



THE ANTIGUA AND BARBUDA OFFICIAL GAZETTE

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Thursday 1st October, 2026

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The Official Gazette, the official newspaper of the Government of Antigua and Barbuda, is published every Thursday either online or in print form at the Government Printery.

Notice Submissions and Style

Notices for publication and related correspondence should be addressed to Mr. Ryan Johnson, Editor of the Official Gazette, at the following email addresses: ryan.johnson@ab.gov.ag / 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:

Mr. Ryan Johnson
Editor 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.

Advertising Rates

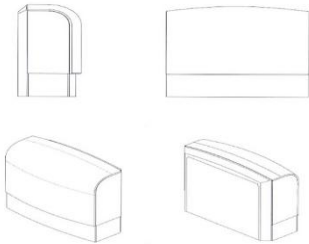
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Annual Subscription Fee: \$500.00 Eastern Caribbean Dollars

*Advertising rates are not negotiable.

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All editions are also available on subscription from the Antigua and Barbuda Government Printery, St. John’s, Antigua (telephone: (268) 562-5168/ (268) 462-0510).

NOTICES*Intellectual Property & Commerce Notice***INDUSTRIAL DESIGN**

Application Number: AI/ID/2018/00001 Filing Date: 14 th , June, 2026 Priority Date: N/A Priority Country: N/A Type of product for which the INDUSTRIAL DESIGN is used: Class 23-01 Fluid Distribution Equipment	Owners: WOTS CORP. 1-13-13 Nihonbashi-bakurocho, Chuoko, Tokyo 1030002 Japan Creator: WOTA CORP. Agent: Richards & Company The Colony House, 41 Nevis Street, St. John's, Antigua
Title: Water Treatment Device	
	

*Sagicor Life (Eastern Caribbean) Inc. Notice***SAGICOR LIFE (EASTERN CARIBBEAN) INC.**

Charmaine Donovan of **North Sound Development, St. George, Antigua** having made sworn deposition that **Policy No. 078109809** issued by Sagicor Life Inc and assumed by Sagicor Life (Eastern Caribbean) Inc on the life of **Asafa Donovan** 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: September 21, 2026

By Order

Andrew Greaves,
Corporate Secretary.

SAGICOR LIFE (EASTERN CARIBBEAN) INC.

Kwesi Jarvis of **Yorks Village, St. John's, Antigua** having made sworn deposition that **Policy No. J781009296** issued 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: June 5, 2026

By Order

Andrew Greaves,
Corporate Secretary.

Notice To Creditors and Claimants**FORMAL NOTICE TO CREDITORS****IN THE EASTERN CARIBBEAN SUPREME COURT****IN THE HIGH COURT OF JUSTICE****ANTIGUA AND BARBUDA**

NOTICE IS HEREBY GIVEN that all creditors and other persons having any debts, claims, or demands against the Estate of Everod Donald Roberts, late of Cassada Gardens, in the Parish of St. John's in the island of Antigua and Barbuda, who died on the 26th day of March 2026, are hereby required to send particulars in writing of their claims or demands to the undersigned, Personal Representative of the said Estate on or before the 27th day of December 2026.

AND NOTICE IS HEREBY FURTHER GIVEN that after the expiration of that time, the Personal Representative will proceed to distribute the assets of the deceased among the persons entitled thereto, having regard only to the claims and demands of which they shall then have had notice; and that they will not be liable for the assets of the deceased, or any part thereof, so distributed, to any person or persons of whose debts, claims, or demands they shall not then have had notice.

Dated this 28th day of September 2026.

Miguel A. Southwell, Personal Representative for the Estate.

Address for Service:

Miguel A. Southwell

P. O. Box W100

St. John's

Antigua, West Indies

Email: Everod.Estates@gmail.com

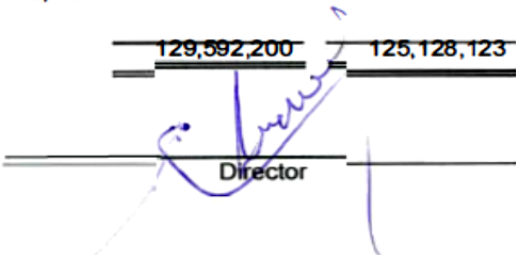
Telephone: 268-776-2556

Financial Services Regulatory Commission Notice

INTERNATIONAL INVESTMENT BANK LTD.

