



GRENADA

Government Gazette

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SAINT GEORGE'S, FRIDAY, FEBRUARY 20, 2026

[No. 9

GOVERNMENT NOTICE

No. 8.

The following Act which has been assented to by Her Excellency the Governor-General is published with this issue of the *Gazette*:—

No. 1 of 2026:— The Drug Abuse (Prevention and Control) (Amendment) Act, 2026.

Copies of this Act may be seen at the Treasury, the Public Library, Post Offices, District Revenue Offices and Police Stations.

20th February, 2026.

HENLEY & PARTNERS INTERNATIONAL AG

GRENADA CITIZENSHIP BY INVESTMENT
ACT 15 OF 2013

NOTICE

Notice is hereby given that the authorized Marketing Agent of the Grenada Citizenship by Investment Programme, Henley & Partners Government Services, operating at Reef Tower, Suite 1301, Jumeirah Lake Towers, Dubai, UAE has officially changed its name and is now licensed under the name Henley & Partners International AG.

Henley & Partners International AG is authorized to conduct business in the State of Grenada, in accordance with the terms and conditions specified in Section 13 of the Grenada Citizenship by Investment Act, 2013.

Agent License # GCBI-MA-0034 – Dated:
September 8, 2025.

KARLINE PURCELL (MS.)
Deputy Chief Executive Officer.

TRIPLE ONE IMMIGRATION SERVICE

GRENADA CITIZENSHIP BY INVESTMENT
ACT 15 OF 2013

NOTICE

Notice is hereby given that pursuant to Section 13 of the Grenada Citizenship by Investment Act, 2013, Triple One Immigration Service, 1201, Sit Tower, Silicon Oasis, Dubai, UAE, has been granted the license of a Marketing Agent and is therefore authorized to conduct business in the State of Grenada, pursuant to the terms and conditions specified in the said Grenada Citizenship by Investment Act, 2013.

Agent License # GCBI-MA-095 – Dated
November 3, 2025.

THOMAS ANTHONY
Chief Executive Officer.

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE
(CIVIL)

GRENADA

CLAIM NO: GDAHCV2026/0060

IN THE MATTER OF THE POSSESSORY
TITLES ACT NO. 22 OF 2016 OF THE LAWS
OF GRENADA

AND

IN THE MATTER OF AN APPLICATION OF
ELIZABETH ENNA BARTHOLOMEW FOR
A DECLARATION OF POSSESSORY TITLE
THAT SHE IS THE OWNER OF LAND SITUATE
AT MOLINIÈRE IN THE PARISH OF SAINT
GEORGE CONTAINING BY ADMEASUREMENT
TWO THOUSAND, SIX HUNDRED AND FORTY-
SEVEN SQUARE FEET ENGLISH
STATUTE MEASURE

**APPLICATION FOR DECLARATION OF
POSSESSORY TITLE NOTICE**

Whereas ELIZABETH ENNA BARTHOLOMEW
of Molinière in the parish of Saint George in the State
of Grenada, Retiree by her application filed in the
High Court on 12th day of February, 2026, claims
to have acquired title by over twelve years adverse
possession of the land described in the Schedule
to this Notice and has applied to the Court for a
declaration of possessory title.

Now all persons claiming interest in the said land
are required to enter an appearance in the Registry in
person or by his or her legal practitioner, within two
months from the date of the last publication of this
Notice which is being published in the newspapers.

SCHEDULE

ALL THAT lot piece or parcel of land situate at
Molinière in the parish of Saint George in the State
of Grenada known the extent of which contains by
admeasurement Two Thousand, Six Hundred and
Forty-Seven Square Feet (2,647 Sq. Ft.) English
Statute Measure and abutted and bounded on the
Northern side by an Allowed Road on the Eastern
side by lands of Glean Bartholomew and on the
Southern side by a Private Road and on the Western
side by lands of Arendel Charles and Ashel Baptiste
Charles as shown on the plan or drawing by David S.
Abraham, Licensed Surveyor surveyed on 23rd July,
2024.

MELISSA GARRAWAY-NELSON
Registrar (Ag.).

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE
(CIVIL)

GRENADA

CLAIM NO.: GDAHCV2026/0059

IN THE MATTER OF THE POSSESSORY
TITLES ACT NO. 22 OF 2016 OF THE LAWS
OF GRENADA

AND

IN THE MATTER OF AN APPLICATION
OF GLEAN BARTHOLOMEW AND
RAPHIN MARTIN BARTHOLOMEW FOR A

DECLARATION OF POSSESSORY TITLE THAT
THEY ARE THE OWNERS OF LAND SITUATE
AT MOLINIÈRE IN THE PARISH OF SAINT
GEORGE CONTAINING BY ADMEASUREMENT
THREE THOUSAND, SEVEN HUNDRED AND
TWENTY-NINE SQUARE FEET ENGLISH
STATUTE MEASURE

**APPLICATION FOR DECLARATION OF
POSSESSORY TITLE NOTICE**

Whereas GLEAN BARTHOLOMEW and
RAHPHIN MARTIN BARTHOLOMEW both of
Molinière in the parish of Saint George in the State
of Grenada, Retiree and Truck Driver respectively,
by their application filed in the High Court on 12th
day of February, 2026, claim to have acquired title
by over twelve years adverse possession of the land
described in the Schedule to this Notice and has
applied to the Court for a declaration of possessory
title.

Now all persons claiming interest in the said land
are required to enter an appearance in the Registry in
person or by his or her legal practitioner, within two
months from the date of the last publication of this
Notice which is being published in the newspapers.

SCHEDULE

ALL THAT lot piece or parcel of land situate at
Molinière in the parish of Saint George in the State
of Grenada known the extent of which contains by
admeasurement Three Thousand, Seven Hundred
and Twenty-Nine Square Feet (3,729 Sq. Ft.)
English Statute Measure and abutted and bounded
on the Northern and Eastern sides by an Allowed
Road on the Western side by lands of Elizabeth Enna
Bartholomew and on the Southern side by a Private
Road as shown on the plan or drawing by David S.
Abraham, Licensed Surveyor surveyed on 23rd July,
2024.

MELISSA GARRAWAY-NELSON
Registrar (Ag.).

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE

GRENADA

CLAIM NO.: GDAHCV2025/0402

BETWEEN:

IN THE MATTER OF THE POSSESSORY
TITLES ACT

AND

IN THE MATTER OF AN APPLICATION FOR A
DECLARATION OF POSSESSORY TITLE
OF LAND

THERESA COLLYMORE
APPLICANT

**APPLICATION FOR DECLARATION OF
POSSESSORY TITLE NOTICE**

WHEREAS the Applicant THERESA COLLY-
MORE of La Poterie in the parish of St. Andrew in

the State of Grenada, a retiree, by her application filed in the High Court on the 1st day of October, 2025 claims to have acquired title by more than twelve years adverse possession of the land described in the Schedule to this Notice and has applied to the Court for a declaration of Possessory Title.

