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NOTICE NO. 1

LAND ACQUISITION ACT, CAP. 228

(Notice under Section 3)

NOTICE IS HEREBY GIVEN that it appears to the Minister responsible for Lands that the parcels of land described in the Schedules hereto and situate at Haggatt Hall in the parish of Saint Michael in this Island are likely to be needed for a purpose which in the opinion of the Minister is a public purpose, namely, housing development.

FIRST SCHEDULE

ALL THAT land the property of Leon Gibbs situate at Haggatt Hall in the parish of Saint Michael in this Island containing by estimation 997.0 square metres Abutting and Bounding to the North on a public

road known as Barkers Road to the East on lands now or formerly of Amos Clarke to the South on lands now or formerly of Lucy Greenidge and to the West on lands now or formerly of William Kelly-Bayne or however else the same may abut and abound.

SECOND SCHEDULE

ALL THAT land the property of Amos Clarke situate at Haggatt Hall in the parish of Saint Michael in this Island containing by estimation 1000.7 square metres Abutting and Bounding to the North on a public road known as Barkers Road to the East on lands now or formerly of the Government of Barbados to the South on lands now or formerly of Martin Clarke and to the West on lands now or formerly of Leon Gibbs or however else the same may abut and abound.

THIRD SCHEDULE

ALL THAT land the property of Lucy Greenidge situate at Haggatt Hall in the parish of Saint Michael in this Island containing by estimation 1004.1 square metres Abutting and Bounding to the North on lands now or formerly of Leon Gibbs to the East on lands now or formerly of Martin R. Clarke to the South on a public road known as Parris Road and to the west on lands now or formerly of William Kelly-Bayne or however else the same may abound.

FOURTH SCHEDULE

ALL THAT land the property of Martin R. Clarke situate at Haggatt Hall in the parish of Saint Michael in this Island containing by estimation 1019.3 square metres Abutting and Bounding to the North on lands now or formerly of Amos Clarke to the East on lands now or formerly of the Government of Barbados to the South on a public road known as Parris Road and to the west on lands now or formerly of Lucy Greenidge or however else the same may abound.

Dated this 10th day of April Two Thousand and Twenty-Five.

HERMAN NIKITA SMITH
Permanent Secretary (Ag.)
Ministry of Housing, Lands and Maintenance.

NOTICE NO. 2

BARBADOS

In the Estate of the

**SONIA CLEMENT also known as
SONIA CLAUDETTE CLEMENT also known as
SONIA CLAUDETTE RILEY also known as
SONIA C. RILEY also known as
SONIA RILEY**

Deceased

NOTICE IS HEREBY GIVEN pursuant to Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados to any person having any claim against or interest in the Estate of SONIA CLEMENT also known as SONIA CLAUDETTE CLEMENT also known as SONIA CLAUDETTE RILEY also known as SONIA C. RILEY also known as SONIA RILEY late of Maynards Housing Area in the parish of Saint Peter in the Island of Barbados, who died on the 10th day of February, 2023, are hereby required to send particulars in writing of his or her claim or interest to JAMILA V.K. BURGESS the Attorney-at-Law acting for THEODORE FRANK CLEMENT and SHEENA CHERISE CLEMENT, the Administrators of the Estate of the Deceased, whose address is Ajamaye Legal, "Yorkshire House", Strathclyde Drive, Strathclyde, St. Michael, BB 11078, Barbados and to send such particulars not later than the 12th June, 2025 after which date the Administrators of the said Estate will proceed to distribute the assets among the persons entitled thereto having regard only to the valid claims and demands of which the Administrators shall then have had notice and will not in respect to the property so distributed be liable to any person of whose claim they shall not then have had notice.

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

Dated this 10th day of April 2025.

JAMILA V.K. BURGESS
Attorney-at-Law
for the Administrators of the
Estate of SONIA CLEMENT also known as
SONIA CLAUDETTE CLEMENT also known as
SONIA CLAUDETTE RILEY also known as
SONIA C. RILEY also known as
SONIA RILEY (deceased).

NOTICE NO. 3

In the Estate of

**ANTHONY FRANCIS FOSTER
also known as ANTHONY FOSTER**

Deceased

NOTICE IS HEREBY GIVEN in accordance with Section 31 of the Trustee Act, Cap. 250 of the Laws of Barbados, that all persons having any debts, claims or demands upon or against the Estate of ANTHONY FRANCIS FOSTER also known as ANTHONY FOSTER late of "Jacaranda", No. 9B Rendezvous Terrace in the parish of Christ Church in Barbados who died at Rendezvous Terrace in the parish of Christ Church in Barbados on the 14th day of August, 2022 are hereby required to send particulars in writing of his or her debts or claims to SONYA MARY VAN DRIEL and MICHAEL ANTHONY FOSTER the Executors and Trustees of the said Estate C/o Clarke Gittens Farmer, Attorneys-at-Law, "Parker House", Wildey Business Park, Wildey Road in the parish of Saint Michael in Barbados on or before the 11th day of June, 2025 after which date the Executors and Trustees will proceed to distribute the assets of the said deceased having regard only to the valid claims and demands of which they shall then have had notice and will not in respect of the property so distributed be liable to any person of whose claim they shall not then have had notice.

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

Dated this 9th day of April 2025.

CLARKE GITTENS FARMER
Attorneys-at-Law
for the Executors and Trustees of the
Estate of ANTHONY FRANCIS FOSTER
also known as ANTHONY FOSTER, deceased.

NOTICE NO. 8 (third publication)

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

FORM 3

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

ALL THAT LAND containing by admeasurement 669.5 square metres of land at Lot 1 Harringay Drive, Ealing Grove in the parish of Christ Church in this Island.

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

CLAIM NO. CIV 0139/2025

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

AND IN THE MATTER OF ALL THAT land situate at Lot 1 Harringay Drive, Ealing Grove in the parish of Christ Church in this Island containing by admeasurement six hundred and sixty-nine point five (669.5m²) square metres as shown on a plan made and certified on the 27th day of January 2025 by Kary D. A. Greaves, Land Surveyor **ABUTTING AND BOUNDING** to the north on Lot 2A now or formerly of Andrew Pollard and a Public Road to the east on Lot 7 now or formerly of John L. Gay and Sylvia Eudene Gay to the south on lands now or formerly of Graham Hutchinson and Enid Hutchinson and to the west on Lots 5 and 6 now or formerly of Patricia M. Wooding or however else the same may abut and bound together with the dwelling house thereon.

