
Taxation relating to components of other comprehensive income	5,119	—
Net other comprehensive income/(loss) that will not be reclassified subsequently to profit or loss	32,591	(8,909)
Other comprehensive income/(loss) for the period, net of tax	36,366	(23,755)
Comprehensive income attributable to equity holders of the company	251,535	204,145



Guardian Life of The Caribbean Limited

Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2021

(Expressed in Trinidad and Tobago dollars)

Non-Consolidated Statement of Changes in Equity

For the year ended 31 December 2021

	Share capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2021	100,465	48,503	1,902,880	2,051,848
Total comprehensive (loss)/income	–	(696)	252,231	251,535
Balance at 31 December 2021	100,465	47,807	2,155,111	2,303,383
Balance at 1 January 2020	103,048	73,128	1,761,527	1,937,703
Total comprehensive (loss)/income	–	(24,625)	228,770	204,145
Share option scheme:				
– value of lapsed options	(2,583)	–	2,583	–
Dividends	–	–	(90,000)	(90,000)
Balance at 31 December 2020	100,465	48,503	1,902,880	2,051,848

Non-Consolidated Statement of Cash Flows

For the year ended 31 December 2021

	2021 \$'000	2020 \$'000
Cash flows from operating activities		
Profit before taxation	250,003	243,022
Adjustment for specific items included on the accruals basis:		
– Finance charges	1,850	2,090
– Investment income	(448,559)	(403,384)
Adjustment for non-cash items	134,650	14,903
Interest received	358,638	363,175
Dividends received	74,922	48,722
Operating profit before changes in operating assets/liabilities	371,504	268,528
Net increase in insurance liabilities	198,381	279,412
Net decrease/(increase) in reinsurance assets	4,471	(670)
Net (decrease)/increase in investment contracts	(7,465)	50,392
Purchase of investment securities	(3,166,876)	(4,963,067)
Proceeds from sale of investment securities	2,618,403	5,371,097
Purchase of additions to investment properties	(32)	(3,102)
Net (increase) in loans and receivables	(30,720)	(37,967)
Net (increase) in other operating assets/liabilities	(3,614)	(20,326)
Cash (used in)/provided by operating activities	(15,948)	944,298
Interest paid	(1,598)	(855)
Net taxation paid	(28,311)	(16,607)
Net cash (used in)/provided by operating activities	(45,857)	926,836
Cash flows from investing activities		
Purchase of property, plant and equipment	(10,117)	(13,703)
Proceeds on sale of property, plant and equipment	357	29
Net cash (used in) investing activities	(9,760)	(13,674)
Cash flows from financing activities		
Repayment of lease liabilities	(4,295)	(3,214)
Dividends paid to equity holders of the company	–	(90,000)
Net cash (used in) financing activities	(4,295)	(93,214)
Net (decrease)/increase in cash and cash equivalents	(59,912)	819,948



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BRIDGETOWN, BARBADOS, 18TH APRIL, 2022

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NOTICE NO. 2

PAN AMERICAN INTERNATIONAL INSURANCE CORPORATION

WADE LAYNE having made sworn deposition that Policy No. 9707309 on his life has been lost and having made application to us to grant a duplicate of same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy will be issued.

Dated this 18th day of April, 2022.

By Order,

ANDREA LATIMORE (Ms.)
Assistant Manager – Client Services.

NOTICE NO. 1

Government Notices

Vacation Leave

The Hon. Madam Justice Laurie-Ann Smith-Bovell, temporary Judge of the High Court, has been granted three (3) days' vacation leave from 26th to 29th April, 2022.

Acting Appointment

Mr. Westmin James, Attorney-at-Law, has been appointed to act as Judge of the High Court, from 6th April, 2022 until further notice.

NOTICE NO. 3

PAN AMERICAN INTERNATIONAL INSURANCE CORPORATION

GREGSTON BENJAMIN having made sworn deposition that Policy No. 9723362 on his life has been lost and having made application to us to grant a duplicate of same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy will be issued.

Dated this 18th day of April, 2022.

By Order,

ANDREA LATIMORE (Ms.)
Assistant Manager – Client Services.

