Works Credit Union Co-operative Society Limited

2025
ANNUAL REPORT

Governance and the Way Forward

Credit Union Prayer

(Prayer of St. Francis of Assisi)

Lord, make me an instrument of Thy peace,
Where there is hatred, let me sow love,
Where there is injury, Pardon;
Where there is doubt, Faith;
Where there is despair, Hope;
Where there is darkness, Light; and
Where there is sadness, Joy.

O Divine Master,
Grant that I may not so much seek,
To be consoled as to console;
To be understood as to understand;
To be loved as to love;
For it is in giving that we receive;
It is in pardoning that we are pardoned;
And it is in dying,
That we are born to Eternal Life.

Mission Statement

"To provide our valued members with efficient, customized financial solutions that match their financial goals."

Vision Statement

"Works Credit Union aims to be recognized as the leading Financial Co-operative within the Caribbean region".

Works Credit Union Co-operative Society Limited

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Works Credit Union Co-operative Society Limited

Established 1959 | Reg. No. 280

NOTICE of the 67TH ANNUAL GENERAL MEETING

In accordance with the Co-operative Societies Act, Chapter 81:03, Section 18, notice is hereby given that the **67th Annual General Meeting** of Works Credit Union Co-operative Society Limited will be held as a **Hybrid Meeting**, allowing members to attend either **IN PERSON** and **VIRTUALLY**

SATURDAY
August 15th, 2026

BEGINNING PROMPTLY AT
9:00 a.m.

TRINIDAD HILTON & CONFERENCE CENTRE
Lady Yound Road,
Port of Spain,
Trinidad

THE MEETING IS BEING HELD FOR THE FOLLOWING PURPOSES

1. To receive the Reports of the Board of Director and Statutory Committees.
2. To receive the the Audited Financial Statements for the year ended December 31, 2025.
3. To appoint Auditors for 2026.
4. To declare Dividends and Honoraria for 2025.
5. To consider any other business of the Credit Union.

By Order of the Board

PATRICE DE SORMEAUX
Secretary

NOTES ON REGISTRATION

- A soft copy of the 2025 Annual Report Brochure will be available for download at www.workscu.com from July 31, 2026. Members will be notified when printed copies are available.
- Members attending the AGM are encouraged to pre-register online using the link below.
- Online pre-registration closes on Friday, August 14, 2026, at 4:00 p.m. Registrations after this deadline will be accommodated at the venue.
- Attendees will be granted access to the venue from 8:00 a.m. on Saturday, August 15, 2026, to begin check-in.
- All attendees must present valid photo identification (National ID, Driver's Permit, or Passport).
- The meeting is open ONLY to Works Credit Union members.

REGISTER ONLINE

Scan the QR code or visit:

https://bit.ly/workscuagm2026

to pre-register for the AGM.

Port-of-Spain • Arima • San Fernando • Tobago   workscu.com   (868)223-4WCU (4928)

AGENDA OF THE 67TH ANNUAL GENERAL MEETING

1. National Anthem
2. Credit Union Prayer
3. Notice of Meeting and Agenda
4. Adoption of Standing Orders
5. President's Welcome Address
6. Auditor's Report
7. Presentation of Financial Statements
8. Presentation of Reports
    a. Board of Directors
    b. Education Committee
    c. Credit Committee
    d. Supervisory Committee
9. Presentation of Budget 2027
10. Confirmation of Minutes of 66th Annual General Meeting
    a. Corrections and Omissions
    b. Business arising
11. Resolutions
12. Other Matters
13. Vote of Thanks
14. Closure

By order of the Board of Directors

PATRICE DE SORMEAUX
SECRETARY

STANDING ORDERS

1. Members shall keep their microphones muted for the duration of the meeting, except where permitted by the Chairman for making contributions to the meeting.

2. The videos of all participating members shall remain off unless addressing the Chairman.

3. All members are asked to keep their cell phones on silent mode, as the vibrate setting can cause disruptions. If you must take urgent calls, please ensure that your microphone is muted.

4. A member shall ONLY address the meeting when called upon by the Chairman to do so.

5. Members shall use the prescribed method as instructed on the Virtual Platform to submit their questions/contribution to the Chairperson.
   (a) Members must identify themselves when addressing the Chairman/submitting a contribution.
   (b) The AGM Moderator will collate and transmit submissions to the Chairman.
   (c) The Chairperson will address each relevant contribution subsequently.

6. No member shall address the meeting except through the Chairman. Speeches shall be clear and relevant to •the specific subject before the meeting.

7. On any agenda item, a member shall not exceed two (2) minutes on his/her contribution except with the permission of the Chairman.

8. A member may not speak twice on the same subject except:
   (a) The mover of a motion, who has the right of reply,
   (b) To object or explain, (with the permission of the Chair)

9. The Mover of a “Procedural Motion” (Adjournment, Lay on the Table, Motion to Postpone) shall have no right of reply.

10. No speeches shall be made after the “Question” has been put and carried.

11. 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).

12. A member shall not “call” another member “to order” but may draw the attention of the Chairman to a “Breach of Order”.

13. In no event can a member call the Chairman “to order”.

14. A question shall not be put to the vote if a member desires to speak on it or move an amendment to it, except that a "Procedural motion: The Previous Question" "Proceed to the Next Business" or the Closure: That the "Question be Now Put" may be moved at any time.

15. Only one amendment shall be before the meeting at one and the same time.

16. When a motion is withdrawn, any amendment to it fails.

17. The Chairman shall have the right to a "casting vote".

18. If there is an equality of voting on an amendment and if the Chairman does not exercise his casting vote, the amendment is lost.

19. The Chairman shall make provision for protection from vilification (personal abuse).

20. No member shall impute improper motives against another.

21. No form of recording of the proceedings shall be allowed without the permission of the Chairman

22. All members are reminded to conduct themselves in a professional manner. Please refrain from any explicit, violent, or inappropriate content.

23. Any member who has been admonished on two (2) occasions and persist to ignore the admonishment will not be permitted to speak for the remainder of the meeting.

24. No sitting member of the Board shall question or take issue with any matter stated in the Annual Report Brochure.

25. No sitting member of the Board of Directors shall be allowed to address the Chairperson from the floor.

26. All reports are to be considered as read and presented by the Secretary of the Board of Directors.

PROFILES

Board & Committees - 2024-2025

BOARD OF DIRECTORS

Dawn de Souza	President
Kwame Sealey	Vice President
Patrice De Sormeaux	Secretary
Camevel Cova-Blenman	Assistant Secretary
Cornelius Valdez	Executive Ordinary Member
Nadette Solomon	Director
Julianna Henry King	Director
Leslie-Ann Williams	Director
Unice Webster	Director
Indra Mathura	Director
Carlene Williams	Director
Norbert Luke	Director

CREDIT COMMITTEE

Janelle Gay	Chairperson
Letisha Jacobs	Secretary
Cheryl Ann Durrant	Member
Gail De Nobriga-Joseph	Member
Kalifa David- Lewis	Member
Sherwin Thomas	1st Alternate
Gerald Greaves	2nd Alternate

SUPERVISORY COMMITTEE

Paula Herbert	Chairperson
Liza Phillip-Sampson	Secretary
Kathy-Ann Stewart	Member
Sandra Alexander	1st Alternate
Ashley Seema Mohammed	2nd Alternate

EDUCATION COMMITTEE

Camevel Cova Blenman	Convenor
Naomi Alexander	Secretary
Kwame Sealey	Member
Joan Scott	Member
Leslie Ann Williams	Member
Seharmaya Simon	Member
Nissi Monsegue	Education Officer

PROFILES (continued)

Delinquency Committee

Dawn de Souza	Chair
Patrice De Sormeaux	Secretary
Leslie Ann Williams	Member
Unice Webster	Member
Joy Ann Yeates Prescott	Member

Assets, Liabilities, and Risk Management Committee

Carlene Williams	Chair
Patrice De Sormeaux	Secretary
Sandra Alexander	Member
Kathy Ann Holder	Member
Juliana Henry King	Member

Bye Laws Committee

Miguel Rawlins	Chair
Patrice De Sormeaux	Secretary
Juliana Henry King	Member
Camevel Cova Blenman	Member
Indra Mathura	Member
Dr. Cornelius Valdez	Member
Kadesha Bascombe	Member

Human Resource Committee

Juliana Henry King	Chair
Letisha Jacobs	Secretary
Carlene Williams	Member
Dawn de Souza	Member
Dr. Cornelius Valdez	Member
Nadette Solomon	Member
Carol Brazier	Member

Waiver Committee

Dawn de Souza	Chair
Kwame Sealey	Secretary
Unice Webster	Member
Nadette Solomon	Member
Norbert Luke	Member
Indra Mathura	Member
Leslie Ann Williams	Member

PROFILES (continued)

Strategic Implementation Oversight Committee

Carlene Williams	Chair
Juliana Henry King	Secretary
Dawn de Souza	Member
Kwame Sealey	Member

Negotiation Team

Patrice De Sormeaux	Member
Dr Cornelius Valdez	Member
Leslie Ann Williams	Member

LIAISON OFFICERS 2026

OFFICER	DISTRICT
Alexander Beard	MOWT POS
Ann Marie Maureen Mannette	Maintenance – Carenage
Ashley Mohammed	St. Andrew/St. David
Cherly Ann Durrant	MOWT Head Office POS
Cornelius Valdez	Fire Services/PTSC
Devica Ganga	Siparia
Gail De Nobriga-Joseph	Curepe
Indra Mathura	Victoria West/East
Joan Scott	TTPOST
Keenyar Phillip	Success Laventille
Keisha Roy	Success Laventille
Leslie Ann Jeremiah	Nariva/Mayaro
Linford charles	Laventille
Natasha Sandy-Agard	Mayaro
Nicole Velox	MTCA - Traffic Warden Division
Paula Andrews	PTSC
Sharlene Sahai	St. George East

PROFILES (continued)

STAFF as of July 9, 2026

Wilis Rush	Operations Manager

HUMAN RESOURCES DEPARTMENT

Marcia Quammie	Human Resource Manager
Melaine Oliver	HR Admin Assistant

OFFICE OF THE GENERAL MANAGER

Crystal Hinkson	Prof. Asst to GM

Accounts Department

Rachael Gardner	Manager, Accounts
June Allert-Hagley	Assistant Accountant
Noella Anthony	Accounting Technician

CREDIT DEPARTMENT

Akil Granderson	Recoveries Officer
Curtis Mc Kain	Recoveries Officer
Keela Alexis	Business Credit Development Officer
Jeaneil Lowe	Business Credit Development Officer
Esther Alexander-Gittens	Business Credit Development Officer

OPERATIONS DEPARTMENT

Head Office

Sherry-Ann Applewhite	Branch Supervisor
Asalia Wilkinson	Janitorial/Hospitality Attendant
Lisa Quamina	MSR/Convenience Service
Pricilla Chickoree	Administrative Officer
Ryan Barthol	Driver/Courier
Caneisha Clemendore	Member Service Representative
Stacy-Ann Sorias	Member Service Representative
Terese-Anne Cherrie	Member Service Representative
Fayola Hoyte	Member Service Representative
Samantha St. Rose	Member Service Representative

Arima Branch

Adrienne Samuel	Branch Supervisor
Ava Regis	Business Credit Development Officer
Rachael Jackson	Member Service Representative
Melissa Ragoonanan	Member Service Representative
Roxanne Cielto	Office Attendant/Messenger/ Cleaner

PROFILES (continued)

San Fernando

Dana Pelchier-Joseph	Branch Supervisor
Kizzy Andrews	Office Attendant/ Messenger
Neisha Alexander	Member Service Representative
Sharon Bascombe	Member Service Representative
Tabitha Learmont-Modeste	Business Credit Development Officer

Tobago

Dennecia Joseph	Branch Supervisor
Kiselle Thomas-Johnson	Business Credit Development Officer
Lauren Phillips	Member Service Representative
Kersha Hamlet	Member Service Representative
Dominique Cudjoe	Office Attendant/Messenger

INFORMATION TECHNOLOGY DEPARTMENT

Timothy Mar	Senior I.T. Officer
Shurmon de Montrichard	I.T. Officer

MARKETING DEPARTMENT

Binny Lashley	Customer Service Marketing Supervisor
Renee Julien	Marketing Assistant

PRESIDENT'S ADDRESS

On behalf of the Board of Directors, it is my pleasure to warmly welcome you to our 67th Annual General Meeting. Thank you for taking the time to join us as we reflect on the past year, review our performance, and chart the course for the future.

This year's theme, "**Governance and the Way Forward,**" reminds us that good governance is not simply about complying with rules and regulations. It is about leading with integrity, accountability, transparency, and responsibility. Strong governance builds confidence among our members, strengthens our institution, and provides the foundation for sustainable growth.

As we gather today, we do so with a shared purpose - to ensure that our organization remains resilient, relevant, and responsive to the evolving needs of our members. While we have faced challenges, we have also embraced opportunities to improve our operations, strengthen our risk management practices, enhance member service, and reinforce our commitment to sound financial stewardship.

The way forward requires more than vision; it requires collaboration. It calls upon the Board, management, staff, committees, and every member to work together in pursuit of our common goals. By embracing innovation while remaining faithful to our core values, we can continue to build an institution that future generations will be proud to inherit.

This meeting is an important exercise in democracy and accountability. It provides an opportunity for us to report on our stewardship, answer your questions, and engage in meaningful dialogue about the future of our organization. Your participation and your voice are essential to our continued success.

As President, I wish to express my sincere appreciation to my fellow directors, our management team, dedicated staff, committee members, regulators, and, most importantly, you - our members - for your continued trust, support, and confidence. Together, we have achieved much, and together, we must continue to move forward with purpose and determination.

I encourage everyone to participate actively in today's proceedings as we review the year's achievements, discuss the challenges before us, and make decisions that will strengthen our organization for years to come.

Thank you once again for your presence and your commitment.

It is now my pleasure to declare the Annual General Meeting officially open. May our deliberations be productive, respectful, and guided by wisdom as we continue our journey under the theme, ***"Governance and the Way Forward."***

Thank you, and I wish everyone a successful Annual General Meeting.

Dawn de Souza

Works Credit Union Co-Operative Society Limited

Statement of Management's Responsibilities

Management is responsible for the following:

- Preparing and fairly presenting the accompanying financial statements of Works Credit Union Co-operative Society Limited which comprise the statement of financial position as at 31 December 2025, the statements of comprehensive income and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information;
- Ensuring that the Credit Union keeps proper accounting records;
- Selecting appropriate accounting policies and applying them in a consistent manner;
- Implementing, monitoring and evaluating the system of internal control that assures security of the Credit Union assets, detection/prevention of fraud, and the achievement of Credit Union operational efficiencies;
- Ensuring that the system of internal control operated effectively during the reporting period;
- Producing reliable financial reporting that complies with laws and regulations, including the Cooperative Societies Act 1995; and
- Using reasonable and prudent judgement in the determination of estimates.

In preparing these financial statements, management utilised the International Financial Reporting Standards (IFRS), as issued by the International Accounting Standards Board and adopted by the Institute of Chartered Accountants of Trinidad and Tobago. Where International Financial Reporting Standards presented alternative accounting treatments, management chose those considered most appropriate in the circumstances.

Nothing has come to the attention of management to indicate that the Credit Union will not remain a going concern for the next twelve months from the reporting date; or up to the date the accompanying financial statements have been authorised for issue, if later.

Management affirms that it has carried out its responsibilities as outlined above.

Signed
Title: President
Date:

Signed
Title: General Manager/Treasurer
Date: Jun 18, 2026.

Independent Auditors' Report

To the Members,

Report on the Audit of the Financial Statements of Works Credit Union Co-operative Society Limited

Opinion

We have audited the financial statements of **Works Credit Union Co-operative Society Limited**, which comprise the statement of financial position as at 31 December 2025 the statement of comprehensive income, and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Works Credit Union Co-operative Society Limited as at 31 December, 2025 and financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards (IFRS).

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

We are independent of the Credit Union in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code.

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRS and for such internal control 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 Credit Union'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 the Credit Union or to cease operations, or have no realistic alternative but to do so.

Those Charged with Governance are responsible for overseeing the Credit Union financial reporting process.

MOORE

Independent Auditors' Report (Continued)

Auditors Responsibilities for the Audit of the Financial Statements (continued)

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 auditors' 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.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism 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 Credit Union'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 Credit Union's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Credit Union 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.

Independent Auditors' Report (Continued)

We are responsible for the direction, supervision and performance of the audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Moore

San Juan
18 June 2026

Chartered Accountants

Works Credit Union Co-Operative Society Limited

Statement of Financial Position

AS AT 31 DECEMBER 2025

	Notes	2025 TT$	2024 TT$
Current assets			
Cash at bank and in hand	9	6,515,335	18,007,064
Accounts receivables and prepayments	8	3,570,202	9,453,277
Investments	7	28,033,490	30,233,931
		38,119,027	**57,694,272**
Non – current assets			
Property, plant and equipment	5	33,365,756	29,114,271
Loans to members	6	336,427,970	303,428,906
		369,793,726	**332,543,177**
Total assets		**407,912,753**	**390,237,449**
Liabilities and members' equity			
Members' equity			
Retained earnings		66,910,687	54,974,623
Reserve fund	10	25,107,828	22,835,852
Education fund	11	3,287,006	2,612,067
Building fund	12	1,623,999	1,623,999
Revaluation reserve	13	10,374,406	10,374,406
Wendy Figaro fund	14	735,506	638,332
		108,039,432	**93,059,279**
Liabilities			
Members shares	15	235,923,401	231,846,624
Members deposits	16	54,583,770	57,267,478
Accounts payable and accruals	17	9,366,150	8,064,068
		299,873,321	**297,178,170**
Total equity and liabilities		**407,912,753**	**390,237,449**

The accompanying Notes form an integral part of these financial statements. Which were authorized for issue by the Board of Directors on

________________.

Board member   **General Manager/ Treasurer**   **Member – Supervisory Committee**

18/6/2026

Works Credit Union Co-Operative Society Limited

Statement of Comprehensive Income

AS AT 31 DECEMBER 2025

	Notes	2025 TT$	2024 TT$
Income			
Members loan interest		44,761,643	41,085,084
Investment income		393,957	147,795
Commissions		131,121	134,476
Service fees and charges		1,273,005	1,164,180
Rental income		35,141	30,296
Total Income		**46,594,867**	**42,561,831**
Expenditure			
Personnel costs	**18**	7,337,417	7,635,347
Officers and committee expenses	**19**	1,004,921	969,909
Finance costs	**20**	2,129,023	1,888,913
Operational cost	**21**	9,536,232	9,910,064
Provision for loan loss		3,000,000	4,200,000
Annual general meeting costs		867,514	1,449,573
Total expenditure		**23,875,107**	**26,053,806**
Net surplus for the year		22,719,760	16,508,025
Appropriations			
Reserve fund – 10%		2,271,976	1,650,802
Education fund – 5%		1,135,988	825,401
Wendy Figaro fund – 0.50%		113,599	82,540
		3,521,563	**2,558,743**
Surplus after appropriations		**19,198,197**	**13,949,282**

The accompanying Notes form an integral part of these financial statements.

Works Credit Union Co-Operative Society Limited

Statement of Changes in Members' Equity and Reserves

AS AT 31 DECEMBER 2025

	Retained earnings TT$	Reserve fund TT$	Education Fund TT$	Building fund TT$	Revaluation reserve TT$	Wendy Figaro TT$	Total TT$
Balance as at 31 Dec 2023	50,558,036	21,185,050	2,384,196	1,623,999	10,374,406	551,967	86,677,654
Surplus for the year	16,508,025	-	-	-	-	-	16,508,025
Reserve fund – 10%	(1,650,802)	1,650,802	-	-	-	-	-
Education fund -5%	(825,401)	-	825,401	-	-	-	-
Dividends and rebate	(9,165,097)	-	-	-	-	-	(9,165,097)
Honorarium/gratuity	(367,598)	-	-	-	-	-	(367,598)
Fund disbursements	-	-	(597,530)	-	-	-	(597,530)
Wendy Figaro fund	(82,540)	-	-	-	-	82,540	-
Transfer from to Wendy Figaro fund From board member shares	-	-	-	-	-	3,825	3,825
Balance as at 31 Dec 2024	**54,974,623**	**22,835,852**	**2,612,067**	**1,623,999**	**10,374,406**	**638,332**	**93,059,279**
Surplus for the year	22,719,760	-	-	-	-	-	22,719,760
Reserve fund – 10%	(2,271,976)	2,271,976	-	-	-	-	-
Education fund -5%	(1,135,988)	-	1,135,988	-	-	-	-
Dividends and rebate	(6,943,679)	-	-	-	-	-	(6,943,679)
Honorarium/gratuity	(318,454)	-	-	-	-	-	(318,454)
Fund disbursements	-	-	(461,049)	-	-	(20,000)	(481,049)
Wendy Figaro fund	(113,599)	-	-	-	-	113,599	-
Education fund refund/ Wendy Figaro funds received	-	-	-	-	-	3,575	3,575
Balance as at 31 Dec 2025	**66,910,687**	**25,107,828**	**3,287,006**	**1,623,999**	**10,374,406**	**735,506**	**108,039,432**

The accompanying Notes form an integral part of these financial statements.

Works Credit Union Co-Operative Society Limited

Statement of Cash Flows

AS AT 31 DECEMBER 2025

	2025 TT$	2024 TT$
Cash flow from operating activities		
Net surplus for the year	22,719,760	16,508,025
Adjustment for:		
Depreciation	1,062,579	986,747
Provision for loan loss	3,000,000	4,200,000
Operating profit before changes in Working capital	26,782,339	21,694,772
Changes in Working capital		
Decrease/(Increase) in accounts receivable and prepayments	5,883,074	(3,853,262)
Increase/(Decrease) in accounts payable and accruals	1,302,082	(2,122,548)
Net cash from operating activities	**33,967,495**	**15,718,962**
Cash flows from investing activities		
Purchase of property plant and equipment	(5,340,086)	(1,030,678)
Proceeds from sale of asset	26,022	275
Members' loans	(35,999,064)	(15,064,144)
Decrease/(Increase) in investments	2,200,441	(9,535,606)
Net cash used in investing activities	**(39,112,687)**	**(25,630,153)**
Cash flows from financing activities		
Member deposits	(2,683,708)	(2,674,878)
Member shares	4,076,778	8,968,055
Education expenses paid	(461,049)	(597,530)
Education fund refund/ Wendy Figaro funds received	(16,425)	3,825
Dividend, honorarium and interest rebate paid	(7,262,133)	(9,532,696)
Net cash from financing activities	**(6,346,537)**	**(3,833,224)**
Net decrease in cash and cash equivalents	(11,491,729)	(13,744,415)
Cash and cash equivalents at beginning of year	18,007,064	31,751,479
Cash and cash equivalents at end of year	**6,515,335**	**18,007,064**
Represented:		
Cash at bank and in hand	**6,515,335**	**18,007,064**

The accompanying Notes form an integral part of these financial statements.

1. Incorporation and Principal Activities

The Society is registered under the Co-Operative Societies' Act 1971, Chapter 81:03. Its objectives are to promote economic and social welfare of its members, encouraging the spirit and practice of thrift, self-help and co-operation and to promote the development of co-operative ideas.

2. Summary of significant accounting policies

a) Basis of preparation

These Financial Statements are prepared in accordance with the International Financial Reporting Standards and are stated in Trinidad and Tobago Dollars. These Financial Statements have been prepared on the historical cost basis, except for the measurement at fair value of available-for-sale investments and the properties.

b) Use of Estimates

The preparation of Financial Statements in conformity with IFRSs requires the use of certain critical accounting estimates and requires Management to exercise its judgment in the process of applying the Society's accounting policies. It also requires the use of assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the Financial Statements and the reported amounts of revenues and expenses during the reporting period. Although these estimates are based on the Management's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

c) Adoption of New and Revised IFRSs and IFRICs

The following standards and amendments have become effective for the annual periods commencing on or after 1 January 2025 however have no significant impact on the Credit Union.

- <u>IFRS 18 Presentation and Disclosures in Financial Statements</u>

  IFRS 18 includes requirements for all entities applying IFRS for the presentation and disclosure of information in financial statements. IFRS 18 was issued in April 2024 and applies to an annual reporting period beginning on or after 1 January 2027.

  The objective of IFRS 18 is to set out requirements for the presentation and disclosure of information in general purpose financial statements to help ensure they provide relevant information that faithfully represents an entity's assets, liabilities, equity, income and expenses.

  IFRS 18 applies to all financial statements that are prepared and presented in accordance with International Financial Reporting Standards (IFRSs). Standards for recognising, measuring, and disclosing specific transactions are addressed in other Standards and Interpretations.

2. Adoption of new and revised International Financial Reporting Standards (continued)

- IFRS 19 Subsidiaries without Public Accountability: Disclosures

  IFRS 19 specifies the disclosure requirements an eligible subsidiary is permitted to apply instead of the disclosure requirements in other IFRS Accounting Standards. IFRS 19 was issued in May 2024 and applies to an annual reporting period beginning on or after 1 January 2027.

  The objective of IFRS 19 is to specify the disclosure requirements an entity is permitted to apply instead of the disclosure requirements in other IFRS Accounting Standards.

- Lack of Exchangeability (Amendments to IAS 21)

  The amendments contain guidance to specify when a currency is exchangeable and how to determine the exchange rate when it is not.

  The amendments in Lack of Exchangeability (Amendments to IAS 21) amend IAS 21 to:

  - Specify when a currency is exchangeable into another currency and when it is not — a currency is exchangeable when an entity is able to exchange that currency for the other currency through markets or exchange mechanisms that create enforceable rights and obligations without undue delay at the measurement date and for a specified purpose; a currency is not exchangeable into the other currency if an entity can only obtain an insignificant amount of the other currency.
  - Specify how an entity determines the exchange rate to apply when a currency is not exchangeable — when a currency is not exchangeable at the measurement date, an entity estimates the spot exchange rate as the rate that would have applied to an orderly transaction between market participants at the measurement date and that would faithfully reflect the economic conditions prevailing.
  - Require the disclosure of additional information when a currency is not exchangeable — when a currency is not exchangeable an entity discloses information that would enable users of its financial statements to evaluate how a currency's lack of exchangeability affects, or is expected to affect, its financial performance, financial position and cash flows.

  The pronouncement also includes a new appendix with application guidance on exchangeability and a new illustrative example.

  The amendments also extend to conforming amendments to IFRS 1 which previously referred to, but did not define, exchangeability.

  An entity applies the amendments for annual reporting periods beginning on or after 1 January 2025. Earlier application is permitted.

2. Adoption of new and revised International Financial Reporting Standards (continued)

An entity does not apply the amendments retrospectively. Instead, an entity recognises any effect of initially applying the amendments as an adjustment to the opening balance of retained earnings when the entity reports foreign currency transactions. When an entity uses a presentation currency other than its functional currency, it recognises the cumulative amount of translation differences in equity.

- Amendments to the SASB standards to enhance their international applicability

  The International Sustainability Standards Board (ISSB) has issued amendments to the Sustainability Accounting Standards Board (SASB) standards to enhance their international applicability. The amendments will be effective for annual reporting periods beginning on or after 1 January 2025.

  With the amendments published today, the ISSB intends to make the SASB standards more internationally applicable and GAAP-agnostic. The amendments remove and replace jurisdiction-specific references and definitions, without substantially altering industries, topics or metrics.

  To support those entities already using the SASB standards, the ISSB determined that these amendments will be effective for preparers with annual reporting periods beginning on or after 1 January 2025, with early application permitted.

- Amendments IFRS 9 and IFRS 7 regarding the classification and measurement of financial instruments

  The International Accounting Standards Board (IASB) has issued 'Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7)' to address matters identified during the post-implementation review of the classification and measurement requirements of IFRS 9 'Financial Instruments'. The amendments are effective for reporting periods beginning on or after 1 January 2026.

  The amendments in Amendments to the Classification and Measurement of Financial Instruments (Amendments to IFRS 9 and IFRS 7) are:

  Derecognition of a financial liability settled through electronic transfer: The amendments to the application guidance of IFRS 9 permit an entity to deem a financial liability (or part of it) that will be settled in cash using an electronic payment system to be discharged before the settlement date if specified criteria are met. An entity that elects to apply the derecognition option would be required to apply it to all settlements made through the same electronic payment system.

2. Adoption of new and revised International Financial Reporting Standards (continued)

Classification of financial assets:

- Contractual terms that are consistent with a basic lending arrangement. The amendments to the application guidance of IFRS 9 provide guidance on how an entity can assess whether contractual cash flows of a financial asset are consistent with a basic lending arrangement. To illustrate the changes to the application guidance, the amendments add examples of financial assets that have, or do not have, contractual cash flows that are solely payments of principal and interest on the principal amount outstanding.
- Assets with non-recourse features. The amendments enhance the description of the term ‘non-recourse’. Under the amendments, a financial asset has non-recourse features if an entity’s ultimate right to receive cash flows is contractually limited to the cash flows generated by specified assets.
- Contractually linked instruments. The amendments clarify the characteristics of contractually linked instruments that distinguish them from other transactions. The amendments also note that not all transactions with multiple debt instruments meet the criteria of transactions with multiple contractually linked instruments and provide an example. In addition, the amendments clarify that the reference to instruments in the underlying pool can include financial instruments that are not within the scope of the classification requirements.

Disclosures:

- Investments in equity instruments designated at fair value through other comprehensive income. The requirements in IFRS 7 are amended for disclosures that an entity provides in respect of these investments. In particular, an entity would be required to disclose the fair value gain or loss presented in other comprehensive income during the period, showing separately the fair value gain or loss that relates to investments derecognised in the period and the fair value gain or loss that relates to investments held at the end of the period.
- Contractual terms that could change the timing or amount of contractual cash flows. The amendments require the disclosure of contractual terms that could change the timing or amount of contractual cash flows on the occurrence (or non-occurrence) of a contingent event that does not relate directly to changes in a basic lending risks and costs. The requirements apply to each class of financial asset measured at amortised cost or fair value through other comprehensive income and each class of financial liability measured at amortised cost.

2. Adoption of new and revised International Financial Reporting Standards (continued)

The amendments also include amendments to IFRS 19 Subsidiaries without Public Accountability: Disclosures, which limit the disclosure requirements for qualifying subsidiaries.

➢ Annual Improvements to IFRS Accounting Standards — Volume 11

The pronouncement comprises the following amendments:

- IFRS 1: Hedge accounting by a first-time adopter
- IFRS 7: Gain or loss on derecognition
- IFRS 7: Disclosure of deferred difference between fair value and transaction price
- IFRS 7: Introduction and credit risk disclosures
- IFRS 9: Lessee derecognition of lease liabilities
- IFRS 9: Transaction price
- IFRS 10: Determination of a 'de facto agent'
- IAS 7: Cost method

➢ Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21)

The amendments in Translation to a Hyperinflationary Presentation Currency (Amendments to IAS 21) are:

1. When an entity translates amounts from a functional currency that is the currency of a non-hyperinflationary economy to a presentation currency that is the currency of a hyperinflationary economy, the entity translates those amounts, including comparative amounts, using the closing rate at the date of the most recent statement of financial position;
2. When the entity's presentation currency ceases to be the currency of a hyperinflationary economy and its functional currency continues to be the currency of a non-hyperinflationary economy, the entity applies prospectively (without restatement of the comparative amounts) the method currently applicable in IAS 21 to such situations; and
3. The entity would have to disclose that it has applied the method, including summarised financial information about its foreign operations translated applying the proposed translation method; it would also have to disclose if the economy concerned ceased to be hyperinflationary.

2. Adoption of new and revised International Financial Reporting Standards (continued)

Having considered the expected costs and benefits, the IASB also decided to include an exception to the translation method under (1.) above for affected entities that apply IAS 29 and are required to translate the results and financial position of a foreign operation in accordance with the amendments.

The amendments are effective for annual reporting periods beginning on or after 1 January 2027. They would have to be applied retrospectively with certain transition provisions.

➢ Amendments to Greenhouse Gas Emissions Disclosures (Amendments to IFRS S2)

The amendments to IFRS S2:

- Permit entities to exclude Scope 3 Category 15 greenhouse gas (GHG) emissions associated with derivatives, facilitated emissions and insurance-associated emissions from the measurement and disclosure of Scope 3 Category 15 GHG emissions;
- Provide relief from using the Global Industry Classification Standard (GICS)
- Clarify that the existing relief for an entity that is required by a jurisdictional authority or exchange on which it is listed to use a method for measuring GHG emissions other than the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) (GHG Protocol), is also available when such a requirement applies only to a part of the entity, however, only for the relevant part of the entity and only for as long as that requirement is applicable; and
- Extend the jurisdictional relief for measuring GHG emissions so that, if an entity, in whole or in part, is required by a jurisdictional authority or exchange on which it is listed to use global warming potential (GWP) values that are not from the latest Intergovernmental Panel on Climate Change (IPCC) assessment, the entity would be permitted to use those GWP values instead of the GWP values from the latest IPCC assessment.

The amendments are effective for annual reports beginning on or after 1 January 2027.The ISSB provided specific transition requirements for the amendments.

2. Summary of significant accounting policies (Continued)

(d) Property Plant and Equipment

The Properties are stated at the revalued amounts and Plant and Equipment are stated at historical cost less accumulated depreciation. Depreciation is provided on the reducing balance method, except for building and computers, which are depreciated on the straight-line basis.

The following rates considered appropriate to write off the costs of the assets over their estimated useful lives are applied:

Building and building improvements	2%
Computer equipment and software	25%
Office furniture and equipment	10%
Motor vehicles	25%
Other assets	10%

(e) Investments

The Society has classified all investments into the following categories:

Available-for-sale

These securities are intended to be held for an indefinite period of time but may be sold in response to the needs of liquidity or changes in interest rates, exchange rates or equity prices. After initial recognition, available-for-sale investments are measured at fair value with unrealised gains or losses recognised in the investment reserve account.

For actively traded investments, fair value is determined by reference to Stock Exchange quoted market prices at the Statement of Financial Position date, adjusted for transaction costs necessary to realize the investment. For investments where there is no quoted market price, the carrying value is deemed to approximate fair value. All “regular way” purchases and sales are recognised at settlement date.

Held-to-maturity

These are securities which are held with the positive intention of holding them to maturity and are stated at amortised cost less provisions made for any permanent diminution in value. Amortised cost is calculated using the effective interest rate method, whereby any premiums or discounts on acquisition are accounted for over the period of maturity.

2. Summary of significant accounting policies (Continued)

(f) Financial Instruments

Financial assets and financial liabilities are recognised on the Society's Statement of Financial Position when the Society becomes a party to the contractual provisions of the instrument.

Cash and Cash Equivalents

Cash and cash equivalents consist of highly liquid investments with original maturities of three months or less and are carried at cost, which approximates market value.

Trade Receivables

Trade receivables are measured at initial recognition at cost. Appropriate allowances for estimated irrecoverable amounts are recognized in profit or loss when there is objective evidence that the asset is impaired.

Loans to Members

Loans to members are stated at principal amounts outstanding net of a provision for loan losses.

Trade Payables

Trade payables are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest rate method.

Members' Deposits

Members' deposits are stated at the principal amounts invested by members together with any capitalized interest. Members' deposits bear interest at rates that are not significantly different from current market rates and are assumed to have discounted cash flow values which approximate carrying values.

Members' Shares

Members' shares are classified as current liabilities and stated at fair value.

2. Summary of significant accounting policies (Continued)

(g) Revenue Recognition

Loan Interest

Interest charged on all loans to members is calculated on the monthly outstanding balance at interest rates ranging from 0.50% to 2.5% on a monthly basis.

For non-performing loans, specific provisions are made for the unsecured portion of the loan. The amount of the provision is based on IFRS 9.

Investment Income

Income from investments is accounted for on the accruals basis except for dividends, which are accounted for on a cash basis, consistent with International Accounting Standard IFRS 15.

h) Dividends Payable to Members

Dividends are computed on the basis of the average value of shares in issue throughout the year, the average being determined on the basis of the value of shares held at the end of each month. Dividends that are proposed and declared after the Statement of Financial Position are not shown as a liability in accordance with IAS#10 but are disclosed as a note to the Financial Statements.

(i) Foreign Currency

Monetary assets and liabilities denominated in foreign currencies are expressed in Trinidad and Tobago dollars at rates of exchange ruling at the Statement of Financial Position date. As at December 31, 2025, US Dollar denominated bank and investment balances were converted at the First Citizens Bank Limited's Buying and Selling mid-rate of TT$6.7793 to US$1.00. All revenue and expenditure transactions denominated in foreign currencies are translated at the average rate and the resulting profits and losses on exchange from these trading activities are recorded in the Statement of Comprehensive Income.

j) IFRS 9 - Financial Instruments

IFRS 9 sets out requirements for recognizing and measuring financial assets, financial liabilities and some contracts to buy or sell financial items. The standard replaces IAS 39, Financial Instruments: Recognition and Measurement.

IFRS 9 replaces the 'incurred loss' model set out in IAS 39 with a forward-looking 'expected credit loss' (ECL) model. This would require considerable judgment about how changes in economic factors will affect ECLs, which will be determined on a probability-weighted basis.

3. Financial Risk Management

Financial Risk Factors

The Society 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 Society to manage these risks are discussed below:

(a) Interest Rate Risk:

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

The Society is exposed to interest rate risk through the effect of fluctuations in the prevailing levels of interest rates on interest bearing financial assets and liabilities, including investments in bonds, loans, customer deposits and other funding instruments.

The exposure is managed through the matching of funding products with financial services and monitoring market conditions and yields.

Loans

The Society generally invests in fixed rate loans for terms not exceeding fifteen (15) years. These are funded mainly from member deposits and shares.

(b) Credit Risk

Credit risk arises whereby failure by counter parties to discharge their obligations could reduce the amount of future cash inflows from financial assets on hand at the Statement of Financial Position date. The Society relies heavily on a written Loan Policy Manual, which sets out in detail the current policies governing the lending function and provides a comprehensive framework for prudent risk management of the credit function. Adherence to these guidelines is expected to communicate the Society’s lending philosophy; provide policy guidelines to the team members involved in lending; establish minimum standards for credit analysis, documentation, decision making and post-disbursement administration; as well as create the foundation for a sound credit portfolio.

The Society’s loan portfolio is managed and consistently monitored by the Credit Committee and is adequately secured by collateral and where necessary, provisions have been established for potential credit losses on delinquent accounts.

Cash balances are held with high credit quality financial institutions and the Society has policies to limit the amount of exposure to any single financial institution.

3. Financial Risk Management (Continued)

(b) Credit Risk (continued)

The Society also actively monitors global economic developments and government policies that may affect the growth rate of the local economy.

(c) Liquidity Risk

Liquidity risk is the risk that arises when the maturity dates of assets and liabilities do not match. An unmatched position potentially enhances profitability, but can also increase the risk of losses. The Society 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.

The Society is exposed to daily calls on its available cash resources to settle financial and other liabilities.

The matching and controlled mismatching of the maturities and interest rates of assets and liabilities are fundamental to the management of the Society. The Society employs various asset/liability techniques to manage liquidity gaps. Liquidity gaps are mitigated by the marketable nature of a substantial segment of the Society's assets as well as generating sufficient cash from new and renewed members' deposits and shares.

To manage and reduce liquidity risk the Society's management actively seeks to match cash inflows with liability requirements.

(d) 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 recognized assets and liabilities are denominated in a currency that is not the Society's measurement currency. The Society is exposed to foreign exchange risk arising from various currency exposures primarily with respect to the United States Dollar. The Society's management monitors the exchange rate fluctuations on a continuous basis and acts accordingly.

(e) Operational Risk

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

3. Financial Risk Management (Continued)

(f) 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 Commissioner for Co-operative Development, as well as by the monitoring controls applied by the Society.

(g) Reputation Risk

The risk of loss of reputation arising from the negative publicity relating to the Society's operations (whether true or false) may result in a reduction of its clientele, reduction in revenue and legal cases against the Society. The Society engages in public social endeavours to engender trust and minimize this risk.

Fair Value Estimation

The fair values of the Society's financial assets and liabilities approximate to their carrying amounts at the Statement of Financial Position date set out in the significant policies Note 2 (f).

4. Critical Accounting Estimates and Judgments

The preparation of Financial Statements in accordance with International Financial Reporting Standards requires management to make judgments, estimates and assumptions in the process of applying the Society's accounting policies.

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Society makes estimates and assumptions concerning the future. However, actual results could differ from those estimates as the resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

Changes in accounting estimates are recognized in the Statement of Comprehensive Income in the period in which the estimate is changed, if the change affects that period only, or in the period of the change and future periods if the change affects both current and future periods.

4. Critical Accounting Estimates and Judgments (Continued)

The critical judgments, apart from those involving estimations, which have the most significant effect on the amounts recognized in the Financial Statements, are as follows:

(i) Whether investments are classified as held to maturity investments or loans and receivables.

(ii) Which depreciation method for plant and equipment is used.

The key assumptions concerning the future and other key sources of estimation uncertainty at the Statement of Financial Position date (requiring management's most difficult, subjective or complex judgments) that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are as follows:

(i) *Impairment of Assets*

Management assesses at each Statement of Financial Position date whether assets are impaired. An asset is impaired when the carrying value is greater than its recoverable amount and there is objective evidence of impairment. Recoverable amount is the present value of the future cash flows. Provisions are made for the excess of the carrying value over its recoverable amount.

(ii) *Plant and Equipment*

Management exercises judgment in determining whether future economic benefits can be derived from expenditures to be capitalised and the useful lives and residual values of these assets.

Notes to the Financial Statements (continued)

AS AT 31 DECEMBER 2025

5. Property, plant and equipment

	Land and Building	Motor Vehicle	Computer Equipment	Furniture and Fixtures	Office Equipment	Total
Cost/valuation	TT$	TT$	TT$	TT$	TT$	TT$
Balance as at 1 Jan 2025	28,224,541	1,021,797	4,617,829	1,863,730	4,339,873	40,067,770
Additions	5,166,400	-	32,322	18,055	123,309	5,340,086
Disposals	-	(210,000)	-	-	-	(210,000)
Balance as at 31 Dec 2025	**33,390,941**	**811,797**	**4,650,151**	**1,881,785**	**4,463,182**	**45,197,856**
Accumulated depreciation						
Balance as at 1 Jan 2025	2,534,045	843,811	4,193,655	1,120,164	2,261,824	10,953,499
Charge for the year	541,949	35,967	196,055	75,670	212,938	1,062,579
Write back on disposals	-	(183,978)	-	-	-	(183,978)
Balance as at 31 Dec 2025	**3,075,994**	**695,800**	**4,389,710**	**1,195,834**	**2,474,762**	**11,832,100**
Net book value						
Balance as at 31 Dec 2025	**30,314,947**	**115,997**	**260,441**	**685,951**	**1,988,420**	**33,365,756**
Balance as at 1 Jan 2024	27,649,709	1,021,797	4,473,271	1,776,124	4,116,466	39,037,367
Additions	574,832	-	144,558	87,606	223,682	1,030,678
Disposals	-	-	-	-	(275)	(275)
Balance as at 31 Dec 2024	**28,224,541**	**1,021,797**	**4,617,829**	**1,863,730**	**4,339,873**	**40,067,770**
Accumulated depreciation						
Balance as at 1 Jan 2024	2,115,223	784,266	3,967,261	1,044,160	2,055,842	9,966,752
Charge for the Year	418,822	59,545	226,394	76,004	205,982	986,747
Balance as at 31 Dec 2024	**2,534,045**	**843,811**	**4,193,655**	**1,120,164**	**2,261,824**	**10,953,499**
Net book value						
Balance as at 31 Dec 2024	**25,690,496**	**177,986**	**424,174**	**743,566**	**2,078,049**	**29,114,271**

Notes to the Financial Statements (continued)

AS AT 31 DECEMBER 2025

	2025 TT$	2024 TT$
6) Loans to members		
Loan principal	377,868,875	341,869,811
Less provision for doubtful loans	(41,440,905)	(38,440,905)
Balance as at 31 December	**336,427,970**	**303,428,906**
Provision for doubtful loans		
Balance brought forward	38,440,905	34,240,905
Provision for loan loss charged to surplus	3,000,000	4,200,000
Loans written off in year	-	-
Balance as at 31 December	**41,440,905**	**38,440,905**
7) Investments		
Unit Trust Corporation of Trinidad and Tobago – 2nd sch	31,140	30,231
Unit Trust Corporation – first sch	920,941	957,443
Unit Trust Corporation – first unit sch	-	2,011,684
TTCD Brokerage-First Citizens shares	1,008,945	1,008,945
Central Finance Facility - shares	725,000	725,000
Central Finance Facility - Hibiscus fund	1,307,265	1,210,962
First Line Securities	1,419,303	3,999,264
First Line Oil notes	4,139,622	1,419,303
CMMB - Calypso Portfolio	765,823	765,823
Bourse Securities - Savinvest Capital Growth Fund	581,180	549,882
Republic bank Caribbean Equity Fund	2,308,971	2,295,330
TTMF	1,004,120	1,064,768
Guardian Life	2,008,451	2,149,434
KCL – Kaizen	1,765,792	1,731,382
HMB – Mondeum	3,011,450	3,011,450
USD TGU (TSTT)	2,566,144	2,566,144
HDC Government	1,291,538	1,291,538
	24,855,685	**26,788,583**
Shares held		
Co-operative Credit Union League- shares	5,000	5,000
Neal and Massy Holdings Ltd	55,424	60,380
ANSA McaL Limited	131,100	162,180
Guardian Holdings Ltd	26,626	28,496
Angostura Holdings Ltd	148,500	219,500
Trinidad Cement Ltd - TCL	15,185	23,803
Sagicor Financial Corporation	197,427	197,427
First Caribbean International Bank	43,999	37,481
Grace Kennedy and Company Ltd	36,914	38,297
First Citizens Bank shares	2,517,630	2,672,784
	3,177,805	**3,445,348**
Total investments	**28,033,490**	**30,233,931**

		2025	2024
		TT$	TT$
8.	**Accounts receivable and prepayments**		
	Cuna receivables	(506,095)	910,850
	Other receivables	3,653,465	8,175,136
	Prepayments	422,832	367,291
		3,570,202	**9,453,277**
9.	**Cash and cash equivalents**		
	Cash in Hand	744,442	677,848
	Unit Trust Corporation – deposit account	147,257	1,113,769
	First Citizens Bank Ltd – current account – San Fernando	494,891	502,812
	First Citizens Bank Ltd – current account – Arima	298,728	(315,687)
	First Citizens Bank Ltd – super chequing – Port of Spain	1,627,319	3,087,960
	First Citizens Bank Ltd – Port of Spain	1,698,192	8,002,442
	First Citizens Bank Ltd – Tobago	748,561	3,861,105
	Central finance facility – current account	333,642	327,450
	JMMB	84,079	685,690
	Paria US fund	338,224	63,675
		6,515,335	**18,007,064**
10.	**Reserve fund**	22,835,852	21,185,050
	Balance brought forward	2,271,976	1,650,802
	Appropriation - 10% of Surplus	**25,107,828**	**22,835,852**

In accordance with Bye Law 31 of the society, the Cooperative Society's Act of 1971 requires that not less than 10% of the net surplus for the year is transferred to the reserve fund. This reserve may be used in the business of the society only with the approval of the commissioner

		2025	2024
11.	**Education fund**		
	Balance brought forward	2,612,067	2,384,196
	Appropriation - 5% of surplus	1,135,988	825,401
	Fund receipts	-	-
	Fund disbursements	(461,049)	(597,530)
		3,287,006	**2,612,067**

In accordance with Bye Law 31 of the Society, an amount of not less than 5% of the net surplus for the year is transferred to the education fund. The fund is used for education purposes.

		2025	2024
12.	**Building fund**		
	Balance brought forward	**1,623,999**	**1,623,999**

		2025 TT$	2024 TT$
13.	**Revaluation reserve**		
	Balance as at 1 January	10,374,406	10,374,406
	Revaluations in year	-	-
	Balance as at 31 December	**10,374,406**	**10,374,406**

The revaluation reserve represents the changes in the revaluation of land and property situated at Lot # 8-10 Dundonald Street Port of Spain and Lot # 35 Edward Street Port of Spain. The last revaluation was done in 2024 by CB Lawrence and Associates Ltd.

		2025 TT$	2024 TT$
14.	**Wendy Figaro Hackette fund**		
	Balance brought forward	638,332	551,967
	Appropriation – 0.50% of Surplus	113,599	82,540
	Transfer of shares from board and committee	3,575	3,825
	Transfer of shares from board and committee	(20,000)	-
		735,506	**638,332**

An appropriation of 0.50% of surplus was agreed upon by the membership in 2017 going forward.

		2025 TT$	2024 TT$
15.	**Members' shares**		
	Balance as at 31st December	**235,923,401**	**231,846,624**

According to the Bye Laws of the Society, the capital shall be comprised of an unlimited number of shares valued at $5.00 each.

		2025 TT$	2024 TT$
16.	**Members' deposits**		
	Balance as at 31st December	**54,583,770**	**57,267,478**

17. Accounts payable and accruals

	2025 TT$	2024 TT$
Accounts payable and accrued expenses	549,822	644,822
ATM clearing	(15,037)	(289,265)
Backpay and bonus	2,124,853	1,824,853
Central finance facility - fixed deposit	-	2,000,000
Cuna insurance payable	385,242	(456,484)
Death and disability	(38,296)	(38,296)
ATM exceptions	(454,702)	(194,862)
Disaster relief fund	767,136	661,236
Inspection fees	25,892	25,892
Liaison officer club	(5,057)	(3,378)
Medicare payable	-	140
Midstreamers club - Port of Spain	(91,366)	(36,668)
Midstreamers club - Rio Claro	(6,802)	(9,882)
Midstreamers club - San Fernando	13,520	12,240
Non-Members suspense	3,053	(822)
Mortgage Loan	4,241,806	-
Overages	-	1,000
Payroll suspense	(564,636)	1,891,840
Severance and gratuity payable	2,099,337	1,728,979
Special interest group fund – Liaison Officer Club	74,519	74,519
Suspense	727	13,607
Transunion dues	253,520	211,978
Youth arm club	2,619	2,619
	9,366,150	**8,064,068**

18. Personnel costs

Back pay and bonus	300,000	300,000
Medicare	37,500	38,570
National insurance	435,424	430,115
Salaries and wages	5,393,593	5,391,328
Severance benefit	850,000	900,000
Staff training and development	400	79,936
Staff uniforms	2,747	87,290
Staff cell phone allowance	294,953	379,408
Stipends, subsistence and travel for staff	22,800	28,700
	7,337,417	**7,635,347**

Notes to the Financial Statements (continued)

AS AT 31 DECEMBER 2025

	2025 TT$	2024 TT$
19. Officer and committee expenses		
Group life insurance	5,742	7,076
Officers allowance	681,465	561,047
Refreshments	62,231	26,914
Travelling and subsistence	40,144	34,156
Training	215,339	340,716
	1,004,921	**969,909**

	2025 TT$	2024 TT$
20. Finance cost		
Bank charges	442,174	224,446
Cuna loan protection and life saving	877,254	950,925
Interest on members' fixed deposit	633,427	478,549
Interest on members' saving deposit	47,305	44,247
Loan recoveries payment	128,863	190,746
	2,129,023	**1,888,913**

	2025 TT$	2024 TT$
21. Operational costs		
Accommodation	40,920	318,340
Aquaponic expenses	-	4,559
Consultancy fee	1,091,512	483,554
Computer expenses	25,474	15,000
Office supplies	274,802	237,132
Courier service	50,241	44,469
Depreciation	1,062,579	986,665
Donations	4,200	79,862
Electricity, rates and taxes	134,898	176,858
External Audit	202,366	204,166
Fair value adjustment	160,759	(30,283)
Gifts and Tokens	24,536	33,350
Green fund levy	141,172	158,889
Insurance	99,329	141,098
Inspection fee	60	580
League Dues	48,516	48,516
Legal and professional fees	133,500	342,267
Loss on Sale of Assets	26,022	-
Marketing research and development	261,532	1,027,811
Meetings and conferences - regional	77,062	564,365
Medical expense	3,260	20,000
Misappropriated funds	-	161,782
Officers & Staff Christmas party	65,200	76,350
Office Refreshments	19,388	34,696
Over and shortage	(192)	6,139
Planning Session	9,600	-
Printing and stationery	318,750	306,430
Property maintenance	727,585	638,410
Rent - Arima office	776,050	284,000
Rent - Port of Spain office	-	155,224
Repairs and maintenance - equipment	115,505	105,643
Repairs and maintenance - motor vehicle	51,255	56,048
Security Services	1,543,936	1,630,039
Special general meeting	5,940	(4,000)
Subscriptions	1,977,303	1,531,468
Telephone expenses	26,831	56,846
Transportation	36,341	13,791
	9,536,232	**9,910,064**

22. Related party transactions

Parties are considered to be related if one party has the ability to control the other party or exercise significant influence over the other party in making financial decisions.

