



The Official Gazette

PUBLISHED
BY
AUTHORITY

VOL. CLIX No. 44

Part B

BRIDGETOWN, BARBADOS, 25TH APRIL, 2024

Contents

ANSA Merchant Bank (Barbados) Limited Report and summarized Financial Statements for the year ended December 31, 2023	5-8
Executorial re Estate of Stanley Keith Chapman a.k.a. Stanley Keith Chapman, dec'd.	1
Guardian General Insurance Limited Abridged Non-Consolidated Financial Statements for the year ended 31 December 2023	9-14
Notice of Revival of Registration re Subway International B.V.	1
Notice re Change of Names	15
Notices of Application for Declaration of Ownership and Certificate of Title for Velda Messinger, Verma Fadora Alleyne-Flatts and Suzanne Areta Alleyne and Marcia Cecilia Johnson	2-4
Probate Advertisements	16-24

NOTICE NO. 1

THE COMPANIES ACT, CAP. 308
(Section 339)

NOTICE OF REVIVAL OF REGISTRATION

SUBWAY INTERNATIONAL B.V.
Company No.: 34430

In accordance with section 339 (3) of the Companies Act, Cap. 308 Notice is hereby given that the registration of the above-mentioned external company has been revived by the Registrar of Companies with effect from March 27, 2024.

Dated this 9th day of April 2024.

JOHN CHRISTOPHER SCOTT
Director.

NOTICE NO. 2

In the Estate of

STANLEY KEITH CHAPMAN
also known as
STANLEY KEITH CHAPMAN

Deceased

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Cap. 250 of Barbados, to any person having any claim against or interest in the Estate of STANLEY KEITH CHAPMAN also known as STANLEY KEITH CHAPMAN, Deceased, late of 194 Nutmeg Row, Sunset Crest in the parish of St. James in Barbados, who passed away at the Queen Elizabeth Hospital in the parish of St. Michael in Barbados on the 12th day of April, 2009, to send particulars in writing of his or her claim or interest to SUSAN A. KIRTON, at 29 El Sol Sureno, Durants in the parish of Christ Church in Barbados on or before 25th of June, 2024, after which date the Executors will convey and distribute the assets of the Estate among the parties entitled to it, having regard only to the valid claims of which they will then have had notice.

Dated this 17th day of April, 2024.

SUSAN A. KIRTON, M. RUTH CHAPMAN
and PETER L. CHAPMAN
Executors of the Estate of
STANLEY KEITH CHAPMAN also known as
STANLEY KEITH CHAPMAN, deceased.

NOTICE NO. 8 (third publication)

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

FORM 1

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

ALL THAT land situate at Lower Civilian Road, Bush Hall in the parish of Saint Michael, Barbados and shown on a Plan made and certified on the 9th day of September 2023 by Kevin R. Belgrave, Land Surveyor and containing 503.6 square metres (inclusive of 22.7 square metres in a road)

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

CLAIM NO. LTP /2024

**IN THE MATTER OF THE LAND (TITLE
PROCEEDINGS) ACT, 2011-7 (section 3);**

AND IN THE MATTER OF ALL THAT land situate at Lower Civilian Road, Bush Hall in the parish of Saint Michael, Barbados and shown on a Plan made and certified on the 9th day of September 2023 by Kevin R. Belgrave, Land Surveyor and containing 503.6 square metres (inclusive of 22.7 square metres in a road) **ABUTTING AND BOUNDING** towards the North on lands of one Trevor Scantlebury towards the East on a Public Road known as Lower Civilian Road which leads to Spooners Hill in one direction and to Syndicate Road in the other direction towards the South on lands now or late of one Ivy Thorpe and towards the west on lands now or late of one Gwendolyn Scantlebury or however else the same may abut and bound.

TAKE NOTICE that **VELDA MESSINGER** of No. 23 Honeysuckle Row, Sunset Ridge in the parish of Saint James in Barbados the qualified Administratrix and Personal Representative of the Estate of **GWENDOLINE VIOLA SCANTLEBURY** also known as **GWENDOLYN VIOLA SCANTLEBURY** also known as **GWENDOLYN VIOLA LEWIS** also known as **GWENDOLINE LEWIS**, deceased has applied to the High Court for a declaration of 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 of Barbados, Bridgetown, on or before the **9th day of May, 2024** and immediately thereafter serve a true copy on the undersigned.

Any other person who has any information relating to the ownership of the said property is invited to submit such information in writing to the Registrar of the Supreme Court of Barbados, Bridgetown, on or before the **9th day of May 2024**.

Dated the 28th day of March 2024.

KADISON CHAMBERS
Attorneys-at-Law.

NOTICE NO. 7 (second publication)

BARBADOS

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

CLAIM NO. CIV 0286/2024

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

AND IN THE MATTER OF ALL THAT land situate at Rock Hall near St. Helens in the parish of Saint George, Barbados and shown on a Plan made and certified on the 1st day of April 2019 by Anderson R. Alleyne, Land Surveyor and containing by admeasurement 2677.4 square metres ABUTTING AND BOUNDING towards the North on lands now or formerly of Sydney Burke towards the East on land now or formerly of Edward Alleyne, Clement Burke, Pearl Fields and Beresford Burke towards the South on lands now or formerly of Janice Robinson and towards the West on an unpaved road 4.88 metres wide leading to Highway 3 or however else the same may abut and bound together with the dwelling house thereon.

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

TAKE NOTICE that **VERMA FADORA ALLEYNE-FLATTS** and **SUZANNE ARETA ALLEYNE**, both of 4437 Wagne Pierrefond, Quebec, Canada H9A 2W2 and Rock Hall, near St. Helens, Saint George, Barbados has applied to the High Court for a declaration of their ownership and a Certificate of Title in respect of the property described above.

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 May, 2024**.

Dated the 25th day of April, 2024.

NIGEL A. WHITEHALL Attorney-at-Law for the Claimants
whose place of business and address for service is
Legis Chambers, Upper Collymore Rock
Saint Michael, Barbados.

