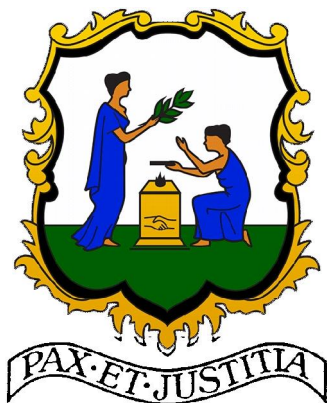




SAINT VINCENT AND THE GRENADINES

# Government Gazette

*Published by Authority*

[Vol. 159]

Saint Vincent and the Grenadines, Tuesday 14th July, 2026 – (No. 32)

## GOVERNMENT NOTICES

No. 89

**POST OF ASSISTANT REGISTRAR  
OF SHIPS, AIRPORT  
ADMINISTRATION, MINISTRY OF  
HIGHER EDUCATION, GRENADINES  
AFFAIRS, AIRPORTS AND SEAPORTS**

Applications are invited from suitably qualified persons to fill a post of Assistant Registrar of Ships at the Ministry of Higher Education, Grenadines Affairs, Airports and Seaports.

**QUALIFICATIONS AND EXPERIENCES :**

A Bachelor's Degree or equivalent qualification in Maritime Affairs, Maritime Studies, Human Resource Management or Management from a recognized university or educational institution.

The duties of the Officer appointed to the post will include the following:-

**DUTIES:**

- Assisting in Managing the Kingstown Component of SVG, Registry of Ships;
- Assisting in Managing the Registry of Seafarers;
- Performing General Administrative duties;
- Assisting in Implementing special security measures for ships;
- Performing any other related duties assigned.

**SALARY:**

Salary is payable in the scale \$56,988 x \$3,240 - \$73,188 in Grade E.

**CLOSING DATE FOR APPLICATIONS:**

Applications, accompanied by Curriculum Vitae, certified copies of qualifications and two (2) recent testimonials, should be sent to the Chief Personnel Officer, Personnel Department, 2nd Floor, Ministerial Building, Halifax Street, Kingstown, to reach her not later than **July 20th, 2026.**

8th July, 2026.

No. 90

**POST OF DIRECTOR OF MENTAL  
HEALTH**

**MINISTRY OF HEALTH, WELLNESS,  
ENVIRONMENTAL HEALTH AND  
ENERGY**

Applications are invited from suitably qualified persons to fill the post of **DIRECTOR OF MENTAL HEALTH** at the Ministry of Health, Wellness, Environmental Health and Energy.

**QUALIFICATIONS AND EXPERIENCES :**

- Master's or higher Degree in Public Health and, a Bachelor's Degree in Public Administration or equivalent in related field.

- Minimum of two (2) years' experience in healthcare management.

**CORE DUTIES:**

- Managing and coordinates the mental health and geriatric health services.
- Monitoring and supervises the implementation of all preventive medicine and public health services related to geriatric health and mental health.
- Providing guidance for the implementation of clinical standards of care through the use of standardized treatment and care protocols, policies and procedures and ensures proper staffing needs and schedules for mental health and geriatric care.
- Providing technical advice to the Chief Medical Officer regarding adverse health trends and their management and other public health.
- In collaborating with the technical heads, completes performance appraisals for all categories of staff in the provision of treatment, care and support to patients and clients twice yearly or as stipulated by government regulations.

**SALARY:**

Salary is payable at the rate of \$90, 336 x \$6,048 - \$120,576 in Grade A3.

**CLOSING DATE FOR APPLICATIONS:**

Applications accompanied by proof of qualifications, along with two (2) recent testimonials, should be sent to the Chief Personnel Officer, Personnel Department, Ministerial Building, 2nd Floor, Halifax Street, Kingstown, no later than **July 20th, 2026**.

8th July, 2026.