GOVERNMENT NOTICE

**Appointments to the Board of the
Caribbean Broadcasting Corporation**

In accordance with the provisions of the schedule to the Caribbean Broadcasting Act, Cap. 276 Laws of Barbados, the following persons have been appointed to the Board of the Caribbean Broadcasting Corporation for a period of three (3) years with effect from April 1, 2022 to March 31, 2025:

Mr. Hutson Best	–	Chairman
Mr. David Alleyne	–	Deputy Chairman
Ms. Gail Springer	–	Member
Mr. George Nicholson	–	Member
Mr. Anthony Soudatt	–	Member
Mr. Glenn Thorpe	–	Member
Mr. Peter Boyce	–	Member
Mr. Lee Rose	–	Member
Ms. Sonia Mullins	–	Member
The Permanent Secretary Ministry of Home Affairs and Information	–	Member
Chief Digital Infrastructure Officer (formerly Chief Telecommunications Officer) Mr. Clifford Bostic	–	Member

NOTICE NO. 4

**PAN AMERICAN INTERNATIONAL
INSURANCE CORPORATION**

STEPHEN STRICKLAND having made sworn deposition that Policy No. 4146023 on his life has been lost and having made application to us to grant duplicate of same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy will be issued.

Dated this 18th day of April, 2022.

By Order,

ANDREA LATTIMORE
Assistant Client Relations Manager.

NOTICE NO. 5

SAGICOR LIFE INC.

CAROLE'N GIBSON of Shiloh No. 45 St. Silas Heights No. 1, St. James having made sworn deposition that Policy No. 077405782 issued by Sagicor Life Inc., on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 28th day of March, 2022.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

GOVERNMENT NOTICE**Appointments to the Common Board of Directors of the
Barbados Tourism Marketing Incorporated and the
Barbados Tourism Product Authority**

In accordance with Section 4.4 of the General By-Laws of the Barbados Tourism Marketing Incorporated and section 5 (2) of the Barbados Tourism Product Authority Act, 2014-2, the following persons have been appointed to the Common Board of Directors of the Barbados Tourism Marketing Incorporated and the Barbados Tourism Product Authority to serve for a period of two years with effect from March 14, 2022:

Mrs. Shelly Williams	—	Chairman
Mr. Wayne Capaldi	—	Deputy Chairman
Mr. Ronnie Carrington	—	Member
Mr. Rorrey Fenty	—	Member
Mr. Iain Thomson	—	Member
Mr. Terry Hanton	—	Member
Ms. Sade Jemmott	—	Member
Ms. Chiryl Newman	—	Member
Permanent Secretary, Ministry of Tourism and International Transport or nominee	—	Member
Chairman, Intimate Hotels of Barbados or nominee	—	Member
Chief Executive Officer, National Cultural Foundation or nominee	—	Member
Chairman, Barbados Hotel and Tourism Association or nominee	—	Member

GOVERNMENT NOTICE

Retirements from the Public Service

The following persons have retired/will retire from the Public Service with effect from the dates indicated:-

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Ms. Linda I. S. Drakes Deputy Chief Technical Officer	Transport, Works and Water Resources	2022-05-28
Ms. Daphne L. Waldron Section Leader	Transport, Works and Water Resources	2022-05-11
Mr. Peter O. Blackman Operator II	Transport, Works and Water Resources	2022-01-01
Ms. Lynn G. Y. Lucas Librarian	Government Information Service Home Affairs and Information	2022-05-01
Ms. Cheryl D. Clarke Assistant Personnel Officer	Customs and Excise Finance, Economic Affairs and Investment	2022-07-01
Mrs. Yvette R. Mayers Principal	The St. Michael School Education, Technological and Vocational Training	2022-01-01
Mr. Sylvester S. Graham Watchman	Primary Schools Education, Technological and Vocational Training	2022-01-12
Ms. Marcia T. Reece Graduate Teacher	Primary Schools Education, Technological and Vocational Training	2022-04-25
Ms. Valeta V. E. Roach Janitor	Primary Schools Education, Technological and Vocational Training	2022-05-03
Mrs. Joyce V. Clarke Assistant Accountant	Treasury Finance, Economic Affairs and Investment	2022-07-01
Mr. Ricardo L. Brewster Administrative Officer II	Office of the Attorney General	2022-06-23
Mr. Stanton D. Gittens Personnel Officer	Housing, Lands and Maintenance	2022-05-18

