



The Official Gazette

PUBLISHED
BY
AUTHORITY

VOL. CLX No. 36

Part B

BRIDGETOWN, BARBADOS, 24TH APRIL, 2025

Contents

ANSA Merchant Bank (Barbados) Limited Report and summarized Financial Statements for the year ended December 31, 2024	6-9
Executorial re Estate of John Leonard Duckhouse a.k.a. John Duckhouse, dec'd.	1
Fortress Insurance Company Ltd. Audited Financial Statements as at December 31, 2024	5
Guardian General Insurance Limited Abridged Non-Consolidated Financial Statements for the year ended 31 December 2024	10-13
Notices of Application for Declaration of Ownership and Certificate of Title for Carlton Club Holdings Corp., Debra Lamar Elcock and Welton Alleyne	2-4
Probate Advertisements	14-20

NOTICE NO. 1

In the Estate of

JOHN LEONARD DUCKHOUSE
also known as JOHN DUCKHOUSE

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 JOHN LEONARD DUCKHOUSE also known as JOHN DUCKHOUSE deceased, late of Content Plantation in the parish of Saint Thomas in this Island who died in this Island on the 12th day of January 2023 to send written particulars of their duly attested debt, interest, claim, or demand to LISA DUCKHOUSE the Administratrix of the Estate of the said JOHN LEONARD DUCKHOUSE also known as JOHN DUCKHOUSE 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 June 2025 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 9th day of April 2025.

HEATHER TULL, Attorney-at-Law for
LISA DUCKHOUSE
the Administratrix of the
Estate of JOHN LEONARD DUCKHOUSE
also known as JOHN DUCKHOUSE
whose address for service is: DAVID KING & Co.
Suite 101, Lauriston, Lower Collymore Rock
St. Michael.

NOTICE NO. 1 (third 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 (second publication)

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

FORM 3

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

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 (second publication)

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

FORM 3

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

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 24th 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.



EXTRACTED FROM THE 2024 AUDITED FINANCIAL STATEMENTS

Statement of Financial Position

As at December 31, 2024

(expressed in Barbados dollars)

	2024 \$	2023 \$
Current Assets		
Investments	2,385,692	1,649,255
Accounts receivable	3,604	2,860
Taxation recoverable	658	—
Restricted cash	250,000	250,000
Cash and cash equivalents	1,350,249	2,129,530
Total assets	3,990,203	4,031,645
Equity		
Share capital	3,000,000	3,000,000
Retained earnings	742,115	565,618
Total equity	3,742,115	3,565,618
Liabilities		
Accounts payable and accrued liabilities	30,610	10,500
Due to related parties	209,664	448,458
Actuarial reserve	7,814	7,069
Total liabilities	248,088	466,027
Total equity and liabilities	3,990,203	4,031,645

Statement of Comprehensive Income

For the year ended December 31, 2024

(expressed in Barbados dollars)

	2024 \$	2023 \$
Income		
Interest income	61,511	45,916
Net gains on financial assets at fair value through profit or loss	60,719	92,605
Other income	139,729	127,800
Total income	261,959	266,321
Expenses		
Audit and professional fees	29,168	44,389
Operating expenses	55,549	53,896
Actuarial expense	745	1,316
Total expenses	85,462	99,601
Total comprehensive income for the year	176,497	166,720

Approved by the Board of Directors on March 25, 2025

Director

Director



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended
December 31, 2024



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, 2024, 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 summary notes, are derived from the audited financial statements of ANSA Merchant Bank (Barbados) Limited ("the Company") for the year ended December 31, 2024.

In our opinion, the accompanying summarized 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 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 Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated March 10, 2025. 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.

Responsibility 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 Responsibility 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.

