TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

ANNUAL REPORT 2018

Service & Sustainability

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".

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NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Annual General Meeting of the members of the **Trinidad and Tobago Association of Insurance and Advisors** will be held at TTAIFA's Secretariat, 129-131 Edward Street, Port-of-Spain on **Friday 11th May, 2018** at 9:00am to transact the following business:-

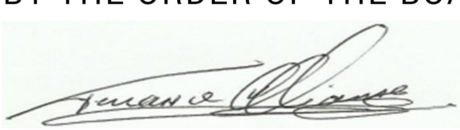
- To confirm the minutes of the Annual General Meeting held on the 12th May, 2017.
- To receive and adopt the President's Report.
- To receive and adopt the Auditor's Report.
- To receive and adopt the Audited Accounts for the year ended on December 31st, 2017.
- To appoint Auditors for the period January 1st, 2018 - December 31st, 2018.
- To transact any other business that is properly brought before the meeting.

AGENDA

Officiating Officer: Mr. Terrance Williams, TTAIFA Secretary/Treasurer

1. National Anthem
2. Invocation
3. TTAIFA Pledge
4. Welcome & Opening Remarks
5. Standing Orders
6. Guest Speaker Presentation – Susan Romano Davis (Agency Manager SAGICOR)
7. Minutes of the 2017 Annual General Meeting
8. Confirmation of 2017 Minutes
9. President's Report – Mrs. Mariana Galindo, LUTCF, MFA
10. Open Floor for Questions
11. Adoption of the President's Report
12. Auditor's Report as at December 31, 2017
13. Open Floor for Questions
14. Adoption of Auditor's Report
15. Re-Instatement of Auditor for period December 31, 2018 – December 31, 2019
16. Other Business
17. Close of Proceedings

BY THE ORDER OF THE BOARD OF DIRECTORS



Terrance Williams - Secretary/Treasurer

STANDING ORDERS

- 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.

TTAIFA EXECUTIVES 2017-2019

MARIANA GALINDO
TTAIFA'S PRESIDENT
Sagicor Life Inc.
E-mail: mariana_galindo@sagicor.com

ALICIA BIRCH
TTAIFA'S VICE PRESIDENT
Pan American Life
E-mail: aveesbirch@hotmail.com

GERALD CRUICKSHANK
TTAIFA'S IMMEDIATE PAST PRESIDENT
Pan American Life
E-mail: gdc352@hotmail.com

TERRANCE WILLIAMS
TTAIFA'S SECRETARY/TREASURER
Pan American Life
E-mail: twilliams@paligagent.com

FITZROY JACKMAN
TTAIFA'S ASSISTANT SECRETARY/TREASURER
COLFIRE
E-mail: jacko45@live.com

CHAPTER BOARD OF DIRECTORS 2018-2019

TTAIFA NORTH CHAPTER BOARD MEMBERS 2018 - 2019

LOUIS MC MAYO
INTERIM PRESIDENT
GUARDIAN GROUP

STEPHEN LEWIS
INTERIM VICE PRESIDENT
GUARDIAN GROUP

FINBAR GARCIA
IMMEDIATE PAST PRESIDENT
GUARDIAN GROUP

TTAIFA EAST CHAPTER BOARD MEMBERS 2018 - 2019

MARILYN GITTENS-OXLEY
PRESIDENT
SAGICOR LIFE INC.

DENISE STEEPLE
VICE PRESIDENT
GUARDIAN GROUP

PATRICIA FERGUSON
IMMEDIATE PAST PRESIDENT
PAN AMERICAN LIFE

TTAIFA SOUTH CHAPTER BOARD MEMBERS 2018 - 2019

WENDELL NOEL
PRESIDENT
GUARDIAN GROUP

LARRY TAI CHEW
VICE PRESIDENT
GUARDIAN GROUP

FITZROY JACKMAN
IMMEDIATE PAST PRESIDENT
COLFIRE

TTAIFA SECRETARIAT STAFF

The staff from Left to Right:

Darnelle Lovelace
IT Assistant

Audra Spence
Accounts Officer

Leiselle-Ann Borel
Education Officer

Atiyah Edmond
Administrative Assistant

Investment in Education pays the highest interest

Develop a passion for learning. If you do, you will never cease to grow.

Anthony J. Dangelo

MINUTES OF AGM 2017

Minutes of the Annual General Meeting of the Trinidad and Tobago Association of Insurance and Financial Advisors held on 12th May 2017.

CALL TO ORDER

The Chairperson, Ms Carol Salim, General Manager, called the meeting to order at 9:30am.

NATIONAL ANTHEM

The National Anthem was sung by all. The Invocation was done by the Secretary/Treasurer Mr. Terrance Williams. The Pledge was recited by all.

OPENING REMARKS

The Chairperson welcomed the attendees. She remarked that they would be proud of their new facility. She emphasized the importance of an AGM and urged all present to look closely at the audited accounts and give their views on the way forward for the Association. She also informed that for the first time TTAIFA was planning to recognize Insurance month –September and invited attendees to spread the word around and stay in the Loop.

STANDING ORDERS

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

FEATURE ADDRESS

The feature speaker, Mr Trevor Baddaloo was introduced by the Chair and he proceeded to give a thought provoking presentation on "LIFE". He cautioned the attendees to spend wisely and desist from spending wantonly because their incomes have increased. He emphasized that life is richer once there is a spiritual philosophy that guides one to a state of peace, of health, wealth and a deep care for family life and in general human beings. A spiritual philosophy is the way life is approached.

MINUTES OF 2016

The Minutes of 2015 were read and adopted by Mrs. Alicia Birch of Pan American and seconded by Mr. Terrance Williams of Pan American.