NOTICE NO. 3

BARBADOS

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

CLAIM NO.: LTP 0070 of 2022

IN THE MATTER OF: THE LAND (TITLE PROCEEDINGS) ACT, 2011 (SECTION 3)

AND IN THE MATTER OF: ALL THAT land situate at Lot 53, 2nd Ave, Alkins Land, Eagle Hall in the parish of Saint Michael in this Island containing by admeasurement 154.1 square metres or thereabouts and being the Lot numbered 53 on a Plan made and certified on the 19th September 2022 by Barry P. A. Thorpe, Land Surveyor **ABUTTING AND BOUNDING** towards the North on lands now or late of one Trevor White and on the Lot numbered 52 on the said Plan, towards the East on lands now or late of one Gail Green and on the Lot numbered 50 on the said Plan, towards the South on a Road Reserve 8.0 metres wide and on a road called 2nd Avenue Alkins Land and towards the West on lands now or late of one Lawrence Rollins and on the Lot numbered 54 on the said Plan or however else the same may abut and bound.

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

TAKE NOTICE that **MARCIA CECILIA JOHNSON** of No. C1-1 Graeme Hall Park in the parish of Christ Church in this Island has applied to the High Court for a Declaration of Ownership and Certificate of Title in respect of the property described above.

Any person having any adverse claim, lien or charge or right of interest against the property should submit the claim duly authenticated on oath to the Supreme Court Bridgetown on or before the **25th day of May, 2024**.

Any other person who has 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 **25th day of May, 2024**.

Dated the 25th day of April, 2024.

Dr. VELDA E. GRIFFITH-MOORE,
Attorney-at-Law for the Claimant
whose place of business and address for service is
Vellaine Chambers, Suite B,
No. 110 Husbands Terrace,
St. James.



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended
December 31, 2023

**INDEPENDENT AUDITOR'S REPORT****Report on the Audit of the Summary Financial Statements****To the Shareholder of ANSA Merchant Bank (Barbados) Limited****Opinion**

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2023, the summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows for the year then ended and related notes, are derived from the complete audited financial statements of ANSA Merchant Bank (Barbados) Limited ("the Company") for the year ended December 31, 2023.

In our opinion, the summarised financial statements are consistent, in all material respects, with the audited financial statements, on the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards ("IFRSs"). Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated March 27, 2024. The audited financial statements and the summary financial statements do not reflect the effects of events that occurred subsequent to the date of our report on the audited financial statements.

Responsibilities of Management for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1.

Auditor's Responsibilities for the Audit of the Summary Financial Statements

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

A stylized signature of "Ernst & Young Ltd" in a cursive script.

Barbados
March 27, 2024



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended December 31, 2023

Summarized Statement of Financial Position

As at December 31, 2023

(Expressed in Barbados Dollars)

	2023	2022
	\$	\$
Assets		
Cash and balances with Central Bank	57,605,929	88,978,674
Loans and other receivables	140,894,984	131,021,275
Investments securities	4,241,896	5,786,380
Property and equipment	5,299,007	5,667,219
Leased assets	27,613,293	27,797,210
Other assets	9,212,235	4,626,491
Total assets	244,867,344	263,877,249
Liabilities		
Accounts payable and accrued liabilities	46,649,041	55,837,778
Customers' deposits and accrued interest	127,115,142	140,204,624
Other liabilities	4,048,219	4,405,245
Total liabilities	177,812,402	200,447,647
Shareholder's equity		
Stated capital	10,000,000	10,000,000
Reserve	12,186,427	11,723,023
Retained earnings	44,868,515	41,706,579
Total shareholder's equity	67,054,942	63,429,602
Total liabilities and shareholder's equity	244,867,344	263,877,249

Approved by the Board of Directors on March 27, 2024 and signed on its behalf by:

.....Chairman
Mr. I. R. De Souza

.....Director
Mr. J.W. Gellineau



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended December 31, 2023

Summarized Statement of Comprehensive Income

Year ended December 31, 2023

(Expressed in Barbados Dollars)

	2023	2022
	\$	\$
Income		
Total interest income	8,798,666	9,225,382
Finance costs	(1,904,330)	(1,969,899)
Net interest income	6,894,336	7,255,483
Net lease rental income	3,773,270	3,963,040
Other income	3,732,333	4,151,125
Net interest and other income	14,399,939	15,369,648
General and administrative expenses	(9,592,733)	(8,665,103)
Income before impairment losses on loans and taxation	4,807,206	6,704,545
Provision for expected credit losses	(1,134,621)	(999,515)
Income before taxation	3,672,585	5,705,030
Taxation charge	(537,603)	(742,526)
Net income for the year	3,134,982	4,962,504
Other comprehensive income (loss)		
Remeasurement income (loss) on retirement benefit plans, net of tax	263,060	(427,140)
Other comprehensive income (loss) for the year, net of tax	263,060	(427,140)
Total comprehensive income for the year, net of tax	3,398,042	4,535,364

Summarized Statement of Cash Flows

Year ended December 31, 2023

(Expressed in Barbados Dollars)

	2023	2022
	\$	\$
Net cash (used in) from operating activities	(6,485,976)	22,303,433
Net cash used in investing activities	(3,429,328)	(2,376,602)
Net cash used in financing activities	(184,800)	(184,800)
Net (decrease) increase in cash and cash equivalents	(10,100,104)	19,742,031
Cash and cash equivalents – beginning of year	60,638,255	40,896,224
Cash and cash equivalents – end of year	50,538,151	60,638,255



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended December 31, 2023

Summarized Statement of Changes in Equity

Year ended December 31, 2023

(Expressed in Barbados Dollars)

	Stated capital	Reserves	Retained earnings	Total
	\$	\$	\$	\$
Balance as at December 31, 2021	10,000,000	12,512,132	36,382,106	58,894,238
Total comprehensive (loss) income for the year	-	(427,140)	4,962,504	4,535,364
Transfer to retained earnings from reserves	-	(361,969)	361,969	-
Balance at December 31, 2022	10,000,000	11,723,023	41,706,579	63,429,602
Total comprehensive income for the year	-	263,060	3,134,982	3,398,042
Revaluation of freehold land	-	315,003	-	315,003
Correction to prior year retained earnings	-	-	(87,705)	(87,705)
Transfer to retained earnings from reserves	-	(114,659)	114,659	-
Balance at December 31, 2023	10,000,000	12,186,427	44,868,515	67,054,942

Note 1

The summarized financial statements are prepared in accordance with criteria developed by management. Under management's established criteria, management discloses the summarized statement of financial position, summarized statement of comprehensive income, summarized statement of changes in equity and summarized statement of cash flows. These summarized financial statements are derived from the audited financial statements of ANSA Merchant Bank (Barbados) Limited for the year ended December 31, 2023 which are prepared in accordance with International Financial Reporting Standards.

