TTAIFA

TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

ANNUAL REPORT 2016

Nurturing a culture of learning

The staff from Left to Right:

Tichina Burke
Administrative Assistant

Leiselle-Ann Borel
Student Affairs Officer

Carol Salim
General Manager

Audra Spence
Accounts Officer

Darnelle Lovelace
IT Assistant

Investment in Education pays the highest interest

Learning is not attained by chance, it must be sought for with ardor and diligence.

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TTAIFA'S PLEDGE

As a member of the Trinidad and Tobago Association of insurance and financial advisers.

I pledge to place the interest of my clients and policy-holders above my own; and ensure that any advice I tender them will be without bias or regards for my own personal advantage.

To respect the confidence of any clients and prospects and carefully guard any information which becomes known to me concerning their personal affairs.

To refrain from making statements of a misleading or derogatory nature which might cause the public to lose confidence in any Life Insurance company, its' polices, financial products or its agents under no circumstances to rebate or offer to rebate any part of a premium.

TTAIFA'S MISSION

We empower our stakeholders with knowledge and training through quality holistic development programmes by providing the following:

T – Transformational Development

T – Technical Advancement

A – Attitudinal Change

I – Insightful Resourcefulness

F – Foundation Building

A – Alliances

TTAIFA'S VISION

To be the foremost and trusted provider of professional services for the Insurance and Financial sector.

TTAIFA'S PURPOSE

"To Enrich T&T one family at a time by ensuring the long- term growth of our Industry".

- All mobile phones must be switched off or on silent.
  - A member shall stand when addressing the Chairman
  - Speeches shall be clear and relevant to the subject before the meeting
- A member shall address the meeting when called upon by the Chairman to do so, after which, he shall immediately take his seat.
- No member shall address the meeting except through the Chairman.
- A member may not speak twice on the same subject, except:
  - The mover of a motion; who has a right to reply
  - He rises to object or to explain (with the permission of the chair)
- No speeches shall be made after the question has been put and carried or negative.
- The mover of a procedural motion – (adjournment, lay on the table, motion to postpone), shall have no right reply.
- A member rising on a “point of order” shall state the point clearly and concisely (a point of order must have relevance to the standing orders).
- A member shall not “call” another “to order” but may draw the attention to the Chairman to a “breach of order”.
- Only one amendment shall be before the meeting at one and the same time.
- When a motion is withdrawn, any amendment to it falls.
- The Chairman shall have the right to a “casting vote”.
- If there is an equality of voting on an amendment, and if the Chairman does not exercise his casting vote the amendment is lost.
- Provision shall be made for protection by the Chairman from vilification (personal abuse).
- No member shall impute improper motives against another.
- After giving a warning the Chairman shall have power to expel a member from the proceedings.
- Only financial members of the Association shall be allowed to participate actively in the meeting, this includes voting rights.

AGENDA

Time: 9:00am - 12:00pm
Date: May 20th, 2016
Venue: Kapok Hotel
Officiating Officer: Carol Salim

1. Call to Order
2. National Anthem
3. Invocation
4. TTAIFA Pledge
5. Welcome & Opening Remarks – Ms. Carol Salim, GM TTAIFA
6. Standing Order
7. Guest Speaker Presentation – Saad Baksh
8. Minutes of the 2015 AGM
9. Confirmation of 2015 Minutes
10. President's Report – Mr. Gerald Cruickshank
11. Open Floor for Questions
12. Adoption of the President's Report
13. Auditor's Report as at December 31, 2015
14. Open Floor for Questions
15. Adoption of Auditor's Report
16. Re-Instatement of Auditor for period December 31, 2015 – December 31, 2016
17. Other Business
18. Close of Proceedings

TTAIFA's Board of Directors 2015-2017

GERALD CRUICKSHANK

TTAIFA'S PRESIDENT

Pan American Life

E-mail: gdc352@hotmail.com

MARIANA GALINDO

TTAIFA'S VICE PRESIDENT

Sagicor Life Inc.

E-mail: mariana_galindo@sagicor.com

ALICIA BIRCH

TTAIFA'S SECRETARY/TREASURER

Pan American Life

E-mail: aveesbirch@hotmail.com

CURTIS DASS

TTAIFA'S IMMEDIATE PAST PRESIDENT

Maritime Financial

E-mail: cdass@maritimefinancial.com

Terrance Williams

Guardian Group

Assistant Secretary/Treasurer

Finbar Garcia

Guardian Group

President

TTAIFA's North Chapter

Patricia Ferguson

Pan American Life

President

TTAIFA's East Chapter

Fitzroy Jackman

Colfire

President

TTAIFA's South Chapter

Board of Directors 2015-2017

TTAIFA EAST CHAPTER
BOARD MEMBERS 2015 - 2016

	NAMES	POSITION	COMPANY
EXECUTIVES	PATRICIA FERGUSON	President	Pan American Life
	MARILYN GITTENS-OXLEY	Vice President	Sagicor Life Inc.
	TERRANCE WILLIAMS	Immediate Past President	Guardian Group
	SHIRMA MARAJ	Secretary/Treasurer	Sagicor Life Inc.
	DENISE STEEPLE	Asst. Secretary/Treasurer	Guardian Group
DIRECTORS	RHONDA TIMOTHY	Director	
	RAMNARINE MAHARAJ	Director	
	DEVANAND MAHARAJ	Director	Guardian Group
	LESLIE SELBY	Director	Maritime Financial

TTAIFA NORTH CHAPTER
BOARD MEMBERS 2015 - 2016

	NAMES	POSITION	COMPANY
EXECUTIVES	FINBAR GARCIA	President	Guardian Group
	LOUIS MC MAYO	Vice President	Pan American Life
	GARFIELD CLOUDEN	Immediate Past President	Pan American Life
	VARSHA HANOOMAN	Secretary/Treasurer	Pan American Life
	ANTHONY MOORE	Asst. Secretary/Treasurer	Guardian Group
DIRECTORS	BRIAN ABRAHAM	Director	Pan American Life
	ROBIN BALJOHN	Director	Guardian Group
	HELEN FELICIAN	Director	Guardian Group

TTAIFA SOUTH CHAPTER BOARD MEMBERS 2015 - 2016			
	NAMES	**POSITION**	**COMPANY**
EXECUTIVES	FITZROY JACKMAN	President	Colfire
	WENDEL NOEL	Vice President	Guardian Group
	ROZANA GAFFOOR-ALI	Immediate Past President	Guardian Group
	LARRY TAI CHEW	Secretary/Treasurer	Guardian Group
	GAIL O'BRIAN	Asst. Secretary/Treasurer	Guardian Group
DIRECTORS		Director	
		Director	
		Director	
		Director	
		Director	

Minutes of the Annual General Meeting of the Trinidad and Tobago Association of Insurance and Financial Advisors held on 28th May 2015 at Kapok Hotel.

Call to Order

The Chairman of the Meeting, the General Manager of TTAIFA called the meeting to order at 9:00 am and invited all to stand for the national anthem, the invocation and the recital of the pledge.

Notice of the Meeting

The official notice of the meeting was read.

Welcome

The Chairperson welcomed all and commended them for attending the AGM. She described the meeting as an ideal forum to question how the Association managed their funds, what progress was made and what future plans were to be implemented. She added that it was also an opportunity for them to articulate their views on the future plan of action.

Standing Orders

The Standing Orders were taken as read and all were in favour.

Agenda

A motion was moved to include the Secretary/Treasurer's Report which will follow the adoption of the President's Report.

Feature Address

The Guest Speaker, Mr. James Camacho, comprehensively spoke on the new Bill and outlined the areas of focus:

- The Reform Process and Current Status
- Significant Provisions
- Powers of the Inspector
- Minimum Capital Requirements
- Governance
- Fit and Proper Provisions
- Risk Based Capital & Removal of Statutory Fund
- Corrective Measures
- Continuous Professional Development
- Registration
- Restrictions on Registration
- Provisional Certificates
- Corrective Measures
- Receipt of Monies
- Payment to Consumer & Returns

Minutes of 2014

The Minutes of 2014 were read and confirmed. The Minutes were adopted by Mrs. Alicia Birch of Pan American and seconded by Mr. Gerald Cruickshank of the same Company.