PRESIDENT'S REPORT

The President gave a comprehensive report on TTAIFA's management , major activities and plans for the future. The Report addressed:

- Industry Review
- Management of TTAIFA – number of Board and Executive Meetings held.
- Chapter Administration – activities of the Chapter.
- Education – Enrollment, pass rates and moderators successes.
- Issues of Concern – FP 99 now a paper base exam.
- Marketing and Communication – increased communication.
- Activities – Awards, DOCC.
- Major Accomplishment – the construction of the new headquarters.
- Meeting with Stakeholders (ACTT, TTII) and
- Development Plans.

He concluded by welcoming the new President and Board and adding how happy he was to be of service. He reassured the meeting that as IPP he would always be on hand to render assistance. He closed with an quotation from Vince Lombardi:

"The achievements of an organization are the results of the combined effort of each individual".

QUESTIONS FROM THE FLOOR

The floor was opened for questions.

QUESTION 1: Stacy Hazel - Pan American Life

A. Was it necessary to have insurance license renewed annually, could it be done less frequently?

B. When an agent switched company there was unfinished business. Agents would be surprised with large bills to settle upon leaving a company. Could the insurance companies be engaged so that there was some sort of goodwill exercised on behalf of the company towards the agent so that these events would not turn out to be traumatic?

QUESTIONS FROM THE FLOOR (CONT.)

ANSWER 1: Mr. Gerald Cruickshank

A. Central bank was aware of that fact and in the new bill it was proposed that license will be renewed every 3 years (it remains $100 per year). Upon renewal, proof of CPD points must be shown to ensure that advisors were continuing to educate themselves to provide sound advice to clients.

Due to the dynamic nature of the environment, it was imperative that advisors remain au courant with all changes and how to address them. CBTT did not want to renew a license for someone who was not current with regard to financial matters in the industry. TTAIFA had submitted guidelines on how those CPD points were to be earned and which guidelines were under consideration at this present time.

B. In our meetings with CBTT, this was discussed. Quite a few persons have been complaining that when agents transfer from one company to the next, all of a sudden they are in arrears. In a nutshell, there was consultation with the heads of sales and feedback is forthcoming. As soon as there is word, the membership will be so advised.

QUESTION 2: Mr. Duke (Tobago)

A. 'Trinidad and Tobago, we are supposed to be 'side by side' but sometimes we come across as one behind the other. Tobago always feel left out on the decision making process in all of Trinidad and Tobago. Are there any plans for having a sub-office in Tobago so that we feel closer to TTAIFA?'

B. What can be done for members of Tobago to come to Trinidad to take care of their license?

C. Is there any room for a member of Tobago on the Board?

ANSWER 2: Mrs. Mariana Galindo

A. 'This is the reason for the Chapters. Chapters are like the sub-offices to the Head Office which is located here (129 Edward Street, POS). Even in the Constitution, Tobago is supposed to have its own Chapter with a minimum of 10 persons. Two years ago we began trying to have the Tobago Chapter revived. The Board decided to have the East Chapter assist the Tobago Chapter to come on Board; Tobago is geographically close to the East. It is my intention to have further meetings and collaborations along this path to ensure that Tobago can come on board and be vibrant. This cannot be done if certain areas are not functioning. Under my Presidency I will continue on to the path to ensure Tobago Chapter is active again. We need the membership to assist us to be what we are called to be. This is our Association.'

B. There were some companies that deducted the payment for license fee from advisors income and remitted to Central Bank. It was apparent that it was not the practice of all. This was an issue that will be addressed under the tenure of the President. Maybe it was not given consideration. While it may be easy for some, because their companies deducted payment, others may have to take time and line up to pay their fees. There would be times in the past an agent would get to the cashier and meet a closed sign. It was all about adapting. This was the reason behind the statement 'I am open to ideas to take the association to the next level. The words I used are very important, and I placed them there for a specific reason. I am dependent upon you.' The first part will be to engage the companies that were not doing deductions and remitting. Through TTAIFA, the matter would be examined.

C. A board member did come to Trinidad to attend Board meeting in the past years. Today because the Tobago Chapter was not up and running just yet, a member cannot attend a national Board meeting. The Constitution must be followed to the letter and in this regard Mr. Carew must be thanked. He was one that always referred to the constitution. We are reaching out to you, we have reached out to you, and we will continue to reach out to you. Mr. Dass has suggested attending the East chapter meetings. I tried to get the interim President and the secretary/treasurer to attend the East Chapter AGM and they could not have made it, likewise they could not have made it to the AGM this morning either.

RE-INSTATEMENT OF AUDITORS

S. BUDHU & ASSOCIATES were re-instated for the year 2017 by the votes of Mr. Jackman and Mr. Garcia.

INCOMING PRESIDENT ADDRESS

The new President was thankful for the opportunity to serve. She believed it was 'at the heart of all that we do'. She recalled the mantra, "Do your best where you are, with what you have" and reminded attendees that we are here today because of those who carved the path before us.

She acknowledged that she learnt a great deal from the past presidents and directors with whom she worked and it was not her intention to just continue the work begun, but to build upon it. However, to perform optimally she was dependent upon the membership, the Board members, and the staff of TTAIFA, the Companies and all members. "After all, without you, who are we to serve?"

CLOSE OF PROCEEDINGS

The Chairperson moved the vote of thanks and there being no other business, the meeting was adjourned at 11:35am.

PRESIDENT'S REPORT

Members of the head table, feature speaker, Mrs. Susan Romano-Davis; Chairman of the meeting, Mr. Terrance Williams; TTAIFA's Executive and Board members, fellow Insurance Agents, specially invited guests, good morning.

Ladies and gentlemen, it is my distinct pleasure to address you on behalf of the Board of Directors, and give you an update of our activities and accomplishments for 2017.

