



The Official Gazette

PUBLISHED
BY
AUTHORITY

VOL. CLX No. 41

Part B

BRIDGETOWN, BARBADOS, 1ST MAY, 2025

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NOTICE NO. 1

BARBADOS

No. 04/17 of 2025

IN THE SUPREME COURT OF JUDICATURE

High Court – Probate Division

IN THE MATTER OF THE PROBATES AND

LETTERS OF ADMINISTRATION (RESEALING) ACT, CHAPTER 247 AND

In the Matter of the Estate of

CARMEN TAYLOR

Deceased

NOTICE is hereby given that it is the intention of JAYSON O. TAYLOR of 9 West 131st Street, B3, New York, New York, USA, Executor, and as such, the Personal Representative of CARMEN TAYLOR, deceased, late of 88-65 193rd Street, Hollis, New York, New York in the United States of America, who died on the 19th day of February, 2024, to make an application under the provisions of the Probates and Letters of Administration (Resealing) Act, Chapter 247 of the Laws of Barbados for the resealing by the High Court of Justice in Barbados for the Grant of Letters Testamentary with respect to the Will dated the 13th of May 2013, of the Estate of the said CARMEN TAYLOR, deceased, which were issued by the Surrogate's Court of the State of New York, Queens County on the 18th day of March, 2025 to JAYSON O. TAYLOR in respect of the said Estate.

Any person wishing to oppose the resealing of the said Grant of Probate shall lodge a Caveat to that effect with the Registrar of the Supreme Court of Judicature of Barbados, the Law Courts, Bridgetown by the 28th day of May 2025.

Dated the 1st day of May, 2025.

JAYSON O. TAYLOR.

NOTICE NO. 5 (second publication)

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

NOTICE OF APPLICATION FOR DECLARATION OF OWNERSHIP AND
CERTIFICATE OF TITLE IN RESPECT OF ALL THAT LAND SITUATE
AT BUTCHER'S ROAD, SWEET VALE IN THE PARISH OF
SAINT GEORGE IN BARBADOS CONTAINING BY
ADMEASUREMENT 2,549.9 SQUARE METRES

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

CLAIM NO.: LTP 40 /2021

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

AND IN THE MATTER OF ALL THAT LAND situate at Butcher's Road, Sweet Vale, St. George Barbados, shown on a plan made and certified by James A. Browne, Land Surveyor, on 29th May 2014 containing by admeasurement 2,549.9 square metres or thereabouts.

TAKE NOTICE that **MURIEL UNDINE BRATHWAITE**, of Butcher's Road, Sweet Vale, St George, Barbados has applied to the High Court for a Declaration of her ownership and a certificate of the Title in respect of the property described above.

Any person having any adverse claim, lien or charge or right or interest against the said property should submit the claim duly authenticated on oath to the Registrar of the Supreme Court, Whitepark Road, St. Michael on or before the **30th day of May 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, Whitepark Road, St. Michael on or before the **30th day of May 2025**.

Dated the 17th day of April 2025.

T'SHARA A SEALY in association with
ALRICK SCOTT KC
Attorneys-at-Law for the Claimant
whose place of business and address for service is
Virtus Legal, Psalters Business Hub, Salters Main Road, St George.



Sagicor Bank (Barbados) Limited continues its journey of transforming, modernising and democratising banking in Barbados, one client at a time.

We provide both retail and corporate clients with affordable, comprehensive, cutting edge, accessible banking service.

During 2024, Sagicor Bank (Barbados) Limited has sustained its growth with a consistent average monthly uptake of 1000 new clients. This continues to be a positive trend as it underscores the frictionless experience, we offer our clients to sign up and transact banking business. Additionally, our client experience ratings continue to be above industry standard, indicating that our focus on a complete experience is bearing fruit. We are always on and ready to serve clients, with real time processing of transactions and no end of day processing delays.

Sagicor Bank is also a wholly owned subsidiary of Sagicor Financial Company Ltd., and thus we leverage the support, and over 180 years of financial services experience of our parent.

