



THE ANTIGUA AND BARBUDA OFFICIAL GAZETTE

VOL: XL

Thursday 19th March, 2020

No. 14

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Notice Submissions and Style

Notices for publication and related correspondence should be addressed to Editor of the Official Gazette at the following email address: **antiguagazette@gmail.com**

That is the preferred method of communication for **all** correspondence (especially when sending Notices/information which must be sent in Microsoft Word format) to be published in the Gazette.

Letter headings should be addressed to:
Editors of the Official Gazette
Ministry of Justice & Legal Affairs
Parliament Drive
Queen Elizabeth Highway
P.O. Box 118
Antigua

Microsoft Word is the preferred format for notice submissions. Please do not send notices only in PDF format as errors may occur when converting to Word. Image files should be sent in JPG or PNG format.

“Therefore, please send all notice submissions in the Microsoft Word format and a PDF version of such Notice only where there are signatures to be included in the notice submission (document).” This applies to all institutions including governmental, financial and other commercial institutions. Additionally, for the security purposes of any financial information being sent, the institution’s Information Technology (IT) personnel can lock the information as a JPEG in a Microsoft Word document and send the information to the Editor in that prescribed manner.

The Gazette Department reserves the right to apply its in-house style to all notices. Any corrections which are related to style will be made at the discretion of the Editor for reasons of consistency.

Deadlines

The deadline for submitting notices for publication in the principal edition is midday Monday on every week for all commercial and Government notices, in the week of publication.

*Late notices may be accepted at the discretion of the Editor.

The deadline for cancelling notices in the principal edition is 12.00 midday Wednesday. Please call the Gazette Office immediately to cancel a notice, and confirm by email.

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NOTICES

No. 11

The following STATUTORY INSTRUMENTS are circulated with this Gazette and form part thereof:

STATUTORY INSTRUMENTS

No. 13 of 2020, "Supreme Court (Amendment) Order, 2020"

5pp Price \$2.25

No.14 of 2020, "The Prevention of Terrorism (Security Council Resolution) (Amendment) (No.5) Order, 2020"

5pp Price \$2.25

Sagicor Life Inc Notice

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Joyce Anthony of **2733 Cruger Avenue, Bronx NY 10767, U.S.A.**, having made sworn deposition that **Policy No. A322411** issued by British American Insurance Company Limited and assumed by Sagicor Life (Eastern Caribbean) Inc on her life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated: March 04, 2020

By Order

Althea C. Hazzard,
Corporate Secretary.

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Keithly Thomas of **Lower Gambles Terrace, St. John's, Antigua** having made sworn deposition that **Policy No. 078101650** issued by Sagicor Life Inc and assumed by Sagicor Life (Eastern Caribbean) Inc on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated: March 10, 2020

By Order

Althea C. Hazzard,
Corporate Secretary.

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Brian Challenger of **All Saints Road, St. John's, Antigua** having made sworn deposition that **Policy No. S05021661** issued by Sagicor Life Inc and assumed by Sagicor Life (Eastern Caribbean) Inc on his life has been lost and having made application to the Directors to grant a duplicate of the same, notice is hereby given that unless objection is raised within one month of the date hereof, the duplicate policy asked for will be issued.

Dated: March 2, 2020

By Order

Althea C. Hazzard,
Corporate Secretary.

In accordance with the provisions of Article 10 of the Eastern Caribbean Civil Aviation Authority Act 2003, Mr. Brian Challenger has been appointed as Director for Antigua and Barbuda on the Board of Directors of the Eastern Caribbean Civil Aviation Authority for the period 01st December 2019 to 30th November 2022.



Financial Services Regulatory Commission

**G2: Guidelines-Sound Practices for the Management of
Operational Risk – Credit Unions**

March 2020

G2: Sound Practices for the Management of Operational Risk

1 - Authority

- 1.1 According to Section 18(1) of the FSRC Act 2013, after such consultation with the private sector as the Commission may consider appropriate, the Commission may issue or amend statements of principle or guidelines. Further, Section 8(1)(a) of the Co-operatives Societies Act, No 9 of 2010 (As amended) (Act) requires the Commission to issue guidelines in respect of prudential standards to be observed by co-operative societies to ensure the safety and soundness of the funds of co-operative societies.

2 - Background

- 2.1 Operational risk is 'the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events'. The definition includes legal risk but excludes strategic and reputational risk. Operational risk is a distinct class of risk similar to credit and market risk. Examples of operational risk include:
- Internal and external fraud
 - Employment practices and workplace safety
 - Clients, products and business practices
 - Damage to physical assets
 - Business disruption and system failures
 - Execution, delivery and process management (for example, data entry errors, collateral management failures, incomplete legal documentation, unapproved access given to client accounts, non-client counterparty misperformance, and vendor disputes.)
- 2.2 Operational risk differs from other financial risks in that it is typically not directly taken in return for an expected reward, but exists in the natural course of corporate activity. At the same time, failure to properly manage operational risk can result in a misstatement of an institution's risk profile and expose the institution to significant losses.
- 2.3 Management of operational risk includes identification, assessment, monitoring and control/mitigation of risk.
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3 - Developing an Appropriate Risk Management Environment

- 3.1 According to Principle 9 of the International Credit Union Regulators' Network (ICURN) guidelines:
"Credit unions should have in place an appropriate level of internal controls commensurate with the size and complexity of the credit union and its activities. This should include arrangements around delegations of responsibilities, authorizations, segregation of duties, reconciliations and accounting for assets and liabilities."
- 3.2 The board of directors and committee members should be aware of the major aspects of the credit union's operational risks as a distinct risk category that should be managed, and it should approve and periodically review the credit union's operational risk management framework. The framework should provide a credit union-wide definition of operational risk and lay down the principles of how operational risk is to be identified, assessed, monitored, and controlled/ mitigated.
- 3.3 The board or the appropriate committee within the credit union should provide Officers with clear guidance and direction regarding the principles underlying the framework and approve the corresponding policies developed by senior management.
- 3.4 The framework should cover the credit union's appetite and tolerance for operational risk, as specified through the policies for managing this risk and the credit union's prioritization of operational risk management activities, including the extent of, and manner in which, operational risk is transferred outside the credit union. It should also include policies outlining the credit union's approach to identifying, assessing, monitoring and controlling/mitigating the risk. The degree of formality and sophistication of the credit union's operational risk management framework should be commensurate with the credit union's risk profile.
- 3.5 The board should establish a management structure capable of implementing the credit union's operational risk management framework. It should establish clear lines of management responsibility, accountability and reporting. In addition, there should be separation of responsibilities and reporting lines between operational risk control functions, business lines and support functions in order to avoid conflicts of interest.
- 3.6 The board should review the framework regularly to ensure that the credit union is managing its operational risks and conforms to industry best practice. If necessary, the board should revise its operational risks so that all material operational risks are captured.