"The elevator of success is out of order, you will have to use the stairs one step at a time." - Joe Girard

At TTAIFA in order for us to have successfully accomplished what we have done over this past year, we would have taken the stairs one step at a time.

OVERVIEW

In accordance with our Constitution, the Board of TTAIFA and the Executive each met five times and the Finance committee met twice to ensure that all matters affecting the operations of the Association were managed efficiently and effectively. A continuous review of our process is aimed at improving quality at all levels for the benefit of our members.

The new Board appointed in 2017 gives the Association the opportunity to bring new and fresh perspectives to their members and stakeholders. Our first meeting was a two-day session as a group, with a qualified facilitator, to be educated and clarify our responsibility in our new roles by answering the questions: Why am I here and What are my expectations? The initiative also allowed the members to gel as a new team. Our membership for 2018 is currently 1077, a slight decrease from 2017 mainly due to death, retirement or some persons unfortunately leaving the business for one reason or another.

TTAIFA'S MANAGEMENT

We continue to remain profitable due to the prudent and frugal management of the Association's funds. We have a good secretariat team, and to ensure that they remain efficient, we have invested in their professional development via staff training in various areas. This is all in an effort to better serve our membership.

CHAPTER ACTIVITIES

Although there have been some challenges in the past, we are happy to report that we have seen increased activities among the three chapters over the period. This is a step in the right direction for TTAIFA since this shows a greater participation and interest in the local association by the agents. It is though, not without some sad news as our North Chapter's President, Mr. Anthony Moore, passed away on March 28, 2018 after a very brief illness. Please stand in a minute of silence as we recognize Mr. Anthony Moore in his service on our North Chapter and National Board.

Before Mr. Moore's passing he had planned along with his Board members, to host a seminar with a panel of top Advisors and Managers. His Board members saw this becoming a reality on April 19th, 2018, the theme being; "Are You Up and Running?" With over forty (40) Agents and Managers in attendance, they were quite impressed and appreciative of the information shared.

Some activities of the Chapters over the period included:

1. **East Chapter:**

   a) Going Green: where plant seedlings are distributed free of charge to the wider community.

   b) Liming with the stars: where games, eats and drinks are shared among Advisors, clients, and friends to help build camaraderie.

   c) Distribution of Secondary Examination Assessment Kits: SEA Kits which contained a case with 2 pencils, eraser, sharpener, and a ruler for less fortunate school children.

   d) Meetings: Board, Executive and Membership Meetings held. The Tobago Advisors are still being engaged.

2. **South Chapter:**
   a) Post-budget Seminar: Held in October 2017 with some prominent speakers in the financial industry to discuss highlights, implications and ramifications of the 2017/2018 budget.

   b) Meetings: Board, Executive and Membership Meetings held.

3. **North Chapter:**
   a) BIR/NIS Seminar: A seminar concerning the Board of Inland Revenue and National Insurance System which was conducted by representatives from each institution.

   b) Panel Discussion Seminar: "Are You Up & Running?" Discussions with leading producers and agency managers discussing to get where you want to go. It was a pleasure to see these gentlemen take the time to give back to the younger agents and the industry.

EDUCATION

Enrolment – Total enrolment for 2017 was 374, with Semester III being the lowest enrolment period with 105. As compared to 2016 with 409, we had a 9% decrease in enrolment.

An increase is expected with the introduction of the Insurance Bill, which has first been passed in the Lower House, and must be debated in the Upper House. The Bill mandates that advisors continue to educate themselves to have their licenses renewed, along with other stipulations to have Agents and Insurance Companies to operate with the utmost level of professionalism, to be 'Fit and Proper'. To sensitize agents on their last opportunity to transfer credits from their LUTCF & FSS designations to the FSCP, we personally emailed all our membership and updated everyone on their education status. This lead to an influx of calls inquiring more information and an increase in our enrolment for Semesters I and II 2018, an increase we have not had, since Semester II, 2016.

Pass Rates – Our goal to have pass rates of 70% and over in each course was almost achieved. However, I must commend our education team since our overall pass rate for 2017 was 80% as compared to 2016 of 78%. I also take pleasure in reporting Semester 1, 2018 pass rate was also over 80%.

Our FSCP FA 201 and FP99 courses have been our major challenges. The Education and Education Management Council Representatives have taken the lead by having orientation sessions with the students for the FA 201 at the beginning of each semester. We have new moderators sitting in with experienced moderators, and further make up classes for students preparing for the supplement examination to improve the pass rate in both modules. It cannot be stressed enough the importance of students understanding they need to have 40 to 60 hours of study and reading of the material along with the quizzes, planning projects, and action projects being done which assists in one being successful in these courses.

Moderators continue to receive a stipend each semester as agreed upon and they have been very appreciative. We hosted a training for certification and re-certification of moderators on May 5th, 2018. It is our plan to host one more training in July 2018.

We have made it mandatory that our moderators conduct classes only at our approved satellite sites for the safety of our students and adherence to the Accreditation Council of Trinidad and Tobago (ACTT) compliance.

Since the inception of our Pearson VUE center we have had more than 40 students, accessing our facility to complete their various examinations. We know that with marketing, those numbers would increase.

MARKETING AND PROMOTIONS

Focusing on the marketing of TTAIFA has remained a priority for us. We maintain constant contact with advisors through Mail Chimp, using various topics. One such topic is the TTAIFA President's quote of the week, as well as, President's corner in our 'In the Loop' newsletter which serves to inspire and motivate advisors. The Newsletter is circulated on a quarterly basis and we encourage everyone to log into our website at www.ttaifa.com and Facebook page.

