

Schedule 2

ISSUER REGISTRATION STATEMENT  
Sections 97(2), 97(3) and 97(4) of the Securities Act, 2001

FORM RS - 2

Select One:  Annual Registration  Issue of Securities

**ANTIGUA COMMERCIAL BANK LTD. CARIBBEAN** (TRADING AS ACB)

(Exact name of Company as set forth in Certificate of Incorporation)

Place and date of incorporation:

Antigua and Barbuda - October 20, 1955

Street and postal address of registered office:

Thames & St. Mary's Streets, P.O. Box 95

St. John's, Antigua

Company telephone number: (268) 481-4200/1/2/3

Fax number: (268) 481-4229

Email address: acb@acbcaribbean.com

Financial year-end: September 30 2024  
(month) (day) (year)

Contact person(s): Rhodette F.C. Paige

Legal Counsel/Corporate Secretary

Telephone number (if different from above): (268) 481-4330

Fax number: (268) 481-4336

Email address: rbrowne@acbcaribbean.com

Did the company file all reports required to be filed by Section 98 of the Securities Act, 2001 during the preceding 12 months?

Yes

No

Did the company file all reports required to be filed by the Companies Act during the preceding 12 months?

Yes

No

**1. Description of the Industry in which the Company Operates**

Banking / Financial Services

**2. Exchanges on which the Company's Securities are Listed**

<b>Exchange(s)</b>	<b>Securities Type</b>	<b>No. of Shares</b>	<b>Valuation</b>
Not Applicable			

**3. Description of Securities Being Offered (including who is the Issuer and who is the Offeror of the Securities)**

Not Applicable

**4. Territories in which Securities are Being Offered**

<b>Territory</b>	<b>Effective Date</b>
Not Applicable	

**5. Description of Share Capital**

a) Authorised

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary	150,000,000

b) Issued

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary	10,000,000

c) Outstanding

<b>TYPE/CLASS</b>	<b>No. OF SHARES</b>
Ordinary	140,000,000

**80EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY**

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Previous Roles

1 .Deputy Managing Director BOSL April 2017 to August, 2018; 2.Chief Operations Officer- GM Corporate Services ECFH - January 2015 to March 2017; 3. Assistant GM- BOSL- October 2006 to December, 2014

Current Role:

General Manager - Antigua Commercial Bank-responsible for the leading and directing operations of the Bank and driving the implementation of its strategic priorities- October 1, 2018 to present

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BSc Banking and Finance -University of Manchester 1996-1999  
ACIB- (Associate Chartered Institute of Bankers)- IFS (institute of financial services UK)-1996 -1999  
MBA Finance- Manchester Business School 2006. 2007

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*Not Applicable*

*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Narcisse Moise

Position: Chief Credit & Sales Officer

Age: 51

Mailing Address: Friars Hill, St. John's, Antigua

Telephone No: (268) 481- 4234; 464 4234

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Corporate Manager – CIBC FirstCaribbean International Bank (February 2006 to January 2019)

Responsibilities:

- Ensure that financial objectives are achieved by agreed timeline
- Ensure that all credit submissions are of the highest quality with all identified risks mitigated
- Visit customer's place of business at least twice annually
- Maintain credit conversion pipeline above 80%
- Ensure that total portfolio delinquency does not exceed 5%
- Consistently deliver exceptional customer experience
- Ensure that all customer complaints are addressed within 48 hours
- Ensure that all required documentation, security and risk management are in place to ensure satisfactory audit rating

Chief Credit & Sales Officer – Antigua Commercial Bank (February 2019) Current Responsibilities:

- Contribute positively to ensure that all business targets are achieved
- Ensure that Corporate, Commercial, Consumer, Credit Card and Recoveries portfolios are profitably managed within established risk parameters
- Ensure that total delinquency does not exceed 5% of portfolio
- Ensure that all required documentation, security and risk management systems are in place to ensure satisfactory audit rating
- Ensure that all operational goals are achieved within agreed timelines
- Ensure that all risk managements goals are achieved within agreed timelines
- Responsible for the institutionalization and implementation of exceptional customer service standards
- Engender the spirit of team work and a results-driven culture, equity in the distribution of tasks,

Education (degrees or other academic qualifications, schools attended, and dates):

Bsc Management & Sociology – University of the West Indies (1997 – 2000)

Msc Finance – Leicester University (2004 -2010)

Also a Director of the company     Yes     No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

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*Use additional sheets if necessary.*

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

Name: Peter N. Ashe

Position: Manager- ACB Mortgage & Trust Company Limited

Age: 59 years

Mailing Address: Friars Hill Road, St. John's ,Antigua

Telephone No.: (268) 481-4311/764-4315

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Manager, ACB Mortgage and Trust Company Limited- June 2006 to present

Provide strong support to the Board of Directors by spearheading the planning and establishing of the goals and targets of the Company to ensure the profitable and effective management, control and/or growth of the assets of the Company; Responsible for the operations of the Company.

Education (degrees or other academic qualifications, schools attended, and dates):

Bachelor's in Accounting – State University ,

Diploma in International Trust Management (ITM), TEP

Also a Director of the company      Yes      No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

*Not Applicable*

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*Use additional sheets if necessary.*

APPENDIX 1 (a) - BIOGRAPHICAL DATA FORMS  
EXECUTIVE OFFICERS AND KEY PERSONNEL OF THE COMPANY

Name: Vaughan Brathwaite    Position: Chief Operations & Strategy Officer  
Age: 49 years

Mailing Address:                      Cedar Valley, St. John's, Antigua

Telephone No.:            (268) 481-4296/ 464-4296

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of current responsibilities.

Previous Roles

1. Manager - Transition Services - ACB- April - September 2021;
2. Manager - Business Products & Business Services - RBC - Jan 2018 to April 2021

Current Role:

Chief Operations & Strategy Officer- Antigua Commercial Bank-responsible for all Banking &  
Back Office Operations - October 1, 2021 to present

Education (degrees or other academic qualifications, schools attended, and dates):

BSc Business Administration- St. George's University - 1997 - 2000

Also a Director of the company             Yes             No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

*Not Applicable*

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Joyanne Byers

Position: Chief Financial Officer

Age: 44 years

Mailing Address: Gunthropes, P.O. Box W844, St. Peters, Antigua

Telephone No.: (268) 481-4284; 764-0060

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Senior Manager - Finance & Accounting (position title change from – Antigua Commercial Bank – 2009 to present

To provide strong support to the General Manager in the provision of accurate and comprehensive financial accounts and management reports, profitable and effective cash management and the overall efficient administration of the Finance, Accounting and Customer Support operation.

Education (degrees or other academic qualifications, schools attended, and dates):

Antigua Girls' High School – 1992 to 1997

Antigua State College – 1997-1999

BSc in Accounting – University of the West Indies, Cave Hill Campus – 1999 – 2002

Certified Public Accountant – July 2013

Also a Director of the company      Yes      No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

***Not Applicable***

***Use additional sheets if necessary.***

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Rhodette F.C. Paige Position: Legal Counsel /Corporate Secretary

Age: 42 years

Mailing Address: #2 Belmont Estate ,St. John's ,Antigua

Telephone No.: (268) 481-4330 /764-4330

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Legal Counsel/ Corporate Secretary at Antigua Commercial Bank– October, 2008 to present

- providing legal and secretarial support to the Board of Directors and Management;
- Manager of the Legal/ Secretariat Department

Education (degrees or other academic qualifications, schools attended, and dates):

- Bachelor of Laws with First Class Honors- University of the West Indies, Cave Hill Campus, Barbados (1999 to 2002)
- Legal Education Certificate of Merit- Norman Manley Law School, Jamaica (2004 to 2006)
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) - 2010

Also a Director of the company [ ] Yes [ X ] No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

***Not Applicable***

***Use additional sheets if necessary.***

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Austen Gittens Position: Senior Manager - Internal Audit

Age: 53 years

Mailing Address: American Road ,St. John's ,Antigua

Telephone No.: (268) 481-4233/764-4233

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Senior Manager - Internal Audit at Antigua Commercial Bank- August 2006 to present.