Retirements from the Public Service – Cont'd

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Ms. Cleva A. Austin Accounts Clerk	National Insurance Finance, Economic Affairs and Investment	2022-05-01
Mr. Loftus F. Douglin Senior Planning Assistant	Town and Country Development Planning Office Prime Minister's Office	2022-04-08
Mr. Jeffrey L. Cumberbatch Field Officer	Statistical Service Finance, Economic Affairs and Investment	2022-04-19
Mr. Jeremy O. Beckles Postman	Post Office Home Affairs, Information and Public Affairs	2021-11-03
Mr. Peter O. Warner Postman	Post Office Home Affairs, Information and Public Affairs	2022-04-26
Ms. Ida R. Greaves Chief Internal Auditor	Post Office Home Affairs, Information and Public Affairs	2022-04-01
Ms. Sylvia A. Bridgeman Qualified Teacher	Primary Schools Education, Technological and Vocational Training	2022-04-01
Mr. Trevor L. Waldron Principal	Primary Schools Education, Technological and Vocational Training	2022-04-01
Mrs. Sonia A. Williams-Broomes Graduate Teacher	Queen's College Education, Technological and Vocational Training	2022-09-01
Mr. Norton C. Chase Van Driver	School Meals Education, Technological and Vocational Training	2022-02-01
Mrs. Juliet Gabbidon-King Graduate Teacher	Graydon Sealy Secondary School Education, Technological and Vocational Training	2022-03-31

Retirements from the Public Service – Cont'd

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Mrs. Delores M. Daniel Graduate Teacher permanently assigned as Senior Teacher	Princess Margaret Secondary School Education, Technological and Vocational Training	2022-04-25
Ms. Sandra L. Small-Thompson Principal	Primary Schools Education, Technological and Vocational Training	2022-04-01
Mr. Edwin L. Howell Qualified Teacher	Primary Schools Education, Technological and Vocational Training	2022-04-01
Ms. Donna J. Huntingdon Graduate Teacher	Primary Schools Education, Technological and Vocational Training	2022-04-01
Ms. Martha J. Challenor Marshal II	Registration Office of the Attorney General	2022-04-29
Ms. Sharon Lynch Chief Information Officer	Government Information Service Home Affairs and Information	2022-05-01
Ms. Juanita C. Roach Clerical Officer	Drug Service Health and Wellness	2021-11-11
Mr. Michael E. Moore Supervisor C	Transport, Works and Water Resources	2022-04-06
Mr. Arleigh W. Carter Technical Assistant IV	Agriculture, Food and Nutritional Security	2022-04-17
Miss Yvette E. Alleyne Clerical Officer	International Business and International Transport	2022-03-21
Ms. Linda S. Inniss Clerical Officer	Finance, Economic Affairs and Investment	2022-04-01
Mr. David Bostic Auditor	Barbados Revenue Authority Finance, Economic Affairs and Investment	2022-03-01
Ms. Joan A. Gilkes Executive Officer	Energy and Business Development	2022-04-01
Ms. Deborah E. Blackman Executive Officer	People Empowerment and Elder Affairs	2022-05-01

Retirements from the Public Service – Concl'd

<i>Name/Post</i>	<i>Ministry/Department</i>	<i>Effective Date</i>
Ms. Maureen P. Dabrell Customs Officer III	Customs and Excise Finance, Economic Affairs and Investment	2022-05-01
Ms. Marcia Y. Arthur Customs Officer II	Customs and Excise Finance, Economic Affairs and Investment	2022-05-01
Ms. Rose M. Jordan Customs Officer III	Customs and Excise Finance, Economic Affairs and Investment	2022-05-02
(M.P. PT 69, PL 105, PQ 539, PL 891, 2385/M, PB 1339, PW 825, 858/R, 1628/R, PH 389, PH 326, PJ 869, 1885/A, PJ 534, PG 617, PM 705, 1731/W, PV 8, 3903/B, PA 1095, 2706/W, PQ 919, PX 238, PN 198, PV 286, 4430/H, 3872/H, PM 343, PH 541, 152/R, PU 283, PY 216, PV 90, PZ 401, PK 475, 1036/G, PJ 841, PK 493, PP 829, PK 523)		

NOTICE NO. 6

SAGICOR LIFE INC.

HEATHER HINDS of Lot 1A Gibbons Ridge, Christ Church, having made sworn deposition that Policy No. B319068 issued by British American Insurance Company and assumed by Sagicor Life Inc., on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 23rd day of March, 2022.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 7

SAGICOR LIFE INC.

PETER INCE of 105 Kingsland Garden, Christ Church having made sworn deposition that Policy No. C5109648 issued by Confederation Life Insurance and assumed by Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 29th day of March, 2022.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