Ernst & Young Ltd

Barbados
March 10, 2025



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended December 31, 2024

Summarized Statement of Financial Position

As at December 31, 2024

(Expressed in Barbados Dollars)

	2024	2023
	\$	\$
Assets		
Cash and balances with Central Bank	53,230,230	57,605,929
Loans and other receivables	187,716,260	140,894,984
Investments securities	5,715,246	4,241,896
Property and equipment	3,946,672	5,299,007
Leased assets	34,790,778	27,613,293
Other assets	18,447,352	9,212,235
Total assets	303,846,538	244,867,344
Liabilities		
Accounts payable and accrued liabilities	59,278,494	46,649,041
Customers' deposits and accrued interest	167,942,342	127,115,142
Other liabilities	4,776,568	4,048,219
Total liabilities	231,997,404	177,812,402
Shareholder's equity		
Stated capital	10,000,000	10,000,000
Reserves	10,557,222	12,186,427
Retained earnings	51,291,912	44,868,515
Total shareholder's equity	71,849,134	67,054,942
Total liabilities and shareholder's equity	303,846,538	244,867,344

Approved by the Board of Directors on February 26, 2025 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, 2024

Summarized Statement of Comprehensive Income

Year ended December 31, 2024

(Expressed in Barbados Dollars)

	2024	2023
	\$	\$
Income		
Total interest income	9,930,001	8,798,666
Finance costs	(2,701,736)	(1,904,330)
Net interest income	7,228,265	6,894,336
Net lease rental income	4,941,596	3,773,270
Other income	3,104,648	3,732,333
Net interest and other income	15,274,509	14,399,939
General and administrative expenses	(10,458,148)	(9,592,733)
Income before impairment losses on loans and taxation	4,816,361	4,807,206
Provision for expected credit losses	(246,289)	(1,134,621)
Income before taxation	4,570,072	3,672,585
Taxation credit (charge)	574,540	(537,603)
Net income for the year	5,144,612	3,134,982
Other comprehensive (loss) income		
Remeasurement (loss) income on retirement benefit plans	(346,840)	263,060
Income tax effect	(3,580)	(5,060)
Other comprehensive (loss) income for the year, net of tax	(350,420)	263,060
Total comprehensive income for the year, net of tax	4,794,192	3,398,042

Summarized Statement of Cash Flows

Year ended December 31, 2024

(Expressed in Barbados Dollars)

	2024	2023
	\$	\$
Net cash from (used in) operating activities	6,443,790	(6,485,976)
Net cash used in investing activities	(12,757,178)	(3,429,328)
Net cash used in financing activities	(184,800)	(184,800)
Net decrease in cash and cash equivalents	(6,498,188)	(10,100,104)
Cash and cash equivalents – beginning of year	50,538,151	60,638,255
Cash and cash equivalents – end of year	44,039,963	50,538,151



MERCHANT BANK (BARBADOS) LIMITED

ANSA Merchant Bank (Barbados) Limited

Report and summarized Financial Statements for the year ended December 31, 2024

Summarized Statement of Changes in Equity

Year ended December 31, 2024

(Expressed in Barbados Dollars)

	Stated capital	Reserves	Retained earnings	Total
	\$	\$	\$	\$
Balance as 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
Total comprehensive (loss) income for the year	-	(350,420)	5,144,612	4,794,192
Disposal of freehold land	-	(557,996)	557,996	-
Transfer to retained earnings from reserves	-	(720,789)	720,789	-
Balance at December 31, 2024	10,000,000	10,557,222	51,291,912	71,849,134

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, 2024 which are prepared in accordance with IFRS Accounting Standards.

Board of Directors

Mr. Ian R. De Souza, BSc, MBA, CPA, CIRA - Chairman | Mr. Jeffrey W. Gellineau, FCA |
 Mrs. Mary J. Mahabir, SC | Ms. Kaye-Anne M. Greenidge, BSc, MSc | Mr. André C. Walcott, CPA, CBV, FCA |
 Mr. A. Nigel Sabga, BSc, MBA | Mr. Anthony P. S. Clerk, Dip. Bank Mgt., MBA, C.Dir. | Mr. Corey C. Knight, BSc



Guardian General Insurance Limited
Abridged Non-Consolidated Financial Statements

For the year ended 31 December 2024

(Expressed in Trinidad and Tobago dollars)



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 2024 comprise:

- the abridged non-consolidated statement of financial position as at 31 December 2024;
- 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 our report thereon

We expressed an unmodified audit opinion on the audited non-consolidated financial statements in our report dated 28 February 2025.

Management responsibility 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.

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 stylized signature of PricewaterhouseCoopers in a cursive script.