President's Address

The President thanked all for attending and spoke extensively on the management of TTAIFA, Chapter Administration and Activities, Education - enrollment, success rates and issues of concern; Marketing Efforts, the Hosting of Congress, the Website Overhaul and Development Plans of the Association. As his term of office was at an end, he thanked everyone for the opportunity to serve and wished the incoming Board every success.

Floor Comments

Two comments coming from the floor voiced dissatisfaction with the marking of examinations. They believed that there is no transparency.

Adoption of the President's Report

Mrs. Mariana Galindo of Sagicor Life Inc. agreed to the adoption of the report and Mr. Terrance Williams of Guardian Group seconded.

Senior Auditor's Report

The Senior Auditor read her report.

Questions from the Floor

There were no questions.

Adoption of Auditor's Report

Mr. Terrance Williams from Guardian Group adopted the report and Mr. Garth Thomas seconded.

Installation of Board of Directors

Mr. Garth Thomas was invited to install the new Board of Directors. Mrs. Alicia Birch was nominated and installed as the Assistant Secretary/Treasurer and accepted her portfolio. **See Pages 6 - 8.**

Selection of Auditor for period: December 31 2014 - December 31 2015.

S. Boodoo & Associates were selected as the Auditors for the period December 2013 to December 2014.

New President's Address

The incoming President in his address pledged that during his tenure as President of the Association he will do all within his powers to sustain the outstanding achievements of his predecessors and continue to strengthen the Association. Among his goals were:

To sustain and improve on the good relationship that already exists with our regulator, To strengthen the cordial relationship that exists with other arms of the local industry and our longstanding allegiances with International Associations.

To enforce market discipline by encouraging peer review among member companies with a view to aligning the market practice with international best practices. To update our member company Heads of Sales of our future Education Plans and CPD/CE Credits Criteria.

To sustain the current efforts at addressing those laws that may be militating against the growth of our Insurance Industry. To educate our membership on the New Insurance Bill.

Other Business

The winner of a Cell Phone raffle was announced:

Mr. Stafford Ransome won the competition and received his prize.

Close of Proceedings

The Chairperson moved the vote of thanks and there being no other business, the Congress DVD was shown as the meeting ended at 11.45 am.

Good Morning dear colleagues and welcome to each and every one present here today for taking the time to attend today's Annual General Meeting of the Trinidad & Tobago Association of Insurance & Financial Advisors.

OUR ECONOMIC OUTLOOK TODAY

The Latin America and Caribbean (LAC) region is expected to record its fifth consecutive decline in real GDP growth in 2015, with output falling to 0.5 percent, from 1.3 percent in 2014. Key contributory factors include: falling global commodity prices; weakening business and consumer confidence; and dampening private demand.

For Trinidad and Tobago, the Central Bank has estimated an almost 2.0 percent contraction of real GDP for the first half of 2015. The Central Statistical Office (CSO), the official source for national statistics in Trinidad and Tobago though has estimated that Trinidad and Tobago's real Gross Domestic Product will grow by a marginal 0.2 percent in 2015. This is premised on a stronger performance in the Non-Petroleum sector; the effect of which will be almost fully counteracted by a larger contraction in the Petroleum sector.

Interestingly, real growth of 2.5 percent was projected for the Services sector in 2015, a marked acceleration on the 0.7 percent growth recorded in 2014. This positive outcome would reflect improved performances in five of the nine Services subsectors. The strongest growth (8.6 percent) is expected in Finance, Insurance and Real Estate, the largest Services subsector; a marked reversal from the subsector's contraction of 1.2 percent one year earlier and driven largely by increased activity in Commercial Banks, Insurance Companies and Non-Financial Services.
(Review of the Economy 2015)

The Government changed hands in September 2015 after a heated but fair election campaign by all sides. The new administration has since put some stringent measures in place such as reduction in the gas subsidy, increase in the basket of goods to be taxed, a freeze on some salary increases in public service and has advised citizens to tighten their belts while they seek to stabilize and diversify the economy away from oil and gas. As advisors we need serve our clients more diligently as they will need our advice more than ever when and if it comes to how to treat with that insurance portfolio they presently have with you and your company especially when they would need insurance most.

Gerald Cruickshank

MANAGEMENT

Ladies and Gentlemen, In accordance with our Constitution, the Board of TTAIFA and the Executive each met five times to ensure that all matters affecting the operations of the Association are managed efficiently. This continuous review process is aimed at improving quality at all levels. Our Membership total for 2015 has been registered as 1295 a slight reduction from 2014 mainly due to retirement and some who unfortunately left this wonderful business for one reason or another.

CHAPTER ADMINISTRATION

Chapter Activities - The East and South Chapters have been very active. The East Chapter continues its attempts to revive Chapter activities in Tobago since being appointed caretaker of our Tobago arm of the association. Meetings were held there and presentations made to strengthen the foundation for renewed dynamism.

Under our Vice President and Chapter Administrator Mrs. Galindo and our Assistant Secretary Treasurer Mr. Terrance Williams an action plan is being developed with the ultimate goal of having The Tobago Chapter up and running on its own again soon. The South Chapter forged ahead and hosted among its other activities another successful post budget discussion. It is expected that this activity will become an annual event, to be hosted within a few days after the presentation of the National Budget by the Finance Minister.

Executive members of the North Chapter, though not being able to host any events, have really been most supportive at other events such as our National Awards Ceremony and Day of Common Concern observed on October 31st annually. It is hoped that this Chapter, which was once a beehive of activity, would re discover its vitality and host the many events for which it was well known.

Our Chapter Presidents have been asked to place more emphasis on fund raising activities and seek to have their activities reported in the media especially when they reflect our Corporate Social Responsibility.

Reviewing our main function: EDUCATION

Enrollment

Total enrollment for 2015 was 335 compared to an unusually high figure of 544 the previous year. However, if we eliminate that high point, 335 compares with former years. Enrollment by course has changed somewhat as the composition of the FSCP programme does not include some courses and has replaced those with new courses like FA 257.

Although my report looks at activities in 2015, it would be amiss of me not to mention our 100% success rate for FP 99: the last module of the new FSCP designation. Please note too that this was an online examination where results were immediately known. This is an ideal, we at TTAIFA would like to achieve for our entire education programme - to have all our exams completed online. This would eliminate any transparency issues.

I am very happy to state that all seven students who sat this course were successful (the first of its kind in T&T). TTAIFA's moderator for this course was Mr. Cecil Fredericks of Pan American Life, the students are:

Ms. Camille Sinanan – Sagicor Life
Mr. Peter Kong – Sagicor Life
Mrs. Jacqueline Pollonais – Sagicor Life
Mr. Roger Alcantara – Sagicor Life
Ms. Risha Baddaloo – Maritime Life
Mr. Lincoln Tirbany –Maritime Life
Mr. Shivan Maharaj – Guardian Life

Remember advisors, your continuing education is now mandatory, Central Bank has already signaled to us and all Insurance Companies that very soon salesmen & agents' licenses will not be renewed if no evidence of continued professional development (CPD) can be produced.

TTAIFA was asked to reaffirm this point with our membership in no uncertain terms. Colleagues please continue to stay in touch with TTAIFA, we would try our best to assist you to meet your CPD Credit requirements according to the new Insurance Act.

Pass Rates

TTAIFA aims at a pass rate of 70% for each of our courses. In 2015, our performance was acceptable - only two courses out of 10 received pass rates below 70%. We are continuously striving towards our goal.

Moderators

Moderators were updated on the payment of a stipend. TTAIFA had decided to pay the stipend and looked at Semester 3 for starting that practice. We stuck faithfully to that promise and moderators did receive their stipend. This is simply a small token of appreciation for their voluntary assistance and we applaud them for giving of themselves each semester.

Issues of Concern

We are pleased to announce that the request for enrollment letters to students was solved after our General Manager, Ms. Salim held discussions with The Board of Inland Revenue and presented a sound case on behalf of TTAIFA, as an ACTT Registered tertiary education institution, to complete those letters. We were granted approval and have begun providing letters to all FA 201 advisors from Semester 1, 2016. These letters will state the course type, the duration and the cost in US dollars as was advised by BIR.

Ladies and Gentlemen you can now claim this under Tertiary Education in your 2016 Income Tax Returns.

Presently we are awaiting a meeting with the Minister of Finance to discuss the possibility of increasing the Deduction on Traveling Deduction for our Advisors to a more reasonable figure especially now where the price of gas has increased due to the reduction in the overall fuel subsidy. Should we receive anything positive on this matter you will be notified immediately?

