SAINT VINCENT AND THE GRENADINES

Government Gazette

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GOVERNMENT NOTICE

No. 29

HOUSE OF ASSEMBLY SAINT VINCENT AND THE GRENADINES

It is notified for general information that the meeting of the House of Assembly scheduled for Thursday 24th March, 2016 at 10:00 a.m. has been rescheduled to Tuesday 5th April, 2016 at 10:00 a.m.

Please be guided accordingly.

NICOLE HERBERT,
Clerk of the House of Assembly.

22nd March, 2016.

No. 30

HOUSE OF ASSEMBLY

NOTICE OF INTENTION TO INTRODUCE PRIVATE BILLS

(First Publication)

1. Notice is hereby given that the Trustees of the Mountain of Fire and Miracles Ministries of St. Vincent and the Grenadines intend to introduce a Private Bill for the incorporation of that body.

OBJECT AND REASON

The reason for the Bill is to provide for the incorporation of that body as a body corporate.

2. Notice is hereby given that the Trustees of the Word of Life Deliverance Ministries of St. Vincent and the Grenadines intend to introduce a private Bill for the incorporation of that body.

OBJECT AND REASON

The reason for the Bill is to provide for the incorporation of that body as a body corporate.

3. Notice is hereby given that the Trustees of the Light House Chapel International of St. Vincent and the Grenadines intend to introduce a Private Bill for the incorpation of that body.

OBJECT AND REASON

The reason for the Bill is to provide for the incorporation of that body as a body corporate.

4. Notice is hereby given that the Trustees of the Church of Christ at Richland Park of St. Vincent and the Grenadines intend to introduce a Private Bill for the incorporation of that body.

OBJECT AND REASON

The reason for the Bill is to provide for the incorporation of that body as a body corporate.

NICOLE HERBERT,
Clerk of the House of Assembly.

22nd March, 2016.

No. 31

SCHOLARSHIPS TENABLE IN TURKEY 2016

Applications are invited from suitably qualified persons for undergraduate and postgraduate scholarships offered by the Republic of Turkey.

ELIGIBILITY

UNDERGRADUATE PROGRAMME

Applicants must:

- be under the age of 21 (no earlier than 01.01.1995);
- be a graduate or likely to graduate the community college in academic standing;
- be in good health

POSTGRADUATE PROGRAMME

Applicants must:

- be a bachelor's or master's holder by July 30, 2016 at the latest;
- be a graduate or likely to graduate the community college in good academic standing;
- be under the age of thirty (30) for master's programme (no earlier than 01.01.1986);
- be under the age of thirty five (35) for doctorate programmes (no earlier than 01. 01. 1981); and
- be in good health.

DOCUMENTS REQUIRED

FOR UNDERGRADUATE

- Certified copies of academic records; and
- Copy of valid ID card (passport, national ID, birth certificate, etc.)

FOR POSTGRADUATE

- Certified copies of bachelor's or master's certificate
- Certified copy of academic transcript
- Copy of valid ID card (passport, national ID, birth certificate, etc.)

Detailed information on the abovementioned scholarship can be found at:

www.turkieyburslari.gov.tr
www.trscholarships.org

Applications should be made online at the aforementioned website. Interested persons are required to complete and submit to this office the online application form no later than March 31st, 2016.

22nd March, 2016.

No. 32

IN THE MATTER OF THE LAND ACQUISITION ACT, CHAPTER 241

AND

IN THE MATTER OF THE ACQUISITION BY THE GOVERNOR-GENERAL

Of a certain parcels of land at Rillan Hill in the Parish of St. Andrew

DECLARATION OF ACQUISITION OF LAND

(First Publication)

WHEREAS it is enacted by Section 3 of the Land Acquisition Act Chapter 241 that if the Governor-General considers that any land should be acquired for a public purpose, he may cause a declaration to that effect to be made:

AND WHEREAS it is considered by the Governor-General, that the under-mentioned parcels of land should be acquired for a public purpose, to wit, Public Sector Development.

NOW IT IS HEREBY DECLARED by His Excellency, the Governor-General, acting in accordance with the advice of the Cabinet of Saint Vincent and the Grenadines, that upon the Second Publication of this Declaration in the Gazette, all that portion of land situated at Rillan Hilll in the Parish of St. Andrew in the State of Saint Vincent and the Grenadines belonging to Lucy-Ann Bibby measuring 614 sq. ft. together with all ways water and watercourses rights, lights, liberties, privileges, paths, easements and all other appurtenances thereon shall vest absolutely in the Crown.

AS IT IS HEREBY FURTHER DECLARED AND NOTIFIED that a drawing bearing registration number A 13/123 outlining the above-mentioned area is at the Land and Surveys Department and can be inspected at all reasonable hours at the said Department.

Dated this 15th day of March, 2016.

KATTIAN A. BARNWELL
Secretary to Cabinet.

22nd March, 2016.