Port of Spain
Trinidad, West Indies
28 February 2025

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 2024

(Expressed in Trinidad and Tobago dollars)

ABRIDGED NON-CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	31 Dec 2024 \$'000	31 Dec 2023 \$'000
Assets		
Property, plant and equipment	44,084	41,947
Right-of-use assets	7,189	1,216
Investment properties	9,015	7,895
Investment in subsidiary	36,251	36,251
Investment in associated companies	15,540	15,540
Investment securities	505,310	522,520
Loans and receivables	140,355	112,563
Due from affiliated companies	23,991	25,892
Pension plan assets	8,869	9,008
Deferred tax assets	15,019	15,065
Reinsurance contract assets	210,665	244,841
Insurance contract assets	361	226
Taxation recoverable	21,048	22,780
Cash and cash equivalents	427,481	345,476
Total assets	1,465,178	1,401,220
Equity and liabilities		
Share capital	46,980	43,597
Reserves	67,105	64,481
Retained earnings	375,200	354,762
Total equity	489,285	462,840
Liabilities		
Insurance contract liabilities	632,871	644,491
Reinsurance contract liabilities	104,700	99,507
Lease liabilities	7,738	1,540
Due to parent and affiliated companies	1,815	2,548
Pension plan liabilities	1,194	700
Post-retirement medical benefit obligations	11,863	11,500
Deferred tax liabilities	19,412	21,642
Provision for taxation	8,612	9,822
Other liabilities	187,688	146,630
Total liabilities	975,893	938,380
Total equity and liabilities	1,465,178	1,401,220

The accompanying notes form an integral part of these abridged non-consolidated financial statements. On 25 February 2025, the Board of Directors of Guardian General Insurance Limited authorised these financial statements for issue.

Director

Director

ABRIDGED NON-CONSOLIDATED STATEMENT OF INCOME

	2024 \$'000	2023 \$'000
Insurance revenue	1,279,754	1,231,519
Insurance service expenses	(464,704)	(477,926)
Net expenses from reinsurance contracts held	(702,567)	(649,152)
Insurance service result	112,483	104,441
Investing activities		
Investment income from financial assets measured at amortised cost	17,941	18,897
Investment income from financial assets measured at fair value through profit or loss	9,961	13,325
Net realised gains on financial assets measured at amortised cost	–	189
Net realised gains on other assets	40	1,866
Net fair value losses	(8,296)	(6,311)
Other gains/(losses)	6,893	(7,350)
Net impairment gains/(losses) on financial assets	2,983	(116)
Net income from investing activities	29,522	20,500
Finance expenses from insurance contracts issued	(5,538)	(6,382)
Finance income from reinsurance contracts held	1,705	1,957
Net insurance finance expenses	(3,833)	(4,425)
Net insurance and investment result	138,172	120,516
Fee income	16,125	21,073
Net income from all activities	154,297	141,589
Operating expenses	(66,980)	(65,503)
Finance charges	(371)	(107)
Operating profit	86,946	75,979
Profit before taxation	86,946	75,979
Taxation	(23,593)	(12,279)
Profit for the year	63,353	63,700

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 2024

(Expressed in Trinidad and Tobago dollars)

**ABRIDGED NON-CONSOLIDATED
STATEMENT OF COMPREHENSIVE
INCOME**

	2024 \$'000	2023 \$'000
Profit for the year	<u>63,353</u>	<u>63,700</u>
Other comprehensive income/(loss)		
<i>Items that may be reclassified subsequently to profit or loss:</i>		
Exchange differences on translating foreign operations	<u>1,443</u>	<u>(1,359)</u>
Net other comprehensive income/(loss) that may be reclassified subsequently to profit or loss	<u>1,443</u>	<u>(1,359)</u>
<i>Items that will not be reclassified subsequently to profit or loss:</i>		
Gains on property revaluation	1,515	423
Remeasurement of pension plans	(1,573)	(6,227)
Remeasurement of post-retirement medical benefit obligations	222	723
Taxation relating to components of other comprehensive income	<u>(15)</u>	<u>1,223</u>
Net other comprehensive income/(loss) that will not be reclassified subsequently to profit or loss	<u>149</u>	<u>(3,858)</u>
Other comprehensive income/(loss) for the period, net of taxation	<u>1,592</u>	<u>(5,217)</u>
Total comprehensive income for the period, net of taxation	<u>64,945</u>	<u>58,483</u>