NOW ALL persons claiming interest in the same land are required to enter an Appearance in the Registry in person or by his or her Legal Practitioner within two months from the date of the last publication of this Notice which is being published twice in the Newspaper.

SCHEDULE

ALL THAT lot piece or parcel of land situate at Paradise in the parish of Saint Andrew and State aforesaid containing by admeasurement Two Thousand, Eight Hundred and Twelve Square Feet (2,812 Sq. Ft.) bounded by Lands of Arthlyn and Frederica Collymore, by lands of the said Arthlyn Collymore, by lands of Sherry Collymore, by lands of Niron Edwards, by lands of Lynet V. Edwards and by an Eight Feet Allowed Road, as shown on the plan drawn by Gary Alexander, Licenced Land Surveyor and exhibited with this application and marked "P".

MELISSA GARRAWAY-NELSON
Registrar (Ag.).

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE

GRENADA

CLAIM NO. GDAHCV 2026/0061

IN THE MATTER OF THE POSSESSORY
TITLES ACT NO. 22 OF 2016

AND

IN THE MATTER OF AN APPLICATION FOR A
DECLARATION OF POSSESSORY TITLE
TO LAND

CLYTON CUTHBERT ALEXANDER
APPLICANT

APPLICATION FOR DECLARATION OF POSSESSORY TITLE NOTICE

WHEREAS CLYTON CUTHBERT ALEXANDER of La Tante in the parish of Saint David and State of Grenada by his application filed in the High Court on the 12th day of February, 2026 claims to have acquired title by twelve years adverse possession of the land described in the Schedule to this Notice and has applied to the Court for a Declaration of Possessory Title.

Now all persons claiming interest in the said land are required to enter an appearance in the Registry in person or by his or her legal practitioner, within two months from the date of the last publication of this Notice which is being published twice in the newspapers.

SCHEDULE

ALL THAT lot piece or parcel of land together with buildings situate at La Tante in the parish of Saint David and State of Grenada containing by admeasurement Eleven Thousand, Six Hundred and Sixty Square Feet (11,660 Sq. Ft.) and bounded as follows: on one side by lands of Davis John, on another side by lands of Joan Mc Queen on another side by lands of Edison Francis on another side La Tante Bay Road and on the fifth or remaining side by lands of the Estate of Joyce De Bellotte as shown on the plan marked "A" drawn by Licensed Land Surveyor David Abraham on the 2nd day of June, 2020.

Dated this 12th day of February, 2026.

MELISSA GARRAWAY-NELSON
Registrar (Ag.).

This Notice is filed by Duncan Phillip & Associates, Old Fort, St. George's, Grenada.

IN THE SUPREME COURT OF GRENADA
AND THE WEST INDIES ASSOCIATED STATES
HIGH COURT OF JUSTICE

GRENADA

CLAIM NO. GDAHCV2026/0050

BETWEEN

IN THE MATTER OF THE POSSESSORY
TITLES ACT NO. 22 OF 2016

IN THE MATTER OF AN APPLICATION FOR A
DECLARATION OF POSSESSORY TITLE
OF LAND

CARON DUNCAN
APPLICANT

APPLICATION FOR DECLARATION OF POSSESSORY TITLE NOTICE

Whereas Caron Duncan of Grand Anse in the parish of St. George in the State of Grenada, a domestic worker, by her application filed in the High Court on the 6th day of February, 2026 claims to have acquired title by twelve years adverse possession of the land described in the Schedule to this Notice and has applied to the Court for a declaration of possessory title.

Now all persons claiming interest in the said land are required to enter an appearance in the Registry in person or by his or her legal practitioner, within two months from the date of the last publication of the Notice which is being published twice in the newspapers.

SCHEDULE

All that lot piece or parcel of land situate at Belmont in the parish of Saint George in the State of Grenada containing by admeasurement Two

Thousand, One Hundred and Twenty-Two Square Feet (2,122 Sq. Ft.) English Statute measure and is abutted and bounded on one side by land of or in possession of Douglas Roberts and on the other side by land of Gail Noel, Alice Roberts, Andy Roberts, Lincoln Roberts and Margaret Duncan and on the remaining two sides an Allowed Road and a wooden house on unidentified land as shown on the plan drawn by David Abraham Licensed Land Surveyor, on 20th December, 2023 a copy of which is annexed hereto.

MELISSA GARRAWAY-NELSON
Registrar (Ag.).

This Notice is filed by Lewis & Renwick, Attorneys at Law of No. 11 Church Street, St. George's, Grenada, Legal Practitioners for the Applicant. Telephone number 1-473-440-2453/2449 and Fax 1-473-440-6631, email: rlaw@lewisandrenwick.com.

The Court Office is at York House, Church Street, St. George's, Grenada; Telephone number 440-2030, Fax 440-6695. The Office is open between 8:00 a.m. and 4:00 p.m. Mondays to Fridays except on Public Holidays.

LOST POLICY

Leron Linton Andrew has made sworn declaration that the Demerara Mutual Life Assurance **Policy Number GR00203371** on his life is lost and has made application to the Society for a duplicate policy contract.

NOTICE is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy contract applied for will be issued.

Demerara Mutual Life Assurance
Society Limited,
Granby Street
St. George.

18th February, 2026.

LOST POLICY

Lidia Esther Dragon has made sworn declaration that the Demerara Mutual Life Assurance **Policy Number GR156472** on her life is lost and has made application to the Society for a duplicate policy contract.

NOTICE is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy contract applied for will be issued.

Demerara Mutual Life Assurance
Society Limited,
Granby Street
St. George.

15th August, 2025.



VACANCY NOTICE

Applications are invited from suitably qualified persons for appointment to the post of Judicial Research Assistant within the Eastern Caribbean Supreme Court, Headquarters, Castries, Saint Lucia.

JOB DESCRIPTION

JOB TITLE: Judicial Research Assistant

REPORTS TO: Chief Registrar

CLASSIFICATION: MPP 2

A. DUTIES AND TASKS

1. Reviews and summarizes evidence, procedural history, and legal issues in relation to matters before the Court of Appeal and prepares bench memoranda.
2. Conducts legal research.
3. Prepares first drafts of judgments and orders for review by the Chief Justice and Justices of Appeal.
4. Reviews legal documents at the request of the Chief Justice and Justices of Appeal.
5. Prepares digests of proceedings for sittings of the Court of Appeal.
6. Reviews court documents, for completeness of format, citations, grammar, spelling, clarity and accuracy.
7. Headnotes and proofreads judgments in preparation for delivery.
8. Performs such other duties as may be assigned by the Chief Registrar.