We had our quarterly meeting with Central Bank of Trinidad and Tobago where we got the opportunity to meet with the new Inspector of Financial Institutions, Mr. Patrick Solomon and his team. At this meeting we discussed and emphasized the importance of our Association with the industry, in the education and development of life insurance agents and their ability to be 'Fit and Proper' with the aid for Continuing Professional Development/Continuing Credits (CPD/CE).

PRESIDENT'S REPORT

TTAIFA AWARDS

TTAIFA's Awards Function 2017 was a luncheon held on April 21st, 2017 at the Trinidad Hilton, with the theme being "Weathering the storm… Umbrellas of Strength"

Two members were inducted into TTAIFA's Hall of Fame on that evening namely, Andre Baptiste and Maxim Marquez. More than 350 advisors received awards. Member Companies, Company Executives and Heads of Sales were present, along with Advisors.

The 2018 TTAIFA Awards function will be a gala dinner and dance. It will be held on Friday 25th May, 2018 at the Hyatt Regency with the theme "Hats off to Love". The Awards chairperson, our very own South Chapter President, is working very hard with the intention of having a presence of over 400 agents and guests in attendance. This year we will be honoring two stalwarts who will be inducted into our Hall of Fame. Note there are two prizes for the best hat worn by a male and a female.

DAY OF COMMON CONCERN

Once again TTAIFA recognized our Day of Common Concern. Mr. Terrance Williams had the responsibility of organizing its observance and from all accounts he did a great job. A donation booklet was marketed with a ticket in varying amounts starting from Bronze $50.00, Silver $200.00, Gold $300.00, Diamond $500.00 and Platinum $1,000.00. Each donor will be recognized with a certificate of appreciation from the DOCC Chairperson and feature in our TTAIFA Quarterly newsletter.

MEMBERSHIP

I must give credit to the staff of TTAIFA for their diligence and commitment to updating all member files with current and pertinent information, with the ease to access relevant information when necessary, on a member in the shortest possible time frame. During this process it has also helped us to communicate with our members via mail by letting them know about their education status and what they need to accomplish to attain their FSCP designation.

We are in the process of going through our archives for the creation of our art gallery of our Past Presidents and Hall of Fame inductees.

TTAIFA and CBTT statistics show that 76% of the life insurance salesmen are members of TTAIFA. Even though this a high percentage, we have seen a fall in the overall numbers of salesmen within the industry.

MAJOR ACCOMPLISHMENTS

Building - We have obtained our completion certificate for our building and we are officially up and running. We are now responsible monthly for our new mortgage payment, and increased maintenance and utility cost, which has escalated tremendously.

Graduation - TTAIFA held its first graduation function for our 2016 and 2017 FSCP graduates. The graduates in attendance comprised of Life Insurance Advisors from various Insurance companies, eleven (11) AMTC students from Guardian Life of the Caribbean and one (1) from Maritime Financial Group. There were twenty (20) FSCP students from Guardian Life, three (3) from Pan-American Life, three (3) from Maritime Financial Group and one (1) from Sagicor Life Inc. The Graduation ceremony was held on February 26th at TTAIFA Secretariat where our graduates were addressed by the His Worship the Mayor of Port of Spain, Alderman Joel Martinez and our very own CARAIFA Education Council Chairman, Mr. William Wiltshire.

Heads of Sales Meeting - We had a one hundred percent (100%) attendance at a breakfast meeting we hosted for our member companies' Heads of Sales Managers. Also in attendance, was the Central Bank of Trinidad and Tobago's Compliance Manager of Pensions and Intermediaries, Mr. Naveen Lalla, where our points of focus were: Establishing Alliances, TTAIFA's role in assisting our member companies, and how TTAIFA can assist in the further development of our agents.

CONCLUSION

Permit me now to specially thank my CORE Executive, fellow TTAIFA Board members and staff of TTAIFA, for their untiring support and feedback on all issues affecting our day to day operations. Together, we were able to successfully organize all our membership events and activities, and keep our Association on a strong and positive path. Service is at the heart of all we do. Service in this industry is what we do to sustain the level of respect this industry deserves, the professionalism with which we are to be operating. American businessman John Rampton said, **"Your customers are the lifeblood of your business. Their needs and wants impact every aspect of your business, from product development to content marketing to sales to customer service."** You, our members, are the lifeblood of this association. Let us work together to ensure the level of service rendered is sustained to take us all to a higher level.

Mariana Galindo LUTCF, MFA **- TTAIFA President**

Chapter Activities

TTAIFA SOUTH CHAPTER'S AGM 2018

TTAIFA NORTH CHAPTER'S AGM 2018

TTAIFA EAST CHAPTER'S Distribution of SEA Kits 2018

S. Budhu & Associates
Chartered Certified Accountants

SB&A

Surindranath Budhu CA, FCCA

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West Indies
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INDEPENDENT AUDITOR'S REPORT

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

Report on the Audit of the Financial Statements

Opinion

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 31st December 2017and the Statements of Comprehensive Income, Statement of Changes in Equity and Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory notes as set out on pages 4 to 14.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the company as at 31st December 2017 and the result of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards for SMEs.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Audit's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Trinidad and Tobago, and we have fulfilled out other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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-size Entities (IFRS for SMEs) and for such internal controls as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibility for the audit of the financial statements:

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

INDEPENDENT AUDITOR'S REPORT

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

Report on the Audit of the Financial Statements

(Continued)