Marketing

The focus on the marketing of TTAIFA has remained a priority. We have maintained constant contact with advisors through Mail Chimp. Our newsletters are circulated online quarterly, our website has been given a facelift and also updated and all our Chapter activities are disseminated upon request. TTAIFA's quote of the week also serves to inspire and motivate advisors.

More attention is being paid to organization of Seminars to assist advisors to attain CE Credits and to also engage the rest of the Financial Services Sector. One such seminar will be on the topic of "What you must know about Individual and Corporate Taxes in T&T".

Other important events were: **CARAIFA SALES CONGRESS, AWARDS, AGM & DOCC**

SALES CONGRESS

The CARAIFA 29th Annual Sales Congress was hosted by TTAIFA at the Hyatt Regency Hotel in Port of Spain, Trinidad on the 26th to 29th April 2015 and it was well reported that we hosted a fantastic event with 269 paying registrants. Our Congress Committee was led by Mrs. Alicia Birch, a hard-working, committed and reliable Congress Director. Together our team successfully managed this tremendous undertaking and was able to achieve a surplus after taxes.

AWARDS

TTAIFA's Awards Function was held on July 9th 2015. From all feedback the function was well appreciated. More than 300 advisors received awards and it was well noted that no financial loss was incurred. Particularly gratifying was that TTAIFA did not seek financial assistance from the Companies but managed to solely stage the event with no financial loss.

AGM

The last AGM was held on the 13th May and as is the usual practice, not many persons attended. A safe estimate was between 60 to 70 persons. The feature speaker was Mr. James Camacho from SAGICOR Life. He spoke comprehensively on the contents of the draft Insurance Bill. Participants paid attention to the financial accounts.

DOCC

The Day of Common Concern was recognized. Mr. Terrance Williams our National Board Assistant Secretary Treasurer had the responsibility for organizing its observance. Health Booths were set up in two of our biggest malls- the Long Circular Mall in the North and Trincity Mall in the East. FREE blood pressure and diabetes testing were done and there were long lines for these tests. Health brochures from the Ministry of Health were also distributed while a power point was shown on the importance of kidney health. Donations for the Kidney Foundation were also solicited in the East and a small donation of $420.00 was collected. The plan to have a South booth did not materialize through miscommunication on the day itself. Intended prizes for distribution are at TTAIFA pending decisions for a venture.

CARAIFA AGM

On the 24th -26th April, as is the usual custom, the host country of the Sales Congress also accommodates the CARAIFA's AGM. This meeting was held in Antigua in April 2016 and all executives of CARAIFA were in attendance. We are pleased to announce that Ms. Alicia Birch one of our Past Presidents has now been elected to the post of Vice President of CARAIFA. Please give her a round of applause.

DEVELOPMENTAL PLANS

New Building

Construction work has begun on our old headquarters. We are grateful to SAGICOR for providing us with mortgage financing. We have a Senior Project Manager on board to ensure that we meet all the milestones expected by the mortgagor and that the project finishes as estimated on time and within budget. All things being equal, construction should be completed before the end of this year. We intend to have two state of the art classrooms, IT and conference room, such that we can qualify to be a Pearson Vue Centre, and have our exams done online.

Education

Where do we go after completion of the FSCP? What new programs are being offered globally, how do they compare with what we presently offer?

These questions are receiving some attention by our Education Management Committee led by Mr. Kelvin Regisford with Mr. Andrew Bate - consultant, Mr. Alloy Dates - Manager, Ms. Camille Sinanan - Agent all working as a team to help manage our Education Portfolio via CARAIFA and the American College.

Developing a local course is imperative for us and is a criterion for Accreditation status. We believe as a tertiary education we should aim for accreditation. Work on this course has begun.

Website Overhaul

Where do we go after completion of the FSCP? What new programs are being offered globally, how do they compare with what we presently offer?

INSURANCE BILL

The Insurance Bill is now at the final stages of the Parliamentary process. This Bill intends to impose additional and more stringent minimum capital requirements on insurers. The Bill also contained several proposals to enhance the corporate governance of insurance companies.

In addition to the introduction of risk based capital adequacy requirements, the Bill aimed at improving the risk management of insurance companies by introducing requirements for Financial Condition Reporting (stress testing) and an actuarial valuation methodology the Caribbean Policy Premium Methodology (CPPM). Provisions to enhance the Continuous Professional Development (CPD) and Market Conduct standards for insurance agents, brokers and salespersons are also included in the Bill.

Advisors be aware that the new legislation will impact on the way insurance business is conducted. Particular attention should be paid to clauses 140 (2), 144 (1) (2) paragraph 2 of part A of Schedule 5 and Clause 146. These treat with registration requirements with respect to fit and proper persons and continuous professional development requirement. TTAIFA will seek to organize seminars relating to this new Bill. These seminars will carry a registration fee. Read your e-mails from TTAIFA and stay informed.

CONCLUSION

As President, I am approaching the second year of my two year term. My goal is to see you all in a professional atmosphere, enjoying state of the art learning facilities at TTAIFA, as well as benefitting from an expanded education program. The achievement of this goal ensures that continuous professional development is in a safe place.

I expect to see new increased dynamism from our North Chapter Board and the Tobago arm of our Association so all our Members nationwide will be engaged. We will continue to use technology at our disposal to make sure each and every member of our Association is kept up to date on all TTAIFA's activities.

Despite the critics, the Association will continue to move from strength to strength. The importance of our contribution has been recognized by the Central Bank of Trinidad and Tobago where we have mandatory quarterly meetings. We also attend meetings with The Trinidad & Tobago Insurance Institute (TTII) Council of Trustees. The goal of these meetings is to ensure that the Industry operates as envisaged and provides sound advice to clients.

Ladies and Gentlemen I thank you for attending our AGM today, May God continue to Bless you and keep you safe.

Have a productive balance of the year all.

GENERAL MANAGER'S REPORT

Carol Salim

The year 2015 was a very productive and interesting one for us at TTAIFA. Immediately after our successful hosting of the annual CARAIFA Sales Congress at the end of April, we had our AGM in May and Awards in July. The timing of these major events tested our operational systems.

The quality of all these events was noticeably high and the feedback was very encouraging. Planning the Congress and the Awards called for assistance from members to form various committees. These team building activities improved human interaction skills and brought us closer yet to our members. We discovered so much talent that our resource bank is now richer after the experience. We were also proud of our practice to continuously review existing strategies to ensure that we satisfy customer expectations. Our feedback surveys were high in praise.

As we await the enactment of the new Insurance Bill, we are cognizant of our role with regard to the provisions there in to enhance the Continuous Professional Development (CPD) and Market Conduct standards for advisors. Encouragingly, our emphasis has always been on continuous education and promoting high ethical standards and now that the Central Bank has made these requirements mandatory, we see this as an endorsement of our purpose and mission.

Communication remains a major focus for us. We are committed to a steady flow of communication to ensure that all our advisors are on board. Although our staff is small in number, we have the capability and opportunity to provide excellent service. As the General Manager I pledge to nurture that organizational climate which can readily respond to advisors' needs and shareholders' expectations.

Know the price of Success - dedication, hard work and an unremitting devotion to the things you want to see happen.

Frank Wright

Carol Salim

General Manager

Email: info@ttaifa.com

Website: www.ttaifa.com

S. Budhu & Associates
Chartered Certified Accountants

SB&A

Surindranath Budhu CA, FCCA

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Independent Auditors' Report

To the Members of
The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) Ltd

Report on the Financial Statements:
We have audited the financial statements of The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) Ltd which comprises the Statement of Financial Position as at 31 December 2015, and the Statements of Comprehensive Income and Cash flows for the year then ended and a summary of significant accounting policies and other explanatory notes as set out on pages 4 to 13.