No. 33

IN THE MATTER OF THE LAND ACQUISITION ACT, CHAPTER 241

AND

IN THE MATTER OF THE ACQUISITION BY THE GOVERNOR-GENERAL

Of a certain parcels of land at Campden Park in the Parish of St. Andrew

DECLARATION OF ACQUISITION OF LAND

(First Publication)

WHEREAS it is enacted by Section 3 of the Land Acquisition Act Chapter 241 that if the Governor-General considers that any land should be acquired for a public purpose, he may cause a declaration to that effect to be made:

AND WHEREAS it is considered by the Governor-General, that the under-mentioned parcels of land should be acquired for a public purpose, to wit, Public Sector Development.

NOW IT IS HEREBY DECLARED by His Excellency, the Governor-General, acting in accordance with the advice of the Cabinet of Saint Vincent and the Grenadines, that upon the Second Publication of this Declaration in the Gazette, all that portion of land situated at Campden Park in the Parish of St. Andrew in the State of Saint Vincent and the Grenadines belonging to Kenneth Lavia Measuring 5,761 sq. ft. together with all ways water and watercourses rights, lights, liberties, privileges, paths, easements and all other appurtenances thereon shall vest absolutely in the Crown.

AS IT IS HEREBY FURTHER DECLARED AND NOTIFIED that a drawing bearing registration number A 781 outlining the above-mentioned area is at the Land and Surveys Department and can be inspected at all reasonable hours at the said Department.

Dated this 15th day of March, 2016.

KATTIAN A. BARNWELL,
Secretary to Cabinet.

22nd March, 2016.

No. 34

IN THE MATTER OF THE LAND ACQUISITION ACT, CHAPTER 241

AND

IN THE MATTER OF THE ACQUISITION BY THE GOVERNOR-GENERAL

Of a certain parcels of land at Campden Park in the Parish of St. Andrew

DECLARATION OF ACQUISITION OF LAND

(First Publication)

WHEREAS it is enacted by Section 3 of the Land Acquisition Act Chapter 241 that if the Governor-General considers that any land should be acquired for a public purpose, he may cause a declaration to that effect to be made:

AND WHEREAS it is considered by the Governor-General, that the under-mentioned parcels of land should be acquired for a public purpose, to wit, Public Sector Development.

NOW IT IS HEREBY DECLARED by His Excellency, the Governor-General, acting in accordance with the advice of the Cabinet of Saint Vincent and the Grenadines, that upon the Second Publication of this Declaration in the Gazette, all that portion of land situated at Campden Park in the Parish of St. Andrew in the State of Saint Vincent and the Grenadines belonging to Sylvia Roberts measuring 9,452 sq. ft. together with all ways water and watercourses rights, lights, liberties, privileges, paths, easements and all other appurtenances thereon shall vest absolutely in the Crown.

AS IT IS HEREBY FURTHER DECLARED AND NOTIFIED that a drawing bearing registration number A 781 outlining the above-mentioned area is at the Land and Surveys Department and can be inspected at all reasonable hours at the said Department.

Dated this 15th day of March, 2016.

KATTIAN A. BARNWELL,
Secretary to Cabinet.

22nd March, 2016.

No. 35

IN THE MATTER OF THE LAND ACQUISITION ACT, CHAPTER 241

AND

IN THE MATTER OF THE ACQUISITION BY THE GOVERNOR-GENERAL

Of a certain parcels of land at Layou in the Parish of St. Patrick

DECLARATION OF ACQUISITION OF LAND

(First Publication)

WHEREAS it is enacted by Section 3 of the Land Acquisition Act Chapter 241 that if the Governor-General considers that any land should be acquired for a public purpose, he may cause a declaration to that effect to be made:

AND WHEREAS it is considered by the Governor-General, that the under-mentioned parcels of land should be acquired for a public purpose, to wit, Public Sector Development.

NOW IT IS HEREBY DECLARED by His Excellency, the Governor-General, acting in accordance with the advice of the Cabinet of Saint Vincent and the Grenadines, that upon the Second Publication of this Declaration in the Gazette, all that portion of land situated in layou, in the Parish of St. Patrick in the State of St. Vincent and the Grenadines belonging to Enid Benn/Ethel King measuring 448 sq. ft. together with all ways water and watercourses rights, lights, liberties, privileges, paths, easements and all other appurtenances thereon shall vest absolutely in the Crown.

AS IT IS HEREBY FURTHER DECLARED AND NOTIFIED that a drawing bearing registration number P 5/79 outlining the above-mentioned area is at the Land and Surveys Department and can be inspected at all reasonable hours at the said Department.

Dated this 15th day of March, 2016.

KATTIAN A. BARNWELL,
Secretary to Cabinet.

22nd March, 2016.

BY COMMAND

KATTIAN BARNWELL
Secretary to Cabinet
Prime Minister's Office

Prime Minister's Office
St. Vincent and the Grenadines.

22nd March, 2016.