Key Management Personnel are those persons having the authority and responsibility for planning, directing and controlling the activities of the Society.

A number of transactions are entered into with related parties in the normal course of business. These transactions were carried out on commercial terms at market rates.

Balances and transactions with related parties and Key Management Personnel during the year were as follows:

	2025 TT$	2024 TT$
Assets		
Loans to Directors and Key Management Personnel and related parties	1,471,092	1,639,798
Deposits and other Liabilities		
Deposits held by Directors and Key Management and related parties	464,191	183,623
Shares held by Directors and Key Management	831,775	690,914

Works Credit Union Co-Operative Society Limited

RECEIPTS AND PAYMENTS

FOR THE YEAR ENDED 31 DECEMBER, 2025

RECEIPTS	TT$
INTEREST ON LOAN TYPE	10,892,870
INTEREST ON CHRISTMAS LOAN	2,604,916
INTEREST ON EZY LOAN	21,584,360
THRIFT LOAN INTEREST	98,666
QUICK FIX LOAN INTEREST	640,093
LOAN D INTEREST	18,018
LOAN E INTEREST	137,676
65TH ANNIVERSARY INTEREST	28,970
INTEREST ON DIVIMAX	12,089
INTEREST ON TERTIARY EDUCATION LOAN	446
INTEREST ON DEBT CONSOLIDATION LOAN	1,896,059
INTEREST ON LOAN TYPE 2	620,996
BRIDGING FINANCE INTEREST	19,895
INTEREST ON LOAN TYPE 3	906,552
INTEREST ON ROLL ON/OFF CAR LOAN	73,809
R E R PLAN INTEREST	423,926
INTEREST ON INVESTMENTS/BONDS	393,957
INTEREST ON BUSINESS LOAN TYPE 2	10
INTEREST ON BUSINESS LOAN 1	692,010
INTEREST ON BUSINESS LOAN 2	12,906
INTEREST ON BUSINESS LOAN 3	13,118
INTEREST ON BUSINESS LOAN 4	2,939
INTEREST ON BUSINESS LOAN 5	1,679
INTEREST ON BUSINESS LOAN 7	8,175
INTEREST ON STAFF EDUCATION LOAN	1,133
INTEREST ON BSO	3,791
INTEREST ON BSO	296,596
INTEREST ON BSO	5,032
INTEREST CHRISTMAS CASH LOAN	8,640
INTEREST CHRISTMAS CASH LOAN	588,092
INTEREST CHRISTMAS CASH LOAN	7,499
INTEREST CHRISTMAS CASH LOAN	1,549
INTEREST ON SHARE LOAN	58,187
INTEREST ON SHARE LOAN	2,923,409
INTEREST ON SHARE LOAN	149,272
INTEREST ON SHARE LOAN	28,264
SERVICE CHARGES	1,242,505
PROCESSING FEE	700
COMMISSION FIP CUNA	131,121
VISA DEBIT SERVICE CHARGE	29,800
PROPERTY RENTAL	35,141

PAYMENTS	TT$
BANK CHARGES AND INTEREST	271,680
BANK CHARGES LINX	23,840
BANK CHARGES PAYROLL	146,655
SALARIES	5,393,593
BACK PAY BONUS	300,000
STIPEND/DECORATING COMM	6,618
NIS EMPLOYER	435,424
MEDICARE EMPLOYER	37,500
TRAVELLING SUBSISTENCE STAFF	241,326
TRAINING DEVELOPMENT STAFF	400
SEVERANCE BENEFIT	850,000
STAFF INCENTIVES	47,009
CELL PHONE ALLOW MGMT STAFF	22,800
PER DIEM	59,600
STAFF UNIFORMS	2,747
MEDICAL EXPENSE-STAFF	3,260
MEETINGS AND CONFERENCES	77,062
LEAGUE DUES	48,516
RENTAL CHARGES	228,000
RENTAL CHARGES	548,050
ACCOMMODATION	40,920
INSURANCES GENERAL	82,624
OFFICE SUPPLIES & GROCERIES	274,802
SUBSCRIPTIONS	1,977,303
ELECTRICITY EXPENSES	132,588
STATIONERY & PRINTING	318,750
COURIER SERVICES	50,241
REPAIRS MAINTENANCE EQUIPMENT	115,457
SECURITY SERVICES	1,543,937
COMPUTER EXPENSES	25,474
CHRISTMAS PARTY & VOUCHERS	65,200
TELEPHONE/CELL PHONE EXPENSES	26,831
STORAGE	9,600
CONSULTANT FEES	1,091,512
LEGAL PROFESSIONAL FEES	133,550
INTERNAL EXTERNAL AUDIT FEES	202,366
ADV MARKG RESEARCH DEV	261,533
BAD DEBTS EXPENSE	3,000,000
CUNA LOAN PROTECTION LIFE SAVING	877,254
LOAN RECOVERIES SERVICE FEE	128,863
RATES AND TAXES	2,310
REPAIRS AND MAINTENANCE PROPERTY	727,586
ANNUAL GENERAL MEETING EXPENSES	867,514
SPECIAL GENERAL MEETINGS	5,940
DONATIONS	4,200
GIFTS AND TOKENS	24,536
OFFICE REFRESHMENTS	19,388
INSURANCE MOTOR VEHICLES	16,704
MOTOR VEHICLES MAINTENANCE	51,256
TRANSPORTATION	36,341

Works Credit Union Co-Operative Society Limited

RECEIPTS AND PAYMENTS (continued)

		GREEN FUND LEVY	141,172
		OVER/SHORT	- 191
		DEPRECIATION PROPERTY	541,948
		DEPRECIATION EQUIPMENT	484,658
		DEPRECIATION MOTOR VEHICLES	35,967
		CELLULAR PHONE BOARD/COMM	29,300
		TRAVELLING&SUBSISTENCE OFFICERS	155,739
		GROUP LIFE INSURANCE	5,742
		TRAINING FOR BOARD AND COMMITTEE	40,144
		INSPECTION FEES	60
		REFRESHMENTS	62,231
		BOARD AND COMMITTEES ALLOWANCES	652,165
		INTEREST ON MEMBERS FIXED DEP	633,427
		INTEREST ON MEMBERS SAVINGS	47,305
		INVESTMENT FAIR VALUE ADJUSTMENT	160,758
		LOSS ON DISPOSAL OF FIXED ASSETS	26,022
TOTAL RECEIPTS	**46,594,867**	**TOTAL PAYMENTS**	**23,875,107**

BOARD OF DIRECTORS

Dawn De Souza
PRESIDENT

Kwame Sealey
VICE PRESIDENT

Patrice De Sormeaux
SECRETARY

Camevel Cova Blenman
ASSISTANT SECRETARY

Carlene Williams
DIRECTOR

Indra Mathura
DIRECTOR

Norbert Luke
DIRECTOR

Juliana Henry-King
DIRECTOR

Nadette Solomon
DIRECTOR

Unice Webster
DIRECTOR

Leslie Ann Williams
DIRECTOR

Cornelius Valdez
ORDINARY EXECUTIVE MEMBER

REPORT OF THE

BOARD OF DIRECTORS

INTRODUCTION

The Board of Directors presents this report on its performance for the 2025/2026 term which highlights the progress we have made over the past year, the challenges we have successfully navigated, and the milestones we have achieved together. It also reaffirms our commitment to sound corporate governance as the cornerstone of sustainable growth, financial strength, and the continued prosperity of our credit union and its members. This cornerstone requires integrity, transparency, responsible leadership, and sound decision making that serves the best interests of all stakeholders.

GOVERNANCE

Due to an injunction held against the society in the matter before the High Court of Justice CV202504994 Janelle Gay, Kalifa David Lewis and Augustus Thomas vs Works Credit Union elections to the Board and statutory committees at the Annual General Meeting held on November 29th, 2026, were restricted. As a result, the status quo remained the same since no officers were elected, and thus the Executive Committee was constituted as follows

Dawn de Souza	**President**
Patrice De Sormeaux	**Secretary**
Kwame Sealey	**Vice President**
Camevel Cova Blenman	**Assistant Secretary**
Cornelius Valdez	**Ordinary Executive Member**

ATTENDANCE

The Board held 13 meetings during the term, and the following table portrays Director's attendance

NAME	POSITION	PRESENT	EXCUSED	ABSENT
Dawn de Souza	President	13	0	0
Kwame Sealey	Vice President	12	1	0
Patrice De Sormeaux	Secretary	13	0	0
Camevel Cova Blenman	Assistant Secretary	11	1	1
Cornelius Valdez	Ordinary Executive Member	13	0	0
Carlene Williams	Director	12	1	0
Norbert Luke	Director	10	0	3
Unice Webster	Director	11	2	0
Indra Mathura	Director	9	0	4
Juliana Henry King	Director	13	0	0
Leslie Ann Williams	Director	11	2	0
Nadette Solomon	Director	10	2	1

REPORT OF THE BOARD OF DIRECTORS (continued)

EXECUTIVE COMMITTEE

In accordance with bye law 15. Executive Committee, the Executive would have met frequently during the period to see that all decisions of previous Board meetings were executed. Additionally, the Executive would have conducted the following

1. Meeting with External Stakeholders to deal with credit union matters,
2. Meetings with the Recognized Majority Union BIGWU to address matters affecting the bargaining unit
3. Attendance at court and other hearings for matters involving the society

CO-OPERATION AMONGST CO-OPERATIVES

In keeping with this core principle Director Kwame Sealey and Director Carlene Williams continue to represent WCU by their service on the North-West Regional Chapter of the Co-operative Credit Union Leage of Trinidad and Tobago and the Central Finance Facility respectively.

LEGAL MATTERS

The matter CV202202490 between former Directors Cherisse Durrant, Maria Baptiste and Alana Augustus v Works Credit Union remain ongoing and is scheduled for a Pre Trial Review hearing on September 29th, 2026, and further Trial has been scheduled for November 4th and 5th, 2026. The matter CV202504994 Janelle Gay, Kalifa David Lewis and Augustus Thomas v Works Credit Union remains ongoing and is scheduled for hearing on September 11,2026. During the term, the Board attended several hearings before the High Court and conducted out of court negotiations with the claimants through their Attorney to resolve this matter, however resolution was not achieved.

During the term a matter for unfair dismissal was brought before the Industrial Court against the society by the former General Manager Karimah Knights. This matter is awaiting the determination by the Recognition Registration and Certification Board, of whether Ms. Knights qualifies as a “worker” within the meaning of the Industrial Relations Act, Chapter 88:01 (“the Act”). This matter remains ongoing and is scheduled for hearing on November 10, 2026.

REPORT OF THE BOARD OF DIRECTORS (continued)

STRATEGIC PLAN 2022-2026

The Board of Directors continued to drive the implementation of the Strategic Plan, focusing on providing oversight to management through monitoring and evaluation.

Next steps require a comprehensive strategic plan review as the period of the plan expires at the end of 2026. The effectiveness of plan execution will be evaluated, challenges and opportunities identified, and a deep dive into critical priorities highlighting the performance of these areas relative to the strategic and business plans, all of which resulting in areas for improvement and guidance into the future of strategic planning for Works Credit Union

While the strategic plan 2022-2026 provided valuable direction, over the upcoming term the Board is committed to the following

1. A formal evaluation of the plan; assessing each strategic objective and initiative, identifying what was completed, partially completed, or not started, and measuring outcomes against the original targets and key performance indicators.

2. Identification of lessons learnt; determination of the reasons for delays or non-implementation, documenting successes, challenges, and best practices.

3. Reassessment of the operating environment; assessing changes since the plan was developed, considering economic conditions, legislation, technology, stakeholder expectations, and organizational priorities.

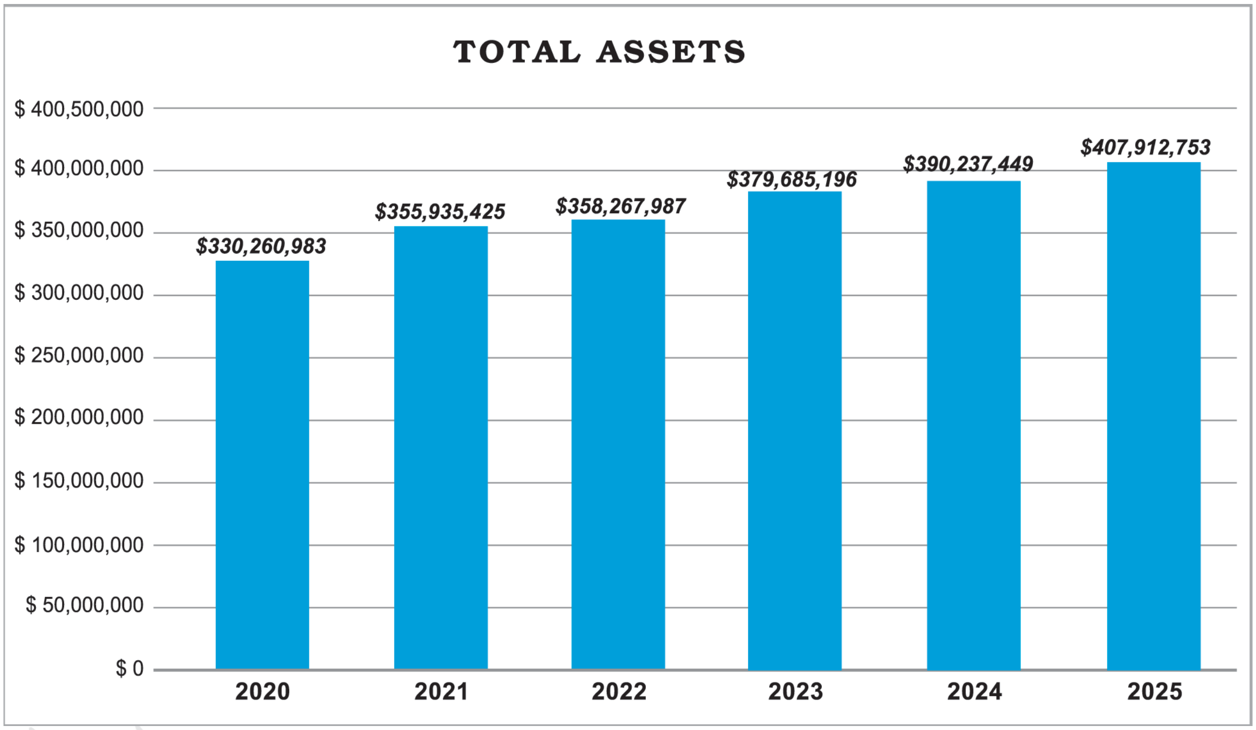
4. Engagement of stakeholders in the development of a new plan with revised priorities. Relevant unfinished initiatives will be determined and incorporated into the new plan with revised priorities, clear accountability, measurable targets, and strengthened monitoring mechanisms to ensure successful implementation.

5. Communicate the way forward; the Board will share the review findings with stakeholders, explaining how lessons learned have shaped the new strategic direction and these should result in building commitment to implementing the new strategy.

REPORT OF THE BOARD OF DIRECTORS (continued)

PERFORMANCE OVERVIEW

We hereby present the financial performance of our Society for the fiscal year 2025 and are pleased to report that our Society has continued to thrive, achieving our intended milestones in terms of income growth.



Total Income: For the fiscal year 2025, our Society's Total Income reached an impressive sum of $46,594,867. This represents a substantial increase of 9.48% compared to the previous fiscal year. Of this total income, a significant portion, namely $44,761,643, can be attributed to income earned from Interest on Loans, which reflects the effective management of our lending activities.

Total Assets: We are equally proud to announce that our Total Assets as of December 31st, 2025, have reached a value of $407,912,753. This figure signifies an increase of 4.53% from the previous year.

Revenue: Our Fiscal Budget for 2025 projected revenue of $47,385,000. We made below this projection with our total revenue for the year standing at $46,594,867. This represents a negative deviation of 1.68% of our budgeted revenue.

Surplus after Appropriation: Our Surplus after Appropriation for the year is $19,198,197, which reflects an increase of 37.64% compared to the previous year.

REPORT OF THE BOARD OF DIRECTORS (continued)

2025 BUDGET REVIEW
Below is the breakdown of the 2025 Budget for your review

	Annual Budgeted Target	Actual as at December 31, 2025	Variance
REVENUE:			
Members' Loan Interest	45,675,000	44,761,643	(913,357)
Service Charges	1,250,000	1,273,005	23,005
Investment Income	250,000	393,957	143,957
Rental Income	50,000	35,141	(14,859)
Other Income (Commission)	160,000	131,121	(28,879)
Gain on Disposal of Fixed Assets	-	-	-
Total Revenue	**47,385,000**	**46,594,867**	**(790,133)**
EXPENSES:			
Financial Costs	1,961,000	2,129,023	(168,023)
Personnel Cost	11,076,000	7,337,417	3,738,583
Officers & Committee Expenses	1,172,000	1,004,921	167,079
Operational Costs	10,502,300	9,274,699	1,227,601
Annual General Meeting Expense	997,500	867,514	129,986
Marketing	1,500,000	261,533	1,238,467
Provision for Bad Debt & Doubtful Loa	3,000,000	3,000,000	-
TOTAL EXPENSES	**30,208,800**	**23,875,107**	**6,333,693**
INCOME BEFORE APPROPRIATION	**17,176,200**	**22,719,760**	**5,543,560**
APPROPRIATIONS			
Reserve Fund (10%)	1,717,620	2,271,976	554,356
Education Fund (5%)	858,810	1,135,988	277,178
Wendy Fund (0.50%)	85,881	113,599	27,718
TOTAL APPROPRIATIONS	**2,662,311**	**3,521,563**	**859,252**
SURPLUS AFTER APPROPRIATIONS	**14,513,889**	**19,198,197**	**4,684,308**

MEMBERSHIP
Membership for the year 2025 is 28,456 members, consisting of 1150 new members, 227 members resigned and 64 members who have sadly passed during the period. This reflects an increase of 3.1% compared to the 27,597 members for the year 2024.

REPORT OF THE BOARD OF DIRECTORS (continued)

FINANCIAL STRUCTURE

EFFECTIVE FINANCIAL STRUCTURE AS AT DECEMBER 31, 2025		PEARLS RATIO STANDARD	ACTUAL RESULT
NET LOAN TO TOTAL ASSETS			
Net Loans / Total Assets	336,427,970 / 407,912,753	70-80%	82.48%
SAVINGS DEPOSIT TO TOTAL ASSETS			
Savings Deposit / Total Assets	54,583,770 / 407,912,753	70-80%	13.38%
SHARES TO TOTAL ASSETS			
Share Capital / Total Assets	235,923,402 / 407,912,753	70-80%	57.84%
INSTITUTIONAL CAPITAL			
Institutional Capital / Total Assets	92,018,514 / 407,912,753	MIN 10%	22.56%
ASSET QUALITY AS AT DECEMBER 2025			
NON-EARNING ASSETS			
Non-Earning Assets / Total Assets	43,451,293 / 407,912,753	<=5%	10.65%
DELINQUENCY RATIO			
Total Loan Delinquency / Gross Loan Portfolio	79,780,885 / 377,868,875	<=5%	21.11%
LIQUIDITY AS AT DECEMBER 2025			
S.T Investments + Liquid Assets-S.T Payables / Savings Deposit	22,004,870 / 290,507,172	15%	7.57%

REPORT OF THE BOARD OF DIRECTORS (continued)

LOANS

Loan Type	Loans Approved 2024	Loans Approved 2025
PERSONAL LOAN	23,686,975.49	22,648,876.16
CHARACTER 1.25%	6,411,132.46	19,890,404.88
EZY LOAN	31,026,031.13	25,856,104.55
THRIFT LOAN	504,467.17	328,691.05
QUICK FIX LOAN	2,103,891.12	1,849,350.95
CHARACTER LOAN	60,000.00	70,802.83
MORTGAGE LOAN	499,267.93	1,622,050.00
BORROW SAVE OWN	2,467,100.00	795,700.00
CHRISTMAS CARNIVAL LOAN	5,043,929.52	4,469,567.99
65TH ANNIVERSARY LOAN	65,000.00	496,587.05
DIVIMAX LOAN	315,833.70	61,875.00
TERTIARY EDUCATION LOAN	-	60,350.00
DEBT CONSOLIDATION LOAN	-	23,917,816.59
SHARE LOAN	13,112,282.15	13,224,191.60
CHARGE LOANS MEMBERS	1,863,683.13	1,015,808.00
ROLL ON OFF CAR LOAN	145,550.00	6,450.00
R E R PLAN	1,942,823.83	1,766,922.81
DIRECTORS LOAN	62,063.95	29,255.37
BUSINESS LOAN 1	828,155.55	66,991.84
BUSINESS LOAN 2	19,383.78	-
STAFF EDUCATION LOAN	-	4,000.00
TOTAL	**90,157,570.91**	**118,181,796.67**

Loans disbursed for the period under review totaled $118,181,796.67 which represents an increase of $28,024,225.76 or 31%.

REPORT OF THE BOARD OF DIRECTORS (continued)

INVESTMENTS

	2024	2025	VARIANCE
Short Term Investments			
Unit Trust Cooperation of Trinidad and Tobago - 2nd scheme	30,231.00	31,140.00	909.00
Unit Trust Cooperation - First Scheme	2,011,684.00	-	(2,011,684.00)
Unit Trust Cooperation - 1st Unit Scheme	957,443.11	920,941.00	(36,502.11)
GOTT 6 Year Bond	1,008,945.00	1,008,945.00	-
Central Finance Facility - Shares	725,000.00	725,000.00	-
Central Finance Facility - Hibiscus Fund	1,210,962.35	1,307,265.00	96,302.65
First Line Securities	3,999,264.00	4,139,622.00	140,358.00
First Line Oil Notes	1,419,303.00	1,419,303.00	-
CMMB - Calypso Portfolio	765,823.00	765,823.00	-
Bourse Securities - Savinvest Capital Growth Fund	549,882.00	581,180.00	31,298.00
Republic Bank Caribbean Equity Fund	2,295,330.10	2,308,971.00	13,640.90
TTMF	1,064,768.00	1,004,120.00	(60,648.00)
Guardian Life	2,149,434.00	2,008,451.00	(140,983.00)
KCL-Kaizen	1,731,381.22	1,765,792.00	34,410.78
HMB-Mondeum	3,011,450.00	3,011,450.00	-
USD TGU (TSTT)	2,566,143.14	2,566,143.14	-
HDC Government	1,291,538.15	1,291,538.15	-
Total Quoted Investments	**26,788,582**	**24,855,684**	**(1,932,897.78)**
Long Term Investments			
FCB Shares-FCBAS-Client Trust A/C-2 FCGFHL APO	2,672,784.00	2,517,630.00	(155,154.00)
Co-Operative Credit Union Leage	5,000.00	5,000.00	-
Neal and Massy Holdings Ltd	60,380.00	55,424.00	(4,956.00)
Ansa McAl Limited	162,180.00	131,100.00	(31,080.00)
Guardian Holdings Ltd	28,496.00	26,626.00	(1,870.00)
Angostura Holdings Ltd	219,500.00	148,500.00	(71,000.00)
Trinidad Cement Ltd	23,803.00	15,185.00	(8,618.00)
Sagicor Financial Corporation	197,427.00	197,427.00	-
First Caribbean International Bank Ltd	37,481.00	43,999.00	6,518.00
Grace Kennedy and Company Ltd	38,297.00	36,914.00	(1,383.00)
Total Quoted Investments	**3,445,348**	**3,177,805**	(267,543.00)

The investment portfolio remained diversified across money market funds, mutual funds bonds and listed equites. However, the overall portfolio performance was adversely affected by the 100% redemption of Unit Trust Co-operation First Scheme. As such, Short term investments declined by 7.2%. Long term declined by 7.9% due to the reduction in market value of FCB Shares, Angostura Holding and ANSA McAl shares.

Nevertheless, growth was recorded in the Hibiscus Funds, First line Securities and First Caribbean International Bank, which demonstrate the benefit of maintaining a diversified investment strategy. The society will continue to monitor and evaluate the portfolio whilst seeking opportunities to optimize portfolio returns and preserve capital and liquidity.

REPORT OF THE BOARD OF DIRECTORS (continued)

FACILITIES MANAGEMENT

Delays in the procurement of Architectural designs and layout plans have also delayed the renovations of the Arima building. The project is currently undergoing the tendering process, and works are expected to begin soon thereafter. We estimate the Arima Branch will begin its operations for the New Year 2027 at the new Building.

- Digital rendition of the new Arima Office

DELINQUENCY

Over the reporting period total delinquency increased by 1%, whereby in the 2025 period, delinquent loans stood at $ 79,780,884.69 representative of 21% of the total loan portfolio, as compared to 2024 where delinquent loans stood at $67,866,597.95 representative of 20% of the total loan portfolio.

The schedule of delinquent loans as at 31 March 2026, is included in this annual report.

Recoveries and Collections

For the period under review and up to the preparation of this report, the targeted recovery initiatives executed by the recoveries department successfully collected on delinquent accounts, representative of **$900,000.00** in loan interest income. These are related to the following areas of Asset recovery and vehicle repossessions and Legal precedents and Judgements.

REPORT OF THE BOARD OF DIRECTORS (continued)

1. Asset Recovery & Vehicle Repossessions
During the period, the Credit Union intensified its collateral liquidation strategies, specifically regarding vehicle repossessions:

- Recovery & Resolution: A total of 16 vehicles were successfully repossessed. One member subsequently settled their outstanding arrears, resulting in the successful redemption and return of their vehicle.
- Valuation & Disposal: The remaining 15 vehicles were independently valued at $279,000.00. Through strategic liquidation, these vehicles were disposed of for $276,000.00, leaving only one vehicle remaining in inventory.

Strategic Takeaway: While most of these vehicles exceeded a seven-year lifespan, the exercises were critical in reinforcing a culture of accountability and signaling WCU's firm stance on protecting member funds. Moving forward, the society will pivot toward early-stage vehicle asset recovery to maximize resale value and fully mitigate outstanding loan balances.

2. Legal Precedents & Judgments
WCU continues to aggressively pursue legal remedies through the Commissioner's Office for non-compliant accounts:

- **Pending Litigation:** The Credit Union currently has 7 cases pending judgment, representing a cumulative value of $5.6 million.
- **Successful Judgments:** To date, six cases have been adjudicated, with the Commissioner awarding judgments in Favor of WCU in all six matters, totaling $1.2 million.

Outlook: The remaining cases are scheduled for hearings later this year. Based on the strength of our filings, management is confident that favorable judgments will be secured for the remaining matters.

LOANS WRITTEN OFF BUT COLLECTED

During the period under review the society was able to collect on 49 loans written off valued at $82,749.91. These results are directly related to an aggressive but respectable approach to collection efforts, and we thank our members for cooperating during this delinquency management exercise.
The society continues to enhance its collection effects to improve recoveries of delinquent loans, ensuring members are treated with dignity and respect.

LOANS FOR WRITE OFF

The Co-operative Societies Act, Chapter 81:03 Regulation 32, states: "The Board may, with the approval of the General Meeting, cause bad debts to be written off the books of the society.", and therefore with this authority the Board recommends the 'write off' of 169 accounts, valued at **$3,986,520.83**

REPORT OF THE BOARD OF DIRECTORS (continued)

The schedule of delinquent loans recommended for write off is included in this annual report.
A loan is qualified to be recommended for write-off when it meets the following criteria:

- The Borrower has defaulted on payments for a period exceeding 365 days.
- The probability of recovering the outstanding balance is considered low or negligible, after all reasonable recovery efforts have been made. Recovery procedures in alignment with the Delinquency Policy have been exhausted to enable collection on these accounts.
- The loan is classified as a bad debt by the Society's credit risk assessment standard.

This classification does not erase the borrower's legal obligation to repay the loan.

Even after a loan is written off, the borrower is still legally liable for repayment, and the society (lender) can pursue legal action to recover the outstanding amount, or through various other means, including but not limited to:

- Further internal recovery procedures
- Engagement of dept collection agencies
- Initiation of legal action in accordance with the Society's laws governing debt recovery.

To reiterate, this write off does not mean we "forget" the loan as we continue to use other strategies like 3rd Party collections and legal action to recover on these accounts.

Strategic Advancements
Following a comprehensive review of our external collection's partnership through 3rd Party collections, we have identified underutilized capabilities within the agency. To optimize asset protection and mitigate future delinquency, we have re engaged with Anai Caribbean, expanding the agency's scope of work to include the following specialized services relating to Pre Loan Disbursement, Personnel development and capacity building, and Advanced debt recovery services. These are intended to be to be utilized on a risk-based approach.

Pre-Loan Disbursement Risk Management
Through enhanced due diligence, WCU will leverage the agency to conduct independent, rigorous verifications of high-risk or large-value loan applications prior to approval. This serves as a vital proactive safeguard for the society's portfolio, whilst enhancing the Credit Committee's loan approval process.

Personnel Development & Capacity Building
Loan Officers will be trained to tackle delinquency at the underwriting stage, where specialized training programs will be rolled out. This curriculum focuses on advanced interviewing techniques, identifying data inconsistencies, and mastering probing methodologies to ensure comprehensive disclosure from applicants.

Advanced Debt Recovery Services
Field visits and process service can be facilitated by the agency for the hand-delivery of final demand letters. This direct contact serves to confirm the exact physical location of defaulting members while underscoring the gravity of the delinquency.

REPORT OF THE BOARD OF DIRECTORS (continued)

Means & Asset Investigations will be carried out for severely delinquent accounts, whereby the agency will perform exhaustive asset searches - including property ownership verification, external financial account tracking, and corporate shareholding identification - to facilitate targeted legal recovery.

ASSET, LIABILITY AND RISK MANAGEMENT

A key objective is to strengthen financial management by reviewing internal controls, policies, and procedures, and by identifying and assessing procedural gaps. The Board noted weaknesses in financial management, particularly in bank reconciliation, highlighting the need for timely reconciliations to support the Board's strategic decision-making and financial planning. Corrective action has since been taken to improve this deficiency to support sound decision making.

Additionally, as Information and Communication Technology (ICT) continues to transform the way business is conducted. WCU's IT Digitization Strategy was developed and is currently being reviewed for the purpose intended to improve process efficiency, support automation, monitor and assess cybersecurity risks, enhance the member experience, and strengthen staff ICT competencies to ensure effective implementation and efficient service delivery.

The Board's risk management framework focuses on protecting members' wealth while supporting sustainable profitability and maintaining compliance with applicable regulatory requirements.

HUMAN RESOURCES

The key area of focus for the Period 2025 -2026 is "Strengthening Competencies and Engagement of Staff"

A successful organization needs strong leadership and engaged staff. Leaders should focus on their development and growth while inspiring and valuing their team. Strategic HR Management is crucial because it focuses on: -

- Recruitment and Selection
- Retaining and Aligning
- Promotion of a Positive culture and essential competencies.

The Board continues to focus on the key area Organizational Strengthening. HR priorities included:

- Improve Compliance Culture.
- Improve HR Governance:
- Improve Internal Customer Relationship.
- Improve Member Service Standards.
- Improve HSSE Culture.
- Align Structure.
- Strengthen Competencies.
- Engage Employees.
- Improve Leadership at Board and Management Levels.
- Improve Internal IT Competencies.

REPORT OF THE BOARD OF DIRECTORS (continued)

The Human Resources department continues to strategically align the functions of Human Resources focusing on:

- Strengthening Employee Relations
- Reviewing and Improvement of HR Policies
- Engaging staff through communications and training initiatives
- Improving Staff Morale
- Ensuring critical vacancies are filled to improve operational efficiency.

Looking ahead to 2027, the Board will focus on completing restructuring initiatives and strengthening succession planning. It will also prioritize modernizing HR systems, improving employee engagement, building leadership capacity, reviewing compensation structures, supporting digital transformation, advancing talent management, and fostering innovation and continuous improvement.

BYE LAWS

This term continued focused on a comprehensive review of the Byelaws and related governance documents, as requested by key stakeholders.

Emphasis continued prioritizing policies and bye law sections requiring urgent alignment to strategic initiatives, with particular attention paid to Sections 20 and of the Bye-Laws.

A consultative approach was adopted, informed by feedback from multiple internal stakeholders, including Committees and Departments.

Work Completed and in Progress

- Amendment of Section 20 of the Bye-Laws; amending the wording to clarify the eligibility of members to serve on the Credit Committee. The Board recognized that there were gaps in how vacancies were to be dealt with, and the relevant area was reviewed and recommendations for amendment were compiled.
- Amendment of Section 22 of the Bye-Laws: amending the size of the Supervisory Committee and its related quorum specifications; the area dealing with the staggering of tenure of the committee to ensure succession, in line with discussions held with members of the Supervisory Committee as constituted.
  (*It must be noted that the amendments of these two sections were intended to harmonize them, to ensure uniformity with each other.)*
- Revision of the Loan Policy in its entirety;
- Revision of the Liaison Officers in its entirety.
- Development of an Information Technology Policy.
- Review of Asset Liability Risk Policy.
- Review of the Governance Document, but at the time of the publishing of the brochure for the Annual General Meeting, that work is still ongoing

REPORT OF THE BOARD OF DIRECTORS (continued)

OBITUARIES

As we reflect on the past fiscal year, we pause to honor the memory of members of our credit union who sadly passed away. The Board and the Liaison Officers would also like to take this time to send condolences to the family of Leahh Thomas and the exemplary service she would have rendered to the Works Credit Union family. She will be missed.

Everyone played a role in shaping our community, and their support and presence will be greatly missed. We extend our sincere condolences to the families, friends, and loved ones of those we have lost. Their contributions to the credit union will not be forgotten, and we are grateful for the time they shared with us. May they rest in peace.

CONCLUSION

As we look to the future, we remain focused on building a resilient, innovative, and sustainable Credit Union. The way forward requires prudent leadership, strategic investment, digital transformation, and an unwavering commitment to meeting the evolving needs of our members. The way forward also calls for unity, collaboration, and a shared commitment to excellence.

Guided by the Board of Directors, supported by Committees, Management and Staff, and inspired by the continued loyalty of our members, we are well positioned to embrace new opportunities while preserving the cooperative values that define us.

The Board of Directors, Other Elected and Appointed Officers, Management and Staff wish to expressly thank the membership for standing with us during this past period under review. We engage you to look forward to a better and brighter Works Credit Union where we continue to increase our capacity to serve you, our valued members.

Submitted for your consideration

PATRICE DE SORMEAUX
SECRETARY

REPORT OF THE
EDUCATION COMMITTEE

The Education Committee remains committed to promoting the cooperative philosophy, financial literacy, member engagement, and leadership development within our Credit Union. As we reflect on the year under review and look toward the future, it is important that we examine both the opportunities and challenges facing our members and the wider economy.

Camevel Cova
CONVENOR

Naomi Alexander
SECRETARY

Kwame Sealey
MEMBER

*Missing - Joan Scott - Member; Leslie Ann Williams - Member; Seharmaya Simon - Member; Nissi Monsegue - Education Officer

GOVERNANCE AND THE FUTURE OF OUR CREDIT UNION
Strong governance remains the foundation of every successful credit union. Good governance ensures transparency, accountability, ethical leadership, sound decision-making, and the protection of members' assets. As a member-owned financial institution, our strength does not come from shareholders seeking profits, but from members working together for mutual benefit.

The future of our Credit Union will depend on our ability to remain financially prudent while embracing innovation, strengthening member participation, and developing the next generation of cooperative leaders. Education plays a critical role in this process. An informed membership is better equipped to make responsible financial decisions, participate in governance, and contribute meaningfully to the growth and sustainability of the Credit Union.

As we move forward, members must continue to support the democratic processes of the Credit Union by attending meetings, exercising their voting rights, and actively participating in educational programmes designed to strengthen our cooperative movement.

REPORT OF THE EDUCATION COMMITTEE (continued)

ECONOMIC CLIMATE AND ITS IMPACT ON MEMBERS

The current economic environment presents both opportunities and uncertainties. Trinidad and Tobago's economy continues its gradual recovery, supported by activity in both the energy and non-energy sectors. Recent IMF projections indicate GDP growth of approximately 0.8% in 2026, with stronger growth expected over the medium term as new energy projects come on stream. Inflation is projected to increase to approximately 3.1% during 2026 before moderating in subsequent years. (IMF)

While these projections suggest economic stability, many of our members, particularly those employed within the Government of Trinidad and Tobago and the wider public sector, remain vulnerable to fiscal adjustments, changes in public expenditure, wage negotiations, and broader economic reforms. Discussions surrounding fiscal consolidation, public sector spending, and government revenue measures may affect disposable income, borrowing capacity, and household financial planning. (IMF)

In such an environment, members must be encouraged to make safe and prudent financial decisions. Economic growth alone does not guarantee financial security for households. Rising living costs, inflationary pressures, and unexpected expenses can quickly erode financial stability if proper planning is not in place.

THE IMPORTANCE OF SAVING, BUDGETING, AND FINANCIAL EDUCATION

The Education Committee therefore continues to emphasize three critical pillars of financial resilience:-

1. **Saving Consistently**
   Members should prioritize regular savings as a safeguard against emergencies and economic uncertainty. Building savings provides financial security and reduces dependence on costly borrowing during difficult periods.

2. **Budgeting Effectively**
   Every member should maintain a realistic household budget that reflects current income, expenses, debt obligations, and future goals. Effective budgeting allows families to manage inflationary pressures while maintaining financial discipline.

3. **Lifelong Financial Education**
   Financial literacy is no longer optional. Members must continuously educate themselves on debt management, investments, retirement planning, digital financial services, and responsible borrowing. Knowledge empowers members to make informed decisions and build long-term wealth.

The Education Committee will continue to support initiatives that provide practical financial education, leadership development, and cooperative awareness to members of all age groups.

REPORT OF THE EDUCATION COMMITTEE (continued)

TOBAGO ADVISORY COMMITTEE (TAC)

The Education Committee is especially pleased to highlight the establishment of the newly appointed Tobago Advisory Committee (TAC), which represents a significant strategic milestone in strengthening the Credit Union's presence, outreach, and member engagement within Tobago. The members are as follows:

- **Joy-Ann Yeates-Prescott** Chairperson
- **Joclyn Williams** Vice Chairperson
- **Shenel Brathwaite** Secretary
- **Christian Solomon** Member
- **Annette Alleyne James** Member

The formation of the TAC demonstrates the organization's commitment to decentralization, inclusivity, and regional representation while ensuring that the unique needs and perspectives of Tobago members are effectively represented within the wider strategic direction of the Credit Union.

We warmly welcome the five newly appointed members of the Tobago Advisory Committee and commend them for their willingness to serve. Their collective experience, leadership, and commitment to cooperative principles will undoubtedly contribute positively to the continued growth and development of the organization throughout Tobago.

The Education Committee looks forward to collaborating closely with the TAC in areas including:

- Member education initiatives
- Community outreach
- Youth engagement
- Cooperative awareness
- Financial literacy programmes
- Leadership development activities within Tobago

REPORT OF THE EDUCATION COMMITTEE (continued)

We are confident that the establishment of this Committee will further strengthen the bond between the Credit Union and its Tobago membership while enhancing service delivery and cooperative participation.

LIVING THE SEVEN COOPERATIVE PRINCIPLES

The Credit Union movement remains guided by the Seven Cooperative Principles. These principles are not merely statements; they are practical tools that help members improve their lives and strengthen their communities.

1. **Voluntary and Open Membership**
   Our Credit Union remains open to all eligible persons without discrimination, providing equal opportunity for financial inclusion.

2. **Democratic Member Control**
   Members exercise their rights through participation in elections, meetings, and policy decisions, ensuring that every voice matters.

3. **Member Economic Participation**
   Through savings, shares, and responsible borrowing, members contribute directly to the financial strength of the Credit Union and share in its success.

4. **Autonomy and Independence**
   The Credit Union remains a member-owned institution, operating independently and making decisions in the best interests of its members.

5. **Education, Training, and Information**
   This principle is at the heart of the work of the Education Committee. We are committed to providing members, directors, committee members, staff, and youth with the knowledge needed to succeed financially and cooperatively.

6. **Cooperation Among Cooperatives**
   By working with other credit unions and cooperative organizations, we strengthen the movement and create greater opportunities for our members.

7. **Concern for Community**
   Our Credit Union contributes to the social and economic development of our communities through outreach, support initiatives, and responsible financial stewardship.

THE WAY FORWARD

As the Credit Union sector continues to evolve amidst local and international economic challenges, the Education Committee believes that strategic education, strong governance, technological adaptation, and member engagement will remain critical to sustainable growth.

REPORT OF THE EDUCATION COMMITTEE (continued)

The Committee therefore recommends continued investment in:

- Staff and leadership training
- Youth and succession development
- Member financial education
- Digital transformation initiatives
- Community-based cooperative outreach
- Tobago-focused engagement strategies

CONCLUSION

As we look to the future, the Education Committee encourages all members to remain engaged, informed, and financially disciplined. The economic outlook for Trinidad and Tobago presents opportunities for growth, but it also requires caution, planning, and sound financial management.

Our Credit Union has successfully weathered many economic cycles because of the commitment of its members, the strength of its governance, and its adherence to cooperative values. By embracing the principles of saving, budgeting, continuous education, and active participation, we can ensure that our Credit Union remains resilient, relevant, and prepared for future generations.

Together, we can continue building a stronger institution that empowers members, strengthens families, and contributes positively to the development of Trinidad and Tobago.
Thank you.

Respectfully submitted,

C. Cova Blenman

CAMEVEL COVA-BLENMAN
CONVENOR

REPORT OF THE

CREDIT COMMITTEE

Janelle Gay
CHAIRPERSON

Cheryl Ann Durrant
SECRETARY

Gail De Nobriga Joseph
MEMBER

Kalifa David-Lewis
MEMBER

Letitia Jacobs
MEMBER

REPORT OF THE
SUPERVISORY COMMITTEE

INTRODUCTION

The Supervisory Committee is pleased to present its report for the 2025 -2026 financial year. Throughout the reporting period, the committee remained steadfast in fulfilling its oversight responsibilities by promoting sound governance, accountability, transparency, and compliance with the Credit Union Bye Laws and applicable regulatory requirements. Through its monitoring and review of the Credit Union Operations, the committee continued to serve in the best interests of the membership by evaluating key operational activities, assessing internal controls, identifying areas for improvement and make recommendations to strengthen operational effectiveness.

CONTINUITY OF THE SUPERVISORY COMMITTEE

The Committee remained unchanged during the 2025-2026 reporting period as a result of ongoing legal proceedings that continue to restrict the holding of elections. The existing members remained in office and continued to discharge their responsibilities in accordance with the Credit Union Bye Laws.

Paula Herbert - Chairperson
Liza Phillips-Sampson - Secretary
Kathy-Ann Stewart - Member

Paula Herbert
CHAIRPERSON

Liza Phillips-Sampson
SECRETARY

Kathy Ann Stewart
MEMBER

REPORT OF THE SUPERVISORY COMMITTEE (continued)

ATTENDANCE

The Committee held 26 meetings during the term. The following table displays members' attendance;

Name	Position	Present	Excused	Absent	Remarks
Paula Herbert	Chairperson	26	0	0	
Liza Phillips-Sampson	Secretary	26	0	0	
Kathy Ann Stewart	Member	26	0	0	

AUDIT PLAN AND OVERSIGHT ACTIVITIES

The Committee prepared an Audit Plan which outlined key areas of assessment;

1. Daily Operations
2. Compliance Review
3. Policies Review
4. Cash Counts/Treasury
5. Loans and Delinquency
6. Attestation of Monthly Financial Statements
7. Board Minutes Review
8. External Auditor's Management Letter
9. Risk Management and Cybersecurity
10. ATM Machine Review
11. Verification of Records for Destruction
12. Recommendations

1. Daily Operations

As part of the oversight responsibilities, the committee monitored the Society's daily operations to assess effectiveness of operational processes and compliance with established policies and procedures. Reviews were conducted to evaluate and identify any areas requiring improvement and determine whether appropriate controls were in place to safeguard the Credit Union's assets and protect the interests of the membership. The committee noted areas where operational processes could be strengthened and where necessary submitted recommendations to management for appropriate improvements.

2. Compliance Review

The committee interviewed the Compliance Officer and reviewed the Compliance Programme. The review confirmed that the Compliance Department has implemented all recommendations and requirements of the Financial Intelligence Unit (FIU). Compliance registers were found to be current, properly maintained and securely stored. It should be noted that mandatory AML/CFT training for both Management, staff, and the Statutory Committees is scheduled to be conducted between September and October 2026. Additionally, both the Compliance Officer and Alternate Compliance Officer received training on two occasions in 2026, specifically on March 27, 2026, and on June 9, 2026.

REPORT OF THE SUPERVISORY COMMITTEE (continued)

3. **Policy Review**

Polices are fundamental to the effective governance and sound management of the Credit Union, which provides a framework for decision making, ensuring regulatory compliance, and strengthening internal controls to mitigate operational, compliance and legal risks. The committee noted that several policies require updating to reflect current legislative, regulatory and operational requirements. Despite several requests for an update on the status of the policy review, no response was received preventing the committee from verifying the progress of this critical governance initiative. The committee recommends that the review, update and approval of outstanding policies be treated as priority to support effective governance.

4. **Cash Count/Treasury**

The Committee conducted unannounced cash counts and treasury review at the Port of Spain, San Fernando, Arima and Tobago branches to verify the accuracy of cash holdings and assess compliance with established cash handling and treasury procedures. Cash balances were found to be in agreement with records presented, and appropriate controls were observed. During the branch reviews, branch supervisors demonstrated sound knowledge of their operational responsibilities, professionalism and a willingness to provide clarification. The committee encourages the continued strengthening of treasury and branch controls through regular reconciliations and adherence to established procedures to safeguard the Credit Union's assets.

5. **Loans and Delinquency**

The measures implemented by Management to address delinquent loans were reviewed by the Committee. As at 31 May 2026, total reportable delinquent loans amounted to approximately 23.26% of the total loan portfolio. The Committee recognizes that this level of delinquency continues to represent a significant area of credit risk and underscores the need for sustained monitoring and timely intervention.

Management advised that several initiatives have been implemented to strengthen loan recovery efforts. These include the commencement of SMS notifications to members with overdue loan accounts, the continued pursuit of judgments against remaining delinquent borrowers with outstanding balances, and ongoing legal recovery proceedings where appropriate. Additionally, Management has adopted a revised approach to the repossession of motor vehicles, which was introduced during late 2025 as part of the Credit Union's broader loan recovery strategy.

The Committee also noted Management's efforts to work collaboratively with members experiencing genuine financial hardship. Where appropriate, loan restructuring arrangements are being considered to assist members in regularizing their accounts. Such arrangements may include extending repayment terms and reducing installment amounts, thereby providing members with a more manageable repayment schedule while improving the likelihood of loan recovery.

REPORT OF THE SUPERVISORY COMMITTEE (continued)

While these initiatives are encouraging, the Committee emphasizes that effective loan recovery requires consistent execution, robust monitoring, and continuous assessment of the underlying factors contributing to delinquency. Strengthening collection strategies, enhancing early intervention measures, and maintaining effective tracking mechanisms remain essential to reducing delinquency levels and safeguarding the financial stability of the Credit Union. Additionally, the Committee recommends continued close monitoring of loan portfolio quality given the 10.5% growth lending.

The Committee will continue to monitor Management's progress in implementing these recovery initiatives and encourages ongoing evaluation of their effectiveness to ensure that the level of delinquent loans is progressively reduced and that the Credit Union's asset quality is preserved.

6. **Attestation of Monthly Financial Statements**
Pursuant to Byelaw 22:2 (iii), the Supervisory Committee reviewed and attested the monthly financial statements prepared by the General Manager for the year ended 31 December 2025. As part of its statutory oversight responsibilities, the Committee satisfied itself that the statements were complete, accurate, prepared in accordance with established accounting standards and regulatory requirements, and consistent with the Credit Union's accounting records. Where necessary, discussions were held with the General Manager to clarify matters arising from the review. Management demonstrated openness and responsiveness in addressing the Committee's observations and made every reasonable effort to resolve outstanding matters and strengthen the Credit Union's financial reporting and internal control processes, reflecting an ongoing commitment to transparency, accountability, sound financial governance, and continuous improvement.

7. **Board Minutes Review**
In keeping with its oversight responsibilities, the Supervisory Committee reviewed the minutes of meetings of the Board of Directors during the reporting period.

The Committee examined the minutes to ensure that the decisions and actions of the Board were properly documented and that the governance processes of the Credit Union were appropriately recorded.

Based on the reviews conducted, the Committee did not identify any matters requiring comment or further reporting to the membership.

8. **External Auditor's Management Letter**
In accordance with the statutory responsibilities, the Supervisory Committee reviewed the Auditor's Management Letter for the financial year ended December 31 2025.

REPORT OF THE SUPERVISORY COMMITTEE (continued)

While the overall audit outcome was positive, several opportunities were identified to further strengthen governance, risk management, and operational effectiveness. These include improving the maintenance of supporting accounting records, implementing a formal Fraud Risk Management Framework, and establishing an independent Internal Audit function.

The Committee notes the recommendations arising from its reviews and encourages Management and the Board to give them timely and appropriate consideration. The Committee believes that prompt implementation of these recommendations will further strengthen financial reporting, enhance internal controls, support the early identification of irregularities, and improve compliance processes. Collectively, these measures will contribute to greater operational efficiency, sound governance, effective risk management, and continued confidence among the membership in the Credit Union's stewardship of their funds.

Management has acknowledged these recommendations and has advised that corrective measures are underway, including strengthening record-keeping practices and filling key positions responsible for Risk and Compliance and Internal Audit. The Supervisory Committee will continue to monitor the implementation of these actions to ensure that the identified areas are addressed promptly and that the Credit Union continues to uphold high standards of accountability, transparency, and sound corporate governance.

9. Risk Management and Cybersecurity

The Committee placed critical emphasis on the increasing cybersecurity risks facing the Credit Union, particularly in the rapidly evolving digital environment driven by advances in artificial intelligence (AI). As AI technologies become more sophisticated, financial institutions face heightened risks, including cyberattacks, fraud, identity theft, phishing, deepfake scams, and data breaches.

These emerging threats reinforce the observations and recommendations outlined in the external auditors' Management Letter and underscore the need for robust internal controls, continuous monitoring, and proactive risk management. The Committee further reiterates the urgent need for the establishment of an Internal Audit Department to provide independent assurance, strengthen governance, evaluate the effectiveness of internal controls, and enhance the Credit Union's ability to identify, monitor, and respond to emerging risks while safeguarding members' assets and information.

10. ATM Machine

The Supervisory Committee reviewed the Board's decision to approve the sale of the Credit Union's Automated Teller Machine (ATM), following its consideration of the technical, operational, and financial matters associated with the project.

Throughout the implementation period, the Committee noted that the Board received regular ATM Commissioning Status Reports and IT Manager's Reports outlining the project's progress, technical assessments, vendor engagements, implementation challenges, risk considerations, projected costs, and management recommendations.

The review confirmed that the ATM hardware was successfully installed and remains operational. However, subsequent technical assessments established that successful deployment required the engagement of a certified ATM switching service provider to facilitate secure integration with the Credit Union's core banking system. These assessments also identified significant recurring operational costs denominated in United States dollars, together with ongoing operational, compliance, security, and vendor-related considerations that materially affected the long-term sustainability of the project.

The Committee acknowledges that these findings emerged during the implementation process and ultimately influenced the Board's decision to discontinue the project and pursue the sale of the ATM. Based on the documentation reviewed, the Committee recognizes that the decision was taken after consideration of the relevant technical, financial, and operational factors.

The Supervisory Committee encourages the continued application of comprehensive project planning, due diligence, and financial risk assessment in future technology initiatives to support informed decision-making and the prudent stewardship of members' resources.

At the date of this report, the ATM remains securely housed at the Port of Spain Branch pending completion of the sale process.

11. Verification of Records for Destruction

The Supervisory Committee verified records approved for destruction, comprising files from 2011 to 2015, as part of the Credit Union's ongoing initiative to modernize its records management system through the digitization and computerization of data. The verification process confirmed that the records identified for disposal were properly authorized and managed in accordance with established procedures.