Board of Directors

Mr. I. R. De Souza, BSc, MBA, CPA, CIRA - Chairman | Mr. J.W. Gellineau, FCA |
 Mrs. M. J. Mahabir, KC | Mr. V. W. Boyce BSc, MSc |
 Mr. O. G. Jordan, FCPA, FCA, MBA, ICD.D | Mr. R. R. Cyrus, BSc, CFA | Ms. K. M. Brathwaite, BSc, MSc
 | Mr. A. C. Walcott, CPA, CBV, FCA | Mr. A. N. Sabga BSc, MBA



Guardian General Insurance Limited
Abridged Non-Consolidated Financial Statements

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)



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

To the shareholder of Guardian General Insurance Limited

Our opinion

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

The abridged non-consolidated financial statements

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

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

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

The audited non-consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 22 March 2024.

Responsibilities of management and those charged with governance for the abridged non-consolidated financial statements

Management is responsible for the preparation of the abridged non-consolidated financial statements on the basis described in note 2. Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibility

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

A handwritten signature in cursive script that reads 'PricewaterhouseCoopers'.

Port of Spain
Trinidad, West Indies
22 March 2024

PricewaterhouseCoopers, PO Box 550, 11-13 Victoria Avenue, Port of Spain, 100902, Trinidad, West Indies
T: (868) 299 0700, F: (868) 623 6025, www.pwc.com/tt


Guardian General Insurance Limited
Abridged Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 December 2023	Restated 31 December 2022	Restated 1 January 2022
	\$'000	\$'000	\$'000
Assets			
Property, plant and equipment	41,947	43,735	33,725
Right-of-use assets	1,216	3,374	6,431
Investment properties	7,895	7,999	8,086
Investment in subsidiary	36,251	36,251	36,251
Investment in associated companies	15,540	15,540	15,540
Investment securities	522,520	494,040	494,885
Loans and receivables	112,563	101,071	79,931
Due from affiliated companies	25,892	25,473	15,231
Pension plan assets	9,008	13,875	13,414
Deferred tax assets	15,065	13,076	13,508
Reinsurance contract assets	244,841	491,429	253,427
Insurance contract assets	226	253	—
Taxation recoverable	22,780	21,862	26,831
Cash and cash equivalents	345,476	424,586	282,589
Total assets	1,401,220	1,692,564	1,279,849
Equity and liabilities			
Share capital	43,597	43,597	43,597
Reserves	64,481	65,486	65,686
Retained earnings	354,762	347,274	314,032
Total equity	462,840	456,357	423,315
Liabilities			
Insurance contract liabilities	644,491	640,341	668,688
Reinsurance contract liabilities	99,507	389,083	—
Lease liabilities	1,540	3,138	5,613
Due to parent and affiliated companies	2,548	400	62
Pension plan liabilities	700	1,338	1,349
Post-retirement medical benefit obligations	11,500	11,552	11,294
Deferred tax liabilities	21,642	25,406	23,550
Provision for taxation	9,822	24,134	6,354
Other liabilities	146,630	140,815	139,624
Total liabilities	938,380	1,236,207	856,534
Total equity and liabilities	1,401,220	1,692,564	1,279,849

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2023	Restated 2022
	\$'000	\$'000
Insurance revenue	1,231,519	1,209,622
Insurance service expenses	(477,926)	(626,249)
Net expenses from reinsurance contracts held	(649,152)	(451,740)
Insurance service result	104,441	131,633
Investing activities		
Investment income from financial assets measured at amortised cost and fair value through other comprehensive income	18,897	15,035
Investment income from financial assets measured at fair value through profit or loss	13,325	11,130
Net realised gains on financial assets measured at amortised cost	189	337
Net realised gains/(losses) on other assets	1,866	(680)
Net fair value (losses)/gains	(6,311)	4,229
Other loss	(7,350)	(2,379)
Net impairment (losses)/gains on financial assets	(116)	1,959
Net income from investing activities	20,500	29,631
Finance expenses from insurance contracts issued	(6,382)	(6,321)
Finance income from reinsurance contracts held	1,957	1,418
Net insurance finance expenses	(4,425)	(4,903)
Net insurance and investment result	120,516	156,361
Fee income	21,073	15,557
Net income from all activities	141,589	171,918
Operating expenses	(65,503)	(74,423)
Finance charges	(107)	(185)
Operating profit	75,979	97,310
Profit before taxation	75,979	97,310
Taxation	(12,279)	(31,349)
Profit for the year	63,700	65,961

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

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

On 22 March 2024, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

Director Director



Guardian General Insurance Limited

Abridged Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)

ABRIDGED NON-CONSOLIDATED
STATEMENT OF COMPREHENSIVE
INCOME

	Restated	
	2023	2022
	\$'000	\$'000
Profit for the year	<u>63,700</u>	<u>65,961</u>
Other comprehensive loss		
Items that may be reclassified subsequently to profit or loss:		
Exchange differences on translating foreign operations	(1,359)	(264)
Net other comprehensive loss that may be reclassified subsequently to profit or loss	<u>(1,359)</u>	<u>(264)</u>
Items that will not be reclassified subsequently to profit or loss:		
Gains on property revaluation	423	198
Remeasurement of pension plans	(6,227)	(1,928)
Remeasurement of post-retirement medical benefit obligations	723	377
Taxation relating to components of other comprehensive income	<u>1,223</u>	<u>198</u>
Net other comprehensive loss that will not be reclassified subsequently to profit or loss	<u>(3,858)</u>	<u>(1,155)</u>
Other comprehensive loss for the period, net of taxation	<u>(5,217)</u>	<u>(1,419)</u>
Total comprehensive income for the period, net of taxation	<u>58,483</u>	<u>64,542</u>

