ANNUAL REPORT

TTAIFA
TRINIDAD AND TOBAGO ASSOCIATION OF INSURANCE AND FINANCIAL ADVISORS

TTAIFA ANNUAL REPORT

2023

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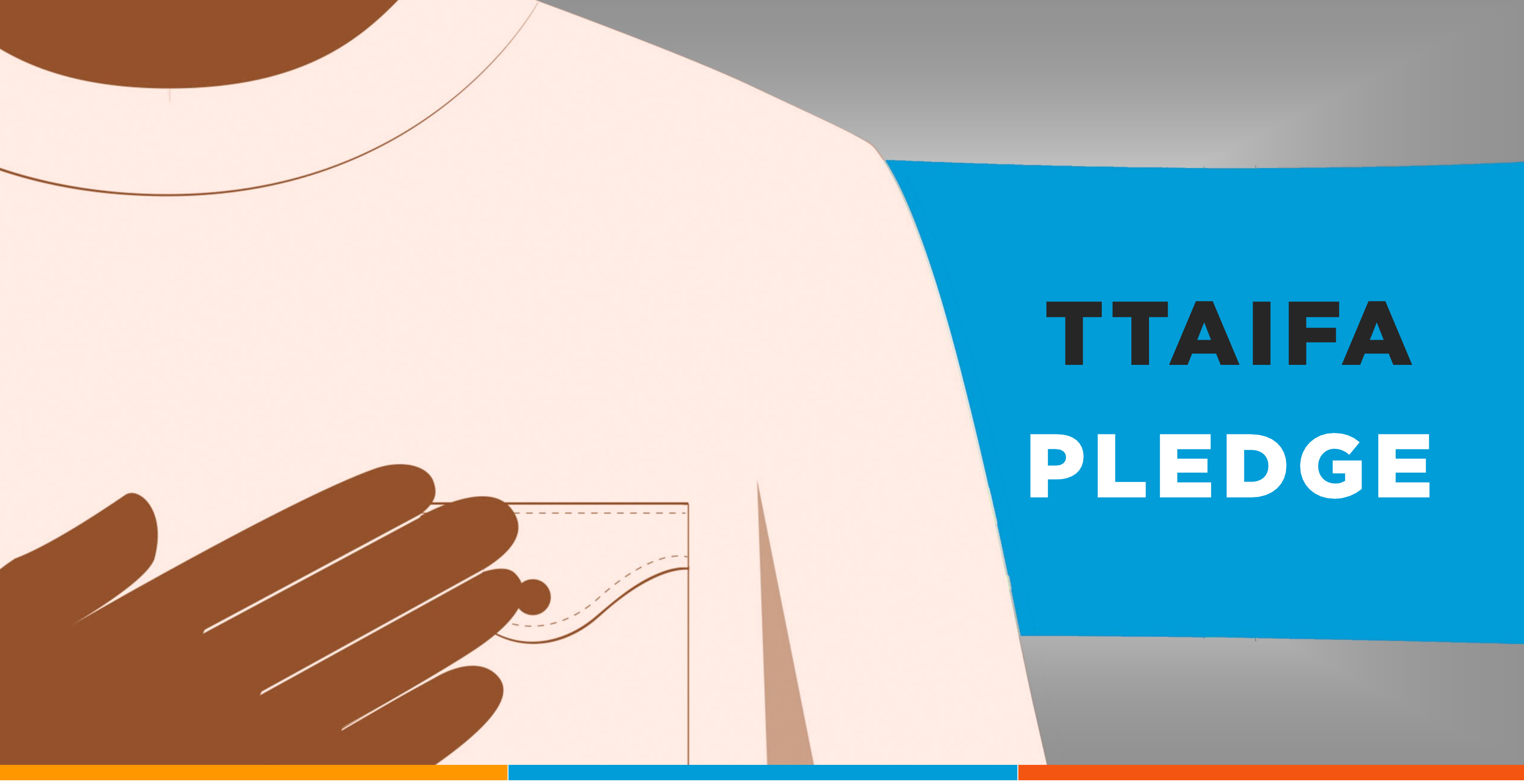


TTAIFA PLEDGE

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' policies, financial products or its agents under no circumstances to rebate or offer to rebate any part of a premium.

TTAIFA'S MISSION

To facilitate the professional and ethical development of all insurance intermediaries.

TTAIFA'S VISION

To be the foremost Association for professional development of all insurance and financial intermediaries.

TTAIFA'S PURPOSE

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

STANDING ORDERS

1. All mobile phones must be switched off or in silent mode.
2. All members shall stand (once in person) and identify himself/herself when addressing the Chair.
3. A member shall stand/ Use a raised hand icon when addressing the Chairman.
4. Speeches shall be clear and relevant to the subject before the meeting.
5. A member shall address the meeting when called upon by the Chairman to do so after you shall immediately take your seat or mute your mike.
6. Members shall only address the meeting through the Chairman.
7. A member may not speak twice on the same subject, except:
   I. The mover of a motion; who has a right to reply
   II. He rises to object or to explain (with the permission of the Chair)
8. No speeches shall be made after the question has been put and carried.
9. The mover of a procedural motion – (adjournment, lay on the table, motion to postpone) shall have no right reply.
10. 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)
11. A member shall not "call" another "to order" but may draw the attention of the Chairman to a "breach of the order."
12. Only one amendment shall be before the meeting at one and the same time.
13. When a motion is withdrawn, any amendment to it falls.
14. The Chairman shall have the right to a "casting vote."
15. If there is an equality of voting on an amendment, and if the Chairman does not exercise his casting vote, the amendment is lost
16. Provision shall be made for protection by the Chairman from vilification (personal abuse)
17. No member shall impute improper motives against another.
18. After giving a warning, the Chairman shall have the power to expel a member from the proceedings.
19. Only financial members of the Association shall be allowed to participate actively in the meeting; this includes voting rights.

PRESIDENT'S MESSAGE

Gerald Cruickshank

As my second term as President of our esteemed insurance industry association, "TTAIFA", comes to a close, I want to express my heartfelt gratitude to all of you. It has been an honour to lead such a dynamic team of professionals who have generously given their time and expertise to serve our industry.

Despite the challenges posed by the pandemic, my team and I have remained steadfast in our commitment to advancing our industry's recognition and impact. We have met regularly, and as a Board. In addition, our executives have participated in numerous committee meetings with key stakeholders, such as the Central Bank (CBTT) and the Accreditation Council of Trinidad &Tobago (ACTT), to ensure that TTAIFA continues to be recognized as a registered education body. We have also maintained our relationships with LIMRA International, The Caribbean Association of Insurance & Financial Advisors (CARAIFA), The American College, the Trinidad and Tobago Insurance Institute and Million Dollar Round Table (MDRT)

We have seen TTAIFA members demonstrate remarkable resilience in adapting to the changes brought about by the pandemic over the past three years. Despite our challenges, we have remained committed to our core mission of helping families and businesses plan for their financial future in the event of death, disability, critical illness, personal accidents, or old age.

As an association our dedication to this important work is evident in the annual professional development opportunities we offer our members, such as Financial Services Certified Professional (FSCP) Courses, Agency Management Training Course (AMTC) Programs, and Continuing Professional Development Seminars. By continuing to participate actively in TTAIFA, we show citizens, corporate entities in T&T, and the wider region that we take our profession seriously and strive to enhance our skills continually.

Our passion for what we do drives us to add significant value to our client's businesses as insurance intermediaries and we are proud to be a part of this vibrant and resilient industry.

I urge all members to find ways to give back to our industry, whether through active participation in Chapters, personal charitable endeavours, or non-profit organizations. Giving without expecting anything in return is a powerful way to create positive change and demonstrate our commitment to serving our communities.

By giving generously of our time, resources, and expertise, we strengthen the insurance industry and inspire others to do the same. Our collective efforts will profoundly impact and bring gratitude and hope to those we serve.

Thank you for your unwavering support and continue to stay safe.

Gerald Cruickshank
TTAIFA President

TTAIFA EXECUTIVES 2021-2023

Gerald Cruickshank

President,

Mr. Gerald Cruickshank began his career as an insurance advisor in 1989 at British American Insurance Company where he spent 26 years, moving from a Sales Representative to a Unit Manager and then Branch Manager. Among his sterling performances was his qualification as a member of the Million Dollar Round Table for four consecutive years and winning his Company's Top Unit Award and Top Agency Award on more than one occasion.