No. 91

POST OF SYSTEMS  
ADMINISTRATOR

MINISTRY OF HEALTH, WELLNESS,  
ENVIRONMENTAL HEALTH AND  
ENERGY

Applications are invited from suitably qualified persons to fill the post of **SYSTEMS**

**ADMINISTRATOR** at the Ministry of Health, Wellness, Environmental Health and Energy.

**QUALIFICATIONS AND EXPERIENCES :**

- Minimum of a Bachelor's degree in information technology or Computing related field.
- A minimum of two (2) years Database Administration experience and excellent hardware troubleshooting skills.

**CORE DUTIES:**

The duties of the officer appointed to the post will include the following:

- Assisting with the Management of Hardware Maintenance.
- Maintain computer systems.
- Troubleshooting computer and other hardware systems problems and diagnosing and solving hardware/ software faults.
- Develop clearly defined Application Programme Interfaces (APIs).
- Assisting with the management of software Maintenance.
- Test, debug, and document major complex computer programmes, modules, subsystems, or applications.
- Coordinate the maintenance programming tasks and/ or analyze and solve problems on existing programmes or applications.
- End-user Support.
- Providing end-user training and support at all health centers and hospitals.

**SALARY:**

Salary is payable at the rate of \$56, 988 x \$3, 240 - \$73,188 in Grade E.

**CLOSING DATE FOR APPLICATIONS:**

Applications accompanied by proof of qualifications, along with two (2) recent testimonials, should be sent to the Chief Personnel Officer, Personnel Department, Ministerial Building, 2nd Floor, Halifax Street, Kingstown, no later than **July 20th, 2026**.

8th July, 2026.

No. 92

**POST OF BIOMEDICAL EQUIPMENT  
SPECIALIST**

**MINISTRY OF HEALTH, WELLNESS,  
ENVIRONMENTAL HEALTH AND  
ENERGY**

Applications are invited from suitably qualified persons to fill the post of **BIOMEDICAL EQUIPMENT SPECIALIST** at the Ministry of Health, Wellness, Environmental Health and Energy.

**QUALIFICATIONS AND EXPERIENCES :**

- Bachelor's Degree in Biomedical Engineering, OR BSc. in any other related Engineering field.
- A certificate in Biomedical Equipment Technician (CBET) will be an asset.
- Three to four (3-4) years experience working with complex medical equipment.

**CORE DUTIES:**

The duties of the person appointed to the post will include:

- Installing, Maintaining and Repairing Biomedical Equipment in the Healthcare System.
- Supervising the Inspection of all Biomedical Equipment to ensure adherence to relevant ISO standards.
- Performing functional and safety testing of medical equipment, devices and systems in accordance with regulatory standards.
- Conducting Research to Solve Clinical Problems relating to Biomedical equipment.
- Collaborating with Stakeholders on Biomedical Engineering projects and activities.

**SALARY:**

Salary is payable at the rate of \$63, 192 x \$3,648 - \$81,432 in Grade D.

**CLOSING DATE FOR APPLICATIONS:**

Applications accompanied by proof of qualifications, along with two (2) recent testimonials, should be sent to the Chief Personnel Officer, Personnel Department, Ministerial Building, 2nd Floor, Halifax Street, Kingstown, no later than **July 20th, 2026**.

8th July, 2026.

No. 93

**POST OF SENIOR RADIOGRAPHER**

**MINISTRY OF HEALTH, WELLNESS,  
ENVIRONMENTAL HEALTH AND  
ENERGY**

Applications are invited from suitably qualified persons to fill the post of **SENIOR RADIOGRAPHER** at the Ministry of Health, Wellness, Environmental Health and Energy.

**QUALIFICATIONS AND EXPERIENCES :**

- Bachelor's Degree in Diagnostic Imaging, OR BSc. In any other related field.
- Five (5) years of progressively responsible experience in Diagnostic imaging or related agency, including three (3) years at a senior supervisory level.