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

ABRIDGED NON-CONSOLIDATED STATEMENT
OF CASH FLOWS

	2023	Restated 2022
	\$'000	\$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	75,979	97,310
Adjustment for specific items included on the accruals basis:		
- Finance charges	107	185
- Investment income	(33,634)	(27,632)
Adjustment for non-cash items	18,511	1,745
Interest received	17,123	14,913
Dividends received	<u>14,737</u>	<u>12,597</u>
Operating profit before changes in operating assets/liabilities	92,823	99,118
Net increase/(decrease) in insurance contract assets/liabilities	4,177	(28,600)
Net (increase)/decrease in reinsurance contract assets/liabilities	(42,988)	151,081
Purchase of investment securities	(256,674)	(223,769)
Proceeds from sale of investment securities	225,262	232,016
Net decrease in loans and receivables	(11,492)	(21,140)
Net decrease/(increase) in other operating assets/liabilities	<u>833</u>	<u>(14,702)</u>
Cash provided by operating activities	11,941	194,004
Interest paid	(109)	(192)
Net taxation paid	<u>(31,752)</u>	<u>(7,307)</u>
Net cash (used in)/provided by operating activities	<u>(19,920)</u>	<u>186,505</u>
Cash flows from investing activities		
Purchase of property, plant and equipment	(839)	(11,444)
Proceeds on sale of property, plant and equipment	<u>85</u>	<u>184</u>
Net cash used in investing activities	<u>(754)</u>	<u>(11,260)</u>
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,545)	(2,494)
Dividends paid to equity holders of the company	<u>(52,000)</u>	<u>(31,500)</u>
Net cash used in financing activities	<u>(54,545)</u>	<u>(33,994)</u>
Net (decrease)/increase in cash and cash equivalents	<u>(75,219)</u>	<u>141,251</u>

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

ABRIDGED NON-CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share capital	Statutory reserve	Translation reserves	Property Revaluation reserves	Retained earnings	Total equity
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Balance at 1 January 2023	43,597	50,784	7,235	7,467	347,274	456,357
Total comprehensive income	-	-	(1,359)	354	59,488	58,483
Dividends	-	-	-	-	(52,000)	(52,000)
Balance at 31 December 2023	<u>43,597</u>	<u>50,784</u>	<u>5,876</u>	<u>7,821</u>	<u>354,762</u>	<u>462,840</u>
Balance at 1 January 2022 - as previously stated	43,597	50,784	7,499	7,403	360,956	470,239
Restatement under IFRS 17	-	-	-	-	(46,924)	(46,924)
Balance at 1 January 2022 - restated	43,597	50,784	7,499	7,403	314,032	423,315
Total comprehensive income	-	-	(264)	64	64,742	64,542
Dividends	-	-	-	-	(31,500)	(31,500)
Balance at 31 December 2022	<u>43,597</u>	<u>50,784</u>	<u>7,235</u>	<u>7,467</u>	<u>347,274</u>	<u>456,357</u>

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



Guardian General Insurance Limited

Abridged Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS

1. Incorporation and principal activities of the Company

Guardian General Insurance Limited ("the Company") is engaged in the provision of all classes of general insurance including property, motor, marine and casualty primarily in the Caribbean. The Company was incorporated in Trinidad and Tobago on 1 October 1999 and is wholly owned by Guardian Holdings Limited (GHL). The registered office of the Company is 30-34 Maraval Road, Newtown, 190133, Port of Spain, Trinidad, West Indies.

1.1 Parent Company

On 13 May 2019, NCB Financial Group Limited ('NCBFG'), through its 100% owned subsidiary NCB Global Holdings Limited ('NCBGH' and the 'Parent'), acquired 74,230,750 ordinary shares in GHL, increasing its shareholding from 29.974% (acquired in 2016) to 61.77% (2022). NCBGH is a limited liability holding company, which was incorporated in Trinidad and Tobago in December 2017.

NCBFG was incorporated in Jamaica in April 2016 and is the financial holding company for the NCB Group. NCBFG is 49.58% (2022: 52.67%) owned by AIC (Barbados) Limited and the ultimate parent company is Portland Holdings Inc., incorporated in Canada.

1.2 Subsidiary

The Company owns 100% shareholding (2022: 100%) of Guardian General Insurance (OECS) Limited, which was incorporated in Grenada on 29 May 1984 and its registered office is located at the Villa, St. George's, Grenada.

1.3 Associate Company

The Company owns 26.21% (2022: 26.21%) of RoyalStar Holdings Limited, which was incorporated in The Commonwealth of The Bahamas on 2 October 2012 and its registered office is located at Mareva House, 4 George Street, Nassau, The Bahamas.

2. Basis of preparation

The abridged non-consolidated financial statements are prepared in accordance with the Guideline on the Publication of Abridged Financial Statements issued by the Central Bank of Trinidad and Tobago. The abridged non-consolidated financial statements are derived from the Company's non-consolidated audited financial statements which are prepared in accordance with IFRS Accounting Standards ('IFRS'). The abridged non-consolidated statement of financial position as at 31 December 2023 and abridged non-consolidated statements of income, comprehensive income, changes in equity and cash flows for the year then ended were exactly re-produced from the Company's audited non-consolidated financial statements.

However, the disclosures within the abridged non-consolidated financial statements were limited to disclosures that were deemed material and necessary to present a true and fair view of the Company's performance through a succinct lens.

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

Effective 1 January 2023, the Company retrospectively adopted IFRS 17, in accordance with the transition provisions laid out by the standard. In achieving this, the standard's impact was not limited to changes in financial reporting, but also triggered the reconfiguration of other business areas such as product design, budgeting and forecasting, and the collection and storage of data. The fundamental shift in how the finance, actuarial, and information technology teams collaborate cannot be overstated. In transitioning to IFRS 17, the full retrospective approach was applied to all short-term insurance and reinsurance contracts in force from inception.

The Company has used the full retrospective approach to identify, recognise and measure insurance acquisition cash flows assets as at transition date, except that the retrospective impairment test has not been performed prior to the transition date. No insurance acquisition cash flows assets were created upon transition relating to other insurance contracts issued or expected to be issued for any line of business.

