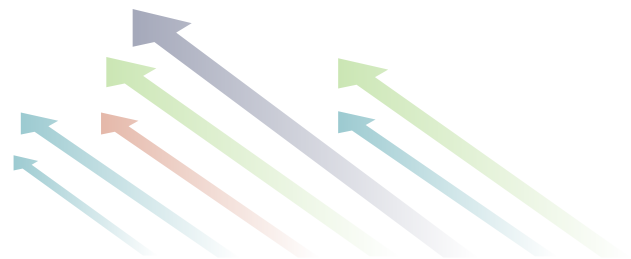
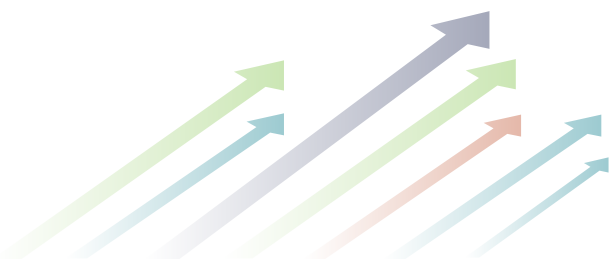




2024 --- ANNUAL REPORT

EMPOWERING SERVICES
DRIVING GROWTH



Join



WHO WE ARE

The Trinidad and Tobago Coalition of Services Industries (TTCSI) is the only national umbrella organization representing all services organisations and associations in Trinidad and Tobago. Established in 2006, the TTCSI advocates for the growth and competitiveness of the national services sector, both locally and internationally.



Why Become a
MEMBER? 



WHAT WE DO



Advocacy & Representation



Capacity Building



Data Analytics & Research



Policy Engagement



Trade Development



Capacity Building: Stay ahead of industry trends with access to exclusive workshops, certification programs, and professional development.



Advocacy & Lobbying: Represent your interests at the national and international levels, ensuring a fair business environment for service exports.



Networking & Collaboration: Build connections with like-minded professionals and potential partners to open new revenue streams.



Data & Insights: Gain access to valuable trade analytics and sector reports that provide crucial insights for business growth.



Expand Your Reach: Access export opportunities and connect with local, regional, and international clients through our platforms.

Contact Us: 



operations@ttcsi.org



1-868-622-9229



www.ttcsi.org



OUR VISION

The Trinidad and Tobago Services Sector will be recognised as a vibrant, diverse and internationally competitive sector, comprising of a variety of different companies, organization and individuals selling their services both locally and internationally.



OUR MISSION

The TTCSI will monitor and assess the global business environment, facilitate and assist the local services sector to become increasingly competitive internationally, to contribute to the development and growth of the national economy.



CORPORATE INFORMATION



Registered Address:

24 Kitchener Street, Woodbrook, Port of Spain



Contact:

Email: operations@ttcsi.org
Phone: 622-9229 / 612-0255
Website: ttcsi.org



Bankers:

First Citizens Bank Limited
62 Independence Square, Port of Spain



Auditors:

MOORE Trinidad and Tobago
Level 3, #2 Chanka Trace, El Socorro South, San Juan

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ANNUAL GENERAL MEETING PROGRAMME

- 
1. National Anthem
 2. Invocation
 3. Welcome
 4. President's Remarks
 5. Call to Order
 6. Reading of the Notice Convening the Meeting
 7. Minutes of the 17th Annual General Meeting – May 03, 2024 and Business Arising Therefrom
 8. Board of Directors' Report: May 03, 2024 – April 2025
 9. Auditor's Report and 2024 Audited Financial Statements & Treasurer's Report
 10. Appointment of Auditor
 11. Any Other Business
 12. Vote of Thanks



PRESIDENT'S REMARKS

DIANNE JOSEPH
PRESIDENT



It is both an honour and distinctive privilege for me to present this message to our distinguished members, management and staff and all stakeholders on the occasion of the 18th Annual General Meeting of the TTCSI at which I serve as President.

As I reflect upon the past year, it is clear that 2024 was not merely a year of recovery but also one of resilience, reinvention and renewed commitment to building a strong, export-ready services sector for Trinidad and Tobago. The services sector remains a cornerstone of the National economy, contributing significantly to the GDP of our country and providing a vital source of employment and innovation.

In an increasingly interconnected and digitized world, the strategic development of this sector is not only an economic imperative but a national priority. As the global economy continues to evolve, so too must our approach to service delivery, sector development and export readiness. At TTCSI, we have remained steadfast in our mission to support this sector through targeted advocacy, export strategy, strategic partnerships, and capacity-building initiatives designed to empower our members and enhance the competitiveness of domestic service providers on the global stage.

TTCSI is the recognized voice for the Services Sector in Trinidad and Tobago and since our election on May 3, 2024 my Board has been promoting our space in the areas above identified. Member opportunities and real-time advocacy remained at the forefront of our minds and we have sustained our brand in every sphere of matters of national interest.

While the journey had its challenges, my team took each step with the highest level of confidence and sought to capitalize on the opportunities within those challenges. As such, very early, we were able to successfully transit from one management team to the other, reviewed our operations and took decisive actions to revisit income and expenditure to keep it in line with astute financial management and operational efficiency.

Of worthy mention, is that my desire to take TTCSI to Tobago in the first quarter of 2025 has materialized and I am elated to share that we have our first Tobago member – Ruazz Fine Dining Restaurant of Shirvan Road Complex in keeping with that timeline.

The CEO and Manager is none other than Ms. Khadine AliSamhoul. I dare say that this is only the start of our expansion into Tobago and there will be much more to take place on the island in the near future.

In addition, the many avenues that were created for member exposure and strengthening of their brand continue with much success. We have been featuring our members on the Talk City 91.1FM every week and currently the first Tuesday of every month; exposure on Synergy TV every fortnight Wednesday and as part of our Newsday newspaper weekly column. My personal interaction with many of you has revealed that you continue to benefit from these worthy interventions. We will further expand opportunities for you in the coming months.

Your involvement in the work of the TTCSI has motivated me and I am assured that each of you continue to do good work and that you are indeed strong in many respects. I feel stronger also, stronger because of the talented group of colleagues on my Board, my Management, and Staff. Not forgetting all of you who represent this wonderful organization either as loyal volunteers or as enthusiastic industry professionals.

Nearly every person in this room may have a story about the Services sector and the great potential that it has inherent in it. One of the fundamental things that we have learnt through our leadership within this sector is that a positive attitude is the greater advantage over responding to undesirable or unjustified criticisms. The important

PRESIDENT'S REMARKS continued...

skill to sustain our resilience is to simply remain focused and lift our faces towards the sun along with open minds. Once we can master this art, only good things will follow.

Today, we are celebrating through this AGM our 19th birthday. Taken literally, it may be considered as our turn into adulthood. Let us therefore, move forward together in the mode of a mature and resilient people, a people of strength and will-power to advance the cause of the TTCSI and the operations of our own organizations further up the success ladder.

My Board is focused in this direction and we will continue to strengthen our Governance structures, engage in strategic planning and development of a robust policy framework that will position the TTCSI as the Leader in the Caribbean region with the aim of taking it to international levels.

From the member perspective – heavier focus will be placed on continuous developmental programmes to support SMEs in their thrust to develop and grow. Budgeting, simple business plans, setting up governance systems and policies and an understanding of business management has, and will remain in the forefront in the coming years. The smaller organizations must be able to advance their business further up the success ladder while the already established ones will be motivated to further strengthen what they do and aggressively compete in the market in which they operate.

The importance of these initiatives cannot be over-emphasized given the fact that the TTCSI oversees the interest of 700,000 members which is a significant footprint in the country.

On behalf of my Board, Management, and Staff, let me once again express my gratitude for the support, networking and good relationships that we have enjoyed over the past year.

I invite each member to continue to support the work of the TTCSI and the services sector in general, so that we

may further strengthen our Voice and resolve to represent you!

As we prepare to enter into a new year of operations, I feel confident that only good things are in store for us, given the fact that our members are our pride and our first source of inspiration.

My best wishes for prosperity and blessings into the new term 2025/2026!