12. Supervisory Committee Recommendations

Based on the reviews conducted during the reporting period, the Supervisory Committee recommends that the Board of Directors and Management continue to:

- Strengthen corporate governance practices through ongoing monitoring of policies, regulatory compliance, and internal controls.
- Continue to enhance risk management and cybersecurity measures to safeguard the Credit Union's assets, information systems, and member data.
- Maintain prudent financial management and effective oversight of lending, treasury operations, and delinquency management to support the Credit Union's long-term financial sustainability.
- Ensure that significant strategic and technology-related initiatives continue to be supported by comprehensive feasibility assessments, cost-benefit analyses, and appropriate risk evaluations prior to implementation.

REPORT OF THE SUPERVISORY COMMITTEE (continued)

- Continue fostering a culture of accountability, transparency, and continuous improvement across all levels of the organization.

The Supervisory Committee remains committed to supporting sound governance practices and promoting the prudent stewardship of the Credit Union's resources in the best interests of the membership.

CONCLUSION

The Supervisory Committee continues to discharge its responsibilities in accordance with the Credit Union's Byelaws and the requirements of the Co-operative Societies Act during the reporting period. The Committee appreciates the cooperation and professionalism extended by the Board of Directors, Management, and Staff in facilitating the execution of its oversight responsibilities.

We also extend our sincere appreciation to the members of the Credit Union for the confidence placed in the Supervisory Committee. It remains our privilege to serve the membership, and we reaffirm our commitment to promoting accountability, transparency, sound governance, and the protection of members' interests as we continue to support the Credit Union's growth and long-term success.

"Management alone is no longer enough. The best leaders are those who create and build trust through honest and authentic communication."
- René Carayol

Submitted by,

PAULA HERBERT
CHAIRPERSON

PRESENTATION OF BUDGET 2027

INCOME	Budget mthly 2027 Monthly Dec-27 Budget	Budget YTD 2027 Y-T-D Dec-27 Budget	Budget 2026 Y-T-D Dec-26 Budget
Members' Loan Interest	3,861,384	46,336,607	45,300,000
Commission	11,667	140,000	140,000
Investment Income	33,333	400,000	250,000
Service Fees & Charges	108,333	1,300,000	1,200,000
Rental Income	3,333	40,000	40,000
TOTAL INCOME	**4,018,051**	**48,216,607**	**46,930,000**
EXPENSES			
Personnel Costs	1,096,750	13,161,000	10,736,000
Officers' & Committee Expenses	105,667	1,268,000	1,170,000
Financial Costs	192,917	2,315,000	2,095,000
Operational Costs	928,608	11,143,300	11,962,300
Provision for Loan Loss	250,000	3,000,000	4,200,000
Annual General Meeting Expense	50,000	600,000	1,000,000
TOTAL EXPENSES	**2,623,942**	**31,487,300**	**31,163,300**
OPERATING SURPLUS	**1,394,109**	**16,729,307**	**15,766,700**
NET SURPLUS	**1,394,109**	**16,729,307**	**15,766,700**
APPROPRIATIONS			
Reserve Fund (10%)	139,411	1,672,931	1,576,670
Education Fund (5%)	69,705	836,465	788,335
Wendy Fund (0.50%)	6,971	83,647	78,834
TOTAL APPROPRIATIONS	**216,087**	**2,593,043**	**2,443,839**
NET SURPLUS AFTER APPROPRIATIONS	**1,178,022**	**14,136,264**	**13,322,862**

MINUTES OF THE 66TH ANNUAL GENERAL MEETING OFWORKS CREDIT UNION CO OPERATIVE SOCIETY LIMITED

1.0 COMMENCEMENT

The 66th Annual General Meeting of the Works Credit Union Co-operative Society Limited was held on Saturday, 29th November 2025, at The Trinidad Hilton & Conference Centre, Grand Ballroom, Lady Young Road, Port of Spain, Trinidad and the Nutrition Co-operative Society, Milford Road, Canaan, Tobago.

1.1 CALL TO ORDER

The meeting was called to order by Ms. Dawn de Souza, President and Chairperson of the proceedings at 10:21 a.m. with a total of three hundred and four (304) members and ten (10) guests present in Trinidad and Tobago.

1.2 NATIONAL ANTHEM/OPENING PRAYER/CREDIT UNION PRAYER

Following the presentation of the safety briefing, the National Anthem was sung, after which Ms. Juliana Henry-King offered the opening prayer, then the Credit Union Prayer was recited. Thereafter, a Minute of Silence was observed in honour of the dearly departed.

1.3 FIRST CREDENTIAL REPORT AT 10:34 A.M.

It was reported that at 10:34 a.m., there were three hundred and ten (310) members in Trinidad, twenty five (25) members in Tobago and ten (10) guests; comprising a total of three hundred and forty five (345) persons in attendance. The meeting was, therefore, properly constituted in accordance with the Bye-Laws.

2.0 NOTICE OF MEETING AND AGENDA

The Notice of the Meeting was read by Ms. Patrice De Sormeaux, Secretary to the Board of Directors, who stated that the meeting was being held for the following purposes:

1. To receive the Reports of the Board of Directors and Statutory Committees
2. To receive the Audited Financial Statements for the year ended December 31, 2024
3. To elect officers for the 2025/2026 term
4. To appoint Auditors for 2025
5. To declare Dividends and Honoraria for 2024
6. To consider any other business of the Credit Union.

Nineteen (19) Agenda items were read, establishing the framework for the conduct of the meeting.

2.1 ADOPTION OF THE STANDING ORDERS/POLL RESULT

The reading of the twenty-four (24) Standing Orders was followed by the Chairperson's request for a motion for the Adoption of the Standing Orders.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

The motion for the acceptance of the Standing Orders was then moved by Mr. Peter Gardiner and seconded by Ms. Ethlyn Chance.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	157
AGAINST	3
ABSTENTION	4

POLL RESULT for the Adoption of the Standing Orders:
One hundred and fifty seven (157) members voted For; three (3) voted Against; and four (4) Abstentions.
Thus, the motion was duly passed.

3.0 PROPOSED MODIFICATION OF THE METHODOLOGY FOR THE COUNTING OF VOTES/POLL RESULT

The Chairperson outlined the proposed method for counting votes moving forward. Before each vote takes place, a credential report would be taken to ascertain the total number of members currently in the meeting. Due to the tight checkout and re-entry process, this count would be accurate.

Next, members **Against** the motion or resolution will be asked to raise their hands to be counted, followed by those **Abstaining**. The admin team will then deduct the numbers recorded as Against and Abstaining from the credential count to determine those **In Favour** and report the final results.

The Chairperson explained that this approach will shorten the time members must keep their hands raised and reduce the overall duration of these segments and, ultimately, the meeting itself.

The President then asked for a mover and a seconder to accept this motion to amend the process. The motion was then moved by Marie Chase-Beckles and seconded by Nicole Velox.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	182
AGAINST	6
ABSTENTION	3

POLL RESULT for the Modification of the Methodology for The Counting of Votes:
One hundred and eighty-two (182) members voted For; six (6) voted Against; and three (3) Abstentions.
The motion was duly carried.

3.1 Questions/Comments from the Floor

- Member Joycelyn Hunte enquired whether the proposed process aligned with the provisions of Bye-Law 12(6), noting that any change to the existing procedure would require a formal amendment to the Bye-Law.
- The Chairperson thanked the member for her contribution and, after consulting with the officers of the Co-operative Division, confirmed that the revised method would be implemented for future AGMs following the amendment of the relevant Bye-Law.

Accordingly, the motion to adopt a change in the procedure for counting motions and resolutions was **withdrawn from the record.**

4.0 UPDATE TO AGENDA ITEM NO. 13, ELECTION OF OFFICERS

On November 28, 2025, three members of Works Credit Union filed an application in the High Court of Justice seeking an injunction to restrain the conduct of elections for the Board of Directors and other Committees at the AGM. The Claimants - **Ms. Janelle Gay** (sitting Credit Committee Member and Chairperson), **Ms. Kalifa David Lewis** (sitting Credit Committee Member), and **Mr. Augustus Thomas** (member) - alleged breach of contract arising from non-compliance with the Co-operative Societies Act, the Co-operative Societies Regulations, and the Bye-Laws of Works Credit Union Co-operative Society Limited.

The matter, CV2025-04994, was heard by The Honourable Mr. Justice Robin Mohammed, who granted an interim injunction restraining all elections scheduled for November 29, 2025, until the next hearing on December 12, 2025. All other AGM business was allowed to proceed, with costs reserved.

Consequently, the Society complied with the Court's Order and was restrained from conducting elections at the AGM. The injunction preserved the status quo and did not imply wrongdoing, liability, or a final determination.

The Chairperson, on behalf of the Society, apologized for any inconvenience caused and thanked members for their understanding.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

4.1 Questions/Comments from the Floor

- Member Ricardo Herbert addressed the membership, acknowledging the Court Order preventing elections from taking place at the AGM. He expressed concern over individuals repeatedly disrupting the Credit Union through legal action, emphasizing the financial and operational impact on the Society. Mr. Herbert urged members to consider **Rule 5(4) on the expulsion of members** who bring the Credit Union into disrepute, calling for collective action to protect the institution and its assets.
- The Chairperson thanked Mr. Herbert and reiterated that the matter would be further addressed through the Nominations Committee Report, providing clarity and understanding for the membership. Members were advised to disregard any election videos and nominee profiles presented during the AGM, as elections were temporarily paused in compliance with the Court Order.
- Member Gregory Cova queried the Board regarding the timing of receipt of the Court Order, the Board's response, and why legal counsel had not sought to have the urgent injunction dispensed.
- The Chairperson responded that the Board received the Order in writing between 9:00 and 10:00 p.m. on the evening prior, following a High Court hearing held between 4:45 and 5:45 p.m. Directors were briefed on the circumstances, and legal counsel, Rajcoomar Teelucksingh, was consulted for options. The Chairperson explained that no new information was available to request an emergency hearing to lift the injunction, as it would be heard by the same Judge who granted it. The Board had presented factors including financial implications, the overdue AGM, and extensive event preparations, but the injunction was nonetheless granted, and the Society was compelled to comply.
- Member Cova expressed concern that the Board had not fully disclosed that lawyers were present and matters had been debated before the Judge. The Chairperson acknowledged this but noted that further discussions could take place under the "Other Matters" agenda item.

5.0 ADDRESS BY THE PRESIDENT

The President and Chairperson, Ms. Dawn De Souza, welcomed all attendees to Works Credit Union's 66th Annual General Meeting, including Co-operative officers, representatives from the Credit Union League of Trinidad and Tobago, the Central Financial Facility, other Credit Unions, external auditors, invited guests, Directors, Committee Members, shareholders, and members.

She emphasised the AGM as a movement for reflection, accountability, and renewed purpose, highlighting the co-operative spirit of unity, collaboration, and shared responsibility. The Chairperson noted that the success of the Credit Union depended on collective effort, the engagement of members, and the dedication of staff and leadership.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

She reflected on challenges over the past year, stressing the need to rethink operations, realign strategies with the mission, and confront shortcomings honestly to strengthen the institution. The Chairperson highlighted repeated incidents of misconduct and disruption by certain members, including assaults, public complaints, social media broadcasts of internal matters, and breaches of confidentiality. These actions, she said, threatened the Credit Union's reputation, financial stability, and governance, creating potential legal risks.

The Chairperson noted tensions within the leadership team, citing fragmented collaboration between the Board, Credit Committee, and Supervisory Committee, and stressed that while the Supervisory Committee was independent, its reports contained misrepresentations that the Board sought to clarify and rectify responsibly.

She apologised to stakeholders affected by inaccuracies and emphasised that the Board had acted responsibly to mitigate risk.

She called on members to engage constructively, act responsibly, and uphold the co-operative values of accountability, respect, and unity. The Chairperson concluded by thanking members for their trust and participation, and invited all to participate in the AGM with open minds, dialogue, and shared commitment to the future of Works Credit Union.

6.0 CONFIRMATION OF THE MINUTES OF THE 65th ANNUAL GENERAL MEETING - SEPTEMBER 7TH, 2024/POLL RESULT

The Minutes, having been taken as read from pages 13 to 27 of the brochure, the Chairperson directed the meeting to proceed with Corrections and Omissions, beginning with page 13.

- Member Peter Gardiner noted corrections on page 13, stating that while an Errata Sheet had not been provided before the meeting, a few typographical errors were observed. He highlighted that the first word, "Minuites", was misspelt, and under Credentials Report 1.4, the total was listed as 253, whereas 246 members and 8 guests correctly totalled 254.

The motion for the Confirmation of the Minutes from the 65th Annual General Meeting was moved by Brenan Smith and seconded by Carlene Beckles.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	208
AGAINST	0
ABSTENTION	5

POLL RESULT for the Confirmation of the Minutes for 65th Annual General Meeting: Two hundred and eight (208) members voted For; zero (0) voted Against; five (5) Abstained. Thus, the motion was carried.

6.1 BUSINESS ARISING OUT OF THE MINUTES OF THE 65TH ANNUAL GENERAL MEETING, HELD ON SEPTEMBER 7TH, 2024

Discussions held on Business Arising out of the Minutes of the 65th Annual General Meeting held on September 7th, 2024 were as follows:

- Member Michelle Superville-Craigwell inquired whether any action had been taken by the current Board on the recommendations on page 21, particularly regarding the appraisal system and Code of Conduct.
- The Chairperson responded that documentation had been drafted. The Board had not yet reviewed the first item, and while the second item had been considered by the Bye-Laws Committee, concerns regarding the Nominations Committee and other aspects required further review before presenting a consolidated set of recommended amendments.

6.2 CONFIRMATION OF THE RECONVENED 65TH ANNUAL GENERAL MEETING HELD ON OCTOBER 5TH 2024/POLL RESULT

Discussions including Corrections and Omissions regarding the Confirmation of the Reconvened 65th Annual General Meeting held on October 5th 2024, as seen in the brochure from page 28 through 47, were as follows:

- Ms. Marina Alexander noted that the heading “Minuites” was misspelt. The Chairperson acknowledged the error.
- She further identified on page 30, under Point 4.4 Supervisory Committee for Sandra Alexander, that (110) was followed by an included ‘2’. The Chairperson clarified that the ‘2’ was intended to be associated with the 2nd Alternate.

The motion for the Confirmation of the Reconvened Minutes from the 65th Annual General Meeting was moved by Robert Virgil Jr. and seconded by Ricardo Herbert.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	184
AGAINST	0
ABSTENTION	3

POLL RESULT for the Confirmation of the Minutes of the Reconvened 65th Annual General Meeting – October 5th 2024:
One hundred and eighty four (184) members voted For; zero (0) members voted Against; three (3) members Abstained.
The motion was duly passed.

6.3 BUSINESS ARISING FROM THE MINUTES OF THE RECONVENED 65TH ANNUAL GENERAL MEETING HELD ON OCTOBER 5TH, 2024

Member Michelle Superville-Craigwell raised several queries:

- On page 33, regarding the increase in delinquency, the Chairperson noted that insights would be provided under the Board of Directors and Credit Committee Reports.
- On page 35, concerning a member's query on a write-off, the Chairperson stated that further information was required before a response could be provided.
- On page 36, regarding Sagicor investments, Director Carlene Williams explained that, despite not being locally listed, investments could continue under guidance from Moore Solutions.
- On the robbery in Tobago, the Chairperson reported no further updates from the investigation; the external audit did not cover the incident, and the exact amount stolen remained undetermined. She confirmed that internal controls and branch security measures had been strengthened to prevent recurrence.
- At 8.2, bullet 1, regarding a request from Ms. Marie Chase-Beckles for an interest rate lower than 1% for members aged 60–70, the Chairperson noted that the Credit Committee's Report addressed this to some extent, but no formal submission had yet been made to the Board. She advised that the Credit Committee's perspective could be sought during their report segment.
- Upon further clarification sought, the Chairperson confirmed that the matter had not yet been reviewed by the Board but was included in the AGM Report.
- Member Marina Alexander noted on page 46, under item 11.15 Adoption of Resolution No. 4, that there was an extra space in "Maximum Liability." The Chairperson acknowledged the observation.
- Member Ricardo Herbert requested that, before the AGM concluded, a recording of the day the Credit Union was attacked be played to refresh members' memories. The Chairperson acknowledged the request but advised that the AGM had the authority to decide on its display, and directed members to Agenda Item 17, Other Matters, for consideration.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

7.0 AUDITOR'S REPORT/POLL RESULT

The Chairperson then proceeded to Agenda Item 8, the Auditor's Report, and invited Mr. Ruthven Thompson, External Auditor from Moore Solutions, to read the report. It was noted that the 2024 Auditor's Report appeared on page 79 of the Annual Report.

After the Opinion and the Basis for the Opinion were read, the President asked for a motion for the Adoption of the Auditor's Report. This motion was moved by Debra Prout and seconded by Eugene St. Louis.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	198
AGAINST	0
ABSTENTION	5

POLL RESULT for the Adoption of the Auditor's Report:
One hundred and ninety-eight (198) members In Favour; zero (0) Against and five (5) members Abstaining.
Thus, the motion was duly carried.

7.1 Questions/Comments from the Floor

- Member Charmaine Pierre queried the Auditors' Report, noting uncertainty regarding whether the accounts were qualified, citing paragraphs on pages 81 and the last paragraph regarding governance communication. The Chairperson directed her to page 80 under "Opinion," second paragraph, confirming that the accounts were unqualified. Ms. Pierre acknowledged the clarification but noted certain statements could raise concerns. The Chairperson affirmed the accounts were unqualified and explained that the Board and Education Committee would educate members on interpreting audit opinions.
- Member Ricardo Herbert inquired whether a Management Letter had been issued, highlighting areas for improvement or irregularities. The Chairperson confirmed the Board had received the Management Letter and indicated that Director Carlene Williams would later present key takeaways.
- Member Michelle Superville-Craigwell questioned the absence of the Supervisory Committee's signature on the Statement of Financial Position. The Chairperson stated that the Board's signature was the critical requirement and that this practice was consistent with other credit unions.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

7.2 CONSIDERATION OF THE AUDITED FINANCIAL STATEMENTS

Operations Manager Mr. Willis Rush presented the 2024 audited financial statements (pages 83–109). Mr. Rush highlighted key figures: total assets of $390 million (up $11 million), loans to members of $303 million, investments increased from $21 million to $30 million, cash at bank decreased from $32 million to $18 million, total income of $42.6 million, total expenditure of $26 million, and a net surplus of $16.5 million (down from $19.4 million the prior year).

The floor was then opened for questions.

7.3 Questions/Comments from the Floor

- Member Carol Brazzier expressed concern that Share Capital growth remained minimal despite previous assurances that activities would be implemented to strengthen shares, given their importance to the Credit Union's stability. She questioned what sustainable initiatives were actually undertaken, noting that Share Loans do not increase Share Capital.
- Mr. Rush asked whether she was referring to share preservation or growth, and she confirmed both. He stated that preservation was tied to the organisation's reputation and brand enhancement, which the strategic plan addressed. For growth, he referenced marketing initiatives intended to raise brand awareness and attract new members.
- Member Marina Alexander queried discrepancies between "Cash at Bank and in Hand" (page 83) and "Cash and Cash Equivalents" (Note 9), and asked what caused the decrease in the FCB Port of Spain account. Mr. Rush said the reduction was due primarily to new investments and increased loan disbursements. She then asked about the decrease in investment income (page 84). Mr. Rush explained that returns fluctuated year to year based on investment performance.
- Member Carol Brazzier asked whether there was data on the membership increase achieved from the brand-awareness campaign and its ROI. Mr. Rush said an ROI analysis had not been completed. The Chairperson added that membership performance figures were in the Board Report, and survey results were still being analysed.
- Member Annmarie Mannette requested clarification on declines in the Reserve Fund and the Wendy Figaro Fund (page 84). Mr. Rush explained these were appropriations tied to Net Surplus: a lower surplus in 2024 resulted in smaller transfers. She questioned whether the required $25 monthly contributions from serving members were being deducted and emphasised that the Reserve Fund cannot be touched without the Commissioner's approval. The Chairperson clarified that the appropriation (10% of Net Surplus) decreased because surplus decreased, but total reserves increased overall (shown under Note 10 on page 83).

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Michelle Superville-Craigwell queried positive and negative figures under "Accounts Payable and Accruals," particularly the Midstreamers' accounts and the Rio Claro item. Mr. Rush explained the account reflected year-to-year movements, payroll suspense variations, and items under review, and offered to provide her with a detailed breakdown. She then asked about significant increases in operational expenses (page 106):
    - Marketing & Research increased due to the East Gates opening, the 5K event, and Dash for Cash promotions.
    - Meetings & Conferences increased because management, committee members, and some staff attended two or three conferences.
    - Subscriptions rose due to expanded licensing needs for the East Gates branch.
    - Aquaponics reflected the final close-off costs.
- She asked whether the full cost of the aquaponics project would now be disclosed. Mr. Rush confirmed that, since the account had been closed, the membership could be provided with that information.
- Member Ricardo Herbert questioned the drop in cash from $31M to $18M (page 83). Mr. Rush reiterated that new investments, increased loan disbursements, branch expansion, and higher marketing costs were the main drivers. Mr. Herbert then asked whether the Reserve Fund was held in a separate bank account and whether it was being used for general business. Mr. Rush confirmed that there was no separate Reserve Fund account and that reserves were part of the general investment and current account portfolio. Mr. Herbert indicated he would request an inquiry from the Commissioner's Office.
- The Chairperson reminded Mr. Herbert of Standing Order 6 and assured members that the Board was fully aware of the requirements governing the Reserve Fund and had already addressed the issue at its most recent meeting.
- Member Wesley Mead asked why the Provision for Loan Loss on page 84 remained unchanged between 2023 and 2024 despite significant shifts in the loan portfolio and delinquency. He noted that, under IFRS 9 ECL methodology, changes in delinquency, collateralization, and loan growth should have altered the provision, which directly affects the surplus. He added that no explanatory note was provided.
- Mr. Rush replied that the provision is recalculated annually under IFRS 9, incorporating collateral and staging, and is examined through the audit process. He acknowledged the concern but could not speak to the detailed 2024 computation.
- Mr. Mead reiterated that the unchanged figure was a red flag and suggested that a lower provision would have increased the surplus. He then urged a review of the investment strategy, pointing out that although investments grew by $10 million, the return was under 1%. He recommended setting a 3.5 - 5% target.
- He added that Works Credit Union's 6% fixed deposit - among the sector's highest - should prompt analysis of expected new deposits from this strategy.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- The Chairperson thanked him and stated that the fixed-deposit portfolio was being actively reviewed to ensure the rate remained strategically aligned.
- Mr. Mead concluded by recommending that the Board review the organisation's maximum liability, noting that the current $64 million level was nearing the $57 million benchmark, and suggested that the AGM consider an increase to avoid convening a Special General Meeting. She discouraged assumptions not grounded in verified facts.
- A question by Member Marina Alexander asked regarding the increase in consultancy fees on page 106 and enquired why no disclosure was provided regarding the recently misappropriated funds.
- Mr. Rush explained that the misappropriation was discovered, the employee was separated, and recovery actions are underway. He added that the rise in consultancy fees was largely tied to activities under the organisation's strategic plan, with several initiatives executed in 2024.
- After Ms. Alexander acknowledged the response, the Chairperson advised that her question would be the final one on the Financial Statements and moved to put the Statements to a vote.

Director Carlene Williams summarized key findings from Moore Solutions' management letter in response to an earlier query from Ricardo Herbert.

She reported three control deficiencies:

1. Missing payroll registers for the last three months and inadequate verification/approval of payroll processing dates.
2. Unpreparedness for the audit and delays in providing requested information.
3. Bank reconciliations were prepared but not reconciled, resulting in mismatches between bank balances and the general ledger.

Upon request, she repeated the third point. Mr. Herbert thanked her, noting he would address the matter during the Board's Report. The Chairperson acknowledged his contribution.

7.4 MOTION FOR THE ACCEPTANCE OF THE FINANCIAL STATEMENTS/POLL RESULT

The Chairperson asked for a motion for the acceptance of the Financial Statements, as seen from pages 83 to 109.
This motion was moved by Reynold Frank and seconded by Brenan Smith.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	87
AGAINST	16
ABSTENTION	18

POLL RESULT for the Adoption of the Auditor's Report:
Eighty-seven (87) members voted For; sixteen (16) voted Against; eighteen (18) Abstained. Thus, the motion was duly carried.

8.0 SECOND CREDENTIAL REPORT AT 2:37 P.M.

At the resumption of the lunch break, a Credential Report received at 2:37 p.m. disclosed the following attendance figures: three hundred and fifty-one (351) members present in Trinidad; thirty (30) in Tobago; thirteen (13) guests; for a TOTAL of three hundred and ninety-four (394) persons present.

9.0 PRESENTATION OF THE BUDGET FOR 2025

President de Souza apologized for a misprint that caused the 2025–2026 Budget to be omitted from the annual brochure; hard copies were distributed during the meeting.

Director Carlene Williams then presented the 2025 Budget, which included the following highlights:

- Total Income: $47,385,000
- Total Expenses: $30,208,800
- Operating Surplus / Net Surplus: $17,176,200
- Net Surplus after Appropriations: $14,513,889

When the Chairperson invited questions, Michelle Superville-Craigwell requested additional time to review the newly distributed document. The Chairperson agreed to five minutes.

9.1 Questions/Comments from the Floor

- Member Superville-Craigwell then sought clarification on why the 2025 Budget had not been submitted the previous year and whether the Board had approved it earlier in 2025. The Chairperson confirmed the budget had not been previously submitted or reviewed by the Board and was approved only in preparation for the AGM.
- The Chairperson explained that, historically - both within Works Credit Union and across the sector - budgets were often submitted retroactively after expenditures were already incurred. The current Board intends to correct this practice and, therefore, ensured the 2026 Budget will be presented before the financial year began.
- The Chairperson then reopened the floor for questions on the 2025 Budget.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

9.2 ADOPTION OF THE 2025 BUDGET/POLL RESULT

There being no further questions or concerns raised, a motion for the acceptance of the 2025 Budget was moved by Ricardo Herbert and seconded by Andre Clement.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	120
AGAINST	7
ABSTENTION	7

POLL RESULT for the Adoption of the 2025 Budget:

One hundred and twenty (120) members voted In Favour; seven (7) voted Against; seven (7) Abstained.
Thus, the motion was duly passed.

10.0 PRESENTATION OF THE BUDGET FOR 2026

Director Carlene Williams presented the 2026 Budget:

- Total Income: $46,930,000
- Total Expenses: $31,163,300
- Operating / Net Surplus: $15,766,700
- Appropriations: $2,443,838.50
- Net Surplus after Appropriations: $13,322,861.50

When the Chairperson invited questions, Marina Alexander asked why the 2026 projections were lower. The Chairperson explained that Management based the estimates on 2025 actual performance, adopting a conservative approach. She added that the Board intends to review both the strategy and the budget during 2026 and may convene an SGM if revisions are required.

10.1 ADOPTION OF THE 2026 BUDGET/POLL RESULT

There being no further questions or concerns raised, a motion for the acceptance of the 2026 Budget was moved by Ann Marie Samuel and seconded by Jessica Stewart Paul.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad, and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	151
AGAINST	4
ABSTENTION	0

POLL RESULT for the Adoption of the 2026 Budget:
One hundred and fifty-one members voted In Favour; four (4) voted Against; zero (0) Abstained.
Thus, the motion was duly carried.

11.0 BOARD OF DIRECTORS REPORT

Director Camevel Cova-Blenman presented key highlights from the Board of Directors' Report. Membership increased by 671 members (2.5%) to 27,597 in 2024. Two directors resigned, and the Board thanked them for their service. She reported extensive work on the strategic plan, including major policy and SOP reviews, with a significantly strengthened delinquency policy. She took the report as read and invited questions.

11.1 Questions/Comments from the Floor

- Member Maurice Jones asked why projected returns in the 2026 Budget were lower if Board initiatives were successful. Director Cova-Blenman explained that implementation is still underway, and the conservative budget reflects estimates rather than outcomes; performance gains will appear once execution begins.
- Member Michelle Superville-Craigwell questioned several items.
  - Affidavits (p. 52): none had been submitted; enforcement action will proceed.
  - Legal review of a YouTube broadcast: a review was initiated, and an attorney was engaged; due to scheduling conflicts, deliberations will continue after the AGM.
  - Misappropriated funds: the $161,000 case (p.106) occurred between 2023-2024 before being detected and stopped.
  - PEARLS ratios: she noted repeated failure to meet standards. The Chairperson acknowledged the deficit, referenced the midyear 2025 performance review, and stated that corrective action and stronger data oversight are ongoing.
  - Budget maths (p. 56): she highlighted inconsistencies where actual figures should have shown negative variances. The Chairperson agreed and committed to improving financial presentation.
- Member Ricardo Herbert questioned why several major issues listed in the Board Report—namely the President's suspension, an SGM demand, legal matters, and confidentiality breaches involving two elected members—were not highlighted in the presentation. He pressed for clarity, noting that the referenced affidavits in court filings were either truthful or false, and in either scenario, the credit union's reputation was harmed.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Director Cova-Blenman reiterated that neither of the two members named in the confidentiality matter had submitted affidavits to the Board despite requests. She stated that the Board followed the required procedural steps: the members denied the allegations verbally, and the Board formally requested sworn affidavits, none of which were received.
- Mr. Herbert continued that the matter could not be "put to rest" without follow-up. Director Cova-Blenman maintained that her answer stood.
- Member Herbert then raised the misappropriation-of-funds disclosures
- (p. 53), asking whether the 2024 incident was the first of its kind. Director Cova-Blenman confirmed it was not the first such occurrence, but clarified that only incidents within the 2024 reporting period were presented. When Member Herbert asked further questions, she referred him to the Chairperson.
- Through the Chairperson, Mr. Herbert asked directly whether other misappropriation cases had been investigated. The Chairperson affirmed that Mr. Herbert, as a former Board member, already knew this history and was raising it for full disclosure. She clarified that:
  - A previous staff member implicated in misappropriation resigned before discipline could be completed.
  - The Board instructed Management to pursue a claim, but the process stalled after the Supervisory Committee Chair reportedly accompanied the former General Manager to the Fraud Squad to withdraw the complaint.
  - Additional suspicious activity was later flagged by the General Manager; Internal Audit opened an investigation, but the Internal Auditor resigned before completing it.
  - A preliminary report confirmed areas of concern and was incorporated into a comprehensive forensic investigation covering all suspected cases.
  - The Board reviewed the findings and implemented remedial actions, as disclosed on page 53.
- Member Herbert raised another matter previously reported to the Board, involving missing receipts, weekend/holiday transactions, and alleged preferential shielding of individuals at the South and Tobago branches. The Chairperson confirmed the underlying facts as accurate, noting that Mr. Herbert himself had been present when the original report was tabled. She stated that details could be shared outside the AGM.
- When challenged from the floor about accountability, the Chairperson stressed that:
  - Disciplinary action was taken against those found culpable.
  - All staff were treated with dignity during the investigation.
  - The Board accepted full responsibility and closed the operational loopholes identified.
  - Misappropriation occurs in institutions globally, but responsible governance requires avoiding public disparagement of the organisation.
  - The Board responds decisively to issues when they come to its attention.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Herbert thanked the Board for trying to nip things in the bud and requested that they weed out any members interfering with monies in the wrong way. He also reminded members that they could be jailed for any fraudulent activity. Mrs. Cova-Blenman confirmed that the act was discovered in 2024 and an immediate forensic audit was held so that disciplinary action could be taken, so the Board was getting its act together.
- Member Neville Warner noted that two budgets were approved, one for 2025 and for 2026 and he wanted clarification on if 2025 was operating without a budget. Mrs. Cova-Blenman explained that the Chair indicated that it was the norm for the year passed, the subsequent year, the budget is approved; so in an attempt to correct that action, 2025 was brought for approval and 2026 before the end of the year 2025.
- Member Brenan Smith pointed out three things that were not mentioned in the Board Report and asked for a follow-up, namely, the acquisiton of the Edward Street property; the apparent disappearance of the almost $400,000 deposit to an attorney-at-law to acquire a property in San Fernando; and the position with the bus in Tobago that was taking sea blast. He also enquired whether the "presidential car" bought for the President some time ago was still in our possession or was it sold.
- Mrs. Cova-Blenman confirmed that the "presidential car" was still in their possession and the bus from Tobago was brought over to Trinidad for repairs and branding for marketing purposes. The Chairperson gave her input that there was no positive update in terms of the land at Edward Street, neither the funds placed in escrow by attorney-at-law Scoon and she stated that having inherited these issues from previous Boards and with the absence of a General Manager, the Board experienced numerous challenges in achieving some sort of resolution. She indicated that the Board was aware of these matters and some of the members that put them there; however, it will be given priority in how it is dealt with.
- Member Ricardo Herbert shed some light on the $350,000 that Member Brenan Smith spoke about by stating that there was a court judgment against the attorney that was given some years now and it was just for Management to go and enforce it. He was then cautioned by the Chairperson to not express to the membership his personal opinions in an effort to mitigate against any possible risk. In relation to the enforcement remark by Mr. Herbert, Mrs. Cova-Blenman directed the members to page 57 where monies that were collected from third party stakeholders were highlighted and she indicated that the credit union was tackling it bit by bit.
- Member Diane De Roche noted the amount of debts being written off and she sarcastically expressed why hers couldn't be wiped off, as she was catching her tail to pay every month. Mrs. Cova-Blenman indicated that in also wearing the hat as Chair of the Education Committee, information was being put forward and she explained that when debts are written off, it is enshrined in law that it does not mean the debt is gone and you don't have to pay but the Society is actively pursuing the persons that are owing. Member De Roche then stated that the committee was not working hard enough to go after these persons and she suggested that the credit union hire her to find them, as she knew where plenty of them were.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Diane De Roche expressed concern that the rent at East Gates may not be affordable in this economy and said they should close that branch. She also mentioned that the Arima branch was out of the way in terms of distance to walk, lonely and looked like a "robbery zone". She suggested that they should get one place in the East that is accessible and suitable for persons like her. She also pleaded for the Society to answer the phones.
- Member Kaliya Benjamin referred to page 56 and asked what is done with delinquent persons, whether they were taken to court, if their assets are taken or are they given a matter of days or months to repay. Mrs. Cova-Blenman replied that there is a robust delinquency policy that they are attempting to enforce and she added that the credit union writes, calls and if to no avail there is a period of time enshrouded in the Bye-laws before it can be put forward for write-off. The President clarified that even before a loan becomes delinquent, texts may be sent out and the process involved text blast, phone calls, first and second letter, demand letter, attorney letter, all the way up to the Co-operative Division through the Commissioner. So it depends on the stage of delinquency and how old the loan is.
- Member Kalisha Benjamin asked if background checks are done on persons requiring a loan, to which the Chairperson deferred the question to the Credit Committee who has the sole responsibility of approving all loans.
- Member Ann Cummings also requested that the phone issue needed to be addressed and an operator hired. Mrs. Cova-Blenman stated that concrete steps were taken to assign an MSR convenient, which was a new position, to facilitate phone calls, online questions and concerns, and that Management provide a report which showed a 61 per cent increase in the number of answered calls for the period. She then agreed that it was unacceptable and other avenues are being looked at, including the cost benefit pertaining to having an external Call Centre and this would be tabled at the Board level.
- Member David Thomas, a former interim General Manager, indicated that the evidence is there that loans are delinquent even before they are disbursed and that the loans officer disbursing the loans need to be checked so that action can be taken with who has the highest delinquency amount. He also indicated that some persons were joining the credit union coming from other credit unions where they were delinquent, and they are accepted and being granted loans, pay two instalments and then don't pay the rest. He then stated that even though it is said that "we are working hard, hard, hard" nothing is being done.
- The Chairperson responded that the Credit Committee has the sole responsibility for approving loans and she thought that Mr. David Thomas' statement was reckless to say without the presentation of facts. She indicated that she will not accept the assertion made without the presentation of facts and evidence that loans officers were disbursing loans to members that are delinquent. She went on further to say that the system is incorporated in such a manner that delinquency is some of the information that is brought forward in terms of loan assessment and that Mr. Thomas should bring his facts and evidence.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Tracy Lara enquired as to the legality of printing people's addresses and their outstanding balances regarding delinquency. She also noted that some loans were from since 2008 and stated that after 12 years, generally, they are statute barred to register for judgments and she queried what will be done there as it will be hard to try to get back funds based on placing a judgment on these clients.
- The Chairperson apologised for the severe error in terms of publication of members' information and indicated that it was not out of malice but rather transparency to the membership, as the Board was accused in the past that they were trying to hide who a member is and how much he owes. As soon as the error was recognised, action was immediately taken by removing the listing from the published Annual Report and an errata sheet was provided identifying members and indicating a total. The Chairperson stated that executing the delinquency policy properly was also a challenge because the membership database needed to be updated and she encouraged members to provide an update for the Society's records.
- Member Annmarie Maureen Mannette pointed out that the existing loan policy was clear, as stated on page 7: "The Society reserves the right to make public the identity of a delinquent member who fails to communicate with the Society in an effort to address his individual problem for a period exceeding 90 days." The Chairperson confirmed that was not in dispute as it came from the Bye-Laws which speaks to identity; however, she said the Board went further by including unsupported unauthorized information including loan balances, type of loan, addresses and such which explains the error and it was amended to reflect identities only.
- Mrs. Mannette expressed that according to the Information Act for financial institutions the names, address, phone number and last known address is also printed, so there should be no need for the Board to apologise for doing the correct thing at this time. The Chairperson stated that the Co-operative Division intervened and provided guidance, so the Board will do further research in terms of authority in publishing delinquency portfolio, but caution must be had until information is confirmed.
- Member Curtis Dedier queried the reason for having a branch at East Gates considering the exorbitant figure for rent. Mrs. Cova-Blenman indicated that the figures provided to the Board for approval were not reflected during the close monitoring period for the opening and upon recognizing the financial issue that could occur, the decision was taken to close the branch as outlined on page 54.
- Member Nakeda Edwards enquired whether there would be a Children's Christmas party as she saw nothing advertised. Ms. Edwards also wondered why the AGMs keep happening lower and lower down in the year and asked if it can be standardized as other credit unions do. The Chairperson responded that the Children's Christmas party would be addressed under the Education Committee's Report. She also stated that they have been trying to bring back the AGM in alignment with the April date but several challenges have been preventing that, including being faced with injunctions, which is not the first time, as well as current vacancies within the organisation. So, proceeding with recruitment is necessary in an effort to hand over to the incoming

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

Board, at least a general manager and an HR manager, because there is a lull in between incoming Boards which should be placed in the best possible position to move forward.

The Chairperson then requested a mover for the motion for the Acceptance of the Board Report. The motion was moved by Mr. Ricardo Herbert and seconded by Mr. Peter Gardiner.
The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	134
AGAINST	2
ABSTENTION	0

POLL RESULT for the Acceptance of the Board of Directors Report:
One hundred and thirty-four (134) members voted For; two (2) voted Against; and zero (0) Abstentions.
Thus, the motion was duly passed.

11.2 CREDIT COMMITTEE'S REPORT

The Chairperson invited the Chair of the Credit Committee to present her report and Ms. Letisha Jacobs, Secretary of the Committee, proceeded to do so by addressing the membership to pages 65 to 68. The Report having been taken as read, the floor was open for questions from the membership.

11.3 Questions from the Floor

- Member Peter Gardiner expressed his disappointment in the amount of pages, two or three pages, produced for the Credit Committee Report as he looked forward to seeing a certain standard of detail, such as a pie chart indicating the categories of loans issued, et cetera. He even referred the Benjamin sisters to the upcoming report as he thought it would answer their questions on delinquency. He also observed that the word 'delinquent' or 'delinquency' was not even mentioned in the Report at a time when it is such a critical issue and with persons' names being published who are delinquent over 365 days. Ms. Letisha Jacobs responded that the contents of the report in the AGM brochure was a draft version and all the information that would usually be there, including pie charts, was not submitted.
- Member Kalisha Benjamin asked why a draft version of the Credit Committee's report was submitted for the brochure and Ms. Cheryl Ann Durrant interjected by saying that they could not meet the deadline for the printing of reports for the brochure.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Ricardo Herbert commented that what was presented leaves much to be desired and that there are non-members who almost got a loan of $20,000 but with the diligence of two members of the Credit Committee, that was prevented. Mr. Herbert then blamed the members and advised them to take cognisance of the people being elected and who are putting themselves back up to be Committee members.
- Member Kalisha Benjamin repeated her earlier question as to whether background checks are made on persons requiring a loan. Ms. Cheryl Durrant confirmed that with the job letter, payslips and bank statement they provide, calls are made to the workplace to ensure they still work there and background checks are made for previous loans elsewhere and if delinquent in those places, a loan would not be granted.
- Member Ann Marie Maureen Mannette commented on the absence of the Chair of the Committee and how many years she had to prepare reports, the tenure being normally three years, so that she should have been aware as to the time for the submission of the report to the Board and signature, yet she had the time to file an injunction as to why she wasn't chosen.
- Ms. Ann Marie Maureen Mannette commended the Nomination Committee for looking at the three Cs: character, capability and conscience and stated that from what she read, some members of the Credit Committee weren't aware that certain loans weren't being presented and she wondered if it was based on the existing Loan Policy which was clear that each Credit Committee member should be sitting together to review loans. Mrs. Mannette then said that in the absence of an IT policy that does not cover loans being granted and approved online, they have to adhere to the existing loan policy. She followed with a question: "Is all loans approved by the Credit Committee, approved by the entire Credit Committee, or in the absence of some members of the Credit Committee?"
- Ms. Jacobs replied that the standard for the Committee was a quorum of three members, so each loan must be signed and must have three signatures. She stated that there were currently five members so there would be loans where some members would not be able to peruse but it is the responsibility of each member to peruse the application before affixing their signature to it. Mrs. Mannette asked if this was done in accordance with the Loan Policy, sitting physically in the same room and Ms. Jacobs confirmed it is done all the time presently. Mrs. Mannette also voiced her concern about the absence of the Chair and Ms. Jacobs said she could not speak to that.
- The Board Secretary, Ms. Patrice De Sormeaux, addressed the membership regarding the deadline for submission of the various reports, which was October 17th. She again wrote to the Supervisory and Credit Committees when they submitted the draft report, advising that their report needed clarity and substance, that it had no data and to remove all persons outside the Credit Union name from the report and it was never acknowledged. She said that the Supervisory Committee gave a story the day before the meeting, Friday the 28th, when the brochure was already out, stating that they did not have time and couldn't meet and these are people who are elected over and over.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Marie Chase-Beckles also commented on the absent Chair and where they finding time to deal with members' business and that there needs to be a revamping by putting people who care about the membership and their money in place, yet they are fighting to get on the Board and when they don't get on, they want to hold an injunction.
- Member Shirline Williams queried the reasons for the delinquency being over 2300, whether it was from loss of jobs or a friend-friend basis that they are getting loans.
- The Chairperson responded by listing a few reasons, including lack of employment but she also pointed to the weak recovery process, acknowledging where they faltered and that a more aggressive approach was being taken in terms of recovery of loans as well as changing the guards. She invited the Operations Manager to disclose what was achieved for 2025 after the presentation for the Credit Committee was finished.
- Member Brenan Smith inquired whether the Credit Committee members met up at the same time or split up in groups and Ms. Jacobs confirmed that the members met at the same time.
- Member Marina Alexander asked whether the final report can still be circulated but the Chairperson said that the time has passed for that and that the Committee Chair had the opportunity to present an errata sheet with any corrections, but the opportunity was not taken, nor was the opportunity taken for the Committee Chair to stand by the mic and make corrections.

The Chairperson requested a motion for the Acceptance of the Credit Committee Report. However, Member Ann Marie Maureen Mannette stated that in light of the disrespect shown for the AGM, she begged to move a motion for the Rejection of the Credit Committee Report and this was seconded by Mr. Ricardo Herbert.

The membership was then asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	151
AGAINST	0
ABSTENTION	1

POLL RESULT for the Rejection of the Credit Committee Report:
One hundred and fifty one (151) members voted For; zero (0) voted Against; and one (1) Abstention.
Thus, the motion was duly carried.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

11.4 SUPERVISORY COMMITTEE'S REPORT

The Chair of the Supervisory Committee, Ms. Paula Herbert, was invited to give her presentation from page 69 of the brochure. She first addressed the Membership by stating her profession as a police officer for 22 years and that she will do nothing to compromise her integrity and character and she wanted her name cleared as she was accused earlier by the Chairperson that she accompanied the former General Manager to the Fraud Squad to have a matter rescinded regarding the misappropriation of funds. Ms. Herbert indicated that that does not happen in the Police Service, especially in the Fraud Squad and insisted on her name being cleared and that she wanted proof. The Chairperson clarified that the former General Manager reported it to the Board and she advised Ms. Herbert to contact the former General Manager.

Ms. Herbert directed her attention to the Committee's Report stating that a draft report was submitted to the Board's secretary, who thereafter asked for the removal of names or company names that will be a violation. She asked the Committee Secretary to reach out to the Board Secretary asking for an additional day extension. This was acknowledged, the report was taken and she was told that changes can't be made to the report at the time and there was no further communication. Ms. Herbert said that an errata sheet could not be prepared today because when they reached out to the Operations Manager, he said that changes could not have been made in time.

Ms. Herbert proceeded to point out amendments to page 71 at Item 3, strategic plan, correction to the first line of the first paragraph to be read as follows: "The Supervisory Committee continues to be guided by the 2022 to 2026 strategic plan, which was developed in collaboration with an external consulting body."

At page 75 under Key Events, she replaced "A consultant of VSL," with "A consultant of an external consulting body."

At 76, second paragraph, she also replaced "A consultant of VSL," with "A consultant of an external consulting body." Also under Conflict of Interest, "Previously served as a paid consultant to the Board," was replaced by "Who had previously provided advisory support to the Society."

Questions from the floor were then invited.

11.5 Questions from the Floor

- Member Marlene Riley-Mohammed referred to page 83 and queried why the Supervisory Committee did not sign off on the Financial Statement.
- Ms. Herbert explained that the Audited Reports were signed off on the 12th of June but on the 26th of June, the Acting General Manager requested through email that the Financials be re-signed because the President indicated it was misplaced. However, after much back and forth through email on why such a critical document is missing, especially as there is a stipulated time that the Bye-Laws indicate the AGM must

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

be called, the President indicated that she did not misplace the document and she demanded an apology. None was given and Ms. Herbert reminded the President that the Supervisory Committee ensured that all documents and oversight procedures or processes are adhered to. She was asked on October 7th by the Accounts Manager to re-sign the Financials, however, after several queries were made and acknowledgement of the receipt of the Financials without signature by the Commissioner's Department, the choice not to sign the report was made until clarification was sought.

- The Chairperson stated that she, along with her Directors, would clear up any misrepresentations and she referred the membership to page 83 which was the singular page that was misplaced with the only signature of the Supervisory Committee. She stated that upon enquiry, the Acting Manager told her that it was in her possession, but she did not have it. Upon investigation, the Vice President handed her several documents in a manila file, but it still was not there. The Accounts Manager provided her with one and she then requested apologies from the Accounts Manager and the Supervisory Committee.
- The Chairperson stated that they were in breach of Regulation 33 which states that external accounts needed to be submitted to the Co-operative Division, however, they were not yet presented to the Board, neither considered and therefore it held no value with the Supervisory Committee's signature. She said that a meeting was held and the Board gave approval of the Financial Statements, so she placed her signature and forwarded it to the Co-operative Division, who then pointed out the missing signatures and the Accounts Manager was asked to procure same. The Chair questioned the competence of the Committee to understand the importance of a financial statement and again noted that the singular missing page had no value. The audited Financials needed to be signed and to this date the Supervisory Committee refused to sign.
- Ms. Herbert asked permission to read the reports received from the Vice Chairperson and the Accounts Manager and the Chairperson advised her to adhere to the Standing Orders as she already presented her report.
- Member Gregory Cova drew attention to the violation of the Standing Orders by the Chairperson, who then requested Mr. Cova to sit, according to Standing Order 11. She stated that it was okay to have dissenting views. Mr. Cova requested that they call the police, to which the Chairperson indicated that the police were already here, and they must get the record straight for the Board to clarify.
- Ms. Herbert proceeded to read the report from the Vice Chairperson Mr. Kwame re "Follow-up Document Delivery to Ms. De Souza," along with the report from the Accounts Manager and she stated that it is critical when you affix your signature on a financial document, it goes missing and you are asked to re-sign, and she did not want to end up in Fraud Squad.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Ann Marie Mannette enquired, "If you didn't go to the Fraud Squad, did you at all go to any police station to retract a statement?" Ms. Herbert replied that she did go to Fraud Squad but not to rescind any information. She stated that arising out of a meeting between the General Manager and the Supervisory Committee about investigating the robbery in Tobago, other questions came up, so she told her members that she would accompany the General Manager to Fraud Squad to verify if the report was made. She clarified that the report was made, not rescinded, and the officer at Fraud Squad said they cannot divulge any information as investigations were continuing.
- Member Ann Marie Maureen Mannette enquired whether Ms. Herbert conducted her own investigation with a view of someone who was pilfering standing the consequences of their actions. Ms. Herbert replied that was why the Committee requested a forensic audit to take place. Then Mrs. Mannette asked if any actions against the pilfering had taken place in light of the findings of the forensic audit. Ms. Herbert responded that the Committee cannot enforce to take any chain of command but its duty is to make recommendations.
- Mrs. Mannette expressed that the Supervisory Committee appears not know its role and responsibilities ,and that outside of the Commissioner's Office, they are the governing body within the Credit Union to ensure every committee, employee and the Board operates within the Bye-laws of the Credit Union, the Co-operative Society and the laws of the land ,and they could recommend the suspension of a Board member or request that an SGM be held to explain. Mrs. Mannette then referred to page 72 where the Executive Manager indicated procedural gaps in the suspension process and what should be done and she stated that with the Regulator's explanation, the Committee should respect the rule of law and the authority of the Commissioner's Office.
- Ms. Ann Marie Maureen Mannette asked if arbitration was sought with the Commissioner's Office and Ms. Herbert replied that there was no report of dispute. Mrs. Mannette retorted that they tried to suspend a President when it had no dispute? Ms. Herbert said that the suspension letter stated that an investigation would be conducted and then she was asked if one was done.
- Member Ricardo Herbert interjected by saying there were serious things to be discussed and he referred to page 72 on the suspension of the President which the Committee unanimously suspended a sitting President under Bye-law 22.2 (iv). He questioned that if the suspension letter was clear that the action was not taken as a result of wrongdoing and was it just for her to come and explain via an SGM; but why explain anything if there was no wrongdoing. Secondly, he asked the time frame that this happened. And thirdly, whether outside help was sought in coming to this decision, because if it was done on their own, it puts the credit union at risk for suspending a president for no wrongdoing. Ms. Herbert confirmed there was no outside help and it was a unanimous decision.
- Mr. Ricardo Herbert commented that they were disrespectful to the Commissioner's Officer and explained that they are there for guidance. And even if you disagree with them you do not disrespect them.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

- Member Ricardo Herbert noted that three or four things were singled out from one of the Board members in the Management Report but nothing was said in the Committee Report about it. He mentioned that very critical was the non-reconciliation of monies going out which is a direct interference with your monies and he noted that was how pilferage and theft occur. Mr. Herbert also wanted feedback on the Auditors' reporting that 2.6 million dollars being unaccounted for over a period of time, as well as the possibility of serious litigation by the people who would have been put in the brochure. He indicated that the only sensible thing to do was to reject the Supervisory Committee Report outright to save the Credit Union from going to court.

Member Ann Marie Maureen Mannette moved a motion for the total Rejection of the Supervisory Committee Report. This was seconded by Mr. Ricardo Herbert.

The membership was asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	105
AGAINST	7
ABSTENTION	6

POLL RESULT for the Rejection of the Supervisory Committee Report:
One hundred and five (105) members voted For; seven (7) voted Against; and six (6) Abstentions.
Thus, the motion was carried.

11.6 EDUCATION COMMITTEE'S REPORT
The Chairperson invited Director Camevel Cova-Blenman to present the Education Committee's Report from page 62 to 64.