The Company has determined that it would be impracticable to apply the full retrospective approach where any of the following conditions existed:

- a. The effects of the full retrospective application were not determinable, for example:
 - i. Some reasonable and supportable information about actual historical cash flows might have been available from the Company's systems, but in many cases such information was only available at higher levels or different levels of aggregation compared to the groups required by IFRS 17. This lack of information makes it impracticable to accurately calculate the fulfilment cash flows ("FCF") on a retrospective basis and to segregate groups based on profitability.
- b. The full retrospective application required assumptions that would have been made in an earlier period, for example:
 - i. Difficulties in retrieving relevant reliable information existed where assumptions developed at the date of initial recognition were not on an IFRS 17 basis (such as discount rates, risk adjustment for non-financial risk or expenses).


Guardian General Insurance Limited
Abridged Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
2. Basis of preparation (continued)

- ii. Changes in assumptions have not been historically documented on an ongoing basis.
- c. The full retrospective application required significant estimates of amounts, and it was impossible to distinguish objectively between information about those estimates that provided evidence of circumstances that (i) existed on the date at which those amounts were to be recognised, measured or disclosed; and (ii) would have been available when the financial statements for that prior period were authorised for issue, and other information, for example:
 - i. The Company had limited or no information required for the allocation of acquisition cash flows to respective groups of insurance contracts issued or expected to be issued and other overhead expenses to respective groups under IFRS 17. Systems have not been tracking or allocating acquisition costs, because previous accounting policies did not require this.
 - ii. The Company has not historically been accumulating information about the changes in estimates that would have been recognised in profit or loss for each accounting period, because they did not relate to future service, and the extent to which changes in the FCF would have been allocated to the loss component.

Full Retrospective Approach

The Company has determined that reasonable and supportable information was available for all contracts in force from 1 January 2022. In addition, for insurance contracts originated by the Company that are eligible for the PAA, the Company has concluded that only current and prospective information was required to reflect circumstances at the transition date, which made the full retrospective application practicable and, hence, the only available option for property and casualty contracts issued by the Company.

Accordingly, the Company has: identified, recognised and measured each group of insurance contracts and each insurance acquisition cash flows asset in this category as if IFRS 17 had always applied (except that a retrospective impairment test has not been performed); derecognised any existing balances that would not exist if IFRS 17 had always applied; and recognised any resulting net difference in equity.

Restatement under IFRS 17

The initial application of IFRS 17 resulted in a reduction of total equity of \$46.9 million as at 1 January 2022. The opening IFRS 17 abridged non-consolidated statement of financial position and related adjustments are presented below:

	IFRS 17 Initial		
	As previously reported	application adjustments	Restated
	31 Dec 2021	1 Jan 2022	1 Jan 2022
	\$'000	\$'000	\$'000
Assets			
Loans and receivables	157,312	(77,381)	79,931
Reinsurance			
contract assets	454,389	(200,962)	253,427
Deferred acquisition costs	66,840	(66,840)	–
Other assets	946,491	–	946,491
Total assets	<u>1,625,032</u>	<u>(345,183)</u>	<u>1,279,849</u>
Equity and liabilities			
Share capital	43,597	–	43,597
Reserves	65,686	–	65,686
Retained earnings	360,956	(46,924)	314,032
Total equity	<u>470,239</u>	<u>(46,924)</u>	<u>423,315</u>
Insurance			
contract liabilities	919,966	(251,278)	668,688
Other liabilities	234,827	(46,981)	187,846
Total liabilities	<u>1,154,793</u>	<u>(298,259)</u>	<u>856,534</u>
Total equity and liabilities	<u>1,625,032</u>	<u>(345,183)</u>	<u>1,279,849</u>

The initial application adjustments arise principally from:

- Grouping of contracts/aggregation of contracts for measurement purposes and how contract boundaries are defined.
- Discounting of liabilities and determination of Discount Rates under IFRS 17.
- The measurement and inclusion of a Risk Adjustment.
- Treatment of fronting contracts.
- Presentation changes, resulting in several assets and liabilities being reclassified from other areas of the abridged non-consolidated financial statements, and now included within insurance contract liabilities or reinsurance contract assets.

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

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

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


Guardian General Insurance Limited
Abridged Non-Consolidated Financial Statements (continued)

For the year ended 31 December 2023

(Expressed in Trinidad and Tobago dollars)

NOTES TO THE ABRIDGED NON-CONSOLIDATED FINANCIAL STATEMENTS
3. Functional and presentation currency

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

4. Contingencies
Legal proceedings

The Company, like all other insurers, is subject to litigation in the normal course of business. The Company does not believe that such litigation will have a material effect on its profit or loss and financial condition. However, the recent trend of increasing jury awards and settlements makes it more difficult to assess the ultimate outcome of such litigation.

5. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial or operational decisions. The following transactions were entered into with subsidiaries within the Guardian Holdings Group in the normal course of business.

	2023 \$'000	2022 \$'000
Expenses	23,812	41,630
Insurance service result	(83,551)	6,063
Dividend income	14,295	11,278
Key management compensation	13,178	10,210
Balances with related parties:		
Due from related parties	25,892	25,473
Due to related parties	(2,436)	(288)
Financial assets held with related parties	16,648	14,479

6. Subsequent events

On 22 February 2024, the Board of Directors declared a final dividend of \$5.80 per share (2022 - \$10.18), a total dividend to be paid of \$18.25 million (2022: \$32 million). These non-consolidated financial statements do not reflect the final dividend which will be accounted for as an appropriation of retained earnings in the year ending 31 December 2024.

NOTICE NO. 4

The Change of Name Act, Cap. 212A

Applications of the below-mentioned persons for a Change of Name under the Change of Name Act, Cap. 212A have been made to the Registrar of the Supreme Court:

<i>Name</i>	<i>Address</i>	<i>Proposed Name</i>
ZOLA ADEOLA KING	No. 39, 3rd Avenue West Terrace Gardens, St. James.	ZOLA ADEOLA BISHOP-KING
KYLE REUEL KALIQ WATERMAN-FORTE	Paradise Gap, Spring Garden Highway, St. Michael.	KYLE REUEL KALIQ FORTE
TARIQ MALEEQ SHAMAR LYNCH	55 Moncrieffe, St. Philip.	TARIQ MALEEQ SHAMAR GIBSON

Dated this 25th day of April 2024.