TTCSI heads to Tobago

“Tourism is a critically important aspect of Tobago’s economy. It contributes significantly to GDP and is one of the sectors that employs many on the island.”

Individuals and businesses in Tobago, including three major supermarkets.

Continuing her passion for the service industry, in 2019 she became a partner in Pleasurable Bites, a local food service business.

This grew into a full service cafe restaurant in 2020.

In 2024, she ventured out on her own and established RUAZZ Fine Dining Restaurant, which is located at Silvera Plaza, Silvera Road, Tobago.

It is commonly referred to as RUAZZ Cafe.

Al-Samhoud is passionate about Tobago and wants to play her part in its development by making her contribution to maintaining a strong hospitality industry.

From her perspective, visitors come to Tobago to relax and enjoy the natural beauty of the island, including its beaches, but also for its food.

While some visitors like to cook, and there are accommodation options with facilities for cooking, she thinks the majority of visitors want a break from their routine responsibilities – they want to relax, be served, enjoy local cuisine and savor a well-earned vacation.

Many products are unique to Tobago, such as the famous benne balls. The island boasts a wide variety of food and drink, Al-Samhoud maintains the distinctive taste of Tobago in her cuisine, so while the names of most of the items on the menu are common to many restaurants locally and internationally, they are prepared in unique ways to infuse the distinctive Tobago flavour. The Tobago focus in the recipes was developed by house.

Al-Samhoud simply follows matters that relate to the development of Tobago, especially those areas that contribute to the hospitality industry.

She sees the possibility of a Sandals Resort in Tobago as a positive thing for the island. She has confidence that our national leaders can negotiate an arrangement that will be mutually beneficial to the country and Sandals so that the deal can proceed.

Al-Samhoud believes strong international brand like Sandals will improve Tobago’s ability and its reputation as a tourist destination.

“Having the flora all around, more visitors to the island mean more of the much-needed foreign-exchange and more demand for the hospitality industry such as transportation, food, shops, laundries and night-seeing,” she says.

On a national level, she hopes that in the near future, all sides within TT can agree on what more autonomy for Tobago looks like, allowing for greater unity and collaboration.

On the issue of crime on the island, she thinks that while there has been an uptick in recent months, it is not out of control and she has confidence that the security forces will bring it back to where it was.

“Peace, safety and security are indispensable to the service industry. Tobago must remain a place for a peaceful escape,” she says.

Food is Al-Samhoud’s passion, service is her mission. And making Tobago a better place is her goal every day.

She sees herself as contributing to a major pillar of Tobago via the service industry without which it would be difficult for the island to be economically strong.

Al-Samhoud is not merely happy to be affiliated with the TTCSI so that she can be informed, educated and contribute to discussions and initiatives that advance the service industry. The TTCSI celebrates this membership with Al-Samhoud and her team.

TTCSI
THE VOICE OF SERVICES



CEO'S MESSAGE

DAREN LEE SING
CHIEF EXECUTIVE OFFICER

As the Chief Executive Officer of the Trinidad and Tobago Coalition of Services Industries (TTCSI), it is a privilege to present our Annual Report for the year 2024.

This report highlights our collective achievements, ongoing initiatives, and the unwavering resilience of the services sector in Trinidad and Tobago.

2024 has been a year of transformation and innovation, as we continue to face both local and global challenges with strength and determination. The global economic climate, characterized by supply chain disruptions, inflation, and geopolitical uncertainties, has impacted businesses worldwide.

Despite these hurdles, TTCSI members have shown remarkable agility in adapting to changing conditions, embracing new technologies, and seizing emerging opportunities.

Over the past year, TTCSI has focused on delivering tangible value to its members through enhanced advocacy, capacity-building programs, and a range of initiatives aimed at increasing the global competitiveness of the services sector. Our efforts to facilitate international trade, promote local entrepreneurship, and foster partnerships have yielded positive outcomes, including increased engagement with key international markets and strengthened sectoral collaborations.

Through our initiatives, such as webinars and workshops, networking amongst and between our members, diplomatic and ambassadorial outreaches, engaging the different Trinidad and Tobago Trade Officers, regionally and internationally, helping with and reinforcing their business models from as simple as Company registration to Grant writing, introduction to and facilitating of Diplomacy, we have helped many service providers refine their offerings and expand their reach beyond our borders. Our continued collaboration with both public and private sector partners has ensured that the Services industry remains a cornerstone of our Nation's Economic Development.

Looking to the future, we recognize that the services sector plays an increasingly important role in driving sustainable growth, innovation, and job creation. As such, TTCSI is committed to supporting the evolution of a dynamic, future-ready services industry. By harnessing new technologies, advocating for progressive policy changes, and fostering a culture of continuous learning and improvement, we will ensure that our members remain competitive on the global stage.

The achievements highlighted in this report would not have been possible without the dedication and hard work of our members, staff, and partners. We are deeply grateful for your trust and collaboration as we work together to navigate the challenges and opportunities of tomorrow.

We look forward to building on the successes of 2024 and continuing to create a thriving services sector that contributes to the prosperity and growth of Trinidad and Tobago.

OUR BOARD OF DIRECTORS

May 2024 - May 2025



DIANNE JOSEPH
President



SHIRLANE HENDRICKSON
Vice President



KIRAN SINGH
Treasurer



ONEIKA BUSHELL
Secretary



ALVIN MORTON
Director



RAMON GREGORIO
Director



LORRAINE POUCHET
Director



KIMBERLY CHAN
Director



MARK EDGHILL
Immediate Past President

TEAM TTCSI: *OUR SECRETARIAT*



DAREN LEE SING
Chief Executive Officer



KADESHA MEADE
Research and Trade
Policy Officer



MARK JOSHUA TAYLOR
Member Relations,
Events & Admin Officer



LISA SUPERVILLE-WILLIAMS
Administrative Officer



ANIKA PYKE
Custodian



NOTICE OF 18TH ANNUAL GENERAL MEETING

Notice is hereby given that the 18th Annual General Meeting of the Trinidad and Tobago Coalition of Services Industries will take place on **Friday May 09 2025 at the Samaan Estate, #22 Alexandra Street, St. Clair, commencing at 2:00pm.**

Registration begins at 1:00pm.

AGENDA

1. Call to Order
2. Minutes of the 17th Annual General Meeting - May 03, 2024
3. President's Address
4. Report of the Board of Directors (Annual Report 2024)
5. Auditors' Report and Audited Financial Statements as at December 31st, 2024
6. Appointment of Auditors
7. Adjournment

Respectfully Submitted,

Oneika Bushell

Secretary, Board of Directors

STANDING ORDERS



1. (a) A delegate/representative shall stand and state his/her name and his/her organization's name when addressing the Chair.
(b) Speeches shall be clear and relevant to the subject before the meeting.
(c) A delegate/representative shall not speak for more than three (3) minutes on any one subject.
2. Only one delegate/representative shall speak on behalf of his/her organization on any subject before the meeting.
3. A delegate shall only address the meeting when called upon by the Chair to do so, after which he/she shall immediately take his/her seat.
4. A delegate/representative shall not address the meeting except through the Chairman.
5. A delegate/representative shall not speak twice on the same subject except:
(a) The mover of a motion who has the right to reply.
(b) He/She rises to object or to explain (with the permission of the Chair).
6. No speeches shall be made after the question has been put and carried or negated.
7. The mover of a "procedural motion" (adjournment, postponement, laying on the table) shall have no right to reply.
8. A delegate/representative rising on a "point of order" shall state the point clearly and concisely. (A point of order must have relevance to the "Standing Orders").
9. (a) A delegate/representative shall not call another member to order, but may draw the attention of the Chair to a "Breach of Order".
(b) In no event shall a delegate/representative call the Chair to order.
10. Only one amendment shall be before the meeting at one and the same time.
11. When a motion is withdrawn, any amendment to it fails.
12. The Chairman shall have, in addition to his ordinary vote, a "Casting Vote" in the case of equality of votes.
13. If there is equality of voting on an amendment, and if the Chairman does not exercise his casting vote, the amendment is lost.
14. The Chairman shall make provision for the protection of a delegate/representative from personal abuse.
15. No delegate/representative shall impute improper motives to the Chairman, Board of Directors and Officers of the TTCSI or any Delegate/representative.