DEPARTMENTAL AND OTHER NOTICES

PHYSICAL PLANNING AND DEVELOPMENT BOARD TOWN AND COUNTRY PLANNING ACT 1992

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **VENDCLIFF PRIMUS.**

To carry out a New Multi Family Development at Fountain.

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8 a.m. -12 noon and 1p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

G. STOWE
for Secretary
Physical Planning & Development
Board.

PHYSICAL PLANNING AND DEVELOPMENT BOARD TOWN AND COUNTRY PLANNING ACT 1992

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **DESMOND LEWIS.**

To carry out an addition to an existing Comercial Development (retail shop & restaurant and bar) at Mayreau.

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8 a.m. -12 noon and 1p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

G. STOWE
for Secretary
Physical Planning & Development
Board.

PHYSICAL PLANNING AND DEVELOPMENT BOARD TOWN AND COUNTRY PLANNING ACT 1992

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **FIMBA JARDINE & ESTHER PHILLIPS.**

To carry out a New Multi Family Development at Spring (Biabou).

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8 a.m. -12 noon and 1p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

G. STOWE
for Secretary
Physical Planning & Development
Board.

NOTICES

PHYSICAL PLANNING AND DEVELOPMENT BOARD TOWN AND COUNTRY PLANNING ACT 1992

PUBLIC NOTICE

Notice is hereby given that an application has been made to the Physical Planning and Development Board by **JEROME RYAN.**

To carry out a change of use to an existing development (apartment) at Fountain.

A copy of the application and of the plans and other documents submitted with it may be inspected at the offices of the Physical Planning Unit, Ministry of Housing, Informal Human Settlements, Lands and Surveys, Physical Planning, Sharp Street, during the hours of 8 a.m. -12 noon and 1p.m.- 4:15 p.m. Monday - Friday for a period of fourteen (14) days following the date of issue of the notice.

Any person wishing to make representation to the Board in connection with this application should do so in writing to the Secretary of the Board and within the above-mentioned period.

G. STOWE
for Secretary
Physical Planning & Development
Board.

SAINT VINCENT AND THE GRENADINES
IN THE HIGH COURT OF JUSTICE

NOTICE

COURT OF APPEAL SITTING

ALL PARTIES CONCERNED are hereby notified that the Court of Appeal will be sitting in the State commencing **Monday 18th April, 2016** at **9:00 o'clock** in the forenoon and continuing.

ANDREA YOUNG-LEWIS
Registrar,.
High Court.

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice pursuant to the provisions of the Mutual Funds Act, Chapter 154 of the Revised Laws of Saint Vincent and the Grenadines that the license of the following Mutual Funds have been renewed for the period ending 31st December, 2016.

1.	Adenta Asset Management Inc.	Mutual Fund Manager
2.	Rosman Holdings Fund Limited	Public Mutual Fund
3.	Knightsbridge AM Limited	Mutual Fund Manger
4.	Ashoka Fund (A Segregated Cell of Syos Investment Funds SCC Ltd)	Public Mutual Fund

SHARDA BOLLERS
Registrar of Mutual Funds,
Finacial Services Authority.

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice that the following International Business Companies have been struck from the Register pursuant to Section 172(3) and (4) of the International Business Companies (Amendment and Consolidation) Act, Chapter 149 of the Revised Laws of Saint Vincent and the Grenadines, 2009:

1. C. I. M. Corporate Investment Management Limited	951	CTD	2001
2. Vianero Trading Ltd.	12863	IBC	2005
3. Water Oasis Ltd.	13262	IBC	2006
4. Andorra Inc.	16234	IBC	2008
5. Susu Enterprise Inc.	17759	IBC	2009
6. Lifecare Limited	19739	IBC	2011
7. Wandin Corp.	22351	IBC	2014
8. Falmouth Ltd.	22456	IBC	2014

SHARDA BOLLERS
Registrar, International Business Companies.

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice that the following Statement of Guidance is issued pursuant to section 31 of the International Banks Act, Chapter 99 of the Revised Laws of Saint Vincent and the Grenadines, 2009 and replaces Statement of Guidance- Large Exposures.

Large Exposures and Credit Risks Concentration for International Banks

SHARDA BOLLERS
Executive Director,
Financial Services Authority.

ST. VINCENT AND THE GRENADINES FINANCIAL SERVICES AUTHORITY ("THE AUTHORITY" OR "THE FSA")

STATEMENT OF GUIDANCE LARGE EXPOSURES AND CREDIT RISK CONCENTRATION FOR INTERNATIONAL BANKS

1. Statement of Objectives:

To provide guidance to international banks (banks) on large exposures pursuant to Section 31 of the *International Banks Act,* Chapter 99 of the Revised Laws of Saint Vincent and the Grenadines, 2009 ('the International Banks Act' or "the Act".)