**CORE DUTIES:**

- Supervising Technologists and operations of the Diagnostic Department.
- Performing Verification of Radiological procedure to be done on patient.
- Overseeing the patient's medical condition and appropriateness of examination.
- Overseeing the performance of post processing of images.
- Preparing room and equipment for Diagnostic Procedures.

**SALARY:**

Salary is payable at the rate of \$56, 988 x \$3,240 - \$73,188 in Grade E.

**CLOSING DATE FOR APPLICATIONS:**

Applications accompanied by proof of qualifications, along with two (2) recent testimonials, should be sent to the Chief Personnel Officer, Personnel Department, Ministerial Building, 2nd Floor, Halifax Street, Kingstown, no later than **July 20th, 2026**.

8th July, 2026.

No. 95

**ERRATA**

Gazette No. 10 dated 24th February, 2026, under Notice No. 19, the following appointments which read:

Ms. Nikodia Francis, as a Nursing Assistance, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18613

Ms. Jamila George, as a Nursing Assistance, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18597

Ms. Terrece John, as a Nursing Assistance, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18604

Should read:

Ms. Nikodia Francis, as a Nursing Assistant, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18613

Ms. Jamila George, as a Nursing Assistant, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18597

Ms. Terrece John, as a Nursing Assistant, Hospital Services, Ministry of Health, Wellness and the Environment, with effect from November 24th, 2025.

PF 18604

14th July, 2026.

No. 96

**ERRATUM**

**APPOINTMENT**

Ms. Martina St. Hill, as a Clerk/Typist, Policy, Planning and Administration, Ministry of National Security, Disaster Management and Immigration, with effect from April 15th, 2026.

PF 18698

14th July, 2026.

No. 97

**ERRATUM**

**APPOINTMENT**

Ms. Andrina Brackin, as a Project Officer II, Ministry Higher Education, Grenadines Affairs, Airports and Seaports, with effect from May 22nd, 2026.

PF 17925

14th July, 2026.

**BY COMMAND**

KATTIAN BARNWELL-SCOTT  
Secretary to Cabinet  
Prime Minister’s Office  
Prime Minister’s Office  
St. Vincent and the Grenadines.

14th July, 2026.

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 **THE HUB COLLECTIVE INC.**

To Construct a New Institutional Community Building at Port Elizabeth, Bequia.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

DORNET HULL  
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 **EASTERN DISTRICT SDA CHURCH.**

To Erect a Temporary Tent for a Crusade at Diamond.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

DORNET HULL  
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 **KEVIN HOOPER.**

To Construct a New Commercial Building (Apartment) at Level, Bequia.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

DORNET HULL  
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 **GARFIELD WILLIAMS**.

To Place Shipping Containers to be used as Storage for Spring Water, Steel and Tools at North River Road, Kingstown.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **JOMELIA SAMUEL**.

To Construct a New Multiple Family Residence at Spring.

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 Transport,

Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **MICRON GLASGOW**.

To Construct a New Commercial Building (Wholesale) at Penniston.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **PHILLIP JOHN**.

To Construct a New Multiple Family Residence at Ross Castle.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **ERMINE JOHN**.

To Construct a New Multiple Family Residence at Arnos Vale.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **LUCY AND TAMEEKA SAUNDERS**.

To Construct a New Commercial Building (Apartment) at Pembroke.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **MARVA DERRICK.**

To Construct a New Multiple Family Residence at Brighton.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **LEONNIS WICKHAM.**

To Construct a New Commercial Building (Apartment) at Layou.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
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 **TERANIQUE HOLDER.**

To Construct a New Multiple Family Residence at Mt. Pleasant.

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 Transport, Works, Lands and Survey and Physical Planning during the hours of 8:00 a.m. -12 noon and 1:00 p.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.