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

S Budhu & Associates

S. BUDHU & ASSOCIATES
Chartered Accountants

Trinidad & Tobago

7th May 2018

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

Statement of Financial Position

	Note	As At 31st December 2017 $	2016 $
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	2	4,430,800	4,554,835
Investments	4	150,200	172,624
Deferred Tax Asset	7	24,737	-
		4,605,737	**4,727,459**
Current Assets			
Cash and Cash Equivalents		602,904	918,955
Investments	4	813,056	794,845
Fixed Deposits	5	302,401	295,656
Trade Receivables and Prepayment		637,438	558,832
Total Current Assets		**2,355,799**	**2,568,288**
Total Assets		**6,961,536**	**7,295,747**
EQUITY AND LIABILITIES			
Capital and Reserves			
Retained Earnings		3,446,246	3,870,270
Foundation Account		52,635	52,583
Fred Williams Fund		28,647	28,647
		3,527,528	**3,951,500**
Non -Current Liabilities			
Deferred Tax Liability	7	-	104,971
Borrowings	6	2,741,681	2,832,027
		2,741,681	**2,936,998**
Current Liabilities			
Accounts Payable and Accruals		547,851	333,719
Borrowings	6	120,891	67,973
Taxation Payable		23,585	5,557
		692,327	**407,249**
Total Equity and Liabilities		**6,961,536**	**7,295,747**

The Financial Statements were authorised for issue by the Directors on the 7th May 2018.

Director: __________ Director: __________

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

Statement of Comprehensive Income

	Note	Year Ended 31st December 2017 $	2016 $
Income			
Students Fees and Books		1,192,325	1,442,775
Membership Fees		1,160,433	1,228,099
Congress		66,356	417,175
Awards		161,315	152,332
Donations and Other Income		40,142	24,747
Investment and Interest		35,472	23,446
		2,656,043	**3,288,574**
Expenses			
Operating and Administration	12	1,192,368	1,112,045
Student Courses and Books - Current Year		847,608	682,579
- Prior Year		248,469	-
Congress		131,024	369,795
Awards Function		227,259	219,552
Depreciation	2	267,235	88,076
Marketing	13	65,649	29,549
Loss on Revaluation of Investments		8,424	676
		2,988,036	**2,502,272**
Operating (Loss) / Profit		**(331,993)**	**786,302**
Finance Costs		198,153	45,821
(Loss) / Profit before Taxation		**(530,146)**	**740,481**
Taxation	8	(106,122)	183,209
Net (Loss) / Profit		**(424,024)**	**557,272**

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

Statement of Changes in Equity

	Foundation Account	Fred Williams Fund $	Retained Earnings $	Total
Balance as at 31st December 2015	23,762	28,607	3,607,561	3,659,930
Movement In Fund	28,820	40	(28,820)	40
Prior Year Overstatement of Congress Income	-	-	(265,743)	(265,743)
Net Comprehensive Income for the year	-	-	557,272	557,272
Balance as at 31st December 2016	**52,582**	**28,647**	**3,870,270**	**3,951,499**
Movement In Fund	53	-	-	53
Net Comprehensive Loss for the year	-	-	(424,024)	(424,024)
Balance as at 31st December 2017	**52,635**	**28,647**	**3,446,246**	**3,527,528**

policies on pages 8-10 and notes on pages 11 to 14 form an integral part of

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

Cash Flow Statement

	Year Ended 31st December 2017 $	2016 $
Cash flows from Operating Activities		
Operating (Loss) / Profit	**(331,993)**	**786,302**
Adjustment to reconcile net profit to net cash from operating activities:		
Depreciation and disposal	267,235	88,076
Net Change in operating assets and liabilities	135,525	(211,093)
	70,767	**663,285**
Interest paid	(198,153)	(45,821)
Taxation paid	(5,558)	(78,689)
Net cash (outflow)/inflow from operating activities	**(132,944)**	**538,775**
Cash flows from Investing Activities		
(Decrease) / Increase in Investments	(2,532)	(6,596)
Purchase of fixed assets	(143,200)	(3,962,343)
Net cash (outflow)/inflow from investing activities	**(145,732)**	**(3,968,939)**
Cash flows from Financing Activities		
Increase in Reserves	53	40
Loan Proceeds	-	2,900,000
Loan Repayments	(37,428)	-
Prior Period Adjustment	-	(265,743)
Net cash (outflow)/inflow from financing activities	**(37,375)**	**2,634,297**
(Decrease)/increase in cash and cash equivalents	**(316,051)**	**(795,867)**
Cash and cash equivalents		
At start of year	918,955	1,714,822
At the end of year	**602,904**	**918,955**
Represented by:		
Cash and Cash equivalents	602,904	918,955
	602,904	**918,955**

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 a 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 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 2017					
Opening Net book Amount	220,560	3,584,535	539,828	209,912	4,554,835
Additions	-	75,883	21,436	45,881	143,200
Disposals	-	-	-	-	-
Depreciation Charge	-	(70,534)	(142,983)	(53,718)	(267,235)
Net Book Value	**220,560**	**3,589,884**	**418,281**	**202,075**	**4,430,800**
As At 31st December 2017					
Cost	220,560	3,916,550	841,269	450,773	5,429,152
Accumulated Depreciation	-	(326,666)	(422,988)	(248,698)	(998,352)
Net Book Value	**220,560**	**3,589,884**	**418,281**	**202,075**	**4,430,800**
Year Ended 31st December 2016					
Opening Net book Amount	220,560	346,554	92,346	21,108	680,568
Additions	-	3,249,656	499,917	212,770	3,962,343
Disposal	-	-	-	-	-
Depreciation Charge	-	(11,675)	(52,435)	(23,966)	(88,076)
Net Book Value	**220,560**	**3,584,535**	**539,828**	**209,912**	**4,554,835**
As At 31st December 2016					
Cost	220,560	3,840,667	819,833	404,892	5,285,952
Accumulated Depreciation	-	(256,132)	(280,005)	(194,980)	(731,117)
Net Book Value	**220,560**	**3,584,535**	**539,828**	**209,912**	**4,554,835**