He is the Managing Director of GDC Financial Services Ltd a General Insurance Agency with Sagicor General Insurance and is also an Agency Manager at Pan American Life Insurance.

Larry Tai Chew

Vice President,

Guardian Group

Mariana Galindo

Immediate Past President

Sagicor Life Inc.

Dominic Romain

Secretary/Treasurer

Guardian Group

Risha Baddaloo

Asst. Secretary/Treasurer

The Maritime
Financial Group

Alicia Birch

Education Chairperson

Pan American Life
Insurance Company

CHAPTER BOARD OF DIRECTORS 2022-2023

TTAIFA NORTH CHAPTER: BOARD MEMBERS

CHRISTOPHER GOUVEIA
PRESIDENT
SAGICOR LIFE INC.

DOMINIC ROMAIN
VICE PRESIDENT
GUARDIAN GROUP

PEACHES SIMMONDS
SECRETARY/TREASURER
GUARDIAN GROUP

DAVID STEPHENS
ASST. SECRETARY/TREASURER
TATIL

TTAIFA EAST CHAPTER: BOARD MEMBERS

IRMA STANFORD
PRESIDENT
SAGICOR GENERAL

MARILYN GITTENS-OXLEY
VICE PRESIDENT
SAGICOR LIFE INC.

DENISE STEEPLE
IMMEDIATE PAST PRESIDENT
GUARDIAN GROUP

ANNE LAMONT-CHARLES
SECRETARY/TREASURER
SAGICOR LIFE INC.

TTAIFA SOUTH CHAPTER: BOARD MEMBERS

RIA MURRAY-PAYNE
PRESIDENT
GUARDIAN GROUP

RISHA BADDALOO
VICE PRESIDENT
MARITIME FINANCIAL

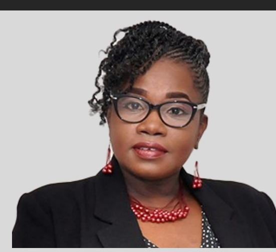
LARRY TAI CHEW
IMMEDIATE PAST PRESIDENT
GUARDIAN GROUP

TRUDY PEDRO
SECRETARY/TREASURER
TATIL

TTAIFA TOBAGO CHAPTER: BOARD MEMBERS

BRENDON GRAY
PRESIDENT
TATIL

RICARDO DUKE
VICE PRESIDENT
TATIL



MARSHA LYONS
SECRETARY/TREASURER
GUARDIAN GROUP

JO-AN HISLOP
ASST. SECRETARY/TREASURER
MARITIME FINANCIAL

Why Join TTAIFA?

Support your Insurance Industry, Protect yourself and your Clients.

Our association was successfully formed in 1975 to mainly assist with the continuous education and professional development of all Insurance and Financial Advisors in Trinidad and Tobago. In spite of all the diversity within the industry the characteristics of those who join TTAIFA remains the same.

TTAIFA MEMBERS

- **Are part of a network of professionals**
- **Are passionate of Industry Building**
- **Are part of an association that represents agents/advisors**
- **Agents have a voice in the landscape of Trinidad and Tobago**
- **Passionately pursue personal & professional development**

TTAIFA MEMBERS INCLUDE

- **Life Insurance Agents / Sales Representatives**
- **General Insurance Agents**
- **Incorporated Agents**
- **Managers (such as Branch, Assistant-Branch, Regional Sales, Agency & Unit)**
- **Insurance Company Heads of Sales**
- **TTAIFA Hall of Fame Members**
- **TTAIFA Past Presidents**
- **MDRT Qualifiers**

PURPOSE OF TTAIFA

TTAIFA is the only organization that serves and represents Insurance and Financial advisors regardless of the products and services they sell. TTAIFA's focus is to:

- **Protect Advisors**
- **Help grow your business**
- **Promote ethical standards**
- **Continuous Professional Development (CPD)**
- **Affiliates with CARAIFA, TTII, CBTT, LIMRA, MDRT**

What are the Benefits of Joining TTAIFA?

- **The opportunity to attend the prestigious Million Dollar Round Table (MDRT).**
- **An opportunity to apply for all education programmes, which helps with you attaining designations on par with a Bachelor's Degree and Master's Degree.**
- **An educational institution for insurance agents / sales representatives to attain industry designations and maintain CPD.**
- **Being part of TTAIFA's Industry Awards and be recognized among your colleagues and nationally.**
- **Free Critical Illness and Group Life Insurance. Just sign up for it! - Contact TTAIFA**
- **Dual membership with our Caribbean body; CARAIFA - The Caribbean Association of Insurance and Financial Advisors and recognition at the Caribbean awards.**
- **The opportunity to attend CARAIFA Sales Congresses throughout the Caribbean.**

TTAIFA Advocates at Central Bank and Government Level

To represent our members interests in reference to any amendments to the insurance bill as well as the new CPD points system and any issues that affect the wellbeing of both clients' assets as well as your own advisor business.

TTAIFA Members

Our TTAIFA membership attracts top performers who are civic minded. This hard working group of people focus on the process of continually building their business, increasing knowledge & enhancing skills. Our educational offerings provide members with the professional development and continuing education needed. Additionally TTAIFA offers more programs: FSCP, AMTC, MFA, AIAM, CMFA, CIAM, and Prospect or Perish. All professional programs are ratified since we are registered as an ACTT registered educational association.

Do you belong at TTAIFA?

Joining TTAIFA is a personal statement that you adhere to the highest Code of Ethics, seek continuous improvement through education, belong to a network of trusted advisors and actively meet industry at the national level. Additionally, TTAIFA members meet industry colleagues and establish long-term friendships. Does this sound like you? If yes, download the registration form and submit to TTAIFA with the relevant membership fee or forward it to your marketing department of your company.

TTAIFA STAFF

Audra Spence	Leiselle-Ann Borel	Darnelle Lovelace	Atiyah Edmond	Kimberley Hunte
Office Manager	Education Officer	ICT Coordinator	Administrative Coordinator	CPD Representative
finance@ttaifa.com	education@ttaifa.com	it@ttaifa.com	administration@ttaifa.com	dataclerk@ttaifa.com

Call us at 624-2940 or email info@ttaifa.com for more information on becoming a member.

EDUCATION COMMITTEE 2021-2022

ALICIA BIRCH
EDUCATION CHAIR
PAN AMERICAN LIFE

ANDREW BATES
EMC REPRESENTATIVE

LARRY TAI CHEW
GUARDIAN GROUP

AUDRA SPENCE
TTAIFA

CAMILLE SINANAN
SAGICOR LIFE INC.

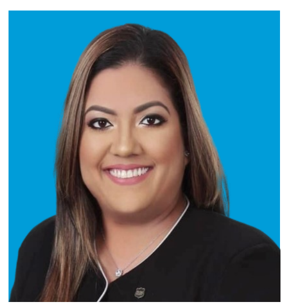
JOANNE FREDERICK
GUARDIAN GROUP

FINBAR GARCIA
MARITIME FINANCIAL

ROGER BRUMANT
GUARDIAN GROUP

PETER KONG
SAGICOR LIFE INC.

ANNISA STAPELTON
PAN AMERICAN LIFE



SHAZAHRA KHAN
PAN AMERICAN LIFE

DOMINIC ROMAIN
GUARDIAN GROUP

LEISELLE ANN BOREL
TTAIFA

OMA RAMDEO-HARRIPERSAD
PAN AMERICAN LIFE

COLLEEN ARNEAUD
GUARDIAN GROUP

MODERATORS TRAINING

Every three (3) years, TTAIFA Moderators are recertified to ensure that they are kept up-to-date and that TTAIFA provides the best possible training to all agents enrolled in classes.

Financial Services Certified Professional (FSCP)

The Financial Services Certified Professional Designation (FSCP) designation provides financial services professionals with comprehensive training in essential product knowledge, marketing, and planning skills. It is designed to support lifelong learning and growth as an insurance intermediary, giving participants the flexibility to chart their career path towards success. To earn the FSCP Designation, participants must complete eight (8) courses within five years.

For the academic year 2022, our total enrolment in this programme was 310 students. The overall Pass Rate for the academic year was 84% with twenty-two (22) persons scheduled to graduate with their FSCP Designation.

