



The Official Gazette

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Part B

BRIDGETOWN, BARBADOS, 14TH OCTOBER, 2024

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NOTICE NO. 1

THE COMPANIES ACT

CAMMERAY HOLDINGS INC

Notice of Intent to Dissolve

In accordance with section 367 (4) (b) of the Companies Act, Chapter 308 of the Laws of Barbados, Notice is hereby given that the above-named Company intends to dissolve.

Dated the 14th day of October, 2024.

GARY MELVIN BEGG
Director.

NOTICE NO. 2

PT. 69 of 2021

*In the Estate of***SYBIL MARGARET FARLEY***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 SYBIL MARGARET FARLEY, deceased late of #131 Husbands in the parish of Saint James in this Island, who died in Barbados on the 26th day of July 2021 to send particulars of their claims duly attested to the undersigned in care of the SOLICITOR GENERAL'S CHAMBERS, Spencer Building, Webster Business Park, Wildey, St. Michael not later than the 13th day of December 2024 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 13th day of October 2024.

DONNA K. BRATHWAITE, SC
for Public Trustee.

NOTICE NO. 3

*In the Estate of***SANDRA PAMELA CUMMINS**
also known as SANDRA CUMMINS*Deceased*

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Chapter 250 of the Laws of Barbados that any person having any debt, interest, claim or demand upon or affecting the Estate of SANDRA PAMELA CUMMINS also known as SANDRA CUMMINS deceased, late of 8th Avenue, New Orleans in the parish of Saint Michael in this Island who died in this Island on the 15th day of December 2020 to send written particulars of their duly attested debt, interest, claim, or demand to MARVA L. CUMMINS the Administratrix of the Estate of the said SANDRA PAMELA CUMMINS also known as SANDRA CUMMINS deceased, in care of David King & Co., Attorneys-at-Law of Suite 101, Lauriston, Lower Collymore Rock in the parish of Saint Michael on or before the 9th day of December 2024 after which time the said Administratrix will convey and distribute the assets of the Estate among persons entitled thereto having regard only to the valid debts, interest, claims or demands of which she shall have notice and will not in respect of the property so distributed be liable to any person whose debt, interest, claim or demand they shall not then have had notice.

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

Dated this the 4th day of October 2024.

HEATHER TULL
Attorney-at-Law for
MARVA L. CUMMINS
the Administratrix of the Estate of
SANDRA PAMELA CUMMINS
also known as SANDRA CUMMINS
whose address for service is: DAVID KING & Co.,
Suite 101, Lauriston
Lower Collymore Rock, St. Michael.

Michael A Edghill, CPA, FCA, MBA

CHARTERED ACCOUNTANT

Independent Auditor's Report on the Summary Financial Statements for Amphora Life Insurance Company Ltd.

To the Shareholders of Amphora Life Insurance Company Ltd.

My Opinion

In my opinion, the accompanying summary financial statements of Amphora Life Insurance Company Ltd. (the Company) are consistent, in all material respects, with the audited financial statements, on the basis described in note 1.

The summary financial statements

The Company's summary financial statements derived from the audited financial statements for the year ended April 30, 2023 comprise:

- the summary statement of financial position as at April 30, 2023;
- the summary statement of profit or loss and other comprehensive income for the year then ended;
- the summary statement of changes in equity for the year then ended;
- the summary statement of cash flows for the year then ended; and
- the related notes to the summary financial statements.

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards. 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 the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of my report on the audited financial statements.

The audited financial statements and my report thereon

I expressed an unmodified audit opinion on the audited financial statements in my report dated August 28, 2024.

Management's responsibility 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 responsibility

My 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 my procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Other matter

My report, dated August 28, 2024 on the financial statements of Amphora Life Insurance Company Ltd. for the year ended April 30, 2023 was made solely to the Company's shareholders, as a body, in accordance with Section 147 of the Companies Act of Barbados. That report stated that my audit work was undertaken so that I might state to the Company's shareholders those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, I do not accept or assume responsibility to anyone other than the Company and the Company's shareholders as a body, for my audit work, for my report dated August 28, 2024, or for the opinion I have formed.