**DORNET HULL**  
Secretary  
Physical Planning & Development Board.



THE EASTERN CARIBBEAN SUPREME COURT  
COURT OF APPEAL  
NOTICE OF CHAMBER HEARINGS  
JANUARY - DECEMBER 2027

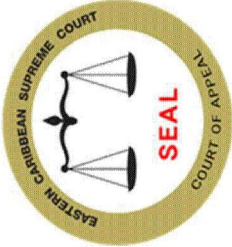
Pursuant to Rule 5 [1] of the Court of Appeal Rules, 1968, Her Ladyship, The Honourable Mde. Margaret Price-Findlay, Chief Justice, has directed that during the period January to December 2027 the Chamber Hearings of the Court of Appeal shall be held on the following dates:

|                                  |                                 |                                 |                                 |
|----------------------------------|---------------------------------|---------------------------------|---------------------------------|
| <b>Term 1:</b>                   |                                 |                                 |                                 |
| 19 <sup>th</sup> January, 2027   | 16 <sup>th</sup> February, 2027 | 23 <sup>rd</sup> March, 2027    |                                 |
| <b>Term 2:</b>                   |                                 |                                 |                                 |
| 27 <sup>th</sup> April, 2027     | 25 <sup>th</sup> May, 2027      | 22 <sup>nd</sup> June, 2027     | 22 <sup>nd</sup> July, 2027     |
| <b>Term 3:</b>                   |                                 |                                 |                                 |
| 28 <sup>th</sup> September, 2027 | 26 <sup>th</sup> October, 2027  | 23 <sup>rd</sup> November, 2027 | 14 <sup>th</sup> December, 2027 |

By Order of Her Ladyship, The Honourable Mde. Margaret Price-Findlay, Chief Justice  
Eastern Caribbean Supreme Court  
Orange Grove Plaza, Bois d'Orange, Gros-Islet Saint Lucia

8<sup>th</sup> July, 2026

  
Michelle John-Theobalds  
Chief Registrar





THE EASTERN CARIBBEAN SUPREME COURT  
COURT OF APPEAL  
CHAMBER HEARINGS SCHEDULE 2027

TERM 1

- [1] 19<sup>th</sup> January, 2027
- [2] 16<sup>th</sup> February, 2027
- [3] 23<sup>rd</sup> March, 2027

EASTER VACATION : 25<sup>th</sup> March to 3<sup>rd</sup> April 2027

*Good Friday 26<sup>th</sup> March 2027      Easter Sunday 28<sup>th</sup> March 2027*

TERM 2

- [1] 27<sup>th</sup> April, 2027
- [2] 25<sup>th</sup> May, 2027
- [3] 22<sup>nd</sup> June, 2027
- [4] 22<sup>nd</sup> July, 2027

LONG VACATION: 1<sup>st</sup> August to 15<sup>th</sup> September 2027

TERM 3

- [1] 28<sup>th</sup> September, 2027
- [2] 26<sup>th</sup> October, 2027
- [3] 23<sup>rd</sup> November, 2027
- [4] 14<sup>th</sup> December, 2027

Chief Registrar  
15<sup>th</sup> June 2026



FINANCIAL SERVICES AUTHORITY  
SAINT VINCENT & THE GRENADINES

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice pursuant to Section 43D of the Financial Services Authority (Amendment) Act, 2025 that the following guidelines have been issued to provide regulatory guidance and promote international standards and best practices for death benefit claims in the Friendly Society sector in St. Vincent and the Grenadines.

- **Friendly Societies Death Benefit Claims Management Guidelines.**



FINANCIAL SERVICES AUTHORITY  
SAINT VINCENT & THE GRENADINES

## **Friendly Societies Death Benefit Claims Management GUIDELINES**

### **1. INTRODUCTION**

This document provides guidance to registered Friendly Societies in St. Vincent and the Grenadines on the management of death benefit claims and the settlement of outstanding balances with beneficiaries or next of kin upon a member's death. The Guidelines are intended to promote consistency, transparency, and efficiency in the administration of death benefits.

### **2. PURPOSE AND OBJECTIVES**

The purpose of these Guidelines is to help the board and management of Friendly Societies manage death benefit claims carefully and appropriately, ensuring that decisions are driven by the best interests of both the institution and its members.