Management's Responsibility for the Financial Statements:
Management is responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs). This responsibility includes: designing, implementation and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances

Auditor's Responsibility:
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material mis-statement.
An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness on the entity's internal control. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
We believe that our audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion:
In our opinion, the financial statements present fairly the financial position of The Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) Ltd, as at 31 December 2015 and the results of its operations for the year then ended in accordance with International Financial Reporting Standards for SMEs

SBudhu & Associates
S. BUDHU & ASSOCIATES
Chartered Certified Accountants
Trinidad & Tobago, West Indies

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Financial Position

	Note	As At 31st December 2015 $	2014 $
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	2	680,568	516,545
Investments	4b	187,300	203,912
Deferred Tax Asset	6	22,244	22,244
		890,112	**742,701**
Current Assets			
Cash and Cash equivalents		1,714,822	695,056
Investments	4a	778,166	502,943
Fixed Deposits	5	291,063	286,678
Trade Receivables and Prepayment		60,050	1,568,128
Total Current Assets		**2,844,101**	**3,052,805**
Total Assets		**3,734,213**	**3,795,506**
EQUITY AND LIABILITIES			
Capital and Reserves			
Retained Earnings	3	3,541,408	3,055,686
Fred Williams Fund		28,607	28,387
Sales Congress Fund		89,916	85,481
		3,659,931	**3,169,554**
Current Liabilities			
Bank Overdraft		-	52,592
Accounts Payable and Accruals		46,030	388,482
Taxation Payable		28,252	184,878
		74,282	**625,952**
Total Equity and Liabilities		**3,734,213**	**3,795,506**

The Financial Statements were authorised for issue by the Directors on 13th May 2016

Director: ________ Director: ________

The accounting policies on pages 8-10 and notes on pages 11 to 13 form an integral part of these financial statements.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Comprehensive Income

	Note	Year Ended 31st December 2015 $	2014 $
Income			
Congress		2,828,232	-
Membership Fees		1,307,170	1,350,724
Students Fees and Books		1,243,981	1,512,114
Awards		194,581	281,893
Investment and Interest		34,774	28,801
Donations and Other Income		39,092	27,181
		5,647,830	**3,200,713**
Expenses			
Congress		2,778,256	-
Operating and Administration	**11**	1,010,861	811,907
Student Courses and Books		897,817	1,203,544
Awards Function		187,339	256,787
Marketing	**12**	24,284	9,007
Depreciation	**2**	44,891	38,730
		4,943,448	**2,319,975**
Operating Profit		**704,382**	**880,738**
Finance Costs		36,105	12,083
Profit before Taxation		**668,277**	**868,655**
Taxation	**7**	182,555	219,881
Net Profit		**485,722**	**648,774**

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Statement of Changes in Equity

	Fred Williams Fund	Sales Congress Fund $	Retained Earnings $	Total
Balance at 31st December 2013	28,127	85,481	2,347,773	2,461,381
Prior Period Adjustment- Deferred Tax	-	-	59,139	59,139
Movement In Fund	260	-	-	260
Net Profit	-	-	648,774	648,774
Balance at 31st December 2014	**28,387**	**85,481**	**3,055,686**	**3,169,554**
Movement In Fund	220	4,435	-	4,655
Net Profit	-	-	485,722	485,722
Balance at 31st December 2015	**28,607**	**89,916**	**3,541,408**	**3,659,931**

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Cash Flow Statement

	Year Ended 31st December 2015 $	2014 $
Cash flows from Operating Activities		
Operating Profit	**704,382**	**880,738**
Adjustment to reconcile net profit to net cash from operating activities:		
Depreciation and disposal	44,891	38,730
Net Change in operating assets and liabilities	1,165,628	(1,074,089)
	1,914,901	**(154,621)**
Interest paid	(36,105)	(12,083)
Taxation paid	(339,181)	(111,846)
Net cash (outflow)/inflow from operating activities	**1,539,613**	**(278,550)**
Cash flows from Investing Activities		
(Decrease) / Increase in Investments	(262,996)	253,224
Purchase of fixed assets	(208,914)	(25,000)
Net cash (outflow)/inflow from investing activities	**(471,910)**	**228,224**
Cash flows from Financing Activities		
Increase in Reserves	4,655	260
Prior Period Adjustment	-	59,139
Net cash (outflow)/inflow from financing activities	**4,655**	**59,399**
(Decrease)/increase in cash and cash equivalents	**1,072,358**	**9,073**
Cash and cash equivalents		
At start of year	642,464	633,391
At the end of year	**1,714,822**	**642,464**
Represented by:		
Bank Overdraft	-	(52,592)
Cash and Cash equivalents	1,714,822	695,056
	1,714,822	**642,464**

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

The principal accounting policies adopted in the preparation of these financial statements are set out below:

1. Basis of Preparation

The financial statements are prepared under the historical cost convention and comply with International Financial Reporting Standards (IFRS) for Small and Medium -sized Entities approved in Trinidad and Tobago. These financial statements are expressed in Trinidad and Tobago Dollars

2. Foreign Currencies

Foreign currency transactions are accounted for at the exchange rates prevailing at the date of the transactions: gains and losses resulting from the settlement of such transactions and from the translation of monetary assets and liabilities denominated in foreign currencies, are recognised in the Statement of Comprehensive Income. Such balances are translated at year-end exchange rates.

3. Financial Instruments

Financial instruments carried on the Statement of Financial Position include cash and bank balances, investments, receivables, trade creditors and borrowings. The particular recognition methods adopted are disclosed in the individual policy statements associated with each item.

4. Property, Plant and Equipment

Fixed Assets are stated at cost less accumulated depreciation. Depreciation is provided on the reducing balance basis, at the following rates designed to write off assets over their estimated useful lives.

Buildings	2%
Office Furniture and Equipment	20% -25%
Plant and Machinery	25%
Motor Vehicles	25%

No Depreciation is provided on land

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, if there is an indication of a significant change since the last reporting date. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.
Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the Statement of Comprehensive Income.

Impairment of non-financial assets other than inventories

At each reporting date, property and equipment are reviewed to determine whether there is any indication that those assets have suffered an impairment loss. If there is an indication of possible impairment, the recoverable amount of any affected asset (or group of related assets) is estimated and compared with its carrying amount.
If the estimated recoverable amount is lower, the carrying amount is reduced to its estimated recoverable amount and an impairment loss is recognised in the Statement of Comprehensive Income.

5. Cash and Cash Equivalents

For the purposes of the cash flow statement, cash and cash equivalents comprise cash in hand, deposits held at call with banks, and investments in money market instruments, net of bank overdraft.

6. Investments

Investments are stated at fair value. Changes in the fair values of investments are recognised as a gain or loss on investment is included in the statement of comprehensive income.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

7. Current and Deferred Income Taxes

Current Income Tax

Current income tax liabilities and assets for the current and prior periods are measured at the amount expected to be paid to or recovered from the taxation authorities, using the tax rates and laws that have been enacted, or substantively enacted, by the reporting date.

Deferred Income Tax

Deferred income tax is provided, using the liability method, for all temporary differences arising between the tax bases of assets and liabilities and their carrying values for financial reporting purposes. Currently enacted tax rates are used to determine deferred income tax.

Under this method the company is required to make provision for deferred income taxes on the revaluation of certain non-current assets and, in relation to an acquisition, on the difference between the fair values of the net assets acquired and their tax base.

The principal temporary differences arise from depreciation on property, plant and equipment, revaluation of certain non-current assets, provisions for pensions and other post retirement benefits and tax losses carried forward.

Deferred tax assets relating to the carry forward of unused tax losses are recognised to the extent that it is probable that future taxable profit will be available against which the unused tax losses can be utilised.

8. Revenue recognition

Sales are recognised upon delivery of products and customer acceptance, if any, net of sales taxes and discounts. Other revenues earned by the company are recognised on the following bases:
Other income - on an accrual basis in accordance with the substance of the relevant agreement.
Interest income - as it accrues unless collectability is in doubt.

9. Accounts Receivable

Accounts receivable are carried at anticipated realisable value. An estimate is made for doubtful receivables based on a review of all outstanding amounts at year end. Bad debts are written off during the year in which they are identified.

10. Trade Payables

Accounts payable are obligations on the basis of normal credit terms and do not bear interest.