Bridgetown, Barbados
August 28, 2024

Amphora Life Insurance Company Ltd.**Summary Statement of Financial Position**

As at April 30, 2023

(Expressed in Canadian dollars)

	2023	2022
	\$	\$
Assets		
Cash and cash equivalents	37,826,164	43,169,377
Financial instruments		
– Available-for-sale investments	14,113,732	10,071,707
– Investments at fair value through profit or loss	169,561,996	169,919,780
– Loans and receivables	51,450,219	44,178,121
Investment property	29,724,508	26,520,492
Property, plant and equipment	5,932	9,839
Total Assets	302,682,551	293,869,316
Liabilities and Equity		
Liabilities		
Trade and other payables	4,370,575	4,228,068
Current income tax liabilities	13,408	7,344
Insurance contracts	66,774,338	70,378,490
Investment contracts	192,382,469	184,294,874
Total Liabilities	263,540,790	258,908,776
Equity		
Share capital	12,379,489	13,279,489
Fair value reserve	3,594,613	3,127,437
Contributed surplus	910,609	775,725
Retained earnings	22,257,050	17,777,889
Total Equity	39,141,761	34,960,540
Total Liabilities and Equity	302,682,551	293,869,316

Approved by the Board of Directors:

Director



Director



Amphora Life Insurance Company Ltd. Summary Statement of Changes in Equity

For the year ended April 30, 2023

(Expressed in Canadian dollars)

	Share Capital	Other Fair Value Reserve \$	Contributed Surplus \$	Retained Earnings \$	Total \$
Balance at May 1, 2021	13,279,489	2,006,325	647,603	16,510,882	32,444,299
Contributed surplus	–	–	128,122	–	128,122
Profit for the year	–	–	–	1,267,007	1,267,007
Increase in unrealised gains on available-for-sale investments	–	1,121,112	–	–	1,121,112
Balance at April 30, 2022	13,279,489	3,127,437	775,725	17,777,889	34,960,540
Balance at May 1, 2022	13,279,489	3,127,437	775,725	17,777,889	34,960,540
Issuance of preferred shares	1,400,000	–	–	–	1,400,000
Redemption of preferred shares	(2,300,000)	–	–	–	(2,300,000)
Contributed surplus	–	–	134,884	–	134,884
Dividends paid	–	–	–	(137,054)	(137,054)
Profit for the year	–	–	–	4,616,215	4,616,215
Increase in unrealised gains on available-for-sale investments	–	467,176	–	–	467,176
Balance at April 30, 2023	12,379,489	3,594,613	910,609	22,257,050	39,141,761

Amphora Life Insurance Company Ltd.

Summary Statement of Profit or Loss and Other Comprehensive Income

For the year ended April 30, 2023

(Expressed in Canadian dollars)

	2023	2022
	\$	\$
Premium Revenue		
Insurance premium revenue	4,404,250	992,746
Insurance premium ceded to reinsurer	(265,697)	(230,392)
Net insurance premium revenue	4,138,553	762,354
Fee income	848,783	715,068
Investment income	2,327,382	12,424,349
Other operating income/(expense)	10,699,705	(1,251,038)
	18,014,423	12,650,733
Partial surrenders	5,815,552	2,673,039
Lapsed policies	–	3,344,764
Insurance benefits and movement in insurance and investment contract liabilities	5,331,653	3,912,594
Insurance benefits recoverable from reinsurer	(364,653)	(126,027)
Net insurance claims and benefits	10,782,552	9,804,370
Operating expenses	2,456,419	1,491,019
Profit before income tax	4,775,452	1,355,344
Income tax	159,237	88,337
Profit for the year	4,616,215	1,267,007
Other comprehensive income:		
<i>Items that are or may be reclassified to profit or loss</i>		
Unrealised fair value gains on available-for-sale investments	467,176	1,121,112
Total comprehensive income for the year	5,083,391	2,388,119

Amphora Life Insurance Company Ltd. Summary Statement of Cash Flows

For the year ended April 30, 2023

(Expressed in Canadian dollars)

	2023 \$	2022 \$
Cash flows from operating activities		
Income before taxation	4,775,452	1,355,344
Adjustments for:		
Depreciation expense	3,907	2,415
Unrealised losses (gains) on investments	2,288,986	(6,103,539)
Interest income	(4,514,741)	(3,397,453)
Dividend income	(1,684,020)	(1,104,908)
Operating income (loss) before changes in operating assets and liabilities	869,584	(9,248,141)
Change in available-for-sale investments	(3,574,850)	1,373,548
Change in financial investments at FVTPL	(1,931,202)	(24,957,856)
Change in investment property	(3,204,016)	(11,047,953)
Change in loans and receivables	(7,272,098)	277,156
Change in trade and other payables	165,136	(162,723)
Change in insurance contract liabilities	(3,604,152)	(5,987,408)
Change in investment contract liabilities	8,087,595	41,599,234
Cash used in operating activities	(10,464,003)	(8,154,143)
Interest received	4,514,741	3,397,453
Dividends received	1,524,783	1,016,571
Tax paid	(16,564)	(6,169)
Net cash used in operating activities	(4,441,043)	3,746,288
Cash flows used in investing activities		
Additions to property, plant and equipment	–	(9,912)
Net cash used in investing activities	–	(9,912)
Cash flows from financing activities		
Dividend paid	(137,054)	–
Redemption of preferred shares	(2,300,000)	–
Issuance of preferred shares	1,400,000	–
Contributed surplus	134,884	128,122
Net cash (used in) from financing activities	(902,170)	128,122
Net decrease in cash and cash equivalents	(5,343,213)	(3,628,078)
Cash and cash equivalents – beginning of year	43,169,377	46,797,455
Cash and cash equivalents – end of year	37,826,164	43,169,377
Represented by:		
Cash balances	31,036,395	42,247,340
Short-term instruments	6,789,769	922,037
	37,826,164	43,169,377