3. Share Capital

	As At 31st December 2017	2016
	$	$
Authorised		
50,000 ordinal shares of no par value		
Issued and fully paid		
No shares have been issued	-	-

4. Investments

	Current Amount	Non Current Amount	As At 31st December 2017 $	2016 $
Guardian Group Trust Limited				
TTD Monthly Income Fund - 55,826 shares	558,226	-	558,226	550,235
RBC Royal Bank (Trinidad & Tobago) Limited				
TTD Income Fund - 6,884 Units	178,911	-	178,911	169,415
Unit Trust Corporation of Trinidad and Tobago				
Growth and Income Fund	61,919	-	61,919	61,195
Government Bonds				
Government Bond- Zero Coupon Bonds	14,000	41,000	55,000	69,000
JMMB Securities (T&T) Limited				
Clico Investment Fund- 5,200 Shares	-	109,200	109,200	117,624
	813,056	**150,200**	**963,256**	**967,469**

The amounts represents financial assets measured at fair value at the reporting date.

5. Fixed Deposits	As At 31st December 2017 $	2016 $
RBC Royal Bank (Trinidad & Tobago) Limited	37,341	37,322
Maritime Financial Group	265,060	258,334
	302,401	**295,656**

6. Borrowings and Bank Overdraft

	Current Portion $	Non Current Portion $	As At 31st December 2017 $	2016 $
Sagicor Life Inc.	120,891	2,741,681	**2,862,572**	**2,900,000**

Loan Repayment:

The mortgage with Sagicor Life Inc is for a period of sixteen years with the first year being reserved for construction and repayable by interest only. After one year the loan is to be repaid over the remaining fifteen years by instalments of $25,262 at an annual interest rate of 6.5% for the first five years after which the rate would be reviewed.

The loan with Sagicor Life Inc is secured by:

1. A registered first demand mortgage stamped to cover advances of $2,900,000.
2. Fully comprehensive insurance over the property at #129 Edward Street, Port of Spain insured for the full replacement value of $3.1 million.

Bank Overdraft facility

The Overdraft facllity of $30,000 with RBC Royal Bank (Trinidad & Tobago) Limited is secured by a hypothecation of RBC Royal Bank (Trinidad & Tobago) Limited certificate of deposit stamped to secure $30,000.

7. Deferred Tax (Asset) \ Liabilty	As At 31st December 2017 $	2016 $
Opening amount	**104,971**	**(22,244)**
(Credit) \ Charge to income tax	(129,708)	127,215
Closing Amount	**(24,737)**	**104,971**

8. Taxation	Year Ended 31st December 2017 $	2016 $
Current Tax Charge Comprises:		
Business Levy / Corporation Tax	15,724	47,080
Green Fund Levy	7,862	8,914
Deferred Tax	(129,708)	127,215
	(106,122)	**183,209**

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

	2017	2016
Profit before tax	**(530,146)**	**740,481**
Tax calculated at 25%	(132,537)	185,120
Green Fund Levy at 0.3% of revenues	7,862	8,914
Net effect of allowances and other charges	18,553	(10,825)
	(106,122)	**183,209**

9. 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.

10. Capital Commitments and Contingencies

The Company had no capital commitments at year end.

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

11. Subsequent Events

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

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

Notes to the Financial Statements

	Year Ended 31st December 2017	2016
12. Operating and Administration	**$**	**$**
Salaries	403,806	391,903
Group and Health Plans	158,053	121,280
Chapter	81,448	152,708
Electricity	60,956	14,242
C.A.R.A.I.F.A - Fees	58,845	58,496
- Meetings	40,951	42,863
- Foundation	430	8,490
Car Park Rental	53,689	45,600
Repairs and Maintenance	44,579	12,981
Telephone and Internet	37,429	47,189
Janitoral	33,325	36,542
Security	32,146	44,475
Office	31,076	27,969
Meetings	30,023	23,596
Retreat Expenses	28,939	-
M.D.R.T Expenses	26,012	26,542
Legal and Professional Fees	20,151	2,300
Insurances	13,076	25,155
Audit Fees	12,500	12,500
Subscriptions and Donations	11,773	3,950
Rates and Taxes	4,623	680
Seminar and Convention	4,201	12,074
Uniforms	3,234	-
Travelling and Subsistence	1,103	510
	1,192,368	**1,112,045**
13. Marketing		
Building Opening Ceremony	27,653	-
Advertising	20,413	1,440
Bad Debts Write Offs	13,480	22,760
Entertainment	4,103	5,349
	65,649	**29,549**

EDUCATION STATISITICS 2017-2018

TABLE 1.1

COURSE PASS RATES % 2015/ 2016/ 2017/2018 BY SEMESTER												
	FA 201	**FA 202**	**FA 211**	**FA 251**	**FA 257**	**FA 261**	**FA 290**	**FA 262**	**FA 263**	**FA 271**	**FP 99**	**FA 200**
SEMESTER 1 (2015)	72	100	30	50	78	80	91	100	100	100	-	-
SEMESTER 2 (2015)	81	94	-	-	64	94	94	34	-	92	-	-
SEMESTER 3 (2015)	74	92	-	-	73	86	100	80	-	-	-	-
TOTAL	**81% Pass Rate for 2015**											
SEMESTER 1 (2016)	76	93	-	-	73	67	50	43	100	-	100	-
SEMESTER 2 (2016)	80	90	-	-	83	89	66	30	77	100	-	-
SEMESTER 3 (2016)	62	100	-	83	78	75	88	-	-	90	-	-
TOTAL	**78% Pass Rate for 2016**											
SEMESTER 1 (2017)	75	100	-	75	76	66	100	-	-	100	58	-
SEMESTER 2 (2017)	68	100	-	85	91	100	100	-	-	100	100	-
SEMESTER 3 (2017)	44	100	-	63	100	-	100	-	-	100	54	100
TOTAL	**80% Pass Rate for 2017**											
SEMESTER 1 (2018)	79	92	-	92	89	86	50	-	-	94	100	-
TOTAL	**85% Pass Rate for 2018**											