REPORT OF THE BOARD OF DIRECTORS

MAY 2024 – APRIL 2025

Board of Directors

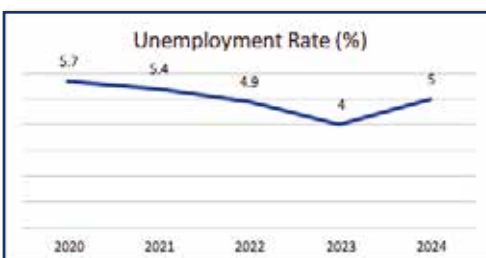
Ms. Dianne Joseph	-	President
Ms. Shirlane Hendrickson	-	Vice President
Ms. Oneika Bushell	-	Secretary
Mr. Kiran Singh	-	Treasurer
Mr. Ramon Gregorio	-	Director
Mr. Alvin Morton	-	Director
Ms. Kimberly Chan	-	Director
Ms. Lorraine Pouchet	-	Director
Mr. Mark Edghill	-	Immediate Past President

1.0 OPERATING ENVIRONMENT

The economic landscape of Trinidad and Tobago in 2024 has been marked by signs of modest instability and transition. According to data from the Central Bank and the Central Statistical Office, the labour force participation rate experienced a slight decline of 0.5%, reflecting a small portion of the working-age population exiting the workforce, whether through retirement or disengagement from active job seeking. Unemployment also saw a marginal uptick of 1% over the same period.

On the inflation front, the Consumer Price Index recorded a minimal increase of 0.6%, indicating relative price stability when compared to the more pronounced 5.5% rise observed between 2022 and 2023.

However, challenges persist—most notably, a decline in energy sector output in the third quarter of 2023, which contributed to a broader contraction in the national economy. This underscores the continued urgency for Trinidad and Tobago to accelerate diversification efforts across non-energy sectors to bolster long-term economic resilience and sustainability.



2.0 INTRODUCTION

The period under review included challenges and opportunities for the organization and for our members. These included lingering effects of the COVID-19 pandemic, economic uncertainty and several social issues.

On the positive side, it included steady progress in digital transformation which supported the work and enhanced the capacity of our industry and has proven the resilience of the sector during the times when we were required to shift our strategies to remain viable.

The TTCSI remains committed to representing and advocating for the interests of services sector businesses, with a primary focus on enhancing competitiveness and expanding access to international markets.

Over the period we successfully advanced several initiatives aimed at creating a more robust, diversified, and sustainable services sector. From capacity building programmes to the creation of strategic partnerships and collaborations, TTCSI continues to play a pivotal role in helping businesses within the sector navigate the complex global landscape.

REPORT OF THE BOARD OF DIRECTORS

MAY 2024 – APRIL 2025 continued...

As we reflect upon our progress, it is also important to acknowledge the unwavering support and dedication of our members, stakeholders, and government partners.

Our success is as a direct result of the shared vision and collective efforts of all those who are committed to building a dynamic services economy. We therefore, remain focused on empowering our members with the tools, resources, and opportunities necessary to thrive in an increasingly competitive global market.

In January 2024, the former Board of Directors attempted to formulate a Strategic Plan. While not completed, we were able to revisit, refine and develop the below core areas to be focused upon over the period 2024-2025. These included:

- (a) Formulation of an internal Operational Budget.
- (b) Review of our property arrangement and re-location to a cost-effective option.
- (c) Restructuring of our Human Resources to ensure best-fit competencies
- (d) Establishment of a Real-time Advocacy Committee
- (e) Avenues to provide members with media opportunities, improve brand awareness and closer collaboration
- (f) First time registration of members in Tobago
- (g) Income generation and cost cutting strategies

- (h) Exploration of trade opportunities with Curacao and other countries
- (i) Capacity Building initiatives for members

We are happy to report that all of the above areas were initiated with some more advanced than others.

3.0 MEMBERSHIP

We undertook an audit of the membership portfolio and finalized our data base which confirmed that as at May 03, 2024, there were seventy (70) members. Given the many enquiries about the services provided by the TTCSI, we have taken a decision to enroll members using a real-time approach. These now include not only associations, but also affiliate companies and independent business professionals. In this regard, the Membership Committee chaired by Mr. Hayden Alleyne of the Shipping Association of Trinidad and Tobago has been pursuing this role with much success. The membership list is included in this report.

4.0 HUMAN RESOURCES

The former CEO, Ms. Vashti Guyadeen tendered her resignation in the month of July 2024 and was replaced by Mr. Daren Lee Sing who continues to lead the operations. This change prompted the Human Resources Committee chaired by Mr Ramon Gregorio, to review the Human Resources requirements to align it with best fit competencies.

We currently have in our employ, the CEO and three (3) members of staff.

5.0 STAKEHOLDER ENGAGEMENT

- (a) Representatives of the Board hosted various Embassy officials which included but are not limited to Turkey, Cuba, Dominican Republic, People's Republic of China and Mexico among others. These relationships will be used to promote the services sector and open export opportunities for our members.
- (b) The Ministry of Youth Development and National Service requested and we have accepted, the opportunity to occupy a seat on the committee to pursue stakeholder consultations for the National Youth Employment Policy of Trinidad and Tobago. Our representative is CEO Lee Sing and the Alternate, Secretary Bushell.
- (c) We were invited and attended a meeting with the Joint Select Committee to discuss a Gender Wage Gap Survey which was conducted prior to May 2024. Given the fact that the survey in question had attracted only thirteen (13) organizations, we have advised the Committee that it could not adequately provide a sound basis for strong conclusions that will adequately guide informed decision-making.

REPORT OF THE BOARD OF DIRECTORS

MAY 2024 – APRIL 2025 continued...

In the circumstances, we have given an undertaking to expand the scope of the questionnaire under the guidance of our Director, Mr. Ramon Gregorio who possessed that competency and later provide the Committee with those findings and any necessary recommendations.

6.0 DEVELOPMENTAL WORKSHOPS

- (a) The TIC Business Education Series entitled, “Global Connect: Mastering Virtual Matchmaking and B2B Platforms” was held on July 9, 2024 with approximately 105 registrants.
- (b) A complimentary webinar on “Mindfulness and Stress Management Techniques” was held on October 25th 2024, and facilitated by Ms. Anu Bissessar, Mindfulness Instructor to support our members in this area. There were 40 participants.
- (c) A second complimentary webinar on “Artificial Intelligence and Generative AI to Improve Efficiency” was held on November 25th 2024, and facilitated by RISCCO Knowledge Academy, Panama to support our members in this area. The event was well subscribed.
- (d) A successful webinar held on February 20th 2025 and entitled “From Ownership to Legacy - Finding a Buy Sell Agreement” was facilitated by Mr. Calvin Mendez, Branch Manager - Guardian Group. 39 persons were registered for the event.

- (e) “Grant Proposal Writing” was held on April 28, 2025 with presenter, Ms. Lara Quentrall-Thomas, Founder & Chairman of Regency Recruitment & Resources Ltd. There were 74 participants.

7.0 TRADE IN SERVICES

- (a) On December 9th 2024, we hosted Ms. Vanessa Torre, Director of the Foreign Economic Co-operation Division, Curacao to a courtesy visit. She was in Trinidad to continue talks with the Ministry of Trade and Industry (MTI) which led to the conclusion of the second round of negotiations for a Partial Scope Trade Agreement (STA) with Curacao. We embraced the opportunity to discuss opportunities for export on behalf of our members.
- (b) CEO Lee Sing continues to attend several meetings with the MTI, in an effort to strengthen Trinidad and Tobago’s Trade position and solidify an alternate economy.
- (c) We are currently revisiting our MOU with the MTI with the view to an upgrade and sign-off in the near future.
- (d) We requested and was hosted to a courtesy meeting with the Honourable Minister of Trade and Industry, Paula Gopee Scoon and her team on January 14, 2025. Discussions centered around the restructuring and rebranding of the TTCSI, trade in services, export and other matters. President, Dianne Joseph; Treasurer, Kiran Singh; Director, Ramon Gregorio; Secretary, Oneika Bushell and CEO, Daren Lee Sing represented

the TTCSI. MTI’s team also included, Permanent Secretary, Randall Karim; Deputy Permanent Secretary (Acting), Ms. Ava Mahabir-Dass; Mr. Neville Alexander and Mr. Christopher Rajh.