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

**ABRIDGED NON-CONSOLIDATED STATEMENT
OF CASH FLOWS**

	2024 \$'000	2023 \$'000
Cash flows from operating activities		
Profit before taxation from continuing operations	86,946	75,979
Adjustment for specific items included on the accruals basis:		
- Finance charges	371	107
- Investment income	(29,274)	(33,634)
Adjustment for non-cash items	12,099	18,512
Interest received	16,269	17,123
Dividends received	<u>11,333</u>	<u>14,737</u>
Operating profit before changes in operating assets/liabilities	<u>97,744</u>	<u>92,824</u>
Net (decrease)/increase in insurance contract assets/liabilities	(11,755)	4,177
Net decrease/(increase) in reinsurance contract assets/liabilities	39,369	(42,988)
Purchase of investment securities	(226,685)	(256,674)
Proceeds from sale of investment securities	238,061	225,262
Net increase in loans and receivables	(27,792)	(11,492)
Net decrease in other operating assets/liabilities	<u>35,681</u>	<u>832</u>
Cash provided by operating activities	<u>144,623</u>	<u>11,941</u>
Interest paid	(350)	(109)
Net taxation paid	<u>(24,822)</u>	<u>(31,752)</u>
Net cash provided by/(used in) operating activities	<u>119,451</u>	<u>(19,920)</u>
Cash flows from investing activities		
Purchase of property and equipment	(1,237)	(839)
Proceeds on sale of property and equipment	<u>-</u>	<u>85</u>
Net cash used in investing activities	<u>(1,237)</u>	<u>(754)</u>
Cash flows from financing activities		
Payment of principal portion of lease liabilities	(2,330)	(2,545)
Dividends paid to equity holders of the Company	<u>(38,500)</u>	<u>(52,000)</u>
Net cash used in financing activities	<u>(40,830)</u>	<u>(54,545)</u>
Net increase/(decrease) in cash and cash equivalents	<u>77,384</u>	<u>(75,219)</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 \$'000	Statutory reserve \$'000	Translation reserves \$'000	Property revaluation reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 January 2024	43,597	50,784	5,876	7,821	354,762	462,840
Transfer from retained earnings	3,383	-	-	-	(3,383)	-
Total comprehensive income	-	-	1,443	1,181	62,321	64,945
Dividends	-	-	-	-	(38,500)	(38,500)
Balance at 31 December 2024	<u>46,980</u>	<u>50,784</u>	<u>7,319</u>	<u>9,002</u>	<u>375,200</u>	<u>489,285</u>
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>

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 2024

(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% (2023). 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% (2023: 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 (2023: 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% (2023: 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 2024 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.

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.

	2024 \$'000	2023 \$'000
Expenses	24,264	23,812
Insurance service result	5,418	(83,551)
Dividend income	10,285	14,295
Key management compensation	16,438	13,178
Balances with related parties:		
Due from related parties	23,991	25,892
Due to related parties	(1,480)	(2,436)
Financial assets held with related parties	12,400	16,648

6. Subsequent events

On 25 February 2025, the Board of Directors declared a final dividend of \$5.72 per share (2023 - \$5.80), a total dividend to be paid of \$18 million (2023: \$18.25 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 2025.

Probate Advertisements

NOTICE NO. 2

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

ERCILLE BARTHOLOMEW

Deceased

TAKE NOTICE that by advertisements in the *Nation* Newspapers dated and published the 14th day of June 2022 and the 23rd day of June 2022, and in the *Official Gazette* published on the 23rd day of June 2022, MARDELLE A. LUCAS also known as MARDELL LUCAS also known as MARDELLE LUCAS also known as MARDELLE ANGELA STOUTE the Executrix named in the Will of the said deceased gave notice of intention to apply for a Grant of Probate of the Will dated the 9th day of May 2013 of ERCILLE BARTHOLOMEW, deceased late of Lot 2 Inch Marlow in the parish of Christ Church in this Island who died at the Queen Elizabeth Hospital in the parish of Saint Michael in this Island on the 23rd day of August 2020.

That the date of the Will was incorrectly referred to as the 9th day of May 2013.

That the advertisement should have stated that the date of the Will was the 17th day of September 2015.

Dated the 24th day of April 2025.

DEREK L. DANIEL
Attorney-at-Law for the Applicant.