(St. John's, Antigua, B.W.I.)

Statement of Financial Position**As at June 30, 2026***(Stated in United States Dollars of America)*

	Notes	2026	2025
ASSETS			
Deposits with banks			
Demand deposits		543,139	528,007
Time deposits		65,533,949	60,979,856
Total due from banks		<u>66,077,088</u>	<u>61,507,863</u>
Accrued interest receivable		1,694,812	1,706,212
Total cash and cash equivalents	7, 13	<u>67,771,900</u>	<u>63,214,075</u>
Investment securities measured at fair value through other comprehensive income (FVOCI)	8, 13	21,836,311	21,836,311
Investment securities measured at amortized cost	8, 13	38,165,042	38,165,042
Loans	9, 13	276,638	364,909
Prepaid expenses		40,616	46,093
Other assets	10	1,501,693	1,501,693
Total other assets		<u>1,542,309</u>	<u>1,547,786</u>
Total assets		<u>129,592,200</u>	<u>125,128,123</u>
LIABILITIES AND EQUITY			
Liabilities:			
Deposits from customers:			
Demand deposits		8,478,457	2,530,272
Time deposits		109,560,243	110,922,775
Accrued interest payable		2,651,239	2,985,676
Total deposits from customers	13	<u>120,689,939</u>	<u>116,438,723</u>
Other liabilities		1,040,564	1,167,583
Total liabilities		<u>121,730,503</u>	<u>117,606,306</u>
Equity:			
Share capital	11	5,000,000	5,000,000
Additional paid-in-capital		10,000	10,000
Retained earnings		2,851,697	2,511,817
Total equity		<u>7,861,697</u>	<u>7,521,817</u>
Commitments and contingencies	12, 13		
Total liabilities and equity		<u>129,592,200</u>	<u>125,128,123</u>
 Director		 Director	

The notes on pages 5 to 27 are an integral part of these financial statements.

INTERNATIONAL INVESTMENT BANK LTD.

(St. John's, Antigua, B.W.I.)

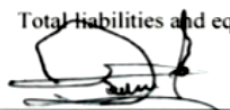
Statement of Profit or Loss**For the year ended June 30, 2026****(Stated in United States Dollars of America)**

	Notes	2026	2025
Interest and dividend income:			
Securities		4,594,440	4,592,551
Deposits with banks		3,412,262	3,730,514
Loans		25,262	27,313
Total interest and dividend income	13	<u>8,031,964</u>	<u>8,350,378</u>
Interest expense:			
Deposits	13	<u>6,161,192</u>	<u>6,380,845</u>
Total interest expense		<u>6,161,192</u>	<u>6,380,845</u>
Net interest income		<u>1,870,772</u>	<u>1,969,533</u>
(Reversal) provision of impairment losses on loans		(5)	13
(Reversal) provision of other provisions		(93)	32
Total impairment losses and other provisions		<u>(98)</u>	<u>45</u>
Other income (expenses):			
Commission income	13	774,327	756,609
Commission expenses		<u>(14,907)</u>	<u>(16,631)</u>
Total other income, net		<u>759,420</u>	<u>739,978</u>
General and administrative expenses:			
Salaries and other personnel expenses	13	844,424	895,107
Directors' allowances		1,288,500	1,374,167
Fees and professional services		79,249	70,048
Banking license		40,396	41,062
Others		<u>29,126</u>	<u>33,104</u>
Total general and administrative expenses		<u>2,281,695</u>	<u>2,413,488</u>
Net income before income tax		<u>348,595</u>	<u>295,978</u>
Income tax	6	<u>(8,715)</u>	<u>(7,399)</u>
Net income		<u>339,880</u>	<u>288,579</u>

The notes on pages 5 to 27 are an integral part of these financial statements.