Responsibilities are as follows:

- Manage the Internal Audit Department for the ACB Group.
- Evaluate and provide assurance on the adequacy and application of the system of internal controls for the operations within the ACB Group. Ensuring that proper systems, procedures and internal controls are in place and followed.
- Make recommendations and offer advice on how to minimize and manage risk as well as ensuring compliance with systems, policies and relevant regulations with a view to improving the Group's performance.
- Conduct investigations when required.
- Ensuring that relevant training is provided to the Internal Audit staff.

Education (degrees or other academic qualifications, schools attended, and dates):

#### **November 2011 – The Chartered Institute of Bankers in Scotland**

- Certified International Risk Manager (CIRM)

#### **March 2009 – Florida International Bankers Association & Florida International University**

- Anti-Money Laundering Certification (AML/CA)

**July 2001 – University of Manchester, Great Britain**

- Master of Business Administration (MBA), Finance

**May 1993 – Barry University, Miami, Florida**

- Bachelor of Science (BSc), Finance & Economics (Major)
- Associates Degree (ASc), Computer Science

Also a Director of the company       Yes       No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

***Not Applicable***

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***Use additional sheets if necessary.***

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

Name: Sharon Nathaniel

Position: Senior Opci gt"/Tkm!&"

Age: 58 years

Mailing Address: Mount Pleasant, St. John's ,Antigua

Telephone No.: (268) 464-4181 /481-4250

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Senior Manager- Risk & Compliance- December 2019 to present  
- Manages the Risk & Compliance Department and exercises oversight over the Bank's Enterprise Risk Management Programme  
Acting Manager- Risk & Compliance- May 2019 to November 2019  
Corporate Accounts Executive - July 2010 to April, 2019

Education (degrees or other academic qualifications, schools attended, and dates):

- The University of Leicester - Masters in Business Administration – Finance (2009)
- The University of the West Indies - Diploma in Management (Distinction) (2001)
- The University of the West Indies – Administrative (Professional) Secretaries Certificate (2000)
- Chartered Institute of Bankers Banking Certificate (1999)

Also a Director of the company      Yes      No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Jonathan Lindsay

Position: Senior Manager- Service Quality

Age: 53 years

Mailing Address: Cedar Hill, P.O. Box 3456, St. John's ,Antigua

Telephone No.: (268) 481-4205 /764-4205

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Manager – Customer Relations and Service Quality at Antigua Commercial Bank ; subsequent appointment as Senior Manager - Service Quality – June 2007 to present

Duties:

- In charge of Customer Relations operations for the ACB Head Office which includes treasury operations, remote agencies, Debit Card, new accounts, wire transfers and night deposit activity.
- Also project manager for several projects, such as the installation of the Alchemy Payment Processing Suite which handles automation of wire transfers and drafts, ECACH project (ongoing), installation of two ATMs at remote locations

Education (degrees or other academic qualifications, schools attended, and dates):

Master of Science (MS) – Management - University of Maryland Eastern Shore 1993 - 1995

Bachelor of Science (BS) - Accounting - University of Maryland Eastern Shore 1989 - 1993

St. Joseph's Academy 1982 - 1988

Also a Director of the company      [ ] Yes      [ X ] No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Sherene Bird