2. Application:

(i) This guidance applies to a bank both on an unconsolidated (solo) basis, and on a consolidated basis inclusive of its subsidiaries and associated companies

(ii) These guidelines require a bank to establish and implement policies, practices and procedures relating to:

i. Credit granting and Investment decisions;

ii. Large exposures and credit risk concentrations to single or closely related borrowers, group of connected counterparties, related counterparties, economic sectors and countries; and

iii. Monitoring and reporting of large exposures.

Policy documents are to be maintained in writing and made available to the FSA on request.

(iii) **Definitions:**

i. An exposure includes all loans and advances (including overdrafts), securities, investments, promissory notes, guarantees, letters of credit, placements with another banking institution or any other instrument that may expose the banks to a loss.

ii. An exposure is the maximum loss including accrued interest that a bank may suffer if a counterparty fails to meet its obligations.

iii. A large exposure means any exposure that exceeds 25 per cent of a bank's capital base.

iv. The capital base means the consolidated total capital of a company as defined for the purpose of calculating its risk based capital adequacy ratio: the sum of Tier I and Tier II capital less goodwill and other intangible assets, capital investments in affiliates and other financial institutions and any other adjustments determined by the Authority. The capital base usually consists of paid-up capital plus retained earnings.

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1 Reporting Requiremnts- A bank must report all large exposures (as defined) on a quarterly basis as part of its quarterly returns submission to the FSA

v. A counterparty is any party with whom a bank has an exposure.

vi. A related counterparty is a counterparty that is linked to the bank and includes:

a. Any parent, subsidiary, or sister company that together with the bank constitutes a group;

b. associated entities (in which the bank owns at least 20% but less than half of the voting shares);

c. A natural person who is a director, controlling shareholder, senior officer, or otherwise has control of the bank, or any business partner of immediate relative of such individual; and

d. Any company of which any of the persons referred to in (v) c. above is a director, controlling shareholder and senior officer or has control.

(iv) **A Bank's Policy Statements on Large Exposures and Credit Risk:**

i) A bank must adopt internal policies and internal limits that will ensure compliance with the exposure limits set out in (v) through (ix) below.

ii) A bank must have adequate information systems to indentify and measure its large exposures and identify any breaches of the policy and guideline limits.

iii) Any breaches of these rules must be reported directly to the bank's board of directors.

iv) A bank must assign a designated officer (e.g. compliance officer), to monitor large exposures to ensure the bank's compliance with the limits established by the guideline and the bank's internal limits.

v) A bank should monitor concentration to a particular country, geographic region, economic sector and an individual. Systems for monitoring and determining such exposures and the bank's policy should be in line with the size, nature and complexity of the bank's operations.

vi) A bank's large exposure policy will be reviewed by the Authority either by requesting a copy of that statement during the offsite supervision process or during an onsite examination.

(v) **Single Exposure Limits:**

i) A bank must not incur exposures to an individual counterparty or group of connected parties that exceed 25% of its capital base, without the prior written approval of the Authority.

Large Exposure Limits by Subsidiaries

A company that is the subsidiary of a parent regulated international bank may have an exposure to any entity or connection that is no greater than 100% of the total capital of subsidiary. Notwithstanding this limit, it is expected subsidiary companies will establish lower internal limits and that the 100% regulatory limit will be employed only on an exceptional basis.

- These subsidiaries must notify the Authority of any exposure to one entity or connection that exceeds 50% of their total capital. Exposures that increase to an amount greater than 50% percent of capital because of changes in exchange rates need not be reported upon that occurrence, but will be reviewed as part of the examination process.
- The 100% of the total capital limit is contingent upon the following criteria being met:
    - the parent bank is made aware of and has sanctioned exposures greater than 50% of the total capital of the bank subsidiary;
    - the parent bank and the subsidiary are adequately supervised consistent with the minimum standards for supervision published by the Basle Committee on Banking Supervision in June 1992;
    - the parent bank is, in the opinion of the Authority, a continuing source of financial strength for the subsidiary; and
    - there are no legal, regulatory, statutory or fiscal restrictions in the parent's home jurisdiction to obtaining capital from the parent in the event of losses.

Failure to meet all of the above conditions will result in the Authority reducing the limit to not lower 25% of the total capital of the bank subsidiary.

Parent Guarantees

A company may not use a guarantee from its parent or an affiliate to reduse an exposure to an amount within the limits prescribed in this guideline.

ii) A bank must not invest in the shares of an entity so that the value of the investments exceeds 10% of the capital base of the bank without the approval of the Authority[2].

(vi) **Related Counterparty Limits:**

Exposure to related parties are further restricted by the Act and this guideline as follows:

i) Exposures to shareholders and the directors of a bank, in aggregate, may not exceed 5% of the capital base of the bank[3].

ii) Unsecured exposures to or on behalf of related parties may not exceed, in aggregate, the greater of US $250,000 or 1% of capital[4].

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[2] Section 17 (f) of the International Banks Act.

[3] Section 17 (1) (a) of the International Banks Act.