B. SKILLS, KNOWLEDGE AND ABILITIES

1. Ability to proofread accurately.
2. Ability to prepare judgments for delivery.
3. Ability to prepare orders of the Court.
4. Ability to review and summarize evidence, procedural history and legal issues in relation to matters before the Court of Appeal.
5. Ability to conduct research for the Chief Justice, Justices of Appeal and Chief Registrar.
6. Ability to prepare digests of proceedings at sittings of the Court of Appeal.
7. Ability to identify and analyze factual and legal issues relevant to the disposition of appeals.
8. Ability to formulate dispositions for consideration of the Chief Justice and Justices of Appeal.

9. Effective oral and written communication skills.
10. The applicant should have sound working knowledge and training in Research Methods, Legal Research and Analysis, Rules of the Supreme Court and Court of Appeal Rules, Protocol and IT applications for office operations.
11. The applicant should be called to the Bar in a Commonwealth Country or will be called the Bar in a Commonwealth Country within a reasonable period after appointment.

C. QUALIFICATIONS AND EXPERIENCE

Applicants should have the following qualifications:

- A Bachelor of Laws Degree; and
- A Legal Education Certificate or equivalent recognised qualification.

At least one (1) year of relevant prior working experience in a similar environment would be an asset.

D. REMUNERATION

Salary will be commensurate with qualifications.

Completed employment application form, together with a cover letter, curriculum vitae (CV), two [2] written reference letters and certified copies of documents pertaining to qualifications, should be addressed to:

The Secretary
Judicial and Legal Services Commission
Eastern Caribbean Supreme Court
Orange Grove Plaza
Bois d' Orange, Gros Islet
P.O. Box 1093
Castries
Saint Lucia, West Indies.

To arrive no later than *Friday, 27th February, 2026.*

NB: Applications may also be submitted via email to jpsc@eccourts.org. Incomplete applications will not be considered. Unsuitable candidates will not be acknowledged. Candidates meeting the minimum qualifications and experience may not be considered for an interview. Only the candidates with the best qualifications and experience will be shortlisted for interview. Only shortlisted candidates will be contacted.

**UNDER THE LIQUOR DEALERS' LICENCES
ACT CAP. 174 OF THE CONTINUOUS
REVISED EDITION OF THE LAWS OF
GRENADA 2010**

TAKE NOTICE that the First Quarterly Liquor Dealers' Licensing Session for the parish of St. David will be held at the Magistrate's Court, St.

David, *on Wednesday the 25th day of March, 2026, commencing at 9:00 a.m.*

NEW APPLICANTS should apply early as their premises MUST be inspected and should bring with their application two (2) letters of recommendation from two (2) reputable persons residing in the district, who already have licences in their names.

ALL PERSONS HOLDING Licences in the name of deceased persons should apply for licences in their names.

ALL PERSONS WHO have BOUGHT or TAKEN OVER licenced premises MUST also apply for licences in their names.

ALL NEW APPLICANTS should submit their application in the Magistrate's Court Office *no later than 3:00 p.m. on Friday the 27th day of February, 2026.*

SABINA GIBBS
Magistrate, Eastern District (Ag.).

Magistrate's Office
Eastern District
St. David.

20th January, 2026.

**UNDER THE LIQUOR DEALERS' LICENCES
ACT CAP. 174 OF THE CONTINUOUS
REVISED EDITION OF THE LAWS OF
GRENADA 2010**

TAKE NOTICE that the Quarterly Liquor Dealers' Licensing Session for the Town and parish of St. George will be held at the Court House, St. George commencing *at 1:30 p.m. on Wednesday the 25th day of March, 2026.*

NEW APPLICANTS should apply early as their premises must be inspected and should bring with their application two (2) letters of recommendation from reputable persons.

ALL PERSONS HOLDING Licences in the name of DECEASED persons should apply for licences in their names.

ALL NEW APPLICANTS should have their application in the Magistrate's Office *no later than 3:30 p.m. on Friday the 27th day of February, 2026.*

FRANCINE FOSTER
Chief Magistrate.

3rd February, 2026.

NOTICE

THE MOTOR VEHICLES AND ROAD TRAFFIC
REGULATIONS

**INSPECTION OF MOTOR VEHICLES FOR
THE YEAR 2026**

REGULATION 22 OF THE MOTOR VEHICLES
AND ROAD TRAFFIC REGULATIONS CAP. 201
OF THE REVISED LAWS OF GRENADA 2010

OWNERS of Public Service Vehicles (including Motor Omni-buses and hiring cars) Goods Vehicles, Trailers, Private Motor Cycles and Cars, are hereby notified that the yearly inspection of these vehicles will commence as follows:—

INSPECTION PERIOD JANUARY 2ND TO JUNE
30TH 2026 9:00 A.M. – 12:00 NOON AND
1:00 P.M. – 4:00 P.M.

**Registration Numbers With Single Registration
Letter**

1 to 2500 — 2nd January to 15th February
2501 to 5000 — 16th February to 31st March
5001 to 7500 — 1st April to 15th May
7501 to 9999 — 16th May to 30th June

**Registration Numbers with Plural Registration
Letters**

1 to 250 — 2nd January to 15th February
251 to 500 — 16th February to 31st March
501 to 750 — 1st April to 15th May
751 to 999 — 16th May to 30th June

PUBLIC SERVICE AND PRIVATE VEHICLES

**National Stadium, Queens Park,
St. George's**

Monday to Friday of each week

Grenville, at Pearls Air Strip

Monday, Tuesday and Wednesday of each week

St. David's Police Station

Every Thursday and Friday of each week

Sauteurs Police Station

Every Thursday and Friday of each week

Gouyave Police Station

Every Monday and Tuesday of each week

Victoria Police Station

Every Wednesday of each week

Carriacou Police Station

Monday to Friday of each week.

Registered owners of such vehicles should present them to the Inspector of Motor Vehicles at any of the various Inspection Centres. For Public Services, Goods Vehicles & Trailers, inspection should be done early with a view to affecting any alterations that may be necessary to comply with the provisions of the Motor Vehicles and Road Traffic Act, and of the Regulations made there-under.

Vehicles must be presented in a thoroughly clean condition, and must have been recently overhauled. The body and wings, axle, chassis, frame, steering arms, springs, trackrods, brake connections, shackles, bolts, nuts, splitpins, engine, engine shield and case, clutch, gearbox, magneto or coil, air filter, carburetor and all working parts must be clean in order to have an examination in full. All splitpins, etc., must be clearly exposed, also chassis and engine numbers. Drivers' seats must be securely fastened so that the driver can have proper control over the vehicle. Spot lights, siren and musical horns and whistles are strictly prohibited. Each vehicle Trailer must have its tare and maximum gross weight painted in white figures not less than 2½ inches in height upon a black background in a conspicuous place on the right or offside of the vehicles.