TAKE NOTICE that **SIMONE AGUIYI** Administratrix of the Estate of **MARGUERITA THOMPSON** of Lot 1 Harringay Drive, Ealing Grove in the parish of Christ Church in this Island 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, Bridgetown, on or before the **24th day of April 2025**.

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 April 2025**.

Dated the 27th day of March, 2025.

RASHIDA N. FRANCIS
Attorney-at-Law for the Claimant
whose place of business and address for service is
Giustizia Chambers, 'Yorkshire House', Strathclyde Drive
Strathclyde, St. Michael.

NOTICE NO. 1 (second publication)

(Section 9)

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

FORM 3

**NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP
AND CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND
SITUATE AT WESTON IN THE PARISH OF SAINT JAMES IN
BARBADOS CONTAINING BY ADMEASUREMENT
2679.6 SQUARE METRES**

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

CLAIM NO. CIV0114 / 2025

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

AND IN THE MATTER OF ALL THAT LAND situate at Weston in the parish of Saint James in Barbados formerly said to contain by admeasurement two roods and three perches or thereabouts but found by survey made and certified on the 27th day of December, 2024 by Pierre J.D. Sobers, Land Surveyor (hereinafter called “the plan”) to contain 2679.6 square metres (inclusive of 180.4 square metres in road reserve) Abutting and Bounding towards the South on lands of Villa Lifestyles Inc. as shown on the plan towards the West on the sea as shown on the plan towards the North on lands of Beyond the Reef Holdings Inc. as shown on the plan and towards the East on Highway One leading to Speightstown in one direction and to Holetown in the other direction as shown on the said plan.

TAKE NOTICE that **CARLTON CLUB HOLDINGS CORP.** incorporated and registered in Saint Vincent and the Grenadines on the 10th day of October, 2018 under the Laws of Saint Vincent and the Grenadines International Business Companies Act 2009 as Company Number 25051 and registered as an External Company in Barbados in compliance with the Companies Act of the Laws of Barbados on the 18th day of October, 2018 as Company Number 42925 with its principal office situate at Burnham Court, Bishop’s Court Hill, Upper Collymore Rock in the parish of Saint Michael in Barbados and which was migrated to the British Virgin Islands and was registered in the British Virgin Islands on the 24th day of August, 2020 under the Laws of the British Virgin Islands has applied to the High Court for a declaration of its ownership and a certificate of 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 **15th day of May 2025**.

Any other person who has information relating to the ownership of the said property is invited to submit that information in writing to the Registrar of the Supreme Court on or before the **15th day of May 2025**.

Dated the 27th day of March 2025.

MICHAEL J KOEIMAN
Dentons Delany, Attorneys-at-Law for the Claimant
whose place of business and address for service is
Burnham Court, Bishops Court Hill,
Upper Collymore Rock, St Michael, Barbados.

NOTICE NO. 4

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

FORM 3

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

ALL THAT land situate at Retreat Road in the parish of Saint Lucy comprising of 951.7 square metres or thereabouts.

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

CLAIM NO. CIV1227/2024

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

AND IN THE MATTER ALL THAT land situate at Retreat Road in the parish of Saint Lucy in this Island as shown on a Plan made and certified on the 9th day of October 2023 by Romel H. Best, Land Surveyor said to contain by admeasurement 951.7 square metres Abutting and Bounding towards the North on the lands now or formerly of Donna Hinds towards the East on a Public Road called "Retreat Road" towards the South on the lands now or formerly of Marcella Archer and Ekins Griffith respectively and towards the West on the lands now or formerly of Anthony Johnson and Vera Johnson respectively or however else the same may abut and bound on the said Plan together with the dwellinghouse thereon.

TAKE NOTICE that **DEBRA LAMAR ELCOCK** of 42 Gloucester Square, Melksham, Wiltshire, SN12 7NJ in the United Kingdom 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 land should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, White Park Road, Bridgetown, Saint Michael on or before the **30th day of June, 2025**.

Any other person who has any information relating to the ownership of the said land is invited to give such information in writing to the Registrar of the Supreme Court, Bridgetown on or before the **30th day of June, 2025**.

Dated the 7th day of April, 2025.

DIANNA BOYAN-PERSAUD
MOSELEY PERSAUD ATTORNEYS

Attorneys-at-Law for the Claimant

whose place of business and address for service is
"Letchworth House", Building 2, The Garrison, BB 14038.

NOTICE NO. 5

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

FORM 3

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

ALL THAT land situate at #2 Laynes Road, Paynes Bay and parish of Saint James in this Island containing by admeasurement 371.0 square metres or thereabout

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

CLAIM NO. CIV1324/2024

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

AND IN THE MATTER OF ALL THAT land situate at Laynes Road, Paynes Bay and parish of Saint James in this Island containing by admeasurement 371.0 square metres **ABUTTING AND BOUNDING** towards the East on lands of Evelyn Thorpe and a Lot measuring 1.83 metres wide towards the South on a right of way towards the West and towards the North on lands of Sybil Lewis

TAKE NOTICE that **WELTON ALLEYNE** of Lot #2 Laynes Road, Paynes Bay in the parish of Saint James, has applied to the High Court for a declaration of his ownership and a certificate of the title in respect of the property described above.

Any person having any adverse claim, lien or charge against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Bridgetown, on or before the **23rd day of May, 2025**.

Any other person who has any information relating to the ownership of the said property is invited to submit that information in writing to the Registrar of the Supreme Court, White Park Road, Bridgetown on or before the **23rd day of May, 2025**.

Dated this 10th day of April, 2025.

ZAHIDHA I. JAMES Attorney-at-Law for the Claimant
whose Place of business and address for service is
Inn Chambers, Lucas Street, Bridgetown.