The key objectives of these Guidelines are to:

- a) Establish standardised processes for initiating, assessing, and settling death benefit claims.
- b) Provide guidance on the rules to be established by registered Friendly Societies which govern:
  - ✓ eligibility for death benefits
  - ✓ nomination of beneficiaries
  - ✓ conditions for payment of death benefits, and
  - ✓ the circumstances under which reduced or compassionate payments may be made.
- c) Promote fair, consistent, and timely payment of death benefits to beneficiaries or next of kin.
- d) Ensure compliance with the *Friendly Societies Act No. 8 of 2021* and related regulatory requirements.
- e) Provide a framework for documenting policies, procedures, and responsibilities in relation to death benefit claims.
- f) Support good governance and accountability within Friendly Societies.

### **3. SCOPE OF APPLICATION**

These Guidelines apply to all Friendly Societies registered in St. Vincent and the Grenadines.

### **4. PROVISIO STATEMENT**

These Guidelines are designed to standardise the process for initiating and settling death benefit claims by a beneficiary or next of kin. While they provide general guidance and explanations of relevant legal matters, they are not intended to replace or override any legislative provisions concerning death benefits. These guidelines should be read in conjunction with:

- The Friendly Societies Act No. 8 of 2021 ("the Act"); and
- Any written directives, notices, circulars, or other guidance issued by the Financial Services Authority ("the Authority") from time to time.

In developing these Guidelines, the Financial Services Authority (“FSA”, “Authority”) did not consider the specific circumstances of any individual friendly society. Therefore, these Guidelines should be regarded as general information to assist in managing death benefit claims. Each institution is expected to review this guidance and apply it to its procedures for settling death claims appropriately.

## 5. LEGAL PROVISIONS

The key legal provisions governing the payment of death benefits are set out in **Part X, Sections 41–45 of the Friendly Societies Act (“the Act”)**, which address:

- The **nomination of a beneficiary**;
- The **presentation of official proof of death**;
- The **settlement of claims**; and
- The **validity of payments** made under the Act.

## 6. DEFINITIONS

A **“Beneficiary”** refers to the person designated by a member of a friendly society to manage expenses related to their burial.

**“Death benefit”** refers to the payment made to the named beneficiary or next of kin upon the death of a member.

**“Death benefit claim”** refers to a formal request made by a beneficiary for the payout of the death benefit when a financial member dies.

A **“Financial Member”** is an individual who contributes to a friendly society’s funding scheme, whose individual contributions are sufficient to cover death benefits and operational costs at a specific point in time. A financial member’s benefit can be automatically activated.

**“Non-Financial Members”** refers to inactive contributors to a friendly society’s funding scheme, whose contributions or passbook balance may be insufficient to cover death benefits and operational costs at a given time.

## 7. DEATH BENEFIT MANAGEMENT PRINCIPLES

The efficient and consistent processing of death benefit claims is crucial for maintaining financially inclusive organizations like Friendly Societies. Proper administration of claims fosters responsible sector management, enhances confidence, and preserves an integral part of the domestic financial services sector.

Given the important roles these entities play within the financial services system, Friendly Societies are required to establish comprehensive rules for managing their death benefit claims practices.

Any rules developed by a Friendly Society on Death Benefits must adhere to the Friendly Societies Act and must include the following mandatory principles.

## 8. **GUIDANCE ON THE STRUCTURE OF POLICIES, PRACTICES AND PROCEDURES IN RELATION TO DEATH BENEFIT ENTITLEMENT**

The following policies, practice or procedures should apply to registered Friendly Societies in St. Vincent and the Grenadines in relation to the payment of death benefits:

### a) **Conditions for Beneficiary to Receive Full Benefits**

A beneficiary should be entitled to receive the full death benefit where, at the date of the Member’s death:

- i) the member was a financial member in good standing, having paid all contributions due under the Rules of the Society; and
- ii) the member had attained the minimum contribution period required for full benefit entitlement.