Since commencing public operations on 9th March 2023, we have maintained strong capital and deposit levels which enable us to expand our loan portfolio. We continue to support our clients' property ownership aspirations, by offering rapid turnaround of lending decisions and low fees.

Our second year of operations provided our first full calendar year from which to measure our operating results. At the end of 2024, Sagicor Bank had accumulated a retail client base of over 23,000 individuals and expanded our corporate client portfolio, resulting in our total deposit portfolio reaching BD\$159M, a growth of 100%. The robust new client and deposit growth drove loan book expansion to BD\$51.7M from BD\$7.9M in 2023, with less than 1% non-performing. The loan book expansion was driven by significant demand for Sagicor Bank mortgage and vehicular loan products.

When compared to neobanks across the globe, our client base in term of the percentage of the population served is consistently at levels higher than the benchmark neobanks.

Additionally, we have a steadily growing corporate and international business banking client base, and throughout the course of 2025 will introduce innovative products and services focussed on this segment.

Sagicor Bank is ISO 27001 and SOC2 Type 1 and 2 certified, which are internationally respected cybersecurity frameworks. Our strategic investments in cutting edge cloud technology, cybersecurity compliance, and SaaS/PaaS software have set new standards in operational efficiency and security.

We remain grateful to our clients and partners who share our vision that banks should provide great experiences and generate more value through continuous product and service innovation. We are confident and excited about our ability to realize our vision and the significant benefits that will be delivered to our clients.

About Sagicor Bank (Barbados) Limited

Sagicor Bank (Barbados) Limited is a dynamic digital financial institution offering commercial banking services to personal and business clients. We provide unmatched benefits and convenience to clients in our portfolio supported by a diversely skilled team located in Barbados. We are leading the digital banking revolution by boldly presenting banking options that are easy-to-get, simple-to-use, safe and secure and rewarding. Find out more by visiting www.sagicor.bank, Instagram, Facebook, LinkedIn, Twitter or YouTube.

Sagicor Bank (Barbados) Limited is a wholly-owned subsidiary of Sagicor Financial Company Ltd. Sagicor Financial Company Ltd. (TSX: SFC) is a leading financial services provider with over 180 years of history in the Caribbean, over 90 years of history in Canada, and a growing presence in the United States with over 70 years of history. Sagicor offers a wide range of products and services, including life, health, and general insurance, banking, pensions, annuities, investment management, and real estate. Sagicor's registered office is located at Clarendon House, 2 Church Street, Hamilton, HM 11, Bermuda, with its principal office located at Cecil F De Caires Building, Wilkey, St. Michael, Barbados. Additional information about Sagicor can be obtained by visiting www.sagicor.com.

SAGICOR BANK (BARBADOS) LIMITED 2024 SUMMARY FINANCIAL STATEMENTS



Independent auditor's report on the summary financial statements

To the Shareholder of Sagicor Bank (Barbados) Limited

Our opinion

In our opinion, the accompanying summary financial statements of Sagicor Bank (Barbados) Limited (the Bank) are consistent, in all material respects, with the audited financial statements, in accordance with Section 45(a) of the Financial Institutions Act, Cap 324A of the Laws of Barbados.

The summary financial statements

The Bank's summary financial statements derived from the audited financial statements for the year ended December 31, 2024 comprise:

- the statement of financial position as at December 31, 2024;
- the statement of comprehensive loss for the year then ended;
- the statement of changes in equity for the year then ended;
- the statement of cash flows for the year then ended; and
- the related notes to the financial statements.

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

The audited financial statements and our report thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated April 25, 2025. That report includes an Other Matter paragraph regarding the purpose and use of our audit report.

Management's responsibility for the summary financial statements

Management is responsible for the preparation of the summary financial statements in accordance with Section 45(a) of the Financial Institutions Act, Cap 324A of the Laws of Barbados.