11. Financial Risk Management

Financial Risk Factors

The company is exposed to interest rate risk, credit risk, liquidity risk, currency risk, operational risk, compliance risk and reputation risk arising from the financial instruments that it holds. The risk management policies employed by the company to manage these risks are discussed below:

Interest Rate Risk

Interest rate risk is the risk that the value of financial instruments will fluctuate due to changes in market interest rates. The Company’s income and operating cash flows are substantially independent of changes in market interest rates as the Company has no significant interest bearing assets. The company is exposed to interest rate risk in relation to its current deposits. Borrowings issued at variable rates expose the company to cash flow interest rate risk. Borrowings issued at fixed rates exposed the Company to fair value interest rate risk. The company’s management monitors the interest rate fluctuations on a continuous basis and acts accordingly.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Accounting Policies

Credit Risk

Credit risk arises when a failure by counter parties to discharge their obligations could reduce the amount of future cash inflows from financial assets on hand at the reporting date. The company has no significant concentration of credit risk. The Company has policies in place to ensure that sales of goods are made to customers with an appropriate credit history and monitors on a continuous basis the ageing profile of its receivables. Cash balances are held with high credit quality financial institutions and the company has policies to limit the amount of exposure to any financial institution.

Liquidity Risk

Liquidity risk is the risk that arises when the maturity of assets and liabilities does not match. An unmatched position potentially enhances profitability, but can also increase the risk of losses. The Company has procedures with the object of minimising such losses such as maintaining sufficient cash and other highly liquid current assets and by having available an adequate amount of committed credit facilities.

Currency Risk

Currency risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates. Currency risk arises when future commercial transactions and recognised assets and liabilities are denominated in a currency that is not the Company's measurement currency. The Company's management monitors the exchange rate fluctuations on a continuous basis and acts accordingly.

Operational Risk

Operational risk is the risk that derives from the deficiencies relating to the Company's information technology and control systems as well as the risk of human error and natural disasters. The Company's systems are evaluated, maintained and upgraded continuously.

Compliance Risk

Compliance risk is the risk of financial loss, including fines and other penalties, which arise from non-compliance with laws and regulations of the state. The risk is limited to a significant extent due to the supervision applied by the Compliance Office, as well as by the monitoring controls applied by the company.

Reputation Risk

The risk of loss of reputation arising from the negative publicity relating to the Company's operations (whether true or false) may result in a reduction of its clientele, reduction in revenue and legal cases against the Company. The Company applies procedures to minimize this risk.

12. Employee Retirement Arrangements

The Company contributes to individual pension plans for certain employees. The Company's Liability is limited to its contribution, which is accounted for on the accruals basis.

13. Comparative Information

Where necessary comparative figures have been adjusted to conform to changes in presentation in the current year. These changes have no effect on the results for the prior year.
The prior year's figures were audited by another firm of Chartered Accountants.

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

1. Incorporation and Principal Activity

The company was incorporated in the Republic of Trinidad and Tobago on 18th November 1987 and continued under the Companies Act of 1995 on the 27th September 2001. Its registered address is No. 129 Edward Street Port of Spain. Its principal activities are to provide its members and other persons employed in the area of marketing insurance and financial services with knowledge and training through holistic development of programs through work shops and congress.

2. Property, Plant and Equipment

	Land	Building	Furniture, Fixtures and Computers	Office Equipment and Books	Total
	$	$	$	$	$
Year Ended 31st December 2015					
Opening Net book Amount	220,560	176,079	91,762	28,144	516,545
Additions	-	177,548	31,366	-	208,914
Disposals	-	-	-	-	-
Depreciation Charge	-	(7,073)	(30,782)	(7,036)	(44,891)
Net Book Value	**220,560**	**346,554**	**92,346**	**21,108**	**680,568**
As At 31st December 2015					
Cost	220,560	591,011	319,916	192,122	1,323,609
Accumulated Depreciation	-	(244,457)	(227,570)	(171,014)	(643,041)
Net Book Value	**220,560**	**346,554**	**92,346**	**21,108**	**680,568**
Year Ended 31st December 2014					
Opening Net book Amount	220,560	183,416	114,559	36,740	555,275
Additions		-		-	-
Disposal	-	-		-	-
Depreciation Charge	-	(7,337)	(22,797)	(8,596)	(38,730)
Net Book Value	**220,560**	**176,079**	**91,762**	**28,144**	**516,545**
As At 31st December 2014					
Cost	220,560	413,463	288,550	192,122	1,114,695
Accumulated Depreciation	-	(237,384)	(196,788)	(163,978)	(598,150)
Net Book Value	**220,560**	**176,079**	**91,762**	**28,144**	**516,545**

3. Share Capital	As At 31st December 2015	2014
	$	$
Authorised		
50,000 ordinal shares of no par value		
Issued and fully paid		
No shares has been issued	-	-

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

	As At 31st December	
4a.Quoted Equity Investments at market value:		
Short Term Investments	**2015**	**2014**
Guardian Asset Management	547,597	287,279
Roytrin Mutual Fund	156,376	160,879
Trinidad and Tobago Unit Trust Corporation	60,193	40,785
Clico Investment Bonds	14,000	14,000
	778,166	**502,943**
4b. Long Term Investments		
CLICO (Trinidad) Limited-Bonds	69,000	84,000
CLICO (Trinidad) Limited- Shares	118,300	119,912
	187,300	**203,912**

	As At 31st December	
5. Fixed Deposits	**2015**	**2014**
	$	**$**
RBC Royal Bank Limited	37,303	37,192
Maritime Financial Group	253,760	249,486
	291,063	**286,678**

	As At 31st December	
6. Deferred Tax Asset	**2015**	**2014**
	$	**$**
Opening amount	(22,244)	34,897
Charge to income tax	-	1,998
Prior Year Adjustment	-	(59,139)
Closing Amount	**(22,244)**	**(22,244)**

	Year Ended 31st December	
7. Taxation	**2015**	**2014**
	$	**$**
Current Tax Charge Comprises:		
Corporation Tax	161,539	214,823
Green Fund Levy	5,618	3,060
Prior Year Taxes	15,398	-
Deferred Tax	-	1,998
	182,555	**219,881**

The tax on profit before tax differs from the theoretical amount that would arise using the basic rate of tax as follows:

Profit before tax	**668,277**	**868,655**
Tax calculated at 25%	167,069	217,164
Green Fund Levy	5,648	3,201
Net effect of allowances and other charges	9,838	(484)

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd

Notes to the Financial Statements

8. Financial Instruments

(i) Credit Risk

The company has no significant concentration of credit risk

(ii) Fair Values

The carrying amount of the following financial assets and liabilities approximate to their value:
cash, investments, receivables, payables, short term and long term borrowings.

9. Capital Commitments and Contingencies

The Company has capital commitments at year end amounting $2.9 miilion relative to building improvements

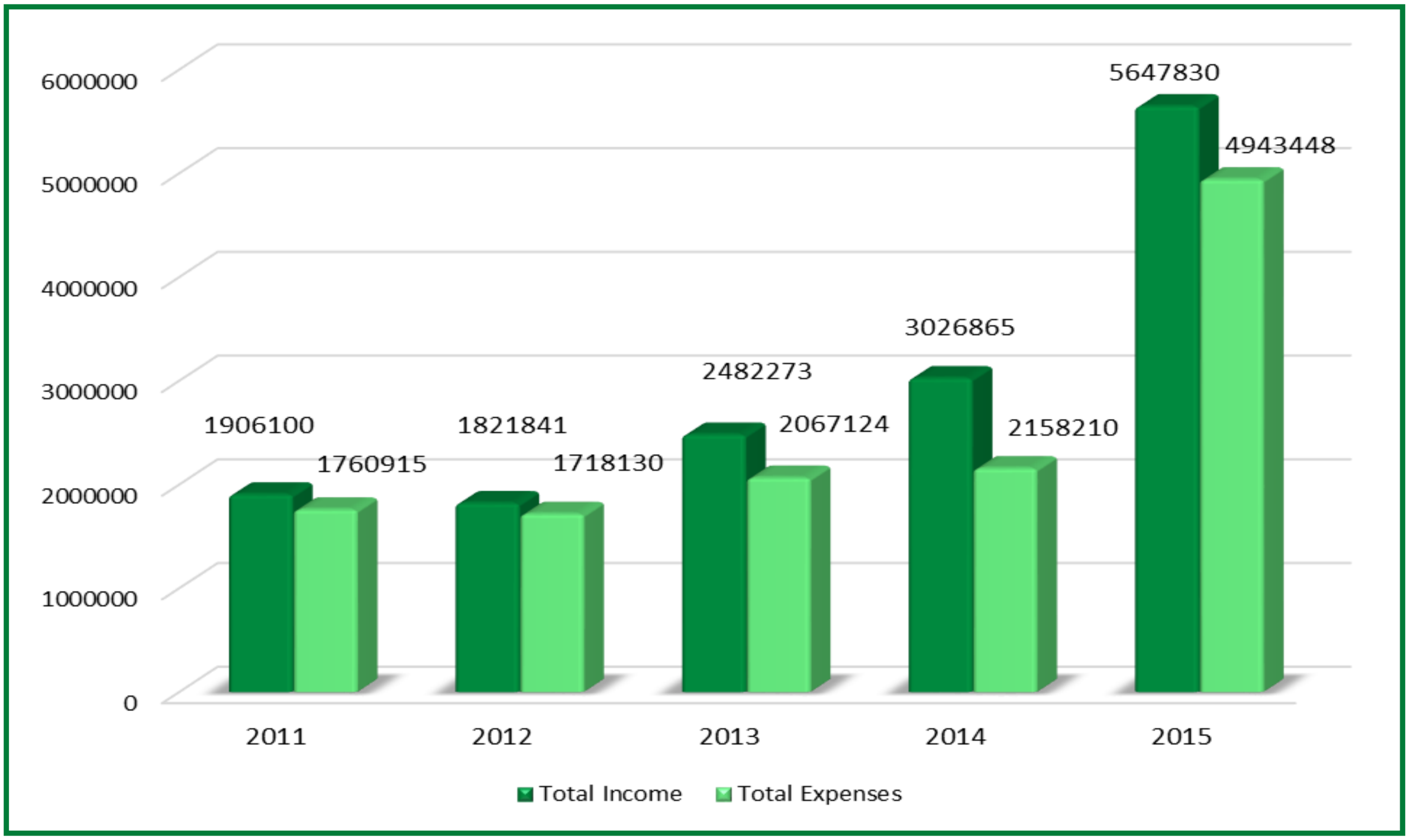
The Company had no material contingencies which could affect these statements at year end