TABLE 1.2

STUDENT ENROLMENT								
COURSES	**2016 Sem. 1**	**2016 Sem.2**	**2016 Sem.3**	**2017 Sem.1**	**2017 Sem.2**	**2017 Sem.3**	**2018 Sem.1**	**2018 Sem.2**
FA 201	21	35	23	17	37	30	31	33
FA 202	29	36	13	22	7	14	24	16
FA 211	-	-	-	-	-	-	-	-
FA 251	-	-	25	37	12	19	26	13
FA 257	19	49	31	25	21	8	23	20
FA 261	6	10	5	7	3	-	19	11
FA 290	6	4	6	6	7	4	5	7
FA 262	21	12	-	-	-	-	-	-
FA 263	12	13	-	-	-	-	-	-
FA 271	-	9	13	23	13	11	15	14
FP 99	7	-	4	12	9	12	17	14
FA 200	-	-		-	-	5	-	-
TOTAL	**121**	**168 (27.9)**	**120 (-29.6%)**	**149 (20.5%)**	**109 (-27.1%)**	**105 (-6.6%)**	**160 (35.4%)**	**128 (-20%)**

EDUCATION STATISITICS 2017-2018

TABLE 1.3-A : MODERATOR PASS RATES – SEMESTER ONE, 2017

Moderator	Module	Number of Students	Exam Pass Rate
Camille Sinanan	FA 201	8	100%
Kerry Charles	FA 201	8	50%
Mariana Galindo	FA 202	11	100%
Linda John	FA 202	9	100%
Alloy Dates	FA 251	9	77%
Andrew Bates	FA 251	9	77%
Damian Cuffy	FA 251	8	63%
Larry Tai Chew	FA 251	10	80%
Damian Cuffy	FA 257	12	58%
Kris Deonanan	FA 257	13	92%
Finbar Garcia	FA 261	5	80%
Andrew Bates	FA 271	13	100%
Keith Callendar	FA 271	10	100%
Cecil Frederick	FP 99	12	58%
SELF-STUDY	FA 290	6	100%

TABLE 1.3-B : MODERATOR PASS RATES – SEMESTER TWO, 2017

Moderator	Module	Number of Students	Exam Pass Rate
Alloy Dates	FA 201	8	50%
Camille Sinanan	FA 201	6	100%
Cherry-Ann Pierre-Williams	FA 201	7	42%
Christopher Nancoo	FA 201	13	76%
Linda John	FA 202	6	100%
Finbar Garcia	FA 251	10	80%
Larry Tai Chew	FA 251	4	100%
Cecil Frederick	FA 257	9	100%
Peter Kong	FA 257	13	76%
David Webster	FA 261	6	100%
Fabian Carew	FA 271	6	100%
Muriel Chattergoon	FA 271	7	100%
Andrew Bates	FP 99	16	100%
SELF-STUDY	FA 290	9	100%

EDUCATION STATISITICS 2017-2018

TABLE 1.3-C : MODERATOR PASS RATES – SEMESTER THREE, 2017

Moderator	Module	Number of Students	Exam Pass Rate
Kris Deonanan	FA 201	11	36%
Linda John	FA 201	8	50%
Muriel Chattergoon	FA 201	5	80%
Camille Sinanan	FA 202	10	100%
Dominic Romain	FA 251	5	100%
Larry Tai Chew	FA 251	7	71%
Ricard Skerritt	FA 251	5	60%
Peter Kong	FA 257	7	100%
David Webster	FA 271	12	100%
Risha Baddaloo	FA 200	5	100%
Fabian Carew	FP 99	11	63%
SELF-STUDY	FA 290	5	100%

TABLE 1.3-D : MODERATOR PASS RATES – SEMESTER ONE, 2018

Moderator	Module	Number of Students	Exam Pass Rate
Christopher Nanco	FA 201	10	70%
Linda John	FA 201	10	90%
Muriel Chattergoon	FA 201	9	78%
Ashvin Akal	FA 202	12	83%
Larry Tai Chew	FA 202	11	100%
Camille Sinanan	FA 251	9	89%
Dominic Romain	FA 251	9	89%
Finbar Garcia	FA 251	9	89%
Kris Deonanan	FA 257	6	83%
Peter Kong	FA 257	13	84%
Alloy Anthony Dates	FA 261	7	71%
Roger Brumant	FA 261	9	100%
Damian Cuffy	FA 271	5	80%
Susan Romano-Davis	FA 271	10	100%
David Webster	FP 99	9	100%
Risha Badaloo	FP 99	7	100%
SELF-STUDY	FA 290	6	50%

TTAIFA GRADUATION 2018

AMTC GRADUATES 2017

From Left to Right:

Derrick Wallace, Saad Anthony Baksh, Clinton Corbin, Ricard Skerritt, David Gordon, Colleen Rostant, Roger Brumant, Richard De Freitas, Darren Dickson, Anthony Davis and Louis Mc Mayo.

FSCP GRADUATES 2017

Front Row from Left to Right: Shazahra Khan, Natasha Grant-Daniel, Sabrina Ramsaran, Nicole Woods, Rose Ramoutar and Roslyn Keller.

Middle Row from Left to Right: Anju Balai, Yukchin Cheung, Kathy-Ann Kissoon, Nekeisha Lee, Joanne Frederick, Nadia Mahabir, Marsha Harripaul, Kathy Kahrim and Allison Diaz-Lewis.