Auditor's responsibility

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 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

Other matter

Our report, dated April 25, 2025 on the financial statements of Sagicor Bank (Barbados) Limited for the year ended December 31, 2024 was made solely to the Bank's shareholder, as a body corporate, in accordance with Section 147 of the Companies Act of Barbados. That report stated that our audit work was undertaken so that we might state to the Bank's shareholder those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law and subject to any enactment or rule of law to the contrary, we do not accept or assume responsibility to anyone other than the Bank and the Bank's shareholder as a body corporate, for our audit work, for our report dated April 25, 2025, or for the opinion we have formed.

PricewaterhouseCoopers SRL

Bridgetown, Barbados
April 25, 2025

PricewaterhouseCoopers SRL, The Financial Services Centre
Bishop's Court Hill, P.O. Box 111, St. Michael, BB14004, Barbados, West Indies
T: (246) 526 5700, F: (246) 436 1275, www.pwc.com/bb

Statement of Financial Position As at December 31, 2024 (Expressed in thousands of Barbados dollars)

	2024 \$	2023 \$
Assets		
Cash and balances with Central Bank	35,293	22,744
Due from banks	18,229	19,212
Investment securities	58,798	45,676
Loans and advances to customers	51,711	7,958
Property, plant and equipment	2,829	3,213
Intangible assets	4,143	3,295
Other assets	8,630	2,877
Due from related parties	3	3
Total assets	179,626	104,778
Liabilities		
Customer deposits	159,105	80,827
Other liabilities	3,486	3,812
Due to related parties	299	205
Total liabilities	162,890	84,844
Equity		
Stated capital	55,033	44,977
Reserves	214	371
Accumulated deficit	(38,511)	(25,414)
Total equity	16,736	19,934
Total liabilities and equity	179,626	104,778

Approved by:

George Thomas
George Thomas
Director

Rik Parkhill
Douglas 'Rik' Parkhill
Director

BOARD DIRECTORS

Wendy Abed
Dr Jeremy Nurse

George Thomas
Rik Parkhill

Rowdon Adams
Dadrige Miller

Jeannine Comma
Andre Mousseau

Statement of Comprehensive Loss

For the year ended December 31, 2024
(Expressed in thousands of Barbados dollars)

	2024 \$	2023 \$
Interest income	6,052	1,635
Interest expense	(1,839)	(334)
Net interest income	4,213	1,301
Other income/(loss)	4,759	(1,383)
Total net income/(loss)	8,972	(82)
Finance costs	(41)	(50)
Operating expenses	(20,779)	(20,397)
Credit loss expense	(803)	(41)
Operating expenses	(21,623)	(20,488)
Loss before taxation	(12,651)	(20,570)
Income tax	(446)	(130)
Net loss for the year	(13,097)	(20,700)
Other comprehensive income		
Net gains on investment securities at fair value through other comprehensive income	482	251
Impairment loss on investment securities at fair value through other comprehensive income	(684)	-
Exchange adjustment on capital issued	45	120
Net loss after comprehensive income	(13,254)	(20,329)

Statement of Changes in Equity

For the year ended December 31, 2024
(Expressed in thousands of Barbados dollars)

	Stated capital \$	Reserves \$	Retained deficit \$	Total \$
Balance at December 31, 2022	14,777	-	(4,714)	10,063
Issue of share capital	30,200	-	-	30,200
Net loss for the year	-	-	(20,700)	(20,700)
Other comprehensive income for the year	-	371	-	371
Balance at December 31, 2023	44,977	371	(25,414)	19,934
Issue of share capital	10,056	-	-	10,056
Net loss for the year	-	-	(13,097)	(13,097)
Other comprehensive loss for the year	-	(157)	-	(157)
Balance at December 31, 2024	55,033	214	(38,511)	16,736

Statement of Cash Flows

For the year ended December 31, 2024
(Expressed in thousands of Barbados dollars)