4 - Internal Audit

4.1 According to Principle 22 of the ICURN guidelines:

“The Supervisor should consider the need for a credit union to have an appropriately qualified, independent and adequately resourced internal audit function. The credit union’s internal audit function must focus on ensuring that the internal control function operates effectively. Where there is an internal audit function, it must report to an appropriate level within the credit union and must have direct access to the Board where it considers this necessary. The scope of internal auditing within a credit union may involve topics such as the efficacy of operations, the reliability of financial reporting, deterring and investigating fraud, safeguarding assets and compliance with policies, laws and regulations.

- 4.2 The board of directors should ensure that the credit union’s operational risk management framework is subject to effective and comprehensive internal audit by operationally independent, appropriately trained and competent staff. The internal audit function should not be directly responsible for operational risk management.
- 4.3 The board of directors or an appropriate committee within the credit union should ensure that the scope and frequency of the audit program is appropriate to the risk exposures. Audit should periodically validate that the credit union’s operational risk management framework is being implemented effectively across the credit union.
- 4.4 Where audit function at some credit unions (particularly smaller credit union) has initial responsibility for developing an operational risk management program, credit unions should see that responsibility for day-to-day operational risk management is transferred elsewhere in a timely manner.

5 - Officers

- 5.1 Officers within a credit union should have responsibility for implementing the operational risk management framework approved by the board of directors or an appropriate committee within the credit union. The framework should be consistently implemented throughout the whole organisation, and all levels of staff should understand their responsibilities with respect to operational risk management. Officers so designated should also have responsibility for developing policies, processes and procedures for managing operational risk in all of the Credit Union’s material products, activities, processes and systems.

- 5.2 Officers within a credit union should clearly assign authority, responsibility and reporting relationships to encourage and maintain accountability, and ensure that the necessary resources are available to manage operational risk effectively. Officers within a credit union should assess the appropriateness of the management oversight process in light of the risks inherent in a business unit's policy.
- 5.3 Officers within a credit union should ensure that credit union activities are conducted by qualified staff with the necessary experience, technical capabilities and access to resources, that staff responsible for monitoring and enforcing compliance with the institution's risk policy have authority independent from the units they oversee and that the credit union's operational risk management policy has been clearly communicated to staff at all levels in units that incur material operational risks.
- 5.4 Officers within a credit union should ensure that staff responsible for managing operational risk communicate effectively with staff responsible for managing credit, market, and other risks, as well as with those in the credit union who are responsible for the procurement of external services such as insurance purchasing and outsourcing agreements.
- 5.5 The board of directors should also ensure that the credit union's remuneration policies are consistent with its appetite for risk. Remuneration policies which reward staff that deviate from policies (e.g. by exceeding established limits) weaken the credit union's risk management processes. Particular attention should be given to the quality of documentation controls and to transaction-handling practices. Policies, processes and procedures related to advanced technologies supporting high transactions volumes, in particular, should be well documented and disseminated to all relevant personnel.

6 - Identification, Assessment, Monitoring and Mitigation/Control of Operational Risk

Identification

- 6.1 Credit unions should identify and assess the operational risk inherent in all material products, activities, processes and systems. Effective risk identification considers both internal factors (such as the credit union's structure, the nature of the credit union's activities, the quality of the credit union's human resources, organizational changes and employee turnover) and external factors (such as changes in the
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industry and technological advances) that could adversely affect the achievement of the credit union's objectives.

Assessment

- 6.2 Credit unions should ensure that before new products, activities, processes and systems are introduced or undertaken, the operational risk inherent in them is adequately assessed.

Monitoring

- 6.3 Credit unions should implement a process to regularly monitor operational risk profiles and material exposures to losses. In addition to monitoring operational loss events, credit unions should identify appropriate indicators that provide early warning of an increased risk of future losses. Such indicators (often referred to as key risk indicators or early warning indicators) should be forward-looking and could reflect potential sources of operational risk such as rapid growth, the introduction of new products, employee turnover, transaction breaks, system downtime, and so on. When thresholds are directly linked to these indicators an effective monitoring process can help identify key material risks in a transparent manner and enable the credit union to act upon these risks appropriately.
- 6.4 There should be regular reporting of pertinent information to senior management and the board of directors. The board of directors should receive sufficient higher-level information to enable them to understand the credit union's overall operational risk profile and focus on the material and strategic implications for the business.

Mitigation/Control

- 6.5 Credit unions should have policies, processes and procedures to control and/or mitigate material operational risks. For all identified risks the credit union should decide whether to use appropriate procedures to control and/or mitigate the risks, or bear the risks. For those risks that cannot be controlled, the credit union should decide whether to accept these risks, reduce the level of business activity involved, or withdraw from this activity completely.
- 6.6 Some important constituents of a mitigation/control program are:

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- Formal, written policies and procedures

- Strong control culture that promotes sound risk management practices
- Appropriate segregation of duties
- Assignment of responsibilities such that there is no conflict of interest.
- Close monitoring of adherence to assigned risk limits or thresholds
- Maintaining safeguards for access to, and use of, assets and records
- Ensuring that staff have appropriate expertise and training;
- Identifying business lines or products where returns appear to be out of line with reasonable expectations (e.g., where a supposedly low risk, low margin trading activity generates high returns that could call into question whether such returns have been achieved as a result of an internal control breach);
- Regular verification and reconciliation of transactions and accounts; and
- Investments in appropriate processing technology and information technology security (However, credit union should be aware that increased automation could transform high-frequency, low-severity losses into low frequency, high-severity losses.)

7 - Outsourcing

- 7.1 Credit unions should establish policies for managing the risks associated with outsourcing activities. A credit union's use of third parties does not diminish the responsibility of the board of directors, its committees and officers to ensure that the third-party activity is conducted in a safe and sound manner and in compliance with applicable laws.
- 7.2 Outsourcing arrangements should be based on robust contracts and/or service level agreements that ensure a clear allocation of responsibilities between external service providers and the outsourcing credit union. Furthermore, credit unions need to manage residual risks associated with outsourcing arrangements, including disruption of services.
- 7.3 Potential impact on operations and customers due to any potential deficiencies in services provided by vendors and other third-party or intra-group service providers, including both operational breakdowns and the potential business failure or default of the external parties should be identified. The board and officers should ensure that the expectations and obligations of each party are clearly defined, understood and enforceable. The extent of the external party's liability and financial ability to compensate the credit union for errors, negligence, and other operational failures should be explicitly considered as part of the risk assessment.
- 7.4 Credit unions should carry out an initial due diligence test and monitor the activities

of third party providers, especially those lacking experience of the sector's regulated environment, and review this process (including re-evaluations of due diligence) on a regular basis. For critical activities, the credit union may need to consider contingency plans.