Position: Senior Manager - Human Resources

Age: 56 years

Mailing Address: Friar's Hill, P.O. Box 2735, S t. John's ,Antigua

Telephone No.: (268) 464-4240/481-4240

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

- **Senior Manager - Human Resources -Antigua Commercial Bank - August, 2015 to present**  
manages the HR Department and is mainly responsible for dealing with HR and premises related issues for the Group
- **Training and Development Manager- Sandals Grande Resort – 2001 to July 2015**  
develop and deliver training programs; supervise internship Programs and Hospitality Training Programs

Education (degrees or other academic qualifications, schools attended, and dates):

MSc -Research and Development Studies –University of the West Indies Jamaica

BSc-Government –University of the West Indies –St. Augustine

Also a Director of the company      [ ] Yes      [ X ] No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

Not Applicable

*Use additional sheets if necessary.*

**BIOGRAPHICAL DATA FORMS**

**EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY**

Name: O ctkc'Ncwtgpy Position: Senior Manager - Marketing & Corporate Communications

Age: 51

Mailing Address: Flagstaff Crosbies, Crosbies, Antigua

Telephone No.: 1(268)481-4290/ 464-4290

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Education (degrees or other academic qualifications, schools attended, and dates):

Also a Director of the company     Yes     No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

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*Use additional sheets if necessary.*

## BIOGRAPHICAL DATA FORMS

### EXECUTIVE OFFICERS AND OTHER KEY PERSONNEL OF THE COMPANY

Name: Oliver A. B. Lewis Position: Senior IT Manager

Age: 45

Mailing Address: Apt 101, Garden Lily Apts, Newick Road,

#2 Cassada Gardens, Saint John's

Antigua

Telephone No.: 1 268 772 4491

List jobs held during past five years (including names of employers and dates of employment).  
Give brief description of **current** responsibilities.

Community First Co-Operative Credit Union – February 1<sup>st</sup> 2021 to February 28<sup>th</sup> 2024

Department Head

Telephony,

Microsoft 365 Administrator

Exchange Mail Administrator

Information Network & Systems Administrator

LIAT 2020 November 2023 to December 2023

Network and Systems Consultant

ECAMC – April 2021

Network and Systems Consultant

Nightly Backup Audit

Core Director basic support

LIAT 1974 Ltd Under Administration – March 2020

Network and Systems Consultant

Exchange Mail Administrator

Information Network & Systems Administrator

Microsoft 365 Administrator

Information Security

Network and Systems Administrator

Virtualized Environment Administrator

Backup Administrator

LIAT 1974 Ltd. – June 8<sup>th</sup> 2017 to March 2020 – Network & Systems Administrator

Exchange Mail Administrator

Information Network (WAN & LAN) and Systems Administrator

Microsoft 365 Administrator

Information Security Administrator

Network and Systems Administrator

Virtualization Administrator

Backup Administrator

Education (degrees or other academic qualifications, schools attended, and dates):

<b>Masters, Data Security</b> University of East London - UniCAF	<b>Oct 2023-current</b>
<b>Bachelor of Science, Technical Management Network Concentration</b> DeVry University - Addison, Illinois, USA	<b>2008</b>

Also a Director of the company       Yes       No

If retained on a part time basis, indicate amount of time to be spent dealing with company matters:

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*Use additional sheets if necessary.*



**DIRECTORS OF THE COMPANY:**

**Information concerning non- Executive Directors**

Name: Sharon A. Matthew-Edwards Position: Vice-Chairman

Age: 53 years

Mailing Address: P.O. Box 2334, Royal Estate  
St. John's, Antigua

Telephone No.: 764-5391/562-4222

List jobs held during past five years (include names of employers and dates of employment).