Continuous Professional Development (CPD)

With the proclamation of the “Insurance Act 2020” in January 2021, intermediaries are required to complete Continuous Professional Development (CPD) hours to renew their licenses. TTAIFA, continued effort to assist intermediaries by making the process as simple as possible, has been offering CPD Packages to Agents.

Life Package
(covers Long-term Insurance license)

General Package
(covers General Insurance license)

Life & General Package
(covers Long-term & General licenses)

In 2022, thirty-two (32) topics were presented under the categories:

Insurance Business: Life | Insurance Business: General | Ethics | Law & Regulations | Other

This resulted in 90 CPD sessions being held by the end of 2022, which included South Chapter's Post Budget Forum and Congress Day also served as CPD earning sessions.

If you would like to suggest topics under the CPD categories, please feel free to send an email to education@ttaifa.com

TTAIFA MINUTES OF AGM 2022

Minutes of the Annual General Meeting of the Trinidad and Tobago Association of Insurance and Financial Advisors held on the 29th April, 2022.

1. CALL TO ORDER

A. The Master of Ceremonies (MC), Mrs. Mariana Galindo, Immediate Past President; Member of the Executive Board, called the meeting to order at 10.00 am.

2. NATIONAL ANTHEM, INVOCATION & PLEDGE

A. The National Anthem was played.

B. The Invocation was done by a director of the National Board Mr. David Stephens.

C. All present recited the pledge.

3. OPENING REMARKS

A. The Chairperson welcomed the President, members of the executive, members of the Board, the education committee, attendees, and the auditors. This is TTAIFA's second time hosting a virtual/hybrid AGM.

B. Apologies were received from the Education Chair Mrs. Alicia Birch, who is unable to attend the meeting unavoidably. The MC did the safety briefing.

4. STANDING ORDER

A. The Standing Order was taken as read, noting: Cell phones were to be switched off or placed on silent for those in physical attendance. Persons attending virtually need to use the 'raise hand' icon if they need to speak. Questions must be clear and relevant to the subject before the meeting, and a member shall address the meeting when called upon by the chairman to do so.

5. MINUTES OF 2021 AGM

A. The Minutes were circulated and is also available on the link provided.

B. You can only take part in voting if you were present in the last AGM.

C. There were no questions and no omissions. However, an error was pointed out on page 6 as Mr. Christopher Gouveia's name was misspelt.

D. The minutes of the Annual General Meeting held on April 29th were confirmed by Mrs. Ria Murray-Payne of Guardian Life of the Caribbean and seconded by Mr. David Stephens of Tatil Life Assurance.

6. BOARD OF DIRECTORS' REPORT

A. The MC introduced Mr. Gerald Cruickshank. The President welcomed fellow executives and board members and all in attendance and gave a comprehensive report on behalf of TTAIFA's Board of Directors on the major activities and accomplishments for 2021 into 2022. The report addressed the following:

B. **Management of TTAIFA** – As we continue navigating through the changes brought to us by the pandemic, we can safely say that TTAIFA is progressing. This year we have evolved and taken charge of the requirement brought to us by the New Insurance Act. TTAIFA's primary focus is to ensure that our Agents and Sales Representatives are ready to manage this new change. All meetings for the past year were conducted virtually.

C. **Finance Committee** – TTIAFA's finance committee has responsibility for the association's finances. Achieving its long-term sustainable economic outcome is considered fundamental to our business integrity. I am pleased to report as of December 31st 2020 and for 2021, thus far, we have achieved a profit after tax of $15411.00 and $285311.00, respectively. Our statement of comprehensive income will show this in detail for you to review.

D. **TTAIFA Activities** – The Board of Directors, Education Management Committee and the Secretariat continuously work together to monitor how we do business. All seminars and workshops are conducted virtually on the Zoom platform in webinar format, and FSCP and other courses are taught online. Face-to-face activities have not resumed, and all meetings are completed online for safety and convenience.

E. **Education** – The Education Management Committee, chaired by Mrs. Alicia Birch, comprises fifteen other Advisors and the President, who meet regularly to review and address our members' Professional Development & Educational needs. FSCP Enrolment for 2021 was not severely affected, and the total enrolment of 329 was in semesters 1, 2 & 3. The number reflected a 66% increase compared to 2020 when we only had two semesters in that year (2020) due to COVID-19. Using the virtual platform in 2020 and 2021, we saw an overall pass rate of 86%, 16% above our minimum standard. This achievement is still well noted and commended by our hardworking moderators.

F. **Achievements** – Approvals for the transition to online classes for our Financial Services Certified Professional (FSCP) were given by both the Accreditation Council of Trinidad & Tobago (ACTT) and the Caribbean Association of Insurance & Financial Advisors (CARAIFA). As well as approval from the Life Insurance Marketing & Research Association (LIMRA) for the Agency Management Training (AMTC) programme.

G. **Social Responsibility** – Our annual SEA Kit distribution was on Friday, March 25th, 2022. TTAIFA's East Chapter was able to deliver 97 kits which include a pen, a pencil, a ruler, a sharpener and an eraser to the children who were most in need (45) at the Bon-Air Government Primary School (30) at the Maloney Government Primary School, and (22) at St. Mary's Orphanage. Hamper distributions were done for participants of East Chapter's Rising Star event, along with a donation of $400.00.

H. **The Insurance Act** – The Insurance Act was officially in effect as of January 01st, 2021; it was only after this proclamation that the Central Bank of Trinidad and Tobago could have held strategic meetings with the various Intermediaries and Insurance Companies. All sales representatives and agents are now required to submit CPD hours completed for their license renewal. For each license, a total of 12 CPD hours are needed in the following categories:

LIFE / LONG-TERM LICENSE	GENERAL LICENSE
INSURANCE BUSINESS: LIFE/LONG-TERM (4 CPD)	INSURANCE BUSINESS: GENERAL (4 CPD)
ETHICS (4 CPD)	ETHICS (4 CPD)
LAW AND REGUALTIONS (2 CPD)	LAW AND REGUALTIONS (2 CPD)
OTHER (2 CPD)	OTHER (2 CPD)

CPD packages were made available for our members to take advantage of; agents have the option to take the following:

- **Life/Long-term Package - $650.00 TTD**
- **General Package - $650.00 TTD**
- **Both Life and General Package - $900.00 TTD**

We aim to provide CPD seminars of high quality and content relevant to our careers.

6. BOARD OF DIRECTORS' REPORT

I. **TTAIFA Hall of Fame** – Mr. Larry Gocool of Guardian Group was inducted into the TTAIFA 2021 Hall of Fame. A video piece on his lifetime achievement in the industry was aired on September 12th in TTAIFA's virtual awards. A special function was held on November 10th to celebrate his achievement and to present him with his Hall of Fame plaque. All was accomplished with the assistance of south chapter President Mrs. Ria Murray-Payne.

J. **TTAIFA Website Update** – TTAIFA's website is fully functional, and members can access their class assignments, register, and pay for courses and seminars. The applicable costs are displayed by logging in to the website as a member; non-member fees apply otherwise. Members can also monitor and track educational activities progress from October onwards. Mr. Lovelace is currently on the back end of our website, uploading previous CPD letters and FSCP activities for our members. This will take some time, but we aim to work on this continuously.

K. **MDRT Day 2021** – This is the first time Trinidad and Tobago could host this virtual event held on October 01st, 2021, under the theme "The Power of Choice". The event had over 500 attendees on the virtual platform, including international and local presenters, company executives, MDRT international and regional executives, and representatives. Our 2021 MDRT country chair Mrs. Jennifer Khan and our MDRT/TTAIFA committee members met numerous times to make this event a reality. The programme was aired without any major connectivity issues, and the feedback was excellent regarding the quality and programme content. Our internal report regarding funds is still being worked on with the intention of completing it by December. Thereafter, a report for MDRT international will be completed and submitted.

L. **Other Business** – We are pleased to welcome the Tobago Chapter on Board after they expressed high interest in joining the team again. This chapter is headed by Mr. Brendon Gray. This has been an outstanding achievement, and we appreciate and are thankful for our members residing in Tobago.

6. BOARD OF DIRECTORS' REPORT

L. **Other Business: Continued** – It is a great pleasure to know that they can also easily access TTAIFA in Tobago.

M. I take this opportunity to recognize the team responsible for ensuring the smooth running of the secretariat operations: Office Manager- Audra Spence and team members: Administrative Coordinator— Atiyah Edmond, Student Affairs Officer — Leiselle Ann Borel, ICT Coordinator – Darnelle Lovelace, Data Entry Clerk — Kimberley Hunte, and Office Attendant – Cheryl Thomas-Castle.