The licence plates and Identification marks on all vehicles must conform to provisions of S.R. & O. No. 41 Section 4 of the Motor Vehicles and Road Traffic (Amendment) Regulations 1991 and be in such a condition as to render each letter or figure readily distinguishable. The colour of plates must be YELLOW background, letters and numbers should be black. The attention of owners of Motor Omnibuses and Goods Vehicles is specially directed to Regulation 23 (11) (a) regarding the position of front lamps. SPOT LIGHTS, FOG AND FALSE LAMPS WILL NOT BE ALLOWED except with a written approval of the Licensing Authority.

The attention of owners of Hiring cars and Motor Omnibuses is directed to Regulation 50 (2) of the Motor Vehicles and Road Traffic Regulations Chapter 201 of Volume IX of the Revised Laws of Grenada which required that printed copies of the tariffs and maximum fares be displayed on such vehicles. These are now available and may be purchased at the Treasury, St. George's, and at any District Revenue Office.

Vehicles which may have been found by the Inspector to have defects must not be used on the roads until they have been issued with certificates, certifying that the vehicles have been duly licenced.

N.B. Owners of Motor Vehicles are reminded of Section 11 (9) of the Road Traffic Act, which states that no Motor Vehicle shall be used for more than one (1) month after the change of ownership unless the new owner is registered as the owner thereof.

N.B.: THE MOTOR VEHICLE LICENCE SHALL BE AFFIXED TO THE LOWER END OF THE LEFT SIDE OF THE WINDSCREEN FOR BOTH LEFT & RIGHT HAND DRIVE VEHICLES.

RANDY CONNAUGHT
Commissioner of Police (Ag.).

CORPORATE AFFAIRS AND INTELLECTUAL PROPERTY OFFICE
MINISTRY OF LEGAL AFFAIRS

TRADEMARKS ACT, 2012

TAKE NOTICE that there have been changes in ownership of the following trademarks.

Title of Registration: **1XBET– 288 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 35.

Title of Registration: **1XBET– 289 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 41.

Title of Registration: **1XBET– 290 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 42.

Title of Registration: ** – 291 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 35.

Title of Registration: **1XBET – 292 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 41

Title of Registration: **1XBET – 293 of 2024**

Filing date: 22.11.2024

Date of Registration: 01.09.2025

Nature of change of Ownership: Assignment dated 24.04.2025

Name of Owner and Address: Navasard Limited, Evvoias, 2, Flat/Office 303. Agioi Omologites, 1087 Nicosia, Cyprus

Name of New Owner and Address DIDIANE LTD, 11, Kynthou, Kallikas Block, Flat/Office A203, Nicosia, Latsia, 2235, Cyprus

Name and Address of Agent:
EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class: 42

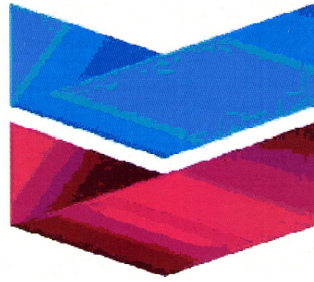
ROBERT BRANCH
Registrar.

CORPORATE AFFAIRS AND INTELLECTUAL PROPERTY OFFICE
MINISTRY OF LEGAL AFFAIRS

TRADEMARKS RENEWAL OF REGISTRATION

TRADEMARKS ACT, 2012

TAKE NOTICE that the following trademarks have been renewed for a period of 10 years.



Trademark Registration No: 148 of 2008

Trademark Renewal No: GD-E-2025-12045

Date filed: 30.12.2025

Date of renewal: 15.07.2025

Next renewal date: 15.07.2035

Name and Address of Registered Owner:

Chevron Intellectual Property LLC, ATTN: TRADEMARK & COPYRIGHT GROUP, 1400 Smith St., Houston, TX 77002, U.S.A.

Name and Address of Agent:

Lewis & Renwick #11 Church Street, St. George's Grenada, W.I.

Class 01

Chemicals and chemical intermediates for use in the industrial arts, namely naphthenic acids, alpha olefins and catalysts used in the manufacture of detergents, surfactants, engine lubricants and base oils; polymers, resins, solvents, surfactants, engine corrosion inhibitors, chemical preparations used to prevent the freezing of moisture in storage tanks and the fuel systems of heating units and internal combustion engines; motor fuel additives for deposit control, detergency, emulsification, engine octane requirements and brand detection; automotive coolants; industrial coolants.

Class 04

Petroleum and petroleum-derived products, namely motor fuels, motor oils and engine lubricants, lubricating oils and greases, fuel oil, fuels for burning, heating and cooking, diesel fuel; base oils used as lubricants; kerosene; aviation fuel; industrial oils and lubricants; synthetic oils and lubricants; natural gas; liquefied natural gas; lubricants for marine use; petroleum naphtha; hydraulic oils.

Class 37

Motor vehicle lubrication services.



Trademark Registration No: 147 of 2008

Trademark Renewal No: GD-E-2025-12046

Date filed: 30.12.2025

Date of renewal: 15.07.2025

Next renewal date: 15.07.2035

Name and Address of Registered Owner:

Chevron Intellectual Property LLC, ATTN: TRADEMARK & COPYRIGHT GROUP, 1400 Smith St., Houston, TX 77002, U.S.A.

Name and Address of Agent:

Lewis & Renwick #11 Church Street, St. George's Grenada, W.I.

Class 01

Chemicals and chemical intermediates for use in the industrial arts, namely naphthenic acids, alpha olefins and catalysts used in the manufacture of detergents, surfactants, engine lubricants and base oils; polymers, resins, solvents, surfactants, engine corrosion inhibitors, chemical preparations used to prevent the freezing of moisture in storage tanks and the fuel systems of heating units and internal combustion engines; motor fuel additives for deposit control, detergency, emulsification, engine octane requirements and brand detection; automotive coolants; industrial coolants.

Class 04

Petroleum and petroleum-derived products, namely motor fuels, motor oils and engine lubricants, lubricating oils and greases, fuel oil, fuels for burning, heating and cooking, diesel fuel; base oils used as lubricants; kerosene; aviation fuel; industrial oils and lubricants; synthetic oils and lubricants; natural gas; liquefied natural gas; lubricants for marine use; petroleum naphtha; hydraulic oils.

Class 37

Service, repair, and maintenance of motor vehicles; motor vehicle lubrication services.



Trademark Registration No: 146 of 2008

Trademark Renewal No: GD-E-2025-11095

Date filed: 27.11.2025

Date of renewal: 15.07.2025

Next renewal date: 15.07.2035

Name and Address of Registered Owner:

Chevron Intellectual Property LLC, ATTN: TRADEMARK & COPYRIGHT GROUP, 1400 Smith St., Houston, TX 77002, U.S.A.