Mrs. Cova-Blenman stated that she took full responsibility for the tardiness in preparing adequately for the Christmas party but said there will be a Christmas treat and info and marketing will be provided. Mrs. Blenman highlighted the achievements of the Committee including starting the "Read-A-Tonne", distributing the "Rich Dad Poor Dad" to members of the SEA Awards this year which is planned to continue and she stated that there were a few things approved at Board level that did not get off the ground but it would be in a comprehensive handover document to be passed to the next Education Committee. She thanked the Midstreamers for their work and encouraged members of age to join and mentioned the computer literacy programme they partook in, and she also thanked the Liaison Officers for their work and success in getting over 200 members to join the Credit Union. Mrs. Cova-Blenman closed by adopting and amending a quote by Queen Sirikit of

Thailand to say, "True service is doing one's duty for the benefit of others not expecting personal gain but for the good of the Credit Union and the Credit Union Movement." She then opened the floor to questions.

The Chair interjected to say that tokens for the AGM was a cash token of $100.00 per member attending, which will be assigned to their deposit accounts.

11.7 Questions from the Floor

- Member Joan Scott commented that for signature events like the Christmas Party and SEA, planning should begin mid-year as opposed to two and three months in advance, to avoid disappointment. Mrs. Cova-Blenman agreed and explained that dates were put forward last year for the Christmas party and things were split up to ensure the Committee would be in both Trinidad and Tobago, however, the troubleshooting session did not allow for things to occur the way they wanted it to, so she apologized once again to the membership.

The Chairperson asked for a mover of the motion for the Acceptance of the Education Committee's Report. This was moved by Dr. Cornelius Valdez and seconded by Mr. Brenan Smith.

The membership was asked by the Chairperson to vote for the motion by a show of hands in Trinidad and in Tobago. The tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	109
AGAINST	0
ABSTENTION	1

POLL RESULT for the Acceptance of the Education Committee Report:
One hundred and nine (109) members voted For; zero (0) voted Against; and one (1) Abstention.
Thus, the motion was carried.

11.8 NOMINATION COMMITTEE'S REPORT

The Chairperson, before inviting Mr. Alloy Dates to present his report for the Nominations Committee, announced the restraining of the elections out of an abundance of caution, as the organisation was in the peculiar situation of having the injunction matter fully ventilated in the courts before any decision-making is made. However, it is important for the membership to understand the position in terms of nominations and the core matter concerning the granting of the injunction, therefore, this was brought to the members' attention.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

Mr. Alloy Dates, Chairperson of the Nominations Committee, thanked his committee members and took the Report as read. He said that there were two packages available: The nomination package that outlined the applicant's requirements to be a nominee and advertisements also specified requirements and three weeks was given for sending in applications. He stated, however, that some people did not make the requirements and they felt that their application was mishandled but he likened it to applying for a job where it is your own responsibility to do a checklist for each requirement and if they are not met, it is not the organisation's responsibility to call you and ask for what is left out. Therefore, you disqualify yourself and should blame no one. He said that out of the twenty-seven (27) persons that applied, fourteen (14) didn't meet the requirements, so thirteen (13) persons are represented on paper.

Mr. Dates then opened the floor to questions and there being no questions, the meeting was passed to the next agenda item.

12.0 LONG SERVICE AND RECOGNITION AWARDS

The Society recognised and celebrated the following members for Long Service and Recognition Awards for their exceptional commitment and dedicated years of service to the advancement of the Credit Union:

Long Service Staff Award

Ms. Maureen Samuel (30 years)

Long Standing Members

Rawle Mc Clean	Charles Monier	Stacy Brown
Roslyn Hutchins	Bertram Granger	Beverly Nicholson
Ramoutar Bobell	Monette Smith	

Volunteer Service Awards

Joan Scott	Gail De Nobriga-Joseph	Alexander Beard
Jo'anne Murphy-Conliffe	Alloy Dates	Norbert Luke

13.0 RESOLUTIONS

The Chairperson directed members to Item 16 on the Agenda, Resolutions, which could be seen from page 110 and also on the Errata Sheets with amendments and was dealt with as follows:

13.1 Resolution # 1 – Appointment of Auditors

WHEREAS Bye Law No. 13(viii) empowers the Annual General Meeting to appoint an Auditor.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

BE IT RESOLVED that the Auditing Firm of Moore Business Solutions Trinidad & Tobago Limited be appointed Auditor of Works Credit Union Co operative Society Limited for the financial period January 01st 2025 to December 31st, 2025.

This Resolution was moved by Dr. Cornelius Valdez and seconded by Mr. Brenan Smith. Members were then invited to vote for the motion and the tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	83
AGAINST	1
ABSTENTION	0

POLL RESULT for the Acceptance of Resolution #1 – Appointment of Auditors:
Eighty-three (83) members voted For; one (1) voted Against; and zero (0) Abstentions.

13.2 THIRD CREDENTIAL REPORT AT 6:02 P.M.

A Credential Report was taken at 6:02 p.m. and the tallied figures were as follows: There were two hundred and twenty-two (222) members in Trinidad, five (5) members in Tobago and eleven (11) guests; for a total of two hundred and thirty-eight (238) persons in attendance.

The Chairperson advised the membership that there needed to be a retake of voting for Resolution #1 because a simple majority of a hundred and one (101) members was required for the motion to carry and she asked for full participation as some members were attempting to leave.

13.3 FOURTH CREDENTIAL REPORT AT 6:05 P.M.

A Credential Report was again taken at 6:05 p.m. and the tallied figures were as follows: There were two hundred and twenty (220) members in Trinidad, five (5) members in Tobago and eleven (11) guests; for a total of two hundred and thirty-six (236) persons present.

The Chairperson made remarks about the Credential Report being questioned and she reassured the membership that the same moderators have been providing data throughout and their integrity should not be questioned unnecessarily.

Member Ricardo Herbert debated whether the quorum was a hundred (100) or two hundred (200) since the vote went to eighty-three (83). The Chairperson clarified that the quorum remained at one hundred (100) while the credentials indicated over two hundred (200) members were in attendance, so she again stated the members needed to vote in favour for a resolution to be passed.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

13.4 Voting Retake of Resolution #1 - Appointment of Auditors

This Resolution having already been moved by Dr. Cornelius Valdez and seconded by Mr. Brenan Smith, Members were invited to vote for the motion and the tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	152
AGAINST	0
ABSTENTION	0

POLL RESULT for the Acceptance of Resolution #1 – Appointment of Auditors:
One hundred and fifty-two (152) members voted For; zero (0) voted Against; and zero (0) Abstention.
The motion was duly passed.

13.5 Resolution #2 – Distribution of Surplus

WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to a l l o c a t e surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st 2024, in the sum of Fifty four million, nine hundred seventy four thousand, six hundred and twenty three dollars ($54,974,623.00) be divided as follows:
Dividend at 3%: $6,292,547.88

This Resolution was moved by Ms. Leslie Ann Williams and seconded by Mr. Ricardo Herbert. Members were invited to vote for the motion and the tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	131
AGAINST	1
ABSTENTION	0

POLL RESULT for the Acceptance of Resolution #2 – Distribution of Surplus:
One hundred and thirty-one (131) members voted For; one (1) voted Against; and zero (0) Abstentions.
The motion was duly passed.

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

13.6 Resolution #3 – Distribution of Surplus

WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to allocate surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st, 2024, in the sum of Fifty-four million, nine hundred seventy-four thousand, six hundred and twenty three dollars ($54,974,623.00) be divided as follows:
Rebate at 2%: $756,158.44.

This Resolution was moved by Ms. Leslie Ann Williams and seconded by Mr. Miguel Rawlins. Members were then invited to vote, which resulted in the following:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	127
AGAINST	0
ABSTENTION	0

POLL RESULT for the Acceptance of Resolution #3 - Distribution of Surplus:
One hundred and twenty-seven (127) members voted For; zero (0) voted Against; and zero (0) Abstentions.
The motion was duly passed.

13.7 Resolution #4 – Distribution of Surplus

WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to allocate surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st 2024, in the sum of Fifty four million, nine hundred seventy four thousand, six hundred and twenty three dollars ($54,974,623.00) be divided as follows:
Honorarium: $320,000.00
NOTE: The honorarium is divided between all elected officers (Board members, Supervisory and Credit Committee members), Education Committee and co opted officers serving on Ad hoc Committees and active Liaison Officers.

This Resolution was moved by Ms. Leslie Ann Williams and seconded by Mr. Ricardo Herbert. Members were then invited to vote, which resulted in the following:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	110
AGAINST	0
ABSTENTION	1

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

POLL RESULT for the Acceptance of Resolution #4 - Distribution of Surplus:
One hundred and ten (110) members voted For; zero (0) voted Against; and one (1) Abstention.

13.8 FIFTH CREDENTIAL REPORT AT 6:17 P.M.
A Credential Report was again taken at 6:17 p.m. and the tallied figures were as follows: There were two hundred and eighteen (218) members in Trinidad, three (3) members in Tobago and eleven (11) guests; for a total of two hundred and thirty-two (232) persons present.

13.9 Voting Retake of Resolution #4 – Distribution of Surplus
There being the need to have at least 112 members voting in favour and this Resolution having already been moved by Leslie Ann Williams and seconded by Mr. Ricardo Herbert, Members were invited to vote again for the motion and the tallies were taken for each category of For, Against and those who Abstained and presented as follows:

VOTE	TRINIDAD and TOBAGO (in person)
FOR	124
AGAINST	0
ABSTENTION	6

POLL RESULT for the Acceptance of Resolution #4 - Distribution of Surplus:
One hundred and twenty-four (124) members voted For; zero (0) voted Against; and six (6) Abstentions.
The motion was duly passed.

13.10 SIXTH CREDENTIAL REPORT AT 6:23 P.M.
A Credential Report was again taken at 6:23 p.m. and there were one hundred and thirty (130) members present.

13.11 Resolution #5 – Write Off Bad Debts
WHEREAS Regulation 32 of the Co operative Societies Act, Chapter 81:03 requires the approval of the general meeting to write off bad debts from the books of the Society.
AND WHEREAS every effort is made to recover bad debts or delinquent loans in pursuance of the recoveries procedure of the Society.
AND WHEREAS efforts to recover 611 in the sum of $5,709,301.37 have proven futile.
AND WHEREAS the Board continues to pursue the recovery of bad debts or delinquent loans even after they have been written off.
BE IT RESOLVED that 611 in the sum of $5,709,301.37 be written off during the 2024 financial year.

This Resolution was moved by Ms. Nadette Solomon and seconded by Mr. Alexander Beard. Members were then invited to vote which resulted in the following:

MINUTES OF THE 66TH ANNUAL GENERAL MEETING (continued)

VOTE	TRINIDAD and TOBAGO (in person)
FOR	97
AGAINST	3
ABSTENTION	1

POLL RESULT for the Acceptance of Resolution #5 - Write-off Bad Debts:
Ninety-seven (97) members voted For; three (3) voted Against; and one (1) Abstention. The motion was duly passed.

14.0 OTHER MATTERS

Member Ricardo Herbert thanked the Board and complimented them for trying to do what is right even in the absence of the election and for the tremendous job they have done so far in strengthening and bringing back respectability to the Credit Union.

Member Ravindra Rahman suggested the need for the Credit Union to invest in health insurance for this year and beyond, as he observed an ageing membership heading towards retirement. The Chairperson confirmed that they were actively looking into that and already contacted two insurance providers in the bid to look for a reasonable and compatible service. She stated that discussions will be held later regarding the same.

15.0 VOTE OF THANKS

Mrs. Cova-Blenman thanked the Commissioner's team and the membership while giving words of encouragement.

16.0 MEETING ADJOURNED

There being no additional questions, the Chairperson adjourned the meeting at 6:28 p.m.

Submitted by

PATRICE DE SORMEAUX
SECRETARY

RESOLUTIONS

RESOLUTION #1 - APPOINTMENT OF 2026 AUDITORS
WHEREAS Bye Law No. 13(viii) empowers the Annual General Meeting to appoint an Auditor.

BE IT RESOLVED that the Auditing Firm of BDO Trinidad & Tobago Limited be appointed Auditors of Works Credit Union Co-operative Society Limited for the financial period January 1st, 2026, to December 31st, 2026.

RESOLUTION #2 - DISTRIBUTION OF SURPLUS
WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to allocate surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st, 2025, in the sum of **Sixty-six million nine hundred and ten thousand, six hundred and eighty-seven dollars ($66,910,687.00)** be divided as follows:-
Dividend at 4%: $8,648,298.13

RESOLUTION #3 - DISTRIBUTION OF SURPLUS
WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to allocate surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st, 2025, in the sum of **Sixty-six million nine hundred and ten thousand, six hundred and eighty-seven dollars ($66,910,687.00)** be divided as follows:-
Rebate at 2%: $757,512.82

RESOLUTION #4 - DISTRIBUTION OF SURPLUS
WHEREAS Bye Law No. 13(iii) empowers the Annual General Meeting to allocate surplus from the previous year.

BE IT RESOLVED that the Undivided Earnings as of December 31st, 2025, in the sum of **Sixty-six million nine hundred and ten thousand, six hundred and eighty-seven dollars ($66,910,687.00)** be divided as follows:-
Honorarium: $320,000.00

NOTE: The honorarium is divided between all elected officers (Board members, Supervisory and Credit Committee members), Education Committee and co-opted officers serving on Ad-hoc Committees and active Liaison Officers.

RESOLUTION #5 - TO WRITE-OFF BAD DEBTS

WHEREAS Regulation 32 of the Co-operative Societies Act, Chapter 81:03 requires the approval of the General Meeting to write-off bad debts from the books of the Society. AND WHEREAS every effort is made to recover bad debts or delinquent loans in pursuance of the recoveries procedure of the society.

AND WHEREAS efforts to recover 169 bad debts and/or loans in the sum of **Three million nine hundred and eighty-six thousand, five hundred and twenty dollars, and eighty-three cents ($ 3,986,520.83)** of bad debts or loans to be written off have proven futile,

AND WHEREAS the Board continues to pursue the recovery of bad debts or delinquent loans even after they have been written off.

BE IT RESOLVED that 169 bad debts and/or loans in the sum of **Three million nine hundred and eighty-six thousand, five hundred and twenty dollars, and eighty-three cents ($3,986,520.83**) of bad debts or loans to be written off during the financial year 2025

Works Credit Union Co-operative Society Limited

LOANS TO BE WRITTEN OFF

No.	First Name	Last Name	Loan Type	Issue Date	Loan Balance	Last None Address
1	BERNADETTE	ADAMS	EZY LOAN	2019-04-17	38,944.67	29 Wilson Road Scarborough Tobago
2	LISA	ALEXANDER	EZY LOAN	2018-11-09	19,387.09	Lp8 B Picton Road Laventille
3	RANDY	ALEXIS	PERSONAL LOAN	2013-08-21	19,904.13	Lp 66 Quarry Road San Juan
4	ARLENE	ALLEYNE	EZY LOAN	2019-06-12	31,417.97	25A Sangsters Hill 25A Sangsters Hill Tobago
5	RHONDA	AMOROSO	EZY LOAN	2020-03-26	11,738.82	Lp 26 Ifill Alne Pinto Road Arima
6	ALICE	ANDREWS	EZY LOAN	2017-06-14	35,500.00	Quarry Street Calvary Hill Arima
7	MARCIA H	BABOOLAL	CHARACTER 1.25%	2016-04-20	23,862.45	23 Pasea Main Road Tunapuna
8	NALINI	BADREE	EZY LOAN	2018-09-05	22,978.75	10 El Dorado Road Persad Street El Dorado
9	RHONDA	BALFOUR THOMAS	EZY LOAN	2017-07-19	36,396.00	St Francois Valley Road Morvant
10	NICOLE	BARNWELL GEORGE	EZY LOAN	2020-11-18	20,743.02	Upper St Francois Valley Road Marylands Belmont
11	ANACA	BARRIOS	EZY LOAN	2018-07-04	37,125.00	Bldg B Apt 2 B Paradise Heights Morvant
12	AMON	BARTHOLOMEW	EZY LOAN	2018-09-12	8,145.00	108 Blance Street Bourg Mulatresse Santa Cruz
13	PINOLA	BAYNES SANDY	EZY LOAN	2017-02-01	26,083.35	71B Cornal Rock Ave Comprehensive Rd Signal Hill
14	NAZINA	BELLE	EZY LOAN	2020-02-05	36,545.51	23 Colenzo Trace Navet Village Rio Claro
15	SOLOMON	BISSESSAR	BUSINESS LOAN 1	2020-01-08	23,665.89	18 Hillside Street Mon Repos San Fernando
16	ANDRA	BRADSHAW	EZY LOAN	2017-11-29	5,664.76	Mon Plasir Road Cunupia
17	JEANETTE	BROWNE	EZY LOAN	2018-05-29	30,498.00	Hopeton Trace Black Rock Tobago
18	AYANA	BURNLEY	EZY LOAN	2020-01-22	21,633.43	St Micheal Village La Cuevas Maracas
19	SHAWN	CAMEJO	EZY LOAN	2020-02-05	13,810.78	18 22 Jackson Place East Dry River Apt 1 5 Laventille P O S
20	SHERLON	CAMPBELL	PERSONAL LOAN	2018-09-12	39,659.74	2 Dinnette C T Mason Hall Tobago
21	STEVE ANTHONY	CAMPBELL	CHARACTER 1.25%	2011-02-24	22,106.24	88 Aceras Circular Orchid Gardens Pleasantville
22	JASON	CHANCE	CHARACTER 1.25%	2011-06-22	22,579.70	39 Charles Street La Romain
23	CHAKELL	CHARLES	EZY LOAN	2019-12-13	30,847.35	Orange Hill Road Patience Hill Tobago
24	BIANCA	CHARLES	EZY LOAN	2020-06-25	18,722.81	33 A Upper 6Th Avenue 8Th Street Malick Barataria
25	DENISE	CHARLES	EZY LOAN	2019-11-06	16,310.79	Lp 7A Big Yard L Anse Mitan Point Cumana Chagaramas
26	IAN	CHARLES	EZY LOAN	2019-08-28	15,591.79	10 Powder Magazine Cocorite
27	ANTHONY D W	CHASE	EZY LOAN	2013-08-14	22,489.00	35 Circular Drive Embacadere
28	RAY JR	COLLYMORE	PERSONAL LOAN	2019-09-18	22,583.49	36 Amois Cresent Longdenville Chaguanas
29	STEPHEN	COOPER	EZY LOAN	2013-10-16	26,894.00	334 Indian Walk Moruga
30	SHERVA	CRICHLOW	R E R PLAN	2020-07-21	12,875.42	Lp 96 Upper Laventille Rd East Dry River Port Of Spain
31	LINCOLN	CROSS	EZY LOAN	2016-06-29	3,528.37	242 Cp Alexander Street Real Spring Valsayn
32	AMANDA	CUMMINGS	EZY LOAN	2016-09-21	27,322.00	46 Jarvis Street Ext Vistabella San Fernando
33	KYLE	DAVID	EZY LOAN	2016-09-07	38,747.00	6 Bedford Lane Belmont
34	ROLAND	DAVID	EZY LOAN	2014-09-17	30,699.00	236 Hollywood Road Fanny Village Point Fortin
35	NATALIE	DELEWIN	EZY LOAN	2019-06-06	27,952.19	66A Covigne Road Diego Martin
36	RAMONE	DENNIS	EZY LOAN	2017-10-11	15,708.00	27 Belle Vue St James Port Of Spain
37	RICHARD	DOUGLAS	EZY LOAN	2016-07-07	38,046.00	Opp L P 1 Saw Mill Avenu Barataria
38	MAURICE	DYER	BUSINESS LOAN 1	2019-08-05	37,101.15	Hope Mason Hall Link Rd Hope Tobago
39	ABIOLA AYO	DYETT	CHARACTER 1.25%	2007-12-20	15,804.08	65 Keskidee Crescent Bon Air Gardens Arouca
40	AALIYAH	EASTMAN	EZY LOAN	2020-11-18	13,073.45	116 Sylbert Street Laventille Port Of Spain
41	DAMIAN	EDWARDS	EZY LOAN	2013-10-30	38,459.00	16 Upper Hill Side San Fernando
42	JALYSA	EDWARDS	CHARACTER 1.25%	2017-04-26	34,745.01	Lp 14A Harding Place Cocorite St James
43	JAWANZA	EDWARDS	EZY LOAN	2018-04-25	34,331.96	Lp 78 Snake Lane La Puerta Road Diego Martin
44	JUNIOR	EDWARDS	EZY LOAN	2016-06-23	28,613.00	98 Diego Martin Main Rd Diego Martin

Works Credit Union Co-operative Society Limited

LOANS TO BE WRITTEN OFF (continued)

45	PEDRO	ESTREADA	PERSONAL LOAN	2018-05-02	24,294.58	Talparo Main Road Brazil Village San Raphael
46	NYOKA	EUSTACHE	EZY LOAN	2020-01-22	14,026.15	10 North Post And St Luci Road Diego Martin
47	PEACHES	EVE	EZY LOAN	2017-12-08	23,494.37	52 Sea View Hill Carenarge
48	CARVA GREGORY	FELIX	EZY LOAN	2013-11-18	1,811.87	No 10 Churchill Rosesselult High Way Arima
49	ANDREADE	FERNANDES	PERSONAL LOAN	2013-09-19	30,172.29	Apt 1B Oasis Site North Port Rd Diego Martin
50	CALVIN	FRASER	EZY LOAN	2018-02-28	35,397.44	Lp 57 1 Valencia Main Roa Wasa Extension Valencia
51	SHARON	FREDERICK	PERSONAL LOAN	2019-05-08	22,241.49	7 Henry Street Arouca
52	KEVON	GEORGE	PERSONAL LOAN	2017-08-16	2,371.67	L P 54D Aripitaroad St Anns
53	JULIAN	GIBBS	PERSONAL LOAN	2019-06-18	31,998.61	1 Balata Avenue Santa Rosa Heights Arima
54	NORRIS	GONZALES	PERSONAL LOAN	2014-06-03	21,832.63	Alexis Street Pierreville Mayaro
55	RONALD	GOODRIDGE	EZY LOAN	2015-03-04	24,297.00	13A Capadayo Flats Petit Valley
56	DENILLE	GOULD	EZY LOAN	2018-12-06	30,881.45	Riseland Trace Carnbee Tobago
57	JOANNE	GOVERNOR NICHOLLS	EZY LOAN	2013-06-12	19,852.00	18 Uva Drive Dyette Estate Cunupia
58	SIMONE	GRANT	EZY LOAN	2017-08-24	24,143.00	Apt 3 71 Duncan Street Port Of Spain
59	DENIKA	GREAVES	EZY LOAN	2020-01-22	14,571.42	4 Eight Street Beetham Estate Port Of Spain
60	MICHELLE	GREGORY	PERSONAL LOAN	2011-12-21	1,313.66	32 Pier Road La Brea
61	SEON	GUITAN	EZY LOAN	2014-01-15	10,564.00	1 Haev Crescent Paradise West Tacarigua
62	VONETTA	HAMLET	EZY LOAN	2019-12-11	19,439.10	7 Kitchener Street Marabella
63	ZAVIAN	HARDWARE	EZY LOAN	2020-07-03	17,562.33	8 Carnbee 1 Carnbee Tobago
64	LISA	HARRIS	PERSONAL LOAN	2012-10-24	21,674.43	62 Lothians Road Princes Town
65	NAPTALI	HEADLEY	EZY LOAN	2019-01-30	12,761.50	Lp 21 Upper Cocorite Terrace Cocorite
66	AKIM	HENRY	EZY LOAN	2017-03-29	32,706.00	2 William Street San Juan
67	SELWYN	HENRY	EZY LOAN	2019-04-03	20,117.73	3 A Julien Trace Cascade
68	RODNEY	HERNANDEZ	EZY LOAN	2017-03-29	19,126.00	St Michael Village Las Cuevas Maracas
69	LAHTIA	HERNANDEZ	PERSONAL LOAN	2020-10-14	13,854.01	22 Santa Cruz Old Road San Juan
70	MICHELLE	HOSPEDALES JOSEPH	EZY LOAN	2013-12-19	2,493.97	9 Robert Street Arima
71	CANDICE	HUGGINS	R E R PLAN	2020-12-03	17,562.70	32 Providence Estate Upper Bournes Road St James
72	ANCIL	JAGHOO	EZY LOAN	2020-04-22	8,754.00	Tuscany Villas Townhouse 38 46 Factory Road Ext Arouca
73	RUTH	JAMES	EZY LOAN	2016-06-08	30,900.62	Lengua Village Papourie Road
74	AVI GAIL	JAMES	EZY LOAN	2014-10-22	19,353.00	60 6Th Street Barataria
75	GENESIS	JAMES	PERSONAL LOAN	2020-11-15	9,932.35	Apt 2 3 Bld 4 Harding Place Cocorite
76	KINDA	JANKIE	EZY LOAN	2017-08-23	28,767.08	Barnes Avenue La Canoa Lower Santa Cruz
77	KURN	JERRY	EZY LOAN	2019-10-02	19,251.37	Plymouth Road Plymouth Tobago
78	DYAN	JOHNSON	EZY LOAN	2020-07-22	23,620.80	16 St John Street East Dry River Port Of Spain
79	RODERICK	JONES	CHARGE LOANS MEMBERS	2008-05-12	11,250.46	23 Stella Street La Romain
80	JENNIFER	JOSEPH	EZY LOAN	2019-08-28	38,099.10	Lp 6 Hope Place Mt Hope Rd Mt Hope
81	JEROME	JOSEPH	PERSONAL LOAN	2019-02-13	33,894.70	45 Western Main Road Carenage
82	NATALIE	JOSEPH	EZY LOAN	2016-03-16	33,663.00	1 Khan Drive Seecharan Street Tacarigua
83	NICKESIA	JOSEPH	EZY LOAN	2014-04-09	29,558.00	8 Mora Street Morvant
84	KELSON	JOSEPH	PERSONAL LOAN	2019-04-10	27,151.86	3 Lord S Lane Sea Trace Diego Martin
85	KRYSTAL	JOSEPH	EZY LOAN	2020-03-27	22,249.68	213 Upper Seventh Avenue Malick Barataria
86	JUDITH	JOSEPH	EZY LOAN	2016-07-07	20,047.00	Lp6 Hope Place Mt Hope Road
87	ANDRA	KESAR	EZY LOAN	2019-12-11	38,092.46	44 Blitz Village Pleasantville San Fernando
88	ALLYSON	KING	EZY LOAN	2016-03-09	31,193.28	102 Sou Sou Lands Laventille Road Febeau Village
89	MARSHA	KONG	PERSONAL LOAN	2020-11-11	10,575.40	56 Sesame Street Pinto Road Arima
90	PATRINA	LA FOUCADE	PERSONAL LOAN	2018-03-14	23,772.50	9 A Bulls Lane Kp Lands Valencia

Works Credit Union Co-operative Society Limited

LOANS TO BE WRITTEN OFF (continued)

91	SANDRA	LEBEN LOGAN	EZY LOAN	2013-05-28	28,176.00	28 Parumel Ave Melanie Gardens Preysal
92	KAYSHANNA	LESHMORE	EZY LOAN	2017-05-17	22,263.00	1 4 Mp Oropouche Rd Sangre Grande
93	CATHERINE	LETT	EZY LOAN	2020-06-17	18,001.69	194A Indian Walk Moruga
94	SAVAUGHN	LEWIS	EZY LOAN	2018-07-11	32,165.00	43 45 Apt M Nelson Street Port Of Spain
95	ALEXANDRINE	LEWIS	PERSONAL LOAN	2015-03-25	26,386.59	17B Signature Park Mausica D Abadie
96	DAVID	LEWIS	EZY LOAN	2019-07-24	22,941.41	118 Coora Road Siparia
97	RICHARDO	LEWIS	EZY LOAN	2019-04-10	13,282.46	Studley Park Mt St George Tobago
98	CARLOS	LOUIS	EZY LOAN	2017-04-26	39,227.00	28 Pinto Circular Arima
99	MICHAEL	MALCO	EZY LOAN	2015-04-29	31,593.00	Apt 2 River Brook Apartme Paul Mitchell Street Arima
100	SHELDON	MARTIN	EZY LOAN	2015-09-23	27,979.00	Lp 65C Factory Road Diego Martin
101	TERRY	MATTADEEN	PERSONAL LOAN	2017-11-15	19,449.16	211 Vineyard Street Carenage
102	ALIVIA	MAYNARD	EZY LOAN	2019-10-09	9,818.22	4 Johnson Avenue Bois Jean Jean Moruga
103	CHERMAIN	MC BURNIE	EZY LOAN	2016-11-16	26,319.00	Apt4 2 Bldg B Ramdial Mahabir Lands Ph 2 Morvant
104	GERALD	MC INNISS	EZY LOAN	2019-06-26	28,241.08	24 Tunapuna Road Tunapuna
105	COREEN	MC KENZIE	EZY LOAN	2018-05-09	30,961.73	Lp 51 Cadet Hill Road Diego Martin
106	LERRY	MENDOZA	PERSONAL LOAN	2018-07-04	31,158.17	Lp60 Colenzo Road Navet Village Rio Claro
107	JUNE	MENDOZA	PERSONAL LOAN	2016-03-22	16,967.44	Pole 10 Caroni Savannah Road Chaguanas
108	KEVON	MITCHELL	PERSONAL LOAN	2017-09-13	21,997.60	5 Naparima Mayaro Road Cocoyea Village San Fernando
109	VENESSIA	MOHAMMED	EZY LOAN	2019-12-04	26,668.99	12 Alta Mesa Ave Phase 2 Goldenview El Dorado
110	CINDI	MONDEROY	PERSONAL LOAN	2020-08-24	3,480.79	22 Upper Thomasine S Laventille
111	VERBENA	MORGAN	PERSONAL LOAN	2017-01-20	36,508.45	Lp 59A Dillon Street Diego Martin
112	CHANTAL	MORRIS	PERSONAL LOAN	2017-12-13	19,970.52	Hillview Drive Mon Repos Morvant
113	BRENDA	NARINE ALI	EZY LOAN	2013-04-10	20,108.00	124 Lyndon Street Southern Main Road Curepe
114	INGRID	NECKLES	CELLULAR PHONE COMP	2013-12-20	36,970.28	Lp 10 Access Road Mercline Drive Cunupia
115	CANDICE	NICHOLLS	EZY LOAN	2016-10-21	23,215.69	14 Calder Hill Phase 1 Calder Hall Road Scarborough
116	MAHALIA	OLIVER	PERSONAL LOAN	2012-03-07	21,433.60	Sargeant Street El Dorado Tunapuna
117	NICOLE	PAJOTTE	EZY LOAN	2017-12-06	31,588.26	Bld15 Apt4 3 W Maloney Gardens
118	TIFFANY	PARKINSON	EZY LOAN	2017-09-06	30,745.90	Apt 12 Bldg 6 Harding Place
119	JOEL	PARSONS	PERSONAL LOAN	2016-04-29	28,163.13	Ep 987 Toco Main Road Toco
120	CARMIN	PATTERSON	PERSONAL LOAN	2016-06-08	32,560.63	Gadar Street Biche
121	KEVA	PETERS	EZY LOAN	2017-07-05	29,564.00	Lp 58 Good Hope Street Sangre Grande
122	VERLINE	PHILLIP	EZY LOAN	2017-08-03	35,125.46	Upper Abbe Paujadeb Stree Carenage
123	ALTON	PHILLIP	EZY LOAN	2016-03-09	21,478.00	16 Sparrow Drive Simeon Road Pettit Valley
124	TURRUE KAREEM	PHILLIP	EZY LOAN	2017-01-11	19,302.00	8 Sanchez Street Arima
125	ANOULA	PHILLIP	R E R PLAN	2018-12-12	10,431.31	31 Claude Street La Romaine
126	GERMAINE	POWYER	EZY LOAN	2012-11-01	38,080.79	22 Chrysanthemum Dr Morvant
127	KATASHA	PROUT	EZY LOAN	2020-01-08	5,123.74	Pl58A Dillon Street Diego Martin
128	RONALD	RAMDHANIE	CHARACTER 1.25%	2012-10-03	25,263.83	2 Espinet Street Laventille
129	RANDY	RAMSAHAI	EZY LOAN	2016-11-30	34,583.00	1 New Lane Off Lp 41 Barataria Donmiguel Road
130	LEE ANN	RANSOME RAMLOGAN	PERSONAL LOAN	2011-04-01	22,283.28	268 Southern Main Road La Romain
131	KELVON	RAPHAEL	EZY LOAN	2017-04-05	36,797.00	Unity Lane Carapo Arima
132	CARLOS	RAWLINS	EZY LOAN	2014-10-15	19,513.00	123 Calcutta No 3 Mac Bean Couva
133	ALLAN	REDHEAD	EZY LOAN	2020-07-06	14,700.76	6 Skeete Trace Golden Grove Buccoo Tobago
134	ROBERT	REYES	EZY LOAN	2013-11-21	26,588.00	332 6Th Company Village New Grant
135	WAYNE	RICHARD	EZY LOAN	2019-05-22	35,009.12	Bldg 5 Beverly Hills Marcano Quarry Ap4 Laventille
136	JOSANNE	RICHARD	EZY LOAN	2016-07-20	31,973.00	Lp 24 Jairajsingh Village Coal Mine Sangre Grande

Works Credit Union Co-operative Society Limited

LOANS TO BE WRITTEN OFF (continued)

137	WALTON	ROBERTS	EZY LOAN	2005-10-24	22,312.00	19 Rita Street Enterprise Chaguanas
138	BETTY MAY	ROBERTS GEORGE	CHARACTER 1.25%	2015-02-12	20,644.10	Lp 32B Dibe Road Long Circular St James
139	ROXANNE	RODNEY COCKBURN	EZY LOAN	2015-05-06	14,857.35	130 First Street Barataria
140	TENIKA	ROMANY	PERSONAL LOAN	2018-06-27	31,047.97	11 A Spring Bank Avenue Cascade
141	PAUL	ROOPLAL	EZY LOAN	2018-01-24	24,425.00	338 Hillside Gardens Buen Intento Road Princes Town
142	STACY	RUBEN	EZY LOAN	2017-12-20	24,799.16	61 Pond Road Aripero Village Rousillac
143	SAMANTHA ALITA	SAMUELS	CHARACTER 1.25%	2017-11-01	24,797.35	Lp 8 Upper Fairly Street Bamboo Trace Tunapuna
144	MICAH	SCOTT	EZY LOAN	2019-06-14	25,176.03	Ep1B Mc Kai Lands Upper Belmont Valley Road Belmont
145	JEFFREY	SEALE	R E R PLAN	2017-01-24	5,414.90	28 Salazar Street St James
146	KEITH	SEMPER	PERSONAL LOAN	2017-07-19	28,455.81	3 Coconut Trace Fanny Village Point Fortin
147	RAWLINS	SINGH	PERSONAL LOAN	2017-12-06	37,081.13	Calcutta Road 1 Seeram Trace Freeport
148	ENIZ	SINGH JACK	PERSONAL LOAN	2018-08-15	28,622.47	7 La Plata Circular Road Lp 1 Valencia
149	SUSAN	SMITH	EZY LOAN	2019-10-23	28,189.57	49 A C Oropune Gardens 15Th Street Piarco Arouca
150	CAROL	SOLOMON NICHOLAS	EZY LOAN	2017-07-05	14,308.28	Lp36 Apt2 Store Bay Local Road Crown Point Tobago
151	HIMRAJ	SOOGRIM	STAFF EDUCATION LOAN	2014-10-02	22,395.00	2 Ramsarran Trace Bejcal Cunupia
152	SEAN	SPENCER	PERSONAL LOAN	2019-05-08	39,490.30	19 Second Street Barataria
153	STACEY	SPENCER	PERSONAL LOAN	2017-08-16	34,409.12	141 Riseland Bethel Tobago
154	SHIKIRA	STEPHEN	EZY LOAN	2019-11-27	19,708.57	Bethlehem Main Road Bethel Tobago
155	BRIAN	SWEEN	EZY LOAN	2018-01-10	21,179.00	109 Parrylands Road Guapo
156	JEROME	TANG KWOK	R E R PLAN	2016-08-04	4,251.83	6 Perkins Street Arouca
157	JAMAL	TAYLOR	EZY LOAN	2014-03-06	27,142.00	Lot 336 Mahongany Blvd Home Land Gardens Chaguanas
158	KIRTON	THOMAS	EZY LOAN	2020-06-03	13,123.98	Lot 4 St Cecelia Tobago
159	WAHNADA	THOMAS	EZY LOAN	2020-07-03	11,280.25	Pole 4 Camite Sttreet Morvant Port Of Spain
160	LYNETTE	THOMAS JEREMIAH	EZY LOAN	2016-08-10	31,390.00	Lp 38 Jarasingh Village Coalmine
161	SHARON	TOUSSAINT	CHARACTER 1.25%	2012-10-10	13,000.62	Lp 52 1 Bird Street Union Road Four Roads
162	DYKELLE	VINCENT	EZY LOAN	2019-12-11	16,553.71	129 Pointe A Pierre Road Vistabella San Fernando
163	DYANNE	VIRGIL	EZY LOAN	2020-02-12	23,000.93	97 Mohogany Avenue Milford Court Bon Accord Tobago
164	LEITA ALICIA	WALLACE	EZY LOAN	2015-11-04	29,080.00	Lp 90 Laventille Road Febeau Village San Juan
165	BRYAN	WHARFF	PERSONAL LOAN	2011-12-16	27,326.14	65 Beetham Estate Laventille
166	DERRICK	WHEELER	PERSONAL LOAN	2017-02-01	34,249.12	104 Alexis Street Morvant
167	KOREAN	WILLIAMS	EZY LOAN	2018-12-07	15,133.19	Upper Irving Street Petit Bourgh San Juan
168	DONNETTE	WILLIAMS ALEXANDER	EZY LOAN	2018-09-12	26,287.00	7 Yasmin Terrace Lawrence Park Arima
169	WESLEY	YEARWOOD	EZY LOAN	2020-04-23	13,707.65	Lp 50 A Alook Trace Irving Street Petit Bour San Juan
		Total			3,986,520.83	

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST

FIRST NAME	LAST NAME	ADDRESS
MATTHEW SHERWIN	AARON	65 BEETHAM GARDENS LAVENTILLE
SHENEANNE	AARON	73 SEA TRACE BAGATELLE ROAD DIEGO MARTIN
KEDAR	ABDUL HAKIM	07 6 LA CANOA ROAD LOWER SANTACRUZ
DUHA	ABDULLAH	200 A POINSETTA DRIVE COCONUT DRIVE MORVANT
ASMA	ABDULLAH MUHAMMAD	2 LOWER EXTENSION ROAD MORVANT
ALI	ABDULLAH MUHAMMAD	3 PATRAJ TRACE EL SOCORRO SAN JUAN
JILLIAN	ABERDEEN PIERRE	4 MC KINNERY AVENUE ARIMA
SHAQUILLE	ABIDH	LOT 345 AMERTHYST AVENUE COUVA NORTH PHASE 2 COUVA
KEHINDE	ABOSI	LP 4 MOOLCHAN STREET GUAICO SANGRE GRANDE
ALICIA	ABRAHAM	174 DADES ROAD RIO CLARO
KIRT	ABSOLAM	40 GUNESS CIRCULAR DRIVE PRINCES TOWN
KEISHA	ABSOLAM	40 GUNNESS CIRCULAR DRIVE PRINCESS TOWN
MASHAMA	ACHILLE	7 MERCER STREET DIEGO MARTIN
KELAN	ADAMS	CASTARA ROAD MOUNT ST GEORGE TOBAGO
JASON	ADAMS	LP 2 MC KAI LANDS UPPER BELMONT VALLEY ROAD BELMONT
BERNADETTE	ADAMS	29 WILSON ROAD SCARBOROUGH TOBAGO
PASHA	ADAMS	ST HELENA VILLAGE MATELOT
BLANCHE	ADAMS	89 MALONEY STREET PETIT BOURG SAN JUAN
MELANIE	ADAMS CARTER	LP 56 CHARLES STREET EXT WEST OFF ESMERALDA ROAD CUNUPIA
MUDIWA	ADETIMI DANIEL	LP9B QUINTIN TRACE PRIZGAR LANDS LAVENTILLE
IVAN	ADONIS	5 CUNNINGHAM STREET STMADELINE
SHANICE	AFFOON	LP 17 7 PUMP TRACE PICTON ROAD LAVENTILLE
ROYAL	AFRICA	LP 23 WINDY HILL BON AIR AROUCA
TYREKE AKINI	AGARD	1462 CHARUMA VILLAGE BICHE
ADANNA	AGARD	APT 4 85 MORNE COCO RD PETIT VALLEY
LENNOX	AGARD	VICTORIA STREET AROUCA
MICHELLE	AGBE OBI	31 ABERCOROMBY STREET ST JOSEPH
KEVIN	AGUILLERA	LP 14 COCORITE TERRACE CORORITE
MICHAELA	AHEE	BLDG 4 APT 2A CYPRESS HILLS UNION HALL SAN FERNANDO
PETER	AJIM	BAKER TRACE GUAICO SANGRE GRANDE
DIRK	ALBERT	10 UPPER ROSS LAND UPPER BOURNES ROAD ST JAMES
MARISSA	ALBERT	2 SAVANNAH TRACE BRAZIL VILLAGE TALPARO MAIN RD
JORDAN	ALEXANDER	OLD DAM ROAD EGYPT VILLAGE POINT FORTIN
LEEANN	ALEXANDER	302 BLDG S EMBACADERE LADY HAILES AVENUE SAN FERNANDO
CHENELLE	ALEXANDER	50 EASTER FIELD ROAD MASON HALL TOBAGO
ALTHEA	ALEXANDER	LP 3 LA FORTUNE LAVENTILLE ROAD FEBEAU VILLAGE SAN JUAN
ANN MARIE	ALEXANDER	4614 LYSTRA LEWIS AVENUE LA HORQUETTA
LISA	ALEXANDER	LP8 B PICTON ROAD LAVENTILLE
SIMEON	ALEXANDER	BLDG 18 4 4 E MALONEY GARDENS D ABADIE
BERNICE ROSALIE	ALEXANDER	LP 54 DILLON STREET DIEGO MARTIN
JULIET	ALEXANDER	10A SADDLE HILL MARAVAL
MARTHA	ALEXANDER	10A SADDLE HILL MARAVAL
DAMIEN	ALEXANDER	RIVERSIDE DRIVE BRASSO VILLAGE BRASSO

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

DAVID	ALEXANDER	21 COUNTRY TRACE FANNY VILLAGE POINT FORTIN
ROSINA	ALEXANDER	26 SIXTH AVENUE BARATARIA
KIM MARRIE	ALEXANDER	LAVENTILLE ROAD E 66 FEBEAU VILLAGE SAN JUAN
ANGIE	ALEXANDER MCCARTHY	28 THERESA STREET MARABELLA
KINNON	ALEXIS	53 MENTOR ALLEY UPPER LAVENTILLE LAVENTILLE
ROXANNE	ALEXIS	HOPETON ROAD BETHEL TOBAGO
RANDY	ALEXIS	LP 66 QUARRY ROAD SAN JUAN
KEIRON	ALEXIS	L P 53 MENTOR ALLEY UPPER LAVENTILLE EAST DRY RIVER
CLAIRE	ALEXIS	203 PARIS BOULEVARD SUCCESS VILLAGE LAVENTILLE
CHERISH	ALFRED	102 CASTARA ROAD MT ST GEORGE TOBAGO
KAMAL	ALI	1MM PASCAL ROAD PIPARO
SHERINA	ALI	LP63 CUNAPO SOUTHERN ROAD SANGRE GRANDE
SALIESHA	ALI	10 CAMPANA DRIVE GOLDEN VIEW EL DORADO
GISELLE	ALI	BUILDING 19 APT4 2N MALONEY GARDENS D ABADIE
SEBASTIEN	ALI	11 MOONERAM STREET ST JAMES
AZAD	ALI	11 MOONERAM STREET ST JAMES TRINIDAD
NESHA	ALI	LP 7 WARREN MUNROE ROAD CUNIPIA
SHABEER	ALI	10 KING STREET BRANCH ROAD PRINCES TOWN
SAMANTHA	ALI	127 LYNDON STREET SMR CUREPE
NEIL	ALI	22 B SOLOMON STREET SAN FERNANDO
MUMTAZ	ALI	L POLE 2 SAGAN STREET CARONI
WENDY ANN	ALI HERNANDEZ	14 NICHOLAS VILLE MISSION ROAD SAN JUAN
MICHAEL	ALLEYNE	BLDG B CHARFORD COURTS OXFORD STREET PORT OF SPAIN
MICHAEL	ALLEYNE	BLDG B CHARFORD COURTS OXFORD STREET PORT OF SPAIN
BRENTLEY	ALLEYNE	72 FOURTH AVENUE ISAAC SETTLMENT COUVA
BRENTLEY	ALLEYNE	72 FOURTH AVENUE ISAAC SETTLMENT COUVA
JEDIDIAH	ALLEYNE	6 COTTON HILL MARAVAL
ARLENE	ALLEYNE	25A SANGSTERS HILL 25A SANGSTERS HILL TOBAGO
FITZROY	ALLEYNE	11 DALLAS AVENUEA COCOYEA
FELIX	ALLEYNE	648 FARADAY ROAD SYNE VILLAGE PENAL
REUBEN	ALLIE	PILRREVILLE MAYARO
LATOYA	ALLMAN	1 PINTO ROAD ARIMA
MALIK	ALLSOP	3A LANGE STREET GONZALES BELMONT
RAYANN	ALLSOP	307 SEALES AVENUE LAVENTILLE
CLIVE	ALMAN	184 CONTENTION ROAD INDIANWALK
MANASSEH	ALRIDGE	LP 65 TENTH STREET MALICK BARATARIA
MICHAEL	AMBROSE	14 TIRITE LANE MALABAR ARIMA
RHONDA	AMOROSO	LP 26 IFILL ALNE PINTO ROAD ARIMA
ALFRED	ANASALAM	WICKHAM STREET PT FORTIN
DALIAH	ANDREWS	PARTAP TRACE LP 1 SOUTH OROPOUCHE
NATALIE	ANDREWS	262 MANDINGO ROAD FIFTH COMPANY INDIAN WALK PRINCES TOWN
NICHOLAS	ANDREWS	52B LOT 62 CHRYSANTHEMUM DRIVE MORVANT PORT OF SPAIN
TINELLE	ANDREWS	26 OPAL GARDENS DIAMOND VALE DIEGO MARTIN
AJALA	ANDREWS	LP59 2ND TRACE BAGATELLE DIEGO MARTIN

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

TREVON	ANDREWS	91 BUSHE STREET CRUEPE
AYANA	ANDREWS	4 IRVING STREET PETIT BOURGH SAN JUAN
ALICE	ANDREWS	QUARRY STREET CALVARY HILL ARIMA
DANIEL	ANDREWS	LOT 1126 LA HORQUETTA ARIMA
RAWLINS	ANDREWS	A40 CIRCLE DRIVE SAN FERNANDO
STEVE	ANDREWS	PASEA STREET TUNAPUNA
JENNIFER	ANGLIN	LP 265 NAPARIMA MAYARO ROAD MALGRETOUTE VILLAGE PRINCES TOWN
KARIM	ANTHONY	UPPER SEVENTH AVENUE MALICK BARATARIA
JUNIOR	ANTHONY	LP6 4 EASTERN QUARRY LAVENTILLE
SHAWN	ANTHONY	BLUE HERRON DRIVE SOU SOU LANDS TOBAGO
EUGENE	ANTHONY	129 LA PLATTA GARDENS VALENCIA
ROXANNE	ANTOINE	POIS CASSE VILLAGE MARAVAL
DARRYL	ANTOINE	29 CAJUCA STREET MORVANT PORT OF SPAIN
RYAN	ANTOINE	50 2 MC DAVID TRACE SURREY VILLAGE LOPINOT
SHERMA	ANTOINE	59 CARLSEN FIELD HOUSING DEVELOPMENT PHASE CHAGUANAS
ERIC	ANTOINE	POLE 81 GASPARILLO VILLAG SANTA CRUZ
UDINE	ANTOINE LOCARIO	COX STREET MONTE VIDEO TOCO
OBA	ARCHER	32 A PICTON ROAD LAVENTILLE PORT OF SPAIN
JANESSA	ARCHER	34 9TH STREET FANNY VILLAGE POINT FORTIN
JOANNE	ARCHER	77 THACKORIE STREET MARABELLA
KANEISHA	ARCHIBALD	16 BOISSIERE LANE BELMONT VALLEY ROAD PORT OF SPAIN
KEITH N	ARCHIBALD	PENCO TRACE LONGDENVILLE CHAGUANAS
JUHCHELLE	ARCHIE	LP5 F COCOA BOTTOM COURT GLAMORGAN TOBAGO
THOMAS	ARMOOGAN	63 ALENORE GARDENS ARIMA
PEACHES	ARMSTRONG	7 A ALEXANDER PLACE EAST DRY RIVER PORT OF SPAIN
AKELIA	ARMSTRONG	3 UPR ST FRANCOIS VLY ROAD BELMONT
AKIN	ARMSTRONG	LP 3 UPPERST FRANCOIS VAL BELMONT
JERVOUN	ARMSTRONG	15 BRAITHWAITE STREET BELMONT PORT OF SPAIN
MAURICE	ARMSTRONG	
ERICA	ARRINDELL	24 CLARANCE TRACE VALENCIA OLD ROAD VALENCIA
RICHARD	ARRINDELL	2 1 2MM NORTH MANZANILLA MANZANILLA
KELVIN	ARRINGTON	BLDG B APT 15 MORVANT OLD ROAD MORVANT
KRISTON	ARTHUR	7B HARDING PLACE COCORITE
SHELLY ANN	ARTHUR	23 BIG YARD CARENAGE
ANIKA	ASHBY	19 SERRANEAU RD BELMONT
LAVION	ASHBY CUPID	BAD HILL BY THE TANKS PLYMOUTH ROAD TOBAGO
VALYN	ASHTON	11 PRODUCTION AVENUE SEALOTS PORT OF SPAIN
SELWYN	ASHTON	LA SEIVA VILLAGE MARAACAS ST JOSEPH
VEROLD	ASHTON	1 DONAHUE STREET DIEGO MARTIN
TELLISFORD	ASHTON	PLUM ROAD MANZANILLA
RYAN	ASSING	186 J 11 WOODS ALLEY NEVER DIRTY MORVANT
FRANCIS G	ASSING	WATTLEY CIRCULAR MOUNT PLEASANT ARIMA
JOHNNY	ASSING	WATTLEY CIRCULAR MT PLEASANT ARIMA
BRIAN	AUGUSTE	3 PINE HAVEN CIRCULAR NORTH EASTERN SETTLEMENT OJOE ROAD

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DELINQUENCY LIST (continued)