Back Row from Left to Right: Kevern Dass, Nicole Matas, Brent Romano, Trudy Cuffie, Brian Dookeran, Pierre De Coteau and Merlene Alexander.

FSCP GRADUATES 2016

From Left to Right:

Camille Sinnanan, Risha Baddaloo, Shivan Maharaj, Jacqueline Pollinais and Roger Alcantara

TTAIFA'S MEMBERSHIP LISTING

GUARDIAN GROUP

ABBEOMIE ESI WILSON
ADELLE FUENTES-GHANNY
ADRIAN RAMDEO
AINKA CALLENDER-OTTLEY
AINSLEY RAMDWAR
AKAASH KALLADEEN
AKILAH CLAXTON
ALAFIA WHISKEY
ALAIN WRIGHT
ALEEMA MOHAMMED
ALICIA O'BRIEN SAMUEL
ALLAN JOSEPH
ALLISENE TANNER
ALLOY DATES
ALLYSON HUMPHREY-MITCHELL
ALTHEA MARTINEZ
AMINA HASSIM
AMRALL ALI
ANASHA ANUSHKA KARIM
ANDEL GEORGE
ANDRE CHARLES
ANDREA BARRY
ANDY RAGHUNANAN
ANDY RAMLOCHAN
ANGELA JOSEPH
ANGELA MASON
ANGINEE RAMBERAN
ANN MARIE BOWRIN
ANNESHA KHAN
ANTHONY CRICHLOW
ANTHONY DAVIS
ANTHONY KING
ANTHONY MOORE
ANTHONY O'BRIEN
ANTHONY TAITT
ANTONIO ARRA
ARLENE PAUL-GRIFFITH
ASHLEY SEEGOBIN
ASHVIN AKAL
BARBARA SINGH
BARRY GRAHAM
BASIL JOSEPH
BERNADETTE STANLEY- JOSEPH
BEVERLY ALI
BEVERLY RAMOUTAR
BIANCA GARRAWAY
BRANDON KISSOON
BRENT DURITY
BRENT JANKIE
BRENT ROMANO
BRIAN DOOKERAN
BRILAY SIMMONS
CALVIN MENDEZ
CAMEILLA ALI
CANDICE ANDREWS
CANDY MOHAMMED
CARLEEN VALDEZ
CARLYLE FLETCHER
CARLYLE LASANA FLETCHER
CASSANDRA BOISSIERRE-MOHAMMED
CATHERINE BENNY
CATHERINE JARDIM
CEYA BRUCE-BAHADOORSINGH
CHARLES BALGOBIN
CHARMAINE HUTCHINSON
CHE AFONG
CHERYL FORDE
CHERYL-ANN DARABIE
CHOYLING GUERIN
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MICHELLE RAMSAMOOJ	RHONDA DHANASAR	VICTOR CHINEMILLY
MICHELLE SERVILLE	RICHARD BANFIELD	VIKASH LALMAN
MICHELLE SOOKDEO	RICHARD DALY	VIVIAN RAMPERSAD
MIGUEL PATY	RICHARD HING	WARREN BRUCE
MIKEL GRANDERSON	RIQUEN ALLEN	WAYNE GRIFFITH
MOTIRAM SOOCHIT	ROGER ALCANTARA	WAYNE HAREWOOD
MYRNA COMMISSIONG	ROGER CHOO QUAN	WAYNE LEZAMA
NADINE THOMAS	ROODAL HARILAL	WAYNE MOHAMMED
NALENE LALLA	ROY SYDNEY	WENDY CAMPBELL-HACKETT
NALINI COEPPICUS	RUTH ALI-MOHAMMED	WILFRED HOLDER
NELTON ATTZS	SEAN DAVIS	WILLIAM GIBBS

TATIL INSURANCE

ALICIA KHAN-LALLOO	CHRISTINE LEWIS	EARTHA JOY MOHAMMED
ANJANEE SAMAROO	CHRISTOPHER LYONS	GALE-ANN MERRICK
AVINDRA LOCHAN	CURTIS ADAMS	GAYATREE LISA NOYAN
BENECIA IRVINE	DAVID CHARLES	GAYLORD GOODING
BERNADINE WILLIAMS-GROOME	DAWN MARCELLE	GLORIA SEUCHARAN
BERNARD GREGOIRE	DEBRA LYONS	HARDEO SEUKUMAR
BRENDON GRAY	DEOCHAN BISRAM	INDRANI AVATAR
BRYAN PEDRO	DESIREE BLACKMAN	INGA ANTHONY
CARL JAMES	DIANNE MAHARAJ	JANET SKERRITT

TATIL INSURANCE

JEEVAN MOHESS
JENNEIL MCKIE
JOANNE GRANT
JREEON TRIM
KEITH CHARLES
KENNY WILLIAMS
KHRISTA SOOKDEO-RAMPERSAD
KIDSINGH POWDER
LINCOLN BHIM
MARY-LOU CHUNG
MULCHAN BASDEO
NICOLE REIS
RAYNATHA HERCULES
RICARDO DUKE
RUSSELL BHOLA
RUTH SURAJ
SAHADAI RAMPERSAD
SALLY BHIM
SASHA BAIN
SETARA BALROOP
SHARAN MOHAMED-ALI
SHARON RAMRATTAN
SUBATHIRA ARYADURAY
SUZAN MARTIN
TRUDY PEDRO
ULRIC PHILLIP
WALTER STEWART
ZANAMOON KHAN

SCOTIA LIFE INSURANCE

AVALON WILSON-BERNARD
EVANGALINE BABLALL-JAIPERSAD
PRIYA BHAWANIE
REEANNA MOHAMMED
SHARDA SEERAJ
SHELLY-ANN KHAN
SINEAD NOBLE