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024



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INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDER OF TRINIDAD & TOBAGO INSURANCE LIMITED

Report on the Audit of the Summary Separate and Consolidated Financial Statements

Opinion

The summary separate and consolidated financial statements, which comprise the separate and consolidated statements of financial position as at 31 December 2024, the separate and consolidated statements of income, separate and consolidated statements of comprehensive income, separate and consolidated statement of changes in equity and separate and consolidated statements of cash flows for the year ended, and related summary notes, are derived from the audited separate and consolidated financial statements of Trinidad and Tobago Insurance Limited (the "Parent") and its subsidiaries (the "Group") for the year ended 31 December 2024.

In our opinion, the accompanying summary separate and consolidated financial statements are consistent, in all material respects, with the audited separate and consolidated financial statements, on the basis described in Note 2 (i).

Summary Separate and Consolidated Financial Statements

The summary separate and consolidated financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the summary separate and consolidated financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited separate and consolidated financial statements and the auditor's report thereon.

The Audited Separate and Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited separate and consolidated financial statements in our report dated 11 March 2025.

Responsibilities of Management and Audit and Risk Committee for the Summary Separate and Consolidated Financial Statements

Management is responsible for the preparation of the summary separate and consolidated financial statements on the basis described in Note 2 (i).

Auditor's Responsibilities for the Audit of the Summary Separate and Consolidated Financial Statements

Our responsibility is to express an opinion on whether the summary separate and consolidated financial statements are consistent, in all material respects, with the audited separate and consolidated 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.

Port of Spain,
TRINIDAD:
11 March 2025

The signature "EY" in this report represents only Ernst & Young Services Limited, a limited liability company established under the laws of Trinidad and Tobago. The contents of this document are provided solely by Ernst & Young Services Limited and any liability arising therefrom is limited to Ernst & Young Services Limited.



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent			Group	
2023	2024		2024	2023
		Assets		
51,132	75,549	Cash and short-term funds	197,100	163,369
7,964	7,678	Fixed deposits	53,523	53,438
235,833	193,249	Investment securities	2,741,287	2,731,924
1,317	1,243	Interest receivable	21,700	16,437
—	—	Loans and advances	179,215	187,808
13,621	8,360	Other receivables and prepayments	20,293	23,764
6,915	6,501	Taxation recoverable	10,922	11,097
190,718	151,216	Reinsurance contract assets	330,564	252,072
8,169	7,602	Insurance contract assets	12,076	10,761
125,205	125,626	Investment properties	161,128	159,783
7,043	7,752	Right-of-use assets	19,403	17,705
386,851	386,851	Investments in subsidiaries	—	—
50,317	47,447	Property and equipment	117,449	113,400
71,308	78,338	Intangible assets	314,919	304,736
9,941	4,112	Deferred tax asset	10,600	13,485
74,692	71,304	Employee benefit asset	160,498	163,045
<u>1,241,026</u>	<u>1,172,828</u>	Total assets	<u>4,350,677</u>	<u>4,222,824</u>
		Liabilities		
36,289	44,247	Other payables	113,343	102,451
—	—	Taxation payable	1,021	3,564
6,762	9,011	Lease liabilities	21,268	17,774
40,732	33,319	Deferred tax liability	74,603	98,093
3,953	4,957	Employee benefit obligation	8,741	6,878
—	—	Investment contract liabilities	295,658	289,010
<u>361,754</u>	<u>317,209</u>	Insurance contract liabilities	<u>2,163,837</u>	<u>2,047,093</u>
<u>449,490</u>	<u>408,743</u>	Total liabilities	<u>2,678,471</u>	<u>2,564,863</u>
		Equity		
30,000	30,000	Stated capital	30,000	30,000
15,944	15,944	Catastrophe reserve	49,435	49,435
(6,710)	(20,581)	Fair value reserve	(110,028)	(42,462)
<u>752,302</u>	<u>738,722</u>	Retained earnings	<u>1,702,431</u>	<u>1,620,604</u>
<u>791,536</u>	<u>764,085</u>	Equity attributable to the equity holders of the Parent	<u>1,671,838</u>	<u>1,657,577</u>
—	—	Non-controlling interest	<u>368</u>	<u>384</u>
—	—	Total equity	<u>1,672,206</u>	<u>1,657,961</u>
<u>1,241,026</u>	<u>1,172,828</u>	Total liabilities and equity	<u>4,350,677</u>	<u>4,222,824</u>

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

These separate and consolidated financial statements were approved by the Board of Directors and authorised for issue on 11 March, 2025 and signed on its behalf by:

Chairman

Managing Director



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

SEPARATE AND CONSOLIDATED STATEMENT OF INCOME

For the Year ended 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent			Group	
2023	2024		2024	2023
747,002	772,561	Insurance revenue	1,149,592	1,060,662
(329,695)	(316,699)	Insurance service expense	(570,840)	(596,616)
		Insurance service result before reinsurance contracts held	578,752	464,046
417,307	455,862	Net expense from reinsurance contracts held	(471,309)	(400,411)
(404,686)	(415,252)	Insurance service result	107,443	63,635
12,621	40,610	Investment income	167,679	172,884
317,468	12,334	Insurance finance expenses for insurance contracts issued	(56,807)	(61,588)
(1,454)	(68)	Reinsurance finance income for reinsurance contracts held	715	19
570	36	Net insurance financial result	(56,092)	(61,569)
(884)	(32)	Other income	41,770	31,347
20,939	24,797	Other expenses	(121,583)	(108,526)
(41,794)	(53,841)	Net profit before taxation	139,217	97,771
308,350	23,868	Taxation (expense)/income	(14,993)	(34,490)
(6,372)	514	Net profit after taxation	124,224	63,281
301,978	24,382	Profit attributable to:		
		Equity holders of the Parent	124,202	63,235
301,978	24,382	Non-controlling interest	22	46
			124,224	63,281