Q. LEWIS-CLARKE
for Registrar of the Supreme Court.

Probate Advertisements

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF BARBADOS

Probate Division

In the Estate of ISOLENE WEIR also known as ISALENE WEIR also known as ISOLENE BARROW also known as ISALENE BARROW, deceased, formerly of Rices in the parish of Saint Philip in this Island

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that ARLYN ARTHUR BARROW of Dolphin Drive, Long Bay Development in the parish of Saint Philip in this Island shall, on the expiration of no less than 14 days from the 25th day of April 2024, submit an application to the Probate Division of the High Court of Justice for a Grant of Probate to the Last Will and Testament dated 20 January 2016 of the above named deceased, who died testate in Barbados the 16th day of February 2021, at the age of 88 years.

The said Will is mutual with that of the deceased's late husband, CLARENCE HENRY HUTSON WEIR also known as CLARENCE HENRY HUDSON WEIR also known as CLARENCE H. H. WEIR also known as CLARENCE WEIR, deceased, formerly of Rices in the parish of Saint Philip in this Island and ARLYN ARTHUR BARROW is the Sole Executor named in both Wills.

Any person who wishes to ensure that no grant is issued in the Estate of the said deceased without notice to himself may enter a caveat in the Registry.

K. S. MARSHALL
Attorney-at-Law
1st Floor, "One Welches"
Welches, St. Thomas
BARBADOS BB22025.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF BARBADOS

Probate Division

In the Estate of CLARENCE HENRY HUTSON WEIR also known as CLARENCE HENRY HUDSON WEIR also known as CLARENCE H. H. WEIR also known as CLARENCE WEIR, deceased, formerly of Rices in the parish of Saint Philip in this Island

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that ARLYN ARTHUR BARROW of Dolphin Drive, Long Bay Development in the parish of Saint Philip in this Island shall, on the expiration of no less than 14 days from the 25th day of April 2024, submit an application to the Probate Division of the High Court of Justice for a Grant of Probate to the Last Will and Testament dated 20 January 2016 of the above named deceased, who died testate in Barbados the 25th day of July 2021, at the age of 95 years.

The said Will is mutual with that of the deceased's late wife, ISOLENE WEIR also known as ISALENE WEIR also known as ISOLENE BARROW also known as ISALENE BARROW, formerly of Rices in the parish of Saint Philip in this Island and ARLYN ARTHUR BARROW is the Sole Executor named in both Wills.

Any person who wishes to ensure that no grant is issued in the Estate of the said deceased without notice to himself may enter a caveat in the Registry.

K. S. MARSHALL
Attorney-at-Law
1st Floor, "One Welches"
Welches, St. Thomas
BARBADOS BB22025.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction**In the Estate of***THELMA WARD-SEARLE also known as
THELMA ODESSA WARD-SEARLE also known as
THELMA ODESSA SEARLE***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 of the deceased dated the 27th day of April 2012 of THELMA WARD-SEARLE also known as THELMA ODESSA WARD-SEARLE also known as THELMA ODESSA SEARLE, deceased late of Lot 1, The Garden in the parish of Saint James in this Island who died at Lot 1 The Garden in the parish of Saint James in this Island on the 9th day of June 2023 by DENNIS DAVIDSON BEST and CHRISTOPHER RICARDO RICHARDS who are the Executors named in the 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 this advertisement.

Dated this the 23rd day of April 2024.

GEORGE WALTON PAYNE & CO.
Attorneys-at-Law for the Applicant.

NOTICE NO. 8

BARBADOS

SUPREME COURT OF JUDICATURE*High Court**In the Estate of***MAISIE EDITHA BARKER***Deceased*

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

PROBATE to the Will dated the 17th day of August 2015 of MAISIE EDITHA BARKER late of

39 Mahogany Circle, Union in the parish of Saint Philip in this Island who died at 39 Mahogany Circle, Union in the parish of Saint Philip in this Island on the 7th day of March 2023 by ALICIA CARNETTA BARKER-GRANT the sole surviving appointed Executor named in the 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 second notice of advertisement.

Dated the 25th day of April 2024.

CLARKE GITTENS FARMER
Attorneys-at-Law.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***MICHAEL EDGAR BURNETT also known as
MICHAEL E. BURNETT also known as
MICHAEL BURNETT***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 of 2006 of MICHAEL BURNETT late of #5 Garden Terrace in the parish of St. James in this Island who died at #5 Garden Terrace in the parish of St. James in this Island on the 20th day of October 2007 by ELMINA DELCINA BURNETT and HAZEL LAVINIA BURNETT 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 Notice in the *Official Gazette* and from the date of the second notice of the advertisement.

Dated this 25th day of April 2024.

ALEEZA MOSELEY
ALEEZA MOSELEY & CO.
Attorneys-at-Law
1st Floor, Suite 13
Thomas Daniel Building
Hincks Street
Bridgetown.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**UTHEL BOVELL also known as
UTHEL V BOVELL also known as
UTHEL VERONA BOVELL**

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 13th day of September 2023 of UTHEL BOVELL also known as UTHEL V BOVELL also known as UTHEL VERONA BOVELL late of Tom Bend Road, Ashton Hall in the parish of Saint Peter in Barbados who died on the 4th day of November 2023 at Lot 78 Valley View Maynards Development in the parish of St. Peter in Barbados by TRICIA OLIVIA MARSHALL the Executrix 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 this Notice in the *Official Gazette* and from the date of the second issue of this advertisement in this newspaper to proceed with the above-named application for Probate.

Dated this 25th day of April 2024.

OLD COLLEGE CHAMBERS
Attorneys-at-Law.

NOTICE NO. 11

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**DACOURCEY LEON LOWE also known as
DECOURCEY LEON LOWE**

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

PROBATE of the Will dated the 31st day of July 2014 of DACOURCEY LEON LOWE also known

as DECOURCEY LEON LOWE late of 83 Warrens Terrace East, Saint Thomas in this Island who died at the Queen Elizabeth Hospital, Martindales Road, Saint Michael in this Island on the 28th day of June 2023 by SONIA WATSON the sole Executrix named in the Will 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 25th day of April 2024.

FLOYD H. PHILLIPS
Attorney-at-Law for the Applicant.