- Owner/Manager – Concord Business Associates, Chartered Accountants – 2010 – present

Give brief description of **current** responsibilities

Vice- Chairman of the ACB Board ; Chairman - ACB Grenada Bank's Board  
Vice- Chairman- ACB Mortgage & Trust Company Limited's Board – appointed by ACB Board

Chairman of the following Board Sub-Committee:

- Audit & Risk Management Committee

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Credit Committee
- Board of Trustees- ACB Pension Scheme

Education (degrees or other academic qualifications, schools attended, and dates):

- Continuing Professional Development Courses – 1994 – Present
- International Financial Reporting Standards Train the Trainer Course – 2012
- Chartered Accountant Designation – The Atlantic School of Chartered Accountants – Nova Scotia, Canada – 1994
- Bachelor of Commerce Degree (cum laude) – Double Major in Accounting & Finance – St. Mary's University, Nova Scotia, Canada – 1992
- Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2016

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY:

### Information concerning non- Executive Directors

Name: \_\_Cassandra P. Simon\_\_ Position: \_\_Vice- Chairman\_\_

Age: 57 years

Mailing Address: Cane Drive , Jeffrey's Estate , Potters, Antigua Telephone No. 720-5155

List jobs held during past five years (include names of employers and dates of employment).

- Principal- Accounting Solutions- 1999 to present

Give brief description of **current** responsibilities

#### **Principal- Accounting Solutions**

Audit, Accounting, Tax, Payroll, Software Installation, Staff Training and Financial Advisor to Businesses and Individuals

Vice- Chairman of the ACB Board; Chairman of ACB Mortgage & Trust Company Limited's Board; Director - ACB Grenada Bank

Chairman of the following Board Sub-Committee:

- Credit Committee
- Board of Trustees- ACB Pension Scheme

Member of the following Board Sub-Committees:

- Audit & Risk Management Committee
- Governance & Executive Committee

Education (degrees or other academic qualifications, schools attended, and dates):

B.SC (Hons) Accounting 1991 –UWI, Cave Hill

ACCA, 1997 –Association of Certified Chartered Accountants;

Diploma, Computer Repair & networking 2001-Antigua & Barbuda Institute of Information Technology

Chartered Director - Caribbean Governance Institute- 2019

*Use additional sheets if necessary.*

## **DIRECTORS OF THE COMPANY:**

### **Information concerning non- Executive Directors**

Name: C. Davidson Charles

Position: Vice- Chairman

Age: 60 years

Mailing Address: St. Clair's Heights, P.O. Box 3701, St. John's, Antigua

Telephone No.: 480-4104(w)/ 464-7115(m)

List jobs held during past five years (include names of employers and dates of employment).

**-General Manager / Director-** at Hutchinson Antigua – April 2016 to present;

**-Managing Director** – Cable & Wireless Lee wards, BVI and TCI between 2010 and 2012.

**-General Manager Antigua** -2002 through 2015.

Director of the ACB Board

Director of ACB Mortgage & Trust Company Limited's Board -appointed by ACB Board

Member of the following Board Sub-Committees:

- Governance & Executive Committee
- Technology Committee
- Scholarship & Education Committee

Give brief description of **current** responsibilities

#### **-General Manager /Director at Hutchinson Antigua**

- Oversee the daily operations;

#### **Owner and manage audit practice at CD Charles Chartered Accountants**

- auditing for private companies , public and non-profit organisations to statutory authority;
- auditing and business advisory role including companies involved in wide range industries;
- preparation of financial forecast ,cash flow projects, assistance to clients in establishing accounting policies ,preparation of corporate tax returns, tax planning and consultation and preparation of annual returns.

**-Directorships**

- Director Eastern Caribbean Amalgamated Bank –October 2015 to present;
- Director Antigua Lions Club –July 2016 to present;
- Director- Sagicor Life Insurance Inc.