- 7.5 Credit unions should periodically review their risk limitation and control strategies and should adjust their operational risk profile accordingly using appropriate strategies, in light of their overall risk appetite and profile.

8 - Contingency Plans

- 8.1 Credit unions should have in place contingency and business continuity plans to ensure their ability to operate on an ongoing basis and limit losses in the event of severe business disruption. Such plans should be in place for all critical business processes and take into account different types of plausible scenarios. Particular attention should be paid to the ability to restore electronic or physical records that are necessary for business resumption.
- 8.2 Credit unions should periodically review their disaster recovery and business continuity plans so that they are consistent with the credit union's current operations and business strategies. These plans should be tested periodically to ensure that the credit union would be able to execute the plans in the unlikely event of a severe business disruption.

9 - Disclosure

- 9.1 Credit unions should make sufficient public disclosure to allow market participants to assess their approach to operational risk management. The amount of disclosure should be commensurate with the size, risk profile and complexity of a credit union's operations and should be in a manner that will allow members and counterparties to determine whether a credit union effectively identifies, assesses, monitors and controls/mitigates operational risk.

10 - Review by the Commission

- 10.1 The credit union's policies, procedures and practices related to operational risks would be subject to review by the Commission as part of the reviews conducted under the Act.



Financial Services Regulatory Commission

G3: Guidelines for the Internal Auditing of Credit Unions

March 2020

G3: Guidelines for the Internal Auditing of Credit Unions

1 - Authority

1.1 According to Section 18(1) of the FSRC Act 2013, after such consultation with the private sector as the Commission may consider appropriate, the Commission may issue or amend statements of principle or guidelines. Further, Section 8(1)(a) of the Co-operatives Societies Act, No 9 of 2010 (As amended) (Act) requires the Commission to issue guidelines in respect of prudential standards to be observed by co-operative societies to ensure the safety and soundness of the funds of co-operative societies.

2 - Overview

2.1 These Guidelines aim to:

- a) Provide a framework for performance and promotion of a broad range of internal audit activities;
- b) Outline best practices for a credit union's internal audit function;
- c) Establish the basis for measuring performance in the internal audit function; and
- d) Indicate how the work of the internal audit function can improve the credit union's processes and operations.

3 - Interpretation

3.1 Internal Auditing

Internal auditing is an independent, objective assurance and consulting activity designed to add value and improve the financial institution's operations. It helps the organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control, and governance processes (*Institute of Internal Auditors (IIA) 2017*).

3.2 Internal Auditor

The internal auditor is an employee of a credit union or independent third party who examines internal control procedures to ensure compliance with relevant laws and regulations and to ascertain that board directives are being properly executed.

4.0 - Framework for Internal Auditing

To promote effective and efficient internal auditing, a credit union must ensure that the structure and staffing of the internal audit function is commensurate with the size, complexity and risk profile of the credit union. It is imperative that measures be implemented to maintain an internal audit function of high quality. Due to size constraints, the internal audit function might be outsourced by a credit union.

4.1 Objectives of Internal Auditing

The principal objective of the internal audit function is to assist officers and the board of directors, through the supervisory and compliance committee, in the effective discharge of their responsibilities as follows:

- (a) To ensure that internal control, governance and risk management systems are reviewed, improved and optimised in response to the dynamic environment within which the credit union operates.
- (b) To provide reasonable assurance to management, staff and the supervisory and compliance committee that significant risks in the credit union are being appropriately managed, with an emphasis on the effectiveness of internal controls.
- (c) To contribute to the credit union's governance processes by evaluating and improving the process through which the values and goals are established and communicated.
- (d) To monitor the accomplishment of goals and ensure that there is accountability.

4.2 Scope

The internal audit should entail the review of all areas of the credit union including relevant systems, records, personnel and physical properties in order to satisfy the agreed upon objectives, to appraise and report on the adequacy of internal control systems (ie managerial, financial, operational and budgetary controls) and their reliability. The scope should focus on, but not be limited to:

- (a) Examining and evaluating the adequacy and effectiveness of the internal control systems, including information technology controls, and considers the impact over annual and interim financial reporting. This should include:
 - (i) Reliability and integrity of financial and operational information systems;

- (ii) Effectiveness and efficiency of operations;
- (iii) Safeguarding of assets; and
- (iv) Compliance with laws, regulations and controls.

(b) Reviewing the application and effectiveness of risk management procedures and risk assessment methodologies;

(c) Reviewing the credit union's system of assessing adequacy of its capital in relation to the estimate of risk to capital;

(d) Appraising the efficiency and effectiveness of operations given the current operating environment;

(e) Testing transactions and internal control procedures;

(f) Analysing systems established to ensure compliance with legal and regulatory requirements, codes of conduct and the institution's policies and procedures;

(g) Testing the reliability and timeliness of regulatory reporting; and

(h) Conducting special investigations.

Officers should ensure that the internal audit department is kept fully informed of new developments, initiatives, products and operational changes to ensure that all associated risks are identified at an early stage and adequate controls and documentation are in place to address any identified risks.

The actual areas to be reviewed by the internal audit unit should be determined by a risk assessment of the internal control systems. The results of this assessment will guide the internal audit planning process.

5.0 - Internal Audit Independence

5.1 Independence

The internal audit function should be independent in substance and appearance. When assessing the independence of internal auditing, the credit union should consider, among other things, the following:

- (a) The credit union's internal auditing activities should be independent of its daily operations and internal control processes.
- (b) In the performance of his duties, the internal auditor should be free from managerial or other interference in determining the scope of internal auditing, performing the audit tasks, and communicating results.
- (c) The internal auditor should not have a vested interest in any area of the credit union.
- (d) The internal audit function should be subject to an independent review by the board of directors, the supervisory and compliance committee, the external auditor or a qualified party.

5.2 Objectivity

The internal auditor should be impartial and unbiased in performing the audit.

5.2.1 The internal auditor must disclose to the supervisory and compliance committee any situation that is likely to affect or might be perceived as affecting his impartiality.

5.2.2 The internal auditor should be removed or re-assigned in response to any perceived, actual, threatened or future bias.

5.3 Organisational Status of the Internal Audit Function

5.3.1 The organisational status of the internal audit unit should be sufficient to permit the accomplishment of its audit responsibilities.

5.3.2 The internal auditor should have the authority to communicate directly, and on his/her own initiative, to the board of directors, the chairman of the board of directors, the supervisory and compliance committee or the external auditors, in accordance with policies and procedures established by the credit union.

5.4 The Audit Charter

The internal audit charter should enhance the organisational status and authority of the internal audit unit within the financial institution.