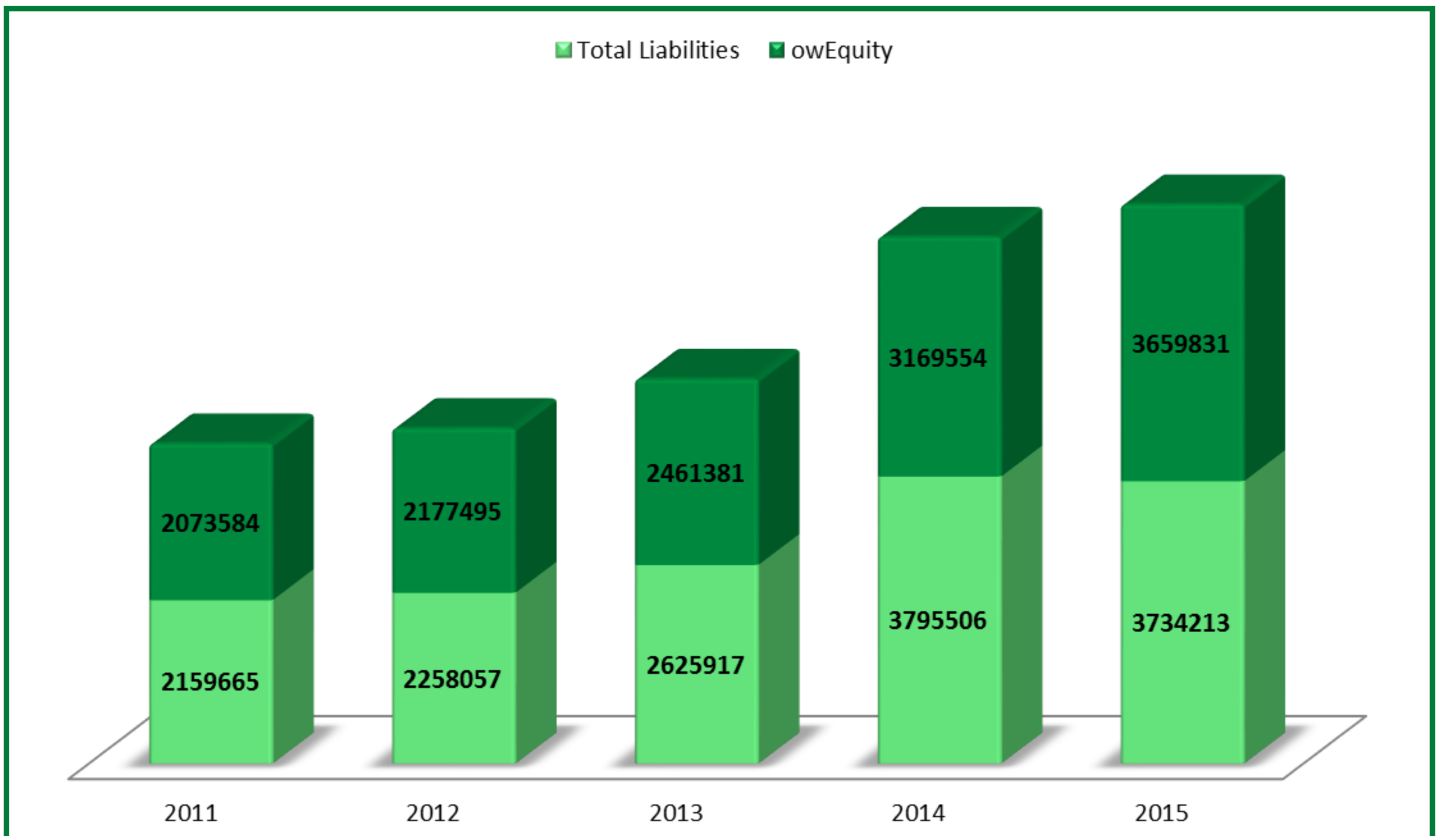
10. Subsequent Events

There were no subsequent events which could materially affect the financial statements at year end.

	Year Ended 31st December	
	2015	**2014**
11. Operating and Administration	**$**	**$**
Salaries And Employee Benefits	396,671	378,402
Group and Health Plans	126,328	17,719
Insurance Other	17,639	3,824
Travelling and Subsistence	67,102	52,161
Meetings	61,714	61,666
C.A.R.A.I.F.A Fees	56,928	56,731
C.A.R.A.I.F.A Meetings	47,946	38,903
C.A.R.A.I.F.A Foundation	25,140	-
Telephone and Internet	46,083	46,177
Audit and Accounting Fees	45,800	31,750
Office	34,917	29,727
Electricity	17,281	13,846
Subscriptions and Donations	16,741	1,400
Chapter	15,470	15,308
Repairs and Maintenance	11,959	45,460
Legal and Professional Fees	10,615	10,220
Security	7,105	6,345
Staff Training	4,850	1,425
Rates and Taxes	572	843
	1,010,861	**811,907**
12. Marketing		
Entertainment	9,618	6,794
Advertising	9,173	2,213
Fund Raising	5,493	-
	24,284	**9,007**

Financial Trends 2011 - 2015





INCOME

Total income showed an increase of 76.4% over 2014. This can be wholly attributed to our hosting of the 2015 CARAIFA Sales Congress. If this flow is subtracted, there would be a small decline of 11.9% in income over the previous year. 'Membership fees' declined by 3.2% as some members retired, changed fields or were granted life membership. 'Students Fees and Books' also showed a decrease of 17.7%. On the other hand, Investment and interest rose by 20.7%. Our investment portfolio showed that most of our funds were invested in GAM - Guardian Asset Management Fund which earned the highest rate of interest.

Alicia Birch

EXPENSES

Total expenses more than doubled over the previous year, again, mainly due to the hosting of the Congress. However, the Congress event was profitable and the Association was able to remit shares of the profit to CARAIFA and the other member states. 'Operating and administrative expenses' rose by 24.5% as our membership group insurance came into effect in 2015. The expenses incurred in staging the awards function increased over the previous year as the Association did not seek donations from companies but wholly financed the event. This decision was taken because the Companies had contributed generously to the hosting of Congress only two months before the Awards.

More emphasis is being placed on the marketing and promotions of TTAIFA. The Association is ACTT registered and is now formally classified as a tertiary education institution. Marketing costs therefore more than doubled, showing an increase of 169%. Another item of expenditure 'Finance costs' also rose significantly and these costs represented bank charges.

PROFIT

In light of the above, the Association's operating profit approximated 0.7million, showing a small decrease of 20% over the previous year while net profit after taxation recorded a 25% decrease.