Education (degrees or other academic qualifications, schools attended, and dates):

-Canadian Institute of Chartered Accountants –CA

- Institute of Chartered accountants of Eastern Caribbean (ICAEC)-CA -1986

Dual Degree of St. Mary's University – Halifax, Nova Scotia, Canada

- Bachelor of Commerce, B.Comm-Major in Accounting- St. Mary's University – 1984;
- Bachelor of Arts ,BA –Major in Economics -1984

Accredited Director Certification – Institute of Chartered Secretaries Canada (ICSA) – 2008

*Use additional sheets if necessary.*

## DIRECTORS OF THE COMPANY:

### Information concerning non- Executive Directors

Name: C. Kevin Silston

Position: Director

Age: 49 years

Mailing Address: Old Popeshead Road, Mount Pleasant  
St. John's, Antigua

Telephone No.: 764-6649(m), 5 6 1 -8381 (h)

List jobs held during past five years (include names of employers and dates of employment).

- Medical Benefits Scheme (MBS), Nevis Street, St. John's, Antigua.  
*Chief Executive Officer- October 2017 to Present*
- International Monetary Fund, Washington, D.C., USA  
*Advisor to Executive Director for Canada, Ireland and the Caribbean -Sept. 2013 to Feb. 2017.*

Give brief description of current responsibilities

- managing a Public Corporation primarily responsible for financing healthcare in Antigua and Barbuda with specific tasks including:-
  - managing 175 employees;
  - overseeing the operation of six pharmacies;
- managing the Antigua and Barbuda Central Procurement Unit (ABCPU).  
**Director of the ACB Board -Member of the following Board Sub-Committees: - Credit Committee; Human Resources and Compensation Committee (Chairman); Technology Committee; Board of Trustees- ACB Pension Scheme**

Directorships:

- Mount St. John's Medical Centre Board of Directors

Education (degrees or other academic qualifications, schools attended, and dates):

- The University of the West Indies, Mona Campus, Kingston, Jamaica  
Masters of Science in Economics (2002)- (UWI Fellowship)
- The University of the West Indies, Mona Campus, Kingston, Jamaica  
Bachelor of Science in Economics and Accounting (1997)

*Use additional sheets if necessary.*

DIRECTORS OF THE COMPANY:

**Information concerning non- Executive Directors**

Name: C. Kamilah Roberts

Position: Director

Age: 42 years

Mailing Address: # 12 Deep Bay Heights,  
St. John's, Antigua

Telephone No.: 1-268-464-5265(m)

List jobs held during past five years (include names of employers and dates of employment).

Roberts & Co. - Attorneys-at-Law & Notaries Public -April, 2005 -present  
Current position:Senior Partner

Give brief description of current responsibilities

- Actively participate in the management of the Law Firm and heads the Firm's Litigation Department and the Banking, Finance and Securities Department to include but not limited to:-
  - providing legal advice on a range of corporate and banking matters including lending and securities, disputes arising from the bank-customer relationship, contract law disputes, debt recovery challenges and a range of employment disputes;
  - acting on behalf of financial institutions in debt recovery matters, civil proceedings and in labour proceedings before the Industrial Court.
- Practicing Law in the following main areas :- Banking and Commercial Law; Civil Litigation; Real Estate Law; Employment Law; Family Law; Probate; Medical Negligence.

**Directorship Directorships**

- Roberts & Co. Inc. - Director (company engaged in the provision of legal and related services)
  - CMT Corporate Services Ltd. -director (corporate management service provider)
  - CMT International Ltd. - director (corporate management service provider)
- Director of the ACB Board -Member of the following Board Sub-Committees:**  
**- Credit Committee; Human Resources and Compensation Committee; Audit & Risk Management Committee; Scholarship & Education Committee (Chairman)**

**DIRECTORS OF THE COMPANY:**

**Information concerning non - Executive Directors**

Name: Desiree A. Zachariah

Position: Director

Age: 60 years

Mailing Address: P.O. Box 2101, McKinnons,

St. John's, Antigua

Telephone No.: 736-7205 (m)

List jobs held during past five years (include names of employers and dates of employment).