[4] Section 17 (1) (b) of the International Banks Act.

iii) Unsecured exposures to officers or employees may not exceed one year's emoluments[5].

iv) Investments in shares or ownership interests in entities by the bank or its subsidiaries, in aggregate, may not exceed 70% of the capital base of the bank[6].

(vii) **Investments in Collective Investments, Mutual Funds, Hedge Funds and Similar Investments:**

Exposures to such funds should be measured at the individual fund level, and not to each of the underlying individual investments within the fund. In some instances, as provided by Section (x), see below, the Authority may permit a bank's exposue to a particular fund to exceed 25% of its capital, subject to the Authority's prior approval. In reviewing such situations, the Authority will examine factors that include the source of funding (i.e. depositors, versus group funds), track record and the investment manager.

(viii) **Exposures secured by cash and certificates of deposit (CDs):**

An exposure secured by cash (including CDs issued by the bank) held by a bank is exempt from the limits conatined in Section (v) of this guideline, provided that:

i. Both the exposure and deposit are made in the same country and currency;

ii. The deposit that secures the exposure must have the same or longer maturity than the exposure; and

iii. The bank must have a legal opinion that confirms the right of set-off between the deposit and the exposure.

(ix) **Exposures to Regulated Banks and Insurance Companies:**

The following exposures are exempted from the Authority's large exposure guideline;

Placements such as deposits at regulated banks and insurance companies. Such deposits to any one bank or insurance company are limited to 200% of the bank's capital base.

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[5] Section 17(d) of the International Banks Act.

[6] Section 18(b) of the International Banks Act.

(x) **Additional Limits:**

Notwithstanding any limits or exemptions provided by this Guidance Note, the Authority may on a case-by case basis:

i. Limit and vary the availabity and amount of any exemption provided by the Guidance Note.

ii. Require a bank to limit its exposures to any entity, country, economic sector or otherwise as th Authority may determine.

(xi) **Enforcement:**

If a bank breaches any of the Large Exposure Guidelines, the Authority may take any action it deems appropriate as authorized by the Financial Services Authority Act and/or the International Banks Act, including but not restricted to the imposition of sanctions and suspension of licenses. Sanctions imposed may also be publicly posted on the FSA's website.

Issued on the 11th day of February, 2016 by the Financial Services Authority.

FINANCIAL SERVICES AUTHORITY
SAINT VINCENT AND THE GRENADINES

The Public is hereby informed that the following companies and individuals are registered with the Financial Services Authority to conduct insurance business in St. Vincent and the Grenadines for the period January 1st to December 31st, 2016.

Insurance Companies

Clico International Life Insurance Co. Ltd.

Demerara Mutual Life Insurance Co.

Guardian Life of the Caribbean

GTM Life Insurance Company Ltd.
Sagicor Life Inc.

Scotia Insurance Eastern Caribbean Limited

Pan American Life Insurance of the Eastern

Caribbean Ltd.

The Beacon Insurance Company Ltd.

Caribbean Alliance Insurance Co. Ltd.

Sun General Insurance

Guardian General Insurance Limited

Gulf Insurance Co. Ltd.

GTM Fire and General

Island Heritage Insurance Co. Ltd.

Metrocint General Insurance Co. Ltd.

St. Hill Insurance Co. Ltd.

St. Vincent Insurances Ltd.

Massy United Insurance Ltd.

West Indian Insurances Ltd.

M & C General Insurance Company

Insurance Brokers

Stephen Ollivierre/ Sentry Insurance Brokers Ltd.

Mustique Insurance Brokers Ltd.

Risk Management Services Ltd.

CGM Gallagher Insurance Brokers (St. Vincent) Ltd.

The Insurance Brokers

Risk Consultant and Insurance Brokers Ltd.

Insurance Agents

K.I.K Ltd.

United Agencies Ltd.

Grenadines Associates Ltd.

Coreas Hazells Inc.

Incorporated Agencies Ltd.

S. V. Browne Agency Ltd.

Harland Integrated Services Ltd

Metrolife agency Inc.

Bank of Nova Scotia

Bank of Nova Scotia

BMC Agencies Ltd.

Haydock Insurance Ltd.

St. Vincent Building and Loan Association

St. Vincent Building and Loan Association

W.A.D. Agencies Ltd.

Insurance Company

Massy United Insurance Ltd.

Massy United Insurance Ltd.

St. Vincent Insurances Ltd.

M & C General Insurance

Sagicor Life Inc.

Sagicor Life Inc.

Pan American Life Insurance of the Eastern Caribbean Ltd.

Pan American Life Insurance of the Eastern Caribbean Ltd.

Island Heritage Insurance Company Ltd.

Scotia Insurance Eastern Caribbean Ltd. Bank of Nova Scotia.

The Beacon Insurance Company Ltd.

Caribbean Alliance Insurance Ltd.

Guardian Life of the Caribbean Ltd.