STATEMENT OF FINANCIAL POSITION

Minimal change has been observed in the Assets and Liabilities position of the Association. Total assets decreased by 1.6% over 2014 and that decrease was seen in current assets as compared to non-current assets where an increase of 19.8% was observed.

CURRENT ASSETS

Cash and cash equivalents rose significantly over the previous year and that movement was completely offset by a huge decrease in Trade Receivables and Prepayment.

EQUITY AND LIABILITIES

Capital and Reserves rose by 15.4% and this was mainly attributed to the increase in retained earnings. On the other hand, current liabilities declined drastically by 88.2% as each item showed huge decreases.

The Phases of Retirement

- Savings
- Increased Preparation and Visualization
- Decision Making
- Transitioning to Retirement and Settling into the Retirement Lifestyle
- Coping with Frailty

Types of Risks

Known Knowns—Things we know we know.

Known Unknowns—Things we know we don't know.

Unknown Unknowns—We don't know if we don't know.

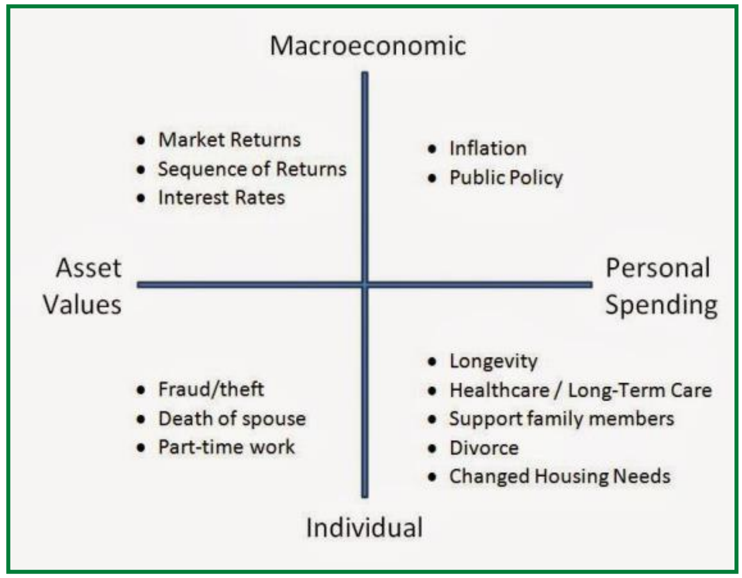
What is Risk Management?

In the world of finance, Risk Management refers to the practice of identifying potential risks in advance, analyzing them and taking precautionary steps to reduce/curb the risk.

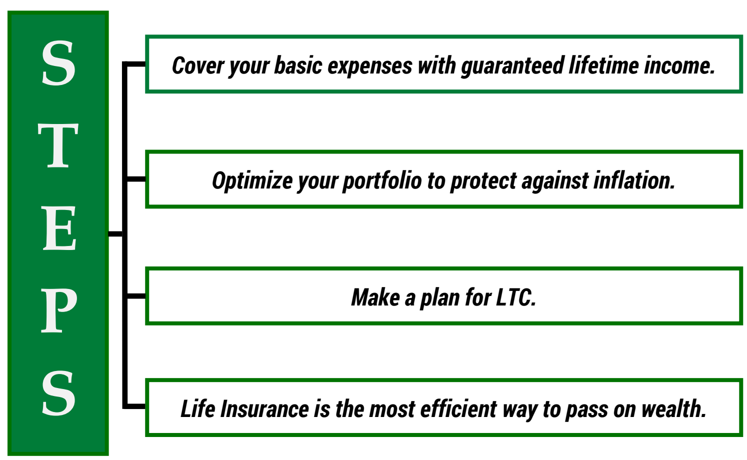
Common Risks

Risk Longevity
Risk Inflation
Interest Rates
Stock Market
Business Continuity
Employment
Public Policy
Unexpected Heath Care Needs / Costs
Lack of Available Facilities or Caregivers
Loss of Ability to Live Independently
Changing Housing Needs
Death of a Spouse
Changes in Marital Status
Unforeseen Needs of Family Members
Risk / Bad Advice, Fraud or Theft

Managing the Risk



Four Steps to Retire Optimally



Risk Mitigation

Retirees can take precautions to manage some of the aforementioned risks:-

- Brush up on the basics of investing and handling money
- Get advice from qualified and trustworthy sources
- Get several opinions on important issues
- Be very cautious in giving control of assets
- In later years, expect to rely more on trusted family members or professionals
- Try to investigate and choose who this will be long before help is needed.
- Limit investment purchases to those that can be easily bought and sold; liquidity and low transaction costs.
- Check out unfamiliar investments with the Securities and Exchange Commission (SEC).
- Use only money-managers who are well known and regulated.
- Use strategies that do not require ongoing financial and investment decisions – such as traditional pensions or payout annuities, reduce some of the risks noted earlier.

Types of Risks

Using a Shorthand Formula

$$Cr = Er \left\{ \frac{1 - a^n}{1 - a} \right\}$$

Cr =	capital needed at retirement in the current dollars
Er =	income needed in the first year of retirement in then-current dollars
a =	(1 + i) (1 + r)
i =	inflation rate
r =	after tax rate of return
n =	duration of retirement (estimated)

Note: Check us at TTAIFA for the entire presentation

AGM NOTICE

NOTICE is hereby given that the Annual General Meeting of Trinidad and Tobago Association of Insurance and Financial Advisors (TTAIFA) will be held at **Kapok Hotel, on Friday 15th April 2016 at 9.00** am.

AGENDA:

To Consider

Minutes of the 2015 Annual General Meeting

President's Report

Auditor's Report

Installation of Auditor for period December 31, 2015– December 31, 2016

Secretary/Treasurer's Report

Installation of Assistant Secretary/Treasurer 2016-2017

BY ORDER OF THE BOARD OF DIRECTORS

TTAIFA'S MEMBERSHIP LISTING

GUARDIAN GROUP

ABENA XAVIER
ADELLE FUENTES-GHANNY
ADRIAN RAMDEO
AINSLEY RAMDWAR
AKAASH KALLADEEN
ALAFIA WHISKEY
ALAIN WRIGHT
ALEEMA MOHAMMED
ALFRED PATRICK
ALIMUDDIN MOHAMMED
ALLISENE TANNER
ALLOY DATES
ALLYSON HUMPHREY-MITCHELL
ALTHEA MARTINEZ
AMANDA MOHAMMED
AMANDA TAYLOR
AMINA HASSIM
AMOS SEENATH
AMRALL ALI
ANAND PANCHU
ANDEL GEORGE
ANDRE PERSAD
ANDREA BARRY
ANDREA BRAVO
ANDREW HACKETT
ANDY RAGHUNAN
ANDY RAMLOCHAN
ANGEL LANDEAU
ANGELA MASON
ANGELA JOSEPH
ANGENIE RAMPERSAD
ANGINEE RAMBERAN
ANN MARIE BOWRIN
ANNE MARIE BREWSTER
ANTHONY JOSEPH
ANTHONY KING
ANTHONY MOORE
ANTHONY TAITT
ANTHONY ALLENG
ANTHONY CRICHLOW
ANTHONY DAVIS
ANTHONY MILLS
ANTHONY O'BRIEN
ANTHONY WONG SANG
ANTONIO ARRA
ARLENE PAUL-GRIFFITH
ASHA SINGH
ASHVIN AKAL
BARBARA ROBERTS-ITON
BARBARA SINGH
BARRY GRAHAM
BASIL JOSEPH
BERNADETTE JOSEPH
BEVERLY ALI
BEVERLY RAMOUTAR
BIANCA HULL-NELSON
BIANCA GARRAWAY
BLONDELL BESSON
BRANDON BEST
BRENT JANKIE
BRENT ROMANO
BRIAN DOOKERAN
CALVIN MENDEZ
CAMELLIA ALI
CANDICE ANDREWS
CANDY MOHAMMED
CARLA HUTCHINSON
CARLEEN VALDEZ
CARLTON WONG
CARLYLE FLETCHER
CARLYLE LASANA FLETCHER
CATHERINE JARDIM
CHARLES BALGOBIN
CHARMAINE HUTCHINSON
CHE AFONG
CHERYL FORDE-JOHNSON
CHERYL MOONAH
CHERYLANN DARABIE
CHOYLING GUERIN
CHRISTIAN GRANT
CHRISTINE SAYNEY
CHRISTOPYER NANCOO
CINDY SAMMY
CINTRA RAMGOOLAM
CLEMENTINE JARDINE
CLINTON CORBIN
CLYDE PAYNE
COLLEEN ARNEAUD
COLLEEN GREAVES
CRYSTAL RAMBISSOON
CUBSION THORNE
CURT GORIB
DALE MC LEOD
DALE RAMKISSOON
DANIEL DOOKIE
DANIELLA WADE
DANIELLE FREDERICK
DARRELL RAMPERSAD
DARRELL DUKHARAN
DARREN BEPATH
DARREN DICKSON
DAVID BLANC