Information Technology (IT) Consultant by profession

Give brief description of **current** responsibilities

- Project Management
- Business Analysis
- Software Design
- Lead the procurement process for the supply of the Cabinet Dashboard which will be used by the Cabinet of the Government of Antigua and Barbuda. Activities included gathering the user requirements, creating the software system specification, creating the associated request for proposal (RFP) and evaluating the proposals submitted by vendors in response to the RFP
- Director of the ACB Board -Member of the following Board Sub-Committees:  
Credit Committee; Audit & Risk Management Committee; Technology Committee; Scholarship & Education Committee

Education (degrees or other academic qualifications, schools attended, and dates):

- Certificate in Project Management from the University of the West Indies, (2019)
- CVQ Certification from the Government of Grenada through the National Training Agency of Antigua and Barbuda (2015)
- Master of Arts in Contemporary Diplomacy with a concentration in Internet Governance (pass with merit) from the University of Malta (Diplo Foundation), Malta (2015)
- MBA courses in Human Resource Management, Management Information Systems, and Management Economics, Management Accounting from the University of the West Indies, Barbados
- BSc Computer Science (summa cum laude), Long Island University, New York
- Accredited Director Certification - Chartered Governance Institute of Canada - 2020.

*Use additional sheets if necessary.*

**DIRECTORS OF THE COMPANY:**  
**Information concerning non - Executive Directors**

Name: Eric E. Joseph

Position: Director

Age: 59 years

Mailing Address: 13 Croton Lane, Fitches Creek

St. George's, Antigua

Telephone No.: 764-5647(m) ,462-7780 (h)

List jobs held during past five years (include names of employers and dates of employment).

May 2016 – Present -Technical Services Consultant-Ministry of Information, Broadcasting, Telecommunications and Information Technology

Give brief description of **current** responsibilities

- Provide policy advice to the Minister of Telecommunications on a range of Telecoms and ICT issues and participate in the development of a comprehensive regulatory framework for the ICT sector including the drafting of supporting telecoms regulations and standards.
- Spectrum Management, licensing, numbering and enforcement of related technical standards
- Maintenance of the Government's Emergency Radio network and the E911 Centre.
- Director of the ACB Board -Member of the following Board Sub-Committees:  
Credit Committee; Audit & Risk Management Committee; Technology Committee and Scholarship & Education Committee

Education (degrees or other academic qualifications, schools attended, and dates):

- 2012- 2014 Master of Business Administration (Distinction) University of the West Indies (Cavehill)
- Aug- October 2014 Project Management Framework University of the West Indies (Cavehill)
- 2001 - 2004 Cisco Certified Networking Professional (CCNP) - Cisco Systems
- 2001 - 2004 Cisco Certified Design Professional (CCDP) - Cisco Systems
- 1993 - 1995 BTEC Higher National Diploma (HND) in Electronics and Communications Engineering  
The Cable and Wireless College, Coventry Midlands England  
Coventry University, Coventry Midlands England
- 1985 - 1988 BTEC National Diploma in Electronics and Communications Engineering  
The Cable and Wireless College, Porthcurno, Cornwall, England

*Use additional sheets if necessary.*

**DIRECTORS OF THE COMPANY**  
**Information concerning non- Executive Directors**

Name: **MAVIS GEORGE**

Position: **Director**

Age: 65

Mailing Address: Flagg Staff, Crosbies, Antigua

Telephone No.: 464-1226

List jobs held during past five years (include names of employers and dates of employment).

Give brief description of **current** responsibilities

General Manager – Antigua Fisheries Ltd. – 1986 – 2019 – now retired

Entrepreneur since July, 2019 offering consultancy, AirBnB, real estate and other rental related services. She is also engaged in the supply of goods to Hotels, Restaurants and Supermarkets.

Education (degrees or other academic qualifications, schools attended, and dates):

- Masters Degree in Business Administration from the University of the West Indies
- Executive Diploma in Management
- Diploma in Accounting
- Certificate in Management from Japan International Corporation Agency (JICA)

*Use additional sheets if necessary.*

**DIRECTORS OF THE COMPANY**  
**Information concerning non- Executive Directors**

Name: **DESIRÉE EDWARDS**

Position: **Director**

Age: 61

Mailing Address: Smith Road, Dry Hill, St.