N. Without a doubt, TTAIFA has accomplished a lot over the last year amidst all the challenges. As a Board, we will continue to do our part to ensure professional development. Seminars and workshops to accumulate Continuing Professional Development (CPD) hours are continuously running, and packages are available monthly for ease of management. Our national awards event continues to receive favourable reviews from all involved company heads of sales and agents who are recipients of these awards.

O. We are looking forward to returning to physical awards in 2023. We are closely working with CARAIFA to get confirmation on the location of the next sales congress, and our social media platforms will provide the updates. I hereby conclude our Board of Directors' report.

7. OPEN FLOOR FOR QUESTIONS

A. There were no questions following the Board of Directors' report presented by the President.

8. ADOPTION OF THE PRESIDENT'S REPORT

A. The Board of Directors' Report was accepted by Ms. Denise Steeple of Guardian Life of the Caribbean and seconded by Mr. Dominic Romain of Guardian Life of the Caribbean.

9. AUDITOR'S REPORT

A. The Auditor's Report as of December 31st 2021, prepared by S Budhu and Associates, was read by Mr. Nerlin David, S. Budhu and Associates representative.

10. OPEN FLOOR FOR QUESTIONS

A. The floor was opened for questions, and there were no questions following the Auditor's Report.

11. ADOPTION OF AUDITOR'S REPORT

A. Mr. Brendon Gray of Tatil Life Assurance confirmed the auditor's report, seconded by Mrs. Irma Stanford of Sagicor Life Inc.

12. REINSTATEMENT OF AUDITORS

A. The MC announced that online attendees and those physically present could raise their hands and a count would be taken. All persons in physical attendance agreed to the reinstatement by a show of hands. The online polls were checked, and attendees were also in agreement. The MC acknowledged all directors that were present virtually. S. BUDHU & ASSOCIATES were re-instated for the period December 31st, 2022- December 31st, 2023.

13. OPEN FLOOR FOR QUESTIONS

A. **QUESTION 1: Mr. Brendon Gray**—The increase from 2020 to 2021 suggests a marked improvement in operations and income. What was the leading cause of that increase?

B. **RESPONSE TO QUESTION 1: Mr. Gerald Cruickshank** — This significant increase was due to membership; because of the new Insurance Act, persons realized they had to come on Board. The CPD courses also played an important role, and the virtual format is incredibly convenient and accessible. Our facilitators and attendees are conformable with the structure, which works well for us.

13. OPEN FLOOR FOR QUESTIONS

C. **QUESTION 2: Mr. Brendon Gray**— How do we encourage the participation of our members in the chapters and coming on Board? What type of incentives can be given to get that strong interaction?

D. **RESPONSE TO QUESTION 2: Mr. Larry Tai Chew** — A few years ago, the then South Chapter President coined the phrase "I AM TTAIFA", and the executive and the body adopted the phrase. A positive spin-off effect came from this and raised the bar in understanding that we are professionals. From a personal point of view, I am part of a professional body and professionalizing my operation. When we consider what our Pledge speaks to, we have to understand that you are part of a globally necessary industry. The responsibility then falls on you as an individual who represents the industry.

14. INSTALLATION OF 2022-2023 BOARD OF DIRECTORS

A. Mrs. Mariana Galindo did the installation. The roles of the directors were read and all that were sworn in reiterated the **installation statement.**

B. **NATIONAL BOARD EXECUTIVES**

- Gerald Cruickshank, President
- Larry Tai Chew, Vice President
- Mariana Galindo, Immediate Past President
- Dominic Romain, Secretary/Treasurer
- Risha Baddaloo, Assistant Secretary/Treasurer

C. **SOUTH CHAPTER REPRESENTATIVES**

- Ria Murray-Payne, Chapter President
- Risha Baddaloo, Chapter Vice President
- Trudy Pedro, Chapter Secretary/Treasurer
- Shazahra Khan, Chapter Assistant Secretary/ Treasurer
- **Directors:** Joanne Baptiste, Soodie Jaikaran, Michael Williams

D. **EAST CHAPTER REPRESENTATIVES**

- Irma Stanford, Chapter President
- Reisa Mark, Chapter Vice President
- Anne Lamont-Charles, East Chapter Secretary/ Treasurer
- Jason Narine, Chapter Assistant Secretary/ Treasurer
- **Directors:** Kathy-Ann Kharim, Debra Pierre-Daniel, Hazel-Ann Murray, Cyril Murray, Marilyn Gitten-Oxley, Janell Smith, Anne Lamont Charles, Hazel Jackson, Carla Hutchinson, Wayne Griffith, Terrance Williams.

E. **NORTH CHAPTER REPRESENTATIVES**

- Christopher Gouveia, Chapter President
- Dominic Romain, Chapter Vice President
- Peaches Simmonds, Chapter Secretary/Treasurer
- David Stephens, Chapter Assistant Secretary/ Treasurer
- **Directors:** Linda John, Michelle Clarke, Mikel Granderson, Tonya Marhue, Clinton Corbin, Marlon De Leon, Mark Lynch, Paula Charleau, Chantelle Carimbocas.

F. **TOBAGO CHAPTER REPRESENTATIVES**

- Brendon Gray, Chapter President
- Ricardo Duke, Chapter Vice President
- Marsha Lyons, Chapter Secretary/ Treasurer
- Jo-An Hislop, Chapter Assistant Secretary/ Treasurer

14. OTHER BUSINESS

A. The President, Mr. Gerald Cruickshank, thanked the MC, Immediate Past President Mrs. Mariana Galindo. Our Office Manager, Ms. Audra Spence, brought a little surprise to our attention. We randomly chose persons to win free CPD packages with TTAIFA. Our lucky winners are Mr. Gary Roopchand (virtually present) and Ms. Bahadur (virtually present).

B. Birthday greetings to South Chapter Assistant Secretary Ms. Shazhara Khan were warmest given.

14. CLOSE OF PROCEEDINGS

A. Mrs. Galindo adjourned the meeting.

BOARD OF DIRECTORS' REPORT

Members of the head table; Immediate Past President and MC for today's AGM, Mrs. Mariana Galindo; Vice President, Mr. Larry Tai Chew; Secretary/Treasurer, Mr. Dominic Romain and Director of Education, Mrs. Alicia Birch.

Executive members in attendance today; Chapter Presidents: Mrs. Ria Murray-Payne-South Chapter President, Mrs. Irma Stanford-East Chapter President, Mr. Christopher Gouveia-North Chapter President and Mr. Brendon Gray-Tobago Chapter President, TTAIFA's Assistant Secretary/Treasurer Risha Baddaloo as well as fellow Board and Chapter members; Hall of Famers; Past Presidents; Company Executives; fellow Insurance Agents and Sales Representatives and specially invited guests, GOOD MORNING TO ALL present as well as those logged on virtually.

I am pleased to present TTAIFA's Board of Directors Report today, which highlights our achievements and activities for the fiscal year 2022. We aim to keep you informed and involved in our progress.

Over the past three years, the economy has experienced both ups and downs. In 2020, the entire world was hit by the COVID-19 pandemic, which had a significant impact on the global economy. Many businesses were forced to close, and unemployment rates skyrocketed. However, despite the challenges, the economy showed resilience and started to recover in 2021. This was due to implementing government stimulus packages, increasing vaccination rates, and adopting new technologies.

In the insurance industry, there were both opportunities and challenges. With the pandemic, there was an increased demand for health and life insurance and a substantial amount of insurance claims as well as policy loans were paid out.

TTAIFA was not immune to these challenges, but we did manage to navigate them successfully. We continued to provide our members with the support they needed, and our financials remained stable. Looking forward, we anticipate continued growth in the economy as we continue to recover from the pandemic. The insurance industry will continue to face challenges from time to time, but we are confident that TTAIFA is well-positioned to support our members' professional development needs and to overcome any new challenges.

TTAIFA'S MANAGEMENT

Amid the ongoing challenges presented by the pandemic, TTAIFA made progress in adapting to the changes required; the association's top priority is ensuring its insurance intermediaries are well-prepared to manage the new requirements by the regulators, Central Bank of Trinidad & Tobago. To this end, TTAIFA has implemented virtual systems to facilitate efficient and effective learning and enable members to acquire Continuing Professional Development points.