Guardian General Insurance Limited Trading as NEMWIL

Guardian General Insurance Limited Trading as NEMWIL

Insurance Sales Representatives

PAN AMERICAN LIFE

Desiree N. Richards

Angus O. Martin

Frank E. George

Gibreth P.O. Thomas

Ernestine Harris-Sutherland

Benjamin Samuel

Anizo Lewis

Mark Charles

Hollis Alliston Trotman

Ferrand C. Walters

Henry A. Richards

Raymond A. Trimmingham

CLICO INTERNATIONAL LIFE

Diane Cruickshank

Berisford Phillips

Marvina Williams

G. T. M. LIFE & FIRE

Colin Cambridge

Jexol A. Skinner

Joel Garrett

Nigel Rodney

Denise Debique

Ellon Sandy

Desree Josea Lavia-Adams

Michael Edwards

Cadavia H.F Williams

Nakeisha L. Stapleton

Insurance Sales Representatives

DEMERARA MUTUAL LIFE

Jennifer J. Benn-St. Hillaire

Donamie Providence

Nigel M. Rodney

Frederick Richards

Orland Goodluck

Dailia Richards

Wendy Jacobs

Roxanne King-Cumberbatch

Niesha Gaymes-Williams

Neka T. Anthony

Evangia O. A. Gordon

Nakeisha Hooper

Harvey Graham

Nashville Rodney Johnson

Jacintha Commissiong

Erlene A. Donaldson

GUARDIAN GENERAL trading as NEMWILL

Ernestine Harris-Sutherland

WEST INDIAN INSURANCE LTD.

Bertille DaSilva

Veronica Johnson

Noel Campbell

Jexol Skinner

Denise DeBique

Hassan Archibald

Noel Leo Bacchus

M & C GENERAL

Phillip Egbert Cambridge

SAGICOR LIFE INC

Neadia Providence

De-Anne Sealey

Victor Peters

Desra Robinson-Glasgow

Andre Boyde

Renson Roderiques

Kitwana Jacobs

Romann Andrews

Monique Bailey Warrican

Raymond C. Bacchus

Racquel Williams

Ian Haynes

Seon Sween

Jason Sargeant

Romano Welcome

Metrocint General Insurance Co. Ltd.

Lubin Anthony Ollivierre

Massy United Insurance Ltd.

John Barnard

Tamara Brackin

Ranold Iton

Shana K. Wilson

Jasmin A. Bacchus-Pereira

Patricia M. Pereira DeFreital

Karen C. Da Santos

Kreniece Dick

ST. VINCENT INSURANCE

Jennifer Benn-St. Hillaire

Donamie providence

Niesha Williams

SUN GENERAL INSURANCE

Hollis Trotman

Berisford Phillips

Diane E. Jack

Desree Lavia-Adams

Issued by:

Financial Services Authority
March 8th, 2016.

THE INTERNATIONAL BUSINESS COMPANIES (AMENDMENT AND CONSOLIDATION) ACT CHAPTER 149 OF THE REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009

OCEANUS NAVIGATION LIMITED (NO: 20345 IBC 2012)

(NOTICE OF COMPANY DISSOLUTION)

(First Publication)

Pursuant to Section 167(8) of the International Business Companies (Amendment and Consolidation) Act Chapter 149 of the Revised Laws of Saint Vincent and the Grenadines, 2009, Notice is hereby given that the aforementioned Company has been dissolved and struck off the register.

STANLEY DEFREITAS,
Liquidator.

THE INTERNATIONAL BUSINESS COMPANIES (AMENDMENT AND CONSOLIDATION) ACT CHAPTER 149 OF THE REVISED LAWS OF SAINT VINCENT AND THE GRENADINES, 2009

ABS INTERNATIONAL BUSINESS COMPANY LTD (NO: 22827 IBC 2015)

(NOTICE OF COMPANY DISSOLUTION)

(First Publication)

Pursuant to Section 167(8) of the International Business Companies (Amendment and Consolidation) Act Chapter 149 of the Revised Laws of Saint Vincent and the Grenadines, 2009, Notice is hereby given that the aforementioned Company has been dissolved and struck off the register.

STANLEY DEFREITAS,
Liquidator.

REGISTRATION OF DEATH

(Third Publication)

TAKE NOTICE that the Registrar intends to register the death of **SIMONIQUE PERONA NEVE BALLANTYNE** late of **Fancy**, which occured at sea on the **12th January, 2015**, in consequence of sea disaster.

The aforesaid registration of death will be effected fourteen (14) days after the third publication of this notice unless the Registrar receives objection thereto in writing signed by a person having a legally relevant interest in the matter.

ANDREA YOUNG-LEWIS,
Registrar/High Court.

REGISTRATION OF DEATH

(Third Publication)

TAKE NOTICE that the Registrar intends to register the death of **CHANSTACIA AMISHA STAY** late of **Fancy**, which occured at sea on the **12th January, 2015**, in Consequence of sea disaster.