TYRELL	AUGUSTE	UNIT 3 MARIANS COURT LP56 BALDEO DRIVE ARANGUEZ
ALBERT	AUGUSTE	12 TAMARIND COURT SANTA ROSA ARIMA
JAMMAL	AUGUSTINE	53 CLOVIS TRACE MARAVAL
DEXTER	AUGUSTINE	UPPER ALBERT LANE BELMONT
YVONNE	AUGUSTINE	407 LOWER ENTERPRISE CHAGUANAS
ROBERT	AUGUSTINE	32 AKAL RD BUSH ST NORTH SANJUAN
MELISSA	AUSTIN	9 YORKE STREET AROUCA
DEON	AUSTIN	BRIDGEHILL LES COTEAUX TOBAGO
ALLAN EARL	AUSTIN	2417 SILVERBEAK LANE MALONEY GARDENS D ABADIE
CHARMAINE	AUSTIN	LOT 144 PL 3 BON AIR GARDENS AROUCA
JOHN	AUSTIN	
AVA T	AUSTIN COLLINS	PELICAN EXTENTION ROAD MORVANT
BRITTANY	AYEN	POLE 51 NORTH WEST DRIVE PATNA VILLAGE DIEGO MARTIN
AMANDA	AZIZ	LP6B ANDREW TRACE BLUE BASIN ROAD DIEGO MARTIN
ANDERSON	BABB	15TH NELSON ST PORT OF SPAIN
MARCIA H	BABOOLAL	23 PASEA MAIN ROAD TUNAPUNA
KEITH	BABOOLAL	69 ANGUILLA VILLAGE AROUCA
ARNOLD	BABOOLAL	21 2 MM ST CROIX ROAD PRINCES TOWN
CANDIS	BABWAH	50 11 MALONEY SETTELMENT REDHILL D ABADIE
LISA	BACCHUS	LP 9 MULCHAN TRACE THICK VILLAGE SIPARIA RD FYZABAD
KESTON	BACCHUS	18 FOSTER ROAD SANGRE GRANDE
CAMISHA	BACCHUS	LOT 28 BLENHEIM HEIGHTS HOPE TOBAGO
TIANNA	BACCHUS	5 LUMY TRACE MORUGA
LAURALEE	BADAL	26 LALBEHARRY TRACE EXTENSION 1 DEBE
NALINI	BADREE	10 EL DORADO ROAD PERSAD STREET EL DORADO
KERDESHA	BAILEY	UNIT 20 LIONS GATE HOUSING DEVELOPMENT EGYPT EXTENSION CHAGUA-NAS
KAREN	BAILEY	UNIT20 LIONS GATE HOUSIN EGYPT EXTENSION CHAGUANAS
GILBERT	BAILEY	L ESPINET ST CALVARY HILL MORVANT
JUNE	BAILEY	BOURG MULATRESSE LOWER SANTA CRUZ
CHARMAINE	BAILEY	APT 5 BUILDING 1 BREEZY HEIGHTS MT HOPE
CHARMAINE	BAILEY	APT 5 BUILDING 1 BREEZY HEIGHTS MT HOPE
TREVOR	BAILEY	30 G OVT QUARTERS FOUR ROADS DIEGO MARTIN
NKOSI	BAIN	31 FIRST STREET EAST CANE FARM AVENUE TRINCITY
NKOSI	BAIN	31 FIRST STREET EAST CANE FARM AVENUE TRINCITY
DARLENE	BAIN	LP 5 LA FINETTE ROAD PARAMIN VILLAGE MARAVAL
STARLEEN	BAIN	51 ALICE STREET CUREPE
DALE	BAIRD	LP 7 CAESAR TRACE LOT 9 OFF LAVENTILLE ROAD SAN JUAN
DALE	BAIRD	LP 7 CAESAR TRACE LOT 9 OFF LAVENTILLE ROAD SAN JUAN
NATASHA	BAIRD	BAMBOO HILL PALATUVIER TOBAGO
SOTONIA	BAIRD	56 EL DORADO RD
SEMONA	BAIRD MOSES	356 APT 1 EL DORADO ROAD TUNAPUNA
JUNE	BAISDEN PENNISTON	245 MAURICE CARR STREET PLAISANCE PARK POINT A PIERRE
RICKY	BAKER	BLACK ROCK TOBAGO

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

ARNIM	BAKER	78 O MERA ROAD ARIMA
SHASHI	BAKSH	19 ARANGUEZ BRANCH ROAD ARANGUEZ SAN JUAN
SHELLY ANN	BALCON	372 PENGUIN CRESCENT MALONEY GARDENS DABADIE
JUDITH	BALDWIN CHAMBERS	BLDG 22 UNIT 113 LION S GATE DEVELOPMENT ENTERPRISE
RHONDA	BALFOUR THOMAS	ST FRANCOIS VALLEY ROAD MORVANT
GIDEON	BALLANTYNE	POLE 4 2ND CALEDONIA ROAD MORVANT
KRISHNA	BALROOP	47 SADDLE ROAD SAN JUAN
KRISHNA	BALROOP	47 SADDLE ROAD SAN JUAN
ZACHARY R	BALTHAZAR	4 HALLS STREET COCORITE
PAUL	BANDO	BRAZIL VILLAGE
KENAN	BAPTISTE	LP 64A LA PUERTA AVE DIEGO MARTIN
ANTOIA	BAPTISTE	GOLDEN LANE ROAD LES COTEAUX TOBAGO
VANDALY	BAPTISTE	FARM ROAD DIEGO MARTIN
ROMELL	BAPTISTE	LP44 IBIS DRIVE EL SOCORRO
ROBERT	BAPTISTE	149 LADY YOUNG AVENUE MORVANT PORT OF SPAIN
SHERWIN P	BAPTISTE	APT 1 6 TOWER 1 CLIFTON ST TOWERS EAST DRY RIVER
CRYSTAL	BAPTISTE	LP 52 POINT D OR ROAD LA BREA
ALANA NOELLA	BAPTISTE	BLDG C APT 4 1 PARADISE HEIGHTS MORVANT
MESSIAH	BAPTISTE	476 MOREAU ROAD LA LUNE MORUGA
ANCIL	BAPTISTE	17 GATACRE STREET WOODBROOK
LENNOX	BAPTISTE	BRISTOL VILLAGE MAYARO
ABEGALE	BAPTISTE BEST	LP 20 UPPER LANSE MITAN ROAD CARENAGE
ANTHONY	BAPTISTE JR	77 LACKPAT RD EL DORADO
RICHARD	BARCLAY	CR HERRIERA TRACE S M R KELLY VILLAGE
RICHARD	BARCLAY	CR HERRIERA TRACE S M R KELLY VILLAGE
KYLE	BARNES	49B SANTA CRUZ OLD ROAD SAN JUAN
NEVILLA	BARNETT	4 OLIVER STREET MORVANT
NICOLE	BARNWELL GEORGE	UPPER ST FRANCOIS VALLEY ROAD MARYLANDS BELMONT
ANACA	BARRIOS	BLDG B APT 2 B PARADISE HEIGHTS MORVANT
NICOLE	BARROW	DUNVEYGAN ROAD WHIM TOBAGO
ANDY	BARTHOLOMEW	4 WHARTON STREET LAVENTILLE
CRIS	BARTHOLOMEW	108 BLANC STREET BOURG MULATRESS LOWER SANTA CRUZ
AMON	BARTHOLOMEW	108 BLANCE STREET BOURG MULATRESSE SANTA CRUZ
ALLISON ANN	BARTHOLOMEW	CEDAR HILL ROAD HAINGOTVILLE CLAXTON BAY
HIMDAI	BASANT	78 E UPPER RICH PLAIN RD DIEGO MARTIN
JOSEPH JULIEN	BASCILLO	19 HUGGINS STREET TACARIGUA
GEORGIANA	BASCOMBE	29 CARIB STREET SAN FERNANDO
KESI	BASCOMBE	MON REPO ROAD MORVANT
CAROL	BASCOMBE FERDINAND	5B CAPILDEO FLATS PETIT VALLEY
MARIA	BASTIEN	LP 51 MOONLIGHT AVENUE DEMERARAR ROAD WALLERFIELD
RAYVON	BAYNES	17 MAJUBA TRACE GOODWOOD TOBAGO
PINOLA	BAYNES SANDY	71B CORNAL ROCK AVE COMPREHENSIVE RD SIGNAL HILL
MICHELLE	BECKLES	5 XAVIER STREET CHAGUANAS
ALICIA	BECKLES	74 SPARROW AVENUE BARATARIA

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

JOANNE	BEHARRY	3 SARKAR STREET ST JAMES
SYLVESTER	BELCON	BUILDING 249 UNIT A SIXTH OROPUNE GARDENS PIARCO
AVIANN	BELGRAVE FRANCIS	BUILDING 18 APARTMENT 4 EDINNBURGH SOUTH CHAGUANAS
SANDRA	BELIX	LP 12 SILICA SANDS EXTENSION WALLERFIELD ARIMA
NAZINA	BELLE	23 COLENZO TRACE NAVET VILLAGE RIO CLARO
LESLYN	BELLILLE	SOUTHERN MAIN ROAD CLAXTON BAY
PHILLIP	BENARD	WELCOME PETERS STREET SIPARIA
HAMILTON	BENGOCHEA	4 MC SHINE STREET SANGRE GRANDE
O NEIL	BENJAMIN	LP 58 INDUSTRIAL ESTATE DIAMOND VALE DIEGO MARTIN
IAN	BENJAMIN	59 BAGATELLE ROAD SADDLE ROAD SAN JUAN
KERON	BENJAMIN	62 UPPER PASHLEY STREET SUCCESS VILLAGE LAVENTILLE
ADRIAN	BENN	35 AKAL TRACE LA PASTORA SANTA CRUZ
STENNIEKA	BENNETT	27A JURY RAMPERSAD TRACE BOUNDRY ROAD SAN JUAN
ELICIA	BENNETT	LP 54 ARIAPITA ROAD ST ANNS
MICHELLE	BENNETT RICHARDSON	LP P2 PHILLIP TR NORTH TUNAPUNA
STEVE	BENNY	LYNDON STREET CUREPE C O CUREPE P O
PATRICIA	BENOIT SMITH	16 SPRINGLE STREET EGYPT VILLAGE POINT FORTIN
ANDRE	BENT	25 CENTENARY STREET TUNAPUNA
ANDRE	BENT	25 CENTENARY STREET TUNAPUNA
ADISA	BERKELEY	62 LOWER HILLSIDE STREET SAN FERNANDO
FALLON	BERKELEY	2023 KAMAUDIN MOHAMMED A PHASE 2 LA HARQUETTA ARIMA
HERMAN	BERNARD	LP54 BLACKMAN LANE CUREPE
TYRON	BEST	LP 53B UPPER LAVENTILLE ST BARB S JUNCTION PORT OF SPAIN
EUGENE J	BETHEL	SOBO VILLAGE LA BREA
SHATIM	BHAGAN	8 SANCHEZ STREET ARIMA
ROODAL	BHAGWANSINGH	LP 22 ST JOHN S ROAD SOUTH OROPOUCHE
RETISHA	BHAIRO	APT2 20 JUBILEE STREET ARANGUEZ SAN JUAN
KARIM	BILAL	LP108 BLUNDELL ALLEY UPPER LAVENTILLE ROAD LAVENTILLE
ZAKEE	BILAL	UPPER LAVENTILLE ROAD BLUNDELL ALLEY PORT OF SPAIN
JOANNE	BILLINGHURST	XERES ROAD YARABA STREET CARLSEN FIELD
CARISSA	BIROO	CROWN STREET MANORAM ROAD TACARIGUA
RONALD	BISNATH	37 CUTUCUPANO ROAD SANTA CRUZ
CAROL	BISPHAM	16 B M SINGH STREET WATERLOO RD CARAPICHAIMA
SOLOMON	BISSESSAR	18 HILLSIDE STREET MON REPOS SAN FERNANDO
KERRIE ANN	BISSOON	25 PRIZGAR ROAD SAN JUAN
MICHAEL	BLACHE	LP 51 EL CHORRO ROAD MARACAS VALLEY ST JOSEPH
KAREN	BLACKMAN	5210 CHARLIE DAVIS STREET PHASE 4 LA HORQUETTA ARIMA
ERNESTIA	BLACKMAN	39 RODNEY STREET BICHE
ANDEL	BLAIR	82 TOURMALINE STREET WALLERFIELD ARIMA
SHERRY ANN	BLAKE	52 UPPER SEVENTH AVE MALICK BARATARIA
SYLBERT	BLONDELL	101 2MM CALYPSO VILLAGE GUAYAGUAYARE
MARLON	BLUGH	LP 34 JOSEPH TRACE DUNDONALD HILL LONG CIRCULAR ST JAMES
MARLON	BLUGH	LP 34 JOSEPH TRACE DUNDONALD HILL LONG CIRCULAR ST JAMES
MELISA	BOBAN	CHURCH STREET PLYMOUTH TOBAGO

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DELINQUENCY LIST (continued)

LESEL	BOBB	51 ARIMA OLD ROAD AROUCA
KHADIJAH	BOBB	BLDG 7 APT 2 4 ST JOSEP EAST DRY RIVER PORT OF SPAIN
ARNOLD	BOBB	5617 JACARADAR PHASE 4 LA HORQUETTA ARIMA
DOMINIQUE	BOBB PERCIVAL	52 LYNDON STREET CUREPE
KEITH	BOBB SEMPLE	LP 14 MC KAI ROAD BELMONT VALLEY ROAD
AKILAH	BONADIE	LP 14 WATERHOLE ROAD COCORITE
KEMBA	BONAS	27 AUGUSTINE STREET GONZALES PORT OF SPAIN
VELMA	BONAS	18 DANDRADE STREET TACARIGUA
KOREY	BONNETT	29 SECOND STREET EAST CANE FARM AVENUE TRINCITY
CLARENCE	BOODOO	145 IERE VILLAGE BRANCH ROAD PRINCESS TOWN
MARTIN	BOODRAM	5 SECOND PANCHOO LANE EL SOCORRO SAN JUAN
WAYNE	BOREL	LP58 4 HALLS LANE PELICAN EXTENSION MORVANT
STEPHEN	BORNEO	C O NANETTE HERNANDEZ ORANGE FLAT ARIMA
DELANO	BOSWELL	DUNVEYGAN ROAD WHIM TOBAGO
KERWYN	BOSWELL	9 PALM STREET PLEASANTVILLE SAN FERNANDO
PETER	BOUCAUD	10 CHURCH STREET NORTH SAMAROO ARIMA
STEPHEN	BOUCAUD	99 PIONEER DRIVE SEA LOTS PORT OF SPAIN
DEBRA	BOURNE POPE	23A LOGWOOD PARK TRACE GLEN ROAD SCARBOROUGH TOBAGO
JASON	BOWEN	70 SADDLE ROAD MARAVAL
NIGEL	BOWEN	CIPERO ROAD ST JOHN S VILLAGE
MATTHEW	BOXILL	10 4TH STREET EAST CAZABON AVENUE TRINCITY
DALE	BOXILL	7 SUNSET DRIVE FIVE RIVERS AROUCA
THEOPHILUS	BOYCE	LP 38 D ALVIN TRACE UPPER ST BARBS LAVENTILLE PORT OF
KELLY ANN	BOYCE	19 SEVENTEENTH B STREET BETHAM GARDENS PORT OF SPAIN
KEIMSHA	BRADSHAW	65 SECOND STREET
TIFFANY	BRADSHAW	APT 1 15TH STREET BETHAM PORT OF SPAIN ST GEORGE
ANDRA	BRADSHAW	MON PLASIR ROAD CUNUPIA
JASON	BRAITHWAITE	LP 51 EASTERN QUARRY READYMIX ROAD LAVENTILLE
ALLAN	BRAITHWAITE	CHINAPOO VILLAGE MORVANT
MELVIN	BRANCHE	358 VALENCIA HOUSING ESTA VALENCIA
KELSEY	BRATHWAITE	20 CONSTABULARY ST CARENAGE
RICHIE	BRAXTON	8504 PHASE 5 LA HORQUETTA
STEVE	BRERETON	19 GERANIUM CRESCENT PLEASANTVILLE SAN FERNANDO
NICHOLAS	BRERETON	49 LUMSDEN STREET GASPARILLO
CECIL	BRERETON	21 LEON HILL BELMONT
ERNEST	BRISBANE	MALONEY GARDENS D ABADIE
COREEN	BRITTO	LP 80 CAKES LANDS LA CANOA SANTA CRUZ
DAVID	BROWN	21 NINTH AVENUE NORTH BARATARIA
CHRISTOPHER	BROWN	85 UPPER SEVENTH AVENUE MALICK BARATARIA
NADISHA	BROWN	LOT 165 MAHOGANY DRIVE NUGFW HOUSING DEVELOPMENT AROUCA
NEKESHIA	BROWN	6B MAPP LANDS LAVENTILLE
GREGORY	BROWN	LP 60 ELIGON AVENUE
LEON	BROWN	319 FLAMINGO AVE COUVA
ADRIAN	BROWN	16 SUSCONUSCO RD SUSCONUSCO SANTA CRUZ

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

LIMA	BROWN GRIFFITH	1 WELLINGTON GARDEN DEBE
RONNEL	BROWNE	53B MALICK TRACE BARATARIA
DARRYL	BROWNE	59 MT PELIER TRACE SCARBROUGH TOBAGO
JEANETTE	BROWNE	HOPETON TRACE BLACK ROCK TOBAGO
NICHOLAS	BROWNE	3A JOJO LANE EL SOCORRO
DWIGHT	BROWNE	100 DEBE ROAD LONG CIRCULAR
JOEL	BRUCE	2 SIXTH AVENUE
WILFRED	BUCKMIRE	LP50 PINEDALE DRIVE CRESCENT GARDENS MAUSICA ROAD
SOMMER	BUGROS	9 THIRD STREET MARAVAL
KEISHA	BURKE	42 SEA TRACE BAGATELLE ROAD DIEGO MARTIN
AYANA	BURNLEY	ST MICHEAL VILLAGE LA CUEVAS MARACAS
GABRIEL	BURNS	29 SAVARY ROAD EXTENSION LAS LOMAS 1 CUNUPIA
ANTHONY	BURRIS	L P 1C 1 PIONEER DRIVE MORNE COCO ROAD PETIT VALLEY
CHRISTOPHER	BUSHELL	14 BACK STREET TACARIGUA
JELANI	BYNOE	13 FORT BENNETT TRACE BLACK ROCK TOBAGO
GEZELLE	BYNOE	15 ARMOUR STREET PRINCES TOWN
AKEEM	BYRON	MAIN ROAD ARGYLE TOBAGO
RODNEY	CABY	4 BACK HILL WHIM VILLAGE TOBAGO
SHERLAN	CADETTE	267 MAIN ROAD MAMORAL NO2 CHAGUANAS
ROGER	CADIZ	FRIENDS FIELD ROAD TOBAGO
KIMBERLY	CADOGAN GUMBS	THIRD TASKER AVENUE CASHEW GARDENS CHAGUANAS
CINDY	CAESAR SANCHEZ	TOP RIVER CHARLOTTEVILLE TOBAGO
REMUS	CAIN	MT HOPE RD MT HOPE
JOYCELYN	CAINES	UPPER 6TH AVENUE MALICK BARATARIA
ANTHONY	CALDON	580 SESAME STREET PINTO ROAD ARIMA
LEOLEAN	CALIX	40 AZALEA LANE LA HORQUETTA ARIMA
DUANE	CALLENDER	175 LAVENTILLE EXT ROAD MORVANT
SHERWYN	CALLIS	APT4 2 WEST BLDG1 MALONEY GARDENS MALONEY
MARCIA	CALLISTE	LP A61 SEVENTH AVENUE BARATARIA
RANDY	CALLISTE	10 HILLTOP AVENUE VISTA HEIGHTS TACARIGUA
PATRICIA A	CALLISTE	6 NIMBLETTE ST ENTERPRISE VILLAGE CHAGUANAS
AKILE	CAMBRIDGE	LP3 CEMETERY STREET DIEGO MARTIN
SHAWN	CAMEJO	18 22 JACKSON PLACE EAST DRY RIVER APT 1 5 LAVENTILLE P O S
MARK	CAMPBELL	176 GUAYAGUAYARE ROAD RIO CLARO
AKEEM	CAMPBELL	LOT 10 COUNTRY TRACE FANNY VILLAGE POINT FORTIN
JAUSTIN	CAMPBELL	17 CHOTTOO STREET ARANGUEZ MAIN ROAD SAN JUAN
COLLIN	CAMPBELL	73C COCO WATTY TRACE MASON HALL TOBAGO
E NKSHE	CAMPBELL	SILK COTTON TRACE BON ACCORD TOBAGO
SHERLON	CAMPBELL	2 DINNETTE C T MASON HALL TOBAGO
STEVE ANTHONY	CAMPBELL	88 ACERAS CIRCULAR ORCHID GARDENS PLEASANTVILLE
STEVE	CAMPBELL	58 BRENCH STREET LAVENTILLE
CHARMAINE	CAMPBELL ST HILLAIRE	LP 15 MORNE ROACHE ROAD PARAMIN VILLAGE PARAMIN
CLINT	CAPRIETTA	LACHOOS ROAD PENAL
CASME	CARDILL	47 4TH STREET HARMONY HAL GASPARILLO

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DELINQUENCY LIST (continued)

HAKEEM	CAREW	7 KITCHENER STREET MARABELLA SAN FERNANDO
ANNETTE	CARIMBOCAS	6 SANORA PARK EXTENSION POINT CUMANA
STACEY	CARIMBOCAS	19 CARNELIAN DRIVE DIAMOND VALE DIEGO MARTIN
CARISSA	CARR	108 LA HORQUETTA VALLEY ROAD GLENCOE
ROGER	CARR	25 BEACH ROAD INDIAN WALK MORUGA
ALLAN JAMES	CARR	14 ACKBARALI TRACE MALABAR ARIMA
WENDY ANN	CARRINGTON	LP71 SUNSHINE AVENUE SHENDE STREET EXTENSION SAN JUAN
SHENECE	CARRINGTON	20 DANIEL TRACE CARNBEE TOBAGO
MANATALIE	CARTER	8407 102ND ROAD OZONE PARK NEW YORK UNITED STATES
DOREEN	CARTER	BLDG A APT 2 8 PARADISE HEIGHTS MORVANT
MELISSA	CARTER	41 CHACONIA AVE COCONUT DRIVE MORVANT
JEHLAUN	CARTER	ZION HILL BELLE GARDEN TOBAGO
REBEKAH	CARTY	151 CHINAPOO VILLAGE MORVANT
JENELLE	CARTY	12 STEWART LANE BELMONT PORT OF SPAIN
AVEYOLA	CASTILLO	LP 1 LA CHANCE TRACE OMERA ROAD ARIMA
SHERVON	CASTILLO	54 P NOREIGA STREET MALABAR
DEBSUE	CASTILLO	LA CHANCE TRACE 3 3 O MEARA ROAD ARIMA
CELESTINE	CASTILLO	23 MARACAS ROYAL RD ST JOSEPH
JENELLE	CASTLE	K P LANDS VALENCIA
CALVIN	CAYENNE	5 HERRERA STREET ST JOSEPH VILLAGE SAN FERNANDO
STEFON	CEDENO	LP 53 MARIE STREET MT PLEASANT ARIMA
WINSTON	CEDENO	FRANCIS AVENUE IRVING STREET PETIT BOURG
ANTHONY	CELESTINE	LP52 CAIMAN ROAD ST JOSEPH
KAYLENE	CELESTINE	21 OLD ROAD LONGDENVILLE CHAGUANAS
TERESIA	CHADBAND	EASTERFIELD TRACE MASON HALL TOBAGO
NKOSEI	CHANCE	SANGSTERS HILL SCARBOROUGH TOBAGO
SIHON	CHANCE	L ANSE FOURMI TOBAGO
MARLYN	CHANCE	PINTO ROAD ARIMA
JASON	CHANCE	39 CHARLES STREET LA ROMAIN
ANN	CHANCE HORSFORD	MAIN ROAD BLOODY BAY TOBAGO
TIMOTHY	CHANDLER	LP 13 CARONI SAVANNAH ROAD CHAGUANAS
TIMOTHY	CHANDLER	LP 13 CARONI SAVANNAH ROAD CHAGUANAS
ANTONIO	CHANDLER	6 SAPATHY ROAD PREYSAL
KYLE	CHARLES	611 DEPOT ROAD CASTARA VILLAGE TOBAGO
TYRONE	CHARLES	APT 003 BLDG F PHASE 1 POWDER MAGAZINE COCORITE
JUSTIN	CHARLES	148B TWELVETH STREET OROPUNE GARDENS PIARCO
KENNETH	CHARLES	LP 63 QUARRY ROAD SAN JUAN
ISSA	CHARLES	4 LANSE MITAN ROAD CARENAGE
CHAKELL	CHARLES	ORANGE HILL ROAD PATIENCE HILL TOBAGO
BIANCA	CHARLES	33 A UPPER 6TH AVENUE 8TH STREET MALICK BARATARIA
DENISE	CHARLES	LP 7A BIG YARD L ANSE MITAN POINT CUMANA CHAGARAMAS
CANDELIA	CHARLES	2 1 2 MM CUNARIPO GUAICO TAMANA ROAD SANGRE GRANDE
SHERYL	CHARLES	30 BETHESDA TRACE PLYMOUTH TOBAGO
IAN	CHARLES	10 POWDER MAGAZINE COCORITE

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DELINQUENCY LIST (continued)

ELLESE	CHARLES	30 BETHESDA TRACE PLYMOUTH TOBAGO
BERNADETTE	CHARLES	LP 55 SEA VIEW HILL CARENAGE
JOYCELYN	CHARLES	BACK HILL WHIM TOBAGO
KIYON	CHARLES	18 22 JACKSON PLACE APT 6 6 FLOOR 6 EAST DRY RIVER
KIYON	CHARLES	18 22 JACKSON PLACE APT 6 6 FLOOR 6 EAST DRY RIVER
RALPH	CHARLES	LP 6 TRAINLINE ROAD PINTO ROAD ARIMA
SONIA	CHARLES	23 BIG YARD CARENAGE
ROSA BELLE	CHARLES	680 ERIN ROAD SANTA FLORA
DAVID	CHARLES	12 PALMISTE STREET MORVANT
VAUGHN	CHARLES	APT 4 60 BETHEL P O BETHEL TOBAGO
ASHA	CHARLES	LP 4 NICARAGUA ROAD WALLERFIELD
MELISSA	CHARLES	L ANSE FOURMI MAIN ROAD TOBAGO
CATHY ANN	CHARLES	2 1 4MM CUNARIPO RD GUAICO
EMRALD	CHARLES	LP 97 ST ANN S RD ARIAPITA
RAYMOND	CHARLES	QUASH TRACE SANGRE GRANDE
GEORGE	CHARLES	12 PALMISTE STREET MORVANT
NEVILLE	CHARLES	POLE 42 MORUGA ROAD INDIAN WALK MORUGA
JUDITH C	CHARLES	MON REPOS ROAD MORVANT
MC LEAN	CHARLES	LAVENTILLE EXTENSION RD NEVER DIRTY MORVANT
CARL	CHARLES	309 SEALES AVENUE LAVENTILLE
GARY	CHARLES	COVIGNE ROAD DIEGO MARTIN
JOSETTE	CHARRAN	1 BOODOO TRACE MACAULAY CLAXTON BAY
DWIGHT	CHASE	6 LA BELLA ROAD BAMBOO VILLAGE LA ROMAINE
ANTHONY D W	CHASE	35 CIRCULAR DRIVE EMBACADERE
REESA	CHASE BAPTISTE	26E HERMAN SCOTT STREET EAST DRY RIVER PORT OF SPAIN
NICOLETTE	CHAUMETTE	4 SANCHEZ STREET EXTENSION ARIMA
KESHIA	CHESNEY	14 PALMISTE STREET
DIONNE	CHEVALIER	37 SIGNAL HILL TOBAGO TOBAGO
EDEN	CHEVALIER	53 HILLTOP LANE MT DOR ROAD CHAMP FLEURS
LUKE	CHOONGRA	10B SUSCONUSCO ROAD 2 LA PASTORA ROAD SANTA CRUZ
DEOSARAN	CHOONOOLAL	TRAMWAY STREET PRINCESS TOWN
SHAKILAH	CHRISTIAN	POL 52 ST FRANCOIS STR CARENAGE
KENNETH	CHRISTMAS	LP 14 WATERLOO ROAD AROUCA
CURTIS	CHRISTOPHER	45 CIPRANI STREET MORVANT PORT OF SPAIN
NIGEL	CHRISTOPHER	LOT 306 PAUL CASTILLO ST PHASE 4 MALABAR
SHARDA	CHUNIESINGH SPENCER	133 BELLAMY STREET COCORITE ROAD ARIMA
CAROL	CIPRIANI	LP12 BRANDON BAILEY DRIVE OLTON ROAD ARIMA
CAROLINE	CLARK	MARGARET CIPRIANI RD KELLY VILLAGE CARONI
JARED	CLARKE	NORTH SIDE ROAD CASTARA TOBAGO
MONTY	CLARKE	UPPER ST FRANCOIS VALLEY BELMONT
ZELYON	CLARKE	98 COCOA WATTIE TRACE MASON HALL TOBAGO
KARLA	CLARKE	1A CLEGHORN LANE BELMONT PORT OF SPAIN
CHAY	CLARKE	LP19 BYE PASS ROAD ARIMA
JEFFREY	CLARKE	4B ALI S DRIVE EL SOCORRO SAN JUAN

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DELINQUENCY LIST (continued)

GEDDES	CLARKE	24 UPP BELMONT VALLEY RD BELMONT
CHAY	CLARKE	LP19 BYE PASS ROAD ARIMA
LISA	CLARKE	APT 3 2 BLDG 1 TROU MACAQ LAVENTILLE PORT OF SPAIN
STEPHORN	CLARKE	MAIN ROAD BON ACCORD TOBAGO
MARLON	CLARKE	ROSSEAU TRACE SPRING GARDEN TOBAGO
SELENA	CLARKE	11 JOSEPH BROWN STREET FLANAGIN TOWN
BRENT	CLARKE	132 JASPER AVE
RUSSELL	CLARKE	129 AQUAMARINE DRIVE DIAMOND VALE DIEGO MARTI
CRYSTAL	CLARKE	15A COUNCILMAN CIRCULAR BARATARIA
CLIFFORD	CLARKE	189 PELICAN AVENUE COUVA
LEON	CLARKE	41 LAVENTILLE ROAD EAST DRY RIVER PORT OF SPAIN
ROBERT	CLAVERY	6D CHINETTE ALLEY EAST DRY RIVER PORT OF SPAIN
SHANE	CLEGHORN	19 UPPER ABBE POUJADE ST CARENAGE
ESTHER	CLEMENDORE	23 BACRATELLE ROAD SAN JUAN
CHERYL ANN	CLEMENT	166 MON REPOS ROAD MORVANT
ALVIN	CLIFTON	11 THORNHILL STREET GONZALES PORT OF SPAIN
NAKEISHA	CLUNIS	6 JEAN TRACE EXTENSION MALABAR ARIMA
KELVIN A	COCHRANE	8 CLIFTON LANE EAST DRY RIVER
JIMMY	CODOGAN	LP 80A PARAMIN HILL MARAVAL
LYNDON	COKER	60 SOLOMON STREET CEDAR HILL RD PRINCES TOWN
ABINA	COLE	16 BOODRAM TRACE ENTERPRISE CHAGUANAS
BRIAN	COLLINS	LP 14 AUGUSTINE DRIVE BAGATELLE ROAD DIEGO MARTIN
KEVIN	COLLINS	BLDG A APT 3 5 PARADISE HEIGHTS MORVANT
RICHARD	COLLINS	POLE 166A ROMAIN LANDS MORVANT
DAVID	COLLIS	1 SAN PEDRO EXT VALENCIA
RAY JR	COLLYMORE	36 AMOIS CRESENT LONGDENVILLE CHAGUANAS
ANTHONY	CONLIFFE	7610 MICHAEL BEAU CRES PHASE 4 LA HORQUETTA ARIMA
LYNDON	CONNOR	39 EASTERN MAIN ROAD AROUCA
KASI	CONSTANTINE	28 THERESA STREET MARABELLA
MIKYLE	CONSTANTINE	17 PERSEVERANCE ROAD HALAND PARK MARAVAL
KERON	COOPER	LP 55 PAPOURIE ROAD DUNCAN VILLAGE SAN FERNANDO
KERON	COOPER	LP 55 PAPOURIE ROAD DUNCAN VILLAGE SAN FERNANDO
DAVE	COOPER	8 BREEZY HILL AVENUE CASCADE
CLEVE	COOPER	LP 6 MANZANILLA ROAD MAYARO
SHARON	COOPER	15 EASTERN MAIN ROAD RACARIGUA
STEPHEN	COOPER	334 INDIAN WALK MORUGA
LINISS	COOPER	ROCHARD ROAD VIA PENAL
BRIAN	COOPER	1ST STREET CORINTH SETTLEMENT STE MADELEINE
MELVIN	COOPER	LP 17 FEBEAU VILLAGE UPPER LAHORE ROAD LAVENTILLE
PHYLLICIA	COPELAND	LP64 BRIDGE ROAD BLUE BASIN DIEGO MARTIN
AYANA	CORBIN	LP 68A UPPER SIMEON ROAD PETIT VALLEY
JANE	CORDNER	10C CRAUPAUD VILLAGE SPEYSIDE TOBAGO
SIMON	CORNELIUS	22 THOMASINE STREET SUCCESS VILLAGE LAVENTILLE
BERNEL	COUDRAY	77 POND STREET LA ROMAINE

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DELINQUENCY LIST (continued)

WENDELL	COUTTIER	287 AVOCAT VILLAGE FYZABAD
MARCELLUS	COWAN	MT GRACE COURT MOUNT GRACE TOBAGO
RAYMOND	COWIE	309D CASTLE HILL BETSY S HOPE TOBAGO
KANIKA	COX	LP51A HAMLET TRACE ST BARBS ROAD LAVENTILLE
RECARLDA	COX	19 PLUM AVENUE SANTA ROSA HEIGHTS ARIMA
GENIVA	COX	EP 59 ISAAC TRACE BLUE BASIN ROAD DIEGO MARTIN
KIMBERLY	COX STEWART	HOPETON ROAD BETHEL TOBAGO
MARY	COZIER	APT 221 120 SADDLE RAOD MARAVAL
ARIEL	CRAIG	LAS CUEVAS VILLAGE LAS CUEVAS MARACAS
SHERVA	CRICHLOW	LP 96 UPPER LAVENTILLE RD EAST DRY RIVER PORT OF SPAIN
IRVIN	CRICHLOW	UPPER LAVENTILLE RD EAST DRY RIVER PORT OF SPAIN
TIANA	CROMWELL	45 ABBE POUJADE ST CARENAGE
JOANNA	CROOKS	LP 112 ROCK RIVER ROAD ST HELENA VILLAGE PIARCO
DEREK D	CROOKS	34 WEST BLDG MALONEY GARDENS D ABADIE
ANGEL	CROSBY	5 RAVINE ROAD LE PLATTE VILLAGE MARAVAL
DANE	CROSS	33 NEWALLOVILLE AVE SAN JUAN
LINCOLN	CROSS	242 CP ALEXANDER STREET REAL SPRING VALSAYN
DARON	CRUICKSHANK	116 CAYENNE DRIVE KP LAND VALENCIA TRINIDAD
JOEZELLE	CRUICKSHANK	LP 54 DAN KELLY QUARRY PICTON ROAD LAVENTILLE
LEROY	CRUICKSHANK	DERRICK RD CHASE VILLAGE CARAPICHAIMA
OMARLEY	CUDJOE	13 CHURCH STREET BETHEL TOBAGO
MARVA	CUDJOE	474 MALONEY GARDENS D ABADIE ARIMA
VILMA	CUDJOE LEBEN	178 PELICAN AVENUE COUVA
LATTOYA	CUMMINGS	43 CENTENARY EXTENSION PASEA ROAD TUNAPUNA
AMANDA	CUMMINGS	46 JARVIS STREET EXT VISTABELLA SAN FERNANDO
HYACINTH	CUMMINGS	119 CHARLOTTE STREET PORT OF SPAIN
DENNIS	CUMMINGS	LP 75 PARRYLANDS VILLAGE GUAPO
LEMA	CUNNINGHAM	22 SILK COTTON ROAD BON ACCORD TOBAGO
DES	CUNNINGHAM	KING PETERS BAY ROAD LP 2 MORIAH TOBAGO
THOMAS	CUNNINGHAM	32 NEW STREET PORT OF SPAIN
JESHURUN	CURDEN	93 PINEDALE DRIVE D ABADIE
ANTHONY	CURRIE	58 RAMOUTAR STREET MONROE ROAD
PATRICK SELWYN	CUTHBERT	47 ARCHER STREET BELMONT PORT OF SPAIN
ANTOINETTE	CYRUS	452 10TH STREET TECHIER VILLAGE POINT FORTIN
KEITH	CYRUS	268 TORRINGTON DRIVE ABERDEEN PARK CHAGUANAS
MAXINE	CYRUS PATRICK	75 DUNVEYGAN ROAD WHIM TOBAGO
LISA	D ANDRADE	1 1 2 MM CUMACA ROAD VALENCIA
WINSTON	DA COSTA	8911 PHASE 5 LA HORQUETTA ARIMA
ALBERT	DA SILVA	EASTERN QUARRY LAVENTILLE
RONDELL	DAISLEY	112 LA HORQUETTE VALLEY ROAD GLENCOE
VERNEIL	DALRYMPLE	2 GRANADO STREET SECOUND CALEDONIA BARATARIA
VERNEIL	DALRYMPLE	2 GRANADO STREET SECOUND CALEDONIA BARATARIA
JOAN	DALY	LP 6B3 MAPP LANDS LAVENTILLE
RAMESH	DAN	29MM AGOSTINI VILLAGE RIO CLARO

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DELINQUENCY LIST (continued)

OMARI	DANGLADE	7 17TH STREET BEETHAM ESTATE LAVENTILLE
GARFIELD	DANIEL	LP 51 ARIMA OLD ROAD MAUSICA D ABADIE
STEPHEN	DANIEL	7 MC NEIL DRIVE TRACE MT GRACE TOBAGO
MEGAN	DANIEL	BUILDING C APT 30 AERIDES DRIVE ORCHID GARDENS
SELWYN	DANIEL	43 FOURTH AVENUE BON AIR GARDENS AROUCA
OSCAR	DANZELL	LP 73E BOODOO STREET WARDEN ROAD POINT FORTIN
RICARDO	DARMANIE	15 MACAW DRIVE RIVER ESTATE DIEGO MARTIN
DHANRAJ	DASS	DIEGO MARTIN 5 WATER BRIDGE ROAD BLUE RANGE
KIMRAJ	DASS	POLE 50 ALPHONSO STREET SANGRE GRANDE
AFIYA	DATES	187 UPPER SEVENTH AVENUE MALICK BARATARIA
DUANE	DAVID	LP10 CAMERON ROAD PETIT VALLEY
LAMIR	DAVID	27 LAYAN HILL BELMONT PORT OF SPAIN
LAMIR	DAVID	27 LAYAN HILL BELMONT PORT OF SPAIN
RYAN	DAVID	SANDERLINE BOULEVARD MALONEY D ABADIE
SARAH	DAVID	14 FARM ROAD RICHPLAIN ROAD DIEGO MARTIN
KEDAR	DAVID	LP57 C CHEEWAH HILL CIPRIANI AVENUE MORVANT PORT OF SPAIN
KYLE	DAVID	6 BEDFORD LANE BELMONT
ROLAND	DAVID	236 HOLLYWOOD ROAD FANNY VILLAGE POINT FORTIN
MARSHA ANNE	DAVID	13 HUBERT S TOWN GUAPO
MONIQUE	DAVID	PHASE 7 LA HORQUETTA 7824 ERIC ROACH CIRC ARIMA
TIFFANY	DAVIDSON	62 ROBERT STREET WOODBROOK
COURTNEY	DAVIES	49 PLUMROSE SANTA ROSA HEIGHTS ARIMA
LORANCE	DAVIS	5 NOCK ROAD MARAVAL
KENNDEL	DAVIS	LP 11 POWDER MAGAZINE COCORITE
KAREEM	DAVIS	LP4 HENDERSON STREET SANDE GRANDE
PAULINE	DAVIS	30 OLTON ROAD SUTHERLAND LANE ARIMA
KAREEM	DAVIS	LP4 HENDERSON STREET SANDE GRANDE
SHAMAKI	DAVIS	DIBE ROAD LONG CICULAR ST JAMES
CHRISTOPHER	DAVIS	11 BLOCK 5 WALLERFIELD
MOLICA	DAWSON	45 LEWIS ROAD NEW GRANT
DAVE	DE BIQUE	GRELL STREET SIPARIA
LYNDON	DE COTEAU	ZION HILL BELLE BELLE GARDENS TOBAGO
RONDELL	DE FREITAS	5 GOOSE LANE EL SOCCORO SAN JUAN
CINDY	DE LANCY	4C AKAL ROAD BUSHE STREET PETIT BOURG SAN JUAN
CELESTINE	DE LEON	12 QUARRY ROAD TABAQUITE
PATRICK	DE LEON	25 ST JOSEPH RD PORT OF SPAIN
KAREN	DE MATAS	3 GOLDEN GROVE ROAD AROUCA
SUZETTE	DE NOBRIGA	37 FOURTH ST EAST CANE FARM AVN TRINCITY
PETER	DE RIGGS	POLE 67 P LA PUERTA AVE DIEGO MARTIN
PETER	DE RIGGS	POLE 67 P LA PUERTA AVE DIEGO MARTIN
CAROL	DE ROCHE	23 PALMISTE STREET MORVANT
JACK	DE SILVA	53 TUMPUNA ROAD ARIMA
KERON	DE SOUZA	10 RAMCHARAN STREET TAVENOT TACARIGUA
IAN	DE VIGNES	131 B LP27 QUARRY ROAD MORNE DIABLO

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DELINQUENCY LIST (continued)

CHRISTENDATH	DEANE	PB 19 RAJKUMAR TRACE ARENA ROAD FREEPORT
ANDRE	DEDIER	LP 54 LITTLE CORA ROAD CUMUTO
RENECHIA	DELECIA	62 SIMEON ROAD PETIT VALLEY
NATALIE	DELEWIN	66A COVIGNE ROAD DIEGO MARTIN
BERNADETTE	DELION PETERS	11 PERTH AVENUE COCOYEA VILLAGE SAN FERNANDO
ANTHONY	DELL	34 LEMON DRIVE CHAMPS FLEURS
CRISTAL	DENNER	4 ORMIDALE AVENUE COCOYEA VILLAGE SAN FERNANDO
RAMONE	DENNIS	27 BELLE VUE ST JAMES PORT OF SPAIN
ELIZABETH	DENNIS	53 KERR TRACE MON REPOS ROAD
ODETTE	DENNIS	FRANCOIS STREET L P 54 CARENAGE
GLORIA	DEONARINE	60 MUNDO NUEVO JOHN DILLON TRACE TALPARO
DENNIS	DEONARINE	LP1 COQUETTE STREET EXT STE MADELEINE SAN FERNANDO
TAQILLE	DES VIGNES	134 AN LAC CRESCENT BON AIR GARDENS AROUCA
ANTONIETTE	DEVERTEUIL	13 GALT AVENUE MAUSICA LANDS ARIMA
ADANA	DEVONISH	LP 53 CARIO LANE LOT 3 MAUSICA ROAD D ABAIDE
KERRY	DHANOOLAL	53 HILLTOP DRIVE MARACAS STREET ST JOSEPH
DIONNE	DHANOOLAL	LT 6A SERBIAN AVE LA RESOURCE RD SOUTH D ABADIE
MIGUEL	DIAZ	LP 25 UPPER BELMONT VALLEY ROAD BELMONT
DION	DIAZ	LP 7 RAMNATH STREET MALABAR ROAD ARIMA
JERVON	DIAZ	GOLDEN GROVE ROAD FEEDER ROAD CANAAN
RACHAEL	DIAZ	11 PROVIDENCE ESTATE ST JAMES
ROGER	DIAZ	1 HILLVIEW FACTORY ROAD DIEGO MARTIN
SHELLY ANN	DICK	TOWNHOUSE 19 ROSEWOOD MALABAR ARIMA
FERN	DICKSON	LP 8 BAGATELLE ROAD DIEGO MARTIN
DERRON	DICKSON	490 TOUCAN CRESCENT MALONEY GARDENS
MARC	DIDIER	LP 89 BROOME ST FOUR ROADS
JONATHAN	DILLON	61BALMORAL PARK EDINBURGH GARDENS CHAGUANAS
CLAUDE	DILLON	79 BATTOO AVENUE MARABELLA SAN FERNANDO
JAMES	DODDS	5 UPPER CUNAPO ROAD MARAJ HILL COALMINE SANGRE GRANDE
STACEY	DOLLY	50 AQUAMARINE DRIVE DIAMOND VALE DIEGO MARTIN
ALICIA	DOMINGO MITCHELL	25 ST JOSEPH ROAD APT5 3 PORT OF SPAIN
TACHANIQUE	DOMINIQUE	17QUASH TRACE FOSTER ROAD SANGRE GRANDE
SIMONE	DONAWA	LP10 COCORITE TERRACE COCORITE
FREDERICK	DOTTIN	POLE 168 RICHARD FLATS PT CUMANA
DEVON	DOUGLAS	41 LAVENTILLE ROAD EAST DRY RIVER PORT OF SPAIN
BEVERLY	DOUGLAS	CEMETERY STREET HEIGHTS OF GUANAPO ARIMA
KIERON	DOUGLAS	27 PURPLEHEART DRIVE HOMELAND GARDENS CUNUPIA
RICHARD	DOUGLAS	OPP L P 1 SAW MILL AVENU BARATARIA
ANTHONY	DOUGLAS	76 DARRELL SRING ROAD SCARBOROUGH TOBAGO
JULIET	DOVER	LP 28 LAVENTILLE EXT ROA NEVER DIRTY MORVANT
AYINKA	DOWNES	15 HAIG STREET CARENAGE
ATIBA	DOWNES	POLE 2 HAIG STREET CARENAGE
MICHAEL	DOWNES	13 1 2 M M ST JOHN S VILLAGE SAN FERNANDO
ANN JONELLE	DOWNS	LP 2 C DONAHUE STREET COVIGNE ROAD DIEGO MARTIN

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DELINQUENCY LIST (continued)

MARYDALE	DOYLE HORTON	28BROOKLYN SETTLEMENT SANGRE GRANDE
KEVLON	DRAYTON	LP 1 1 TROU MACAQUE ROAD PORT OF SPAIN LAVENTILLE
KEVLON	DRAYTON	LP 1 1 TROU MACAQUE ROAD PORT OF SPAIN LAVENTILLE
THOMAS	DUEMONTE	3 KENNETH AVENUE COCOYEA VILLAGE SAN FERNANDO
TYRIK	DUKE	LP 62 PUNNETTE AVENUE PINTO ROAD ARIMA
SHEREACE	DUKE	53 RIVAS ROAD LA PASTORA ROAD UPPER SANTA CRUZ
KIRK	DUNCAN	POLE 64 CECADA DRIVE DIEGO MARTIN
RICARDO	DUNCAN	56 JOYEAU ST CUREPE
MARK	DURANT	APT 12A MADOO HEIGHTS EL DORADO
TERRY ANN	DURHAM	TANK ROAD SIGNAL HILL TOBAGO
CHEYENNE	DURHAM	79 MALONEY STREET PETIT BOURG SAN JUAN
SHARON	DURHAM ROMANO	3 SAUT D EAU ROAD MARAVAL
DAWN	DURIEUX	BUILDING 1 APARTMENT 21 LEON STREET LAVENTILLE
JEVON	DURRANT	7 RAPHAEL TERRACE DIEGO MARTIN
MAURICE	DYER	HOPE MASON HALL LINK RD HOPE TOBAGO
MICHAEL	DYER	1 1 4MM CUNAPO SOUTHERN R SANGRE GRANDE
JENELLE	DYER BACCHUS	787 ST MARY S VILLAGE MORUGA ROAD
ABIOLA AYO	DYETT	65 KESKIDEE CRESCENT BON AIR GARDENS AROUCA
AVAINE	EASTMAN	116 SYLBERT STREET SUCCESS VILLAGE LAVENTILLE
AYANA	EASTMAN	MORGAN LANE PASHLEY STREET PORT OF SPAIN
AALIYAH	EASTMAN	116 SYLBERT STREET LAVENTILLE PORT OF SPAIN
ARFESHA	EASTMAN	10 BROWN STREEET NEW GRANT
DELLON	EDGEHILL	158 WOODNYMPH CRESCENT BON AIR GARDENS AROUCA
AVALON	EDINBOROUGH	BLDG 75A OROPUNE GARDENS PIARCO
BERTIE	EDMUND	NEAR MARAC BAPTIST SCHOOL MARAC VILLAGE MORUGA
DAMIAN	EDWARDS	BOURG MULATRESSE SANTA CRUZ
LARRY	EDWARDS	LOT 108 SADDLE ROAD MARAVAL
ERNEST	EDWARDS	7803 ERIC ROACH CIRCULAR PHASE 7 LA HORQUETTA
ASTRAL	EDWARDS	5 LA PASTORA ROAD SANTA CRUZ
PEGGY	EDWARDS	LP 51 PICTON ROAD APT UP STS BLUNDELL 270310 LAVENTILLE PORT OF SPAIN
MICHAEL	EDWARDS	48 SECONDARY AVENUE POINT D OR LA BREA
JEWEL	EDWARDS	36 ROMAIN LANDS MORVANT
KERON	EDWARDS	BELMONT BRANCH ROAD MASON HALL TOBAGO
JAWANZA	EDWARDS	LP 78 SNAKE LANE LA PUERTA ROAD DIEGO MARTIN
SHELLY ANN	EDWARDS	2 BOISSIERRE LANE BELMONT PORT OF SPAIN
JALYSA	EDWARDS	LP 14A HARDING PLACE COCORITE ST JAMES
JUNIOR	EDWARDS	98 DIEGO MARTIN MAIN RD DIEGO MARTIN
TYRONE	EDWARDS	LP 12 MT HOPE ROAD EXT
DAMIAN	EDWARDS	16 UPPER HILL SIDE SAN FERNANDO
AISHA	EDWARDS	LP 76 UPPER ABBE POUJADE CARENAGE
KEISHA	EDWARDS	1 SANKAR STREET ST JAMES
PATRICK	EDWARDS	JERNINGHAM JUNCTION ROAD CUNUPIA
THOMAS	EDWARDS	25 N U G F W CIRCULAR RO REAL SPRING VALSAYN
DANISCIA	EDWARDS MITCHELL	LP 9 F 4TH STREET SIMEO SPARROW DRIVE PETIT VALLEY DIEGO MARTIN

DELINQUENCY LIST (continued)

NAYLIA	EDWARDS BRATHWAITE	66 ORANGE HILL ROAD SPRING GARDEN TOBAGO
ANNETTE	EDWARDS WHITEMAN	29 KING STREET DELAFORD TOBAGO
SUMER	EDWARDS WILLIAMS	6 CARIB AVENUE LAWRENCE PARK ARIMA
JACELON	ELBOURNE	HUGHES STREET BONASSE VILLAGE CEDROS
KADEEM	ELDER	7 SANDY LANE BETHESDA PLYMOUTH TOBAGO
WILFRED W	ELDER	FANNY VILLAGE POINT FORTIN
SANDRA	ELIAS	138 OROPUNE GARDENS PIARCO
BARTHOLOMEW	ELIE	NORTH COAST ROAD LA FILLETTE VILLAGE
EVRIST	ELIE	21 DUKE STREET PORT OF SPAIN
ADJUA	EMMANUEL	7TH MALICK MAILBOX 20 BARATARIA
CHARLES	EMMANUEL	POLE 62 THOMPSON ROAD PALMISTE VILLAGE
CHRISTMAS AVIAN	EMMANUEL LIVERPOOL	LP 51 JULIE AVENUE ROCK RIVER ROAD LOT 133 ST HELENA
ADEN	ENGLISH	8 KOON KOON BRANCH TRACE MALABAR ARMIA
CYPRIAN	ESPINOZA	ARAPITA ROAD C O ST ANN S RD P O
JUNIOR	ESTRADA	234 PALMISTE AVENUE VALENCIA GARDENS VALENCIA
PEDRO	ESTREADA	TALPARO MAIN ROAD BRAZIL VILLAGE SAN RAPHAEL
MALCOLM JOSEPH	EUGENE	193 4 MM CAURUMA VILLAGE BICHE
NYOKA	EUSTACHE	10 NORTH POST AND ST LUCI ROAD DIEGO MARTIN
PEACHES	EVE	52 SEA VIEW HILL CARENARGE
CURTIS V	EVERSLEY	609 NAUTILUS CIRCULAR BONAIR WEST AROUCA
CORINE	FABIEN	26 COROSAL ROAD WHITELAND WILLIAMSVILLE
KEITH	FARFAN	LP 12 MC KAV HILL SCARBOROUGH TOBAGO
LARRY	FARINA	16 RIGHTEOUS LANE PINTO ROAD ARIMA
ANNE PATRICIA	FARRELL	61 ROEHAMPTON CIRCLE KINGSTON 19 JAMAICA
REYNOLD ANTHONY	FARRELL	BROTHERS ROAD P O BRICKFIELD VILLAGE VIA RIO CLARO
KAREEM	FARRIER	CASTARA MAIN ROAD CASTARA TOBAGO
NATASHA	FELIX	19 PICTON ROAD LAVENTILLE PORT OF SPAIN
CARVA GREGORY	FELIX	NO 10 CHURCHILL ROSESSELULT HIGH WAY ARIMA
LESLIE	FERDINAND	LOT B APPLE BLOSOM AVENUE PETIT VALLEY
ELSA	FERGUSON	LP 52 TOBAGO ROAD LENDORE VILLAGE CHAGUANAS
ANDREADE	FERNANDES	APT 1B OASIS SITE NORTH PORT RD DIEGO MARTIN
GARY	FERRIER	FERRIER CIRCULAR ROAD GUAYAGUAYARE
RONALD	FIDDLER	APT 4 6 BLDG 3 FOSTER STREET EAST DRY RIVER
LYNDON	FIGARO	87 6TH COMPANY CIRCULAR R NEW GRANT PRINCES TOWN
MARISSA	FINDLAY	12 A FROMAGER STREET EAST DRY RIVER LAVENTILLE
BRANDI	FINDLAY RIVERS	LP 64 BAGATELLE EXTENSION ROAD SUNSHINE AVENUE SAN JUAN
ARLENE	FINDLEY	7 JERETON ST MORVANT
CLEM	FLANDERS	MARKET STREET PALO SECO
CLYDE	FLANDERS	AC 1 2 TENTH STREET TEACHIER VILLAGE PT FORTIN
VICENTE	FLEMMING	LOT20 SIXTH STREET FIVE RIVERS AROUCA
TANIKA	FLEMMING	56 WALLACE ROAD CHINAPOO VILLAGE MORVANT
JOSEPH	FLEMMING	FRANKVILLE LAND FEBEAU VILLAGE SAN JUAN
CRYSTAL	FLETCHER	9 FURNESS PRIVATE ROAD LAVENTILLE
KENDELL	FLETCHER	LP 11 6 ALICK TERRACE BAGATELL ROAD DIEGO MARTIN