Probate Advertisements

NOTICE NO. 4

BARBADOS

IN THE SUPRME COURT OF JUDICATURE

*High Court
Civil Jurisdiction*

In the Estate of

MURIEL BECKLES

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 30th day of October, 2014 of the Estate of MURIEL BECKLES, deceased late of 1865 Baseline Road, Ottawa, Ontario Canada K2C 3K6 Canada, who died at Medex, 1865 Baseline Road, Ottawa, Ontario Canada K2C 3K6 Canada on the 13th day of June, 2023 by GARY BECKLES of 80 London Road, Daventry NN11 4EA United Kingdom, the Executor named in the Will of the deceased.

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

Dated this 10th day of October, 2024.

NATALIE M. BRACE
Stephen Walcott & Co.
Attorneys-at-Law.

NOTICE NO. 5

BARBADOS

IN THE SUPRME COURT OF JUDICATURE

High Court - Civil Jurisdiction

In the Estate of

KEITH CLEMENT RAYSIDE Snr.

**also known as
KEITH RAYSIDE Snr.**

Deceased

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

PROBATE of the Will dated the 7th day of April 2009 of KEITH CLEMENT RAYSIDE Snr. also known as KEITH RAYSIDE Snr. deceased late of No. 37 Clermont Terrace in the parish of Saint Michael in this Island who died at Rutland, Clermont Terrace in the parish of Saint Michael in this Island on the 6th day of March 2012 by HERMESE MARQUETTA RAYSIDE who is the sole Executrix 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 10th day of October, 2024.

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



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Part C

BRIDGETOWN, BARBADOS, 14TH OCTOBER, 2024

Content

Lost Policy Notices for Cora Waldron, Cecil Leroy Worrell,
Marc Holford, Roderick Piggott, Caroline Hughes,
Vicki Lowe, Sylvester Boyce and George Jackman 1-3

NOTICE NO. 1

SAGICOR LIFE INC.

CORA WALDRON of 180 Plantain Close, Union Development, St. Philip having made sworn deposition that Policy No. M1919688 issued by Manufacturer's Life Insurance Company and assumed by Sagicor Life Inc., on her life 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 17th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 2

SAGICOR LIFE INC.

CORA WALDRON of 180 Plantain Close, Union Development, St. Philip having made sworn deposition that Policy No. M2992119 issued by Manufacturer's Life Insurance Company and assumed by Sagicor Life Inc., on her life 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 17th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 3

SAGICOR LIFE INC.

CORA WALDRON of 180 Plantain Close, Union Development, St. Philip having made sworn deposition that Policy No. M2926489 issued by Manufacturer's Life Insurance Company and assumed by Sagicor Life Inc., on her life 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 17th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 4

SAGICOR LIFE INC.

CECIL LEROY WORRELL of 434 14th Avenue West Terrace Gardens, St. James having made sworn deposition that Policy No. 0157936 issued by Life of Barbados Insurance Company 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 20th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 6

SAGICOR LIFE INC.

RODERICK PIGGOTT of 4th Avenue Park Road, Bush Hall, St. Michael having made sworn deposition that Policy No. 0068728 issued by Life of Barbados Insurance Company 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 19th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 5

SAGICOR LIFE INC.

MARC HOLFORD of #6 Lodge Hill Wood, Lodge Hill, St. Michael having made sworn deposition that Policy No. 077434694 issued 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 20th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 7

SAGICOR LIFE INC.

CAROLINE HUGHES of #85 Mount Standfast Gardens, St. James having made sworn deposition that Policy No. 0166545 issued by Life of Barbados 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 19th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 8

SAGICOR LIFE INC.

VICKI LOWE of Fairy Valley, Christ Church having made sworn deposition that Policy No. 077423082 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 20th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 9

SAGICOR LIFE INC.

SYLVESTER BOYCE of Bubali 17L, Aruba having made sworn deposition that Policy No. 0057277 issued by Life of Barbados Insurance Company 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 19th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

NOTICE NO. 10

SAGICOR LIFE INC.

GEORGE JACKMAN of St. Catherine Farms Ltd, Wiltshire Plantation, St. Philip having made sworn deposition that Policy No. C5000933 issued by Confederation Life Insurance Company 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 20th day of September, 2024.

By Order,

ANDREW C. GREAVES
Corporate Secretary.