NOTICE NO. 12

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Division

(Probate)

In the Estate of

**BRIAN ANDRE CLAYTON DOOKIE
also known as BRIAN DOOKIE**

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 11th day of September, 2022 of BRIAN ANDRE CLAYTON DOOKIE also known as BRIAN DOOKIE late of "Sandy View", #7 St. Marks in the parish of Saint John in Barbados who died at Queen Elizabeth Hospital, Bridgetown in the parish of Saint Michael in Barbados on the 5th day of December, 2022 by SANDRA CHERYL DOOKIE of #7 St. Mark's in the parish of Saint John in Barbados the Executrix 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 second notice of advertisement.

Dated this 25th day of April, 2024.

CHANCERY CHAMBERS
Attorneys-at-Law.

NOTICE NO. 13

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***DOROTHY EVA DOLSIE YVONNE WORRELL****also known as DOROTHY WORRELL****also known as DOROTHY EVA WORRELL***Deceased*

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

PROBATE of the Will dated the 25th day of July 2019 of DOROTHY EVA DOLSIE YVONNE WORRELL also known as DOROTHY WORRELL also known as DOROTHY EVA WORRELL, deceased late of New Castle in the parish of Saint John in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in Barbados on the 5th day of July 2020 by BERNICE EUREKA SMALL one of the Executors and Trustees 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 the 25th day of April, 2024.

LAURA A. GOODING
Attorney-at-Law.

NOTICE NO. 14

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**Civil Division**(Probate)**In the Estate of***WILLIAM HERBERT NURSE****also known as WILLIAM NURSE***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 1st day of June, 2021 of WILLIAM HERBERT NURSE also

known as WILLIAM NURSE late of "Mavisbank", Worthing in the parish of Christ Church in Barbados who died at Queen Elizabeth Hospital, Bridgetown in the parish of Saint Michael on the 24th day of January, 2024 by SANDRA CHERYL DOOKIE of #7 St. Mark's in the parish of Saint John and KATHRYN ANN KNAGGS of #2 Rock Dundo, Cave Hill in the parish of Saint Michael in Barbados Executrices 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 second notice of advertisement.

Dated this 25th day of April, 2024.

CHANCERY CHAMBERS
Attorneys-at-Law.

NOTICE NO. 15

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***MORVA ALEXIS GARCIA also known as****MORVA A GARCIA also known as****ALEXIS MORVA GARCIA also known as****ALEXIS M. GARCIA***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 4th day of November 2023 of MORVA ALEXIS GARCIA also known as MORVA A GARCIA also known as ALEXIS MORVA GARCIA also known as ALEXIS M. GARCIA late of Piquesburg Kent in the parish of Christ Church in Barbados who died on the 26th day of November 2023 at Kent in the parish of Christ Church in Barbados by GREGORY ANTHONY GARCIA, NICOLA ALEXIS GARCIA and KRISTINA DANIELLE GARCIA the three 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 this Notice in the *Official Gazette* and from the date of the second issue of this advertisement in this newspaper to proceed with the above-named application for Probate.

Dated this 25th day of April 2024.

OLD COLLEGE CHAMBERS
Attorneys-at-Law.

NOTICE NO. 16

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Matter of the Estate of

**LILIAN ALLEYNE also known as
LILIAN CLARISSA ALLEYNE**

Deceased

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

LETTERS of ADMINISTRATION to the Estate of LILIAN ALLEYNE also known as LILIAN CLARISSA ALLEYNE deceased late of Venture in the parish of St. John in this Island who died in this Island on the 23rd day of February 1957 by ORVILLE WINSLOW EMANUEL LOVELL and JESSICA VERONICA YOLANDA MCCARTHY née LOVELL, the grandson and granddaughter respectively 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 25th day of April 2024.

CYRILLENE THOMAS-MASCOLL
Attorney-at-Law.

NOTICE NO. 17

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Matter of the Estate of

**EDITH ADEPHNEY DANIEL nee JONES
also known as EDITH DANIEL**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of EDITH ADEPHNEY DANIEL nee JONES also known as EDITH DANIEL, deceased late of Bishop's

Land, Two Mile Hill in the parish of Saint Michael in this Island, who died in this Island on the 1st day of May, 2020 by BARBARA DANIEL who is one of the issues 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 issue of this advertisement.

Dated this 25th day of April 2024.

ANTHONY D. FRANCIS-WORRELL
Attorney-at-Law.

NOTICE NO. 18

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Matter of the Estate of

**VINCENT BURKE also known as
VINCENT OSCAR BURKE**

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 VINCENT BURKE also known as VINCENT OSCAR BURKE late of 8H Bottom Close, Wilkey in the parish of Saint Michael in the Island, who died in this Island on the 14th day of November, 2021 by MARVO DELORES BURKE the wife of the deceased.

An Application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of advertisement to proceed with the above-named application for a Grant of Letters of Administration.

Dated the 25th day of April, 2024.

DESMOND D. SANDS
Attorney-at-Law.

NOTICE NO. 19

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

DINESH KARNANI

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

LETTERS OF ADMINISTRATION to the Estate of DINESH KARNANI late of 40 Highgate Gardens, Wildey in the parish of Saint Michael in this Island who died at the Queen Elizabeth Hospital, Martindale's Road in the parish of Saint Michael in this Island on the 31st day of March 2024 by RENU KARNANI the mother 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 this advertisement.

Dated this 25th day of April 2024 .

FLOYD H. PHILLIPS
Attorney-at-Law for the Applicant.

NOTICE NO. 20

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

GEORGE LE EVANS ALLEYNE

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

PROBATE to the Estate of the late GEORGE LE EVANS ALLEYNE of Kellman Land Black Rock in the parish of Saint Michael in this Island, who died in this Island on the 11th day of November 2008 by

SHEERAND MAXINE ALLEYNE one of the Executors named in the Will of the deceased dated the 29th day of January 2004.

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 15th April, 2024.

SILBERT CADOGAN
Attorney-at-Law
Liberty Chambers.

NOTICE NO. 21

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

WAYNE ROGER LAMMING
also known as
WAYNE LAMMING

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of WAYNE ROGER LAMMING also known as WAYNE LAMMING late of Cottage Retreat in the parish of Saint George in this Island who died at Cottage Retreat in the parish of Saint George in this Island on the 13th day of February 2023 by MICHAEL MARTIN LAMMING the brother 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 the 25th day of April 2024.