- (e) The MTI has established a National Trade Core Strategy Team to address Trinidad and Tobago’s future trade focus. CEO Daren Lee Sing is a member of the team.

8.0 PRE-BUDGET FORUM AND LAUNCH OF DOING BUSINESS WITH THE WORLD SERIES MAGAZINE

We hosted this successful event on September 18th, 2024 at the Little Carib Theatre along with a Mix and Mingle which was very well subscribed and attracted wide media exposure. Presenters included Ms. Angela Lee Loy; Dr. Dax Driver; Dr. Marlene Attzs, Mr. Kiran Singh, Mr. Dexter Simon, Mr. Thane Pierre, Mr. Ramon Gregorio and Mr. Emerson John-Charles. Deputy Permanent Secretary at the MTI, Ms. Ava Mahabir-Dass delivered remarks and President Dianne Joseph officially launched the Magazine.

REPORT OF THE BOARD OF DIRECTORS

MAY 2024 – APRIL 2025 continued...

9.0 MEMBER EVENTS/ACTIVITIES

As part of our commitment to support our members and heighten our collaborative efforts, we were represented at, among others, the events of our members outlined below:

- (a) the Business Meeting of the Shipping Association of Trinidad and Tobago (SATT) on April 28th
- (b) the National Awards Ceremony of the Co-operative Credit Union League of Trinidad and Tobago (The League) on October 17th
- (c) the year-end function hosted by the Greater Tunapuna Chamber of Industry and Commerce (GTCIC) on November 6th
- (d) the Awards Ceremony of the Human Resource Management Association of Trinidad and Tobago (HRMATT) on November 9th
- (e) the year-end event of the Couva/Pt. Lisas Chamber of Commerce on November 22nd
- (f) the Annual General Meeting of the Trinidad and Tobago Association of Midwives (TTAM) on November 30th
- (g) the year-end event of the Association of Real Estate Agents (AREA) on December 6th
- (h) the P.A.N. yard Roadshow at which our members were given the opportunity to promote their products and services.

10.0 SERVICES' WEEK 2024

Services' Week celebrations were held over the period November 17th – 24th 2024 and included:

- (a) the official launch with a Fashion show featuring the Association of Fashion Entrepreneurs of Trinidad and Tobago on November 17th at the Cascadia Hotel, St. Ann's. Models came from a cross-section of our members and the Cuban and Dominican Republic Embassies.
- (b) on November 18th a Round Table Discussion featuring former president, Mr. Rabindra Jaggernauth, member, Mr. Gary Turton, president Ms. Dianne Joseph and former president, Ms. Lara Quentrall-Thomas was held and engaged several members on critical components of business strategies for business expansion and success.
- (c) the week's activities culminated with a Women's Sip and Paint event which was fully subscribed.

All activities attracted widespread media attention.

We plan to reintroduce our Services' Week Awards Ceremony during the period November 22nd to 29th, 2025.

11.0 ADVOCACY AND STRENGTHENING OF MEMBERS' BRAND

Effective January 2025, we introduced several Media opportunities for members which included:

- weekly/monthly appearances on Talk City 91.1FM on Tuesdays at 11:15am.
- Synergy Television every fortnight Wednesday between 5:00pm/5:30pm.
- Newsday Newspaper column every Thursday.

Several members continue to benefit from these opportunities and feedback received is that the exposure has been beneficial to the strengthening of the brand of their businesses.

11.1 On March 24, 2025, we were hosted to a meeting with the Eximbank's CEO, Mr. Navin Dookeran at which time several matters of mutual interest were discussed.

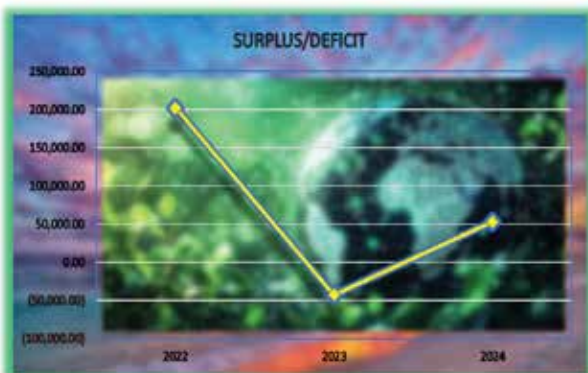
12.0 FINANCIAL PERFORMANCE

The financial performance of the TTCSI has shown a net operating surplus of \$52,871 at December 31st 2024. We credit this move from a deficit position of \$42,496 at the end of 2023 to the astute management of our CEO, Treasurer and team. This is considered a commendable performance given the fact that there were unexpected expenses in the areas of Human Resources and particularly the relocation of our offices. See below charts.

REPORT OF THE BOARD OF DIRECTORS

MAY 2024 – APRIL 2025 continued...

The Board is convinced that we are on the right path and that our financial plans will bear more fruits in the coming period. We also attribute this success to the right mix of talent on our Board, Management and Staff.



13.0 FUTURE PROSPECTS

A look at the global economy seems to suggest that changes continue to take place. We therefore plan to focus inter-alia upon strengthening of the brand of services sector, Innovation; Export Services; Partnerships and Alliances; Institutional and Financial strengthening.

14.0 BOARD OF DIRECTORS MEETINGS May 2024 – March 2025

The Governance of the TTCSI is of paramount importance and there was a total of ten (10) Regular and Special Board meetings over the period. Below we outline the Directors' attendance over the term.

BOARD OF DIRECTORS' ATTENDANCE May 2024 - April 2025				
NAMES	PRESENT	ABSENT	EXCUSED	TOTAL
DIANNE JOSEPH	10	0	0	10
SHIRLANE HENDRICKSON	9	0	1	9
ONEIKA BUSHELL	10	0	0	10
KIRAN SINGH	10	0	0	10
KIMBERLY CHAN	7	0	3	7
RAMON GREGORIO	9	0	1	9
LORRAINE POUCHET	8	0	2	8
ALVIN MORTON	7	0	3	7
MARK EDGHILL	5	3	2	5

Respectfully submitted

**ONEIKA BUSHELL - Secretary
Board of Directors**

COMMITTEES ON WHICH WE SERVE

COMMITTEE NAME	REPRESENTATIVE
COSTATT Circular Economy Stakeholder Advisory Committee	Oneika Bushell
ILO 144 Tripartite Committed	Dianne Joseph
Industrial Relations Advisory Committee (IRAC)	Dianne Joseph
National Trade Strategy Core Team	Daren Lee Sing
National Training Agency	Dianne Joseph
Rights of Establishment - Ministry of Foreign Affairs	Kadesha Meade
SC for Sustainable Garment Manufacturing	Daren Lee Sing
TTCSI Advocacy Committee	Dianne Joseph Ramon Gregorio Kiran Singh Shirlane Hendrickson
TTCSI Governance Committee	Alvin Morton – Chair Oneika Bushell Kimberly Chan Hayden Alleyne
TTCSI Human Resources Committee	Ramon Gregorio – Chair Kimberly Chan Rabindra Jaggernaut
TTCSI Membership Committee	Hayden Alleyne – Chair Kimberly Chan Lorraine Pouchet Dr. Kathryn Budhooram Daren Lee Sing Mark Taylor
MYDNS Youth Policy Committee	Oneika Bushell

TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...



TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...



RUBADIRI VICTOR

PART ONE

It is difficult to explain to any young person what the Carnival of 30 years ago was like in terms of vitality, participation, creativity and scale.

I normally explain it to people like this, "It used to take you two hours to walk from Independence Square to Queen Street, Port of Spain."