In addition, the secretariat staff closely monitors all virtual platforms on our professional development programmes.

All meetings, including education meetings, Board and executive meetings, finance meetings, and chapter meetings, have been conducted virtually over the past year. This approach has proven successful for all parties involved.

Each of the four chapters also held meetings virtually to manage chapter activities.

STRATEGIC PLANNING EXERCISE:

TTAIFA's Board of Directors comprises 17 members from our four chapters. We embarked on a strategic planning exercise to re-evaluate, reformulate, and make the necessary adjustments to move forward.

The process started with consultations with various stakeholders and culminated with a retreat in Tobago on the 4th and 5th of June, 2022.

The Board identified numerous benefits and initiatives with a well-defined plan aligning with the association's short-term and long-term operational objectives.

FINANCE

TTAIFA's finance committee oversees the association's finances and ensures sustainable long-term economic outcomes. Financial stability and success inspire confidence among all stakeholders, including our members. This report highlights TTAIFA's financial performance for December 31st, 2022.

In 2022, when we resumed our daily operations, we faced a difficult situation because we had accumulated deficits from rising business costs without sponsorships from other companies for industry activities.

Despite these obstacles, we were committed to navigating the challenges and emerging more substantially and resiliently than ever.

We devised creative approaches to address our financial shortfall to improve our efficiency and cut costs. We thoroughly assessed all aspects of our company and pinpointed where we could make budget cuts without impacting the excellence of our offerings.

While this required some difficult choices and sacrifices, we remained determined to persevere through this challenging time.

Although the cost of conducting business has risen, we have maintained a positive outlook and kept our sights on the future. Our members can expect the same superior products and services that they've come to rely on from us.

To ensure the association's financial stability in the long run, the finance committee has been investigating new revenue sources and developing strategies to implement them.

FOR A MORE DETAILED BREAKDOWN ON OUR FINANCES, SEE PAGE 29 OF THIS REPORT.

EDUCATION

TTAIFA's Education Management Committee, led by Mrs. Alicia Birch, Director of Education, comprises 15 other advisors and the President. The committee meets regularly to review and address members' professional development and educational needs, holding five meetings in 2022.

All courses facilitated by TTAIFA are conducted in a hybrid format and closely monitored by the secretariat staff, with examinations taking place in person at our secretariat. For the safety and convenience of all members, face-to-face activities have yet to resume fully, and all association meetings are conducted online.

To ensure that our moderators provide the best possible training to agents enrolled in classes, TTAIFA recertifies them every three years. In the academic year 2022, we enrolled 310 students in this program, with an overall pass rate of 84%.

Additionally, 22 individuals are scheduled to graduate with their FSCP designation. TTAIFA also participated in CARAIFA's Train-the-Trainer virtual workshop, with five moderators in attendance among the 14 participants throughout the Caribbean.

ENROLMENT

Despite our ongoing efforts to provide high-quality training and development opportunities for our members, the Financial Services Certified Professional (FSCP) program enrolment in 2022 was partially affected. While we had a total enrolment of 310 students across semesters 1, 2, and 3, this number represented a 15% decrease compared to the registration of 357 in the same period in 2021.

While the decrease in enrolment is concerning, TTAIFA remains committed to providing comprehensive education and training to our members to meet their professional development needs. As we continue to navigate the challenges presented by the pandemic, we are exploring new ways to engage and support our members, including expanding our virtual training offerings and exploring additional opportunities for collaboration and networking within the insurance industry.

No matter the challenges, we are confident that we will continue to provide our members with the tools and resources they need to succeed in their careers and contribute to the growth and development of the insurance industry in Trinidad and Tobago.

TABLE 1. STUDENT ENROLMENT 2020 - 2022

COURSES	2020 SEM 1	2020 SEM 2	2020 SEM 3	2021 SEM 1	2021 SEM 2	2021 SEM 3	2022 SEM 1	2022 SEM 2	2022 SEM 3
FA 201	25	-	41	23	57	28	26	16	7
FA 202	10	-	14	18	19	13	9	25	16
FA 251	6	-	23	10	22	21	16	8	16
FA 257	22	-	7	10	14	15	14	14	8
FA 261	10	-	19	6	6	7	17	17	11
FA 290	7	-	8	11	9	8	11	12	10
FA 271	4	-	5	12	9	13	6	8	13
FP 99	6	-	7	5	8	13	11	8	11
FA 200	4	-	-	-	-	-	-	-	-
TOTAL	**94 (+ 31%)**	**0**	**124 (+ 24%)**	**95 (- 23%)**	**144 (+ 34%)**	**118 (- 18%)**	**110 (- 6.7%)**	**108 (- 1.8%)**	**92 (- 15%)**

OVERALL PASS RATES

TTAIFA is committed to providing our members with the highest quality education and training possible, and we take pride in our members' achievements. The favourable overall pass rates these past couple years are a testament to the hard work and dedication of our members, moderators, and support staff continue to do each year. Even though we've had some challenges due to the pandemic, we have continued to provide our members with the highest quality education and training possible, using the virtual platform for our classes.

In 2020, 2021, and 2022, we achieved an overall pass rate of 86%, and all courses' pass rates were above the minimum standard of 70%. We commend our moderators and support staff for their hard work ensuring our members receive the best education and training possible.

We are proud of our members' achievements and look forward to continuing to provide the support and resources they need to excel in their careers and contribute to the growth and development of the insurance industry in Trinidad and Tobago.

TABLE 2. EXAM PASS RATES FOR THE LAST THREE YEARS

	FA 201	FA 202	FA 251	FA 257	FA 261	FA 261	FA 290	FP 99	FA 200
SEMESTER 1 (2020)	84	80	66	86	70	71	100	100	100
SEMESTER 2 (2020)	-	-	-	-	-	-	-	-	-
SEMESTER 3 (2020)	81	100	82	71	95	75	100	100	

86% PASS RATE FOR 2020

	FA 201	FA 202	FA 251	FA 257	FA 261	FA 261	FA 290	FP 99	FA 200
SEMESTER 1 (2021)	70	100	100	90	75	73	92	100	-
SEMESTER 2 (2021)	80	94	79	100	88	92	100	100	-
SEMESTER 3 (2021)	87	92	79	86	100	90	100	100	-

90% PASS RATE FOR 2021

	FA 201	FA 202	FA 251	FA 257	FA 261	FA 261	FA 290	FP 99	FA 200
SEMESTER 1 (2022)	69	100	75	86	94	73	100	100	-
SEMESTER 2 (2022)	81	96	75	79	76	83	100	100	-
SEMESTER 3 (2022)	71	100	88	63	73	80	92	73	-

84% PASS RATE FOR 2022

TTAIFA GRADUATION

TTAIFA had 22 FSCP graduates for 2022. Our graduates are recognized via our website, Facebook, published in the Guardian newspaper and included in the awards production as we recognize their achievements. Special awards were also given to moderators in recognition of their service in the industry.

CONTINUING PROFESSIONAL DEVELOPMENT

In January 2021, the "Insurance Act 2018" mandated intermediaries to fulfil Continuing Professional Development (CPD) hours for license renewal. TTAIFA facilitated this process by being the first in offering CPD packages and ensuring simplicity. By the end of 2022, TTAIFA had conducted 90 CPD sessions, including the South Chapter's Post Budget Forum and Congress Day, which served as CPD earning sessions. These virtual sessions covered all CPD categories, including Insurance Business (General & Life/Long-term), Ethics, Law and Regulation, and Others. Five thousand and Ninety (5090) CPD letters of participation were issued between January and December.

TTAIFA is committed to updating its portals and maintaining a database of its members' professional development activities. Students can access their academic history and CPD efforts through their unique login credentials.

TTAIFA ACTIVITIES

At TTAIFA, we believe in the importance of continuously evaluating and improving our practices to better serve our members and the insurance industry as a whole. To achieve this, our Board of Directors, Education Management Committee and Secretariat work closely to monitor how we conduct our business. By doing so, we can ensure that we stay ahead of the curve and provide our members with the highest quality service and support possible. Through our ongoing efforts, we are committed to upholding our mission of advancing the professional development of insurance intermediaries in Trinidad and Tobago.