John's, Antigua

Telephone No.: 464-7696

List jobs held during past five years (include names of employers and dates of employment).

Give brief description of **current** responsibilities

Adjunct Instructor. Dept of CPE, UWI Global Campus, Antigua, 2019 to present

Consultant & Managing Director, Transitions Consulting 2017 to present

Providing Organizational Development, HR Management and Talent Development services

Education (degrees or other academic qualifications, schools attended, and dates):

Certified Trainer: Emotional Intelligence & DISC 2014 and 2022; Project Management Training Antigua Chamber of Commerce. May 2008; Certified Hospitality Educator (CHE) America Hotel & Lodging Association (AHLA) Educational Institute certification. 1998, 2003

MSc. Human Resource Management - New School for Social Research: Graduate School of Management, New York City, N.Y. USA. 1988 -1991; Certifications: Training and Development, 1992. Organization Development 1991; B.A. in Sociology and Psychology - St. Mary's University, Halifax NS, Canada. 1981-1985; Awards: Academic Fellowship - Organization of American States (OAS) 1989

*Use additional sheets if necessary.*

**8. SUBSTANTIAL SHAREHOLDERS**

- (a) Principal owners of the company (those who beneficially own more than 5% of the common and preferred shares presently outstanding whether directly or indirectly) starting with the largest common shareholder. Indicate by endnote any transaction where the consideration was not cash. State the nature of any such consideration.

**SECURITIES NOW HELD:**

<b>Name: Address:</b>	<b>Class of Shares:</b>	<b>No. of Shares:</b>	<b>% of Total</b>
Sir Clare K. Roberts & Lady Alice Roberts	Ordinary Shares	919,706	9.20%
P.O. Box 1301, 60 Nevis Street			
St. John's, Antigua			

- (b) Include all common shares issuable upon conversion of convertible securities and show conversion rate per share as if conversion has occurred.

**UPON CONVERSION:**

<b>Name: Address:</b>	<b>Class of Shares:</b>	<b>Conversion Rate:</b>	<b>No. of Shares upon Conversion</b>	<b>% of Total*</b>
N/A				

\* Current holding of shares if conversion option were exercised.

**9. Name and Address of Parent**

<b>Name:</b>	<b>Address:</b>	<b>Country of Incorporation:</b>	<b>Countries of Registration (where applicable)</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>
N/A				

**10. Name(s) and Address(es) of Subsidiary(ies)**

<b>Name:</b>	<b>Address:</b>	<b>Percentage Ownership:</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>
ACB Mortgage & Trust Company Limited	High & Temple Streets, St. John's, Antigua	100%	N/A
ACB Investment Company Ltd.	Thames & St. Marys Sts., St. John's, Antigua	100%	N/A
ACB Holdings Limited	Thames & St. Marys Sts., St. John's, Antigua	100%	N/A
ACB Grenada Bank Ltd.	Grand Anse, St. Georges, Grenada	62.08%	N/A

**11. Name(s) and Address(es) of Affiliate(s)**

<b>Name:</b>	<b>Address:</b>	<b>Name of the Exchange(s) on which the company's securities are listed:</b>
N/A		

## SIGNATURES

A Director, the Chief Executive and Corporate Secretary shall sign this Registration Statement on behalf of the company. By so doing each certifies that he has made diligent efforts to verify the material accuracy and completeness of the information herein contained.

Name of General Manager

Name of Chairman

Joanna Charles

Sandra Derrick



Signature

Signature

March 8, 2025

March 8, 2025

Date

Date

Name of Legal Counsel / Corporate Secretary:

Rhodette Paige



Signature

March 8, 2025

Date