Name and Address of Agent:

Lewis & Renwick #11 Church Street, St. George's Grenada, W.I.

Class 01

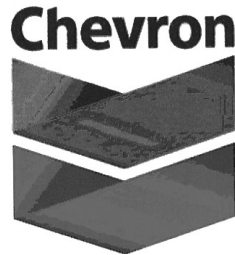
Chemicals and chemical intermediates for use in the industrial arts, namely naphthenic acids, alpha olefins and catalysts used in the manufacture of detergents, surfactants, engine lubricants and base oils; polymers, resins, solvents, surfactants, engine corrosion inhibitors, chemical preparations used to prevent the freezing of moisture in storage tanks and the fuel systems of heating units and internal combustion engines; motor fuel additives for deposit control, detergency, emulsification, engine octane requirements and brand detection; automotive coolants; industrial coolants.

Class 04

Petroleum and petroleum-derived products, namely motor fuels, motor oils and engine lubricants, lubricating oils and greases, fuel oil, fuels for burning, heating and cooking, diesel fuel; base oils used as lubricants; kerosene; aviation fuel; industrial oils and lubricants; synthetic oils and lubricants; natural gas; liquefied natural gas; lubricants for marine use; petroleum naphtha; hydraulic oils.

Class 37

Service, repair, and maintenance of motor vehicles; motor vehicle lubrication services.



Trademark Registration No: 145 of 2008

Trademark Renewal No: GD-E-2025-11092

Date filed: 27.11.2025

Date of renewal: 02.06.2025

Next renewal date: 02.06.2035

Name and Address of Registered Owner:

Chevron Intellectual Property LLC, ATTN: TRADEMARK & COPYRIGHT GROUP, 1400 Smith St., Houston, TX 77002, U.S.A.

Name and Address of Agent:

Lewis & Renwick #11 Church Street, St, George's Grenada, W.I.

Class 01

Chemicals and chemical intermediates for use in the industrial arts, namely naphthenic acids, alpha olefins and catalysts used in the manufacture of detergents, surfactants, engine lubricants and base oils; polymers, resins, solvents, surfactants, engine corrosion inhibitors, chemical preparations used to prevent the freezing of moisture in storage tanks and the fuel systems of heating units and internal combustion engines; motor fuel additives for deposit control, detergency, emulsification, engine octane requirements and brand detection; automotive coolants; industrial coolants.

Class 04

Petroleum and petroleum-derived products, namely motor fuels, motor oils and engine lubricants, lubricating oils and greases, fuel oil, fuels for burning, heating and cooking, diesel fuel; base oils used as lubricants; kerosene; aviation fuel; industrial oils and lubricants; synthetic oils and lubricants; natural gas; liquefied natural gas; lubricants for marine use; petroleum naphtha; hydraulic oils.

Class 37

Motor vehicle lubrication services.

ANCHOR

Trademark Registration No: 1157

Trademark Renewal No: GD-E-2025-6757

Date filed: 01-10-2025

Date of renewal: 23-10-2025

Next renewal date: 23-10-2035

Name and Address of Registered Owner:

New Zealand Milk Brands Limited, 109 Fanshawe Street, Auckland 1010, New Zealand

Name and Address of Agent:

Intellectual Property Services Equity House, Parada, St. Paul's, St, George's Grenada

Class 29

Milk; milk products; dairy products in this class; dairy based beverages; dairy based powders; UHT (ultra high temperature) milk; ESL (extended shelf life) milk; milk substitutes in this class; milk concentrate; milk powder; milk protein; cream (dairy products); butter; yoghurt; dessert products in this class (dairy products predominating); edible oils; edible fats; cheese; whey; condensed milk; flavoured milk; flavoured milk powder; food spreads consisting principally of dairy products; margarine; blends of butter; milk protein products; milk beverages (milk predominating); flavoured milk beverages (milk predominating); fortified milk beverages (milk predominating); milk powder containing nutrition additives (milk powder predominating); milk powder containing nutrition supplements (milk powder predominating); probiotic products in this class; cultured dairy products; yoghurt beverages; flavoured yoghurt; yoghurt based desserts; custard desserts; cream cheese; sour cream; cheese products; processed cheese; cheese spreads; blends of edible oils; blends of edible fats; acidophilus milk; kumys (milk beverage); kefir (milk beverage); buttercream; curd; rennet; koumiss (milk beverage); protein for human consumption; protein products for human consumption in Class 29.



Trademark Registration No: 983

Trademark Renewal No: GD-E-2025-6760

Date filed: 01.10.2025

Date of renewal: 15.04.2025

Next renewal date: 15.04.2035

Name and Address of Registered Owner:

Pak Gıda Üretim ve Pazarlama Anonim Şirketi, Engin Pak İş Merkezi Prof. Dr. Bülent Tarcan Caddesi No: 5 Gayrettepe, Beşiktaş, İstanbul Turkey

Name and Address of Agent:

Intellectual Property Services Equity House, Parada, St. Paul's, St, George's Grenada

Class 30

Coffee, tea, cocoa and artificial coffee; rice; tapioca and sago; flour and preparations made from cereals; bread, pastry and confectionery; edible ices; sugar, honey, treacle; yeast, baking-powder; salt; mustard; vinegar, sauces (condiments); spices; ice in Class 30.

AISIN

Trademark Registration No: 113 of 2006

Trademark Renewal No: GD-E-2025-9218

Date filed: 05.11.2025

Date of renewal: 17.11.2025

Next renewal date: 17.11.2035

Name and Address of Registered Owner:

AISIN CORPORATION, 2-1 Asahi-machi, Kariya-shi, Aichi-ken, Japan

Class 6

Door locks of metal for vehicles, door hinges of metal for vehicles, locks of metals for trunk rooms of vehicles, hinges of metal for trunk rooms of vehicles, locks of metal for automobile hoods, hinges of metal for automobile hoods, fittings of metal for vehicles, keys; building and construction materials of metal, prefabricated building assembly kits of metal; pulleys, springs and valves of metal (other than for machines), junctions of metal for pipes, flanges of metal; containers of metal for transport; name plates of metal, signboards of metal; loading pallets of metal, tanks of metal, packaging containers of metal.

Class 7

Water pumps, oil pumps, filters for automobile engines, pistons for automobile engines, fan couplings, fans for automobile engines, cylinder head covers, intake manifolds, crank cases, parts for automobile engines; engines and turbines (other than for land vehicles); pneumatic or hydraulic machines and instruments; machine parts (other than for land vehicles); starters for motors and engines, AC motors and DC motors (other than for land vehicles), parts for AC and DC motors, AC generators, DC generators; sewing machines, embroidery machines; painting machines, plastic processing machines, semiconductor manufacturing machines, rubber-goods manufacturing machines, metalworking machines and machine tools.