CHAPTER EVENTS AND ACTIVITIES

TTAIFA's chapters also held various events and activities throughout the year. The following is a summary of some of these events:

On July 11th 2022, TTAIFA's East Chapter held its annual ***"Going Green"*** event at Trincity Mall. Members of the East Chapter distributed various seedlings, including pimentos, parsley, lettuce, and melongene. On March 25th 2022, ***S.E.A. Kits*** were distributed to students in preparation for their S.E.A. examinations.

North Chapter's ***Inaugural Boat Ride*** was postponed from November 26th, 2022, due to a National weather Alert, to January 8th, 2023. This turned out to be a fantastic one with members eagerly looking forward to the next one from North Chapter.

South Chapter's ***Post Budget Forum*** was held virtually on September 28th, 2022, with a panel of experts, economists and professionals: Dr. Marlene Attzs, Dr. Vallmikki Arjoon, and Mr. Darryl White.

South Chapter's ***Bi-Annual Congress Day*** was held at the Southern Academy of the Performing Arts (SAPA) on October 19th, 2022, with an excellent attendance of over 300 participants. Speakers included Mr Raphael Saul, Pastor Clive Dottin, Mr. Trevor "Rex" Baddaloo, and Mr. Gregg Mannette. It was an exciting event that helped to motivate all in attendance and was well executed by the South Chapter Team.

TTAIFA's Tobago Chapter held its ***1st Post Budget Panel Discussion*** to analyse the Tobago House of Assembly's 2022 Budget on July 1st, 2022. This event was ground-breaking for us since it's the first time Tobagonians were able to see our Tobago Chapter in such a professional way and it helped pave the way for future events.

Tobago Chapter held its ***1st Membership Meeting*** at Scarborough Library Auditorium on July 20th, 2022. Mr. Dale Mc Leod, Agency Manager at the Guardian Group, gave the feature address under the theme, "TTAIFA Tobago Reset".

INSURANCE MONTH

September has been designated Life Insurance Awareness Month globally for the past five decades. TTAIFA, for the 5th year, continued to do our part to help educate clients and the national public on the Importance of Life, Critical Illness Insurance and Annuities for themselves and their family's financial future. In September of 2021, advertisements were done via our social media platforms, newspapers and radio to raise awareness of the importance of such.

TTAIFA ANNUAL INDUSTRY AWARDS

On July 31st, 2022, TTAIFA held its 42nd annual awards ceremony virtually with the inspiring theme of "Celebrating Resilience". This was the third virtual awards ceremony hosted by TTAIFA, and it was a great success once again. The Production/ General Awards were aired during the week of July 25th, 2022, and the Special Awards were aired on Sunday, July 31st, 2022. TTAIFA was delighted to organize this virtual event and honor our deserving awardees. These awards can all be revisited via our website so I encourage you to find some time later today and log on to TTAIFA's website and take it in once again. There are also pictures of past awards and AGM's etc.

TTAIFA HALL OF FAME

Dear colleagues, I am pleased to inform you that we have recently recognized and inducted three exceptional individuals into TTAIFA's Hall of Fame.

These individuals, Mr. Trevor "Rex" Baddaloo, Mr. Winston Williams, and Mr. Ralph Coutain, have continuously demonstrated resilience throughout their many years in our industry.

Their contributions to TTAIFA and the industry as a whole have been outstanding, and they have all excelled in their careers as insurance salespersons and sales managers. It is worth mentioning that they have maintained the highest ethical standards and have always been willing to lend a helping hand to fellow TTAIFA members whilst also giving back to their communities. A special function was held in their honour on Friday, August 26th, 2022 where they received their well-deserved Hall of Fame plaque. We congratulate them again on their achievements and look forward to their continued success.

CONCLUSION

Over the past two years, TTAIFA has achieved a great deal despite the numerous challenges faced. As a Board, we remain committed to fulfilling our responsibilities and ensuring the professional development of all members.

We strive to keep our members informed about the courses and C.P.D. packages available to them, and we continue to send out regular correspondence to ensure that they can choose and register for courses in a timely manner. Our members have received our new and improved website, allowing for effortless course registration and payment. The ease of access to our online classes has resulted in sufficient enrolment in the FSCP, AMTC, and M.F.A. courses. The classes remain highly interactive and practical, ensuring our members receive the best learning experience.

Our Annual National Awards event has earned rave reviews for its well-organized virtual format. We plan to return to physical structure for the 2023 event. Overall, we are proud of the accomplishments of TTAIFA over the past two years and look forward to continuing to serve our members to the best of our abilities.

On behalf of the Board and our secretariat I want to thank our stakeholders for their continued support. We remain committed to providing the best possible service to our membership and delivering value to all our stakeholders.

Ladies and gentlemen, I now conclude my Board of Directors report.

Gerald Cruickshank
TTAIFA President

TTAIFA EVENTS 2022

TTAIFA NATIONAL BOARD RETREAT

TTAIFA Board of Directors comprises seventeen (17) members from our four (4) chapters, embarked on a Strategic Planning exercise to re-evaluate, reformulate and make the necessary adjustments needed to move forward.

The process started with consultations with various stakeholders and culminated with a retreat in Tobago on the 4th and 5th of June 2022.

The Board identified numerous benefits and initiatives with a well-defined plan aligning with the association's short-term, long-term, and operational objectives.

TTAIFA ANNUAL INDUSTRY AWARDS 2022 - JULY 31ST 2022

TTAIFA's 42nd Annual Awards was held virtually under the theme "Celebrating Resilience". Inducted into TTAIFA's Hall of Fame were Mr. Trevor "Rex" Baddaloo, Mr. Winston Williams and Mr. Ralph Coutain.

Hall of Fame Inductee 2022
Trevor 'Rex' Baddaloo

Hall of Fame Inductee 2022
Winston Williams

Hall of Fame Inductee 2022
Ralph Coutain

EAST CHAPTER: GOING GREEN

On July 11th 2022, TTAIFA's East Chapter held its annual "Going Green" event at Trincity Mall.

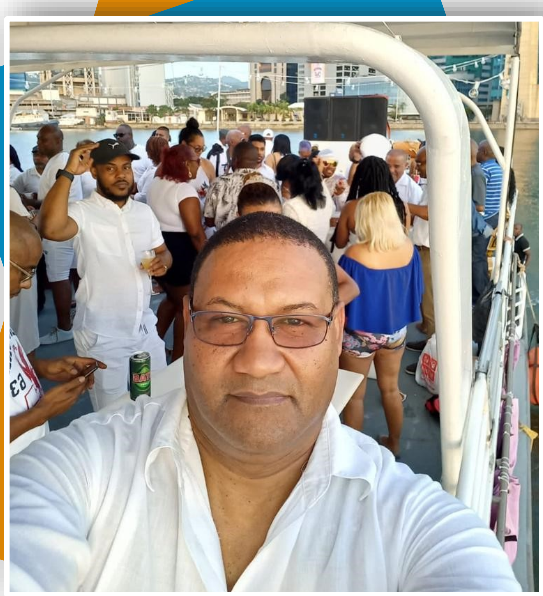
Members of the East Chapter distributed (free of charge) various seedlings, including pimentos, parsley, lettuce and melongene.

EAST CHAPTER: S.E.A. KITS

On March 25th 2022, S.E.A. Kits were distributed to students in preparation for their S.E.A examinations.

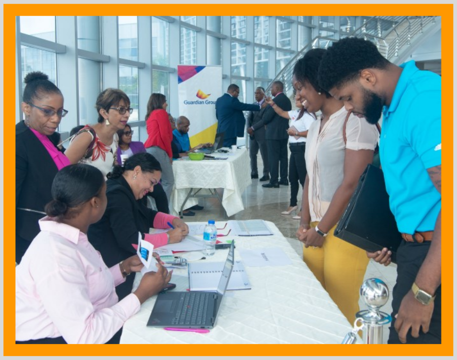
NORTH CHAPTER: D' BOAT RIDE

Postponed from November 26th 2022 (due to a National Weather Alert) to January 8th 2023, North Chapter's Inaugural Boat Ride was an event to remember.



SOUTH CHAPTER: CONGRESS DAY

Under the theme “Renew, Refresh, Refocus: Congress Day was held at the Southern Academy of the Performing Arts (SAPA) on October 19th, 2022 with an excellent attendance of over 300 participants. Speakers included Mr. Raphael Saul, Pastor Clive Dottin, Mr. Trevor “Rex” Baddaloo, Mr. Gregg Mannette and more.