NOTICE NO. 3

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Division

(Probate)

In the Estate of

CORENE CAROLA HAYNES

also known as

CORENE HAYNES

Deceased

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

PROBATE of the Will dated the 15th day of July 2018 of CORENE CAROLA HAYNES also known as CORENE HAYNES late of Mount Standfast in the parish of Saint James who died at Mount Standfast in the parish of Saint James, Barbados on the 12th day of March 2025 by CAROL WENDY HAYNES-WHIDDETT the sole Executrix named in the said Will.

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 17th day of April 2025.

CARRINGTON & SEALY
Attorneys-at-Law.

NOTICE NO. 4

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***ROBERT CHARLES DAVID TIBBITS**
also known as ROBERT CHARLES TIBBITS*Deceased*

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

PROBATE of the Will dated the 20th day of August, 2016 of ROBERT CHARLES DAVID TIBBITS also known as ROBERT CHARLES TIBBITS, late of "Airlee", Rockley New Road in the parish of Christ Church in Barbados, who died in this Island on the 21st day of September, 2022 by RICHARD LAWRENCE SEALE, the Executor named in the Will of the said deceased.

An Application for the said Grant of Probate will be submitted to the Registrar after fourteen days from the date of Notice in the *Official Gazette* and from the date of the Second Notice of this advertisement.

Dated the 24th day of April, 2025.

NICHOLAS C. de B. FORDE
Attorney-at-Law
C/o Juris Chambers, Parker House
Wilkey Business Park
Wilkey Road, St. Michael.

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Matter of the Estate of***REGINALD AUBURN TROTMAN**
also known as REGINALD TROTMAN*Deceased*

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

PROBATE of the Will dated the 20th day of June, 2023 of REGINALD AUBURN TROTMAN also

known as REGINALD TROTMAN late of 71 Jackson Terrace, Stage 2 in the parish of Saint Michael in this Island who died at No. 71 Jackson Terrace, Stage 2 in the parish of Saint Michael in this Island on the 26th day of January, 2025 by JERMAINE REGINALD TROTMAN, the Executor 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 24th day of April 2025.

ALPHONZA McD. CAREW
Attorney-at-Law for the Applicant.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE*High Court**In the Estate of***EURETA CATHERINE STOUTE also known as**
EURETA STOUTE also known as
EURETA C. STOUTE also known as
EURETTA CATHERINE STOUTE*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 12th day of December, 2002 of EURETA CATHERINE STOUTE also known as EURETA STOUTE also known as EURETA C. STOUTE also known as EURETTA CATHERINE STOUTE late of Deal Gardens, Christ Church who died in this Island on the 8th day of October, 2021 by SANDRA CADOGAN referred to in the said Will as SANDRA STOUTE-CADOGAN, the sole Executrix named in the Will of the said deceased.

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

Dated the 24th day of April, 2025.

ANTHONY D. WILTSHIRE
Attorney-at-Law.

NOTICE NO. 7

BARBADOS

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

POLLY MARGARITA JACKMAN
also known as POLLY JACKMAN also known as
POLLY MARGARET JACKMAN also known as
MARGARITA POLLY JACKMAN

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

PROBATE of the Will dated the 26th day of November 2015 of POLLY MARGARITA JACKMAN also known as POLLY JACKMAN also known as POLLY MARGARET JACKMAN also known as MARGARITA POLLY JACKMAN of Seaside Drive, Atlantic Shores in the parish of Christ Church in Barbados who died at Seaside Drive, Atlantic Shores in the parish of Christ Church in Barbados on the 13th day of April 2019 by PAULA MARGARET JACKMAN 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 the 24th day of April 2025.

JENNIFER KING
 Attorney-at-Law.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court
Civil Jurisdiction
Probate

*In the Estate of***HARCOURT SISNETT***Deceased*

PUBLIC NOTICE is hereby given that an application is being made for the following Grant of Administration namely LETTERS OF ADMINISTRATION of the Estate of HARCOURT SISNETT late of 3155 Grace Avenue, Bronx, New

York 10469 in the United States of America who died at Workmen's Circle Nursing Home, Bronx, New York in the United States of America on 11th day of October 2023 by IAN JUNIOR HAREWOOD, son of the deceased.

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

Dated this 3rd day of April, 2025.