Class 9

Measuring machines for detecting data on automobile performance; measuring and testing machines and instruments; electronic control units for automobiles, electronic machines, apparatus and their parts; fuel cells; automobile navigation equipment; telecommunication machines and apparatus; electric batteries and battery chargers for automobiles; electric cells; electric regulating apparatus for automobiles; electric power distribution or control machines, rotary converters; electronic locks; trespasser detecting equipment for security; anti-theft warning apparatus; optical apparatus and instruments; electric wires and cables; electronic publications; slot machines; electric arc welding machines, metal cutting machines by arc, gas or plasma, electric welding apparatus; electrolyzers; vehicle drive training simulators; sport training simulators.

Class 11

Toilet stool units with a washing medium squirter, toilet bowls; air-conditioning installations operated by heat pumps driven by gas engines, air-conditioners; water purifying apparatus, solar water heaters, household tap-water filters; set units of toilet bowl and seat, set units of bathroom; drying apparatus, recuperators, heat exchangers; boilers; bathtubs, bath installations, bath fittings, showers.

Class 12

Engines and turbines for land vehicles (not including their parts); machine elements for land vehicles; AC motors and DC motors for land vehicles (not including their parts); automobiles and their parts and fittings; wheelchairs; water vehicles and their parts and fittings; air vehicles and their parts and fittings; anti-theft alarms for vehicles.

FJ CRUISER

Trademark Registration No: 66 of 2007

Trademark Renewal No: GD-E-2025-9220

Date filed: 05.11.2025

Date of renewal: 08.11.2025

Next renewal date: 08.11.2035

Name and Address of Registered Owner:

Toyota Jidosha Kabushiki Kaisha (also trading as Toyota Motor Corporation), No 1, Toyota-cho, Toyota-shi, Aichi-Ken, Japan

Name and Address of Agent:

Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 12

Motorcars and parts thereof.

Clarks

Trademark Registration No: 1173

Trademark Renewal No: GD-E-2025-9973

Date filed: 12-11-2025

Date of renewal: 13-11-2025

Next renewal date: 13-11-2035

Name and Address of Registered Owner:

C & J Clark International Limited, 40 High Street, Street, Somerset BA16 0EQ, United Kingdom

Name and Address of Agent:

Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 25

Clothing; footwear; boots; shoes; slippers; headgear; belts for wear; parts and fittings (including replacement parts and fittings) for all the aforesaid goods, and accessories for use therewith, including inner socks for footwear, heel tips, heel protectors and heel pads in Class 25.

GULF

Trademark Registration No: 191 of 2010

Trademark Renewal No: GD-E-2025-7931

Date filed: 22-10-2025

Date of renewal: 25-10-2025

Next renewal date: 25-10-2035

Name and Address of Registered Owner:

Gulf International Lubricants, Limited, Victoria Place, 5th Floor, 31 Victoria Street, Hamilton HM 10, Bermuda

Name and Address of Agent:

Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 04

Petroleum, petrol, fuel oil, kerosene, naphtha, lubricating oils, lubricating greases, technical and industrial oils and greases (other than edible oils and fats and essential oils), mineral waxes and paraffin.

VIAGRA

Trademark Registration No: 76 of 1998

Trademark Renewal No: GD-E-2025-9310

Date filed: 10-11-2025

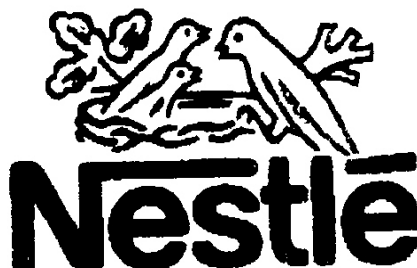
Date of renewal: 11-12-2025

Next renewal date: 11-12-2035

Name and Address of Registered Owner:
UPJOHN US 1 LLC, 235 East 42nd Street, New York, N.Y. 10017, U.S.A.

Name and Address of Agent:
Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 05
Pharmaceutical and veterinary preparations and substances; all included in Class 5.



Trademark Registration No: 68 of 1997

Trademark Renewal No: GD-E-2025-9226

Date filed: 05-11-2025

Date of renewal: 01.12.2025

Next renewal date: 01.12.2035

Name and Address of Registered Owner:
Société des Produits Nestlé S.A., Vevey, Canton of Vaud, Switzerland

Name and Address of Agent:
Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 05
Pharmaceutical, veterinary and sanitary preparations; dietetic substances adapted for medical use, food for babies.

ROCHER

Trademark Registration No: 106 of 2003

Trademark Renewal No: GD-E-2025-9337

Date filed: 10-11-2025

Date of renewal: 01.03.2026

Next renewal date: 01.03.2036

Name and Address of Registered Owner:
Ferrero S.p.A., Piazzale Pietro Ferrero 1, 12051 Alba Cuneo, Italy

Name and Address of Agent:
Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 30
Confectionery.

FERRERO

Trademark Registration No: 83/2003
 Trademark Renewal No: GD-E-2025-9332
 Date filed: 10.11.2025
 Date of renewal: 11.04.2026
 Next renewal date: 11.04.2036
 Name and Address of Registered Owner:
 Ferrero S.p.A., Piazzale Pietro Ferrero 1, 12051 Alba Cuneo, Italy

Name and Address of Agent:
 Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 30
 Chocolate, chocolates and non-medicated confectionery.

LIPITOR

Trademark Registration No: 222/1997
 Trademark Renewal No: GD-E-2025-9227
 Date filed: 05-11-2025
 Date of renewal: 10.11.2025
 Next renewal date: 10.11.2035

Name and Address of Registered Owner:
 UPJOHN MANUFACTURING IRELAND UNLIMITED COMPANY, Little Island, Co. Cork T45 F627, Ireland

Name and Address of Agent:
 Afi Ventour & Co. First Floor, Atrium Building, Grand Anse, St. George, Grenada

Class 05
 Pharmaceutical and medicinal preparations and substances, vaccines and sera.



Trademark Registration No: 3/1983
 Trademark Renewal No: RNWL 326/2025
 Date filed: 29.10.2025
 Date of renewal: 29.01.2026

Next renewal date: 29.01.2036

Name and Address of Registered Owner:

Fox Media LLC, 10201 West Pico Boulevard, Los Angeles, California 90035, United States of America

Name and Address of Agent:

EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class 09

Motion picture films.



Trademark Registration No: 4 of 2001

Trademark Renewal No: GD-E-2025-8409

Date filed: 29-10-2025

Date of renewal: 07-11-2025

Next renewal date: 07-11-2035

Name and Address of Registered Owner:

EGIDIO GALBANI S.r.l. Via Flavio Gioia 8, 20149 Milano, Italy

Name and Address of Agent:

EPROINT GRENADA, Richmond, St. Andrew, Grenada

Class 29

Meat, fish, poultry and game; meat extracts; preserved, dried and cooked fruits and vegetables; jellies, jams fruit sauces; eggs, milk and milk products; edible oils and fats.