5.4.1 The charter should at a minimum:

- (a) Specify the objectives and scope of the work of the internal audit unit;
- (b) Establish the internal audit function's position, powers and responsibilities within the credit union and define its relations with other control functions;
- (c) Underscore the accountability of the internal auditor; and
- (d) Outline the terms and conditions under which the internal audit function can be requested to provide consulting or advisory services or to carry out special tasks.

5.4.2 The internal auditor and the board of directors or the supervisory and compliance committee should review the audit charter periodically.

As part of its supervisory role the board of directors or an appropriate committee is required to approve the charter.

5.4.3 The charter gives the internal audit unit the right to initiate activities relevant to the performance of its assignments. In particular, the charter should give the audit unit/department the right to:

- (a) Have direct access to and communicate with any member of staff;
- (b) Examine any activity or entity of the credit union;
- (c) Access any records, files or data of the credit union, including management information and the minutes of all consultative and decision making bodies.

5.4.4 The charter should be circulated throughout the credit union.

6.0 - Professional Competence

Internal audits should be performed with proficiency and due professional care. The credit union should ensure that the technical proficiency and educational background of internal audit staff are appropriate.

6.1 The official in charge of the internal audit unit should possess at least a college/university degree and/or have some formal training in the practice of auditing. The officer in charge of the internal audit unit should be encouraged, where necessary, to work towards the attaining of a professional designation in auditing or accounting.

6.2 Internal audit staff should maintain technical competence through continuing education and training. Staff should also have sufficient up-to-date knowledge of auditing techniques and developments in the financial services sector.

7.0 - Responsibilities of the Internal Auditor

The internal auditor should comply with professional standards established by internationally recognised professional bodies such as the IIA.

7.1 It is the responsibility of the head of the internal audit function to:

- (a) Establish plans to carry out the duties of the internal audit unit;
- (b) Develop written policies and procedures to guide the audit staff;
- (c) Establish a programme for selecting and developing the human resources of the internal audit function;
- (d) Collaborate with the credit union's external auditors to ensure that they complement each other;
- (e) Establish and maintain a quality assurance and improvement programme in collaboration with the board of directors or the supervisory and compliance committee to continuously evaluate the effectiveness of the internal audit function and its conformity with recognised standards on auditing;
- (f) Maintain all working papers. These should adequately document all the work performed by the internal audit function, and support the conclusions reached;
- (g) Review the work of the audit support staff to ensure that they possess a level of technical competence appropriate to their assigned duties; and
- (h) Review the work of the internal audit support staff to ensure that their technical competency is adequate.

8.0 - Audit Programme

8.1 The internal auditor must prepare an audit plan which outlines every area to be audited in the credit union. The plan should establish priorities, set objectives and ensure the efficient and effective use of audit resources. The audit programme should be based on the terms of reference of the internal audit unit as well as the audit risk assessment of the credit union.

8.2 The audit plan should be documented and approved by the board of directors or the supervisory and compliance committee and be amended as necessary to take account of changing circumstances. All amendments have to be approved by the board of directors or the supervisory and compliance committee.

8.3 In developing the audit plan the following steps should be included:

- (a) Identify all auditable activities within the agreed scope of the internal audit;
- (b) Conduct a risk assessment of these activities in conjunction with management, identifying categories such as high, medium, low risk;
- (c) Prepare an audit needs assessment based on the risk assessment performed;
- (d) Develop an overall audit plan from the audit needs assessment to cover risks identified;
- (e) Identify and advise the board of directors or the supervisory and compliance committee of any mismatch between internal audit needs and actual resources;
- (f) Complete all significant activities and systems in the period for which the plan is formulated. Ideally this should be annually;
- (g) Discuss the overall and individual audit plans with appropriate senior managers/officers and the board of directors or the supervisory and compliance committee and amend as necessary; and
- (h) Present the audit plans to the board of directors or the supervisory and compliance committee for approval.

8.4 Procedures

8.4.1 Every activity should be covered in the audit programme. It should describe the objectives and outline the audit work necessary to achieve these objectives. The procedures should be flexible and risk-based.

8.4.2 The audit report of each system/activity audited is to be issued as quickly as possible to the head of the area audited, the board or an appropriate committee and senior officers. The audit report presents the purpose and scope of the audit and includes the internal audit findings and recommendations, as well as management's responses.

8.4.3 The internal auditor should follow up to ascertain that appropriate action is taken on reported audit findings. The status of implementation of recommendations should be reported to senior officers, the board of directors or the supervisory and compliance committee as designated at regular intervals. Senior officers should ensure that internal audit's concerns are appropriately addressed in a timely manner.

8.4.4 The internal auditor should also provide an annual report to senior officers and the board of directors or the supervisory and compliance committee based on a self-administered quality review of the internal audit function.

9.0 - Outsourcing

9.1 If the credit union decides to outsource the internal audit function, the board of directors, the supervisory and compliance committee and senior officers of the credit union are responsible for ensuring that both the system of internal control and the internal audit function operate effectively. They should maintain ownership of the internal audit function and provide active oversight of the outsourced activities.

9.2 Before a decision is made to outsource the internal audit function, the credit union should consider the following:

- (a) The competence of the vendor;
- (b) Management of the vendor's business;
- (c) The system for maintaining communication between the internal audit function and senior officers;
- (d) Contingency Plans to deal with any unanticipated events.

9.3 The credit union should have a written contract (an engagement letter), which should cover at a minimum:

- (a) Expectations and responsibilities under the contract for both parties;
- (b) Scope and frequency of engagements;
- (c) Fees;
- (d) Work to be performed;
- (e) Reporting requirements (type, frequency, to whom);
- (f) Establish the process for changing the terms of the service contract, especially for expansion of audit work if significant issues are found, and stipulations for default

and termination of the contract;

(g) Ownership of internal audit reports and working papers and location of and access to them;

(h) Terms for dispute resolution;

(i) Liability for the cost of damages arising from errors, omissions, and negligence; and

(j) State that the outsourcing vendor will not perform management functions, make management decisions, or act or appear to act in a capacity equivalent to that of a member of management/officer or an employee.

ANTIGUA AND BARBUDA

INTERNATIONAL BUSINESS CORPORATIONS ACT

NOTICE OF INTENT TO DISSOLVE

NOTICE is hereby given by OXANA ANDRYUSHKINA, a director of INTUS LIFE ASSURANCE LTD, of the company's intention to dissolve.

INTUS LIFE ASSURANCE LTD. is a company duly incorporated under the International Business Corporations Act (as amended).

Persons with claims outstanding against INTUS LIFE ASSURANCE LTD. are asked to contact OXANA ANDRYUSHKINA, the Director at the following address within 30 days of the date of publication of this Notice.