Raphael Saul
Main Platform Speaker

Clive Dottin
Main Platform Speaker

Trevor Baddaloo
Main Platform Speaker

Gregg Mannette
Main Platform Speaker

Kendell Balkaran
Speaker

Samir Baksh
Speaker

Trudy Pedro
Speaker

Sean David
Speaker

Christopher Gouveia
Speaker

SOUTH CHAPTER: POST BUDGET FORUM

The Post Budget Forum was held virtually on September 28th, 2022, with a panel of expert economists and professionals: Dr. Marlene Attzs, Dr. Vallmikki Arjoon and Mr. Darryl White.

Each panellist shared their views on the 2023 budget and the implications of the budget on Trinidad and Tobago's economy.

TOBAGO CHAPTER: STRATEGIC PLANNING SESSION

Following TTAIFA's Tobago Chapter reinstatement/ revival in 2022, the National Board Strategic Planning meeting was held in Tobago in June 2022. The meeting concluded with Tobago Chapter Board members and Executive directors meeting with the Chief Secretary, The Honourable Farley Chavez Augustine and his team on June 6th, 2022.

The discussion was to bring awareness to the presence of the insurance industry and the Tobago Chapter by first reaching the Office of the Chief Secretary on its benefit to people and Tobago's business community.

TOBAGO CHAPTER: POST BUDGET DISCUSSION

On July 1st, 2022, at Rovanells Resort Bon Accord, TTAIFA's Tobago Chapter held its First Post Budget Panel discussion to analyse the Tobago House of Assembly's 2022 Budget. The expert panellists included Mr. Hochoy Charles, Ms. Dianne Hadad, Dr. Vanus James, Mr. Anselm Richards and Mr. Chris James.

TOBAGO CHAPTER: 1ST MEMBERSHIP MEETING

On July 20th 2022, TTAIFA's Tobago Chapter held its 1st Membership Meeting at Scarborough Library Auditorium.

Mr. Dale Mc Leod, Agency Manager at the Guardian Group, gave the feature address under the theme, "TTAIFA Tobago Reset".

TTAIFA FINANCIALS 2022

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Chartered Certified Accountants

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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 2022 and 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 5 to 15.

In our opinion, the financial statements present fairly, in all material respects, the financial position of the company as at 31st December 2022 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 our 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 as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate 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.

TTAIFA FINANCIALS 2022

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

May 4, 2023.

TTAIFA FINANCIALS 2022

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

Statement of Financial Position

		As At 31st December	
		2022	**2021**
	Note	**$**	**$**
ASSETS			
Non-Current Assets			
Property, Plant and Equipment	2	3,662,636	3,763,034
Investments	4	-	144,562
Deferred Tax Asset	8	129,966	30,612
		3,792,602	**3,938,208**
Current Assets			
Cash and Cash Equivalents		354,694	415,289
Investments	4	387,619	458,860
Fixed Deposits	5	627,755	608,820
Other Receivables		276,618	383,208
Prepayments		267,095	510,627
Taxation Recoverable		1,992	1,992
Total Current Assets		**1,915,773**	**2,378,796**
Total Assets		**5,708,375**	**6,317,004**
EQUITY AND LIABILITIES			
Capital and Reserves			
Retained Earnings		3,032,674	3,294,496
Foundation Account		51,651	52,522
Fred Williams Fund		29,398	29,019
		3,113,723	**3,376,037**
Non -Current Liabilities			
Borrowings	7	1,828,247	2,139,568
Current Liabilities			
Accounts Payable and Accruals	6	394,254	635,572
Congress Advance Registration		49,819	-
Borrowings	7	318,036	152,083
Taxation Payable		4,296	13,744
		766,405	**801,399**
Total Equity and Liabilities		**5,708,375**	**6,317,004**

The Financial Statements were authorised for issue by the Directors on the 4th May 2023.

Director: ______________________ Director: ______________________

Gerald Cruickshank Alicia Birch

TTAIFA FINANCIALS 2022

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

Statement of Comprehensive Income

	Note	Year Ended 31st December 2022 $	2021 $
Income			
Students Fees and Books		1,741,780	1,523,423
Membership Fees		1,155,633	1,179,961
Congress		142,538	150,697
Chapter Income		34,628	27,149
Investment and Interest Income		22,927	17,389
Donations and Other Income		1,800	20,370
M.D.R.T Income		-	138,105
		3,099,306	**3,057,094**
Expenses			
Operating and Administration	**13**	1,213,448	1,088,394
Student Courses and Books		1,397,302	950,259
Executive Retreat		200,869	-
Chapter Expenses		145,802	40,607
Depreciation	**2**	129,122	142,700
Awards Function		78,652	36,347
Marketing	**14**	68,918	14,602
M.D.R.T		18,853	112,167
Congress		-	35,350
		3,252,966	**2,420,426**
Operating (Loss) \ Profit		**(153,660)**	**636,668**
Finance Costs		179,844	187,892
(Loss) \ Profit before Taxation		**(333,504)**	**448,776**
Taxation	**9**	(71,682)	163,465
Net (Loss) \ Profit		**(261,822)**	**285,311**

TTAIFA FINANCIALS 2022

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 2020	52,522	28,647	3,009,185	3,090,354
Interest Earned	-	372	-	372
Net Profit	-	-	285,311	285,311
Balance as at 31st December 2021	**52,522**	**29,019**	**3,294,496**	**3,376,037**
(Net Movement) \ Interest Earned	(871)	379	-	(492)
Net Loss	-	-	(261,822)	(261,822)
Balance as at 31st December 2022	**51,651**	**29,398**	**3,032,674**	**3,113,723**

TTAIFA FINANCIALS 2022

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

Cash Flow Statement

	Year Ended 31st December	
	2022	**2021**
	$	**$**
Cash flows from Operating Activities		
Operating (Loss) \ Profit	**(153,660)**	**636,668**
Adjustment to reconcile net profit to net cash from operating activities:		
Depreciation	129,122	142,700
Net Change in operating assets and liabilities	158,623	(1,368,404)
	134,085	**(589,036)**
Interest Paid	(179,844)	(187,892)
Taxation Paid	(37,120)	(15,857)
Net Cash Outflow from Operating Activities	**(82,879)**	**(792,785)**
Cash Flows from Investing Activities		
Decrease \ (Increase) in Investments	196,868	(302,718)
Purchase of Fixed Assets	(28,724)	(28,557)
Net Cash Inflow \ (Outflow) from Investing Activities	**168,144**	**(331,275)**
Cash Flows from Financing Activities		
(Decrease) \ Increase in Reserves	(492)	372
Loan Repayments	(145,368)	(161,910)
Net Cash Outflow from Financing Activities	**(145,860)**	**(161,538)**
Decrease in Cash and Cash Equivalents	**(60,595)**	**(1,285,598)**
Cash and Cash Equivalents		
At start of year	415,289	1,700,887
At the End of year	**354,694**	**415,289**
Represented by:		
Cash and Cash equivalents	**354,694**	**415,289**

TTAIFA FINANCIALS 2022

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.

TTAIFA FINANCIALS 2022

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 Cor Companies Act of 1995 on the 27th September 2001. Its registered address is No. 129 Edward Street Port of Spain. Its princi activities are to provide its members and other persons employed in the area of marketing insurance and financial services wi knowledge and training through holistic development of programs through work shops and congress.