SALLY C. COMMISSIONG
 Attorney-at-Law.

NOTICE NO. 9

BARBADOS

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

PHILIP CLEMENT LEROI CADOGAN
also known as
PHILIP CLEMENT LEROY CADOGAN

Deceased

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO of the Will dated the 25th day of August 1992 of PHILIP CLEMENT LEROI CADOGAN also known as PHILIP CLEMENT LEROY CADOGAN, deceased, late of 72 Bradgate Drive, Thornhill, Ontario, L3T 7L8, Canada who died on the 18th day of June 2021 at Sunnybrook Hospital, 2075 Bayview Avenue, Toronto, M4N 3M5, Canada by MOIRA GRAHAM the duly constituted Attorney on record for VALRIE LOUISE CADOGAN (also known as VALERIE LOUISE CADOGAN) and LUCY JACQUELINE VALERIE FIELDS, the Executors named in the Will of the said deceased.

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

Dated the 22nd day of April 2025.

VERE P. BRATHWAITE
 Attorney-at-Law.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**CHESTER ALGERNON MAPP
aka CHESTER MAPP**

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 CHESTER ALGERNON MAPP aka CHESTER MAPP deceased late of Sunbury Tenantry in the St. Philip in the Island of Barbados who died in the Queen Elizabeth Hospital in the parish of St Michael in the Island of Barbados on the 6th February 2025 by MARGARET MYRON MAPP of Sunbury Tenantry in the St. Philip 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 this 22nd day of April 2025.

THE BLACKSTONE LAW COMPANY
Attorneys-at-Law.

NOTICE NO. 11

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

DENIS EVANS

Deceased

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

Grant of PROBATE to the Estate of DENIS EVANS, deceased late of #864 Kingsland Crescent in the parish of Christ Church, who died in this Island on the 6th day of September 2023, by RUTH EVANS,

daughter of the deceased and named Executrix of the last Will and Testament of the late DENIS EVANS.

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 24th day of April, 2025.

ASANTE BRAITHWAITE
Attorney-at-Law.

NOTICE NO. 12

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

**CLIFFORD BERESFORD GOODING-EDGHILL
also known as CLIFFORD GOODING-EDGHILL**

Deceased

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

Application for Grant of ADMINISTRATION DE BONIS NON CUM TESTAMENTO ANNEXO of the Will dated the 7th day of July 1981 of CLIFFORD BERESFORD GOODING-EDGHILL, deceased late of 3rd Avenue, Eagle Hall in the parish of Saint Michael in this Island who died at 3rd Avenue, Eagle Hall in the parish of Saint Michael in this Island on the 8th day of May, 1982 by CLIFFORD BERESFORD GOODING-EDGHILL II who is the grandson of Deceased and one of the beneficiaries named in the Will 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 24th day of April 2025.

HAZELYN E. DEVONISH
Attorney-at-Law for the Applicant
“Chancellor House”, Pinfold Street, Bridgetown.

NOTICE NO. 13

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

KELVIN SHERVILLE HAREWOOD
also known as **KELVIN 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 KELVIN SHERVILLE HAREWOOD also known as KELVIN HAREWOOD, deceased, late of No.17 Bel Air Pines in the parish of Saint Philip in this Island, who died at the Queen Elizabeth Hospital in the parish of St. Michael in this Island on the 19th day of January 2025 by LAURA SHERMAY HAREWOOD, 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 the 24th day of April 2025.

SHARON C. I. CARTER
Attorney-at-Law for the Applicant.

NOTICE NO. 14

BARBADOS

SUPREME COURT OF JUDICATURE

High Court

In the Estate of

HETTY MOREEN HUSBANDS also known as
HETTY MAREEN HUSBANDS

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 HETTY MOREEN HUSBANDS also known as HETTY MAREEN HUSBANDS, deceased late

of Magnolia Manor Assisted Living Facility, Lutz, Hillsborough County, Florida 33556 in the United States of America who died at the Magnolia Manor Assisted Living Facility, Lutz, Hillsborough County, Florida 33556 in the United States of America on the 28th day of April 2018 by HERBERT MAURICE GORDON HUSBANDS and NATALIE GAYE HUSBANDS, the only 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 24th day of April 2025.

CLARKE GITTENS FARMER
Attorneys-at-Law.