**ADDRESS: Unit No. 24, Jasmine Court
St. John's, Antigua**

ANTIGUA AND BARBUDA

The Companies Act, 1995

In the Matter of Caribbean Football Union Inc., In Voluntary Liquidation

Members Winding Up

NOTICE IS HEREBY GIVEN that the Sole Shareholder of Caribbean Football Union Inc. consented to the following Special Resolution in writing dated October 15, 2018.

“THAT the company be wound-up voluntarily in accordance with the provisions of the Companies Act, 1995 and that Mrs. Theresa Pitcairn be appointed as Liquidator for the purposes of such winding up.”

SGD. Randolph Harris
PRESIDENT

DATED the 19th day of October, 2018

PUBLIC NOTICE

Whereas Section 21 of The Medical Practitioners Act, No. 3 of 2009 provides that The Medical Council shall publish in the Gazette and in at least one local newspaper, March and September of every year, an alphabetical list of every medical practitioner who holds a valid licence to practice medicine as of the beginning of the previous month, and the date on which that licence expires.

*The Medical Council hereby wishes to advise the general public that the following Doctors are the only medical practitioners, who hold a valid licence to practice medicine within the jurisdiction of Antigua and Barbuda as of **March, 2020**.*

CONDITIONS DEFINITION:

AUA - American University of Antigua
CCEC - The Cancer Center Eastern Caribbean
Clinics - Government District Clinics
Crossroad - Crossroads Centre, Antigua
BC - The Belmont Clinic
H T - Hanna Thomas Hospital, Barbuda
IWC - Dr. Ian Walwyn's Clinic
MC - Medical Clinic (Dr. Thwaites Office)
MSJMC - Mount St. John's Medical Centre
SCMC – Stem Cell Medical Center

SPP - Specialist Pool - Dr. Morcos
US - Under Supervision
ECT - England Cricket Team
MSA - Medical Surgical Associates
WUC - Woods Urgent Care
PAHS - Peace Ark Hospital Ship
VS-NTCoG - Volunteer Services - New Testament Church of God
VS-MHWE - Volunteer Services - Ministry of Health, Wellness & the Environment

Reg Number	Last Name	First Name	Exp. Date	Conditions
7267	Aaron	Auriel	01-Dec-20	
7125	Abbott	Dane	17-Dec-21	
7260	Abboud Hadeed	Mahasen	04-Jul-22	
7252	Abel	Colin	17-Jan-22	MSJMC
7385	Addai	Nadia	13-Oct-20	
7547	Agrawal	Hari	22-Nov-22	CCEC
7323	Alexander	Akweta	20-May-22	
7496	Alghussein	Ahmed	10-Oct-21	MSJMC
7517	Ali	Sheik	19-Mar-22	MSJMC
7515	Almeida	Alwin	18-Mar-22	MSJMC
7530	Andrews	O' Mark	21-Aug-21	US/MSJMC
9039	Araujo	Godfrey	01-Jun-21	
7394	Bailey	Bryant	12-Jan-21	
7382	Barnett	Marsha	15-Sep-20	MC
7094	Beazer	Cleofoster	25-Jan-22	
7195	Belizaire	Jason	30-Apr-22	
7154	Belle	Shivon	21-Jul-21	
9042	Beltre Bridge	Bienvenido	13-Jan-23	
7391	Benjamin	Tazaar	30-Jun-20	US/MSJMC
7131	Benjamin	Griffin	19-Oct-21	
7060	Benjamin	Philmore	11-Feb-22	
7393	Bernard - Bailey	Judelyn	12-Jan-21	
7505	Bhogal	Gurjit	11-Jan-22	ECT
7497	Bhola	Ronnie	10-Oct-21	MSJMC
7434	Bin	Cai	21-Sep-21	PAHS / MSJMC
7440	Bin Bin	Cheng	21-Sep-21	PAHS / MSJMC
7451	Bing	Ma	21-Sep-21	PAHS / MSJMC
7450	Bing	Liu	21-Sep-21	PAHS / MSJMC
7510	Blackburn	Sean	27-Feb-22	

7525	Bovell	Don	25-Jul-22	VS-MHWE
7014	Bowen	Olsheath	05-Jul-22	
7088	Bowen - Wells	Carol	17-Jun-20	
7371	Bradshaw	Hope	27-Jul-21	
7282	Browne	Cattrice	20-Oct-21	
7281	Browne	Sophia	17-Dec-21	
7269	Browne	Kialyn	19-Sep-22	
7506	Bruce	Carl	08-Feb-22	
7411	Bryce	Errol	29-Jun-21	Clinics
7365	Burgos Aragüez	Daile	03-Mar-20	MSJMC
7051	Burton	Karisha	07-Apr-22	
7419	Callender	Karla	30-Sep-22	MSJMC
7417	Callender	Kristen	30-Sep-22	MSJMC
7186	Campbell-Chambers	Arusha	24-Feb-22	
7528	Cantillo Hernandez	Luis	21-Aug-22	MSJMC
7420	Carew	Mathilda	24-Aug-20	US/MSJMC
7225	Carrick - Fraser	Madeleine	27-Aug-23	
7473	Chao	Yang	21-Sep-21	PAHS / MSJMC
9030	Charles	Jessica	11-Nov-22	
7166	Charles-Barton	Affie	11-Mar-22	
7537	Chase - St. Hill	Shanele	21-Aug-21	US/MSJMC
7502	Chávez Laborde	Elvio	14-Dec-21	Clinics
7298	Chen	Christopher	01-May-20	MC
7470	Cheng Gang	Xu	21-Sep-21	PAHS / MSJMC
7531	Choucouthou	Atieannah	21-Aug-21	US/MSJMC
7210	Christian	Delrose	25-May-22	
7270	Clarke	Dave	19-Sep-22	
7330	Cole Baez	Adriana	02-Jun-20	
7503	Concepción Dominguez	Ornan	14-Dec-21	MSJMC
7389	Constant Jr.	Wayne	10-Dec-22	
7087	Cooper	Ronnie	17-Jun-20	
7416	Corbette	Fabiola	30-Sep-22	MSJMC
7084	Cordner	Sharon	25-Jan-22	
7402	Cox	Shade	13-Apr-21	MSJMC
7229	Cox	Leon	15-Feb-21	
7224	Cruz Pedrosó	Pedro	05-Mar-22	
7549	Cuffy	Pharo	22-Nov-22	
7377	Da Silva	Tenneille	21-Sep-21	MSJMC
7329	Da Silva	Mayline	02-Jun-20	
7168	Daoud	Raymond	28-Dec-21	
7165	De Castro	Kamaria	17-Jan-22	
7276	Deazle	Jeremy	27-Nov-21	
7395	Dias	O'sama	01-Sep-21	
7065	Doval Jimenez	Alexis	14-Jan-23	
7257	Duncan	Albert	09-May-22	
9022	Dyer	Acheabea	13-Aug-21	
7403	Edmondson	Carolyn	13-Apr-21	
7407	Edmund - Bailey	Gabriella	09-Mar-21	MSJMC
7099	Edward - Parker	Hester	14-Jul-20	
7052	Edwards	Alvin	22-Jan-22	
7387	Edwards	Eli	14-Jun-22	