The aforesaid registration of death will be effected fourteen (14) days after the third publication of this notice unless the Registrar receives objection thereto in writing signed by a person having a legally relevant interest in the matter.

ANDREA YOUNG-LEWIS,
Registrar/High Court.

REGISTRATION OF DEATH

(Third Publication)

TAKE NOTICE that the Registrar intends to register the death of **EDSON YEARWOOD** late of **Byera Village**, which is presumed to have occured at sea on or about the **18th June, 2008**, in Consequence of sea disaster.

The aforesaid registration of death will be effected fourteen (14) days after the third publication of this notice unless the Registrar receives objection thereto in writing signed by a person having a legally relevant interest in the matter.

ANDREA YOUNG-LEWIS,
Registrar/High Court.

UNDER THE LIQUOR LICENCE ORDINANCE NO. 11 OF 1948

It is hereby notified for general information that the quarterly Liquor Licence Sessions will be held in the under mentioned Parishes for the purpose of hearing applications for the applicants in their respective Parishes for the granting of certificates in accordance with the provision of the Liquor Licence Ordinance No. 11 of 1948 at the time and places stated hereunder:

PARISH	PLACE TO BE HELD	TIME	DATE OF HEARING
Northern Grenadines	Bequia	9:00 a.m.	1st April, 2016
Southern Grenadines	Union Island	9:00 a.m.	17th March, 2016
St. David & St. Patrick	Layou	9:00 a.m.	23rd March, 2016
St. George & St. Andrew	Kingstown	9:00 a.m.	24th March, 2016
Charlotte	Georgetown	9:00 a.m.	4th April, 2016

H. DUNCAN,
for Chief Magistrate.

LIQUOR LICENCE FOR QUARTER ENDING JUNE 2016

PARISH	NAME	ADDRESS	OCCUPATION	LOCATION	CLASS	REMARKS
St.Andrew & St. George	Shemmie Charles	Questelles	Driver	On the block, near gas station	8&9	Transfer of Premises
	Terrence Joseph	Chauncey	Chef	Next to tire shop in Chauncey	3	New Application
	Johan Hutchinson	Sharpesdale	Shopkeeper	Next to water tank	2	New Application
	Anton Browne	Sion Hill	Fisherman	Indian Bay Beach	3	New Application
	Rohan Cupid/ Jus Wings	Villa	Communications Consultant	On the left of the main road before Charlie Tango Apartments	6&8	Transfer of Licence
	Adolph Thomas/ Barcode Pub	Arnos Vale	Businessman	On the left of the main road opposite Dekie's Autozone	6&8	Transfer of Licence
	Adolph Thomas/ Thomas Wholesale	Arnos Vale	Businessman	On the left of the main road opposite Dekie's Autozone	1&8	New Application
	Marc Richardson/ Tree Bar	Arnos Vale	Businessman	Pass the Option Supermarket, formerly DOTCOM Restaurant	6&8	Transfer of Name
	Dwight Phillips	Kingstown	Chef	In front of Central Police Station #10 shop	3	New Application
	Listra Francis	Lowmans Bay	Self-employed	Pass VINLEC power station at Lowmans Bay to 1st gap to end of concrete strip	2	New Application
	Afeisha John	Rillan Hill, Questelles	Shopkeeper	2nd house on the left going down, after the Hairoun shop on the main road, at the gold and green house, do not go down the road, next to the white house	3	New Application
	Anthony Cumberbatch	Upper Cane Hall	Sole trader	3rd House above Roy's Garage on the left of the main road, going up the hill.	1	New Application
	Sudha Francis	Lower Bay Street	Shopkeeper	At the corner before Magiclean	2	Transfer of Premises
	Sylvester Davis	Fairbairn Pasture	Businesswoman	Next to the road, next to Mamas	3	New Application
	Lumiere Dinner & Bar c/o Clare Jacobs	Prospect	Businesswoman	Downstairs Mayers Building	2	New Application
	Calvert Westfield	Ottley Hall	Vendor	Opposite Prescott & Sons, Middle Street	2	New Application
	Philmore Francis	Cane Hall	Vendor	Opposite Prescott & Sons, Middle Street	2	New Application
	F & C Wholesale	Villa/Dauphine	Postman/ Bartender	Next to Belair Clinic	1	New Application