	2024 \$	2023 \$
Cash flows from operating activities		
Loss before taxation	(12,651)	(20,570)
Adjustments for:		
Credit loss expense - loans and investments	803	41
Depreciation of property, plant and equipment	547	501
Amortization of intangible asset	1,021	631
Depreciation of right of use asset	262	262
Finance costs	41	50
Net gain on disposal of property, plant, and equipment	-	2
Interest expense on customer deposits	1,839	334
Interest income earned on deposits with banks	(623)	(260)
Interest income earned on loan and advances to customers	(1,311)	(115)
Interest income earned on investment securities	(4,118)	(1,261)
Operating loss before working capital changes	(14,190)	(20,385)
Increase in loans and advances to customers	(44,510)	(7,994)
Increase in other assets	(6,215)	(442)
Increase in intangible assets	(1,869)	(3,301)
Increase in mandatory reserve deposits with Central Bank	(3,624)	(3,569)
Increase in customer deposits	77,557	80,604
(Decrease)/increase in other liabilities	(76)	778
Net increase/ (decrease) in amounts due from/to related parties	94	(439)
Cash from operations	7,167	45,252
Interest received from loans and advances	1,265	110
Interest received from investments	2,152	523
Interest received from deposits with banks	524	218
Interest expense paid on customer deposits	(1,118)	(115)
Taxation paid	(335)	(94)
Net cash from operating activities	9,855	45,894
Cash flows used in investing activities		
Purchase of property, plant, and equipment	(163)	(294)
Purchase of investment securities	(14,807)	(44,638)
Increase in other reserves	482	251
Proceeds from disposal of property, plant and equipment	-	2
Proceeds from sale of investments	2,965	-
Net cash used in investing activities	(11,523)	(44,679)
Cash flows from financing activities		
Share capital issued	10,056	30,200
Exchange difference on translation of capital issued	45	120
Principal payment of lease liabilities	(291)	(291)
Net cash from financing activities	9,810	30,029
Net increase in cash and cash equivalents	7,942	31,244
Cash and cash equivalents - beginning of year	38,387	7,143
Cash and cash equivalents - end of year	46,329	38,387
Cash and cash equivalents comprise:		
Cash and balances with Central Bank ending balance	35,293	22,744
Due from other banks ending balance	18,229	19,212
Mandatory reserve deposits with Central Bank	53,522	41,956
	(7,193)	(3,569)
46,329	38,387	

Probate Advertisements

NOTICE NO. 2

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

GREGORY MORRIS MINTO
also known as **GREGORY MINTO**

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

PROBATE of the Will dated 9th day of February, 2024 of GREGORY MORRIS MINTO also known as GREGORY MINTO, deceased late of 65 Blackbird Close, Bird's Eye Ridge, St. Patricks in the parish of Christ Church in Barbados who died in this Island on the 12th day of February, 2025 by PAULINE JAN MAUREEN STUART also known as PAULINE JAN MAUREEN MINTO 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 1st day of May 2025.

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

NOTICE NO. 3

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Jurisdiction

In the Estate of

SAMUEL BONNETT

Deceased

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

PROBATE of the Last Will and Testament of the deceased dated the 1st day of September, 2011 of SAMUEL BONNETT, deceased late of #12 Joe Louis Boulevard, Enterprise 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 28th day of May, 2024 by HULDA BONNETT and DAVID MAYERS the Executors named in the Will of the deceased.

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

Dated this the 1st day of May 2025.

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

NOTICE NO. 4

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

HALLAM ANTHONY GILL
also known as **HALLAM GILL**

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 21st day of July, 2023 of HALLAM ANTHONY GILL also known as HALLAM GILL late of Mapp Hill in the parish Saint Michael in this Island who died at MD Alliance, Pine Road in the parish of Saint Michael in this Island on the 31st day of December 2024 by LISA SIMONE GILL 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 this 1st day of May 2025.

MICHAEL A. GRIFFITH, S.C.
GRIFFITH CATO & ASSOCIATES
Attorneys-at-Law.

NOTICE NO. 5

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

CLARENCE HINDS
also known as
CLARENCE LEROY HINDS

Deceased

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

PROBATE of the Will dated 28th December, 2016 of CLARENCE HINDS also known as CLARENCE LEROY HINDS late of 36 Harmony Hall in the parish of Saint Philip in this Island who died on the 13th August 2024, at Queen Elizabeth Hospital in the parish of St. Michael in this Island by JEAN COZIER the duly constituted Attorney on record in this Island for ANNE MARY JONES, the Executrix named in the said Will of the deceased.