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

SEPARATE AND CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

For the Year ended 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent			Group	
2023	2024		2024	2023
301,978	24,382	Net profit after taxation	124,224	63,281
		Other comprehensive gain/(loss)		
		Other comprehensive gain/(loss) not to be reclassified to separate and consolidated statement of income in subsequent periods:		
(9,585)	(10,344)	Unrealised loss on investments	(81,522)	(61,070)
-	685	Realised gain on investments	1,934	-
2,875	(4,212)	Income tax effect	19,670	18,608
(2,324)	(7,945)	Re-measurement loss on defined benefit plans	(13,854)	(15,302)
2,040	2,483	Income tax effect	3,942	5,699
		Other comprehensive gain/(loss) may be reclassified to separate and consolidated statement of income in subsequent periods:		
-	-	Unrealised loss on investments	(7,648)	-
294,984	5,049	Total comprehensive income for the year, net of tax	46,746	11,216
294,984	5,049	Attributable to:		
-	-	Equity holders of the Parent	46,762	11,208
294,984	5,049	Non-controlling interest	(16)	8
			46,746	11,216

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



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

SEPARATE AND CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

For the Year ended 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent	Stated capital	Catastrophe reserve	Fair value reserve	Retained earnings	Total
Balance as at 1 January 2023	19,070	15,944	–	494,038	529,052
Total comprehensive (loss)/income	–	–	(6,710)	301,694	294,984
Increase in share capital	10,930	–	–	(10,930)	–
Dividends 2023	–	–	–	(32,500)	(32,500)
Balance as at 31 December 2023	30,000	15,944	(6,710)	752,302	791,536
Total comprehensive (loss)/income	–	–	(13,871)	18,920	5,049
Dividends 2024	–	–	–	(32,500)	(32,500)
Balance as at 31 December 2024	30,000	15,944	(20,581)	738,722	764,085

Group	Stated capital	Catastrophe reserve	Fair value reserve	Retained earnings	Total equity attributable to equityholders of the Parent	Non-controlling interest	Total
Balance as at 1 January 2023	19,070	15,944	—	1,643,855	1,678,869	661	1,679,530
Total comprehensive (loss)/income	—	—	(42,462)	53,670	11,208	8	11,216
Increase in share capital	10,930	—	—	(10,930)	—	—	—
Reclass to Catastrophe Reserve	—	33,491	—	(33,491)	—	—	—
Dividends 2023	—	—	—	(32,500)	(32,500)	(285)	(32,785)
Balance as at 31 December 2023	30,000	49,435	(42,462)	1,620,604	1,657,577	384	1,657,961
Total comprehensive (loss)/income	—	—	(67,566)	114,328	46,762	(16)	46,746
Dividends 2024	—	—	—	(32,500)	(32,500)	—	(32,500)
Balance as at 31 December 2024	30,000	49,435	(110,028)	1,702,432	1,671,839	368	1,672,207

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

SEPARATE AND CONSOLIDATED STATEMENT CASH FLOWS

For the Year ended 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent			Group	
2023	2024		2024	2023
		Cash flows from operating activities		
308,350	23,868	Net profit before taxation	139,217	97,771
		Adjustments to reconcile net profit to net cash generated from operating activities:		
(4,021)	(2,221)	Gain on employee benefits	(6,436)	(5,491)
8,492	8,970	Depreciation and amortisation	29,365	24,130
(13,394)	274	Net (gain)/loss on revaluation of investments	(31,505)	(61,055)
(1,259)	(1,983)	Realised gain on sale of equities	(16,278)	(15,659)
–	–	Gain on revaluation of investment property	(901)	–
–	–	Gain on disposal of property and equipment	(118)	(3)
		Amortisation of premiums on investment securities	863	175
175	175	Impairment write-back	(6,312)	(5,927)
(4,283)	(4,743)	Gain on foreign exchange	(5,344)	(293)
(3,577)	(1,099)			
		Operating profit before working capital changes	102,551	33,648
290,483	23,241	Decrease in receivables	8,303	599
4,487	5,335	Increase/(decrease) in payables	6,882	(18,515)
15,939	10,207	Increase/(decrease) in insurance contracts	43,585	95,377
19,563	(4,476)			



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

SEPARATE AND CONSOLIDATED STATEMENT CASH FLOWS (CONTINUED)

For the Year ended 31 December 2024 • Expressed in thousands of Trinidad and Tobago Dollars

Parent			Group	
2023	2024		2024	2023
330,472	34,307	Cash generated from operations	161,321	111,109
(2,942)	(2,161)	Taxes paid	(13,482)	(39,383)
<u>327,530</u>	<u>32,146</u>	Cash generated from operating activities	<u>147,839</u>	<u>71,726</u>
		Cash flows from investing activities		
		Additions to property and equipment		
(30,849)	(13,873)	intangible assets, leased assets	(39,709)	(53,156)
		Proceeds from sale/maturity of		
135,853	116,442	investments and fixed deposits	1,088,956	1,433,597
(88,406)	(77,799)	Purchase of investments and fixed deposits	(1,131,018)	(1,757,648)
(320,061)	—	Purchase of investment in subsidiary	—	—
—	—	Net increase in loans and advances	162	1,323
		Cash (used in)/generated		
(303,463)	24,770	from investing activities	(81,609)	(375,884)
		Cash flows from financing activities		
(32,500)	(32,500)	Dividends paid to shareholders	(32,500)	(32,707)
(32,500)	(32,500)	Cash used in financing activities	(32,500)	(32,707)
		Net (decrease)/increase in		
(8,433)	24,416	cash and cash equivalents	33,730	(336,865)
-	-	Acquisition of company	-	34,697
		Cash and cash equivalents at		
59,565	51,132	the beginning of the year	163,369	465,537
		Cash and cash equivalents		
<u>51,132</u>	<u>75,548</u>	at the end of the year	<u>197,099</u>	<u>163,369</u>
		Represented by:		
48,993	74,163	Cash on hand and at bank	162,332	141,721
2,139	1,386	Short-term deposits	34,768	21,648
<u>51,132</u>	<u>75,549</u>		<u>197,100</u>	<u>163,369</u>
		Supplemental information:		
<u>310,642</u>	<u>8,534</u>	Interest and dividends received	<u>125,477</u>	<u>100,941</u>

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

NOTES TO THE ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS

For the Year Ended 31 December 2024 (Expressed in thousands of Trinidad and Tobago dollars)

1. Incorporation and business activities of the Group

Trinidad and Tobago Insurance Limited ("the Parent") is incorporated and domiciled in the Republic of Trinidad and Tobago and is a wholly owned subsidiary of ANSA Merchant Bank Limited, whose ultimate parent is ANSA McAL Limited. The Trinidad and Tobago Insurance Limited Group ("the Group") comprising of the Parent and three subsidiaries, Tatil Life Assurance Limited, Tatil Re Limited and Colonial Fire and General Insurance Company Limited, carries on the underwriting of all classes of long-term and short-term insurance business and the rental of properties. The Parent was continued under the provisions of the Companies Act, 1995 on 6 October 1999. Its registered office and principal place of business is located at 11 Maraval Road, Port of Spain.