**b) Membership Status and Good Standing**

- i) A member should be deemed to be in good standing where all dues or contributions payable to the Society have been fully paid as at the date of death.
- ii) A grace period of thirty (30) days should be allowed for the late payment of contribution, during which the member’s rights should not be affected.
- iii) Where a member dies while in arrears, the member should not be regarded as being in good standing; however, consideration should be given to the circumstances of the member in determining the benefit to be paid.
- iv) A member who has fallen into arrears may apply for reinstatement upon payment of all amounts due or such portion thereof as the Board may determine.
- v) Members whose rights have been suspended or lapsed due to arrears should not be entitled to any benefit unless reinstated prior to death. The following scenarios apply:

| REINSTATEMENT PERIOD    | PERCENTAGE OF BENEFIT PAYABLE |
|-------------------------|-------------------------------|
| 1-2 month before death  | 50% of benefit                |
| 3-5 months before death | 75% of benefit                |
| 6 months before death   | Full benefit                  |

**c) Qualification Period for Death Benefits**

- i) A new member should qualify for full death benefit after contributing for not less than six (6) consecutive months prior to death.
- ii) Benefits should not be payable for death occurring prior to the completion of the minimum qualification period, except as provided above

**d) Nomination of Beneficiaries**

- i) Every member should nominate one or more beneficiaries to receive any benefit payable under the Society’s Rules.
- ii) A nomination should be made on the prescribed Nomination Form, signed by the Member, and recorded in the member’s records held by the Friendly Society.
- iii) A member may alter or revoke a nomination by submitting a new Nomination Form. The most recent valid nomination on record should be the effective nomination.
- iv) A nomination that is incomplete, illegible, unsigned, or otherwise defective should be deemed to be invalid.

**e) Compliance with Rules and Conduct of Members**

- i) Payment of death benefits should be conditional upon compliance with the Society’s Rules, the Friendly Societies Act, and any lawful resolutions of the General Meeting or the Board.
- ii) Where a member gained membership or any benefit through fraud, misrepresentation, falsification of records, or conduct prejudicial to the Society, the Board may withhold or reduce the benefit otherwise payable.

**f) Filing of Death Benefit Claims**

- i) A claim for death benefits should be submitted to the society within the period set out in **the Society's Rules**.
- ii) Before any benefit is paid, the beneficiary should present:
  - the original Death Certificate;
  - valid government-issued identification; and
  - **the deceased member's passbook**, where available
- iii) Claims relating to deaths occurring outside Saint Vincent and the Grenadines should be supported by:
  - an official foreign death certificate, duly notarized or authenticated;
  - proof of identity of the beneficiary; and
  - **the deceased member's passbook**
- iv) The Society may accept late claims for good cause shown, provided such acceptance does not prejudice the Society.
- v) The Society should settle approved death benefit claims within one week of receiving all required documentation.
- vi) Where circumstances delay payment beyond the standard period, such as incomplete documents, ongoing investigation, or unresolved beneficiary disputes, the Society should notify the claimant in writing of the delay.
- vii) Reduced payments and compassionate payments should be authorised by the Board.

**g) Payment where no valid nomination was made**

- i) Where a member dies without having made a valid nomination, the death benefit should be paid to the person who in the opinion of the Society, appears to be entitled thereto under the laws relating to intestacy in St. Vincent and the Grenadines by order of priority as follows:
  - Spouse (*lawful husband or wife*)
  - Child
  - Parents
  - Brothers and Sisters
  - Grandparents
  - Uncles and Aunts
- ii) Where no legal personal representative comes forward within a reasonable time, the Board may pay the benefit, or any part thereof, to the person who was responsible for making funeral arrangements
- iii) In the absence of clear entitlement or where there is a legal challenge in regards to entitlement, the Friendly Society should not pay the benefit until a proper determination is made by a competent authority.