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DELINQUENCY LIST (continued)

NEKESHA	FLETCHER	POLO GROUND ROAD PREYSAL COUVA
KRISTLE	FLETCHER	66 MENDEZ DRIVE CHAMP FLEURS
PATRICIA	FLETCHER RA-GOONANAN	34 POLOGROUND ROAD PREYSAL VILLAGE COUVA
MELISSA	FLOYD	75 PLATANITE TRACE PENAL
ARNIM	FOLKES	296 EAGLE CRESCENT MALONEY
ANTHONY	FONROSE	WARNER ROAD EGYPT VILLAGE PT FORTIN
LYNDON	FORBES	15 DARCEUIL LANE BELMONT PORT OF SPAIN
HECTOR	FORDE	STUDLEY PARK ESTATE STUDLEY PARK TOBAGO
CELINE	FORESTINE	LP 125 MAPP LANDS PORT OF SPAIN LAVENTILLE
RUSSELL	FORGENIE	3 LIME BOULEVARD WEST SANTA ROSA HEIGHTS ARIMA
DORA	FORTE	214 CIPERO ROAD GOLCONDA VILLAGE SAN FERNANDO
JOSEPH	FORTUNE	8 ISLEY DRIVE BOYS LANE
NICOLE	FORTUNE CARLISTE	POLE 83 1MM OROPOUCHE ROAD SANGRE GRANDE
CHRISTIANA	FOU CHONG	SEEJAGATH TRACE TUMPUNA ROAD ARIMA
MARK	FOURNILLIER	LP 104 SADDLE ROAD MARAVAL
CELIA	FOURNILLIER	POST BOX 29 PHILLIP TRACE MORNE COCO RD
ATIYA	FOX	PIPOL ROAD CANTARO VILLAGE SANTA CRUZ
ANDY	FRANCIS	ST ALBAN VALENCIA
KURT	FRANCIS	BELMONT FARM ROAD MASON HALL TOBAGO
SADE	FRANCIS	24 HUNTER ST PORT OF SPAIN
BRIAN	FRANCIS	LP 1004 MAFEKING VILLAGE MAYARO
JILLEAN	FRANCIS	14 BERMUDEZ TRACE SIPARIA
LYNDEL	FRANCIS	LP 3 1 THOMPSON CIRCULAR L ANCE MITAN ROAD CARENAGE
NATALIA	FRANCIS	10 DIAMOND AVENUE DRIVE MACOYA
NICHOLAS	FRANCIS	71 RAMBIN CRESCENT POINT D OR LA BREA
KAREN	FRANCIS	NO 6 LAL DEOSINGH TRACE FOSTER RD SANGRE GRANDE
JULIETTE	FRANCIS MCKAIN	35 TANK ROAD SIGNAL HILL TOBAGO
NATASHA	FRANCIS WILSON	APT 209 LOT 413 DOVE STREET LISAS GARDENS
ROMARIO	FRANCOIS	LILLY TRACE DE GANNES VILLAGE SIPARIA
EARL	FRANCOIS	P O X 12 JOHN ELIE ROAD CHASE VILLAGE CARAPICHAIMA
CLAIRE	FRANCOIS	55 SAMAROO VILLAGE ARIMA
PETERSON	FRANCOIS	3 GRANGER AVENUE GUAYAGUAYARE ROAD RIO CLARO
JAMILLA	FRANK	3A JO JO LANE ELSOCORRO SAN JUAN
SAMANTHA	FRASER	NO 9 PARK AVENUE CIRCULA EASTERN SETTLEMENT SANGRE GRANDE
CALVIN	FRASER	LP 57 1 VALENCIA MAIN ROA WASA EXTENSION VALENCIA
GEDDES	FRASER	LA FORTUNE FEBEAU VILLAGE
CLIFTON	FRASER	MOUNT D OR ROAD CHAMPS FLEURS
GINA	FRASER DOUGLAS	CRAIG HALL MORIAH TOBAGO
MERVYN	FRECTION	40 NEVERSON ST PETIT BOURG SAN JUAN
SHARON	FREDERICK	7 HENRY STREET AROUCA
KIANO	FREDERICK	15 MACAW DRIVE RIVER ESTA
KEEGAN	FRIDAY	BLDG D RAMDIAL MAHABIR LA APT 3 2 MORVANT
TIMOTHY	GABRIEL	129 GABRIEL AVENUE FARM ROAD ST JOSEPH

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DELINQUENCY LIST (continued)

ALEXANDRINE	GABRIEL	LP 11 UPPER CUNAPO SANGRE GRANDE
AMIRA	GABRIEL	LP 3 B ANGELINA TERRACE NEVER DIRTY ROAD MORVANT
MICHELLE	GABRIEL	POINSETTA DRIVE MORVANT TRINIDAD
ADANA	GABRIEL MATTHEWS	LP 50 BLONDELL ALLEY HAMLET ROAD LAVENTILLE
KADISHA	GABRIEL SEALEY	17B LADY YOUNG PITCH ROAD MORVANT
KENNETH	GAJADHAR	2 1 2 M M ST MARGARET S VILLAGE RIO CLARO
TROY	GANGA	LOT 3 MARKET STREET PALO SECO
RAMGOOLAM	GANNESS	BONASSE VILLAGE CEDROS
JUANITA	GARCIA	16 ANGELITE CRESCENT UNION HALL SAN FERNANDO
SYLVAN	GARCIA	12 1 4MM BRASSO TABAQUITE RD BRASSO
HAKEEM	GARCIA	LP4 BOODOO AVE MATURITA VILLAGE ARIMA
IAN	GARCIA	FLEMMING STREET LONGDENVILLE CHAGUANAS
AKEEM	GARCIA	83 CROSS TRACE BRASSO SECO PARIA
ANN V	GARCIA	65 2ND STREET ENID VILLAGE RIO CLARO
MAVIS	GARCIA	2607 PHASE 3 LA HORQUETTA
ROMA	GARCIA	14 MADRAS STREET ST JAMES
GYLLANN	GARCIA PHILLIPS	65 ENID VILLAGE RIO CLARO
SIMEON	GARDINER	16 SAPPHIRE AVENUE REGAL COURT CUNUPIA
GLENFORD	GARDNER	01 BAGATELLE ROAD DIEGO MARTIN
JOAN	GARIB	76 PEETAMSINGH STREET OROPOUCHE ROAD SANGRE GRANDE
ALFONSO	GARRICK	PL27 MON REPOS ROAD MORVANT
DANNEAL	GAY	136 BLUE STONE STREET DEMERARA HEIGHTS WALLERFIELD ARIMA
SHELINA	GAYADEEN	12 MANUEL JUNCTION TABAQUITE
BELEFONTES	GEOFFROY	4 DADES EXTENSION TRACE RIO CLARO
JOSEPH	GEOFFROY	KOKARAM STREET DELHI ROAD FYZABAD
ALEX	GEORGE	17 MORNE COCO ROAD PETIT VALLEY
BRANDON	GEORGE	70 BELMONT CIRCULAR ROAD BELMONT
KELLY	GEORGE	321 A ABOUD CIRCULAR BELLE VUE LONG CIRCULAR
NATALIE	GEORGE	LP 7 1 SMITH HILL L ANSE MITAN CARENAGE
KYEL	GEORGE	TH 25 UNIT 137 LIOSNAGATE HOUSING DEVELO EGYPT EXT CHAGUANAS
AKILAH	GEORGE	13 STOER DRIVE EXT MORNE COCO RD PETIT VALLEY
BONGI	GEORGE	25A REID LANE
CLAUDETTE	GEORGE	24 FOURTH STREET MT LAMBERT
KEVON	GEORGE	L P 54D ARIPITAROAD ST ANNS
CECELIA	GEORGE	LP 68 LAYAN HILL BELMONT
WENDELL	GEORGE	13 CASCADE RD CASCADE
SUZANNA	GEORGE	LOT 285 ALL STAR CRESENT ARIMA HOUSE APT 1
SHELDON	GEORGE	LP 1 CEMETERY STREET GRANDE RIVIERE TOCO
ALANA	GEORGE BLAIDES	38 CICADA STREET MORVANT
EVA	GEORGE GRIFFITH	7 CEDARWOOD AVENUE COCONUT DRIVE MORVANT
TRUDA	GEORGE WARRICK	42 LUCY VALE SPEYSIDE TOBAGO
MERLISS	GEORGE WEBSTER	13A FORT BENNETT ST BLACK ROCK
TINEIL	GERMIA	15A VISTABELLA ROAD SPRINGVALE SAN FERNANDO
COLLINS	GHITA	FACTORY ROAD DIEGO MARTIN

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DELINQUENCY LIST (continued)

RICARDO	GIALDO	306 SOOGRIM STREET GULF VIEW LA ROMAIN
ARIELLE	GIBBINGS	16 ELIZABETH STREET COCOYEA SAN FERNANDO
SYDNEY	GIBBONS	45 SEVENTH AVENUE MALICK BARATARIA
MARCUS	GIBBS	BLDG 17 UNIT D PHASE 3C CARLSEN FIELD CHAGUANAS
JULIAN	GIBBS	1 BALATA AVENUE SANTA ROSA HEIGHTS ARIMA
KATHY ANN	GIBSON	35 BALLANTYNE ROAD FIVE RIVERS AROUCA
DARRON	GIBSON	LP 60 SPRING ROAD FIVE RIVERS AROUCA
ONIKA	GIFT	34 LEMON DRIVE CHAMP FLEUR
SAMANTHA	GIFT	FRIENDS FIELD ROAD SCARBOROUGH TOBAGO
GEORGE LENNOX	GIFT	BIG YARD CARENAGE
LATOYA	GILL	9 C UPPER IRVING STREET PETIT BOURG
DERICK	GITTENS	BLDG 1 MALONEY GARDENS MALONEY D ABADIE
AVEION	GITTENS	161 WOODNYPH CRESCENT BON AIR GARDENS AROUCA
MICHAEL	GITTENS	41 GERBERA AVENUE COCONUT DR MORVANT
OMARIE	GLASGOW	13E OVID ALLEY EAST DRY RIVER PORT OF SPAIN
COLLINE	GLEN	LP 4 17 LOVELL TRACE MONTE GRANDE TUNAPUNA
ANN MARIE	GLOUDON	1 AYOUB TRACE TABAQUITE ROAD RIO CLARO
ANTHONY	GODDARD	POLE 57 SHENDE STREET SUNSHINE AVENUE SAN JUAN
MARCIA	GODDARD	10 D ST THOMAS LANE LAVENTILLE
THERESA	GODDARD	POLE 79D PAPEYEA VILLAGE MORNE COCO RD MARAVAL
YUSUF	GOMES	C STREET NEW JERSEY LA BREA
WILDA	GONZALES	MOUNT ST GEORGE TOBAGO
ANDRE	GONZALES	TOBIN LANE CUREPE
ANDRE	GONZALES	TOBIN LANE CUREPE
PAMELA	GONZALES	LOT 6411 BASIL MATTHEWS L LA HORQUETTA ARIMA
NORRIS	GONZALES	ALEXIS STREET PIERREVILLE MAYARO
SHELDON	GONZALES	LP43 PINTO ROAD ARIMA
ELDON	GOODLUCK	POLE NO 4 PICTON ROAD PORT OF SPAIN
GERALD	GOODRIDGE	LP H 12 MOUNT HOPE MOUNT GLASE SAN JUAN
RONALD	GOODRIDGE	13A CAPADAYO FLATS PETIT VALLEY
SHARNETTE	GOOLCHARAN	54 MAJUBA CROSS ROAD PETIT VALLEY
ANEESHA	GOPAUL	2 TAROUBA NORTH MARABELLA
RONALD	GORDON	1 IBIS LANE TUMPUNA ROAD ARIMA
WILLIAM	GORDON	9 MAHOGAMY DR MALABAR ARIMA
GEETA	GOSINE	1212 ABDOOL VILLAGE PENAL
KRISTOFFER	GOULD	LP 7 PETER HILL ROAD MAYARO
DENILLE	GOULD	RISELAND TRACE CARNBEE TOBAGO
SHERICE	GOULD	13 CICADA STREET MORVANT
JOANNE	GOVERNOR NICHOLLS	18 UVA DRIVE DYETTE ESTATE CUNUPIA
NICOLE	GOWRIE	1 THOMPSON TRACE MORVANT
THEA	GRACIE	LP 719 MAIN ROAD L ANSE FOURMI TOBAGO
AFILAKA	GRAHAM	RISELAND TRACE BETHEL TOBAGO
SHERISSE	GRAHAM	LP 58 A MENTOR ALLEY LAVENTILLE
JAHMAUL	GRAHAM	16 GERIDOT CRESCENT DIAMOND VALE DIEGO MARTIN

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DELINQUENCY LIST (continued)

NEGUS	GRANGER	21 UPPER BELLE VUE ROAD ST JAMES PORT OF SPAIN
DANE	GRANGER	7 ST BARB S ROAD BELMONT PORT OF SPAIN
MARVIN	GRANNUM	95A COORA ROAD SIPARIA
JOSIAH	GRANT	LP 40 CUNAPO JUNCTION ROAD SANGRE GRANDE
KERRON	GRANT	31 GOLDEN LANE CULLODEN TOBAGO
KERRON	GRANT	31 GOLDEN LANE CULLODEN TOBAGO
JOSIAH	GRANT	72 TROUMACAQUE GREEN ACRES LAVENTILLE
MICHAEL	GRANT	ARNOSVALE ROAD LES COTEAUX TOBAGO
SIMONE	GRANT	APT 3 71 DUNCAN STREET PORT OF SPAIN
VERONICA	GRANT	3 CONNECTION DRIVE ENTERPRISE CHAGUANAS
ZORINA	GRANT	64 COCORITE RD ARIMA
ANTON	GRANT	7 BASILON STREET TUNAPUNA
KEDRA	GRAY	20 PRINCE STREET ROXBOROUGH TOBAGO
KAMARIA	GRAY	OLD HOUSING SCHEME SPEYSIDE TOBAGO
DENISE	GRAZETTE	25 LOUIS STREET LA PUERTA DIEGO MARTIN
CRISTY	GREAVES	LP 87 ANGLAIS ROAD CUMANA VILLAGE TOCO
DENIKA	GREAVES	4 EIGHT STREET BEETHAM ESTATE PORT OF SPAIN
NICOLE	GREENE	33 BRAITHWAITE STREET BELMONT
MINDY	GREENE	1 HAPPY HILL LAVENTILLE ROAD FEBEAU V SAN JUAN
LOUIS	GREENE	58 MANIMORE ROAD FIVE RIVERS AROUCA
ATHELEAH	GREENE	68A LOWLANDS ROAD LOWLANDS TOBAGO
SHAWN	GREENE	8 ROAD PALO SECO
RYAN	GREGG	53 ST FRANCOIS VALLEY ROAD MORVANT
MICHELLE	GREGORY	32 PIER ROAD LA BREA
RHONA	GREIG	WINDWARD MAIN ROAD MT ST GEORGE TOBAGO
JUAMOUL	GRIFFITH	9 PARK AVENUE CIRCULAR NORTH EASTERN SETTLEMENT SANGRE GRANDE
JEMMA	GRIFFITH	POLE 56 TARA DRIVE PETIT VALLEY
ROXANNE	GRODEN	ROUSSEAU VILLAGE SPRING GARDEN TOBAGO
TYREL	GUERERO	STORE BAY LOCAL ROAD BON ACCORD TOBAGO
GARISA	GUERRA	6 PERIDOT CRES UNION HALL SAN FERNANDO
SEON	GUITAN	1 HAEV CRESCENT PARADISE WEST TACARIGUA
NEHEMIAH	GULSTON	38 PASHLEY STREET LAVENTILLE PORT OF SPAIN
DIONESE	GUY	BLDG 2 ALMOND DRIVE LADY YOUNG ROAD APT 6 1 MORVANT
ANGELA	GUY THOMPSON	18 MT PLEASANT LOCAL ROA MT PLEASANT TOBAGO
NOEL	GUYADEEN	234MM TAMANA HILL ROAD CORYAL
NAREE	HAJARIE	LP 108 FULLERTON VILLAGE CEDROS
DEXTER	HALLS	17 SPRING HILL AVENUE TARODALE GARDENS SAN FERNANDO TRINIDA
TRICIA	HAMILTON	74 CEDAR DRIVE PLEASANTVILLE
JOHNATHAN	HAMILTON	24 22ND STREET BEETHAM GARDENS PORT OF SPAIN
KENRICK	HAMILTON	SAMAROO VILLAGE ARIMA
KEISHA	HAMLET	15 JOJO LANE EL SOCORRO SAN JUAN
VONETTA	HAMLET	7 KITCHENER STREET MARABELLA
DONNA	HAMLET	EP 55 MENTOR ALY LAVENTILLE
ALFRED	HAMLET	UPPER BUSHE STREET PETIT BOURG SAN JUAN

DELINQUENCY LIST (continued)

RACHAEL	HANOOMAN	54 CACANDEE ROAD FECILITY CHAGUANAS
ZAVIAN	HARDWARE	8 CARNBEE 1 CARNBEE TOBAGO
MAURISA	HAREWOOD	LP 63 COVIGNE ROAD DIEGO MARTIN
GESILLE	HARI	LP 142 HILLAIRE STREET DIEGO MARTIN
RAYWATTIE	HARILALL MAHASE	7 BUSH STREET CUREPE
RONALD	HARPER	LP 35 UPPER BOURNES RD ST JAMES
WILLIAM	HARPER	WHATTS ROAD BROTHERS ROAD P O
NALINEE	HARRILAL	362A MOHESS ROAD EXTENSION PENAL PENAL
BISRAM	HARRILAL	LP 209 MAHADEO TRACE ST HELENA VILLAGE PIARCO
CAMILLA	HARRINGTON ROBERT-SON	LP 18 SILK COTTON ALLEY PICTON ROAD LAVENTILLE
DAMIEN	HARRIPAUL	LP56 CAMERON HILL MORNE COCO ROAD MARAVAL
JOHN	HARRIS	22 CORNER C R HIGHWAY ROAD RESERVE ARIMA
LISA	HARRIS	62 LOTHIANS ROAD PRINCES TOWN
DWIGHT	HARRIS	15 PIERRE ROAD POINT DOR LA BREA
JOSEPH	HARRIS	19 BROWN STREET SAN FERNANDO
JILLIAN	HARROO	3 SAVANNAH TRACE ARIMA OLD ROAD AROUCA
AARON	HARROO	88 ARIMA OLD ROAD AROUCA
ANDY	HAYNES	15 SAN PEDRO EXTENSION ROAD VALENCIA
SHERWYN	HAYNES	LP 78 LA PUERTA AVENUE DIEGO MARTIN
ROMARIO	HAYNES	LP 3 RAMPANALGAS VILLAGE BALANDRA
WILFRED	HAYNES	BLDG 2 APT 22 LEON STREET LAVENTILLE
NAPTALI	HEADLEY	LP 21 UPPER COCORITE TERRACE COCORITE
KENNIPHER	HECTOR	24 AGOSTINI STREET GONZALES
CARLTON	HECTOR	18 LEON PLACE EAST DRY RIVER PORT OF SPAIN
BRIDGNATH	HEERAMAN	983 CIPERO ROAD LENGUA VILLAGE PRINCES TOWN
REANACO	HENDERSON	19 ST FRANCOIS VALLEY ROAD BELMONT PORT OF SPAIN
SHALISA	HENRY	25 KANDAHAR STREET ST JAMES
MICHELLE	HENRY	27 CORNER NEW CITY AVE SOOKNANAN STREET MARABELLA
KEISHA	HENRY	27 HARDING DRIVE COCORITE
JOEL	HENRY	37 MAHOGANY DRIVE MALABAR ARIMA
SHELDON	HENRY	102 HONEY CREEPER DRIVE BON AIR GARDENS AROUCA
SHELDON	HENRY	102 HONEY CREEPER DRIVE BON AIR GARDENS AROUCA
VICTOR	HENRY	10 LADY YOUNG RD MORVANT
MIKIELL	HENRY	GRU GRU PATCH PROVIDENCE ROAD TOBAGO
KEVIN	HENRY	2 WILLIAM STREET SAN JUAN
SELWYN	HENRY	3 A JULIEN TRACE CASCADE
AKIM	HENRY	2 WILLIAM STREET SAN JUAN
NICHOLAS	HENRY	4 FRANKLYN RD FOUR ROADS D MARTIN
ADRIAN	HENRY	CHURCH STREET LA ROMAINE
LAFFESHA	HENRY MANSWELL	ADELPHI ROAD MASON HALL TOBAGO
RICARDO	HERBERT	BUILDING 5 APT 43 COCORITE
ALICIA	HERBERT	APT 17 FIELDS BRANCH TRACE MOUNT PLEASANT TOBAGO
ROGER	HERBERT	11 EASTERN MAIN ROAD ST JOSEPH

DELINQUENCY LIST (continued)

JONIE NATALIE	HERBERT	BLK41 T H81 UNIT D IXORA AVE EDINBOURGH SOUTH DEV
DOMINIC	HERCULES	89 CRESCENT GARDENS MAUSICA ROAD D ABADIE
GLENDA	HERCULES	STATION STREET ROXBOROUGH TOBAGO
COLENE	HERCULES QUACCOO	79 GLENWOOD AVENUE OASIS GREENS EGYPT CHAGUANAS
LAHTIA	HERNANDEZ	22 SANTA CRUZ OLD ROAD SAN JUAN
JASMIN	HERNANDEZ	LOT 6807 TONY GOVIA AVE PHASE 7 LA HORQUETTA
KOSI	HERNANDEZ	LP 5 LAS CUEVAS VILLAGE LAS CUEVAS
RODNEY	HERNANDEZ	ST MICHAEL VILLAGE LAS CUEVAS MARACAS
GISELLE	HERNANDEZ	3B JOHN STREET COCORITE ST JAMES
ANNAKIE	HERRERA	LP 81 PARAMIN HILL MARAVAL
CARLTON	HEWITT	SUN VALLEY SANTA CRUZ
CLAIRENA	HEWITT	4 ALEXANDER STREET DINSLEY VILLAGE TACARIGUA
D ANGELO	HIGGINS	24 BREADFRUIT ALLEY ARGYLE TOBAGO
TERRY	HILAIRE	GARDEN SIDE STREET SCARBOROUGH TOBAGO
KELDON	HILL	LP 59 SHERWOOD PARK ARIMA
JUNIOR ANTHONY	HILL	8222 PHASE 5 LA HORQUETTA ARIMA PO BAG 390
MICHELENE	HILLAIRE	LOT 222 SEAGRAPE DRIVE CARLSEN FIELD CHAGUANAS
HORACE	HILLIARE	9 LOCUS HILL MALICK
CHRISTOPHER	HILLS	6A GERBERA AVE MORVANT
LEANN	HILLS JACKSON	71 RICHARDSON TRACE PEPPER VILLAGE FYZABAD
SIMONE	HINDS	71 RAMBIN CRESCENT POINT D OR LA BREA
IRENE	HINDS	15 DUNLOP DRIVE COCORITE ST JAMES
GISELLE	HINDS	1 MYRA LANE SHEERWOOD PARK ARIMA
LIONEL	HINDS	POLE 53 MARAJ TRACE CANTARO VILLAGE SANTA CRUZ
ANNETTE	HINDS TIA OKWEE	9 PURBECK CRESCENT BEL AIR LA ROMAIN
KEREEM	HINKSON	91EASTERN MAIN ROAD D ABADIE
BRENT	HINKSON	44 EL DORADO ROAD TUNAPUNA
KAREN	HOLDER	56 DAVIS STREET KANDAHAR TACARIGUA
LATIFAH	HOLDER	LOT 914 SWALLOW LANE MALONEY GARDENS D ABADIE
LESEDI	HOLDER	43B ST ANNS ROAD ST ANNS
SHELLY ANN	HOLDER	BUILDING 1 2 3 BELMONT TERRACE BELMONT
JUNIOR	HOLDER	LP 54 SELICA SANS ROAD WALLERFIELD ARIMA
RAYNARD	HOLDER	12 RIG ROAD DOW VILLAGE SOUTH OROPOUCHE
AMY	HOLDER GEORGE	LP 62 ARIAPITA ROAD ST ANNS
RICHARD	HOPE	294 WATERLOO ROAD CARAPICHAIMA
EASTERN	HOPE	DEBE ROAD LONG CIRCULAR ST JAMES
KALIFA	HORSFORD	NR LP 60 APT 13 BLDG 5 PLEASANTVILLE APT 13 SAN FERNANDO
HAZELANN	HORSFORD	LP26 BOOTH HILL TROUMACAQUE ROAD LAVENTILLE
SHERNELLE	HOSANNY SINGH	LP79 COALMINE SANGRE GRANDE
RENISHA	HOSEIN	1092 ST MARY S VILLAGE MORUGA ROAD
ALSTON	HOSEIN	LP 52 DE MOUNTBRUN STREET BALMAIN VILLAGE COUVA
SHAFFICK	HOSEIN	CORINTH ROAD STE MADELEINE
CLINT	HOSPEDALES	11 LAYAN HILL BELMONT
MICHELLE	HOSPEDALES JOSEPH	9 ROBERT STREET ARIMA

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DELINQUENCY LIST (continued)

MC FREDRIAN	HOSTEN	P55 3A SEA TRACE EXT BAGATELLE ROAD DIEGO MARTIN
GAIL	HOWARD	47 TAMARIND STREET GENTIAN PARK EDINBURGH SOUTH
TIYCHEREIGNA	HOWARD	26 WILLIAM STREET APT2 ARANGUEZ SAN JUAN
STERLING	HOYTE	15 ROSS LANDS UPPER BOURNES ROAD ST JAMES
MARGARET	HUDSON BARCA	214 LOTHIANS ROAD PRINCES TOWN
CANDICE	HUGGINS	32 PROVIDENCE ESTATE UPPER BOURNES ROAD ST JAMES
ASHANTI	HUGHES	12 MC KAY HILL SCARBOROUGH TOBAGO
CHEVELLE	HUGHES	LP 53B UPPER LAVENTILLE ST BARBS JUNCTION
NEKEISHA	HUGHES SMITH	CALDER HALL TRACE GORDON DRIVE CONCORDIA
DENNISIA	HULL	3 NINETH STREET BARATARIA
ADETISHIA	HUMES	BLDG8 LA GOYA GARDENS GOYA STREET EL DORADO
ADETISHIA	HUMES	BLDG8 LA GOYA GARDENS GOYA STREET EL DORADO
THEMIA	HUMPHREY	11 AMOWSHILL POINT CUMANA
NICOLA	HUMPHREY	POLE 167 GREENHILL VILLAGE OPP TEXEIRA DIEGO M
TEISHA	HUNTE	BACK STREET MT ST GEORGE TOBAGO
DEON	HUNTE	BLDG 6 APT 1 4 SOUTH MALONEY GARDENS
DERICK	HUNTE	LP 2 SESAME STREET PINTO ROAD ARIMA
KESHURA	HUNTE PALMER	13 DAWN ST TROU MARCAQU LAVENTILLE
SHARON	HUNTE WILSON	LP55 LAVENTILLE RD FEBEAU VILLAGE
OSWALD	HUSBANDS	15 FORDE STREET ARIMA
JANELLE	HUTCHINSON HUGGINS	LP 25 UPPER PASHLEY STREE LAVENTILLE PORT OF SPAIN
WILFRED J	HYNDMAN	MM 331 NEW LANDS GUAGUAYARE VILLAGE
MARLON	HYPOLITE	ST ANN S VILLAGE MAYARO
IAN	HYPOLITE	LP 51 LITTLE CORA ROAD CUMUTO
SHARON	HYPOLITE QUAMMIE	LP 61 3 QUARRY ROAD SAN JUAN
JUDD	ILES	LP 3 ILES TRACE ENTERPRISE CHAGUANAS
JAHLANY	INNISS	12 ROSE HILL EAST DRY RIVER PORT OF SPAIN
DAVE	INNISS	SAVATRI STREET SANGRE GRANDE
TYRON	ISAAC	LP 165 2 CASHEW ALLEY MORVANT
OTIS	ISAAC	101 OLD ST JOSEPH RD SUCCESS VILLAGE
JASONIA	ISAACS	APT003 BUILDINGF POWDER MAGAZINE PHASE II COCORITE
BRANDON	JACK	APT 114 EIGHTH STREET MALICK BARATARIA
SHIMYCA	JACK	41 WOODFORD STREET NEWTOWN PORT OF SPAIN
DAVID	JACK	LP 1 1 7 L ANSE MITAN ROAD DIEGO MARTIN PROPER
MARLON	JACK	2623 PHASE 3 LA HORQUETTA
NEIL	JACK	4 ROBERTS ST OLD ST JOSEPH ROAD LAVENTILLE
SHARON	JACK	18 BELLE VUE LONG CIRCULAR ST JAMES
KEVON	JACK	LP 278 KELLY VILLAGE CARONI
MARCIA	JACK	LOT 8819 LA HORQUETTA HOU ARIMA
JEMMA	JACK	LP 26 TROUMACAQUE ROAD LAVENTILLE
MICHELLE	JACK	6 ELIZABETH GARDENS ST JOSEPH
SHIVONE	JACK WILLIAMS	16 ROMAIN LANDS
KATHEISHA	JACKSON	17 FAUSTIC STREET MORVANT
MARCIA	JACKSON	RIVERSIDE ROAD CASTARA TOBAGO

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DELINQUENCY LIST (continued)

AKUMA	JACKSON	LP 54 PELICAN EXTENSION MORVANT
JACQUELINE	JACKSON	LP 53A RIVER AND BRANCH RD KELLY VILLAGE
BERTIN	JACKSON	17 MURLI STREET LA ROMAIN
KEON	JACKSON	ROBERT HILL THICK VILLAGE SIPARIA
KENSON	JACKSON	LP 73A QUARRY DRIVE CHAMP FLEURS
ANTHONY	JACOB	LP 171 CHIN CHIN ROAD CUNUPIA
SIMON	JACOB	62 UPPER PASHLEY ST SUCCESS VILLAGE LAVENTILLE
MALCOLM	JACOB	62 UPPER PASHLEY ST SUCCESS VILLAGE
MERVIN	JACOB	32 ROBERTSON STREET SAN FERNANDO
NZINGA	JACOB ST CLAIR	32 DANIEL STREET PLYMOUTH TOBAGO
DEON	JADOO	3A BELMONT VALLEY ROAD BELMONT
RICARDO	JADOONANAN	13A JOHN LANE D ABADIE
RISHIE	JAGGERNAUTH	IBIS DRIVE DON MIGUEL ROAD
ANCIL	JAGHOO	TUSCANY VILLAS TOWNHOUSE 38 46 FACTORY ROAD EXT AROUCA PIARCO
ALOMA	JAGROO	24 TRAINLINE LANE ORANGE GROVE ROAD ST AUGUSTINE
RIETESH	JAIKARAN	7TH AVE MALICK BARATARIA
MAWUSI	JAJA	LP 35 PROVIDENCE ESTATE UPPER BOURNES ROAD ST JAMES
SOLOMON	JALIM	148 MON DESIR ROAD DOW VILLAGE SOUTH OROPOUCHE
SILLINA	JAMES	36B THIRD BRANCH ROAD MONKEY TOWN NEW GRANT
KAREN	JAMES	113 OLIVE DRIVE PINE RIDGE AROUCA
NEON	JAMES	60 RAINDOW DRIVE O MERA COURT ARIMA
JAQUIE	JAMES	44 MARYS HILL SCARBOROUGH TOBAGO
ANDY	JAMES	BLDG 7 UPPER MARCANO QARRY JOHN JOHN LAVENTILLE
KRYSTAL	JAMES	48 OMEARA ROAD ARIMA
STEVE	JAMES	LT 2912 SPURWING LANE MALONEY GARDENS
ROSE	JAMES	16 BAGATELLE ROAD SAN JUAN
ALANA	JAMES	MAIN ROAD BETHEL TOBAGO
GENESIS	JAMES	APT 2 3 BLD 4 HARDING PLACE COCORITE
DENIECE A	JAMES	36 CHINCUNA GARDENS CHIN CHIN ROAD CUNUPIA
CHRISTINA	JAMES	11A RIVER ROAD PLYMOUTH TOBAGO
KHURLON	JAMES	LOT701 EAST 2ND STREET PHASE 4 EDINBURGH 500 CHAGUANAS
RUTH	JAMES	LENGUA VILLAGE PAPOURIE ROAD
CARL	JAMES	MARY S HILL CROWN TRACE PLYMOUTH ROAD
AVI GAIL	JAMES	60 6TH STREET BARATARIA
NAKIESHA	JAMES	OASIS GARDENS CEYLON BLDG CONDO 1B NORTH POST RD RIVER ESTATE
CANDACE	JAMES	LP 74 ABBE POUJADE STREET
LARRY	JAMES	ORANGE FIELD ROAD CHASE VILLAGE
CARLOS	JAMES	1 KELLY STREET TUNAPUNA
CARLOS	JAMES	1 KELLY STREET TUNAPUNA
VERBIN	JAMES	LAVENTILLE EXTENSION ROAD MORVANT
EDWIN	JAMES	LA BAJA ROAD MARACAS ST JOSEPH
KINDA	JANKIE	BARNES AVENUE LA CANOA LOWER SANTA CRUZ
RHONA	JAWAHIR	17 1 2 CUNAPO SOUTHERN ROAD BICHE

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DELINQUENCY LIST (continued)

REGGIE	JAWAHIR	162 MAXIE ASSIE MALABAR ARIMA
JILLIAN	JEFFREY	12 SPRING VALE CLAXTON BAY
OMAR	JEFFREY	LP 1 3 SPARROW DRIVE SIMEON ROAD PETIT VALLEY
WAYNE	JEFFREY	63 ALINDO NUNES PLACE PHASE 4 2 MALABAR ARIMA
LISA	JEFFREY	703 DEREK WALCOTT CRESCENT PHASE 1 LA HORQUETTA
MARIO	JEROME	UPPER 7TH AVENUE SPRING TRACE MALICK BARATARIA
JAMEELA	JERRY	58 CALDER HALL PHASE CALDER HALL TOBAGO
KURN	JERRY	PLYMOUTH ROAD PLYMOUTH TOBAGO
VICTOR	JHINNOO	LP3 TEMPLE STREET ARIMA
NATASHA	JHINNOO	9 16TH STREET BEETHAM GARDENS PORT OF SPAIN
ROXANNE	JOACHIM MEADE	LOT M3 BONNE AVENTURE ROAD EXTENSIO GASPARILLO
DARYL	JOBE	LP 57 CAMPBELL TRACE RIO CLARO
RENWICK	JOBE	51 WALKER ST FREDERICK SETTLEMENT CARONI
ELVIN	JOEFIELD	23 PLEASANTVILLE CIRCULA SAN FERNANDO
CHRISTOPHER	JOEFIELD	44 GLENROY HDC DEVELOPMENT PRINCES TOWN
JONELLE	JOEFIELD	BLD 26 UNIT D LAKEVIEW HOUSING DEVELOPMENT POINT FORTIN
ANN	JOHN	66B JOHN DIAL TOBAGO
DAVION	JOHN	LOT 250 CANARY CRESCENT NORTH PHASE 2 COUVA
ANISHA	JOHN	52 MENTOR ALLEY LAVENTILLE PORT OF SPAIN
SHIVAUGHN	JOHN	LOT 10 NEW YALTA APT OPP MANNING STREET DIEGO MARTIN MAIN ROAD DIEGO MARTIN
KRYSTAL	JOHN	BLDG 3 APT 3 4 ALMOND CT MORVANT
MEKADAE	JOHN	31 BULLER TRACE PASHLEY STREET LAVENTILLE
JAVAN	JOHN	10 LEWIS LANE PLANTATION VALENCIA
LATOYA	JOHN	5 PELICAN EXTENSION LA POMP ROAD MORVANT
CARCELLE	JOHN	LP52 STRAKER VILLAGE PICTON ROAD LAVENTILLE
GERALD	JOHN	191 SNAP DRAGON CRESENT LA HORQUETTA
STADIYEA	JOHN	117 MORAU ROAD SAN JUAN
JONATHAN	JOHN	HOSEIN TRACE TUNAPUNA
KENNETH N	JOHN	LP 82WESTERN MAIN ROAD POINT CUMANA CARENAGE
LESLIE ANN	JOHN	23 PERKINS STREET DOWN AROUCA
ANTHONY	JOHN	UPPER ST FRANCOIS VALLEY ROAD BELMONT
ELIZABETH	JOHN	UPPER ST FRANCIOS VALLEY ROAD BELMONT
ELIZABETH	JOHN	UPPER ST FRANCIOS VALLEY ROAD BELMONT
SAMUEL	JOHN	46 RAPSEY STREET CUREPE
AVIANN	JOHN GEORGE	195 NATIONAL AVENUE MOUNT HOPE ROAD MOUNT HOPE
CECILIA	JOHN LEWIS	43 THORNHILL STREET COCOYEA VILLAGE SAN FERNANDO
MAURINA	JOHN MARSHALL	LP 5 3 JOHNSON LANE POCO ALLEY SIPARIA
AMARI	JOHNSON	30 PALMISTE STREET MORVANT
SHARON	JOHNSON	LP 65E MORNE COCO ROAD MARAVAL ST GEORGE
ISAIAH	JOHNSON	LP 51 FRANCOIS STREET CARENAGE PORT OF SPAIN
KYDD	JOHNSON	SALINA CIRCULAR 1 DA MARIE HILL SANGRE GRANDE
NIKOLAI	JOHNSON	LOT 122 PAUL CASTILLO PLA PHASE 4 SECTION 2 MALABAR ARIMA
DERNISHA	JOHNSON	21 PICTON ROAD LAVENTILLE

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DELINQUENCY LIST (continued)

DYAN	JOHNSON	16 ST JOHN STREET EAST DRY RIVER PORT OF SPAIN
ERIC	JOHNSON	7 HOSEINEE TRACE PIPARO
JABEZ	JOHNSON	APT 1 48A BRUNTON ROAD ST JAMES
CHRISTOPHER	JOHNSON	286 SOUTHERN MAIN ROAD CUNUPIA
NORBERT	JOHNSON	97 RIVERSIDE AVENUE MT HOPE
JOSEPH	JONES	COLLIER TRACE GLEN ROAD TOBAGO
JUDE	JONES	LEVEL 6 APT D CHACONIA CRESCENT FOUR ROADS DIEGO MARTIN
MELAKE BERHAN	JONES	22 TOCO MAIN ROAD SALYBIA MATURA
TYRIQUE	JONES	288 WATRERLOO RD CARAPICHAIMA
JULIET	JONES	89 POUJADE STREET CARENAGE
ANGLYES	JONES	30 BEETHAM ESTATE PORT OF SPAIN
RODERICK	JONES	23 STELLA STREET LA ROMAIN
HOLLIS	JONES	10 NORTH ROAD DINSLEY TACARIGUA
DAMIAN	JORDAN	30 BEETHAM ESTATE LAVENTILLE PORT OF SPAIN
JOVELLE F	JORDAN	21 WOODFORD STREET
LOUIS	JORDAN	5112 SYLVIA HUNTE AVE PHASE IV LA HORQUETTA
AKINOLA	JORDAN	38 MENDOZA RD BELMONT
DEVORN	JORSLING	9 CHACONIA AVENUE COCONUT DRIVE MORVANT
KEVIN	JORSLING	196 JAI RAMKISSOON HOUSI BRAZIL VILLAGE ARIMA
LETISHA	JOSEPH	7 MOONERAM STREET ST JAMES
KURTNEY	JOSEPH	CASTARA MAIN ROAD VILLAGE TOBAGO
RAPHAEL	JOSEPH	LP 3 WILLIAMS AVE LAVENTILLE EXT ROAD MORVANT
RAPHAEL	JOSEPH	LP 3 WILLIAMS AVE LAVENTILLE EXT ROAD MORVANT
GARTH	JOSEPH	LOT 125 HELICONIA CRESCENT LA HORQUETTA ARIMA
SAMANTHA	JOSEPH	APT 301 BLOCK C EMBACADERE SAN FERNANDO
KERON	JOSEPH	LP 66 1 GRAND CURACAYE RO BOURGMULATRESS SANTA CRUZ
KESTON	JOSEPH	10A SUNSET DRIVE QUASH TRACE SANGRE GRANDE
CHENEL	JOSEPH	26 SHELBORNE STREET PLYMOUTH TOBAGO
MC KENZIE	JOSEPH	POPE AVENUE TUMPUNA ROAD ARIMA
ALYSHA	JOSEPH	BLDG 2 APT 3 3 EAST EAST MALONEY GARDENS MALONEY
LAURA	JOSEPH	UPPER ABBE POUJADE CARENAGE
KEVIN	JOSEPH	LP6 CATHERINE DRIVE WELL ROAD SIPARIA
ALYSHA	JOSEPH	BLDG 2 APT 3 3 EAST EAST MALONEY GARDENS MALONEY
LUTICHA	JOSEPH	LP 1 ESTANO CIRCULAR LA PLATA VALENCIA
KAMESHA	JOSEPH	MAIN ROAD CASTARA TOBAGO
FARZAN	JOSEPH	LOT 23 UPPER FORT GEORGE RD ROSSLANDS ST JAMES
KRYSTAL	JOSEPH	213 UPPER SEVENTH AVENUE MALICK BARATARIA
TENILLE WHITNEY	JOSEPH	378 BON AIR WEST AROUCA
JENNIFER	JOSEPH	LP 6 HOPE PLACE MT HOPE RD MT HOPE
KELSON	JOSEPH	3 LORD S LANE SEA TRACE DIEGO MARTIN
JEROME	JOSEPH	45 WESTERN MAIN ROAD CARENAGE
KINTE	JOSEPH	JUNION STREET EAST CALIFORNIA
DOMINIC	JOSEPH	12 FONDES AMANDES ROAD ST ANNS
SUSANNE	JOSEPH	12 OLIVER STREET MORVANT

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DELINQUENCY LIST (continued)

AMOS	JOSEPH	21 COURT DRIVE CHAMPS FLEURS
NATALIE	JOSEPH	1 KHAN DRIVE SEECHARAN STREET TACARIGUA
CAMRYL	JOSEPH	27 NEW HOUSING SCHEME CHARLOTTEVILLE TOBAGO
KAREN LISA	JOSEPH	LP4 RENNIE CHARLES STREET BASSE TERRE MORUGA
JUDITH	JOSEPH	LP6 HOPE PLACE MT HOPE ROAD
JUNIOR	JOSEPH	LP 51 CRICHLOW HILL CHINAPOO MORVANT
NICKESIA	JOSEPH	8 MORA STREET MORVANT
BERNADINE	JOSEPH	10 CARLSEN FIELD CHAGUANAS
SOPHIA	JOSEPH	219 MURPHY STREET CARENAGE
KYLE	JOSEPH	2 A BELLE EAU ROAD BELMONT
NICHOLAS	JOSEPH	4 SEMP DRIVE BON AIR GARDENS AROUCA
AKIM	JOSEPH	10E BOSSIERRE LANE BELMONT
ANDY	JOSEPH	17 KESKIDEE ST TRINCITY TACARIGUA
MARK	JOSEPH	185 SEAGULL AVENUE MALONEY GARDENS D ABADIE
ETHELBERT	JOSEPH	GONSALVES MAIN ROAD POINT FORTIN
GEORGE	JOSEPH	213 7TH AVENUE MALICK BARATARIA
KENNETH SOLOMON	JOSEPH	WAREN ROAD POINT FORTIN
STANLEY	JOSEPH	LP 787 EASTERN MAIN ROAD VALENCIA
WILLIAM	JOSEPH	LP140 QUINAM RAILWAY ROAD SIPARIA
LLYOD GIRAUD	JOSEPH	1 COALMINE VILLAGE SANGRE GRANDE
REGINALD	JOSEPH	
WINIFRED	JOSEPH FIELDS	29 PICCADILLY STREET EAST DRY RIVER
GILLIAN	JOSEPH HAMILTON	24 2ND BEETHAM GARDENS LAVENTILLE
LAURA	JOSEPH HARPER	LP 35 UPPER BOURNES RD ST JAMES
VANESSA	JOSHUA	7905 LA HORQUETTA PHASE 5 ARIMA
PRECIOUS	JUBA	EP22 PRIZGAR LANDS LAVENTILLE
GAIL	JUGESHUARSINGH	POLE 1 BALTHARZAR STREET TAYLOR STREET TUNAPUNA
MARILYN	JULES	14 FIRST STREET SPARROW DRIVE SIMEON ROAD PETIT VA
GEORGE	JULES	PL 8 UPPER NILES STREET COCORITE
MC KEYNE	JULIEN	LP 55 MORNE COCO RD MARAVAL MARAVAL
REYNARD	JULIEN	2A LA CANOA ROAD LOWER SANTA CRUZ SANTA CRUZ
IAN	JULIEN	53 3 4MM MANZANILLA ROAD MAYARO
COLINE	JULIEN	3 1 4MM OROPOUCHE ROAD FISHING POND SANGRE GRANDE
LEO	JULIEN	18 QUESNEL STREET ARIMA
MARVA	JULIEN	INSKIP TOWN HOUSES MC INROY STREET CUREPE
FLORENCE	JULIEN CUMMINGS	UNITD APT206 LAS ALTUR MORVANT
OLIVE	JUMADEEN	132 ST JAMES STREET BATTOO AVENUE MARABELLA
NEIL	JUMAN	LP A1 UPPER BARTON LANE BELMONT
ANNALIE	JURY ALEXIS	LOT 20 12 OROPOUCHE TRACE VEGA DE OROPOUCHE SANGRE GRANDE
ROSS	KALLOO	103 SOUTHERN MAIN ROAD LA PAILLE VILLAGE CARONI
HEMRAJ	KATWAROO	LP126 TOCO OLD ROAD VALENCIA
GAIL	KELLER	5A LASTIQUE STREET EAST DRY RIVER PORT OF SPAIN
VERNIE	KELLER	LP61 ANGLAIS ROAD CUMANA VILLAGE TOCO
DAPHINA	KELLY	59 LA PLATTA CIR K P LANDS VALENCIA

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DELINQUENCY LIST (continued)

EDWINA	KELLY	7 SPRING BANK AVENUE CASCADE
PATRICIA	KELLY BRAXTON	276 EASTERN MAIN ROAD VALENCIA
ROYSTON	KENDALL	54 MC INROY STREET CUREPE
NICOLLETTE	KENNEDY	LP8 QUARRY ROAD SAN JUAN
MARISSA	KENNEDY	3 KAVI CRESCENT PETIT VALLEY
PATRICK	KENNEDY	INVERENE ROAD COCOYEA VILLAGE SAN FERNANDO
TAMIKA	KENT	LP125A UPPER LAVENTILLE LAVENTILLE
GISELLE	KERR	18 MAIN ROAD LOTTEN VILLAGE GUAPO
KAREEM	KERR	MAIN ROAD LANSE FOURMI TOBAGO
ROMANO	KERR	173A MOUNT THOMAS GOLDEN LANE TOBAGO
ANDRA	KESAR	44 BLITZ VILLAGE PLEASANTVILLE SAN FERNANDO
LAURA	KHALAWAN	3 4MM OLD LONDEVILLE ROAD LONGDENVILLE CHAGUANAS
SHERWIN	KHAN	80 A ARIPITA ROAD ST ANNS PORT OF SPAIN
RENNICO	KHAN	234 MIDASLANE CORINTH HILLS SAN FERNANDO
HAMID	KHAN	21 BAMBOO GROVE SETTLEMENT 2 VALSAYN SOUTH
SHALIZA	KHAN HOSEIN	2E RUSHWORTH STREET SAN FERNANDO
JOY	KING	162 ST CROIX RD PRINCES TOWN
NKENGE	KING	BUILDING 21 APT 4 2 EAST MALONEY GARDENS DABADIE
FITZGERALD	KING	15 MOREAU CONTINUATION TRACE MARAC VILLAGE MORUGA
SHERMAN	KING	16 PRIZGAR LANDS LAVENTILLE
ALLYSON	KING	102 SOU SOU LANDS LAVENTILLE ROAD FEBEAU VILLAGE
TERIK	KING KNIGHTS	LOT 82 PLUMBAGO AVENUE LA HORQUETTA ARIMA
TRICIA	KINSALE	BLDG 6 MALONEY GARDENS APT 4 2 E D ABADIE
ANGELA E	KINSALE	BLDG 12 APT 2 2 SOUTH MALONEY GARDENS D ABADIE
FITZGERALD	KIRBY	C O TEN CHAINS ROXBOROUGH TOBAGO
STEPHNIE	KIRK QUASHIE	2 CULLODEN ROAD GOLDEN LANE TOBAGO
LAKIESHA	KIRTON	89 91 ROCKLEY VALE SCARBOROUGH TOBAGO
ERROL	KIRTON	69 QUEVEDOR CIRCULAR EAST DRY RIVER PORT OF SPAIN
HOLANDA	KNIGHTS NOEL	10 ARIPO AVENUE FIVE RIVERS AROUCA
HOLANDA	KNIGHTS NOEL	10 ARIPO AVENUE FIVE RIVERS AROUCA
MARSHA	KONG	56 SESAME STREET PINTO ROAD ARIMA
DELANO	KYDD	120 LODGE STREET LA BREA
GOSLYN	LA BORDE	46 HONDA DRIVE HARMONY HALL MARABELLA
ANNA V	LA BORDE	1 WILLIAM TERRACE BELMONT
LEZIA	LA FORTUNE	9 PANCO LANE SAN FERNANDO
PATRINA	LA FOUCADE	9 A BULLS LANE KP LANDS VALENCIA
JOHN WAYNE	LA RODE	1855 BASSETERRE MORUGA
WESELY	LACKRAJ	7 PIARCO BRANCH ROAD RED HILL D ABADIE
DEREK	LAKE	BUILDING 5 UNIT II OLERA HIGHTS VISTABELLA SAN FERNANDO
CLIFFORD	LALLA	41 DEVIN DRIVE TABAQUITE RIO CLARO ROAD RIO CLARO
AFROSE	LALMANSINGH	9 PARK STREET SAN FERNANDO
MICHELLE	LAMBERT	310 CORN BIRD CRESENT PHASE3 MALABAR ARIMA
JAMMIE	LAMPKIN FERGUSON	UPPER 6TH AVENUE MALICK BARATARIA
KERRYANN	LANGLEY	16 TAMANA ROAD BRASSO VILLAGE BRASSO

DELINQUENCY LIST (continued)