NOTICE NO. 15

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

CLARICE IDALA JOHNSON

Deceased

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

LETTERS OF ADMINISTRATION of the Estate of CLARICE IDALA JOHNSON late of Rendezvous Gardens in the parish of Christ Church in this Island, who died in the parish of Saint Michael on the 28th day of June, 2006 by RUSSELL EDWIN POOLER the duly appointed Attorney on record of ROSEANN VERONICA TURNER one of the granddaughters 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 14th day of April 2025.

ASHLEY MAYERS
Attorney-at-Law
Berrys Attorneys & Arbitrators
First Floor, Prior Park House
Prior Park, St. James.

NOTICE NO. 16

BARBADOS

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

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO of the Will dated the 28th November 2019 of ORLANDO SHARON, deceased, late of #18 Seclusion Gardens in the parish of Saint Michael in Barbados who died on the 19th day of October 2020 at #18 Seclusion Road, Black Rock in the parish of Saint Michael in Barbados by AMELIA HENRY the duly constituted Attorney on record for DAVID OSWYN SHARON the Sole Executor named in the Will of the said deceased.

An application will be submitted to the Supreme Court of Barbados 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 22nd day of April 2025.

VERE P. BRATHWAITE
Attorney-at-Law.

NOTICE NO. 17

BARBADOS

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

MURIEL ISABELLE BLADES
also known as **MURIEL BLADES**

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 MURIEL ISABELLA BLADES also known as

MURIEL BLADES late of Marley Vale in the parish of Saint Philip in this Island who died at the Queen Elizabeth Hospital in the parish of Saint Michael on the 31st day of October, 2014 by LARRY SPENCER BLADES who is the son of the deceased.

An Application shall be submitted to the Supreme Court (14) days from the date of notice in the *Official Gazette* and from the second issue of this Advertisement proceed with the above-named application for Administration.

Dated this 24th day of April, 2025.

ANGELLA A. MITCHELL-GITTENS S.C.
Attorney-at-Law
Pilgrim & Associates
Whitepark Road
St. Michael.

NOTICE NO. 18

BARBADOS

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

RIVON BEND also known as
RIVON CLYDE BEND also known as
RIVON GYDE BEND also known as
RYVON GUYDE BENN

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 RIVON BEND also known as RIVON CLYDE BEND also known as RIVON GYDE BEND also known as RYVON GUYDE BENN deceased late of No. 76 Avocado South Drive Coverley Villages Christ Church who died in this Island on the 15th day of December, 2019 by GEOFFREY DACOSTA BENN a son 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 24th day of April, 2025.

JANENE S. GIBSON
Attorney-at-Law for the Applicant.

NOTICE NO. 19

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

SHIRLEY MOLITA REEVES
also known as SHIRLEY REEVES

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 SHIRLEY MOLITA REEVES also known as SHIRLEY REEVES late of Kenkarah Drive Cave Hill Main Road in the parish of Saint Michael in this Island who died at the Queen Elizabeth Hospital on the 23rd day of March 2025 by KETURAH MELONIE-ANNE REEVES who is the daughter 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 24th day of April 2025.

LANA R. EDWARDS
Attorney-at-Law.

NOTICE NO. 20

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

GERMAINE SPRINGER also known as
GERMAINE LOUISE SPRINGER

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO ANNEXO DE BONIS NON to the Estate of GERMAINE SPRINGER also known as GERMAINE LOUISE SPRINGER late of Crumpton

Street in the City of Bridgetown in this Island who died in this Island at the Queen Elizabeth Hospital Martindales Road in the parish of St. Michael on the 29th day of September 2011 by ADRIAN LAMAR ELLIS who is the son of one of the Beneficiaries named in the Will of the deceased dated the 6th day of October 2006.

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

Dated the 24th day of April 2025.

SADÉ HARRIS
Attorney-at-Law.

NOTICE NO. 21

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Matter of the Estate of

CAMERON WHITE

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 CAMERON WHITE, deceased late of Light Foot Lane in the parish of Saint Michael in this Island, who died at the Queen Elizabeth Hospital, Martindales Road in the parish of Saint Michael in this Island on the 3rd day of December, 2023 by KAY MICHELLE BEST, who is the daughter 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.

ALPHONZA McD. CAREW
Attorney-at-Law for the Applicant.