**h) Recording of Liability**

- i) Upon receipt of formal notice of the death of a financial member, the Society should immediately record the corresponding liability in the accounting period in which the notice is received.
- ii) Such liability should be recorded irrespective of whether a claim has yet been filed.

**i) Disclosure of Unclaimed Benefits**

- i) The Society should publish on its notice board, website or social media pages, as applicable on a **quarterly** basis, a list of all unclaimed death benefits, stating the **member's name and date of death**.
- ii) At the end of each financial year, all unclaimed benefits should be disclosed in the notes to the financial statements as a separate item of liability titled **"Unclaimed Death Benefits."**
- iii) Unclaimed benefits should not be commingled with general accounts payable or other liabilities.

**9. BOARD RESPONSIBILITIES AND OVERSIGHT**

The **Board of Directors** ("the Board") of a Friendly Society is responsible for developing sound and transparent **policies for the settling of death benefit claims**. The Board is also responsible for ensuring that the Society **adheres to these policies**.

**a) Mandatory oversight function:**

The Board is required to:

- i) **Approve and adopt** a Death Benefit Policy.
- ii) **Review the Policy periodically**, and at least every two years, documenting the review and any revisions made.
- iii) **Review and advise management** on best practices for the resolution of outstanding claims and other disputes relating to death benefit claims.

**b) Management Reporting:**

To fulfil this responsibility, the Board must establish **adequate controls** to ensure staff compliance with the Death Benefit Policy. At a minimum, these controls should include **monthly reports from management**, supported by relevant analysis, covering:

- i) Claims received during the reporting period.
- ii) Name, address, and contact details of the claimant.
- iii) Number and value of claims settled in the period.
- iv) Unresolved claims and the expected payout.
- v) Factors affecting the resolution of unresolved claims.
- vi) Manner in which claims were settled (e.g., cash, cheque, electronic funds transfer, direct payment to funeral home).

In addition, management must provide the Board with a **comprehensive annual report** containing sufficient information for presentation to members at the AGM.

**10. CONFLICT OF INTEREST**

A conflict of interest occurs when personal interests or influences are taken into account and are likely to, or appear to, impact the **person's decision-making**.

**a) Types of Conflicts of Interest**

- i) **Actual conflicts of interest** – Occur when a person involved in decision-making or managing the claims process encounters a real situation<sup>1</sup> that may compromise fairness or impartiality.
- ii) **Potential conflicts of interest** – Arise when a person is, or could be, placed in circumstances that may result in a conflict.
- iii) **Perceived conflicts of interest** – Exist when circumstances give the impression of a conflict, even if none actually exists.

In fulfilling their responsibilities regarding the oversight of death benefit claims settlement, the Board shall consistently adhere to the relevant provisions, guidelines, and standards of professional conduct. As such, the Death Benefit Claims Policy established by the Board should address conflicts of interest to ensure, as far as reasonably possible, that judgment and decision-making are not influenced by personal interests, and where such influence is likely to occur, provide the necessary guidance on an appropriate prescribed course of action.

Directors who are aware of a conflict of interest related to a death benefit claim **must** disclose it to the Board and should **abstain** from any meeting or part of the meeting where the claim is discussed or a decision is to be made.

**COMMENCEMENT**

These Guidelines shall come into effect on the **30<sup>th</sup> day of April, 2026**.

**Issued by:**

Financial Services Authority  
P.O. Box 356  
Kingstown  
St. Vincent & the Grenadines  
Tel (784) 456-2577  
Fax (784) 457-2568  
Electronic mail: [info@svgfsa.com](mailto:info@svgfsa.com)

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<sup>1</sup>A **real situation** is where a competing personal interest or relationship genuinely compromises their ability to make an unbiased decision.”