DAVID GORDON
DAVID WEBSTER
DAVIKA RAMNARINE-RAGOO
DAWN CUNNINGHAM
DAYRON KHAN
DEBBIE HOSEIN-MOHAMMED
DELIA AGOSTINI
DELON RAMSUNDAR
DENIS NURSE
DENISE STEEPLE
DENISE CALBIO
DENISE RICHARDSON
DEORANIE DOOKIE-KATWAROO
DERRICK WALLACE
DESMOND JESSOP
DEVIKA BASSAWH-SAMPATH
DEVINDRA MOONESAR
DEXTER GEORGE
DIANA KELLY
DIANNE MARTINEZ
DIANNE MOHAMMED
DINDIAL PALTOO
DIXI-LEE AMOW
DOMINIC HARDING
DOMINIC ROMAIN
DUANE LEE
DWINEL WARNER
EARL DAVIS
EDGAR PARIAGH
EDWARD DUCHESNE
ELIZABETH WHITE
ELIZABETH SIRJU
ELLIOT PIERRE
EMILE JOSEPH
ENA DALSINGH
ESBERT JOSEPH
FAITH WILLIAMS LEE
FAIZAL MOHMMED
FAREED MOHAMMED
FELIX MAHADEO
FINBAR GARCIA
FIZE MOHAMMED
FREDERICK MARYUEN
GABRIELLE ADDLEY
GAIL O'BRIEN
GAIL SINGH
GAIL STEELE
GALE RICHARDSON
GARTH THOMAS
GARY ROOPCHAND
GEDDES MC CLEAN
GEM RAMSUMAIR
GERHARD AKIEN LTD
GILLIAN THOMSON
GISELLE LAWRENCE
GLEN REDHEAD
GLENN FREDERICK
GORDON PAUL
GREGG MANNETTE
GREGORY STONE
HARRILAL RAMJIT
HAYDEN WALDRON
HAZEL SIMONETTE
HEATHER FERNANDO
HEDI DU-PONT DE LANCY
HERAMAN BOODRAM
HILARY BROWN
HYACINTH BOYCE
IAN PANCHU
IAN COURNAND
INDRANI PERSAD
IRMA ST. LOUIS
JACQUELINE FOURNILLIER
JAIME GARCIA
JAMEELA ALI
JAMES ROSE
JANELLE WATTLEY
JANET THOMAS
JANINE GUILLAME
JASSODRA ALI
JAVID ALI
JAYERSON FRASER
JEETENDRA MAHARAJ
JEFFREY GAJADHAR
JEFFREY WARD
JEFFREY MAZELY
JENEEN SALIM
JENNIFER GIRDHARIE
JESSEL ALEXANDER
JESSIE PETERS
JHONE-RAE COLLYMORE
JILL HARRIPAUL
JILLIAN FRANCIS
JILLIAN LYNCH
JOANNE ALLEN
JOANNE FREDERICK
JODIE PIPER
JOEL GOUR
JOEL QUAMINA
JOEY CALLISTE
JOLENE AUGUSTE
JONATHAN CABRALIS
JOSIANNE BOVELL
JOVAN SEETAL
JOY REID
JOY SAMAAH
JUAN ALLEYNE
JUAN MOSCA
JUDITH VIRE
JUDY MARCHAN
JULIETTE JACOB-FELICIAN

JUNE MAYNARD	LARRY TAI CHEW	MARTIN THOMAS
JUNE RODRIGUEZ-CYRUS	LAURA BREWSTER-ISAAC	MAUREEN JOSEPH
K. RAMROACH	LAUREN BIROT	MAUREEN PROVIDENCE
KALOUTIE RAGOONANAN	LAUREN RAMKISSON	MAURICIA GRAY
KAMLA MOONESAR	LENA-ANNE MENTOR-CUDJOE	MEERA PERSAD-KHAN
KARAN RAMSUNDAR	LENORE ROBINSON	MELISSA MC MILLAN
KAREN MOHAMMED	LERROY SERRIES	MELISSA ROMANY
KARL CROOKS	LESLEY PLAZA	MERLENE ALEXANDER
KATHRYN J. WILIAMS	LESTER ALLEYNE	MICHA JOSEPH
KATHYANN KISSOON	LESTER CASSIMY	MICHA MENDOZA
KAYODE MC SHINE	LESTER DES VIGNES	MICHAEL HERRERA
KEHRON GRIFFITH	LILY MONIZ	MICHAEL BALLOO
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KERRY DASS	LISA POLLONAIS	MIRIAM CHARLES
KEVIN RAGOO	LORNA VALVERDE	MOHANIE RAMNARINE
KHADINE MOHAMMED	LURTAN PATTERSON	MRINALINI SUPERSAD
KHEMRAJ SEECHARAN	LYNTON COOLMAN	MUCLEEN FIDDLER
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KIMLAN CHIN	MADONNA DAVIS	MURIEL CHATTERGOON
KRIS DEONANAN	MAKESI JAMES	MYLES ACHAT-ALI
KRISHNA RAMOUTAR	MARCIA WONG	NADIA LASHLEY
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KYLE FARRELL	MARIO AFFONSO	NANDIE DA SILVA
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NAZIR MOHAMMED
NEELA MOHAMMED
NEELAH GANESH-KISTOW
NEIL MOHAMED
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NESHA HEERLAL
NICHELLE EMMANUEL
NICHOLAS BALLADIN
NICHOLAS RAMOO
NICHOLAS YEE LOY
NICOLE BLAKE
NICOLE BUTCHER
NICOLE CARTER
NICOLE JOSEPH
NIGEL GARDNER
NIGEL CELESTINE
NIGEL SOOKBIR
NIKEISHA THOMAS
NIKEYSHA CHOY-YUEN
NIRMALA KRISHNANAN
NOEL CHARLES
NORVA WELCH
PATRICE AMMON-JAGDEO
PATRICE GABRIEL
PATRICIA WHITTLE
PAULA COURNAND
PAULA PATRICK-STOWE
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PEARL RAMSAROOP
PERRY MARCHAND
PETAL PHILLIP
PHILLIP WILSON
PIERRE DE COTEAU

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PREMATTE RAMSOOMAIR
PREMCHAND DOOKERAN
PREMDATH SEEGOLAM
PRIMILLA DIAL-SEEPAUL
PYLAR SAMUEL
QUINCY TYNER
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RAJ MOHAN
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RAMCHAND HOLASS
RAMLOCHAN BHAGWANDASS
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RAPHAEL CULPEPPER
RAPHAEL GOVIA
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RAYMOND ELIAS
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TRISTA DES VIGNES
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VAROON RAMESAR
VERNON FINGAL
VICTORIA DIAZ
VIJANTIE RAMPERSAD
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JUNIOR RAMSINGH
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KATHY ANN KHARIM
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KENNEDY FLEMING
KENNETH JALSA
KERN DASS
KERRY LOCHAN
KEVERN DASS
LACHME BALDEO
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GAVIN CORNWALL
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ROMA RAMJOHN-ALI
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TAMARA WILSON-OROSCO

THEMBEKA JARAMOGI

THOMAS NANCOO

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IAN RAGOONANAN
IRMA STANFORD
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JACQUELINE POLLONAIS
JACQUELINE SMITH
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KERRY BISSOON
KERWIN KITSON
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KEVIN RAMPERSAD
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KIM ENEAU
KIM RAMPERSAD
KIRK MC IVOR
KRYSTAL HINKSON
KWESI CLEMENT
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LASHLEY BUTCHER
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LEIGHTON DENNIS
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LESLIE-ANN FRANCIS-MOHAMMED
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LUKE MOUTTET
LYSTRA ALEXANDER
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SCOTIABANK

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SINEAD NOBLE

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