That's just two blocks. People were packed so tightly together for acres and acres, but also because you had to constantly stop to take in the riotous spectacles coming at you from every angle – costumed and human.

Now, Port of Spain on Carnival Monday and Tuesday is a ghost town. It is not just that the festival has migrated "uptown" to Woodbrook. Nowhere in Trinidad

Examining Carnival's all-inclusive model

has anything remotely resembling the crowds of the past.

For many people in the know, the beginning of Carnival used to be Pan-Roun-d-Neck prelims in downtown Port of Spain. Months before Carnival.

That moment marked the coming of King Carnival. The city would be transformed almost instantly.

One moment, Port of Spain was a normal working city and then – in the twinkling of an eye in the twilight hour – it would become a sea of mostly "black bodies" as the whole of East PoS (and communities from all over the country) descended on the city. It was the same thickness as the then Carnival crowds – but without the costume spectacle.

Here the "spectacle" was sonic. The city became a womb of steel. A kingdom of steelband.

I say this to point out a very important fact that working-class "black people" were the main mass participants in the Carnival – as producers and consumers.

The people of East PoS, their artisan skill, entrepreneurial activity and imaginative power transformed Carnival. They

powered and defined it during its foundational modern and golden era – from the moment of the Canboulay Riots in 1881 for one hundred years to the 1980s. One hundred years of transformation.

They were also the ones in their migrations, who took the Carnival to all corners of the globe. They midwived into existence the holy trinity of Pan, Mas and Calypso. There is one Brazil, Venice and New Orleans carnival, but there are over 300 Trinidad-style Carnivals globally.

Most of these carnivals are in ex-colonial power metropolises where the sight of four "black people" liming together on a street corner is cause for police action – in Carnival, there are hundreds of thousands of "black bodies" and the authorities can't do anything about it. That is the power of the TT vibe – and the Caribbean sensibility – when it flexes itself with confidence.

Carnival is TT's most successful export. The two largest street festivals in the Western world are TT-style Carnivals – London Nottinghill and Brooklyn's Labour Day – at their height had four million people take to those

streets.

The 300-plus TT-Carnivals earn over \$15 billion annually – hardly any of that redounds back to the East Port of Spain communities that generated that intellectual property.

Carnival regularly earns \$1.1 billion in foreign exchange for TT and at its peak last year earned \$1.6 billion.

Again hardly any of that goes to the urban originators of the modern Carnival.

The story of their alienation from the festival economically is important to map, and for the sake of the future of the festival, must be reversed.

For example, the Drag Brothers in Port of Spain at one time led the craft industry in the region. By the 1980s, nearly everybody in TT owned at least one pair of locally crafted leather sandals.

The Drag Brothers were evicted from the city centre and eventually exiled to a small shed-like structure on Besson Street. Out of sight out of mind.

Conversely, in Barbados, the government built for the artisans a luxurious two-storey facility in the heart

of the tourist district. The facility had posh storefronts downstairs, looking like an upscale mall, while upstairs was a studio workshop with a living facility. They were also sponsored annually to go to the top artisan market expos in the world.

As a consequence, by the 90s, Barbados artisans were middle and upper-class practitioners. In TT, our artisans were paupers.

The 80s decimated the TT master-artisan class and led many into exile. Communities like Belmont started to decline.

This saw the collapse of local Carnival crafts and many bands. It, however, also seeded dozens of the TT-styled Carnivals abroad.

So there is that.

The TTCSI recognises the creative sector as an important pillar of TT's alternate economy. In that breath, in the aftermath of Carnival 2025, we have given the next three columns to the artist coalition.



TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...



TTCSI Office Warming Event

We are thrilled to announce that the Trinidad and Tobago Coalition of Services Industries (TTCSI) is officially settling into our new space!

We would love for you to join us to celebrate this exciting milestone.

January 24th, 2025 (5:00 PM)
24 Kitchener Street, Woodbrook, Port of Spain

CONNETT with fellow members, EXPLORE our new office, and ENJOY an evening of networking and celebration

FRIDAY MARCH 8, 2024

International Women's Day

Women leading the way

Insights from TTCSI women presidents

Barbra Goodwin

As the president of international women's organizations, my role is to support and empower women globally. The TTCSI Chapter of Professional Services Industries (TTCSI) is an excellent example of a professional organization that is committed to the advancement of women and girls. It is a privilege to be part of such a supportive and inclusive community.

Cavell Joseph, St Onor, Human Resource Management Association

As a president of a professional association that is not for profit, I am responsible for ensuring that our members are supported and empowered. The TTCSI Chapter of Professional Services Industries (TTCSI) is an excellent example of a professional organization that is committed to the advancement of women and girls. It is a privilege to be part of such a supportive and inclusive community.

Cherise Fleming, Affinity Software and Consultancy Services

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Lorraine Panchot, TT Invoicing Tools Operators Association (TTITOA)

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FRIDAY MARCH 8, 2024

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Insights from TTCSI women presidents

Cindy Guevara, TT Chapter of International Facility Management Association

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Corine Procopio, TT Group of Professionals Association

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Lynette Headly, fashion entrepreneur

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Sally Singh, Association of Real Estate Agents (AREA)

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TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...



DIANNE JOSEPH
President

Join us on **91.1 Talk City**

Tuesday 19th November, 2024
11.15am - 11.45am

WITH GUEST

ANTHONY ROSTANT
Chairman
Pest Management Association of Trinidad and Tobago (PMATT)



Pivotal role of credit ratings in emerging markets



CREDIT SCORE

TTCSI



KAREN FRANCISCO
HOST

Tuesday 17th December, 2024
11.15am - 11.45am

Join us on **91.1 Talk City**

ECONOMIC GROWTH AND INNOVATION

DIANNE JOSEPH
President

EMERSON JOHN-CHARLES
President
Innovation Association of Trinidad and Tobago



ATTENTION SERVICE PROVIDERS!
We Need Your Help!

in collaboration with **CENTRAL BANK OF TRINIDAD & TOBAGO**

we are collecting crucial data for the development of the

NATIONAL SERVICES INDEX

Your input is vital for this important initiative!

- Who Should Participate?** - All service providers across Trinidad and Tobago
- Why is This Important?** - To create a comprehensive national services index
- To better understand and support our services sector
- To inform policy decisions and economic planning
- How Can You Help?** - Simply fill out our survey!
https://docs.google.com/forms/d/1F4yQL8P779DvafuP_jy9tvcL0D8RtU3vNSQ_ambklyFvgQvwevbmTupmF_jkx

YOUR PARTICIPATION WILL SHAPE THE FUTURE

Don't Miss This Opportunity to Be Counted!

For more information, contact: analysis@ttcsi.org, 889-622-8228 ext. 2300

Together, we can strengthen Trinidad and Tobago's services sector.



KAREN FRANCISCO
Host

DIANNE JOSEPH
President

SIMBY GUEVARRA
President
International Facility Management Association TT CHAPTER

Topic: Facility Management... Critical Factors You should know.

Join us on **91.1 Talk City** **Tuesday 16th January, 2025**
11.15am - 11.45am



KAREN FRANCISCO
Host

Tuesday 31st December, 2024
11.15am - 11.45am

Join us on **91.1 Talk City**

DIANNE JOSEPH
President

Topic: The State of Emergency in TT..... Benefits and Drawbacks

DAREN LEE SING
CEO



TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...

THURSDAY | JANUARY 16, 2023

BUSINESS DAY



EMERSON JOHN CHARLES
Executive Director, TTCSI

These are exciting times for our industry. We have seen a resurgence in our sector and a renewed sense of purpose and passion for our work. This is a testament to the resilience and adaptability of our industry and the support of our stakeholders. We are committed to continuing to lead and innovate in our sector and to supporting our members and the wider community.

The latest Global Innovation Index (GII) ranked the UK 11th in the world for 2022, up from 12th in 2021. This is a significant achievement and a reflection of the UK's strong performance in innovation and research and development. The UK's position in the world is a testament to the resilience and adaptability of our industry and the support of our stakeholders. We are committed to continuing to lead and innovate in our sector and to supporting our members and the wider community.