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

**NOTES TO THE ABRIDGED SEPARATE AND CONSOLIDATED
 FINANCIAL STATEMENTS (CONTINUED)**

For the Year Ended 31 December 2024 (Expressed in thousands of Trinidad and Tobago dollars)

2. Accounting policies

i. Basis of preparation

These abridged separate and consolidated financial statements of the Group have been derived from the audited separate and consolidated financial statements of the Group. The audited separate and consolidated financial statements were prepared in accordance with IFRS Accounting Standards. All of the notes necessary for a fair presentation in accordance with IFRS Accounting Standards have not been included in these abridged financial statements. The full audited separate and consolidated financial statements can be accessed at each of the Parent's offices during normal business hours in accordance with section 80 (2) of the FIA and section 152 (2) of the IA.

Disclosures in the notes to these abridged separate and consolidated financial statements are limited to those matters considered to be material and necessary to present a true and fair view of the Group's performance.

These abridged financial statements have been prepared in accordance with the accounting policies set out in the respective notes of the audited financial statements consistently applied from period to period, and that all new and revised accounting standards and interpretations that are mandatory for the period under review and which are relevant to the Group have been adopted.

The abridged separate and consolidated financial statements are presented in Trinidad and Tobago dollars (TTD) which is the functional currency of the Group and all values are rounded to the nearest thousand, except where otherwise indicated.

The Group's management has made an assessment of the Group's ability to continue as a going concern and is satisfied that the Group has the resources to continue in business for the foreseeable future. Furthermore, management is not aware of any material uncertainties that may cast significant doubt upon the Group's ability to continue as a going concern. Therefore, the separate and consolidated financial statements continue to be prepared on the going concern basis.

ii. Changes in accounting policies and disclosures

The accounting policies adopted in the preparation of these separate and consolidated financial statements are consistent with those followed in the preparation of the Group's annual separate and consolidated financial statements for the year ended 31 December 2023.

iii. Contingent liabilities

In the ordinary course of business the Group is involved in various legal claims and proceedings. Provisions have been established, where necessary, based on the professional advice received. While it is not practical to forecast the precise outcome of pending or threatened legal proceedings, management is of the view that final determination of such proceedings will not have a material impact on the financial results and financial position of the Group.

3. Related party transactions and balances

Parties are considered to be related if one has the ability to control or exercise significant influence over the other party in making financial or operational decisions. The Parent is owned by ANSA Merchant Bank Limited, whose ultimate parent is ANSA McAL Limited. A number of transactions are entered into with related parties in the normal course of business. These include insurance coverage and property rental and were carried out at commercial terms and at market rates.



TRINIDAD AND TOBAGO INSURANCE LIMITED
ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2024

NOTES TO THE ABRIDGED SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS (CONTINUED)

For the Year Ended 31 December 2024 (Expressed in thousands of Trinidad and Tobago dollars)

3. Related party transactions and balances (continued)

The related assets, liabilities, income and expenses from these transactions are as follows:

Parent			Group	
2023	2024		2024	2023
		Assets		
1,652	869	ANSA Merchant Bank Limited	869	1,652
		Trinidad and Tobago		
2,068	2,938	Insurance Limited - subsidiaries	—	—
<u>10,591</u>	<u>6,582</u>	ANSA McAL Limited Group	<u>52,427</u>	<u>56,177</u>
<u>14,311</u>	<u>10,389</u>		<u>53,296</u>	<u>57,829</u>
		Liabilities		
3,434	3,331	ANSA Merchant Bank Limited	3,337	3,434
		Trinidad and Tobago		
4,632	392	Insurance Limited - subsidiaries	—	—
<u>1,668</u>	<u>22,678</u>	ANSA McAL Limited Group	<u>24,596</u>	<u>4,278</u>
<u>9,734</u>	<u>26,401</u>		<u>27,933</u>	<u>7,712</u>
		Income		
10,364	1,042	ANSA Merchant Bank Limited	1,042	10,364
		Trinidad and Tobago		
309,822	6,053	Insurance Limited - subsidiaries	—	—
45,674	62,094	ANSA McAL Limited Group	62,813	46,432
<u>2,092</u>	<u>2,825</u>	Other related parties	<u>2,825</u>	<u>2,092</u>
<u>367,952</u>	<u>72,014</u>		<u>66,680</u>	<u>58,888</u>
		Expenses		
1,505	296	ANSA Merchant Bank Limited	296	1,505
		Trinidad and Tobago		
40,558	36,603	Insurance Limited - subsidiaries	—	—
9,762	17,415	ANSA McAL Limited Group	18,082	10,429
<u>1,136</u>	<u>1,139</u>	Directors fees	<u>3,189</u>	<u>3,103</u>
<u>52,961</u>	<u>55,453</u>		<u>21,567</u>	<u>15,037</u>

4. Subsequent Events

There were no events after the reporting period which were material to the financial statements and should have resulted in adjustments to the financial statements or disclosures when the financial statements were authorised for issue.



Probate Advertisements

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

DENIS ORLANDO CADOGAN

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 April 2023 of DENIS ORLANDO CADOGAN, deceased, late of Lot 5 Seaview Road, Chancery Lane in the parish of Christ Church in this Island, who died at Lot 5 Seaview Road, Chancery Lane in the parish of Christ Church in this Island on the 30th day of November 2024, by DR. SHAI IAN BERNARD STEWART, the Executor 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 the notice in the *Official Gazette* and from the date of the second notice of this advertisement.

Dated this 10th day of April 2025.

TARAH M. HOLDIPP
Attorney-at-Law for the Applicant.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

ARNOLD CHESTERFIELD ALLEYNE

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 15th day of September 2010 to the Estate of ARNOLD

CHESTERFIELD ALLEYNE late of 'Lilane House', Grazettes Terrace in the parish of Saint Michael in this Island who died at 76 Galloway Road, London on the 19th day of January 2024, by SONIA LOUISE ALLEYNE the Executrix named in the Will of the said deceased.