An application shall be submitted to the Registrar of the Supreme Court fourteen (14) days from the date of this advertisement.

Dated this 29th day of April, 2025.

ELEANOR L CLARKE
Attorney-at-Law
Marley Vale
St. Philip.

NOTICE NO. 6

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

EARDLEY ANDERSON MYLES
also known as **EARDLEY MYLES**

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 EARDLEY ANDERSON MYLES also known as EARDLEY MYLES deceased, late of Chelsea Road

in the parish of Saint Michael in Barbados who died at St. Michael District Hospital in the parish of Saint Michael in Barbados on the 4th day of April 1970 by DAVID EARDLEY GEORGE MYLES, who is the grandchild 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 1st day of May 2025.

DANIELLE A. M. HUMPHRIES
Attorney-at-Law.

NOTICE NO. 7

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

Civil Division

In the Estate of

ALINCIA BEND also known as
ALINCIA NARLITA BEND also known
ALENCIA BEND

Deceased

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

LETTERS OF ADMINISTRATION to the Estate of ALINCIA BEND also known as ALINCIA NARLITA BEND also known ALENCIA BEND deceased late of Mile and a Quarter in the parish of Saint Peter in this Island who died on the 10th day of April 2023 at Queen Elizabeth Hospital in the parish of Saint Michael in this Island by RODNEY RICARDO BEND the son of the deceased.

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

Dated this 24th day of April 2025.

WAYNE P. CUMBERBATCH & CO.
Attorneys-at-Law
Arlington Chambers
Speightstown, St Peter.

NOTICE NO. 8

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

RICARDO O'BRIAN GIBSON

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 RICARDO O'BRIAN GIBSON, late of Parish Land in the parish of Christ Church in this Island who died at the Queen Elizabeth Hospital, Saint Michael in this Island on the 10th day of October 2024 by DEBORAH ELAINE CALLENDER-GIBSON the spouse of the said Deceased, RICARDO O'BRIAN GIBSON.

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 this 1st day of May 2025.

AMOY GILDING-BOURNE
Attorney-at-Law.

NOTICE NO. 9

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

LINDA MAUREEN IFILL
also known as LINDA M. IFILL
also known as LINDA IFILL

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 LINDA MAUREEN IFILL also known as LINDA M. IFILL also known as LINDA IFILL, deceased late of Lot 453 Emerald Park West, Phase 2, Section C, Six Roads in the parish of Saint Philip in this Island who died at the Queen Elizabeth Hospital in the

parish of Saint Michael in this Island on the 7th day of February, 2025 by ANDRE PEDRO EDWARDS, 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 the 1st day of May, 2025.

KARA A. LOUIS
Attorney-at-Law.

NOTICE NO. 10

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

High Court

In the Estate of

CLIFFORD EDGHILL also known as
CLIFFORD LEON EDGHILL also known as
CLIFFORD THORPE

Deceased

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

LETTERS OF ADMINISTRATION CUM TESTAMENTO DE ANNEXO to the Estate of CLIFFORD EDGHILL also known as CLIFFORD LEON EDGHILL also known as CLIFFORD THORPE deceased late of 41-70 Alford Crescent Toronto Ontario M1B 3J2 Canada who died on the 30th day of May 1986 at Scarborough Ontario Canada by TANYA EDGHILL and DEIDRE LATOYA EDGHILL also known as LOTOYA EDGHILL in the Last Will and Testament of CLIFFORD EDGHILL also known as CLIFFORD LEON EDGHILL also known as CLIFFORD THORPE dated 13th day of May 1986 who are two of the children of the deceased and two of the named beneficiaries in the said Last Will and Testament dated 13th day of May 1986 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 the advertisement.

Dated the 1st day of May 2025.

FELICIA S. MORRIS
Attorney-at-Law.

