



The Official Gazette

PUBLISHED
BY
AUTHORITY

VOL. CLV No. 2

Part C

BRIDGETOWN, BARBADOS, 6TH JANUARY, 2020

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NOTICE NO. 14

Government Notices

Acting Appointment

Mr. Michael Wason, Chief Economist, acted as Deputy Permanent Secretary, Prime Minister's Office, with effect from 2018-11-01 to 2019-04-30. (M.P. 3/68/29^C Vol. 3)

Acting Appointments

Ms. Lorna Leacock, Financial Controller, acted as Deputy Permanent Secretary, Ministry of Environment and National Beautification, with effect from 2018-11-01 to 2019-03-03. (M.P. 2/68/38^C Vol. 4)

Ms. Lorna Leacock, Financial Controller, acted as Deputy Permanent Secretary, Ministry of Tourism and International Transport, with effect from 2019-03-04 to 2019-07-31. (M.P. 3/68/35^C Vol. 3)

Ms. Lorna Leacock, Financial Controller, acted as Deputy Permanent Secretary, Ministry of Tourism and International Transport, with effect from 2019-05-01 to 2019-07-31. (M.P. 3/68/35^C Vol. 3)

Mrs. Francine Blackman, Chief Business Development Advisor, acted as Deputy Permanent Secretary, Ministry of Energy and Water Resources, with effect from 2018-11-01 to 2019-04-30. (M.P. 3/68/60^C Vol. II)

Mrs. Francine Blackman, Chief Business Development Advisor, acted as Permanent Secretary, Ministry of Energy and Water Resources, with effect from 2018-12-09 to 2018-12-15 and 2018-12-16 to 2019-01-04. (M.P. 3/68/59^C Vol. 2)

Mr. Jeffrey Kellman, Deputy Director, acting Director, Department of Commerce and Consumer Affairs, acted as Deputy Permanent Secretary, Ministry of People Empowerment and Elder Affairs, with effect from 2018-11-01 to 2019-04-30. (M.P. 3/68/32^C Vol. 4)

Mr. Anthony Wiltshire, Senior Foreign Service Officer, acted as Deputy Permanent Secretary, Ministry of Transport, Works and Maintenance, with effect from 2018-11-01 to 2019-04-30. (M.P. 3/68/30^C Vol. 3)

Mrs. Princess Chandler, Senior Administrative Officer, acted as Deputy Permanent Secretary, Ministry of Education, Technological and Vocational Training, with effect from 2018-11-01 to 2019-04-30. (M.P. 3/68/42^C Vol. 2)

GOVERNMENT NOTICES**Acting Appointments**

Mr. Grantley Sealy, Senior Administrative Officer, acted as Deputy Permanent Secretary, Cabinet Office, with effect from 2018-11-01 to 2019-04-30.
(M.P. 3/68/45^c Vol. 3)

Ms. Deborah Payne, Senior Administrative Officer, acted as Deputy Permanent Secretary, Ministry of Home Affairs, with effect from 2018-11-01 to 2019-01-13.
(M.P. 3/68/52^c Vol. 2)

Mr. Charles Piggott, Senior Administrative Officer, acted as Deputy Permanent Secretary, Office of the Attorney General, with effect from 2018-11-01 to 2019-01-13.
(M.P. 3/68/43^c Vol. 2)

Ms. Debra-Ann Dowridge, Senior Administrative Officer, acted as Deputy Permanent Secretary, Ministry of Health and Wellness, with effect from 2018-11-01 to 2019-01-11.
(M.P. 3/68/37^c Vol. 2)

Mrs. Nicole Taylor, Senior Administrative Officer, acted as Deputy Permanent Secretary, Ministry of Tourism and International Transport, with effect from 2018-11-01 to 2019-12-04.
(M.P. 3/68/35^c Vol. 3)

Ms. Marva Howell, Senior Administrative Officer, acted as Deputy Permanent Secretary, Ministry of Labour and Social Partnership Relations, with effect from 2018-11-01 to 2019-01-04.
(M.P. 3/68/47^c Vol. 3)

NOTICE NO. 15**SAGICOR LIFE INC.**

CHARLESTON LUCAS of #34 Mount Gardens, St. George having made sworn deposition that Policy No. M3629126 issued by Manufacturers Life Insurance and assumed by Sagicor Life Inc., on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 19th day of December, 2019.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 2 (second publication)**LAND ACQUISITION ACT, CAP. 228**
(Notice Under Section 3)

Notice is HEREBY given that it appears to the Minister responsible for Lands that the parcel of land described in the Schedule hereto and situate at Bush Hall Yard Gap in the parish of Saint Michael in this Island is likely to be needed for a purpose which in the opinion of the Minister is a public purpose, namely: the Building Blocks Project.

SCHEDULE

ALL THAT land the property of Corine Howard situate at Lot 1, Bush Hall Yard Gap in the parish of Saint Michael in this Island containing approximately 358 square metres, Abutting and Bounding to the north on lands now or formerly of Merton Richards to the east on a road to the south on a road and to the west on road known as Bush Hall Yard Gap or however else the same may Abut and Bound.