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

HEATHER TULL
Attorney-at-Law for the Applicant.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

MAUDLYN PHILLIPS

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

PROBATE of the Will dated the 6th day of May 2024 of MAUDLYN PHILLIPS late of 14 Mapleton Crescent Enfield Middlesex EN3 who died at University College Hospital, Camden on the 26th day of June 2024 by MITTALENE MAXINE PHILLIPS the named Executrix 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 10th day of April 2025.

LANA R. EDWARDS
Attorney-at-Law.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***ERIE CARNETTA FORDE***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 2nd day of March, 2006 of ERIE CARNETTA FORDE deceased late of Nursery No. 1 Near Four Roads in the parish of Saint Philip in this Island who died at St. Philip Family Care Nursing Home, Crane in the parish of Saint Philip in this Island on the 29th day of January, 2024, by JAMES CURTIS HARRIS one of the Executors named in the Will of the said deceased.

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

Dated this 10th day of April, 2025.

DALE R. HARDY
Attorney-at-Law
47 Warners Gardens
Christ Church.

NOTICE NO. 10

BARBADOS

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

**OLIVE REECE also known as
OLIVE ADINA REECE also known as
OLIVE A. REECE**

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 8th day of October 2001 of OLIVE REECE also known as OLIVE ADINA REECE also known as OLIVE A. REECE

late of Mapp Hill in the parish of Saint Michael in this Island who died at Mapp Hill in the parish of Saint Michael in this Island on the 9th day of December, 2013 by SUSANNA REBECCA SADDLER also known as SUSANNA REBECCA PARKER also known as SUSANNA PARKER the 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 the Notice in the *Official Gazette* and from the date of the second notice of advertisement.

Dated the 10th day of April, 2025.

GIUSTIZIA CHAMBERS
Attorneys-at-Law for the Applicant.

NOTICE NO. 11

BARBADOS

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

**STEPHEN ALFREDA THORNE
also known as STEPHEN THORNE**

Deceased

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

PROBATE of the Will dated the 27th day of September 2023 of STEPHEN ALFREDA THORNE also known as STEPHEN THORNE late of Sherbourne in the parish of Saint John in Barbados who died at Sherbourne in the parish of Saint John in Barbados on the 7th day of December 2024 by BETH ANN THORNE, DONNA THORNE and NICOLE THORNE the Executors named in the Will of the said deceased.

An application shall be submitted to the Supreme Court after the lapse of fourteen (14) days from the date of Notice of application in the *Official Gazette* and from the date of the second Notice of application in a daily newspaper.

Dated the 10th day of April 2025.

YEARWOOD & BOYCE
Attorneys-at-Law for the Applicant.

NOTICE NO. 12

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**IDA SYLVESTER ARCHER also known as
IDA SYLVESTER ALLEYNE also known as
IDA ALLEYNE**

late of Chapel Street Speightstown in the parish of
Saint Peter in this Island.

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 10th day of May 1985 of IDA SYLVESTER ARCHER also known as IDA SYLVESTER ALLEYNE also known as IDA ALLEYNE (Deceased) late of Chapel Street Speightstown in the parish of Saint Peter in this Island who died on the 27th day of May 2018 at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island by LINDA MAYLEEN ARCHER who is one of the Executrices 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 advertisement.

Dated the 10th day April of 2025.

Nigel A. Whitehall
Attorney-at-Law.

NOTICE NO. 13

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**JEAN MITCHELLE WHITEHEAD
also known as JEAN WHITEHEAD**

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 2nd day of October, 2023 of JEAN MITCHELLE WHITEHEAD

also known as JEAN WHITEHEAD late of 14 Mount Joy Avenue, Pine Gardens in the parish of Saint Michael in Barbados who died at the Queen Elizabeth Hospital in the parish of Saint Michael in Barbados on the 22nd day of January, 2025 by MAGNUS DAVID EVERSLEY WHITEHEAD, CELIA MICHELLE FIKES, JUDY CRESSIDA WHITEHEAD and INA MAYLENE HINKSON, the Executors 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 10th day of April, 2025.

PETRA C. CLARKE
Attorney-at-Law.

NOTICE NO. 14

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Probate Division

In the Estate of

ROBERT KEITH ALFRED WHITTAKER

Deceased

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

PROBATE of the Will dated 23rd November 2005 of ROBERT KEITH ALFRED WHITTAKER who died at Birmingham Heartlands Hospital, Bordesley Green, England on 22nd January 2025 by MARGARET ELLEN WHITTAKER the Executor 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 this advertisement to proceed with the above-named application for Probate.

Dated 10th April 2025.

DORIA M. MOORE
Attorney-at-Law
Suite 208, #48 Warrens Court
Warrens Industrial Park
Warrens, St. Michael.

NOTICE NO. 15

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***VERA COREENE WARD
also known as VERA WARD***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 29th day of May 1992 of VERA COREENE WARD also known as VERA WARD deceased, late of Fordes Road, Brittons Hill in the parish of Saint Michael in this Island, who died in this Island on the 25th day of July 2024 at Fordes Road, Brittons Hill in the parish of Saint Michael by ANDERSON DOWNES, the sole Executor named in the Will of the said deceased.

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

Dated this 10th day of April 2025.

ANDERSON DOWNES
The Applicant.

NOTICE NO. 16

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court
Civil Division
(Probate)**In the Estate of***ESME GWENDOLYN BRANCKER***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 29th day of March, 2004 of ESME GWENDOLYN BRANCKER late of The Almair Home, 4th Avenue, Belleville in the parish of Saint Michael in Barbados who died

at The Almair Home, 4th Avenue, Belleville in the parish of Saint Michael in Barbados on the 21st day of September, 2024 by FRANKLIN STELMO VAUGHAN of Gilkes Village in the parish of Saint James and TREVOR A. CARMICHAEL of Staple Grove House, St Davids in the parish of Christ Church, the Executors 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 10th day of April, 2025.

CHANCERY CHAMBERS
Attorneys-at-Law.