Unicorp Bank Overseas, Ltd.**Statement of Financial Position****June 30, 2026***(Amounts in US Dollars)*

	2026	2025 (Restated)
Assets		
Deposits with banks (Notes 3, 5 and 12)		
Due from banks	1,344,688	7,232,134
Interest bearing deposits with banks	<u>4,004,171</u>	<u>4,003,262</u>
Total deposits with banks	<u>5,348,859</u>	<u>11,235,396</u>
Loans, net (Notes 3, 6 and 12)	40,602,671	63,876,111
Investments in securities, net (Notes 3, 7 and 12)	31,890,182	27,811,498
Investments in associates (Notes 3, 8 and 12)	77,390,030	64,585,000
Computer equipment, net	1,667	2,161
Right-of-use asset, net (Note 9)	-	9,967
Other assets (Notes 3 and 12)		
Guarantee deposit	1,500,000	1,500,000
Other accounts receivable	98,228	113,034
Prepaid expenses	<u>63,603</u>	<u>63,215</u>
Total other assets	<u>1,661,831</u>	<u>1,676,249</u>
Total assets	<u>156,895,240</u>	<u>169,196,382</u>
Liabilities and Equity		
Liabilities		
Deposits (Note 3)		
Demand	42,289,340	39,622,960
Time	<u>55,616,852</u>	<u>82,050,988</u>
Total deposits	97,906,192	121,673,948
Other liabilities	448,134	246,041
Lease liabilities (Note 10)	-	10,794
Total liabilities	<u>98,354,326</u>	<u>121,930,783</u>
Equity (Notes 3 and 12)		
Common stock (Note 11)	5,000,000	5,000,000
Retained earnings	53,200,274	41,385,950
Reserve for valuation of investments	<u>340,640</u>	<u>879,649</u>
Total equity	<u>58,540,914</u>	<u>47,265,599</u>
Total liabilities and equity	<u>156,895,240</u>	<u>169,196,382</u>


 Director


 Director

The accompanying notes are an integral part of these financial statements.



Unicorp Bank Overseas, Ltd.
Statement of Profit
For the year ended June 30, 2026
(Amounts in US Dollars)

	2026	2025 (Restated)
Interest Income (Note 12)		
Interest on loans	67,231	118,160
Interest on deposits	1,026,158	1,422,721
Interest on investments	<u>1,592,814</u>	<u>1,942,791</u>
Total interest income	2,686,203	3,483,672
Interest expenses (Note 12)	<u>3,271,081</u>	<u>3,750,382</u>
Net interest expenses before provisions	(584,878)	(266,710)
Provisions for deposits	-	(2)
Reversals (provisions) for expected credit losses	39	(36)
Provisions for impairment of investments	<u>(52,985)</u>	<u>(13,371)</u>
Net interest expenses after provisions	<u>(637,824)</u>	<u>(280,118)</u>
Other Income (Expenses), Net		
Commission income (Notes 12 and 17)	277,873	265,339
Commission expenses	(19,241)	(22,626)
Unrealized gain on investment at fair value through profit or loss	45,079	82,182
Realized gain on investments at fair value through OCI	521	64
Other income	<u>2,520</u>	<u>4,010</u>
Other income, net	<u>306,752</u>	<u>328,969</u>
General and administrative expenses (Notes 12, 13 and 16)	<u>419,237</u>	<u>443,909</u>
Income before share in profit of associates	(750,309)	(395,058)
Share in profit of associates (Notes 8 and 12)	<u>14,666,085</u>	<u>11,941,740</u>
Income before income tax (Note 14)	13,915,776	11,546,682
Income tax (Note 14)	<u>(278,316)</u>	<u>(215,469)</u>
Net income	<u><u>13,637,460</u></u>	<u><u>11,331,213</u></u>

The accompanying notes are an integral part of these financial statements.

Unicorp Bank Overseas, Ltd.
Statement of Comprehensive Income
For the year ended June 30, 2026
(Amounts in US Dollars)

	2026	2025 (Restated)
Net income	<u>13,637,460</u>	<u>11,331,213</u>
Other Comprehensive Income		
Items that may be subsequently reclassified to profit or loss:		
Net gain transferred to profit (Note 7)	(521)	(64)
Net (loss) gain transferred to equity (Note 7)	(348,641)	282,704
Other comprehensive income - associated (Note 8)	<u>(189,847)</u>	<u>43,346</u>
Sub-total	<u>(539,009)</u>	<u>325,986</u>
Total comprehensive income of the year	<u><u>13,098,451</u></u>	<u><u>11,657,199</u></u>

The accompanying notes are an integral part of these financial statements.