DEBORAH J. SIMMONS
Attorney-at-Law.

NOTICE NO. 22

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Matter of the Estate of

ESTHER ONETA BOXILL
also known as **ESTHER BOXILL**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of ESTHER ONETA BOXILL also known as ESTHER BOXILL, late of Las Estrella, Club Morgan Road Clapham in the parish of Christ Church in this Island who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 4th day of January 2024 by MARIA OONA CLARISSA EDITHA COLLYMORE the daughter of the deceased.

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

Dated the 25th day of April 2024.

Dr. LENDA A. BLACKMAN
Attorney-at-Law.

NOTICE NO. 23

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Division

In the Estate of

WAYNE AUBREY TRENT

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of WAYNE AUBREY TRENT late of St. Barnabas

Heights in the parish of Saint Michael in this Island who died in this Island on the 17th day of November 2019 by DESHON DEMARIO TRENT the 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 23rd day of April 2024.

WILFRID McD. ESTWICK
Attorney-at-Law
Howell's Cross Road
St. Michael.

NOTICE NO. 24

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

IRIS COLLYMORE also known as
IRIS COLLEYMORE

Deceased

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Letters of Administration Cum Testamento Annexo De Bonis Non namely:-

A Grant of LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO DE BONIS NON dated the 28th day of January, 1994 to the Estate of IRIS COLLYMORE also known as IRIS COLLEYMORE deceased late of Merricks in the parish of Saint Philip in this Island who died in this Island on the 20th day of July, 1997 by STEPHEN LOVELL also known as STEPHEN DELISLE LOVELL, who is one of the beneficiaries 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 the 23rd day of April, 2024.

KENDRID R. SARGEANT
Attorney-at-Law
The Law Office
No. 4 Beacon House
Walrond Street
Saint Michael BB11160.

NOTICE NO. 25

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***CHERISE TONYA KELLMAN****also known as****CHERISE KELLMAN***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of CHERISE TONYA KELLMAN also known as CHERISE KELLMAN late of Lot 431 2nd Avenue South Station Drive, Emerald Park West, Six Roads in the parish of Saint Philip in this Island who died intestate at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 27th day of February, 2024 by JALIYAH CHERISSA KELLMAN, the daughter 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 the 25th day of April, 2024.

CHARLENE A. CHARLES
Attorney-at-Law for the Applicant.

NOTICE NO. 26

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Jurisdiction**In the Estate of***EGBERT ROACH****also known as****EGBERT OSBOURNE ROACH***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of EGBERT ROACH also known as EGBERT OSBOURNE ROACH, deceased late of Diamond Valley in the parish of Saint Philip in this Island who died on the 28th day of February 2015 at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island by SHELLY-ANN NATASHA MILLER who is the grand-daughter of the deceased.

An application shall be submitted to the Supreme Court after 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 25th day of April 2024.

RYAN O. CORBIN
Attorney-at-Law.

NOTICE NO. 27

BARBADOS

IN THE SUPREME COURT OF BARBADOS*Probate Division*

In the Estate of OTHNEIL OMRI BOYCE also known as OTHNEIL O. BOYCE also known as OTHNEIL ALI BOYCE also known as OTHNEIL BOYCE also known as ALI OTHNEIL BOYCE also known as ALI O. BOYCE also known as OTHNEIL OMRI BRAZANT, late of Clarke's Road, Ashton Hall in the parish of Saint Peter in Barbados, deceased

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that KIM SHERRY ANN MARSHALL, Attorney-at-Law, of 1st Floor, "One Welches", Welches in the parish of Saint Thomas in this Island, the duly constituted attorney on record for ANNETTE ANELCIA DADE of 16 Dingo Place, Apopka, Florida 32712 in the United States of America shall, on the expiration of no less than 14 days from the 25th day of April 2024, submit an application to the Probate Division of the High Court of Justice for a Grant of Administration *Cum Testamento Annexo* of the Last Will and Testament dated the 21st day of December 2022 of the above named deceased, who died testate in Barbados on the 14th day of January 2023, at the age of 94 years.

ANNETTE ANELCIA DADE is the daughter of the deceased, the Sole Executrix named in the said Last Will and Testament of the deceased and one of the Beneficiaries.

Any person who wishes to ensure that no grant is issued in the Estate of the said deceased without notice to himself may enter a caveat in the Registry.

K. S. MARSHALL
Attorney-at-Law
1st Floor, "One Welches"
Welches, St. Thomas
BARBADOS BB22025.

NOTICE NO. 28

BARBADOS

IN THE SUPREME COURT OF BARBADOS*Probate Division*

In the Estate of VALETA LOLETA WORRELL also known as VALETA WORRELL also known as VALETA LOLETA APPLEWHAITE also known as VALETA APPLEWHAITE also known as VALERIA APPLEWHAITE, late of 1418 East 48th Street, Brooklyn, New York, 11234-2104 in the United States of America, deceased

PUBLIC NOTICE

PUBLIC NOTICE is hereby given that PAMELA ANETA FERNANDEZ also known as PAMELA ANITA FERNANDEZ also known as PAMELA FERNANDEZ also known as PAMELA ANETA APPLEWHAITE also known as PAMELA APPLEWHAITE of 52 Valley Road, Jackson, New Jersey 08527 in the United States of America shall, on the expiration of no less than 14 days from the 25th day of April 2024, submit an application to the Probate Division of the High Court of Justice for a Grant of Administration to the Estate of the above named deceased, who died intestate in the United States of America on the 05th day of September 2021, at the age of 89 years.

PAMELA ANETA FERNANDEZ also known as PAMELA ANITA FERNANDEZ also known as PAMELA FERNANDEZ also known as PAMELA ANETA APPLEWHAITE also known as PAMELA APPLEWHAITE is the sole child and daughter of the deceased.

Any person who wishes to ensure that no grant is issued in the Estate of the said deceased without notice to himself may enter a caveat in the Registry.

K. S. MARSHALL
Attorney-at-Law
1st Floor, "One Welches"
Welches, St. Thomas
BARBADOS BB22025.