NOTICE NO. 17

BARBADOS

IN THE HIGH COURT OF JUDICATURE*High Court
(Probate)**In the Estate of***CARDINAL BARRY ADAM ROLLOCK
also known as CARDINAL BARRY ROLLOCK***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 19th day of May 2022 of CARDINAL BARRY ADAM ROLLOCK also known as CARDINAL BARRY ROLLOCK of Roywardeen Nursing Home in the parish of Saint Lucy in this Island who died at Roywardeen Nursing Home in the parish of Saint Lucy in this Island on the 19th day of January 2025 by CATHY-ANN ALLMAN, 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 Advertisement.

Dated the 10th day of April 2025.

MARGOT GREENE, KC
Attorney-at-Law for the
Executrix CATHY-ANN ALLMAN.

NOTICE NO. 18

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court (Probate Division)

In the Estate of

SYBIL BRATHWAITE

Deceased

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

LETTERS TESTAMENTARY to the Estate of SYBIL BRATHWAITE, deceased late of #18 Trellis Walk, Grazettes Housing Area, Grazettes in the parish of Saint Michael who died on the 3rd January 2025 at the Queen Elizabeth Hospital, Martindale's Road in the parish of Saint Michael by BEVERLEY KING, the named Executrix in the Will of the said 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 this 10th day of April 2025.

WAVENEY C. GRIFFITH
Attorney-at-Law.

NOTICE NO. 19

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**LURLENA ROBERTS also known as
LURLENA MATILDA ROBERTS also known as
LURLINE M. GIBSON also known as
LURLINE GIBSON**

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 25th day of September 2024 of LURLENA ROBERTS also known as LURLENA MATILDA

ROBERTS also known as LURLINE M. GIBSON also known as LURLINE GIBSON, deceased, late of 10508 Haas Ave, Los Angeles CA 90047 in the United States of America who died at 10508 Haas Ave, Los Angeles CA 90047 in the United States of America on the 1st day of October 2024 by BASIL SYLVESTER GIBSON the Executor named in the Last Will and Testament 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 8th day of April 2025.

KADISON CHAMBERS
Attorneys-at-Law.

NOTICE NO. 20

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**STEPHEN CARLISLE KELLMAN
also known as STEPHEN 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 STEPHEN CARLISLE KELLMAN also known as STEPHEN KELLMAN, deceased late of Edgecliff in the parish of Saint John in this Island who died at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 13th day of May, 2023 by NORMA VALDA WELCH who is the spouse 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 10th day of April, 2025.

NEVILLE DEC. REID
Attorney-at-Law
"Parkville"
Whitepark Road
St. Michael.

NOTICE NO. 21

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***GLENVILLE ELAINE HOYTE
also known as GLENVILLE HOYTE***Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of GLENVILLE ELAINE HOYTE also known as GLENVILLE HOYTE, deceased late of Enterprise in the parish of Christ Church who died at the Queen Elizabeth Hospital, Martindales Road in the parish of St. Michael on the 8th day of January, 2025 by JEROME ALEXANDER ST JOHN the grandson 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 this Advertisement.

Dated this 10th day of April, 2025.

KWAME D. RAWLINS
Attorney-at-Law for the Applicant.

NOTICE NO. 22

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***PERCIVAL JEFFREY STRAKER also known as
PERCIVAL JEFFERY STRAKER***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 PERCIVAL JEFFREY STRAKER also known as PERCIVAL JEFFERY STRAKER, deceased late of Foul Bay in the parish of Saint Philip in this Island who

died at Foul Bay in the parish of Saint Philip in this Island on the 20th day of January 2020 by HYACINTH ARMINTHA STRAKER who is the wife 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 10th day of April, 2025.

SIAN M. LANGE
Attorney-at-Law
"Parkville"
Whitepark Road
St. Michael.

NOTICE NO. 23

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***PERCEROA TAITT also known as
PERCEROA MCDONALD TAITT**

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 PERCEROA TAITT also known as PERCEROA MCDONALD TAITT, deceased, late of Vauxhall No. 2 in the parish of Christ Church, Barbados who died at West Terrace in the parish of Saint James in this Island on the 31st day of December 2024 by DANE MICHAEL TAITT the son of the deceased.

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

Dated this 10th day of April 2025.

GLENROY I. GODDARD
Attorney-at-Law
A.G.A Law Chambers
"Beacon House"
Whitepark Road
St. Michael, Barbados.

NOTICE NO. 24

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**JOHN HAREWOOD also known as
JOHN ANTONIO LEANDRO HAREWOOD**

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of JOHN HAREWOOD also known as JOHN ANTONIO LEANDRO HAREWOOD late of #63 Pelican Avenue, Ridge Meadows in the parish of Christ Church in this Island who died at Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 24th day of January, 2025 by KANESHA JALEESA DUNCAN-HAREWOOD who is the wife of the deceased.

An application will be submitted to the Registrar of the Supreme Court no less than fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement in this newspaper.

Dated the 10th day of April, 2025.

KANESHA JALEESA DUNCAN-HAREWOOD
The Applicant.

NOTICE NO. 25

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

LIVINGSTONE HUNTE

Deceased

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO to the Estate of LIVINGSTONE HUNTE (deceased) late of Lot 8 Chancery Lane North in the parish of Christ Church in

this Island who died on the 2nd day of April 2019 by NATALIE FAYE HUNTE who is the daughter of the deceased and a named Beneficiary 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 10th day of April 2025.

JAMILA V.K. BURGESS, Attorney-at-Law
Ajamaye Legal, "Yorkshire House"
Strathclyde Drive, Strathclyde
St. Michael, BB 11078.

NOTICE NO. 26

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

McDONALD TULL

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:-

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO DE BONIS NON to the Estate of McDONALD TULL late of Canewood in the parish of Saint Michael in this Island who died in this Island on the 20th day of August, 1993 by EUTILDA BROWN the daughter 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 10th day of April, 2025.

KYLE D. A. WALKES
Attorney-at-Law
"Yorkshire House"
Strathclyde Drive
Strathclyde
St. Michael.