Class 30

Coffee, tea, cocoa, sugar, rice, tapioca, sago, artificial coffee; flour and preparations made from cereals; bread, pastry and confectionery, ices; honey, treacle; yeast, baking powders; salt, mustard; vinegar, sauces (condiments); spices; ice.

ROBERT BRANCH
Registrar.



ACB GRENADA BANK LTD.: ANNUAL REPORT ON FISCAL YEAR 2024 PERFORMANCE



OVERVIEW

On Thursday February 12, 2026, **ACB GRENADA BANK LTD.** (the Bank), held its **42nd ANNUAL GENERAL MEETING (AGM)**, under the theme, “**EMPOWERING COMMUNITIES, ENABLING PROGRESS**”. The event was especially meaningful, as it was hosted during a period of celebration for its Parent Company, the ACB Caribbean Group, in recognition of its 70th Anniversary and in anticipation of the Bank’s 5th Anniversary in April 2026.

FINANCIAL PERFORMANCE

The financial year ended September 30, 2024, was recognized as a year the Bank **delivered strong results**, culminating in an after – tax profit of **\$7.0 million**. This represented a substantial profit increase of **59%** when compared to the prior year and is a testament to:

- disciplined stewardship
- sound oversight and
- consistent advancement in financial performance, governance and community engagement.

DIGITAL TRANSFORMATION

During fiscal year 2024, the Bank commenced its digital transformation journey as part of a major strategic thrust for the next three (3) years. The Bank’s goal of becoming a digital first, customer-centric bank remains priority.

SHAREHOLDER RETURNS

At the 42nd AGM, Shareholders approved a **CASH DIVIDEND of \$2,421,479 or \$0.120 for each unit of share, representing a consistent dividend payout for the last four (4) consecutive years.**

BOARD OF DIRECTORS

During the AGM, retiring Directors, **C. DAVIDSON CHARLES** and **DORSETT CROMWELL** were re-elected to the Board.

The current BOARD OF DIRECTORS comprises:

- **C. DAVIDSON CHARLES – CHAIRMAN**
- **DORSETT CROMWELL – DEPUTY CHAIRMAN**
- **RON ANTOINE**
- **SANDRA DERRICK**
- **CASSANDRA P. SIMON**
- **C. KAMILAH ROBERTS.**

STRATEGIC OUTLOOK

Looking forward, ACB Grenada Bank’s strategy will focus on remaining agile, efficient, and customer focused. The key features of this strategy include technology leadership, capital strength and high-quality customer experience.

The Bank expressed its gratitude for the support and loyalty of its Shareholders, Customers, Employees, the Grenada citizenry, and beyond. The Board’s immediate past Chairman, **SHARON A. MATTHEW – EDWARDS** and former Country Manager, **KARA WARNER**, were both recognized for their respective sterling contributions over the years.

ACB GRENADA BANK is led by a dedicated team of professionals and is well-positioned to capitalize on future opportunities. The introduction of a number of high-value strategic initiatives will further strengthen the Bank’s position.

As authorized for publication by the Board

Rhodette Paige
Legal Counsel/Corporate Secretary

February 20, 2026





ACB GRENADA BANK LTD.: Summary Financial Statements FOR THE YEAR ENDED SEPTEMBER 30, 2024



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West Indies
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REPORT OF THE INDEPENDENT AUDITORS ON THE SUMMARY FINANCIAL STATEMENTS

To the Shareholders of
ACB Grenada Bank Ltd.

Opinion

The summary financial statements, which comprise the summary statement of financial position as of September 30, 2024, the summary statements of comprehensive income, changes in equity and cash flows for the year then ended, and the related note, are derived from the audited financial statements of **ACB Grenada Bank Ltd.** for the year ended September 30, 2024.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial statements, on the basis described in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors' report thereon.

The Audited Financial Statements and Our Report Thereon


We expressed an unmodified audit opinion on the audited financial statements in our report dated September 29, 2025. The audited financial statements are included in the 2024 Annual Report.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1.

Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 810 (Revised), *Engagements to Report on Summary Financial Statements*.


Chartered Accountants
St. John's, Antigua
September 29, 2025




ACB Grenada Bank Ltd.

Summary Statement of Financial Position
As of September 30, 2024

(expressed in Eastern Caribbean dollars)

	2024 \$	2023 \$
Assets		
Cash and balances with the Central Bank	86,427,619	129,335,189
Due from other banks	95,394,511	82,004,047
Investment securities	72,567,275	48,583,390
Loans and advances	147,722,427	133,030,024
Property, plant and equipment	7,141,330	6,445,887
Right-of-use asset	641,168	957,740
Deferred tax asset	382,707	473,439
Pension asset	365,995	123,257
Other assets	99,438	145,208
Total Assets	410,742,470	401,098,181
Liabilities and Equity		
Liabilities		
Customers' deposits	323,176,032	307,810,254
Due to parent company	1,569,249	15,982,168
Provisions and other liabilities	9,616,294	8,703,207
Income tax payable	1,402,256	151,914
Lease liabilities	632,980	950,323
Total Liabilities	336,396,811	333,597,866
Equity		
Share capital	20,178,995	20,178,995
Statutory reserve	18,206,207	16,873,721
Other reserves	11,295,672	10,285,213
Retained earnings	24,604,785	20,162,386
Total Equity	74,345,659	67,500,315
Total Liabilities and Equity	410,742,470	401,098,181

Approved for issue by the Board of Directors on September 25, 2025 and signed on its behalf by:

 Chairman  Director
 Director

ACB Grenada Bank Ltd.

Summary Statement of Comprehensive Income
For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	2024 \$	2023 \$
Interest income		
Income from loans and advances	8,861,026	7,627,964
Income from securities and from deposits with other banks	6,458,269	4,966,334
	15,319,295	12,594,298
Interest expense		
Customers' deposits	2,337,263	2,309,315
Interest expense – lease liability	16,076	22,334
	2,353,339	2,331,649
Net interest income	12,965,956	10,262,649
Other operating income	7,227,419	6,284,392
Total income	20,193,375	16,547,041
General and administrative expenses	9,662,022	8,547,525
Recovery of credit losses, net	(150,944)	(1,038,782)
Provision for impairment of other financial assets	44,034	2,400,745
Directors' fees and expenses	169,087	157,681
Management fees	1,200,000	900,000
Depreciation of property and equipment	360,244	418,710
Depreciation of right-of-use asset	316,572	316,572
Total expenses	11,601,015	11,702,451
Income before taxation	8,592,360	4,844,590
Current tax expense	(1,579,828)	(538,570)
Deferred tax (expense)/credit	(50,104)	64,771
Taxation charge	(1,629,932)	(473,799)
Net income after taxation	6,962,428	4,370,791

ACB Grenada Bank Ltd.