Cultivating a thriving innovation ecosystem

As a public, private and not-for-profit sector, we have a unique role to play in cultivating a thriving innovation ecosystem. We are committed to supporting our members and the wider community in their innovation efforts and to providing a range of services and support to help them succeed. We are also committed to leading and innovating in our sector and to supporting our members and the wider community in their innovation efforts.

The UK's position in the world is a testament to the resilience and adaptability of our industry and the support of our stakeholders. We are committed to continuing to lead and innovate in our sector and to supporting our members and the wider community. We are also committed to leading and innovating in our sector and to supporting our members and the wider community in their innovation efforts.

TTCSI
THE VOICE OF SERVICES

THURSDAY | NOVEMBER 21, 2023

business

Business groups mainly support SoE

... But some wary about possible infringement of rights

ANANDA PRASAD SINGH
Senior Advisor, Business Association of England

The business community has expressed its support for the Government's plan to create a new State-Owned Enterprise (SoE) to manage the UK's energy infrastructure. However, some business groups are concerned that the plan could infringe on their rights and interests.

The plan involves the creation of a new SoE to manage the UK's energy infrastructure, including the gas and electricity networks. The SoE would be owned by the Government and would be responsible for the operation and maintenance of the infrastructure. The plan is part of the Government's wider energy strategy, which aims to ensure the security and resilience of the UK's energy supply.

Business groups, including the Business Association of England, have expressed their support for the plan. They believe that the SoE will be able to manage the infrastructure more effectively and efficiently, and that it will help to ensure the security and resilience of the UK's energy supply. However, some business groups are concerned that the plan could infringe on their rights and interests.

Some business groups are concerned that the plan could infringe on their rights and interests. They believe that the SoE will be able to manage the infrastructure more effectively and efficiently, and that it will help to ensure the security and resilience of the UK's energy supply. However, some business groups are concerned that the plan could infringe on their rights and interests.

TTCSI
THE VOICE OF SERVICES

THURSDAY | MARCH 16, 2023

BUSINESS DAY

TTCSI celebrates International Women's Day

'Woman, you are precious'

EMERSON JOHN CHARLES
Executive Director, TTCSI

International Women's Day is a global celebration of the achievements of women and a call to action for gender equality. At TTCSI, we are proud to celebrate the achievements of our female members and staff and to support them in their professional and personal lives.

Women are the backbone of our industry and our society. They are the ones who are driving innovation and progress forward. We are committed to supporting our female members and staff in their professional and personal lives and to creating a more inclusive and equitable environment for all.

At TTCSI, we are proud to celebrate the achievements of our female members and staff and to support them in their professional and personal lives. We are committed to supporting our female members and staff in their professional and personal lives and to creating a more inclusive and equitable environment for all.

TTCSI
THE VOICE OF SERVICES

THURSDAY | MARCH 16, 2023

BUSINESS DAY

Strengthening TT's disaster risk management

ANANDA PRASAD SINGH
Senior Advisor, Business Association of England

TTCSI has successfully completed a project to strengthen its disaster risk management. The project involved a comprehensive review of TTCSI's disaster risk management framework and the implementation of a range of measures to improve its effectiveness.

The project was led by a team of experts from TTCSI and external consultants. The team conducted a thorough review of TTCSI's disaster risk management framework and identified a range of areas for improvement. They then implemented a range of measures to improve the framework, including the development of new policies and procedures, the implementation of new systems and tools, and the provision of training and support to staff.

The project has resulted in a more robust and effective disaster risk management framework for TTCSI. This will help to ensure the security and resilience of TTCSI's operations and to support its members and the wider community in their disaster risk management efforts.

TTCSI
THE VOICE OF SERVICES

TTCSI REMAINS IN THE FOREFRONT OF LOBBYING AND ADVOCACY

Year in Review & Advocacy continued...

Yearbook | February 21, 2025

BUSINESS DAY

Building resilience in business

Beyond certification:

ESG alignment and sustainable risk management

Risk mitigation as a business imperative

Prepared today, preserving tomorrow

Carnival and creativity

A glance from the services mindset

TTCSI THE VOICE OF SERVICES

Yearbook | February 21, 2025

BUSINESS DAY

Building resilience in business

Beyond certification:

ESG alignment and sustainable risk management

Risk mitigation as a business imperative

Prepared today, preserving tomorrow

Carnival and creativity

A glance from the services mindset

TTCSI THE VOICE OF SERVICES

Yearbook | May 1, 2025

BUSINESS DAY

Calypso reglobalisation: Rebranding, moving forward

Way forward

Relaunching of the calypso tests

Calypso Fiesta/ Fiesta Junior Calypso

TTCSI THE VOICE OF SERVICES

Yearbook | May 1, 2025

ECONOMY

TTCSI panel

T&T must prioritise crime control, boost innovation

Crime remains a bugbear that continues to grip our society, every day we are bombarded with images and news of crime and at this rate, it is not unreasonable for those who have not directly been affected by crime to feel as though it's only a matter of time.

TTCSI THE VOICE OF SERVICES

TREASURER'S *REPORT*

I am pleased to report on the financial activities of the TTCSI for the year ended December 31st 2024. The Finance Committee's purpose is to assist the Board in the financial management, oversight and governance of the TTCSI's financial affairs, including financial accounting and reporting.

OVERVIEW:

According to the Central Bank of Trinidad and Tobago's Economic bulletins for 2024, there was cautious optimism at the start of the year, despite ongoing economic uncertainty globally. By July 2024, inflationary pressures had eased and monetary policy tightening had slowed. As a result, global economic activity was expected to remain stable throughout 2024 as we emerged from the final impacts of the COVID-19 pandemic.

For the year ended December 31st, 2024, TTCSI was able to ensure a surplus position despite increased expenses when compared to the prior year. This is a step in the right direction and as Treasurer, I plan to continue to collaborate with the Board and management to propel the TTCSI into a more comfortable financial space.

FINANCIAL HIGHLIGHTS

At December 31st 2024 TTCSI's Total Assets was \$733,458.00 an increase of 11.5% or \$75,432.00 when compared to prior year. In 2024, the TTCSI experienced increases in income and expenditure as the Board sought to transition the organization from one stage to another.

We were able to generate income from membership fees, subventions and revenue from business events and other initiatives.

- Total Operating Revenue for the financial year ended December 31st, 2024 was \$1,773,036, an increase of 16.6% or \$252,331.00 when compared to

the total revenue for the financial year ended December 31st, 2023 of \$1,520,705.

- This increase is primarily attributable to revenue received from subscription and membership fees and other income and advertising.
- Total Administrative and other expenses for the year ended December 31st, 2024 was \$1,704,661 which was an increase of 12.1% or \$183,956.00 more than the prior year's total administrative expenses of \$1,520,705 for the year ended December 31st, 2023.
- The main contributors to an increase in Administrative and other expenses in 2024 were Salaries and Wages, Rent, Staff Training, Advertising and Business Functions. This is amplified in the notes to the 2024 audited financial statements.

- From the analysis below, Total Administrative Expenses was 96.1% of the Total Operating Income, a decrease of 5.6% compared to the prior year 2023 which stood at 101.7% of Total Income.

Operating Expenses as a % of Operating Income	2024	2023	2022
Administrative Expenses	95.4%	100.2%	83.9%
Depreciation	0.8%	1.5%	1.6%
Total Operating Expenses as a % of Operating Income	96.1%	101.7%	85.5%

The net impact of all of the above resulted in a Surplus of \$52,871.00 for the year ended December 31st, 2024, an increase of 224.4% or \$95,367.00 over the Net Income of the prior year ended December 31st, 2023.

CONCLUSION:

2024 has been a productive year for the TTCSI. The highlights of the financial results above demonstrate the ability of the organisation to persist steadfastly despite the challenges encountered during the financial year. As Treasurer I would like to extend my utmost gratitude to my fellow Board members who willingly volunteered their time and efforts when required. To the CEO and staff that continue to demonstrate their unwavering commitment and continues to provide excellent support, I also extend special thanks.