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**NOTICE**

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

|                           |        |    |      |
|---------------------------|--------|----|------|
| 1. TORELLA TRADE CORP.    | 143576 | BC | 2006 |
| 2. SAORA HOLDING LIMITED. | 21387  | BC | 2013 |
| 3. KONTANGO CORP.         | 21788  | BC | 2013 |

**CARLA JAMES,**  
Registrar,  
Business Companies.

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**NOTICE**

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice pursuant to Section 71 (5) of the Limited Liability Companies Act, Chapter 151 of the Revised Laws of Saint Vincent and the Grenadines, 2009 that the following Limited Liability Company has been struck from the Register pursuant to Section 71 (1) (b) of the Limited Liability Companies Act.

|                       |      |     |      |
|-----------------------|------|-----|------|
| 1. GAINS Ventures LLC | 3663 | LLC | 2024 |
|-----------------------|------|-----|------|

**CARLA JAMES,**  
Registrar,  
Business Companies.

NOTICE

The St. Vincent and the Grenadines Financial Services Authority hereby gives notice pursuant to Section 8 (4) that the following Limited Liability Companies are liable to be struck from the Register for being in breach of Section 7 (4) of the Limited Liability Companies Act, Chapter 151 of the Revised Laws of Saint Vincent and the Grenadines, 2009.

Notice is hereby given to effect a change of Registered Agent to a person who holds a valid License in Saint Vincent and the Grenadines within Thirty (30) days of this notice.

| Registration No. | Name of Company         | Registered Agent      |
|------------------|-------------------------|-----------------------|
| 3157 LLC 2023    | RIBBON NEXUS LLC        | Wilfred Services Ltd. |
| 3158 LLC 2023    | RIBBON RESEARCH LLC     | Wilfred Services Ltd. |
| 3159 LLC 2023    | RIBBON TECHNOLOGIES LLC | Wilfred Services Ltd. |

CARLA JAMES,  
Registrar,  
Limited Liability Companies.

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 licenses of the following Mutual Funds have been renewed for the period ending 31st December, 2026.

|                                                         |                    |
|---------------------------------------------------------|--------------------|
| Global Management Fund Limited                          | Public Mutual Fund |
| Scarabaeus Active Fund II Limited                       | Public Mutual Fund |
| Scarabaeus Master Fund Limited                          | Public Mutual Fund |
| Rosman Holdings Fund Limited                            | Public Mutual Fund |
| Fidosa Fund BLUE<br>(A Sub-Fund of Fidosa Fund Limited) | Public Mutual Fund |

CARLA JAMES,  
Registrar,  
Mutual Funds.

COMPANIES ACT (CHAPTER 143) OF THE LAWS OF  
SAINT VINCENT AND THE GRENADINES  
Section 428 (1)

RUM CORNER LIMITED  
(IN VOLUNTARY LIQUIDATION)  
(the "Company")  
Company No. 18 of 1993

NOTICE is hereby given pursuant to Section 428 (1) of the Comapnies Act, Chap. 143 of the Laws of Saint Vincent and the Grenadines (the "Act") that on July 9, 2026, the Company passed a resolution for voluntary winding-up and thereby commenced voluntary liquidation.

**FURTHER NOTICE** is hereby given pursuant to Section 451 of the Act that Brian Glasgow and Kent McParland of Teneo (BVI) Limited and Teneo (Cayman) Ltd. have been appointed as the Joint Liquidators of the Company.

Dated July 10th, 2026.

**(Sgd.) Brian Glasgow and Kent McParland,**  
Joint Vountary Liquidators.

**THE BUSINESS COMPANIES (AMENDMENT AND CONSOLIDATION) ACT,  
CHAPTER 149 OF THE REVISED LAWS OF  
SAINT VINCENT AND THE GRENADINES, 2009  
SYNNAX (SVG) LIMITED. (No. 27074 BC 2024)  
(NOTICE OF COMPANY DISSOLUTION)**

Pursuant to Section 167(8) of the Business Companies (Amendment 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 struck off the register.

**MR. DIMITRI JOCELYN,**  
Liquidator

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