7357	Ekwenna	Obinna	13-Jan-23	MSJMC
7011	Ephraim	Daryen	03-Feb-23	
7144	Evanson	Raphael	30-Jan-22	
7532	Ezeike	Chukwunonso	21-Aug-21	US/MSJMC
7477	Fan	Zhang	21-Sep-21	PAHS / MSJMC
7501	Fernández González	Eligio	14-Dec-21	Clinics
7381	Ferrer Carmona	Leonides	15-Sep-20	MSJMC
7134	Fevrier-Roberts	Gwendolyn	10-Feb-22	
7546	Florete Jr.	Orlando	22-Nov-22	SCMC
7263	Fortune	Gail-ann	24-Oct-20	
7012	Francis	Adama	18-Sep-20	
7312	Francis	Jamila	09-Nov-21	
7544	Francis	Kwame	31-Oct-22	
7492	Francis Turner	Odalys	24-Aug-21	
7126	Fuller	Nicholas	16-Dec-21	
7176	Gaekwad	Deepraj	22-Dec-21	
7406	Gardner - Vaswani	Kezia	11-May-21	
7163	George	Vonetta	21-Jan-22	
7083	George	Elaina	30-Jan-22	
7232	Gilbert - Charles	Rasheeda	02-Jan-21	
7104	Gilkes	Sonja	28-Dec-21	
7545	Gonsalves - Barriero	Hyasil	22-Nov-22	
7265	Goodwin	Samora	24-Oct-20	
7050	Goodwin	Sekeena	12-Jan-21	
7397	Goodwin	Preston	01-Sep-21	
7203	Gordon	Damian	27-Jul-22	
7261	Gore	Jasunella	24-Oct-20	
7110	Gore	Su Jay	04-Jan-22	
7432	Guangda	Deng	24-Aug-21	MSJMC
7480	Guo You	Zhang	21-Sep-21	PAHS / MSJMC
7200	Hadeed - Giesecke	Edda	15-Feb-22	
7446	Hai	Huang	21-Sep-21	PAHS / MSJMC
7486	Hai Yun	Zhu	21-Sep-21	PAHS / MSJMC
7117	Halbert	Cyril	19-Nov-21	
9000	Hall	Joyette	09-Apr-21	
7373	Hamilton	Steven	14-Jul-20	MSJMC/WUC
7124	Hamilton - Georges	Danielle	23-Nov-21	
7205	Hanbal Gangappa	Raghunandan	21-Dec-21	
7550	Hayden Sr.	Steven	22-Nov-22	BC
7388	Hazlewood	Ranisha	30-Jun-20	US/MSJMC
7332	Henry	Mitchell	02-Jun-20	
7504	Henry	Benet	11-Jan-22	
7278	Henry - Johnson	Lori - Ann	27-Nov-22	
7149	Herrera	Jovita	24-Feb-22	
7460	Hong Liang	Shen	21-Sep-21	PAHS / MSJMC
7487	Hong Mei	Zhu	21-Sep-21	PAHS / MSJMC
7500	Hopkin	Roxann	22-Nov-21	MSJMC
7268	Hughes	Saleem	24-Oct-20	
7431	Hui	Wang	24-Aug-21	MSJMC
7456	Hui	Qian	21-Sep-21	PAHS / MSJMC
7167	Isaac-Rayne	Gisel	13-Jan-22	

7372	Iwuanyanwu	Kelechi	12-Dec-22	MSJMC
7543	Jacob	Rehum	30-Sep-22	MSJMC
7540	James	Mitchell	21-Aug-21	US/MSJMC
7413	Japas	Carlos	29-Jun-21	Clinics
7283	Jeremiah, Jr.	Keane	19-Nov-21	
7359	Jeremy - Cuffy	Charlotte	03-Feb-23	
7465	Jia Feng	Wang	21-Sep-21	PAHS / MSJMC
7491	Jia Qi	Zhao	21-Sep-21	PAHS / MSJMC
7481	Jia You	Zhang	21-Sep-21	PAHS / MSJMC
7463	Jian	Wang	21-Sep-21	PAHS / MSJMC
7459	Jian	Shen	21-Sep-21	PAHS / MSJMC
7469	Jian Hua	Wu	21-Sep-21	PAHS / MSJMC
7435	Jin	Cai	21-Sep-21	PAHS / MSJMC
7461	Jing	Sheng	21-Sep-21	PAHS / MSJMC
7533	John	Xenia	21-Aug-21	US/MSJMC
7191	John	Joseph	04-Mar-22	
7380	Johnson	Tonya	15-Sep-20	MSJMC
7262	Johnson	Regene	06-Mar-21	
7325	Jones	Glenn	22-Oct-21	CCEC
7140	Joseph	Marlene	22-Jan-22	
7150	Joseph	Teri-Ann	24-Feb-22	
7468	Jun	Wu	21-Sep-21	PAHS / MSJMC
7489	Jun Jie	Zou	21-Sep-21	PAHS / MSJMC
7507	Kaminsky	Michael	08-Feb-22	MSJMC
7529	Kapoor	Pawan	21-Aug-22	MSJMC
7512	Keisch	Martin	08-Mar-22	MC
7386	Khan	Naheed	13-Oct-20	MSJMC
7174	King	Saran	30-Aug-21	
7188	King	James	09-Mar-22	
7197	Knight	James	01-Apr-22	
7239	Knowles	Cameron	31-Jan-23	
7534	Kormoi	Shade	21-Aug-21	US/MSJMC
7122	Kowlessar	Peter	22-Jul-22	
7250	Leacock	Charlene	22-Nov-21	
7484	Lei	Zhong	21-Sep-21	PAHS / MSJMC
7541	Leslie	Merfilius	26-Aug-21	US/MSJMC
7097	Lewis	Courtney	30-Aug-21	
7338	Lewis - Isles	Shivon	14-Jan-22	MSJMC
7376	Leyva Tame	Norge	08-Dec-20	MSJMC
7447	Li	Li	21-Sep-21	PAHS / MSJMC
7466	Li Na	Wang	21-Sep-21	PAHS / MSJMC
7476	Liang Xi	Yuan	21-Sep-21	PAHS / MSJMC
7336	Liburd	James	17-Dec-21	
7452	Lin Hao	Ma	21-Sep-21	PAHS / MSJMC
9040	Lousaing	Derrick	01-Jun-21	
7130	Lovell Roberts	Linda	04-Mar-22	
9007	Luke	Safiya	17-Apr-22	MSJMC
7113	Lynch - Yearwood	Sherry	07-May-22	
7498	Lyons	Maurice	26-Oct-21	MSJMC
7542	Magloire	Narelle	26-Aug-21	US/MSJMC
7234	Makhoul	Elias	07-May-22	