Kiran Singh
Treasurer



**TRINIDAD AND TOBAGO COALITION OF SERVICES
INDUSTRIES
FINANCIAL STATEMENTS
31 DECEMBER 2024**

**Trinidad and Tobago Coalition of Services Industries
Financial Statements
31 December 2024**

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Statement of Management’s Responsibilities	Page 2
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Statement of Comprehensive Income	Page 7
Statement of Changes in Equity	Page 8
Statement of Cash Flows	Page 9
Notes to Financial Statements	Page 10

Trinidad and Tobago Coalition of Services Industries

Statement of Management's Responsibilities

Management is responsible for the following:

- Preparing and fairly presenting the accompanying financial statements of Trinidad and Tobago Coalition of Services Industries which comprise the statement of financial position as at 31 December 2024, the statements of comprehensive income, changes in equity and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.
- Ensuring that the Company keep proper accounting records.
- Selecting appropriate accounting policies and applying them in a consistent manner.
- Implementing, monitoring, and evaluating the system of internal control that assures security of the Company's assets, detection/prevention of fraud, and the achievement of the Company's operational efficiencies.
- Ensuring that the system of internal control operated effectively during the reporting period.
- Producing reliable financial reporting that complies with laws and regulations; and
- Using reasonable and prudent judgement in the determination of estimates.

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

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

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



Signed
Title: Director
Date: 28 April 2025



Signed
Title: Director
Date: 28 April 2025



Independent Auditor's Report

To the Directors,

Report - Audit of the Financial Statements of Trinidad and Tobago Coalition of Services Industries

Opinion

We have audited the financial statements of **Trinidad and Tobago Coalition of Services Industries ("the Company")**, which comprise the statement of financial position as at 31 December 2024, the statements of comprehensive income, changes in equity and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company as at 31 December 2024, and financial performance and cash flows for the year then ended in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the international Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRS for SMEs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.



Independent Auditor's Report (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We, also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



Independent Auditor's Report (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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

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

**San Juan
28 April 2025**

Moore
Chartered Accountants

**Trinidad and Tobago Coalition of Services Industries
Statement of Financial Position
As at 31 December 2024**

	<u>Note</u>	<u>2024</u> <u>TT\$</u>	<u>2023</u> <u>TT\$</u>
Assets			
Non – current assets			
Property and equipment	5	29,674	36,687
Current assets			
Cash in hand and at bank	6	619,875	537,090
Trade and other receivables	7	83,909	74,018
Taxation recoverable		<u>-</u>	<u>10,231</u>
Total current assets		703,784	621,339
Total assets		<u>733,458</u>	<u>658,026</u>
Equity and liabilities			
Shareholders' equity			
Accumulated fund		645,038	592,167
Current liabilities			
Payables and accruals	8	81,500	61,787
Provision for taxation	9	<u>6,920</u>	<u>4,072</u>
		88,420	65,859
Total equity and liabilities		<u>733,458</u>	<u>658,026</u>

The accompanying notes on pages 10 to 18 form an integral part of these financial statements.

These accounts were approved by the Directors on 28 April 2025 and signed on its behalf by:

Director:  _____

Date: 28 April 2025

Director:  _____

Date: 28 April 2025

**Trinidad and Tobago Coalition of Services Industries
Statement of Comprehensive Income
For the Year Ended 31 December 2024**

	Note	2024 <u>TT\$</u>	2023 <u>TT\$</u>
Government income		1,379,333	1,319,761
Subscription and membership fees		112,053	65,335
Other income		<u>281,650</u>	<u>135,609</u>
		1,773,036	1,520,705
Administrative and other expenses	10	<u>(1,704,661)</u>	<u>(1,546,766)</u>
Net profit/(loss) for the year before taxation		<u>68,375</u>	<u>(26,061)</u>
Taxation expense	9	<u>(15,504)</u>	<u>(16,435)</u>
Net profit/(loss) for the year after taxation		<u>52,871</u>	<u>(42,496)</u>

The accompanying notes on pages 10 to 18 form an integral part of these financial statements.

**Trinidad and Tobago Coalition of Services Industries
Statement of Changes in Equity
For the Year Ended 31 December 2024**

	Total TT\$
Balance as at, 1 January 2024	592,167
Net profit for the year	<u>52,871</u>
Balance as at, 31 December 2024	<u>645,038</u>
Balance as at, 1 January 2023	922,546
Net loss for the year	(42,496)
Adjustments to accumulated fund	<u>(287,883)</u>
Balance as at, 31 December 2023	<u>592,167</u>

The accompanying notes on pages 10 to 18 form an integral part of these financial statements.

**Trinidad and Tobago Coalition of Services Industries
Statement of Cash Flows
For the Year Ended 31 December 2024**

	2024	2023
	<u>TT\$</u>	<u>TT\$</u>
Cash flows from operating activities		
Net profit/(loss) for the year before taxation	68,375	(26,061)
Adjustment to reconcile Loss to net cash used by operating activities:		
Depreciation	<u>13,757</u>	<u>23,198</u>
Operating surplus/(deficit) before changes in working capital	82,132	(2,863)
Changes in operating assets and liabilities		
(Increase) / Decrease in trade and other receivables	(9,891)	325,145
Increase/(Decrease) in payables and accruals	19,713	(43,418)
Decrease in tax recoverable	10,231	-
Net cash generated by operating activities	<u>102,185</u>	<u>278,864</u>
Taxation paid	(12,657)	(42,150)
Cash flow from financing activities		
Increase/(decrease) in accumulated fund	-	<u>(287,883)</u>
	-	<u>(287,883)</u>
Cash flow from investing activities		
Purchase of fixed assets	(6,744)	(20,365)
Net cash used in investing activities	<u>(6,744)</u>	<u>20,365</u>
Net increase/(decrease) in cash for the year	82,784	71,534
Cash and cash equivalents		
Balance at the beginning of the year	<u>537,090</u>	<u>608,624</u>
Balance at the end of the year	<u>619,874</u>	<u>537,090</u>
Represented by		
Cash in hand and at bank	<u>619,874</u>	<u>537,090</u>

The accompanying notes on pages 10 to 18 form an integral part of these financial statements.

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

1. Incorporation and principal activity

The Trinidad and Tobago Coalition of Services Industries (TTCSI) is a private, registered, non-profit Organisation which was established to assist in trade negotiations and to strengthen the local services private sector to face the challenges and opportunities arising from the decisions taken at the World Trade Organisation (WTO), the Caribbean Single Market and Economy and other trading agreements.

2. Basis of preparation and accounting policies

(a) Basis of financial statements preparation

These Financial Statements are prepared in accordance with International Financial Reporting Standards (IFRS) for Small and Medium Sized Entities (SMEs) and are stated in Trinidad and Tobago Dollars. These Financial Statements have been prepared under the historical cost basis.

(b) Use of estimates

The preparation of Financial Statements in conformity with IFRS for Small and Medium Sized Entities (SMEs) requires the use of certain critical accounting estimates and requires Management to exercise its judgment in the process of applying the Organisation's accounting policies. It also requires the use of assumptions that affect the reported amounts of assets and liabilities at the date of the Financial Statements and the reported amounts of revenue and expenses during the reporting period. Although these estimates are based on Management's best knowledge of current events and actions, actual results may ultimately differ from those estimates.

(c) Property, plant and equipment

Property, plant and equipment are stated at historical cost less accumulated depreciation. Depreciation has been provided for on the reducing balance basis at rates estimated to write off the cost of the assets over their expected useful lives. These rates are:

Computer Equipment	33 1/3 per annum
Office Furniture and Equipment	33 1/3 per annum

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

2. Basis of preparation and accounting policies (Continued)

c) Property, plant and equipment (continued)

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each Statement of Financial Position date. An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in the Statement of Comprehensive Income.

(d) Financial instruments

Trade receivables

Trade Receivables are recognized initially at fair value and are subsequently measured at amortized costs using the effective interest rate method. Appropriate allowances for estimated irrecoverable amounts are recognized in the Statement of Comprehensive Income when there is objective evidence that the asset is impaired. The allowance recognized is measured as the difference between the assets'

carrying amount and the present value of estimated cash flows discounted at the effective interest rate, computed at initial recognition.