NOTICE NO. 27

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***CLAUDETTE BONITA RAMSAY**
also known as CLAUDETTE RAMSAY*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 CLAUDETTE BONITA RAMSAY also known as CLAUDETTE RAMSAY (Deceased) late of Indian Ground in the parish of Saint Peter in this Island who died on the 4th day of November 2024 at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island by DAMIAN ROMMEL TAYLOR 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 the 10th day April of 2025.

NIGEL A. WHITEHALL
Attorney-at-Law.

NOTICE NO. 28

BARBADOS

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

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 ANDELL JOSHUA McGARRELL late of 1st Avenue, Spring Garden in the parish of Saint Michael in this

Island who died in this Island on the 8th day of April, 2024 by SHAVVY ANN DUBLIN the common law wife 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 10th day of April, 2025.

KYLE D. A. WALKES
Attorney-at-Law
"Yorkshire House"
Strathclyde Drive
Strathclyde
St. Michael.

NOTICE NO. 29

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***EUGENE AUGUSTUS HOLFORD also known as**
EUGENE A. HOLFORD also known as
EUGENE HOLFORD*Deceased*

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

LETTERS OF ADMINISTRATION to the Estate of EUGENE AUGUSTUS HOLFORD also known as EUGENE A. HOLFORD also known as EUGENE HOLFORD deceased, late of Reece Land Brittons Hill in the parish of Saint Michael in this Island who died at Queen Elizabeth Hospital, Saint Michael on the 20th day of December, 2024 by GLENDENE HOLFORD who is the wife 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 the 10th day of April 2025.

NEIL A. MARSHALL
Attorney-at-Law.

NOTICE NO. 30

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

LINDA CHERYL COLLYMORE

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of LINDA CHERYL COLLYMORE, late of "Newtonvale", Alleyne Avenue, Bayland in the parish of Saint Michael in this Island who died at "Newtonvale", Alleyne Avenue, Bayland in the parish of Saint Michael in this Island on the 2nd day of February 2024 by SHANE RICO COLLYMORE who is one of the children 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 10th day of April 2025.

PAULETTE E. SEALY
Attorney-at-Law.

NOTICE NO. 31

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

CAMERON ELLIOTT BREWSTER

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 CAMERON ELLIOTT BREWSTER, deceased late of Lot 22 Crescent Drive, Bridge Cot Terrace South in the parish of Saint George in this Island who died at

Crescent Drive, Bridge Cot Terrace in the parish of Saint George in this Island on the 24th day of March, 2023 by KESHIA ALICIA BREWSTER and KANEISHA ARIELLE BREWSTER, the children 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 10th day of April, 2025.

KARA A. LOUIS
Attorney-at-Law.

NOTICE NO. 32

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**RONALD GILL also known as
RONALD ADOLPHUS GILL**

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 RONALD GILL also known as RONALD ADOLPHUS GILL, deceased late of Reed Street in the parish of Saint Michael in this Island who died at Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 16th day of May 2023 by RANDY HYRAN REECE the nephew 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 8th day of April 2025.

KADISON CHAMBERS
Attorneys-at-Law.

NOTICE NO. 33

BARBADOS

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

MAY FORD also known as
MAY SANDER FORD also known as
MAY SANDER FORDE also known as
MAY SANDER BYER

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 MAY FORD also known as MAY SANDER FORD also known as MAY SANDER FORDE also known as MAY SANDER BYER late of "Beverley" No. 1, Amity Lodge, Rendezvous Gardens in the parish of Christ Church in this Island, who died in this Island on the 19th day of February 2024 by BEVERLEY YVONNE SHERMAY FORD the issue 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 10th April 2025.

ANTHONY D. FRANCIS-WORRELL

Attorney-at-Law
Versus Legal
River Road
St. Michael.

NOTICE NO. 34

BARBADOS

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

KEISHA GRIFFITH also known as
KEISHA SASHA MELICIA WILKINSON
also known as
KEISHA SASHA MELICIA GRIFFITH

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of KEISHA GRIFFITH also known as KEISHA SASHA MELICIA WILKINSON also known as KEISHA SASHA MELICIA GRIFFITH late of 11A Patience Drive, Eden Lodge in the parish of Saint Michael in this Island who died at Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 7th day of November, 2024 by RYAN RICARDO GRIFFITH who is the husband of the deceased.

An application will be submitted to the Registrar of the Supreme Court no less than fourteen (14) days from the date of Notice in the *Official Gazette* and from the date of the second notice of advertisement in this newspaper.

Dated the 10th day of April, 2025.

RYAN RICARDO GRIFFITH
The Applicant.

NOTICE NO. 35

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court

In the Estate of

MYRTLE EUDORA EULINDA CRICHLOW
formerly VAUGHN
also known as
MYRTLE E. E. CRICHLOW

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of MYRTLE EUDORA EULINDA CRICHLOW FORMERLY VAUGHN also known as MYRTLE E. E. CRICHLOW late of Peat Bay Road, Merricks in the parish of Saint Philip in this Island who died at Peat Bay Road, Merricks in the parish of Saint Philip in this Island on the 5th day of December 2024 by REGINALD WINSTON CRICHLOW also known as REGINALD W. CRICHLOW, DWIGHT REGINALD CRICHLOW also known as DWIGHT R. CRICHLOW, and GABRIELLE DENEILE CLARKE née CRICHLOW also known as GABRIELLE D. CLARKE who are the husband, son, and daughter respectively 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 this second notice of advertisement.

Dated this 10th day of April 2025.

NIKEH M. C. JEMMOTT
Attorney-at-Law for the Applicants.

NOTICE NO. 36

BARBADOS

IN THE SUPREME COURT OF JUDICATURE
High Court (Probate Division)

In the Estate of

AGNES ELAINE MATHEW also known as
AGNES ELAINE MATTHEW also known as
AGNES MATTHEW also known as
AGNES MATHEW

Deceased

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO to the Estate of AGNES ELAINE MATHEW also known as AGNES ELAINE MATTHEW also known as AGNES MATTHEW also known as AGNES MATHEW, deceased late of #32 Warners Park in the parish of Christ Church who died in the United States of America on the 16th day of July 1988 by ANTHONY JONES-MATHEW, one of the named beneficiaries in the Will of the said 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 this 10th day of April 2025.

MARVALEE FRANKLYN
Attorney-at-Law.