Dated this 30th day of December 2019.

TIMOTHY MAYNARD
Permanent Secretary
Ministry of Housing, Lands and Rural Development.

NOTICE NO. 16**SAGICOR LIFE INC.**

BANK OF NOVA SCOTIA of Warrens, St. Michael having made sworn deposition that Policy No. B303718 issued by British American Life Insurance and assumed by Sagicor Life Inc., on the life of HARLEN HEADLEY has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 27th day of December, 2019.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 17

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ADRIAN J BOYCE of 2nd Ave Green Hill St Michael having made sworn deposition that Policy No. IBP0014970 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 20

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ANNALISA L SEALY of Geneva Cot, 2nd Ave Jones Land Black Rock St Michael having made sworn deposition that Policy No. IBP0024183 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 18

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ANDREW P CHARLES of Apt 1 Newton Plantation Yard Christ Church having made sworn deposition that Policy No. IBP0015121 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 21

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

AULDEAN B CHANDLER-BOYCE of Vault Road Welchman Hall St Thomas having made sworn deposition that Policy No. IBJ0012950 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 19

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ANDREW S SMALL of Lot 31A Thickets St Philip having made sworn deposition that Policy No. IBP0000492 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 22

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

AULDEAN B CHANDLER-BOYCE of Vault Road Welchman Hall St Thomas having made sworn deposition that Policy No. IBJ0049403 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 23

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

DAVID E GRANT of St David's Village Christ Church having made sworn deposition that Policy No. IBP0017888 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 26

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ELVIS A PHILLIPS of #72 Wotton Terrace Christ Church having made sworn deposition that Policy No. IBP0000606 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 24

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

DEAN GOLLOP of c/o Norma Isenegger Sea View St Philip having made sworn deposition that Policy No. IBP0011442 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 27

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ERCOLE G LUCAS of Parish Land Christ Church having made sworn deposition that Policy No. IBJ0029516 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 25

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

DON E BEST of #9 Seaview Drive Gemswick Park St Philip having made sworn deposition that Policy No. IBJ0051858 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 28

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

GEORGE S LINTON of #28 Emerald Ave, Rock Dundo Park Cave Hill St Michael having made sworn deposition that Policy No. IBP0025662 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 29

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

GLYNDON E SPRINGER of King Street St Simon's St Andrew having made sworn deposition that Policy No. IBJ0047288 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 32

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

MAELA HICKLING of c/o Norma Isenegger Sea View St Philip having made sworn deposition that Policy No. IBP0018731 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 30

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

GREGORY M YEADON of "Mariposa" Gibbes Hill Gibbes St Peter having made sworn deposition that Policy No. IBP0009350 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 33

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

NICHOLAS S HOYTE of Upper Lodge Hill Main Road St Michael having made sworn deposition that Policy No. IBP0016995 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 31

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

JEBARIE J ALKINS of Packer's St Patricks Christ Church having made sworn deposition that Policy No. IBJ0057919 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 34

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

ORLANDO R WHITTAKER of Review Road Bush Hall St Michael having made sworn deposition that Policy No. IBJ0022264 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 35

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

PAULA BRANDIS of Bartlett Tenantry Sargeant Village Christ Church having made sworn deposition that Policy No. BDH0040551 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 38

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

SHANICE HAREWOOD of c/o Norma Isenegger Sea View St Philip having made sworn deposition that Policy No. IBP0011443 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 36

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

RANSFORD T BISHOP of c/o Maureen Bishop 459 East 56th Street Brooklyn NY11203USA having made sworn deposition that Policy No. IBP0101032 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 39

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

TREVOR A BEST of Church Village St Philip having made sworn deposition that Policy No. IBP0023595 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on his life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 37

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

SENAI HICKLING of c/o Norma Isenegger Sea View St Philip having made sworn deposition that Policy No. IBP0018730 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 40

**RESOLUTION LIFE ASSURANCE
COMPANY LTD**

TYRA TROTMAN of c/o Norma Isenegger Sea View St Philip having made sworn deposition that Policy No. IBP0011442 issued by Clico International Life Insurance Limited and assumed by Resolution Life Assurance Company Ltd on her life has been lost, and having made application to the Directors to grant duplication of the same, NOTICE IS HEREBY GIVEN that unless objection is raised within four (4) weeks of the date hereof, the duplication requested will be issued.

Dated this 6th day of January, 2020.

By Order: ELLA HOYOS
Corporate Secretary.

NOTICE NO. 41

THE LADIES' ASSOCIATION FOR THE RELIEF OF
THE INDIGENT, SICK & INFIRM
(the "Charity")

TAKE NOTICE that by Order made on July 11, 2018 the High Court of Justice approved a Scheme whereby the property held by the Charity will be applied to another charitable purpose, namely, that it be transferred to a non-profit company, registered as a charity, which proposes to operate a home for the care of the elderly.