	James Chewitt & Carl O'Brien	Long Wall, Kingstown	Electrician	formerly Tony's Pizza, Grenville Street	6	New Application
	Dr.Kevin Browne	Sion Hill	Doctor	First gap on the right after the Pan Yard	3	New Application
Charlotte	Handra Jackson	Greiggs Village	Businesswoman	On the main road to Lauders on the right hand opposite Slims bakery	3	New Application
	Kenneth Greene	Biabou	Self-employed	Near to Biabou Bridge	3	New Application
	Stedny Deane	Sandy Bay	Teacher	In the village of Noel, Sandy Bay, before the playing field	3	New Application
	Cedeisha Saunders	Richland Park	Un-employed	At Bailey Gap, keep on the left to the green house	3	New Application
	Ehi Browne	Park Hill	Entertainer	By the little gutter at Three Rivers	6&8	New Application
	Kemoul Frank	Park Hill Village	Bottling Plant Attendant	In Park Hill keep left all the way to the top until you see stand pipe, keep left to the green and black shop	3	New Application
	Anthony Chieverton & Shemora May	Sandy Bay	Lawyer	Pepper Village, next to river, before Black Arrow Shop	3	New Application
	Sharissa Guy & Alanzo James	Cedars	Bartender/ Technician	Cedars Gap on the right hand coming from town, a two storey building painted in peach	3	New Application
	Sadasi Andrews	Bridgetown, Biabou	Mason	Up in the valley after Regisford Supermarket, grey & white wall and board structure	3	New Application
	Mavorne Hoyte	Sandy Bay	Time-keeper	At Phyllis Level, next to Nesta Hoyte residence	3	New Application
	Monifa Roberts	Overland	Self-employed	Overland, gap before the Clinic	3	New Application
	Natasha Pope	New Grounds	Shopkeeper	At Tash Little Shop, above the North Union Secondary School	3	New Application
	Rosanne Sayers	Evesham Village	Self-employed	Opposite the Methodist Church, 4th building on the left	3	New Application
	Yvonne Nickie	South Rivers	Housewife	Middle Village, on the main road after Pasture Gap	3	New Application
St. Patrick & St. David	Christiana Thompson	Chateaubelair	Forestry Officer	In the Plan Area, Chateaubelair	3	Transfer of Premises
	Shurmin Cyrus	Layou	Shopkeeper	Opposite the Methodist Pre-school	3	New Application
	Adell Corke	Rose Bank	Shopkeeper	Next to road, near to Community Centre	3	New Application
	Marriette John	Petit Bordel	Shopkeeper	Bridge by the main road, at the gap, 2nd house on the left	3	Renewal
	Geoffrey Matthews	Mt.Wynne	Farmer	Mt.Wynne Bridge	2	Renewal

	Adrian Codogan	Chateaubelair	Tour Operator	In the middle of the town, between the ULP and the NDP offices	3	New Application
	Janis Griffith	Barrouallie		At Bottle & Glass at the cross-road Shop is painted in green and other colours	2	New Application
	Stanley Williams	Layou	Seaman	On the main road in Layou, upstairs the Supermarket	3	New Application
	Phernel Charles	Spring Village	Prison Officer	Old Road in Spring Village, one storey unpainted wall building	3	New Application
	Ruth Badnock	Chateaubelair	Self-employed	Opposite Fitz-Hughes Primary School	3	New Application
Southern Grenadine	St.Aubyn Browne	Donaldson, Union Is.	Boat Captain	Near the main wharf upstairs Robert Dulac Gift Shop	6&8	New Application
	Jillian Alexander	Canouan	Post-mistress	At Balance Hill, next to Public Road	4	New Application
	Mc Lean Rock	Barbruce, Canouan	Security Supervisor	Next to where Rock Steady had the bakery, come in the gap off the main road	4	Transfer of Class
	Charles Mulzac	Ashton, Union Is.	Carpenter	Union Island	4	New Application
	Susan Stewart	Ashton, Union Is.	Seamstress	Ashton Valley next to Mary Joseph	6&8	New Application
	Kamille Biddy	Union Island		Next to the Bank in Clifton	4	Transfer of Premises
	Shanelle Harry	Retreat, Canouan	Cook	40 ft container painted in white, on the main road opposite the Pan Yard	4	Transfer of Premises
	Enos Stewart	Ashton, Union Island	Businessman	Open Café next to Hutchinson Variety Store in Ashton	4	New Application
Northern Grenadines	Christique Mc intosh	Bequia	Businesswoman	At the Pottery, turn right at the intersection, the 3rd house from the yellow house	4	New Application
	Cherry Byron Withers	Bequia	Performing Artiste	Lower Bay	4	New Application
	Carol-Anne Docnieden	Paget Farm	Deli Manager	Bayshore Mall, across from the Wharf	4	New Application
	Dennis Chandler/ The Yacht Club Inc.	Port Elizabeth	Operations Manager	Situated at the Marina	6&8	New Application
	Dave Danson Hazell	Freindship	Fisherman	Opposite Bequia Beach Club	4	New Application

Marcella Osborne	20 Hill, Penniston	Oral surgeon	At the Water-Front, Bequia	6&8	New Application
Aaron Sam	Paget Farm, Bequia	Businessman	In Port Elizabeth, next to DIGICEL Office	4	New Application
Black Pearl Restaurant c/o Laurel Joseph	Belmont,Bequia		Upstairs Gingerbread Café		Transfer of Premises
Claudius Hazell	Paget Farm, Bequia	Shop-keeper	In a trailer, Paget Farm, Bequia	4	?

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