7180	Makinde	Helen	14-Jan-22	
7384	Malaker	Kamalendu	02-Oct-20	CCEC
7290	Mallin	Kimberly	06-Mar-23	AUA
7082	Mangrola	Rajendrasinh	01-Jun-23	Crossroads
7068	Mansoor	Raymond	17-Jan-22	
7196	Mansoor	Edmond	22-Mar-22	
7072	Mansoor	George	14-Jan-23	
7516	Manur	Ravi	18-Mar-22	MSJMC
7494	Mao Aweys	Mometo	21-Sep-21	Clinics
7539	Marsh	Leroy	21-Aug-21	US/MSJMC
7535	Martin	Colleen	21-Aug-21	US/MSJMC
7100	Martin	Dean	16-Jun-20	
7059	Massiah	Rose	20-Sep-22	
7187	Matthew	Karim	01-Mar-22	
7013	Matthew-Anthony	Anike	06-Apr-20	
7524	Mc Chesney	Lawrence	25-Jul-22	VS-MHWE
7236	Mc Comie	Jonathan	07-May-22	
9012	Mc Gowan	Thomas	09-Jul-21	CCEC
7495	Mc Kenzie - Walters	Tekoa	10-Oct-21	
7193	Meade - Haddad	Georgette	21-Jul-21	
7400	Mendoza Cruz	Osmany	13-Apr-21	MSJMC
7171	Miguel Tamayo	Guillermo	16-Dec-21	
7398	Mijares Medina	Hanoi	16-Feb-21	MSJMC
7499	Miller	Tiffini	22-Nov-20	US/MSJMC
7098	Miller-Nanton	Petra	30-Jan-22	
7437	Ming Xia	Chen	21-Sep-21	PAHS / MSJMC
7207	Morcos	Hani	03-Mar-22	
7331	Morgan - Haughton	Jodi - Ann	13-Jan-23	
7526	Morris	Michael	25-Jul-22	VS-MHWE
7053	Moulon	Evans	28-May-22	
7275	Murikipudi	Bhaskara	24-Oct-22	MSJMC
7220	Naffouj	Fouad	28-May-22	
7508	Neblett	Althea	18-Feb-22	
7404	Nix	Kijana	30-Apr-21	VS-NTCoG
7172	Ogunbiyi	Olubukola	28-Dec-21	
7418	Oluseye	Timilehin	24-Aug-20	US/MSJMC
7523	Osborne	Gaden	12-Jul-22	
7231	Osborne - Stevens	Monica	23-Nov-21	
7241	Oxley	Lisa	01-Apr-21	MSJMC
7355	Ozuomba	Lynda	12-Jan-21	
7324	Ozuomba	Michael	23-Jun-21	
7427	Parke	Krista	24-Aug-20	US/MSJMC
7335	Paul	Jason	17-Dec-21	MSJMC
7410	Pavelek	Tara	29-Jun-21	Clinics
7474	Peng	Yang	21-Sep-21	PAHS / MSJMC
7198	Pereira	Maria	31-Mar-22	
7378	Perez Diaz	Marcos	08-Dec-20	MSJMC
7519	Perez Hernandez	Milene	17-Apr-22	Clinics
7401	Perez Jardinez	Rene	13-Apr-21	HT
7356	Persaud	Christine	11-May-21	
7422	Philip	Sheri - Da	13-Sep-22	

7190	Phillip	Cecil	04-Mar-22	
7518	Phillip	Eureka	17-Apr-22	
7509	Phillip - Blackburn	Tracyline	27-Feb-22	
7295	Pile	Nadine	24-Apr-20	
7279	Piper	Kohylah	17-Dec-21	
7148	Powell	Leyland	24-Feb-22	
7514	Prempeh	Edison	28-Feb-22	MSA
9032	Prescod	Jamila	16-Sep-22	
7441	Qi Wei	Fu	21-Sep-21	PAHS / MSJMC
7444	Qing Qi	Han	21-Sep-21	PAHS / MSJMC
9015	Quintero Materan	Maritza	29-May-21	IWC
7103	Radhakrishnan	Subbiah	17-Jan-22	
7511	Rahimi	Mohammad	25-Feb-22	MSJMC
7433	Ramkumar	Davendra	02-Aug-21	
7211	Ramos Freyre	Angel	30-Aug-21	
7169	Ravindranath	Amaraswamy	17-Jan-22	
7358	Rees	Michael	13-Jan-23	MSJMC
7521	Rhudd	Adrian	12-Jul-22	
7415	Richards	Kema	24-Aug-20	US/MSJMC
7123	Richards	Therese	03-Apr-20	
7182	Richards	Steve	18-Jan-22	
7415	Richards	Kema	11-Oct-22	
7194	Richardson	Claudine	28-Aug-21	
7366	Roberts	Nicole	12-May-20	
7136	Roberts	George	10-Feb-22	
7364	Robicsek	Steven	03-Mar-20	MSJMC
7369	Robins	Asha	12-Jul-22	
7409	Robison	Kelvin	29-Jun-21	Clinics
7285	Rodney	Sherriann	06-Dec-22	
7399	Rodriguez Lopez	Lazaro	16-Feb-21	MSJMC
7185	Rolle	Albert	31-Jan-23	
7472	Rong Lin	Yan	21-Sep-21	PAHS / MSJMC
7414	Rosabal Labrada	Mario	29-Jun-21	MSJMC
9011	Roush	Timothy	09-Jul-21	MSJMC
7442	Rui Liang	Ge	21-Sep-21	PAHS / MSJMC
7482	Rui Qi	Zhang	21-Sep-21	PAHS / MSJMC
7536	Samuel	Makhella	21-Aug-21	US/MSJMC
7010	Samuel	Eumel	17-Jan-22	
7202	Sanchez Elizio	Nagabis	04-Mar-22	
7363	Sandwith	Eric	03-Mar-20	MSJMC
7375	Sanghani	Nina	10-Oct-21	
7175	Saravanaperumal	Sabharmathi	29-Jan-22	
7317	Schwartz	David	24-Oct-20	SPP
7076	Scotland	Helene	17-Jan-22	
7132	Scotland Smalls	Taymou	03-Apr-20	
7066	Sealey-Thomas	Rhonda	12-Feb-22	
7294	Sealy	Arianne	26-Mar-21	MSJMC
7493	Shanbhag	Nandan	24-Aug-21	MSJMC
7513	Shanbhag	Sneha	17-Apr-22	MSJMC
7438	Shao Ping	Chen	21-Sep-21	PAHS / MSJMC
7520	Sharps	Chester	28-Jun-22	MSJMC