RENNESIA	LANGTON	25 SHERRIF STREET TUNAPUNA
ANDRE	LASHLEY	3 MONSANTO LANE BELMONT PORT OF SPAIN
NATHANIEL M	LATCHMAN	LP B1 BIG YARD CARENAGE
KINDA	LAWRENCE	55 BLUE BASIN ROAD DIEGO MARTIN
OTIS	LAWRENCE	19 AKAL ROAD SAN JUAN
JEAN CLAUDE	LAWRENCE	3 1 2MM CHIN CHIN ROAD CHIN CHIN ROAD LAS LOMAS
STEPHON	LAZARUS JOHNSON	70 BELMONT CIRCULAR ROAD BELMONT
SAFIAH	LE BOURNE	84 JOHN DIAL MAIN RD JOHN DIAL TOBAGO
MARVA	LE COINTE	21 TROU MACAQUE ROAD LAVANTILLE
KERVIN	LE GENDRE	LP2 KING STREET BRANCH PRINCES TOWN
RALPH	LE GENDRE	44 MANAHAMBRE BRANCH STREET PRINCES TOWN
WAYNE	LE MAITRE	7 ROBINSON VILLE BELMONT
JANELLE	LE PLATTE	LP 101C BACK STREET LE PLATTE VILL MORNE COCO ROAD MARAVAL
SANDRA	LEBEN LOGAN	28 PARUMEL AVE MELANIE GARDENS PREYSAL
TREVON	LEE	32 BEHARRY TRACE OJOE TRACE SANGRE GRANDE
MARISA	LEE	BLDG 20 UNIT 121 LION S ENTERPRISE CHAGUANAS
WORREL	LEE QUAY	OROPOUCHE ROAD VALENCIA
WORREL	LEE QUAY	OROPOUCHE ROAD VALENCIA
AUGUSTUS	LEITH	PL 45 LAVENTILLE EXT RD MORVANT
NICOLE	LENNARD	13 BROOME STREET NORTH PETIT BOURG SAN JUAN
ALEXA	LERA	3 STOREBAY LOCAL RD BON ACCORD TOBAGO
KAYSHANNA	LESHMORE	1 4 MP OROPOUCHE RD SANGRE GRANDE
LATOYA	LESSEY MC KENNA	LP 240 UPPER ESPINET STREET LAVENTILLE
WINSTON	LESTER	PRIZGAR LANDS LAVENTILLE NEAR ASSAMS CO
DAVID	LETREN	LP 2C DURANT STREET BELMONT
DAVID	LETREN	LP 2C DURANT STREET BELMONT
CATHERINE	LETT	194A INDIAN WALK MORUGA
CATHY ANN	LEWIS	4TH AVENUE 7TH STREET BARATARIA
JOEL	LEWIS	RIVER ROAD GRAND CURUCAYE ROAD BOUGH MALATRESSE LOWER SANTA CRUZ SAN JUAN
DONNA	LEWIS	4 KP LANDS DONLEY PEN VALENCIA
JUSTIN	LEWIS	392 MANWELL LANE DASS TRACE ENTERPRISE
CHRISTY	LEWIS	7 HEALEY LANE SOUTHERN MAIN ROAD CUNUPIA
CHRISTY	LEWIS	7 HEALEY LANE SOUTHERN MAIN ROAD CUNUPIA
ANDERSON	LEWIS	2 HUTTON ROAD ST ANNS
ADRIAN	LEWIS	DENNETTE TRACE MASON HALL TOBAGO
ALAN	LEWIS	8 HERON DRIVE RIVER ESTATE DIEGO MARTIN
SHANIKA	LEWIS	43 45 NELSON STREET PORT OF SPAIN
CONRAD	LEWIS	33 CAYENNE TRACE SANTA FLORA
DONNA	LEWIS	UPPER BELMONT VALLEY ROAD BELMONT UPSTS PORT OF SPAIN
KARISSA	LEWIS	52 BRANCH ROAD CALVARY HILL ARIMA
MICHELLE	LEWIS	421 ROMMEL DRIVE LA RESOURCE ROAD DABADIE
NICKEISHA	LEWIS	LP 54 UPPER LAVENTILLE BLUNDELL ALLEY LAVENTILLE
DAVID	LEWIS	118 COORA ROAD SIPARIA

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DELINQUENCY LIST (continued)

RICHARDO	LEWIS	STUDLEY PARK MT ST GEORGE TOBAGO
SAVAUGHN	LEWIS	43 45 APT M NELSON STREET PORT OF SPAIN
WINSTON	LEWIS	QUARRY DRIVE MORNE DIABLO PENAL
ALEXANDRINE	LEWIS	17B SIGNATURE PARK MAUSICA D ABADIE
KENRICK	LEWIS	PL 52 SAMMY LANE LOWER SANTA CRUZ
PEARL	LEWIS	LP 15 SOUTH TRUNK ROAD BAMBOO VILLAGE LA ROMAIN
BRITTANY	LEWIS	66B SPRING VIEW DRIVE MORNE COCO ROAD PETIT VALLEY
EDDISON	LEWIS	LAS LOMAS 1 CHIN CHIN ROAD CUNUPIA
JOSEPHINE	LEWIS	3 4MM GUAICO TAMANA ROAD SANGRE GRANDE
KAREN COURINE	LEWIS	LP79 D4 UPR LA PUERTA AVE DIEGO MARTIN
ANDREW	LEWIS	POLE 17 CROWN TRACE ENTERPRISE CHAGUANAS
LAWRENCE STEPHE	LEWIS	LP 51 AGUA SANTA EXT RD WALLERFIELD
ELIZABETH	LEWIS MAHON	
WENDY ANN	LEZAMA	71 X1A CRESENT HILLVIEW POKHOR ROAD LONGDENVILLE OLD ROAD CHAGUANAS
DENNIS	LEZAMA	LOT 219 ELMA REYES PHASE MALABAR ARIMA
KADEL JEVON	LEZAMA	LP 64A LA PUERTA AVENUE DIEGO MARTIN
AFEISHA	LIBERT	4 PINTO ROAD NORTH SANTA ROSA HEIGHTS ARIMA
KENRICK	LIBERT	LP 3 BRAVO LANE UPPER SANGRE GRANDE
NICOLE MARSHA	LIBERT	EASTERN MAIN ROAD SANGRE GRANDE
JULIANA	LIBERT	OROPOUCHE RD SANGRE GRANDE
CARLTON	LINDOW	250A CASTARA ROAD MT ST GEORGE TOBAGO
KELON	LINDSAY	66 HELICONIA CRESCENT LA HORQUETTA ARIMA
RACHEL	LINTON	6 GERBERA AVENUE MACOYA GARDENS EL DORADO
EDWARD	LINTON	295 SAN LOUIS PARK GUAICO SANGRE GRANDE
RUKIYA	LIVAN	20 JASMINE DRIVE RED HILL D ABADIE
SHANE	LIVERPOOL	LP 4 SHERWOOD PARK ARIMA
RENELLE	LIVERPOOL	5 BRAZILLOM BRANCH TRACE BRAZIL VILLAGE SAN RAPHEAL
SYDNEY	LIVERPOOL	PL19 PICTON RD LAVENTILLE
GISELE MIREILLE	LOBIN	IO HUTTON RD ST JOSEPH APT U S
KEVON	LOCARIO	COX STREET MONTE VIDEO TOCO
TESSA	LOCHANSINGH	30 ECCLES STREET WARRENVILLE CUNUPIA
RISHIE	LOCHANSINGH	LP 42B CALVARY HILL ARIMA
VALERIE	LOGAN	LE KAHAM STREET MAMORAL 2 COUVA
NIRKESHA	LOGAN	WATER HOLO COCORITE
NOEL	LONDON	47 BYE PASS ROAD ARIMA
JONATHAN	LONDON	9F RACHET HILL WATERHOLE COCORITE
RUAWAYDA	LONDON	34 UPPER LAVENTILLE RD PORT OF SPAIN
HEMATEE	LONG	59E HOYTE AVE ARIMA
NATASHA	LONG	29 BULLER STREET WOODBROOK
PAULA	LONG DONALD	147 UPPER SIXTH AVN NINTH ST MALICK BARATARIA
DENISE	LONGDON	32 A EIGHT STREET MALICK BARATARIA
AARON	LOPEZ	16 IMPASSE ROAD TROU MACAQUE LAVENTILLE
JENSEN	LOPEZ	5 GENISTA DRIVE LA FLORISSANTE D ABADIE

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DELINQUENCY LIST (continued)

HERMAN PETER	LOPEZ	128 B OXFORD STREET PORT OF SPAIN
NADINE	LOPEZ CHURAMAN	54 HOWELL AVENUE FIVE RIVERS AROUCA
RUTHVENICIA	LOPEZ JUMAN	74 SANDALWOOD CRESCENT MALABAR ARIMA
RUTHVENICIA	LOPEZ JUMAN	74 SANDALWOOD CRESCENT MALABAR ARIMA
RONDELL	LORD	11A BOISSIERE LANE BELMONT
DEBRA	LOREGNARD	40 ARIPO AVENUE FIVE RIVERS AROUCA
CARLOS	LOUIS	28 PINTO CIRCULAR ARIMA
GARY	LOUIS	68 MAIN ROAD L ANSE FOURMI TOBAGO
ANTHONIA	LOVELACE	5 VANGUARD TRACE LOWLANDS TOBAGO
ROGER	LUCAS	15 NELSON STREET PORT OF SPAIN
KELLYANN	LUCAS	LP 59 MYRA LANE SHERWOOD PK ARIMA
JESUS MANUEL	LUCES	EDWARDS STREET BASSETERRE MORUGA
DAVIDSON	LUKE	301C CHAFFORD COURT OXFORD STREET PORT OF SPAIN
KEVIN	LYNCH	7 2 BEARD STREET CARENAGE
CASSANDRA	LYONS	BLDG 7 HARDING PLACE COCORITE
CINDY	MACKENZIE	LP 51 CADET HILL DIEGO MARTIN
ROMAIN	MADHO	1031 LAKE TERRY DRIVE WEST PALM BEACH FLORIDA 33411
RONALD	MADRAY	LP 68 ELEVENTH STREET
HILARY	MAGLOIRE	BLDG 5 APT 4 4 MALONEY GARDENS DABADIE
JESSICA	MAHARAJ	LP 104 CUNAPO SOUTHERN MAIN RD COALMINE SANGRE GRANDE
ANUP	MAHARAJ	EP52 FATIMA TR PARAMIN VILLAGE MARAVAL
BHAGWANDEEN	MAHARAJ	JAIPAULSINGH ROAD 15 LENGUA VILLAGE BARRACKPORE
MINTRANI	MAHARAJH SAMMY	LA Pastora Upper Santa Cruz
THOMAS	MAHASE	8 WELLINGTON STREET ST JOSEPH
LEONARD	MAHON	41 JACK TRACE ENTERPRISE
MICHAEL	MALCO	APT 2 RIVER BROOK APARTME PAUL MITCHELL STREET ARIMA
EURBAN	MALONEY	26 IMRIE STREET SAN FERNANDO
RAYMOND	MANDER	54 PINE AVENUE VALENCIA
ASHELL	MANO	54 QUEEN DRIVE BAGATELLE ROAD DIEGO MARTIN
SHANIA	MANSANO	23 25 C DUNCAN STREET PORT OF SPAIN
ANTHONY	MANSANO	
LINCOLN	MANSWELL	7 MEYLER STREET BELMONT
CLARENCE	MAPP	27 BACK STREET MT ST GEORGE TOBAGO
SHELLEY ANN	MAPP	53 FRANCIOS STREET CARENAGE
GILLIAN	MARAJ	LP 64A DOOLARIE STREET DIEGO MARTIN
SAMUEL	MARAJ	COLEMINE PHIPPS TRACE SANGRE GRANDE
KENNY	MARAJ	19 BAGATELLE ROAD SAN JUAN
KELLY	MARCANO	BLDG5 LADY HAILES AVENUE SAN FERNANDO
ANTHONY	MARCANO	7 LA SELVA DRIVE GOLDEN VIEW EL DORADO
CANDICE	MARCANO INNISS	41 FORDE STREET AROUCA
CANDICE	MARCANO INNISS	41 FORDE STREET AROUCA
FLOYD	MARCELLE	24B PETUNIA AVENUE COCONUT DRIVE MORVANT
RUDY	MARCELLE	11 ALEXANDER TRACE GONZALES VILLAGE GUAPO

DELINQUENCY LIST (continued)

STARA	MARCELLE	15 17A STREER BEETHAM GARDENS
TERRESSA	MARCELLE	38 BELLE AIR STREET CHARLOTTE VILLE
PRISCILLA	MARCELLIN	13 LOWER BUSHE ST SAN JUAN
ANTHONY GONSAL	MARCHAN	FORDE STREET WATERLOO ROAD AROUCA
MARSHA	MARCHAN WHARWOOD	4 BECKLES STREET SOUTH ESPERANCE VILLAGE SAN FERNANDO
ANDY	MARIN	STEPHEN STREET TOCO
SAMANTHA	MARK	10 ANDREWS TRACE DARREL SPRING TOBAGO
SHERWIN	MARKSMAN	56B QUARRY STREET DIEGO MARTIN
IVAN	MARQUEZ	LP67 PATRICK STREET LA BREA
MAGDALENE	MARSHALL	PROVIDENCE ROAD MT GRACE TOBAGO
SHANIA	MARSHALL	SPRING GARDEN TRACE ORANGE HILL SCARBOROUGH TOBAGO
NAHIDA	MARSHALL	LP70C UPPER UNION ROAD FOUR ROADS
SUZANNE	MARTIN	MAIN ROAD BETHEL TOBAGO
ABENA	MARTIN	21 120 LION S GATE ENTERPRISE CHAGUANAS
STEVE	MARTIN	LP 9 3 CAMERON ROAD PETIT VALLEY DIEGO MARTIN
STEPHANIE	MARTIN	144 NICHOLAS STREET CARENAGE
ROGER	MARTIN	71 BANYAN BLVD MALABAR ARIMA
SHELDON	MARTIN	LP 65C FACTORY ROAD DIEGO MARTIN
LAWRENCE JR	MARTIN	18 BELMONT VALLEY ROAD BELMONT
COURTNEY	MARTIN	19B MON REPOS ROAD MORVANT
LYSTRA	MARTIN	197 SEA GRAPE DRIVE CASH CARLSEN FIELD
MOLLY ANN	MARTIN	103B ROSA HILL SADDLE RD MARAVAL
KENNETH	MARTIN	12A GEORGE STREET AROUCA
JOANNE	MARTIN NICKIE	38 ST ANNS MAIN ROAD PORT OF SPAIN
ENRIQUE	MARTINEZ	ADONAI TERRACE PINTO ROAD ARIMA
LEROY FRANCIS	MARTINEZ	EASTERN MAIN ROAD GUIACO OPPOSITE SAWMILL C O CAROL KNONB
MARK	MASSIAH	LP 65A 2 GRAND CURACAYE ROAD L ER SANTA CRUZ
FRANCIS	MATHURA	148 LOPINOT RD ARIMA
CLEAVON	MATISTE	LP 5 LEWIS ROAD NEW GRANT
ALTON	MATISTE	PLAISANCE ROAD MAYARO OPPOSITE THE HEALTH CENTRE
TERRY	MATTADEEN	211 VINEYARD STREET CARENAGE
AARON	MATTHEW	3 ALMOND COURT 2 3 MORVANT PORT OF SPAIN
BERTIE	MATTHEW	10 3 4 MM TOCO MAIN ROAD MATURA
CURTIS	MATTHEW	LP 224 TALPARO MAIN ROAD BRAZIL VILLAGE SAN RAPHAEL
SHAWN	MATTHEW	8 WHARTON STREET EXT SUCESS VILLAGE LAVENTILLE
MICHAEL	MATTHEWS	279 KINGBIRD DRIVE PHASE 3 MALABAR
ARTHUR	MATTHEWS	51 BELGRADE STREET E D R P O S
KERDEAN	MATTHEWS	LP 8 ROMEO DRIVE BAMBOO TRACE TUNAPUNA
GAARON	MAUGHN	20 FIRST CALEDONIA RD LAVENTILLE PORT OF SPAIN
DEANNTHA	MAYERS	LP 52 MC NEIL STREET RIVER ROAD ARIMA
ALIVIA	MAYNARD	4 JOHNSON AVENUE BOIS JEAN JEAN MORUGA
ROGER	MC MAYO	MARY HILL SANGRE GRANDE
KRISHTUFF	MC ALLISTER	LP3 LA RESOURCE SOUTH D ABADIE ARIMA
CHERMAIN	MC BURNIE	APT4 2 BLDG B RAMDIAL MAHABIR LANDS PH 2 MORVANT

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DELINQUENCY LIST (continued)

JONATHAN	MC CARTER WHITE	BLDG 8 APT 3 1 ST JOSEPH ROAD PORT OF SPAIN
TERRYL	MC CARTHY WRIGHT	333 PAPOURIE ROAD DIAMOND VILLAGE SAN FERNANDO
AVION	MC CLASHIE	LPC27 OLD ST JOSEPH ROAD LAVENTILLE
CHARMAINE	MC CLATCHIE LEWIS	LP 56 EASTERN MAIN ROAD VALENCIA
BETTY	MC COLLIN BUDD	UPPER SIXTH AVENUE MARLICK BARATARIA
DAVEY	MC DONALD	LP 7 HARDING PLACE COCORITE
TANASHA	MC DONALD	LP 53B CIPRIANA AVENUE 2ND CALEDONIA MORVANT
NIKISHA	MC DONALD	LP 26 TROU MACAQUE RD
NATOYA	MC DONALD	LP 26 TROU MACAQUE RD LAVENTILLE
GLENFORD	MC EWEN	LP 55 RICHARDSON LANE SAM BOUCAUD ROAD SANTA CRUZ
LUCILLEE	MC EWEN CUNNINGHAM	CASTARA VILLAGE JACKSON TRACE
SHEM	MC FARLANE	POLE 17 HOLOLO ROAD ST ANNS
GERALD	MC INNISS	24 TUNAPUNA ROAD TUNAPUNA
SHANICE	MC INTOSH	LOT 6 DOOLAY LANE EL SOCORRO SAN JUAN
GEORGIER	MC INTYRE LEWIS	BLOODY BAY TOBAGO
BRENT	MC KENNA	KINGS STREET DELAFORD TOBAGO
ABIGAIL	MC KENZIE	LP96 ADOLPHUS COX STREET SANGRE GRANDE
COREEN	MC KENZIE	LP 51 CADET HILL ROAD DIEGO MARTIN
DAVID	MC KENZIE	BOX 322 CHICKLAND RD CAPARO
NICHOLAS	MC KIE	54B ROMAIN LANDS MORVANT
TRICIA	MC LETCHIE	29 LAMBEAU VILLAGE STREET TOBAGO
ROSE ANN	MC LOUD PIERRE	155 EDWARD TRACE STRE BASSETERRE MORUGA
LENNIE	MC QUEEN	66 SAN PEDRO ROAD EXTENSION VALENCIA
MELISSA	MC SHINE	LP 50 FIRST STREET MALICK BARATARIA
ETSON	MCKIE	LP 66E ST FRANCOIS VALLE BELMONT
NATALIE	MCPHERSON	P O BOX 54 MAIN ROAD SIGNAL HILL TOBAGO
RAY	MEJIAS	LP 50 ESPERANZA DRIVE MOUNT D OR ROAD CHAMP FLEURS
GARTH	MEJIAS	18 KESKIDEE DR MARACAS ST JOSEPH
GARTH	MEJIAS	18 KESKIDEE DR MARACAS ST JOSEPH
KURTIS	MELONEY	LP 55 MT CARMEL AVENUE VALENCIA
DARIAN	MELONEY	LP 471 CUMUTO MAIN ROAD FOUR ROADS TAMANA CUMUTO SANGRE GRANDE
RIEBEKKA	MELVILLE	7TH AVENUE MALICK BARATARIA
LESTER	MELVILLE	PELICAN EXTENSION ROAD MORVANT
JOSANNE	MELVILLE	13 BARTHON LANE BELMONT PORT OF SPAIN
CHARMAINE	MELVILLE	LP 7 LANSE MITAN ROAD CARENAGE
LEROY	MELVILLE	LP32 UPPER BOURNES ROAD ST JAMES
JOACHIM	MENDEZ	2926 MAGPIE LANE MALONEY GARDENS D ABADIE
MARTIN	MENDOZA	17 1 2MM CHARUMA BICHE
LERRY	MENDOZA	LP60 COLENZO ROAD NAVET VILLAGE RIO CLARO
JUNE	MENDOZA	POLE 10 CARONI SAVANNAH ROAD CHAGUANAS
OSWALD	MERRIQUE	5904 PHASE 4 LA HORQUETTA ARIMA
KENT	MIKE	6 ELEVENTH STREET BEETHAM ESTATE
DANE	MILLETTE	LP 58 I SECOND TRACE BAGATELLE ROAD DIEGO MARTIN

DELINQUENCY LIST (continued)

STAFFON	MILLINGTON	6 FAIRY QUEEN BAY JOHN DIAL TOBAGO
KRYSTLE	MILLS	101 C AMARYLLIS CRESCENT EDINBURGH SOUTH DEV CHAGUANAS
COLIN	MILLS	28 GLEN EAGLES DRIVE MT IRVINE TOBAGO
KELISHA	MILLS	18 FORT BENNETT STREET BLACK ROCK TOBAGO
KELISHA	MILLS	18 FORT BENNETT STREET BLACK ROCK TOBAGO
SHINELLE	MILLS	FIRST TRACE BAGATELLE ROAD DIEGO MARTIN
ANN MARIE	MITCHELL	60 BHAGOUTIE TRACE DON MIGUEL ROAD BARATARIA
MERLYN	MITCHELL	GEORGE STREET GLAMORGAN TOBAGO
STEPHEN	MITCHELL	O MEARA ROAD CARAPO VILL OPPOSITE POLE110 ARIMA
CANDICE	MITCHELL	7 7TH STREET WEST DINSLEY TRINCITY
KERN	MITCHELL	296 BUEN INTENTO HILLSIDE GARDENS PRINCES TOWN
FORRIA	MITCHELL	8 REAL STREET SAN JUAN
NITA	MITCHELL	BLDG 4 HARDING PLACE APT 4 2 COCORITE
ANISSA	MITCHELL	LP553 GREEN DRIVE DIEGO MARTIN
KEVON	MITCHELL	5 NAPARIMA MAYARO ROAD COCOYEA VILLAGE SAN FERNANDO
TYNEIL	MITCHELL	640 NAUTILUS CIRCULAR BON AIR WEST AROUCA
JANELLA	MITCHELL	4 THIRD STREET WEST DINSLEY AVENUE TRINCITY
TYNEIL	MITCHELL	640 NAUTILUS CIRCULAR BON AIR WEST AROUCA
KEION	MITCHELL	7 CHANDA TRACE INDIAN WALK MORUGA ROAD
KENNETH	MITCHELL	36 LAVENTILLE ROAD EAST DRY RIVER PORT OF SPAIN
TRACI ANN	MITCHELL DUKE	8 AKAL ROAD BUSHE STREET NORTH PETIT BOURG SAN JUAN
STEPHEN	MODESTE	MAFEKING VILLAGE MAYARO
FALEEL	MOHAMED	128 KANHAI ROAD SOUTH BARRACKPORE SOUTH BARRACKPORE
CHRISTIAN	MOHAMMED	22 VIGNALE STREET MALABAR ARIMA
VENESSIA	MOHAMMED	12 ALTA MESA AVE PHASE 2 GOLDENVIEW EL DORADO
SHAREED	MOHAMMED	6 HAMILTON DRIVE BORDE NARVE VILLAGE CIPER ROAD
LATIFF	MOHAMMED	LP 53 ALFONSO STREET SANGRE GRANDE
MUSTAPHA	MOHAMMED	12 TAPTI STREET BOISSIERE VILLAGE 1 MARAVAL
RAHAMUT ROBIN	MOHAMMED	24 1 2 LIBERTVILLE RIO CLARO
SAFFIYAH	MOHAMMED ALI	9 LEWIS AVENUE DON MIGUEL ROAD BARATARIA
FARIA	MOHAMMED KHAN	16 BEACH TRACE INDIAN WALK MORUGA
CINDI	MONDEROY	22 UPPER THOMASINE S LAVENTILLE
ALICIA	MONSEGUE	LP 10 BUSH STREET NORTH PETIT BOURGH SAN JUAN
EARL	MONSEGUE	34 COLORADO CRESCENT EDINBURGH 500 CHAGUANAS
M BOYA	MONTIQUE	8419 CARLTON OTTLEY CIR PHASE 5 LA HORQUETTA ARIMA
JAMAL	MOORA	9 1 2 MM GUAICO TAMANA RO SANGRE GRANDE
OMARI	MOORE	91 HERON AVENUE MALABAR ARIMA
EWART	MOORE	18 PALMISTE STREET MORVANT
OMARIE	MOORE	12 CHIN CHIN ROAD CUNUPIA
NATALIE AMALIE	MOORE	504 B CHARDFORD COURT PORT OF SPAIN
ELVIN	MOORE	84 REAL STREET SAN JUAN
SANJAY	MOOTOOR	92 BACK STREET TUNAPUNA
SHANICE	MORAIN	LP1 JOHN LANE DABADIE
LYNETTE	MORENO	LP 53 MENDEZ TRACE SAMAROO VILLAGE ARIMA

DELINQUENCY LIST (continued)

WILLIAM	MORENO	POLE A11 SHERWOOD PARK ARIMA
FREDERICK	MORGAN	6 QUEENS AVENUE UNION HALL SETTLEMENT SAN FERNANDO
VERBENA	MORGAN	LP 59A DILLON STREET DIEGO MARTIN
SYLVIA	MORRELL	APOROSA CIRCULAR SAN JUAN
CHANTAL	MORRIS	HILLVIEW DRIVE MON REPOS MORVANT
NIKEL	MORRIS	LOWER BAD HILL PLYMOUTH ROAD TOBAGO
NIKILA	MORRIS	BRANCH ROAD PETIT CURACA SANTA CRUZ OLD ROAD SAN JUAN
RAYMOND	MORRIS	12 ELLIOT STREET NETTOVILLE ARIMA
DAVID	MORRIS	LP 53B MORNE COCO ROAD MARAVAL
ALVIN	MORRISON	25 BASSA HILL EXTENSION LA BREA
KASHIEF	MOSES	102 PERIWINKLE DRIVE BON AIR WEST AROUCA
AYANNA	MOSES	18 GABILAN STREET MORVANT
CHERISE	MOSES	5ST CYR STREET CANAAN TOBAGO
JUNIOR	MOSES	APT 215 BLDG I ALMOND DR MORVANT
CARLENE	MOSES THEROULDE	37 NEW PROVIDENCE ROAD RISELAND TOBAGO
CARLENE	MOSES THEROULDE	37 NEW PROVIDENCE ROAD RISELAND TOBAGO
ISAIAH	MOTTLEY	7 TUMPUNA VILLAS MALABAR ARIMA
ANDREW	MOTTLEY	EP 54 MENTOR ALLEY EAST DRY RIVER PORT OF SPAIN
HANNA	MUHAMMAD	21 MORVANT OLD ROAD LAVENTILLE PORT OF SPAIN
EDEN	MULRAIN	40 TAPORITE STREET MORVANT
RONEY	MUNGAROO	LOT 7 BOODOO TRACE HERMITAGE VILLAGE CLAXTON BAY
LEONINE	MUNGROO	LP 327 CUMUTO MAIN RD CARMICHAEL VILLAGE SANDE GRANDE
KEENAN	MUNRO	LP 62 QUARRY DRIVE APT 1 CHAMPS FLEURS
VICTOR	MUNROE	152 WOODSTAR AVENUE MALONEY GARDENS D ABADIE
TED	MUNROE	303 PAUL CASTILLO STREET PHASE 2 MALABAR ARIMA
DAVID	MURRAY	LP 4 BAILEY AVENUE BOIS BANDE ROAD OJOE ROAD SANGRE GRANDE
MICHELLE	MURRAY	LP 67 UPPER SIXTH AVENUE FOURTH STREET MALICK BARATARIA
MICHELLE	MURRAY	LP 67 UPPER SIXTH AVENUE FOURTH STREET MALICK BARATARIA
CRYSTAL	MURRAY	WILSON ROAD SCARBOROUGH TOBAGO
CATHERINE	MURRAY	OROPOUCHE ROAD SANGRE GRANDE
NIKKA	MURRAY	LP 56 PIPOL ROAD CANTARO VILLAGE SANTA CRUZ
NICKOTAH	MURRAY	LP 11 BAGATELLE ROAD DIEGO MARTIN
KERMIN	MURRAY	197 SEA GRAPE DRIVE CASHEW GARDENS CALSEN FIELD CHAGUAN
MARISA	MYERS	8 THORNHILL TER PORT OF SPAIN
JANELLE	MYERS	8 FIRST STREET BEETHAM ESTATE PORT OF SPAIN
JOHNATHAN	MYERS	20 BELMONT TERRANCE PORT OF SPAIN
TERRY	NANCIS	446 WINDWARD MAIN ROAD GOODWOOD TOBAGO
LITISHA	NANCIS	6A RIGHTEOUS LANE PINTO ROAD ARIMA
DONNY	NANDLAL	71 SCHOOL ROAD NEW GRANT PRINCES TOWN
SHELDON	NANGOO	21 SONATA DRIVE HARMONY HALL MARABELLA
BRENDA	NARINE ALI	124 LYNDON STREET SOUTHERN MAIN ROAD CUREPE
INGRID	NECKLES	LP 10 ACCESS ROAD MERCLINE DRIVE CUNUPIA
KELDA	NEDD	112 LA HORQUETTE VALLEY GLENCOE CHAGARAMAS
LOUISE	NEDD PITT	ROCK RIVER ROAD PIARCO

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DELINQUENCY LIST (continued)

ZARIELLE	NELLO	UPPER 7TH AVENUE MALICK BARATARIA
DELECIA	NELSON	1622 GEORGE GODDARD LANE PHASE 2 LA HORQUETTA ARIMA
KENNETH	NELSON	MOUNT IRVINE TOBAGO
EVELYN	NELSON	1 M M PENAL ROCK ROAD PENAL
HEATHER	NELSON HENRY	HIGHLANDS ROAD CASTARA
DEBRA	NELSON PHILLIP	5 MATAPAL STREET MORVANT
RAIZ	NEPTUNE	DOUGLAS STREET CANAAN TOBAGO
CECIL	NICCOLLS	LP 3 CROWN TRACE ENTERPRISE VILLAGE CHAGUANAS
VENANTIUS	NICHOLAS	115 MAHAGONY AVENUE MILFORD COURT TOBAGO
SARAH	NICHOLAS	311C INDIAN WALK MORUGA ROAD MORUGA
ARLENE MARIA	NICHOLAS	4 GUANAPO AVE FIVE RIVER AROUCA
ANDROL	NICHOLAS	LP 1 FATIMA TR PARIMIN HILL MARAVAL
RHODA	NICHOLAS SUPERVILLE	POLE 62 PIONEER DRIVE PETIT VALLEY
ARIEL	NICHOLLS	CONCORDIA ST CECELIA TOBAGO
CANDICE	NICHOLLS	14 CALDER HILL PHASE 1 CALDER HALL ROAD SCARBOROUGH
VANESSA	NICHOLS	UPPER WHARTON STREET LAVENTILLE PORT OF SPAIN
PRUTENN	NICHOLSON ISAAC	LP 11 FIRST TR MAINGOT RD TUNAPUNA
NERRISON	NOEL	DOUGLAS STREET WALLENVALE VILLAGE SANGRE GRANDE
JOSANNE	NOEL	LANSE FOURMI TOBAGO
JEREMIAH	NOEL	11 BAMBOO TRACE UPPER FAIRLEY ST
GENEVIEVE	NOEL	APT A2 BUSHE ST VILLAS BUSHE STREET CUREPE
ELVIS	NOEL	SIMEON RD PETIT VALLEY
IGNATIUS	NOEL	306 MAC NORTON JONES ST PLAISANCE PARK POINT A PIERRE
KERON	NORAY	32E NELSON STREET PORT OF SPAIN
EDWIN	NORBERT	CHINAPOO VILLAGE MORVANT
RONALD	NURSE	LP 23B MORNE COCO ROAD MARAVAL
RONALD	NURSE	LP 23B MORNE COCO ROAD MARAVAL
SADE	NURSE	EASTERN QUARRY ROAD LAVENTILLE PORT OF SPAIN
DIXIE ANN	NURSE	BUSHY PARK GLAMORGAN TOBAGO
ANTHONY	O BRIEN	23 CACIQUE DRIVE TUMPUNA ROAD ARIMA
LORENZO	O BRIEN	LP 86 MADRAS ROAD ST HELENA VILLAGE CUNUPIA
LORENZO	O BRIEN	LP 86 MADRAS ROAD ST HELENA VILLAGE CUNUPIA
MICHELLE	O BRIEN	65 RIVER ESTATE CIRCULAR DIEGO MARTIN
TENISA	O BRIEN	16 HYLAND COURT OLTON ROAD ARIMA
GEORGIANA	O BRIEN	ANTOINE TRACE QUARRY VILLAGE SIPARIA
KIA	O GARRO	LP 53 SPRING ROAD FIVE RIVERS AROUCA
STACY	O NEIL	BLDG 1 APT 4 3 WAEST MALONEY GARDENS DABADIE
DEAN	O NEIL	HOPE TRACE TOBAGO
SOFIYA	O NEIL HEWITT	17 ROSSLANDS UPPER BOURNES ROAD ST JAMES
PATRICK	O SHAUGHNESSY	LP58 BELLAMY STREET OFF COCORITE STREET ARIMA
HAYDEN	OCHOA	BLDG 111 UNIT C OROPUNE HOUSING DEVELOPME PIARCO
HAYDEN	OCHOA	BLDG 111 UNIT C OROPUNE HOUSING DEVELOPME PIARCO
ORLANDO	OCTAVE	7 KHANDAN STREET RIO CLARO
SHURLAND	OCTAVE	SOLOMON STREET MAYARO

Works Credit Union Co-operative Society Limited

DELINQUENCY LIST (continued)

ISHTAR	OGEER HINDS	168A CALDER HALL ROAD SCARBOROUGH TOBAGO
ANGELINA	OLIVER	CORNER GANGES STREET SOUTHERN MAIN RD CARONI TUNAPUNA
MARCUS	OLIVER	10 SYMOND VALLEY ROAD ST ANNS
MAHALIA	OLIVER	SARGEANT STREET EL DORADO TUNAPUNA
STEPHEN	OLIVER	20 LOTHIANS ROAD PRINCES TOWN
RACHEL	OLIVER	10 SIEUNARINE TRACE KELLY VILLAGE CARONI
CANDY	OLLIVIERRE	LP12 PICTON ROAD LAVENTILLE
MICHELE	OLLIVIERRE	23 CLEAVER HEIGHTS ARIMA
OMEGA	OSMOND	909 PARROT HALL PARLATUVIER TOBAGO
NEISHA	OSMOND	LP 53 READY MIX PRIVATE ROAD EASTERN QUARRY
PAUL	OTTEN	ALEXANDER STREET VALENCIA
KEVON	OTTLEY	SANDY RIVER MASON HALL TOBAGO
DAVID	OTTLEY	164 CHARLES STREET ST CHARLES GASPARILLO
EDWIN	OTTLEY	390 ARNOSVALE ROAD LES COTEAUX TOBAGO
SYAM	OUDIT	LP 50 HILLTOP DRIVE SANTA MARGARITA ST AUGUSTINE
DEXTER	OUGRAH	LP 16 NUCKCHEDDY ROAD NEW GRANT PRINCES TOWN
KEVON	OVID	21 D LOWKIE TRACE PENAL
NICOLE	PAJOTTE	BLD15 APT4 3 W MALONEY GARDENS
DEYSIA	PALMER	22A SECOND STREET MT LAMBERT
VANESSA	PALMER	18 NORTH TRACE NEW GRANT PRINCES TOWN
JOUGHVON	PAPAN	39 WATER HOLE COCORITE
WENCESLAUS	PAPONETTE	L P 40 SAN PABLO ROAD VALENCIA
KENIESE	PARISIENNE	170 172 MAIN ROAD CARNBEE TOBAGO
TIFFANY	PARKINSON	APT 12 BLDG 6 HARDING PLACE
MELCHISDEC	PARKS	34 ROSEWOOD AVENUE COCONUT DRIVE MORVANT
KENNETH	PARRIS	65 OASIS HOUSING DEVELOP ENDEAVOUR CHAGUANAS
STEPHANAS	PARSAD	2 EDWARDS STREET BONASSE VILLAGE CEDROS
JOEL	PARSONS	EP 987 TOCO MAIN ROAD TOCO
DEBRA	PASCALL	APT 13 BLDG 3 13 DORATA STREET LAVENTILLE
DAVID	PATRICK	LP 36 PINTO ROAD ARIMA
NADINE	PATTERSON	15 TUMPUNA ROAD ARIMA
DANIEL	PATTERSON	LP 2 FARM ROAD ST JOSEPH
CARMIN	PATTERSON	GADAR STREET BICHE
NORMAN LAW-RENCE	PATTERSON	39 ROBERT STREET ARIMA
WILBERT	PATTERSON	LP 45 TRACTOR HILL DEBE LONG CIRCULAR
ESLA	PAUL	PEPPER HILL BETHEL TOBAGO
AKILA	PAUL	14 JEFFERS STREET ST JAMES
NEKAISHA	PAUL	48 MALABAR EXT MALABAR ARIMA
LOUISA	PAUL	LP 66 GREEN GABLE PK MEADE STREET TUNAPUNA
TERRENCE	PAUL	LP 53 RIGHTEOUS LANE ARIMA
FRANCIS	PAUL	2095 E BOIS JEAN JEAN MORUGA
STACY	PAUL	7 WARD LANE EL SOCORRO SAN JUAN
SHARON	PAUL	CHINAPOO VILLAGE MORVANT

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DELINQUENCY LIST (continued)

VERONICA	PAUL CHANCE	MAIN ROAD L ANSE FOURMI TOBAGO
NEVIA	PAUL FORBES	L ANSE FOURMI MAIN ROAD TOBAGO
ANDY	PEGUS	53 GASPARILLO ROAD UPPER SANTA CRUZ
CHANTEL	PELTIER	CELESTRIAL OTTLEY STREET SCARBOROUGH TOBAGO
PETER CLAVER	PENNY	25 NINTH AVENUE BARATARIA
GLEN	PEREIRA	BLDG 3 APT 1 4 EAST MALONEY NICHOLAS COURT
MARISA	PERELION	80 RAMBIN CRESCENT POINT DOR LA BREA
KWESI	PERKINS	LOT 1 JEAN AVENUE GREENHILL VILLAGE
PATSY	PERPIGNAC BROWNE	35 CLIFTON STREET EAST DRY RIVER PORT OF SPAIN
JUDY	PERROTE JULIEN	EP7 PETER HILL RD MAYARO
GEORGE	PERRY	8 FRANKLYN LANE SADDLE ROAD SAN JUAN
RIKKI	PERSAD	55 JOHN STREET MONTROSE CHAGUANAS
FELICIA	PERSAD	ENID VILLAGE RIO CLARO
MARISA	PESNELL	3 B SIERRA LEONE ROAD DIEGO MARTIN
SOPHIA	PETERKIN	SERGEANT CAIN SCARBOROUGH TOBAGO
BERNADINE	PETERS	113 PROVIDENCE ROAD LES COTEAUX TOBAGO
SUSAN	PETERS	BLDG B MAHOGANY COURTS EASTERN MAIN ROAD MOUNT HOPE
KELSA	PETERS	30 HARMONY HALL SCARBOROUGH TOBAGO
SASHA	PETERS	24 HUNTER STREET WOODBROOK
NICOLE	PETERS	24 HUNTER STREET WOODBROOK
CHARMAINE	PETERS	16 UPPER COCORITE TERRACE COCORITE
KEVA	PETERS	LP 58 GOOD HOPE STREET SANGRE GRANDE
KIM	PETERS	LP 8B MON REPOS ROAD MORVANT
ANDREW	PETERS	26 MC CARTHY ST ENTERPRISE CHAGUANAS
MARY	PETERS PRESCOTT	281 12TH STREET TECHER VILLAGE POINT FORTIN
RICARDO	PETERSON	56 WALLACE ROAD CHINAPOO VILLAGE MORVANT
SHELLEY	PETERSON	WALLACE ROAD CHINAPOO VILLAGE MORVANT
CYRIL	PHILBERT	21 GERBERA AVENUE COCONUT DRIVE MORVANT
TEVIN	PHILIP	SPRING GARDEN TRACE SPRING GARDEN TOBAGO
HEATHER	PHILLIP	11 LADY YOUNG RD MORVANT
RANDY	PHILLIP	HARDING PLACE BLDG 7 APT 14 COCORITE
BRENT	PHILLIP	LP52 BRAVO HILL SANGRE GRANDE
NADIA	PHILLIP	LP 113 DIEGO MARTIN MAIN ROAD RICH PLAIN DIEGO MARTIN
AVENEL	PHILLIP	LP14 L ANSE MITAN ROAD CARENAGE
SHELDON	PHILLIP	LP 52 GOPAUL AVENUE EXT 2 DEIGO MARTIN
MATTHEW	PHILLIP	MAIN ROAD BETHEL TOBAGO
LEYLEND	PHILLIP	LP 98 UPPER LAVENTILLE RO EAST DRY RIVER PORT OF SPAIN
KEVON	PHILLIP	LP 56 JIGGER HILL CANTARO UPPER SANTA CRUZ SAN JUAN
ANOULA	PHILLIP	31 CLAUDE STREET LA ROMAINE
VERLINE	PHILLIP	UPPER ABBE PAUJADEB STREE CARENAGE
ALTON	PHILLIP	16 SPARROW DRIVE SIMEON ROAD PETTIT VALLEY
TURRUE KAREEM	PHILLIP	8 SANCHEZ STREET ARIMA
SADE	PHILLIP	LAMONT STREET GOPAUL AVENUE ENTERPRISE
MC VORON KERON	PHILLIP	LP55 PETIT CURACAYE ROAD SANTA CRUZ OLD ROAD SAN JUAN

DELINQUENCY LIST (continued)

FRANCINE	PHILLIP	BLDG 14 APT 4 2 EAST MALONEY
LEONARD C	PHILLIP	LA SAVANNE CIRCULAR NEW LANDS GUAYAGUAYARE
KIMBERLY	PHILLIP DANIEL	26 SEVENTH AVE MALICK BARATARIA
STACY	PHILLIP GOMES	LP B53 WILLIAM LANE EL SOCORRO SAN JUAN
ALLISON	PHILLIP SIMMONS	9 MARSHALL SREET LA BREA
COURTNEY	PHILLIPS	PLOT 45 LAMMY ROAD ARGYLE TOBAGO
HASSEL	PHILLIPS	DOUGLAS STREET HOPE VILLAGE TOBAGO
JAMES	PHILLIPS	
NORRIS	PHILLIPS	51B CHRYSANTHEMUM DRIVE MALICK DUPLEX COCONUT DRIVE
RAPHAEL	PHILLIPS	BOWEN STREET SADDLE ROAD MARAVAL
PETRA	PIERRE	12 WEST LAS LOMAS TRACE NO 3 LAS LOMAS
DAVID	PIERRE	28 PALTOO TRACE SOUTH OROUPOUCHE
WENDELL	PIERRE	PH 4 BLDG B TWENTY FOURTH STREET BEETHAM ESTATE APT 4 PORT OF SPAIN
SOLOMON	PIERRE	106 WEST DRIVE CHAMPS FLEURS
SHEKINA	PIERRE	4 JEFFERS STREET ST JAMES
LYNDON	PIERRE	MORIAH UPPER 1 CRAIG HALL TOBAGO
SHELDON	PIERRE	LOT 4A MARLON ROAD SANGRE GRANDE
GIAKA	PIERRE	LP 51 1 GILKES STREET FOUR ROADS
NEKISHA	PIERRE	53 MORALDO STREET MARAVAL
MICHAEL	PIERRE	HIBISCUS DRIVE PETIT VALLEY
EDMUND	PIERRE	LP 12 FORT GEORGE ROAD ST JAMES
LARRY G	PIERRE	6TH COMPANY CIRCULAR ROAD CRAIGNISH JUNCTION NEW GRANT
CLIVE	PIERRE	
RACQUEL	PIERRE OLIVER	10 SYMOND VALLEY ROAD ST ANNS
LOUISE	POLLIDORE	84 ST MICHAEL ROAD TACARIGUA
AZARD	POORAN	82 PLUMROSE AVENUE SANTA ROSA HEIGHTS ARIMA
ELVA	POPE	BLDG F TW 2 RAMGOOLIE TRACE CUREPE
PRINCE	POPE	MALONEY GARDENS EVERGLADES AVE BLDG APT 1 33
FRANCIS	POTTS	74 UPPER ST FRANCOIS VALLEY RD MORVANT
BARRY	POWTAN	12 DALIA CRESCENT LA HORQUETTA ARIMA
GERMAINE	POWYER	22 CHRYSANTHEMUM DR MORVANT
ANN ROHANIE	PREMDASS	23 MEDINE STREET GASPARILLO
MARK ANTHONY	PRENTICE	173 CONDO DRIVE BON AIR GARDENS AROUCA
SANDRA	PRESCOTT	BUILDING 7 APT 2 1 N MALONEY D ABADIE
DELISA	PRICE	DENNETTE TRACE NO 2 MASON HALL TOBAGO
CHRISTOPHER	PRIMUS	126C SAPODILLA TRACE MAPP LANDS LAVENTILLE
IRVIN	PRIMUS	5 ADI S RESIDENTIAL PK OFF RIG ROAD SOUTH OROPOUCHE
STEPHEN	PRINCE	BAPTISTE AVENUE CHASE VILLAGE
PREM	PROBHU	24 DAVID TRACE ST HELENA VILLAGE PIARCO
KATASHA	PROUT	PL58A DILLON STREET DIEGO MARTIN
VIVIAN	PROVIDENCE	9 MORA TERRACE VIA BOYS LANE D ABADIE
ROLANDO	PROVIDENCE	54 THACKORIE STREET MARABELLA
NATALIE	PURCELL	57 GONZALES QUARRY ROAD
GEETA	PUSTAM	DE GANNES VILLAGE SIPARIA

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DELINQUENCY LIST (continued)

CHRISTIAN	PYKE	20 4TH STREET EAST DINSLEY GARDENS TACARIGUA
JASON	QUAMMIE	NUMBER 9 TOWNHOUSE BOYS BOYS LANE DABADIE
LISA	QUASH	0419FLAMINGO BLVD MALONEY
CLYDE	QUASHIE	GOLDEN LANE CULLODEN TOBAGO
DALIAH	QUASHIE	LAVENTILLE ROAD FEBEAU VILLAGE SAN JUAN
JOSEPH	QUASHIE	2A ST PAUL ST EAST DRY RIVER PORT OF SPAIN
KIENISE	QUASHIE	LP46 UPPER MAPP LANDS LAVENTILLE
SHADEH	QUASHIE	BLDG 19 FLAMINGO BLVD APT1 1 D ABADIE MALONEY GARDENS
CRYSTAL	QUASHIE	36 PINTO ROAD ARIMA
JOYCE	QUASHIE	LP 56 OLIVES EXTENSION MT DOR
DEBESHA	RADGMAN	ORANGE HILL ROAD SCARBOROUGH TOBAGO
PATRICIA	RAGBIR MOORE	LP 4 BEARD STREET CARENAGE
SAMUEL	RAGOONANAN	LP52B ORANGE GROVE ROAD ST AUGUSTINE
SHAKIRA	RAGOONANAN	MAIN ROAD CHARLOTTEVILLE TOBAGO
KRISTOL ANN	RAGUBAR	24 RAILWAY ROAD REFORM VILLAGE GASPARILLO
ROHAN	RALPH	BYNOE STREET EXTENSION ENTERPRISE STREET CHAGUANAS
AUSTIN	RALPH	10 MAHABAL STREET ENTERPRISE CHAGUANAS
NEIL	RAMAI	LP 26 WARREN MUNROE TR CUNUPIA
ANISA	RAMASAR	LP56 KALLIAN ROAD LAS LOMAS
ANIL	RAMASAR	241 CLARKE ROAD PENAL
KAREN	RAMCHARAN	204A RAVINE SABLE ROAD LONGDENVILLE
WENDY	RAMCHARAN	40 MAHAGONY DRIVE NORTH EASTERN SETTLEMENT SANGRE GRANDE
NIGEL	RAMCHARITAR	LP 31C UPPER DIBE ROAD OFF LONG CIRCULAR ROAD ST JAMES
KHAMCHAND	RAMCHARITARSINGH	40 CALCUTTA ROAD 1 MC BEAN VILLAGE COUVA
EZRA	RAMDEEN	LP 52 RICHPLAIN ROAD DIEGO MARTIN
JONATHAN	RAMDEEN	5 CRYSTAL STREET DIEGO MARTIN
RONALD	RAMDHANIE	2 ESPINET STREET LAVENTILLE
PEARL	RAMDIAL PHILLIP	A 119 LAS LOMAS 2 VIA
DARIAN	RAMESAR	32 OJAR MARAJ AVENUE WATERLOO ROAD CARAPICHAIMA
JANAE	RAMESHWAR	3 2ND AVE BARATARIA
MICHAEL	RAMESSAR	PL NO 2 MARCANO AVENUE MANHAMBRE ROAD PRINCES TOWN
ANDRE	RAMIE	2 ALMOND DR LADY YOUNG AVE MORVANT
OPHELIA	RAMILE	3325 HERMIT AVENUE MALONEY GARDENS DABADIE
MATTHEW	RAMIREZ	LP 58 DANIEL TRACE MALABAR ARIMA
SOOKRAJ	RAMJATTAN	CARAPICHAIMA POST OFFICE CARAPICHAIMA CHAGUANAS
LILRAJ	RAMJIT	11 MORNE ROCHE ROAD MAYO
RAVI	RAMKISSOON	6A ALI S DRIVE ELSOCORRO RD
GYTREE	RAMKISSOON	144 UNION ROAD MARABELLA
SOOKNANAN	RAMNANAN	MAFEKING ROAD MAYARO
DHANWATI	RAMNARINE	LP 61NEW SETTLEMENT DOW VILLAGE CALIFORNIA
GAYNDA	RAMNARINE	ALMOND DRIVE SEWLAL STREET PEPPER VILLAGE
CARL	RAMNATH	PARIA MAIN ROAD LA FILLETTE VILLAGE BLANCHISEUS
DEOMATEE	RAMNATH	LP 129 OROPUCHE ROAD SANGRE GRANDE
CHRISTENDAI	RAMNATH	10 WARREN ROAD ST AUGUSTINE

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DELINQUENCY LIST (continued)

MELISSA	RAMOUTAR	54 LOPINOT TRACE SURREY VILLAGE AROUCA
CHANDRADATH	RAMPERSAD	4 1 4MM ST CROIX ROAD PRINCES TOWN
ANAN	RAMPERSAD	LOT 16 FIRST AVENUE CASHEW GARDENS LONGDENVILLE
SAMLAL	RAMPERSAD	HARD BARGAIN ROAD WILLIAMSVILLE
RAJPATIE	RAMPHARAY	LP 53 LATCHMAN DRIVE DEBE LONG CIRCULAR
DEOANAND	RAMRATTAN	CAYENNE TRACE SANTA FLORA
HARRINARINE	RAMROOP	LOT 148 TARODALE GARDENS TAROUBA ROAD PALMYRA
NICKY	RAMROOP	LP 53 JAIRSINGH VILLAGE COALMINE SANGRE GRANDE
RANDY	RAMSAHAI	1 NEW LANE OFF LP 41 BARATARIA DONMIGUEL ROAD
DEONARINE	RAMSAHAI	OROPUNE GARDENS LOT 43 FACTORY ROAD PIARCO NEAR TTEC
CHRISTOPHER	RAMSAROOP	80 JOHN PETER RD CHARLIEVILLE
LAUREN	RAMSAROOP	53 BERTRAND STREET SAN FERNANDO
AKIL	RAMSAY	14 PORTUGAL CRESCENT SANTA ROSA HEIGHTS ARIMA
JOY	RAMSEY	COURLAND BUSH TRACE BLACK ROCK TOBAGO
KASHINATH	RAMSUMAIR	5 ALEXANDER RD CUNUPIA
JODHAN	RAMSUMAIR	LP4 MORICHAL ROAD GUARACARA
CHARMAINE	RAMSUNDAR PERSADIE	424 BALMATEE ST LISAS COUVA
FAIZUL	RAMSURAN	
DENISE	RANSOME	4601 KEN MORRIS AVENUE PHASE 4 LA HORQUETTA ARIMA
DENISE	RANSOME	4601 KEN MORRIS AVENUE PHASE 4 LA HORQUETTA ARIMA
LEE ANN	RANSOME RAMLOGAN	268 SOUTHERN MAIN ROAD LA ROMAIN
KELVON	RAPHAEL	UNITY LANE CARAPO ARIMA
REUBEN	RAPHAEL	C O GUARDIAN LIFE DALE MC LEOD AGENCY SADDLE ROAD
DEORAJ	RATTAN	10 CHURCH STREET RAMBARAT VILLAGE SAN FERNANDO
DONNA	RATTANSINGH	39 SOUTHERN MAIN RD CUREPE
JENNIFER	RATTANSINGH	L P 166 UPPER MON REPOS ROAD MORVANT
CLIFTON	RAVELLO	LP 58 PIERRE TRACE FOUR ROADS TAMANA
CARLOS	RAWLINS	123 CALCUTTA NO 3 MAC BEAN COUVA
GIEFTON	RAYMOND	2 2ND TOUSSAINT LANE TUNAPUNA
KENSON	RAYMOND	LP30 CHINAPOO VILLAGE MORVANT
DEXTER	REASON	APT 203 BLDG H EMBACADERE SAN FERNANDO
ALLAN	REDHEAD	6 SKEETE TRACE GOLDEN GROVE BUCCOO TOBAGO
DEVON	REECE	LP 150 SPRING VILLAGE VALSAYN
TREVOR	REED	57 RAILWAY RD ST JOSEPH
DESIREE	REGALADO	32 B NORTH COAST ROAD MARACAS BAY MARACAS
KELLY	REGIS	TROUQEMACE ROAD LAVENTILLE
LYDIA	REGIS	77 SUNREES ROAD PENAL
JEAN	REID	24 PLUMBAGO CIRCUALR EDINGBERG SOUTH CHAGUANAS
AMINATA	REID	16 SEVENTEENTH B ST BEETHAM ESTATE PORT OF SPAIN
TARNIA	REID	L P 68A JOSEPH TERRACE RICH PLAIN ROAD DIEGO MARTIN
KHALEEL	REID DEVONISH	67 LYNTON GARDEN PHASE 1 ARIMA
BERNADETTE	REID DOYLE	LP 59 A ISAAC TR BLUE BASIN RD DIEGO MARTIN
KEVIN	REMY	47 DUNCAN VILLAGE LA ROMAIN
ROBERT	REYES	332 6TH COMPANY VILLAGE NEW GRANT