2. Property, Plant and Equipment

	Land	Buildings	Furniture, Fixtures and Computers	Office Equipment and Books	Total
	$	$	$	$	$
Year Ended 31st December 2022					
Opening Net book Amount	220,560	3,320,341	139,682	82,451	3,763,034
Additions	-	-	28,724	-	28,724
Disposals	-	-	-	-	-
Depreciation Charge	-	(66,407)	(42,102)	(20,613)	(129,122)
Net Book Value	**220,560**	**3,253,934**	**126,304**	**61,838**	**3,662,636**
As At 31st December 2022					
Cost	220,560	3,925,883	910,379	452,940	5,509,762
Accumulated Depreciation	-	(671,949)	(784,075)	(391,102)	(1,847,126)
Net Book Value	**220,560**	**3,253,934**	**126,304**	**61,838**	**3,662,636**
Year Ended 31st December 2021					
Opening Net book Amount	220,560	3,378,770	175,629	102,218	3,877,177
Additions	-	9,333	19,224	-	28,557
Disposal	-	-	-	-	-
Depreciation Charge	-	(67,762)	(55,171)	(19,767)	(142,700)
Net Book Value	**220,560**	**3,320,341**	**139,682**	**82,451**	**3,763,034**
As At 31st December 2021					
Cost	220,560	3,925,883	881,655	452,940	5,481,038
Accumulated Depreciation	-	(605,542)	(741,973)	(370,489)	(1,718,004)
Net Book Value	**220,560**	**3,320,341**	**139,682**	**82,451**	**3,763,034**

3. Share Capital	**As At 31st December 2022**	**2021**
	$	$
Authorised		
50,000 ordinal shares of no par value		
Issued and fully paid		
No shares have been issued	-	-

TTAIFA FINANCIALS 2022

The Trinidad and Tobago Association of Insurance And Financial Advisors (TTAIFA) Ltd
Notes to the Financial Statements

4. Investments- At Market Value			**As At 31st December**	
			2022	**2021**
	Current Amount	**Non Current Amount**	**$**	**$**
Guardian Group Trust Limited				
TTD Monthly Income Fund - 39,356 shares	179,636	-	**179,636**	**393,568**
Unit Trust Corporation of Trinidad and Tobago				
Growth and Income Fund	66,075	-	**66,075**	**65,292**
JMMB Securities (T&T) Limited				
Clico Investment Fund- 5,200 Shares	141,908	-	**141,908**	**144,562**
	387,619	-	**387,619**	**603,422**

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

5. Fixed Deposits		**As At 31st December**	
		2022	**2021**
	Interest Rate	**$**	**$**
Maritime Financial Group	2.60%	297,907	286,442
Development Finance Ltd	3.10%	157,000	150,000
Sagicor Investments Trinidad and Tobago Limited	3.25%	135,000	135,000
RBC Royal Bank (Trinidad & Tobago) Limited	0.60%	37,848	37,378
	.	**627,755**	**608,820**

6. Accounts Payable and Accruals	**As At 31st December**	
	2022	**2021**
	$	**$**
Accounts Payable-CARAIFA	334,254	510,627
Accrued and Other Payables	60,000	48,834
Accounts Payable-LIMRA	-	71,393
Statutory Deductions Payable	-	4,718
	394,254	**635,572**

TTAIFA FINANCIALS 2022

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

Notes to the Financial Statements

7. Borrowings and Bank Overdraft

	Current Portion	Non Current Portion	As At 31st December 2022	As At 31st December 2021
	$	$	$	$
Sagicor Life Inc.	318,036	1,828,247	**2,146,283**	**2,291,651**

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 $26,502 at an annual interest rate of 7% variable.

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

8. Deferred Tax Asset	As At 31st December 2022	As At 31st December 2021
	$	$
Opening Amount	**(30,612)**	**(166,903)**
(Credit) \ Charge to Income Tax	(99,354)	136,291
Closing Amount	**(129,966)**	**(30,612)**

9. Taxation	Year Ended 31st December 2022	Year Ended 31st December 2021
	$	$
Current Tax Charge Comprises:		
Business Levy	18,448	18,116
Green Fund Levy	9,224	9,058
Deferred Tax Charge	(99,354)	136,291
	(71,682)	**163,465**

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

	2022	2021
(Loss) \ Profit before Taxation	**(333,504)**	**448,776**
Tax Calculated at 30%	(100,051)	134,633
Green Fund Levy at 0.3% of Revenues	9,224	9,058
Additional Business Levy at 0.6% of Revenues	18,448	-
Net effect of allowances and other charges	697	19,774
	(71,682)	**163,465**

10. 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.

TTAIFA FINANCIALS 2022

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

Notes to the Financial Statements

11. 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

12. Subsequent Events

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

	Year Ended 31st December	
	2022	**2021**
13. Operating and Administration	**$**	**$**
Salaries and National Insurance	508,702	465,182
Group and Health Plans	106,767	98,171
Repairs and Maintenance	86,649	97,944
Executive Honorarium	82,700	63,040
Office	73,825	41,624
Insurances	69,356	93,353
C.A.R.A.I.F.A - Fees	59,658	59,402
- Meetings	24,099	11,300
Janitorial	39,100	27,100
Electricity	24,925	19,149
Subscriptions	22,809	1,117
Telephone and Internet	20,027	29,541
Audit Fees	13,350	12,850
Annual General Meeting	13,311	9,194
Meetings	13,164	17,370
Travelling and Subsistence	11,504	-
Legal and Professional Fees	8,260	1,464
Staff Training	8,000	1,322
Rates and Taxes	7,745	484
Security	7,506	11,809
Donations	6,250	-
Car Park Rental	5,741	15,701
Seminar and Convention	-	6,346
Medical	-	3,950
Staff Welfare	-	981
	1,213,448	**1,088,394**

	Year Ended 31st December	
	2022	**2021**
	$	**$**
14. Marketing		
Website and Social Media Platforms	32,333	-
Advertising	21,894	-
Entertainment	14,691	14,602
	68,918	**14,602**

TTAIFA UPCOMING EVENTS 2023

Join TTAIFA in 2023 and Save the Dates of these upcoming events. More information on each event will be emailed and posted on our website and social media platforms. Be sure to follow us on Facebook, Instagram, LinkedIn and join our WhatsApp group to be in the know.

43RD ANNUAL INDUSTRY AWARDS 2023

After three years of virtual celebrations, 2023 marks a return to something approaching normalcy. We welcome you again to join your peers for an evening of wonderful comradery while we raise our glass to the achievements of inspiring people in our industry.

The TTAIFA 43rd Annual Industry Awards & Dinner be returning to Hyatt Regency on Friday, July 21st 2023.

CHAMPIONS
TTAIFA AWARDS 2023

METAMORPHOSIS
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2ND MDRT DAY: OCTOBER 4TH, 2023

After a successful virtual MDRT Day in 2021, TTAIFA is pleased to announce that MDRT Day 2023 will be held at the Hyatt Regency on Wednesday, October 4th 2023. With s expert MDRT speaker, along with regional and local speakers. Stay tuned for more information on registration, cost and speakers in the coming months.

INSURANCE MONTH: SEPTEMBER 2023

Every September, the Insurance Industry globally celebrates Life Insurance Awareness Month in September. It is designed to educate the public about the importance of life insurance and its role in protecting your family's financial security. Stay tuned on how TTAIFA will be celebrating Insurance Month 2023.

SOUTH CHAPTER'S ANNUAL POST BUDGET FORUM: SEPTEMBER 2023

The Post Budget Analysis Meeting is held a few days after the state budget presentation for the upcoming fiscal year. The event offers the membership the opportunity to interact directly with an expert panel of professionals who can comment on key economic issues, proposed development plans, how the country intends to finance them and their effect on the insurance industry.

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ALLAN KERCELUS
AMANDA MOOTOO ALI-MARK
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ANDRE KING
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ANDREW ALLENG
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DEBRA PIERRE-DANIEL
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GEDDES FREDERICK
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HENRY HARRY	**SAGICOR LIFE INC.**
JACINTO MARTINEZ	**SAGICOR LIFE INC.**
ROY SYDNEY	**SAGICOR LIFE INC.**
WILFRED HOLDER	**SAGICOR LIFE INC.**
BASIL JOSEPH	**GUARDIAN GROUP**
FELIX MAHADEO	**GUARDIAN GROUP**
JEFFERY MAZELY	**GUARDIAN GROUP**
LARRY GOCOOL	**GUARDIAN GROUP**
LENOX BARROW	**GUARDIAN GROUP**
RANDALL LYON	**GUARDIAN GROUP**
WILLIAM WILTSHIRE	**GUARDIAN GROUP**
ZOBIDA MATHURA	**GUARDIAN GROUP**
CECIL FREDERICK	**PAN AMERICAN LIFE INSURANCE GROUP**
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ANDRE BAPTISTE	**MARITIME FINANCIAL GROUP**
CURTIS BERKLEY	**MARITIME FINANCIAL GROUP**
MARLENE SEEPAUL	**MARITIME FINANCIAL GROUP**
TREVOR BADDALOO	**MARITIME FINANCIAL GROUP**
YVONNE DIAZ-RILEY	**MARITIME FINANCIAL GROUP**
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