Ms. GILLIAN M.H. CLARKE
of CLARKE GITTENS FARMER
Attorneys-at-Law for the Charity
"Parker House"
Willey Business Park
ST. MICHAEL.

NOTICE NO. 43

THE GOODRIDGE HOME
(the "Charity")

TAKE NOTICE that by Order made on July 11, 2018 the High Court of Justice approved a Scheme whereby the property held by the Charity will be applied to another charitable purpose, namely, that it be transferred to a non-profit company, registered as a charity, which proposes to operate a home for the care of the elderly.

Ms. GILLIAN M.H. CLARKE
of CLARKE GITTENS FARMER
Attorneys-at-Law for the Charity
"Parker House"
Willey Business Park
ST. MICHAEL.

NOTICE NO. 42

THE HOME FOR ELDERLY GENTLEMEN
(the "Charity")

TAKE NOTICE that by Order made on July 11, 2018 the High Court of Justice approved a Scheme whereby the property held by the Charity will be applied to another charitable purpose, namely, that it be transferred to a non-profit company, registered as a charity, which proposes to operate a home for the care of the elderly.

Ms. GILLIAN M.H. CLARKE
of CLARKE GITTENS FARMER
Attorneys-at-Law for the Charity
"Parker House"
Willey Business Park
ST. MICHAEL.

NOTICE NO. 44

SAGICOR LIFE INC.

LAMAR BLAGGROVE of Gunsite Road, Brittons Hill, St. Michael being the beneficiary of SANDRA BLAGGROVE (Deceased) having made sworn deposition that Policy No. B100607581 issued by British American Insurance and assumed by Sagicor Life Inc., on the life of SANDRA BLAGGROVE (Deceased) has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated this 18th day of December 2019.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.



Ernst & Young Ltd
P.O. Box 261
Bridgetown, BB11000
Barbados, W.I.

Tel: 246 430 3900
Fax: 246 426 9551
246 430 3879
www.ey.com

Street Address
One Welches
Welches
St. Thomas, BB22025
Barbados, W.I.

INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDER OF REPUBLIC BANK TRINIDAD & TOBAGO (BARBADOS) LIMITED

Report on the Audit of the Separate Financial Statements

Opinion

We have audited the separate financial statements of Republic Bank Trinidad & Tobago (Barbados) Limited, which comprise the separate statement of financial position as at September 30, 2019, and the separate statements of income, comprehensive income, changes in equity and cash flows for the year then ended, and notes to the separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying separate financial statements present fairly, in all material respects, the financial position of the Bank as at September 30, 2019 and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards ("IFRSs").

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing ("ISAs"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Separate Financial Statements section of our report. We are independent of the Bank in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants ("IESBA Code"), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and the Audit Committee for the Separate Financial Statements

Management is responsible for the preparation and fair presentation of the separate financial statements in accordance with IFRSs, and for such internal control as management determines is necessary to enable the preparation of separate financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the separate financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Audit Committee is responsible for overseeing the Bank's financial reporting process.



INDEPENDENT AUDITOR'S REPORT

TO THE SHAREHOLDER OF REPUBLIC BANK TRINIDAD & TOBAGO (BARBADOS) LIMITED

Report on the Audit of the Separate Financial Statements (continued)

Auditor's Responsibilities for the Audit of the Separate Financial Statements (continued)

Our objectives are to obtain reasonable assurance about whether the separate financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the separate financial statements, including the disclosures, and whether the separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Audit Committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Ernst & Young Ltd

BARBADOS
December 13, 2019

Probate Advertisement

NOTICE NO. 45

BARBADOS

IN THE SUPREME COURT OF JUDICATURE

*High Court
Civil Division*

In the Estate of

ELMA MAUREEN CUMBERBATCH

also known as

ELMA M CUMBERBATCH

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 ELMA MAUREEN CUMBERBATCH also known as ELMA M CUMBERBATCH late of Lot A Fordes Road, Clapham in the parish of Saint Michael in this Island who died on the 8th day of September 2019 at Impatient – Chandler Regional Hospital and Medical Center, Chandler, Maricopa, 85224 in the United States of America by SHARON CUMBERBATCH and NAOMI CUMBERBATCH the daughters 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 30th day of December 2019.

WAYNE P. CUMBERBATCH & CO.

Attorneys-at-Law,
Arlington Chambers,
Speightstown, St Peter.

NOTICE NO. 46

SAGICOR LIFE INC.

INGE LUCAS of No. 34 Mount Gardens, St. George having made sworn deposition that Policy No. M8034059 issued by Manufacturers Life and assumed by Sagicor Life Inc., on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 19th day of December, 2019.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.

NOTICE NO. 47

SAGICOR LIFE INC.

INGE LUCAS of No. 34 Mount Gardens, St. George having made sworn deposition that Policy No. M3860421 issued by Manufacturers Life and assumed by Sagicor Life Inc., on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated the 19th day of December, 2019.

By Order,

ALTHEA C. HAZZARD
Corporate Secretary.