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DELINQUENCY LIST (continued)

STEVE	REYES	DAMARIE HILL SANGRE GRANDE
WAYNE	RICHARD	BLDG 5 BEVERLY HILLS MARCANO QUARRY AP4 LAVENTILLE
JOSANNE	RICHARD	LP 24 JAIRAJSINGH VILLAGE COAL MINE SANGRE GRANDE
SOUPHIA	RICHARDS	17 OLD GROUND TRACE GOLDEN LANE TOBAGO
MELISSA	RICHARDS	BLDG D RAMDIAL APT3 2 MAHABIR LANDS MORVANT
SHANE	RICHARDS	16 BULLER TRACE PASHLEY STREET LAVENTILLE
AARON	RICHARDS	LP 61 HARRIS TERRACE CRITCHLOW HILL MORVANT
MELISSA	RICHARDS	BLDGC301 CHARFORD COURT PORT OF SPAIN
ALISHA	RICHARDSON	27 ROSE HILL PORT OF SPAIN EAST DRY RIVER
ALISHA	RICHARDSON	27 ROSE HILL PORT OF SPAIN EAST DRY RIVER
KEVIN	RICHARDSON	50 VIRRA STREET LENDORE VILLAGE CHAGUANAS
ANTHONY	RICHARDSON	464 PARK LANE TECHIER VILLAGE POINT FORTIN
RENWICK	RICHARDSON	141 LENNYSAITH DRIVE REAL SPRING VALSAYN
FITZROY	RICHARDSON	POLE 61 2ND CALEDONIA MORVANT
VIVIAN	RICHARDSON	RED HILL EXTENSION MORVANT
CATHERINE	RICOMAS	68 OXFORD STREET PORT OF SPAIN
KIMMONE	RILEY	11 SHOVELER DRIVE EDINBURGH 500 CHAGUANAS
RAKESH	RIPLA	65B CACANDEE ROAD FELICITY CHAGUANAS
ROGER	RIVAS	27A AUGUSTINE STREET GONZALES PORT OF SPAIN
DAVID	RIVERS	266 ST CROIX ROAD PRINCES TOWN
RICHARD	RIVERS	99 EL GUAYNAPO RIO CLARO HOUSING ESTATE RIO CLARO
DAVID	RIVERS	22 BACK HILL WHIM VILLAGE WHIM TOBAGO
ZAKIYA	ROACH	LP 581 SCOPIAN LANE CHASE VILLAGE CHAGUANAS
KAREEM	ROACH	17 SECOND STREET FIVE RIVERS AROUCA
ALLISTER	ROACH	C O MURA ROACH HARDING PLACE COCORITE
KAREN	ROACH	1493 CHARUMA VILLAGE BICHE
AKEISHA	ROACH	LP11 WATERHOLE COCORITE
GABRIELLE	ROACH GARCIA	78 CAURITA ROAD ACONO ROAD ST JOSEPH MARACAS
AKEEM	ROBERTS	23 LA PUERTA AVE DIEGO MARTIN
KALIA	ROBERTS	1401 CRAVAT LANE MALONEY GARDENS D ABADIE
ROCKIESHA	ROBERTS	CEMETERY STREET LAMBEAU TOBAGO
JARELL	ROBERTS	ORANGE HILL ROAD SPRING GARDEN TOBAGO
RANDALL	ROBERTS	2 MM ANGLAIS ROAD CUMANA VILLAGE TOCO
JAMES	ROBERTS	STORE BAY LOCAL ROAD BON ACCORD TOBAGO
TERRANCE	ROBERTS	22 WHITELAND ROAD WILLIAMSVILLE
DIAMOND	ROBERTS	HIRONDELLE HEIGHTS APT 1 1 MORVANT
MASIKA	ROBERTS	LP51 ELIGON TRACE RAMJOHN TRACE DIEGO MARTIN
ELIZABETH	ROBERTS	23 SIXTH COMPANY CIRCULA NEW GRANT PRINCESS TOWN
RACHEL	ROBERTS	54 LA CANOA ROAD LOWER SANTA CRUZ
GEORGETTE	ROBERTS	DOWNSTAIRS APT UPPER THOMASINE STREET LAVENTILLE
ANSON	ROBERTS	17A NEW CITY AVENUE FYZABAD
BAGO WINSTON	ROBERTS	9 REDWOOD STREET MORVANT
WALTON	ROBERTS	19 RITA STREET ENTERPRISE CHAGUANAS
BETTY MAY	ROBERTS GEORGE	LP 32B DIBE ROAD LONG CIRCULAR ST JAMES

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DELINQUENCY LIST (continued)

GALE	ROBERTSON	OROPUNE GARDENS BLDG 14 APT G PIARCO
OSLA	ROBERTSON	POLE 5A MARAJ AVE MISSSION RD SAN JUAN
CECIL	ROBINSON	7 LUCANA DRIVE TOCO ROAD SANGRE GRANDE
TRAVIS	ROBINSON	APT 202 BLDG B PHASE 1 POWDER MAGAZINE
ROBERT	ROBINSON	640 EASTERN AVENUE LANGE PARK CHAGUANAS
RUPERT	ROBINSON	LP27E MC SHINE LANDS LAVENTILLE
KELLY ANN	ROBINSON JOSEPH	43 GOODWILL STREET ENTERPRISE CHAGUANAS
DEBRA	ROCHFORD	GUAICO VILLAGE STREET NO 4 SANGRE GRANDE
ANTHONY	ROCKE	251 FRIENDSHIP VILLAGE C SAN FERNANDO
ROXANNE	RODNEY COCKBURN	130 FIRST STREET BARATARIA
PATSY	RODRIGUEZ	610 TECOMA BLVD LA HORQUETTA ARIMA
RECARLDO	RODRIGUEZ	1357 ERIN ROAD RANCHO QUE PALO SECO
GIOMAR	RODRIGUEZ MARTINEZ	BLDG 45 15TH STREET OROPUNE GARDENS
CANDY	ROGERS	MISSION VILLAGE TOCO
KEITH	ROGERS	61 NANDHARIE STREET NEILSON GARDENS LONGDENVILLE
BERTIE	ROJAS	1 WELLINGTON STREET ST JOSEPH
AMINA	ROLAND	345 SAN PEDRO ROAD POOLE RIO CLARO
VANESSA	ROLLOCK	LP 63A COVIGNE ROAD DIEGO MARTIN
TELICA	ROMANY	59 2 TRACE EXTENSION BAGATELLE DIEGO MARTIN DIEGO MARTIN
DELINA	ROMANY	LP 59 ST FRANCOIS VALLEY ROAD MORVANT
HASSANI	ROMANY	BLDG 9 MALICK TRACE APT B BARATARIA TRINIDAD
TENIKA	ROMANY	11 A SPRING BANK AVENUE CASCADE
RANA	ROMANY DAVIS	LP 11 GRAND CURACAYE ROAD SANTA CRUZ
RONNIE	ROMEO	67B KING ORANGE AVE SANTA ROSA HEIGHTS ARIMA
LESLIE ANN	ROMEO WINCHESTER	4A SPRING GARDEN TRACE PLYMOUTH ROAD
BRUNO	ROMERO	50 2 GRAHAM TRACE EXTENS SANDRE GRANDE
KWAME	ROMERO	120 PICCADILLY STREET PORT OF SPAIN
DWAYNE	ROOME	BLDG F GREENVALE HIOUSI LA HORQUETTA ARIMA
PAUL	ROOPLAL	338 HILLSIDE GARDENS BUEN INTENTO ROAD PRINCES TOWN
EDMOND	ROSALES	BLDG 19 APT G OROPUNE GARDENS PIARCO
MICHAEL	ROSALES	BLDG 9 APT 1 3 N MALONEY GARDENS
SHINELL	ROSS	LP 61 WALLACE ROAD CHINAPOO VILLAGE
DEMORY	ROSS	LP 16 2ND CALEDONIA ROAD MORVANT
NORMAN	ROSTANT	MAYO MAIN ROAD MAYO 3RD HOUSE B4
AKILA	ROWE	5D ST JOHN STREET EAST DRY RIVER PORT OF SPAIN
STACY	RUBEN	61 POND ROAD ARIPERO VILLAGE ROUSILLAC
MARTIN	RUDDER	540 TOUCAN CRESENT MALONEY GARDENS D ABADIE
MARGARET	RUIZ	UPPER SALANDY STREET DIEGO MARTIN
ORAL	RULLOW	110 DIBE ROAD LONG CIRCULAR ROAD ST JAMES
HENRY GARFIELD	RUSSEL	18 MARCUS PARK PENTECOSTAL ROAD TUNAPUNA
MICHELLE	RUSSELL	LP 13 SAVANNAH ROAD FIVE RIVERS AROUCA
AVANELLE	SAHADEO	24 MOONERAM STREET ST JAMES
SHELDON	SAHADEO	LP 53B RICHARD TRACE TUMPUNA ROAD ARIMA
KAMRAJ	SAHADEO	218 PIPARO ROAD WILLIAMSVILLE

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DELINQUENCY LIST (continued)

KAREEM	SAHADEOSINGH	25 LILLY TRACE DE GANNES VILLAGE SIPARIA
LESTER	SALANDY	LP 7 FURNESS WITH PRIVATE LAVENTILLE
ARLENE	SALAZAR	LP 5 GAJADHAR EXTENSION SANGRE CHIQUITO SANGRE GRANDE
ANTHONY	SALAZAR	LP 5 GAJADHAR EXTENSION SANGRE CHIQUITO SANGRE GRANDE
IKE	SALAZAR	41 LEISUREVILLE MAYARO
JERRON	SALINA	CHURCH STREET RADIX VILLAGE MAYARO
LEON	SAM	3 JOHNSON TRACE ENTERPR CHAGUANAS
SAMUEL	SAMAROO	LP 11 CLARKE TRACE MOUNT PLEASANT TOBAGO
CAMILLE	SAMAROO	GLEN ROAD SCARBOROUGH TOBAGO
KEVIN	SAMPSON	LP 226 B LA FILLETTE BLANCHISSEUSE
FRANCIS	SAMPSON	25 BLITZ VILLAGE PLEASANTVILLE SAN FERNANDO
KARLENE	SAMPSON	LP159 CHIN CHIN ROAD CUNUPIA WEST CUNUPIA
ALICIA	SAMPSON	30 MAHOGANY DRIVE MALABAR ARIMA
RONALD	SAMPSON	2 JACKSON PLACE EAST DRY RIVER
KEVON	SAMUEL	95 BACOLET POINT BACOLET TOBAGO
SHERNEILLE	SAMUEL	48 DUMFRIES ROAD LA ROMAINE
BRADLEY	SAMUEL	254 SUBERO STREET MALABAR ARIMA
RENEE	SAMUEL	37 ROSEWOOD GARDENS MALABAR
RAVI KUSH JR	SAMUEL	81C MACALAY TRACE CLAXTON BAY
MELISSA	SAMUEL	69 B PETUNIA AVENUE COCONUT DRIVE MORVANT
CRYSTAL JADE	SAMUEL	BLD 3 APT 2 2 EAST EVERGLADE AVENUE MALONEY GARDENS
KATHY ANN	SAMUEL	36 LYDON ST CUREPE
AVRIL	SAMUEL	BLDG 3 APT 2 2 E MALONEY GARDENS
RAMLAL	SAMUEL	ST JOHNS RD SOUTH OROPOUCHE
ERROL	SAMUEL	209 CARATAL ROAD GASPARILLO
SAMANTHA ALITA	SAMUELS	LP 8 UPPER FAIRLY STREET BAMBOO TRACE TUNAPUNA
CHRISTIAN	SANDIFORD	2 MADOOSINGH DRIVE BOIS BWANDE SANGRE GRANDE
DARION	SANDY	42 SANDY LANE MT GRACE SCARBOROUGH TOBAGO
CRYSTAL	SANDY	22 SILK COTTON TRACE BON ACCORD
CLINTON	SANDY	LP 60 41 LAVENTILLE RD DESPERLIE CRES EDR POS
CASSIAN	SANDY	WILSON ROAD SCARBOROUGH TOBAGO
JOSEPH	SANDY	EP 5 UPPER BELMONT VALLE MC KAI LANDS BELMONT
ARLENE	SANDY SALVARY	249 RACE COURSE ROAD CARAPO ARIMA
AMARNATH	SANTOKHIE	134 SEULAL STREET DELHI ROAD FYZADAD
MARSHA	SAPPLETON	5 LOVERS LANE EL DORADO TUNAPUNA
ALDWYN ALLAN	SARGEANT	UPPER ST FRANCOIS VALLEY ROAD BELMONT
HANDEL	SAVARY	CORNER OF MARKET AND ALBERT STREET AROUCA
FRANK	SAYERS	LP 464 RANCHO QUEMADO SIPARIA ERIN ROAD QUARRY VILLAGE
NICOLA	SCOON	164 CHARLES STREET GASPARILLO
SOLOMON	SCOTT	22B POLICE STATION STREET ROXBOROUGH TOBAGO
MICAH	SCOTT	EP1B MC KAI LANDS UPPER BELMONT VALLEY ROAD BELMONT
GREGORY	SCOTT	LOT 2 MAUSICA ROAD D ABADIE
GARVIN	SCOTT	323 SOUTHERN MAIN ROAD LA ROMAIN
JEFFREY	SEALE	28 SALAZAR STREET ST JAMES

DELINQUENCY LIST (continued)

KESTON	SEALES	BLDG UNIT2A OROPUNE BOULEVARD GOLDEN GROVE ROAD PIARCO
TERRENCE	SEALES	LP 2 BRANDON BAILEY DRIVE OLTON ROAD ARIMA
AKIL	SEALES	LP21 EASTERN QUARRY RD LAVENTILLE
JOHNNY	SEALES	9 ST ROSES STREET PORT OF SPAIN
BRENT	SEALEY	22 WOODFORD STREET CUREPE
MARIA	SEALY LEDLEY	LP7 UPPER ST FRANCOIS VALLEY ROAD BELMONT
JOSHUA	SEECHAN	LP 72 DUNDONALD HILL LONG CIRCULAR ROAD ST JAMES
KAAZIM	SEECHAN	34 UPPER BOURNES ROAD ST JAMES PROVIDENCE ESTATE
RICKY	SEECHAN GLAUDE	215 MURPHY STREET CARENAGE
NARI	SEEPERSAD	LOT 162 WELLINGTON GARDENS DEBE
NIKIA	SEERAJ	11 ASHFORD TRACE CHATHAM
AGYEI	SEMPER	SUNRISE COURTS SUNRISE DRIVE BLDG 2 APT 6 MT HOPE EL SOCORRO SAN JUAN
KEITH	SEMPER	3 COCONUT TRACE FANNY VILLAGE POINT FORTIN
GLORIA	SEON	ABBE POUJADE STREET SEA VIEW HILL CARENAGE
SELBY	SERGEANT	ZION HILL BELLE GARDEN TOBAGO
JERRY LEE	SERGEANT KING	CONGO HILL WOODLAND MORIAH TOBAGO
DAMIAN	SERVILLE	194 WOODNYMPH CRESCENT BON AIR GARDENS AROUCA
HELEN	SEUNARINE	LP 252 CHARLO VILLAGE PENAL
JUDY	SEURADGE	LP 3 1 ALMA STREET LUMSDEN STREET GASPARILLO
STAMION	SHAH	ENTERPRISE STREET LONGDONVILLE CHAGUANAS
TAHJ	SHEPPARD	WILLIAM STREET CANAAN TOBAGO
SARAH	SHERWOOD ALEXANDER	LA CHANCE TRACE O MEARA ROAD ARIMA
CECIL	SHOWERS	125 EASTERN MAIN ROAD AROUCA
DESTA	SILVERTHORN	38E BAYSHORE MARABELLA
KISE	SIMMONS	0421 OLIVER WALKER AVE PHASE ONE LA HORQUETTA ARIMA
PAMELA	SIMMONS	OLD GOLDEN GROVE ROAD AROUCA
ADUNNI	SIMMONS	3 HILLCREST GARDENS RETRENTCH VILLAGE SAN FERNANDO
KEISHA	SIMMONS	LP 53 CROW TR CHINAPOO VLG MORVANT
ONIKA	SIMMONS VINCENT	APT 2 3 W BLDG 20 MALONEY GARDENS D ABADIE
NEKISHA	SIMON	LP32 ISAAC TERRACE ST JAMES
MALIK	SIMON	530 ZIRCON CIRCULAR BON AIR WEST AROUCA
NICOLE	SIMON	1201 RAFFIE KNOWLES AVE PHASE 1
KEVIN E	SIMON	MAYO VILLAGE MAYARO
DAVID	SIMON	34 MARIGOLD CRESENT COCONUT DRIVE MORVANT
MICHAEL	SIMPSON	PASCALL TRACE BROTHERS ROAD P O VIA RIO CLARO
PETER	SIMPSON	CANE FARM RDHARAN CANE FA SEECHARAN ST TACARIGUA
SAMDAYE	SINANAN	17 RICHARDSON STREET MC BEAN VILLAGE COUVA
SHANESE	SINGH	54 BELLAMY STREET COCOR ARIMA
GEWAN	SINGH	LP47 MAHOGANY TRACE NEW GRANT PRINCES TOWN
VALICRA	SINGH	22 ROSSLAND UPPER BOURNES ROAD ST JAMES
MICHAEL	SINGH	27 BRAZIL LOME BRANCH TRACE BRAZIL VILLAGE
RAWLINS	SINGH	CALCUTTA ROAD 1 SEERAM TRACE FREEPORT
SUMATTEE	SINGH	KANSAMMY ROAD BARRACKPORE

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DELINQUENCY LIST (continued)

DEBRA	SINGH	30 RIVER ESTATE CICADA EXT DIEGO MARTIN
KIMBERLY	SINGH	855 SOUTHERN MAIN ROAD POINT DOR LA BREA
ENIZ	SINGH JACK	7 LA PLATA CIRCULAR ROAD LP 1 VALENCIA
KAREEM	SINNETTE	9 SIMEON ROAD SPARROW DRIVE PETIT VALLEY
NIGEL	SIRJU	10 VALLEY VIEW 2 PINTO ROAD ARIMA
NIGEL	SIRJU	10 VALLEY VIEW 2 PINTO ROAD ARIMA
VENESSA	SMALL	LOT 7503 LA HORQUETTA ARIMA
ADRIAN	SMART	75 SAPODILLA DRIVE SANTA ROSA HEIGHTS ARIMA
GARVIN	SMART	165 LAVENTILLE ROAD EXTENTION MON REPOS ROAD MORVANT
DANISHA	SMART	3 BARTON LANE BELMONT
LINCOLN	SMITH	6 9 MINI MAX DRIVE PLYMOUTH ROAD TOBAGO
KENDELL	SMITH	96B POND STREET LA ROMAIN
JEREMIAH	SMITH	LOT 2326 EDINBURGH 500 CHAGUANAS
JERRY	SMITH	106 AERIDES DRIVE ORCHID GARDENS PLEASANTVILLE
KASI	SMITH	91 HONEY CREEPERS DRIVE BON AIR GARDENS AROUCA
SUSAN	SMITH	49 A C OROPUNE GARDENS 15TH STREET PIARCO AROUCA
KENNETH GEORGE	SMITH	195 KITCHNER AVE BARATARIA
CRYSTAL	SMITH TOUSSAINT	4 TODD STREET EL SOCORRO SAN JUAN
CRYSTAL	SMITH TOUSSAINT	4 TODD STREET EL SOCORRO SAN JUAN
GINELLE	SOANES VIDALE	252 FLAMINGO BLVD HERON AVENUE PHASE 3 MALABAR
SHENEKA	SOBERS	UNIT 1 3 BLOCK C MOUNTAIN MENDEZ DRIVE CHAMPS FLEURS
ANESIA	SOBERS	6A WESTBURY LANE BELMONT
CLIFFORD	SOBERS	14 LUCKPUT STREET ST JAMES
DIANNE	SOLOMON	LOT 402 CARNELIAN STREET BON AIR WEST AROUCA
CAROL	SOLOMON NICHOLAS	LP36 APT2 STORE BAY LOCAL ROAD CROWN POINT TOBAGO
AFRAZ	SOOBRATTEE	1259 S S ERIN ROAD PENAL
HIMRAJ	SOOGRIM	2 RAMSARRAN TRACE BEJCAL CUNUPIA
VEENA	SOOKOO	15 SANCHEZ STREET ARIMA
RAEJEANNE	SORIAS	LOT 2 SIGNAL HILL DEVELO SIGNAL HILL TOBAGO
MELISSA	SORZANO	LP 96 7B FEBEAU VILLAGE COCOA ROAD SAN JUAN
MELISSA	SORZANO	LP 96 7B FEBEAU VILLAGE COCOA ROAD SAN JUAN
DENZIL	SOTIO	LP56 IMMORTELLE CRESENT NORTH EASTERN SETTLEMENT SANGRE GRANDE
DAHLIA	SOVERALL ROBERTS	IDLE WILD CROWN TRACE MT GRACE TOBAGO
CHRISSIE	SPEARS	15 TAPORITE STREET MORVANT
LAURESTON	SPECIAL	14 PANCO LANE SAN FERNANDO
ARLEENA	SPENCER	4 THIRD STREET EAST CANE FARM AVENUE TRINCITY
CAREEM	SPENCER	41 PICADILLY STREET PORT OF SPAIN
JOVAN	SPENCER	133 BELLAMY STREET COCORITE ARIMA
SEAN	SPENCER	19 SECOND STREET BARATARIA
RENNICK	SPENCER	181 MARIANA CRESCENT LA RESOURCE SOUTH D ABADIE TRINIDAD
STACEY	SPENCER	141 RISELAND BETHEL TOBAGO
CAROL	SPICER	1412 MARJORIE PADMORE AVE PHASE 2 LA HORQUETTA
NATACIA	SPOONER	EP 54 FORTE PALMISTE DRI BAGATELLE ROAD DIEGO MARTIN
MICHAEL	SPRING	16 WATTS STREET CUREPE

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DELINQUENCY LIST (continued)

RAWLE	SPRINGER	LP 12A CORNER KING AND SANCHEZ ST ARIMA
SHAQUELLE	SPRINGER	ST LUKE STREET PATIENCE HILL TOBAGO
WINSTON	SPRINGER	14B NELSON ROAD FREEPORT
ESTHERLYN	SPRINGER	12 PARK AVENUE NORTH EASTERN SETTLEMENT OJOE ROAD
PETER	SPRINGER	21 A MAINFIELD ROAD POINT FORTIN
DUDLEY	SPRINGER	UPPER GOOKOOL STREET DIEGO MARTIN
JILLANN	SPRINGH	742 2B BERTRAM TRACE VALENCIA
JOSEPH	ST CLAIR	166 TOURMALINE ST DEMARARA HEIGHTS ARIMA
AGNES	ST CYR	NEILSON STREET LONGDENVILLE
YVONNE	ST CYR	BLDG 1 APT 1 3 MALONEY GARDENS D ABADIE
GINA	ST HILAIRE	LP 133 MORNE COCO ROAD PETIT VALLEY
DANE	ST JOHN	BLDG 48 UNIT B CYPRESS HILLS HOUSING DEV SAN FERNANDO
JOSEPH	ST JOHN	UPPER JAMES STREET GOODWOOD TOBAGO
KIDEEM	ST LOUIS	3 13TH STREET BEETHAM ESTATE LAVENTILLE PORT OF SPAIN
NATASHA	STAFFORD	DUPLEX 4 CYPRESS GARDENS UNION HALL SAN FERNANDO APT A
VERONICA	STAFFORD	132 EASTERN MAIN RD ESTATE AISLE CASSELTON TRINCITY
KURT D	STAFFORD	ST THOMAS STREET PORT OF SPAIN
SHAWN	STANLEY	10 12 PICADAILLY ST APT 3 1 EAST DRY RIVER PORT OF SPAIN
DONA	STAPLETON	LP68 ST FRANCOIS VALLEY ROAD MORVANT
LINDON	STEELE	10 BLACK STREET SAN FERNANDO
IANA	STEELE	LP 48 UPPER TUNAPUNA RD TUNAPUNA
WESLEY BRENT	STEPHEN	MT GOMERY ROAD NEW GRANGE DEV TOBAGO
JARNELY	STEPHEN	MT GRACE MAIN ROAD SCARBOROUGH TOBAGO
SHIKIRA	STEPHEN	BETHLEHEM MAIN ROAD BETHEL TOBAGO
JOSEPHINE	STEPHEN	273 4 MM NAPARIMA MAYARO RD RIO CLARO
ASHA	STEPHEN	APT 24F 22 HAZEL STREET SAN JUAN
LLOYD	STEPHEN	62 GARTH ROAD PRINCESS TOWN
SIAN	STEPHEN FRANCIS	BUSHY PARK GLAMORGAN TOBAGO
KESTON	STEPHENS	LP 57 GONZALES CIRCULAR GONZALES
JONATHAN	STEPHENS	LP 5 GOLDEN GROVE ROAD AROUCA
IAN	STEPHENS	BUILDING 240 APT E OROPUNE GARDENS
NORMAN	STEPHENS	UPPER 7TH AVENUE MALICK BARATARIA
JEFFERSON	STEWART	86 PETUNIA AVENUE COCONUT DRIVE MORVANT
JEWEL	STEWART	12 FRASER TRACE BEACH ROAD PALO SECO
CAROLINE	STEWART	48 WHITE DRIVE BON ACCORD TOBAGO
ANDERSON	STEWART	RUBY DRIVE SIGNAL HILL DEVELOPMENT TOBAGO
STEPHEN	STEWART	12B CALLENDER STREET EAST DRY RIVER PORT OF SPAIN
ASHLEY	STEWART	18 FIFTH STREET WEST DINSLEY AVE TACARIGUA
HEATHER	STEWART	26 CIPRIANI STREET MORVANT
SUSAN	STEWART BELANGER	LP 81 C UPPER COVIGNE ROAD DIEGO MARTIN
STERNE	STOUTE	21 FORDE STREET AROUCA
WAYNE	STRACHAN	279 PLUMBAGO AVENUE LA HORQUETTA ARIMA
KELLY ANN	STRAKER	EP 60 RICHARD LAND ENTERPRISE STREET CHAGUANAS
LISA	STRAKER	9 BULL S LANE K P LANDS VALENCIA

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DELINQUENCY LIST (continued)

L SHANNA	STREETE	77 TOWER D EAST GROVE APT 4 4 VALSAYN
COMMIE	STRONG	70 PANKA STREET ST JAMES
HAJJAR	SULIEMAN	LP 59 UPPER DILLON STREET DEIGO MARTIN
IAN	SUPERVILLE	1 OLD MAYARO ROAD LIBERT RIO CLARO
JENNIFER	SUPERVILLE	LP 12 LANSE MITAN ROAD CARENAGE
DANIELLA	SUPERVILLE	LP 9 LANSE MITAN ROAD CARENAGE
MICHAEL KERON	SUPERVILLE	37 O CONNOR STREET POINT D OR LA BREA
RUSSEL	SUTTON	29 CARMELIAN GARDENS DIAMOND VALE DIEGO MARTIN
BRIAN	SWEEN	109 PARRYLANDS ROAD GUAPO
MUDIWA	SWIFT	LP 984 MORNE COCO ROAD LE PLATTE VILLAGE MARAVAL
ABIOLA	SWIFT	LP 170 MORNE COCO ROAD LE PLATTE MARAVAL
SHIENNE	SYDNEY	310 SAN PEDRO ROADPOOLERIO CLARO
NICOLE	SYLVESTER	49 TOP HILL PEMBROKE TOBAGO
NIXON	SYLVESTER	LT POLE 61A CIPRANI AVENUE SECOND CALEDONIA ROAD MORVANT
KARLENE	SYLVESTER	BLDG 10 OROPUNE GARDENS PIARCO TRINIDAD
KARLENE	SYLVESTER	BLDG 10 OROPUNE GARDENS PIARCO TRINIDAD
ANTONIA	SYLVESTER	26 SIXTH AVENUE BARATARIA
INEZ	SYLVESTER	20 ALBERT LANE BELMONT PORT OF SPAIN
FRANCILIEN	SYLVESTER	167 ASHBY POUJADE STREET CARENAGE
MICHAEL	TAITT	109 PETUNIA AVENUE MORVANT
GISELLE	TAITT PRESCOD	LP 6A LAVENTILLE ROAD EAST DRY RIVER PORT OF SPAIN
MALIA	TAITTE	LP 54D MOSES JOHN AVENUE WARDEN ROAD POINT FORTIN
CLINT	TANG KWOK	APT1 37 ST ANNS ROAD ST ANNS PORT OF SPAIN
JEROME	TANG KWOK	6 PERKINS STREET AROUCA
ANTHONY	TARDIEU	LP32 LADY YOUNG ROAD BELMONT
JOHN	TASH	LP17 PASHLEY STREET LAVENTILLE
SHADRACH	TAVARES	LOT212 SERBIAN AVENUE LA D ABADIE
WILLIAM	TAYLOR	8 RIVERSIDE COURTS READYMIX ROAD ARIMA
MOESHA	TAYLOR	15 NINTH STREET BEETHAM GARDENS PORT OF SPAIN
NATASHA	TAYLOR	95 BOUNDARY ROAD EL SOCORRO SAN JUAN
RIA	TAYLOR	MANINGO ROAD PRINCES TOWN
KODY	TAYLOR	LP 6 TOM STREET LONGDENVILLE LONGDENVILLE
JAMAL	TAYLOR	LOT 336 MAHONGANY BLVD HOME LAND GARDENS CHAGUANAS
KESTON	TAYLOR	TOBAGO DRIVE LENDORE VILL CHAGUANAS
JULIET	TEESDALE SMITH	31 XAVIER STREET UPSTAIR
NORMA	TELEMAQUE	18 FIFTH STREET MONTROSE CHAGUANAS
KEYSY	TELESFORD	BETHEL MAIN STREET BETHEL TOBAGO
MICHELLE	THEODORE LE BLANC	117 VALENCIA MAIN ROAD EAST VALENCIA
PETER	THEROULDE	BLDG 15 APT 4 4 S MALONEY GARDENS D ABADIE
JAMEKA	THOM	MT THOMAS MAIN ROAD MT THOMAS TOBAGO
DEVON	THOMAS	8826 ANTHONY PROSPECT CR PHASE 5 LA HORQUETTA
HUGH	THOMAS	27 RAMLOGAN DEVELOPMENT LA SEIVA MARAVAL
KEVIN	THOMAS	LP7 MANIRAM ROAD CROWN TRACE TACARIGUA
CHRISTOPHER	THOMAS	25 CACANDEE ROAD FELICITY CHAGUANAS

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DELINQUENCY LIST (continued)

NICOLE	THOMAS	9 SCHOOL STREET LONG CIRCULAR ST JAMES
SHERWIN	THOMAS	58 GOVERNMENT HOUSE RD SCARBOROUGH TOBAGO
SHERICE	THOMAS	CROWN STREET MANORAM ROAD TACARIGUA
SHERWIN	THOMAS	58 GOVERNMENT HOUSE RD SCARBOROUGH TOBAGO
PAUL	THOMAS	BLDG 21 APT 4 4 SOUTH MALONEY D ABADIE
KERWIN	THOMAS	15 SERRANEAU ROAD BELMONT PORT OF SPAIN
TYRONE	THOMAS	ROUSSEAAU TRACE SPRING GARDEN TOBAGO
MILTON	THOMAS	LP 57 DYETT STREET CUNUPIA
LYSTRA	THOMAS	57 NORTH WEST DRIVE PATNA VILLAGE DIEGO MARTIN
WAHNADA	THOMAS	POLE 4 CAMITE STTREET MORVANT PORT OF SPAIN
DENIECE	THOMAS	14 A FIRST TRACE BAGATELLE ROAD DIEGO MARTIN
KIRTON	THOMAS	LOT 4 ST CECELIA TOBAGO
ANDERSON	THOMAS	LP4 CORNER RAILWAY ROAD AROUCA
CHRISTELL	THOMAS	BLDG 3 APT 4 2 BELMONT TERRACE PORT OF SPAIN
JOSETTE	THOMAS	4605 REN MORRIS AVENUE PHASE 4 LA HORQUETTA ARIMA
JUNIOR	THOMAS	21 22 STREET BEETHAM GARDENS PORT OF SPAIN
KERVIN	THOMAS	BERTIE ROAD FIVE RIVERS AROUCA
AKIEL	THOMAS	145 LAMBEAU RD SIGNAL HILL
RIANDRA	THOMAS	7 ALEXANDER STREET
CARLYLE	THOMAS	7 MAUSICA STREET ARIMA
JOHN ALEXANDER	THOMAS	LITTLE CAURA RAMROOP TRACE CUMUTO
BRIAN	THOMAS	POLE 29A UPPER LAVENTILL C O FORT CHACON
ED	THOMAS	2 OLD LONGDENVILLE ROAD ENTERPRISE VILLAGE CHAGUANAS
ALDRIC	THOMAS	LP125 JOHNSON TRACE ENTERPRISE
LEARIE	THOMAS	8 EIGHTH AVE NORTH BARATARIA
ANTHONY V	THOMAS	12 ALFRED RICHARD ST ST JAMES
LYNETTE	THOMAS JEREMIAH	LP 38 JARASINGH VILLAGE COALMINE
JANELLE	THOMAS CALLENDER	10 EDWARD STREET OLD ROAD ARIMA
THERESA	THOMAS CHARLES	2 PHILADELPHIA TRACE SCARBOROUGH TOBAGO
VANESSA	THOMAS EDWARDS	783 TITANIUM CRESCENT UNION HALL SAN FERNANDO
JEZELLE	THOMAS RAGOO	31 EDWARD TRACE MORUGA
MELISSA	THOMAS WILLIAMS	GOLDEN LANE TOBAGO
SAHFEEYAH	THOMPSON	LP54 MARCANO QUARRY JOHN JOHN LAVENTILLE
LEAH	THOMPSON	58 B CLEVER HEIGHTS ARIMA
ALFRED	THOMPSON	30 ROSE HILL EAST DRY RIVER
ROLAND	THOMPSON	LP NO 69 COVIGNE ROAD DIEGO MARTIN
CANDACE	THOMSON	26 METHUEN STREET WOODBROOK PORT OF SPAIN
ELSIE	THORPE	4 BANDAR STREET BOISSIERE 1 MARAVAL
KHAILAH	TIMOTHY	LP 34 LA SEIVA ROAD MARAVAL
TERRI	TIMOTHY	37 39 PETUNIA AVENUE COCONUT DRIVE MORVANT
RANDOLPH	TIMOTHY	KATWAROO TRACE SANGRE GRANDE
BRENT	TIMOTHY	55 VILLAGE CONCIL ST LAVENTILLE
LATOYA	TIMOTHY SANDY	82A OLD MILFORD ROAD LOWLANDS TOBAGO
CANDICE	TITTIL	UPPER ST FRANCOIS VALLEY ROAD BELMONT

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DELINQUENCY LIST (continued)

MARLENE	TOBIAS	54B BACK STREET MOUNT ST GEORGE TOBAGO
SHIRMA	TOBY	BLOCK 22 POINT PLEASANT LAVENTILLE
KARISSE	TOPPIN	BETHESDA TRACE TOBAGO
MARIE	TOPPING	50 KING VILLAGE CARLIFORNIA COUVA
JIMMY	TORRES	34 CALVARY BRANCH ROAD CALVARY HILL ARIMA
JAMILAH	TOUSSAINT	LOT 15 BON AIR SOUTH HOUSING DEVELOPMENT AROUCA
KETISHA	TOUSSAINT	46 2ND STREET ANDREW LANE D ABADIE
JEARINE	TOUSSAINT	6 PIARCO BRANCH ROAD REDHILL D ABADIE
JEARINE	TOUSSAINT	6 PIARCO BRANCH ROAD REDHILL D ABADIE
SHARON	TOUSSAINT	LP 52 1 BIRD STREET UNION ROAD FOUR ROADS
ROGER	TRABOULAY	27 LADYBIRD AVENUE LA HORQUETTA ARIMA
ALTHEA	TRIMMINGHAM	20 SAVANNAH RD BRIDGE R SAN JUAN
CANDACE	TROTMAN	65A UPPER THOMASINE STREET LAVENTILLE
KRYSTAL	TUDOR	132 UPPER SEVEN AVENUE MALICK BARATARIA
TRACEY	TURNER ALLEYNE	BULD 40 APT 1 1 GILDA ST COUVA
RICARDO	TURPIN	56L QUARRY STREET DIEGO MARTIN
KARLENE	TURPIN	APT 17 UNIT L OROPUNE HOUSING DEVELOPMENT PIARCO
JANELLE	TYNDALE	131 MON REPOS ROAD MORVANT
ARTHUR	TYSON	11 PROVIDENCE CIRCULAR ARIMA
AMANDA	VALDEZ	LOT 13 CHURCHILL ROOSEVELT HIGHWAY TUMPUNA ROAD ARIMA
KERROL	VALERE	LP13 JUNCTION ROAD MADOOSINGH DRIVE BOIS BA SANGRE GRANDE
ALEXANDER	VELOX	SIERRA LEONE ROAD DIEGO MARTIN
JENNIFER	VERONIQUE	255 CEDERWOOD DRIVE VALENCIA
QUINTIN	VICTOR	LP 2A MT DOR ROAD CHAMP FLEURS
ROLAND	VICTOR	UPPER QUARRY CIR ROAD LP 56 GONZALES
JAMAL	VICTOR	LP 4 CARMONA LANE BOURG MULATRESS LOWER SANTA CRUZ
ANASTACIA	VIERIA	30 DUKE ST
NICOLA	VINCENT	11 GOVERNMENT SCHOOL TRAC SOUTH OROPOUCHE
NICOLA	VINCENT	11 GOVERNMENT SCHOOL TRAC SOUTH OROPOUCHE
KELLY ANN	VINCENT	11 MUNROE ROAD BARATARIA
DYKELLE	VINCENT	129 POINTE A PIERRE ROAD VISTABELLA SAN FERNANDO
SHERRON	VINCENT	1 QUARRY CIRCULAR GONZALES BELMONT
DYANNE	VIRGIL	97 MOHOGANY AVENUE MILFORD COURT BON ACCORD TOBAGO
HUGHLON	VIRGIL	CROTON DRIVE BAGATELLE TRACE 2 SCARBO TOBAGO
RAEANN	VOTOR	LP 51 GANGADEEN TRACE PASEA VILLAGE TUNAPUNA
STEVE	WALCOTT	6 UPPER WHARTON STREET SUCCESS VILLAGE LAVENTILLE
RAPHAEL	WALKER	7A ARGYLE STREET PORT OF SPAIN
DEVON	WALKER	LOT 3117 ERIC JAMES AVENUE PHASE 3 LA HORQUETTA ARIMA
PATRICIA	WALKER	11 THORNHILL STREET GONZALES PORT OF SPAIN
RONALD	WALKER	LP 96 UPPER ARIPITRIA RD ST ANNS PORT OF SPAIN
IAN	WALKER	9 ANAFISE CHARLES STREET ARIMA
CRYSTAL	WALL	2ND CALEDONIA ROAD MORVANT
SHERESE	WALL	LP 14 SECOND CALEDONIA RO
RAYON	WALLACE	16 FIRST TRACE BAGATELLE ROAD DIEGO MARTIN

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DELINQUENCY LIST (continued)

LEITA ALICIA	WALLACE	LP 90 LAVENTILLE ROAD FEBEAU VILLAGE SAN JUAN
TEON	WARNER	189 LADY YOUNG AVENUE MORVANT
BILLY JAY	WARNER	39 MOONOO STREET SANGRE GRANDE
EISEN	WARNER	POLE 8D PRIZGAR LANDS LAVENTILLE
RONALD	WARREN	BLDG 15 APT 3 3W MALONEY GARDENS AROUCA
SCOTT	WARRICK	42 LUCY VALE SPEYSIDE TOBAGO
ELTON	WASHINGTON	27 ERICA STREET LAVENTILLE
JUNE	WATSON	POLE 8 LA RETREATE ROAD WALLERFIELD
HASELY	WEBB	74 TENTH STREET BARATARIA
STEPHANIE	WEEKES	314 MC NAUGHTON JONES STREET POINTE A PIERRE
STEPHANIE	WEEKES	314 MC NAUGHTON JONES STREET POINTE A PIERRE
DANIEL	WEEKES	UPPER PASHLEY STREET LAVENTILLE PORT OF SPAIN
JOSANNE	WEEKES	MORA TRACE EXT VALENCIA
GEORGE	WEEKES	50 CITRINE DRIVE DIAMOND VALE DIEGO MARTIN
DEVON	WELCH	UNIT 171 EDINBURGH SOUTH CHAGUANAS
DEVON	WELCH	UNIT 171 EDINBURGH SOUTH CHAGUANAS
NATASHA	WELCH REGIS	CALDER HALL PHASE 498 TOBAGO
NATASHA	WELLS	LP 27 LA RUE POMME ROAD MARACAS ST JOSEPH
AKIL	WHARFE	LP 58 UPPER 7TH AVE MALICK BARATARIA
BRYAN	WHARFF	65 BEETHAM ESTATE LAVENTILLE
DERRICK	WHEELER	104 ALEXIS STREET MORVANT
COURTNEY	WHISKEY	APT 401 BLDG D OXFORD AND CHARLOTTE ST PORT OF SPAIN
BEVORNE	WHITE	141 SHIRVAN ROAD BUCCOO TOBAGO
STACEY ANN	WHITE	16 OLD GRANGE ROAD BETHEL TOBAGO
HELEN	WHITEMAN	37 ORCHID LANE CORAL GARDENS TOBAGO
COSINI	WHITTIER	8 LEEMONG ROAD TABAQUITE
RHONDA	WHYTE NEPTUNE	3906 LYSTRA LEWIS PHASE 4 LA HORQUETTA
ALLISON	WILKINS	106B UPPER CASCADE VALLEY ROAD CASCADE
TRICIA NISHA	WILKINSON	184 SUNSET DRIVE PLAISANCE PARK POINT A PIERRE
DANA	WILKINSON CAPRIATA	250 PLOVER CRESCENT LA HORQUETTA ARIMA
KALLYN	WILLIAMS	1 TOYER PATNA VILLAGE DIEGO MARTIN
CURTICIA	WILLIAMS	HOPETON ROAD BETHEL TOBAGO
CHRISTOPHER	WILLIAMS	65 MARIGOLD CRESENT MORVANT
KERVON	WILLIAMS	LOT 3418 ALDWIN ROBERTS CRESCENT LA HORQUETTA ARIMA
KELVIN	WILLIAMS	APT 73 BLDG 6A BLDG P TREE HOUSE DEVELOPMNENT EL DORADO
TENESIA	WILLIAMS	19 A 6TH AVENUE MALICK BARATARIA
MICKEY	WILLIAMS	LP 1228 3 MAFEKING VILLAGE MAYARO
DIANNA	WILLIAMS	ST CHARLES LANE MORVANT
AMOY	WILLIAMS	ORANGE HILL ROAD SPRING GARDEN TOBAGO
KADEEM	WILLIAMS	62 UNION ROAD FOUR ROADS DIEGO MARTIN
KESTON	WILLIAMS	LP 51 DENNIS AVENUE PLANTATION ROAD VALENCIA
KURT ANTHONY	WILLIAMS	SADDLE ROAD LOWER SANTA CRUZ SANTA CRUZ
GLORIA	WILLIAMS	14 ST BARBS ROAD BELMONT
JOEL	WILLIAMS	BLDG C ORCHID GARDENS APT 6 PLEASANTVILLE

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DELINQUENCY LIST (continued)

DOMAND	WILLIAMS	5 7TH AVENUE MALICK NORTH EXTENSION BARATARIA
ASHIDA	WILLIAMS	ALL FIELDS TRACE LOWLANDS SCARBOROUGH TOBAGO
TERSHANAR	WILLIAMS	2A PLAISANCE ROAD EAST DRY RIVER PORT OF SPAIN
MARGARET	WILLIAMS	48 HYLAND COURT ARIMA
DOMINIQUE	WILLIAMS	APT 2 7 ALLEN DRIVE APPLE BLOSSOM AVE PETIT VALLEY
ABBY	WILLIAMS	62 MILFORD ROAD LAMBEAU TOBAGO
KOREAN	WILLIAMS	UPPER IRVING STREET PETIT BOURGH SAN JUAN
NIGEL	WILLIAMS	28 RAMSARAN STREET BROADWAY SAN FERNANDO
KIZZY	WILLIAMS	6 MALONEY HIGH RISE BLDG 6 2 3 N MALONEY
KERN	WILLIAMS	12 PLEASANT CRESCENT DE GANNES VILLAGE SIPARIA
ALISA	WILLIAMS	LOT17 AMAZON ROAD WALLERFIELD ARIMA
DWAYNE	WILLIAMS	133 UPPER SEVENTH AVENUE MALICK BARATARIA
ALLANA	WILLIAMS	27 HIBISCUS CIRCLE ST CLAIR GARDENS TRINCITY
RODNEY	WILLIAMS	PHOENIX PARK ROAD CALIFORNIA
ABDUL	WILLIAMS	PEMBROKE MAIN ROAD TOBAGO
MATTHEW SHERWIN	WILLIAMS	39 LEWIS ROAD NEW GRANT
SIMONE SACHA	WILLIAMS	23B ALTA GARCIA GARDENS MARACAS ST JOSEPH
SIMON JR	WILLIAMS	APT 301B POWDER MAGAZINE PHASE II COCORITE
DIONNE	WILLIAMS	207 CHUMA MONKA AVENUE PETIT VALLEY
KRISTY	WILLIAMS	8 ZINNIA DRIVE PLEASANTVILL
DONALD P	WILLIAMS	3 4 MM PENAL ROCK ROAD PENAL
NORVAN	WILLIAMS	14MM PLUM MITAN ROAD MANZANILLA
CEDRIC	WILLIAMS	NEAR LAVENTILLE YOUTH CEN LAVENTILLE EAST DRY RIVER
VERNON	WILLIAMS	8 EIGHT ST BEETHAM ESTATE PORT OF SPAIN
KATHLEEN ANN	WILLIAMS	30 CASUARINA BOULEVARD VALENCIA GARDENS VALENCIA
TREVOR	WILLIAMS	24 PAPOIRE RD DUNCAN VILLAGE SAN FERANDO
ALFRED	WILLIAMS	MANZANILLA MAIN ROAD NEXT TO CRICKET GROUND
DONNETTE	WILLIAMS ALEXANDER	7 YASMIN TERRACE LAWRENCE PARK ARIMA
MARVIN	WILLIAMS CAMPBELL	17 LOVELL TRACE MONTE GRANGE
BERNICE	WILLIAMS JACK	MAIN ROAD CASTARA TOBAGO
CLEVELAND	WILLIAMSON	17 SEMP DRIVE BON AIR GARDENS AROUCA
MELISHA	WILLS TENCH	31 MUNROE ROAD LA CANOA ROAD SANTA CRUZ
AKIMAH	WILSON	LP 12 BLOCK 22 POINT PLEASANT LAVENTILLE
AKIMAH	WILSON	LP 12 BLOCK 22 POINT PLEASANT LAVENTILLE
JULIANNA	WILSON	LP 2 1 MON REPOS ROAD MORVANT PORT OF SPAIN
RAY	WILSON	BUILDING 16 MALONEY GARDENS D ABADIE
MARGARET	WILSON	LP55 MENTOR ALLEY ST BARBS ROAD LAVENTILLE
NEKEISHA	WILSON	8410 PHASE FIVE LA HORQUETTA
FRANK	WILSON	APT15 BUILDING E PARADISE HEIGHTS MORVANT
CHRISTIAN	WILSON	LP 2 UPPER SIXTH AVE MALICK BARATARIA
CANDICE	WILSON	576 JACOBIN AVENUE MALONEY GARDENS MALONEY
DON	WILSON	663 EDISON WAY SYNE VILLAGE PENAL
ARNOLD	WILSON	4 13TH STREET BEETHAM ESTATE PORT OF SPAIN

DELINQUENCY LIST (continued)

CLAYTON R	WILSON	6 GLOSTER LODGE ROAD GONZALES
KEISHA	WILSON FARRIER	CASTARA MAIN ROAD CASTARA VILLAGE TOBAGO
SANDRA	WILSON MC KNIGHT	208 EASTERN MAIN ROAD BARATARIA
SANDRA	WILSON MC KNIGHT	208 EASTERN MAIN ROAD BARATARIA
PAULA	WINCHESTER	PIGGOT STREET RISELAND TRACE CARNBEE TOBAGO
KEISHA	WOLFE	11 ARTHUR DRIVE PELICAN EXTENTION
PATRICIA	WOLFE	55 EASTERN MAIN RD PETIT BOURG
SHANICE	WONG WING	50 LAVENTILLE ROAD FEBEAU VILLAGE SAN JUAN
SHIRNELLE	WORRELL	3 SMART PLACE BELMONT PORT OF SPAIN
ANTHONY	XAVIER	4 RUDEN LANE BELMONT
CARL	YARDE	2 SEAVIEW DRIVE OTAHEITE RESIDENTIAL PARK OROPOUCHE
JACKLIN	YEARWOOD	LP 101A 3 MORNE COCO ROAD LE PLATTE VILLAGE MARAVAL
WESLEY	YEARWOOD	LP 50 A ALOOK TRACE IRVING STREET PETIT BOUR SAN JUAN
PETERSON D	YEARWOOD	C O LP 32 LONGDEVILLE ROAD ENTERPRISE CHAGUANAS
ATHENA	YEE KON CHUNG	28 AKAL TRACE UPPER SANTA CRUZ SANTA CRUZ
ATHENA	YEE KON CHUNG	28 AKAL TRACE UPPER SANTA CRUZ SANTA CRUZ
SHERRY	YEE KON CHUNG	29 AKAL TRACE LA PASTORA UPPER SANTA CRUZ SANTA CRUZ
LYNETTE	YORK	BLDG D APT 3 7 PARADISE HEIGHTS MORVANT
LYNETTE	YORK	BLDG D APT 3 7 PARADISE HEIGHTS MORVANT
JENNELL	YORK	LP4 17B UQUIRE ROAD FREEPORT
MELINDA	YOUNG CATON	PARRYLANDS VILLAGE GUAPO
DEBORAH	ZAMORA KENNEDY	29 UPPER FAIRLEY STREET TUNAPUNA
DAVID	ZAMORE	LP55 3 SEA TR BAGATELLE RD DIEGO MARTIN
DAVID	ZAMORE	LP55 3 SEA TR BAGATELLE RD DIEGO MARTIN

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