Summary Statement of Comprehensive Income...continued
For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	2024 \$	2023 \$
Net income after taxation	6,962,428	4,370,791
Other comprehensive income, net of taxes:		
<i>Items that will not be reclassified subsequently to profit or loss, net of tax</i>		
Remeasurement gain/(loss) on post-retirement benefit liability (net of taxes, \$51,717 (2023: \$105))	132,987	(271)
Remeasurement loss on pension liability (net of taxes, \$15,036 (2023: \$45,295))	(38,665)	(116,472)
Property revaluation adjustment	585,603	–
Net change in unrealised gains on equity securities at fair value through other comprehensive income (net of taxes, \$3,947 (2023: \$8,670))	10,151	13,624
Other comprehensive income/(loss) for the year, net of taxes	690,076	(103,119)
Total comprehensive income for the year	7,652,504	4,267,672
Basic and diluted earnings per share	0.35	0.22





ACB GRENADA BANK LTD.:
Summary Financial Statements
 FOR THE YEAR ENDED SEPTEMBER 30, 2024

ACB Grenada Bank Ltd.
 Summary Statement of Changes in Equity
 For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	Share Capital \$	Statutory reserve \$	Other reserves \$	Retained earnings \$	Total equity \$
Balance as of September 30, 2022	20,178,995	15,999,563	3,226,940	25,344,495	64,749,993
Net income after taxation for the year	-	-	-	4,370,791	4,370,791
<i>Other comprehensive income:</i>					
- Change in fair value on equity securities	-	-	13,624	-	13,624
- Remeasurement of post-retirement benefit obligation	-	-	(271)	-	(271)
- Remeasurement of pension benefit liability	-	-	(116,472)	-	(116,472)
Total comprehensive loss for the year	-	-	(103,119)	-	(103,119)
Reserve for interest recognized on impaired loans	-	-	113,818	(113,818)	-
Increase in regulatory loan loss reserve	-	-	7,047,574	(7,047,574)	-
Transfer to statutory reserve	-	874,138	-	(874,138)	-
<i>Transaction with owners</i>					
Dividends paid during the year	-	-	-	(1,517,350)	(1,517,350)
Balance as of September 30, 2023	20,178,995	16,873,721	10,285,213	20,162,386	67,500,315

ACB Grenada Bank Ltd.
 Summary Statement of Changes in Equity
 For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	Share Capital \$	Statutory reserve \$	Other reserves \$	Retained earnings \$	Total equity \$
Balance as of September 30, 2023	20,178,995	16,873,721	10,285,213	20,162,386	67,500,315
Net income after taxation for the year	-	-	-	6,962,428	6,962,428
<i>Other comprehensive income:</i>					
- Change in fair value on equity securities	-	-	10,151	-	10,151
- Revaluation gain on PPE	-	-	585,603	-	585,603
- Remeasurement of post-retirement benefit obligation	-	-	132,987	-	132,987
- Remeasurement of pension benefit liability	-	-	(38,665)	-	(38,665)
Total comprehensive loss for the year	-	-	690,076	-	690,076
Reserve for interest recognized on impaired loans	-	-	320,383	(320,383)	-
Transfer to statutory reserve	-	1,392,486	-	(1,392,486)	-
<i>Transaction with owners</i>					
Dividends paid during the year	-	-	-	(807,160)	(807,160)
Balance as of September 30, 2024	20,178,995	18,266,207	11,295,672	24,604,785	74,345,659

ACB Grenada Bank Ltd.
 Summary Statement of Cash Flows...continued
 For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	2024 \$	2023 \$
Cash flows from investing activities		
Redemption of short-term investments	10,800,000	-
Purchase of property and equipment	(677,612)	(302,605)
Purchase investment securities and term deposits	(52,480,280)	(75,533,913)
Proceeds from principal repayment on bonds	17,803,900	3,493,900
Net cash flows used in investing activities	(24,553,992)	(72,342,620)
Cash flows from financing activities		
Advance from/(to) parent company	(14,412,919)	9,801,700
Dividends paid during the year	(807,160)	(1,517,350)
Net cash flows generated from/(used in) financing activities	(15,220,079)	8,284,350
Net decrease in cash and cash equivalents	(31,523,149)	(88,901,336)
Cash and cash equivalents, beginning of year	114,220,973	203,122,309
Cash and cash equivalents, end of year	82,697,824	114,220,973

ACB Grenada Bank Ltd.
 Summary Statement of Cash Flows
 For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

	2024 \$	2023 \$
Cash flows from operating activities		
Operating income before taxation	8,592,360	4,844,500
<i>Items not affecting cash:</i>		
Recovery of credit losses	(150,944)	(1,038,782)
Depreciation of property and equipment	360,244	418,710
Depreciation of right-of-use asset	316,572	316,572
Adjustment to opening cost of right-of-use asset	-	(310,473)
Property and equipment cost adjustment – amounts expensed	207,528	8,988
Unrealised gains on FVTPL investments	(406,345)	(284,388)
Provision for impairment of other financial assets	44,034	2,400,745
Retirement benefit contribution	(149,432)	(74,180)
Pension income	37,697	76,197
Interest expense	2,353,339	2,331,649
Interest income	(15,319,295)	(12,594,298)
Cash flows used in operating activities before changes in operating assets and liabilities	(4,114,242)	(3,904,670)
Change in statutory deposit with the Central Bank	(921,947)	989,220
Change in loans and advances	(14,170,177)	(11,356,813)
Change in other assets	45,770	(25,211)
Change in lease liability	(1,045)	-
Change in customers' deposits	15,366,381	(16,418,492)
Change in provisions and other liabilities	646,726	(1,710,859)
Cash flows used in operating activities before interest	(3,148,534)	(32,426,825)
Interest received	14,447,302	10,293,956
Interest paid	(2,370,018)	(2,422,492)
Taxes paid	(377,606)	-
Principal payment of lease liabilities	(300,222)	(287,705)
Net cash flows generated from/(used in) operating activities	8,250,922	(24,843,066)

ACB Grenada Bank Ltd
 Note to the Summary of Financial Statement
 For the year ended September 30, 2024

(expressed in Eastern Caribbean dollars)

1 Basis of preparation

These summary financial statements are derived from the audited financial statements of ACB Grenada Bank Ltd. for the year ended September 30, 2024.

The summary financial statements do not contain all the disclosures required by IFRS Accounting Standards. Reading these summary financial statements and the auditors' report thereon, therefore is not a substitute for reading the audited financial statements and the auditors' report thereon dated September 29, 2025.

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