7478	Shen	Zhang	21-Sep-21	PAHS / MSJMC
7462	Sheng	Shi	21-Sep-21	PAHS / MSJMC
7424	Simon	Rhonda	24-Aug-20	US/MSJMC
7425	Simon	Kheresha	24-Aug-20	US/MSJMC
7118	Simon	Lester	25-Jan-22	
7057	Simon	Alfanzo	06-Sep-22	
7426	Simpson	Zaphia	22-Nov-22	
7379	Sinanan	Damion	15-Sep-20	MSJMC
7143	Singh	Kunwar	21-Dec-21	
7522	Singhal	Mukul	12-Jul-22	MSJMC
7374	Skipper	Eric	14-Jul-20	MSJMC
7337	Small	Sinead	10-Nov-20	
9034	Smith	Tadia	10-Sep-21	
7105	Smith	Anju	14-Jan-22	
7129	Sorhaingo	Arlene	31-Dec-21	
7408	Southwell	Clyde	29-Jun-21	
7142	St. Luce	Serena	19-Jan-21	
7367	Stephens	Gary	07-Jul-20	MSJMC
7538	Stephens	Asfo Jr.	21-Aug-21	US/MSJMC
7340	Stevens	Leon	12-Feb-22	
7189	Stevens	Conrad	08-Mar-22	
7228	Stevens - Gordon	Alafea	16-Feb-21	
7081	Stieg I I I	Frank	01-Jun-20	MSA
7080	Sutton	James	01-Jun-20	
7392	Tegelberg	Ubbo	12-Jan-21	MSJMC
7423	Thomas	Fatima	24-Aug-20	US/MSJMC
7145	Thomas	Ian	07-Jan-22	
7092	Thomas	Carolyn	17-Jan-22	
7390	Thomas	Dylan	14-Jun-22	
7101	Thwaites	Dwayne	07-Jan-22	
7421	Tiwari	Arianne	13-Sep-22	
7548	Tshibwabwa	Tumba	22-Nov-22	AUA
7354	Tulloch	Cherie	11-Nov-22	
7527	Valdivia Machado	Joel	21-Aug-22	MSJMC
7120	Valerie	Evans	11-May-21	MSJMC
7328	Velazquez Mateo	Jose	17-Jan-23	
7206	Venugopal	Rajeev	09-Mar-22	
7091	Walter - Thomas	Joycelyn	01-Sep-21	
7073	Walwyn	Ian	31-Dec-21	
7133	Walwyn	Leslie	31-Dec-21	
7243	Warner	Emanuel	31-Jan-23	
7370	Watson	Hendrick	27-Jul-21	MSJMC
7448	Wei Qing	Li	21-Sep-21	PAHS / MSJMC
7430	Weiwei	Chen	24-Aug-21	MSJMC
9033	Welch	Janelle	16-Sep-22	MSJMC
7383	Wells	David	25-Sep-20	MSJMC
7405	Welsh Gentles	Jean	30-Apr-21	VS-NTCoG
7445	Wen Long	Han	21-Sep-21	PAHS / MSJMC
7147	Williams	Rasheda	28-Jan-22	
7115	Williams	Sir Rodney	16-Feb-22	
7214	Williams	Kasim	31-Jan-23	

7315	Winter	Eric	18-Aug-20	
7138	Winter	Andre	17-Jan-22	
7296	Workman	Frances	24-Apr-20	
7429	Xiaohui	Yang	24-Aug-21	MSJMC
7479	Xuan	Zhang	21-Sep-21	PAHS / MSJMC
7428	Xudong	Song	24-Aug-21	MSJMC
7454	Xue Rong	Miao	21-Sep-21	PAHS / MSJMC
7254	Yakoub Samaan	Daoud	28-Aug-22	
7453	Yan	Meng	21-Sep-21	PAHS / MSJMC
7458	Yan	Shang	21-Sep-21	PAHS / MSJMC
7475	Yan Long	Yang	21-Sep-21	PAHS / MSJMC
7457	Yang Hua	Qin	21-Sep-21	PAHS / MSJMC
7396	Yazigi	Hanybal	01-Sep-21	
7085	Yearwood	Dirk	01-Jun-20	
7471	Yi Xin	Xu	21-Sep-21	PAHS / MSJMC
7464	Ying	Wang	21-Sep-21	PAHS / MSJMC
7455	Yong Han	Peng	21-Sep-21	PAHS / MSJMC
7449	Yong Hua	Li	21-Sep-21	PAHS / MSJMC
7488	You	Zou	21-Sep-21	PAHS / MSJMC
7436	Yu	Chen	21-Sep-21	PAHS / MSJMC
7467	Yun Feng	Wang	21-Sep-21	PAHS / MSJMC
7090	Zachariah	Oritta	13-Jan-22	
7412	Zambrano	Hans	29-Jun-21	Clinics
7485	Zhe	Zhou	21-Sep-21	PAHS / MSJMC
7443	Zhen Biao	Guan	21-Sep-21	PAHS / MSJMC
7439	Zheng Ming	Chen	21-Sep-21	PAHS / MSJMC
7483	Zhi Liang	Zhang	21-Sep-21	PAHS / MSJMC
7490	Zhu Hong	Cai	21-Sep-21	PAHS / MSJMC

The Medical Council further wishes to advise the general public of the Offence of practicing medicine without a valid licence and registration within the jurisdiction of Antigua and Barbuda as follows:

Section 29 of the Medical Practitioners Act creates offences for the contravention of Section 12 [Registration and Licencing] and sets out the penalties of practicing medicine without a valid licence and registration, to wit:-

(1) On summary conviction for practicing medicine without licence and registration, a fine of \$10,000 or two years imprisonment or both;

Upon an indictment for practicing medicine without licence and registration, a fine of \$25,000 or three years imprisonment or both.

(2) On summary conviction for practicing medicine after the expiration of licence and registration, a fine of \$1,500 and \$400 for every day of practice after the expiration of licence

Section 30 of the act sets out an Offence and the penalties for False Representation in the procurement or attempt to procure registration and or licence as a medical practitioner either for himself or another, on summary conviction a fine of \$10,000 or to imprisonment of one year or both.

Section 31 sets out the penalty where no specific penalty has been promulgated as follows:-

A person who contravenes any provision of the Medical Practitioners Act, 2009, No. 3 of 2009, or the regulations for which no specific penalty is provided commits an offence and is liable on summary conviction to a fine of \$10,000 or to imprisonment for two years, or both, or upon an indictment, to a fine of \$25,000 or to imprisonment for three years or to both.

*By Order of the Medical Council
Registrar*