Cash and cash equivalents

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

Trade payables

Trade payables are recognized initially at fair value.

(e) Deferred income

Funding and Grants received are recognised initially as Deferred Income, the relating expenses incurred are set off against the funds received resulting in the unused balance being carried forward in the Statement of Financial Position as Deferred Income.

(f) Foreign currencies

Monetary Assets and Liabilities denominated in foreign currencies are expressed in Trinidad and Tobago dollars at the rates of exchange at the Statement of Financial Position date. All revenue and expenditure transactions denominated in foreign currencies are translated at the average rate and the resulting profit and losses on exchange from these trading activities are recorded in the Statement of Comprehensive Income.

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

3. Financial risk management

a) Financial Risk Factors

The Organisation is exposed to interest rate risk, credit risk, liquid risk, operational risk, compliance risk and reputation risk arising from the financial instruments that it holds. The risk management policies employed by the Organisation to manage these risks are discussed below:

The Organisation's management system includes activities which arise in the identification and analysis of the risks the Organisation faces, setting appropriate risk limits and controls and monitoring the risks and adherence to limits by means of a reliable up-to-date information system.

(i) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate due to changes in market interest rates. The Organisation is exposed to interest rates on interest bearing financial assets and liabilities, including investments in money market deposits and other funding instruments.

(ii) Credit risk

Credit risk arises when a failure by counter parties to discharge their obligations could reduce the amount of future cash inflows from financial assets on hand at the Statement of Financial Position date. The Organisation relies heavily on its policies and guidelines on trade debtor's management, which sets out the current policies governing the granting of credit to customer functions and provide a comprehensive framework for prudent risk management of the credit function. Adherence to these guidelines is expected to communicate the Organisation involved in granting credit, establishing minimum standards for credit analysis, documentation, decision making and post-disbursement administration, as well as create the foundation for sound credit portfolio.

The Organisation's debtors' portfolio is managed and consistently monitored by management and is adequately secured by collateral and where necessary, provisions have been established for potential credit losses on delinquent accounts.

Cash Balances are held with high credit financial institutions and the Organisation has policies to limit the amount of exposure to any financial institution.

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

3. Financial risk management (Continued)

a) Financial Risk Factors (continued)

iii) Liquidity risk

Liquidity Risk is the risk that arises when maturity of assets and liabilities does not match.

An unmatched position enhances profitability but can also increase the risk of losses. The Organisation has procedures with the object of minimizing such losses as maintaining sufficient cash and other highly liquid current assets and by having available adequate amount of credit facilities.

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

b) Risk management

The matching and controlled mismatching of the maturities and interest rate of assets and liabilities are fundamental to the management of the Organisation. The Organisation employs various asset/liability techniques to manage liquidity gaps. Liquidity gaps are mitigated by generating sufficient cash from new and existing customers to settle outstanding liabilities.

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

Currency risk

Currency Risk is the risk that the value of financial instruments will fluctuate due to changes in foreign exchange rates. Currency Risk arises when future commercial transactions and recognised assets and liabilities are denominated in a currency that is not the Organisation's measurement currency. The Organisation is exposed to foreign exchange risk arising from various currency exposures primarily with respect to the United States Dollar. The Organisation's measurement monitors the exchange rate fluctuations on a continuous basis and acts accordingly.

c) Operational risk

Operational Risk is the risk that derives from the deficiencies relating to the Organisation's information technology and control systems as well as the risk of human error and natural disasters. The Organisation's system is evaluated, maintained and upgraded continuously.

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

3. Financial risk management (Continued)

d) Compliance risk

Compliance Risk is the risk of financial loss, including fines and other penalties, which arise from non-compliance with laws and regulations of the state. The risk is limited to the extent of monitoring controls applied by the Organisation.

e) Reputation risk

The risk of loss of reputation arising from the negative publicity relating to the Organisation's operations (whether true or false) may result in a reduction of its clientele, reduction in revenue and legal cases against the Organisation. The organization applies procedures to minimise the risk.

f) Fair value estimations

The fair value of the Organisation's financial assets and liabilities approximates to the carrying amounts at the Statement of Financial Position date.

4. Critical accounting estimates and judgments

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

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Organisation makes estimations and assumptions concerning the future and actual results could differ from those estimates as the resulting accounting estimates will, by definition, seldom equal the related actual results.

The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below:

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

Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024

4. Critical accounting estimates and judgments (Continued)

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

- (i) Whether investments are classified as held-to-maturity investments or loans and receivables.
- (ii) Which depreciation method for Property, Plant and Equipment is used.

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

(a) Impairment of assets

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

(b) Property, plant and equipment

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

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

5. Property, plant and equipment

Costs/valuation	Computer Equipment	Office Furniture and Equipment	Total
	TT\$	TT\$	TT\$
As at, 1 January 2024	190,693	212,508	403,201
Additions	-	6,744	6,744
As at 31 December 2024	<u>190,693</u>	<u>219,252</u>	<u>409,945</u>
Accumulated depreciation			
As at, 1 January 2024	162,731	203,783	366,514
Charge for year	9,321	4,436	13,757
As at 31 December 2024	<u>172,052</u>	<u>208,219</u>	<u>380,271</u>
Net Book Value			
As at, 31 December 2024	<u>18,641</u>	<u>11,033</u>	<u>29,674</u>
As at, 1 January 2023	180,694	202,142	382,836
Additions	9,999	10,366	20,365
As at 31 December 2023	<u>190,693</u>	<u>212,508</u>	<u>403,201</u>
Accumulated depreciation			
As at, 1 January 2023	144,128	199,188	343,316
Charge for year	18,603	4,595	23,198
As at 31 December 2023	<u>162,731</u>	<u>203,783</u>	<u>366,514</u>
Net Book Value			
As at, 31 December 2023	<u>27,962</u>	<u>8,725</u>	<u>36,687</u>

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

	2024	2023
	<u>TT\$</u>	<u>TT\$</u>
6. Cash in hand and at bank		
First Citizens Bank Limited - US Account	288,210	288,837
First Citizens Banks Limited - Cart Fund - US Account	178,000	170,155
First Citizens Bank Limited - Operating Account	128,274	66,488
First Citizens Bank Limited	13,106	10,516
First Citizens Bank Limited - Project Account	11,703	-
Cash in hand	<u>582</u>	<u>1,094</u>
	<u>619,875</u>	<u>537,090</u>
7. Trade and other receivables		
VAT refundable	1,502	36,810
Prepayments	47,990	30,557
Accounts receivables	31,994	4,228
Debtors	<u>2,423</u>	<u>2,423</u>
	<u>83,909</u>	<u>74,018</u>
8. Payables and accruals		
Statutory deductions	25,899	23,295
Sundry creditors and accruals	6,597	20,000
Accounts payable	<u>49,004</u>	<u>18,492</u>
	<u>81,500</u>	<u>61,787</u>
9. Taxation		
a) Liability		
Business levy	4,614	2,715
Green fund levy	<u>2,306</u>	<u>1,357</u>
	<u>6,920</u>	<u>4,072</u>
b) Expenses		
Business levy	10,336	10,957
Green fund levy	<u>5,168</u>	<u>5,478</u>
Total tax charge for the year	<u>15,504</u>	<u>16,435</u>

**Trinidad and Tobago Coalition of Services Industries
Notes to the Financial Statements
31 December 2024**

	2024	2023
	<u>TT\$</u>	<u>TT\$</u>
10. Administrative and other expenses		
Salary and wages	896,300	630,740
Rent expense	166,000	135,000
Professional fees	160,125	331,250
Office expense	70,536	45,253
NIS expense	56,353	41,536
Staff training and entertainment	42,626	31,368
Advertising and marketing	38,187	31,131
Business functions	63,279	18,202
IT and internet expenses	35,283	60,245
Telephone expenses	31,451	37,403
Janitorial expenses	30,660	29,234
AGM expenses	30,477	11,556
Audit and accounting fees	20,129	49,028
Electricity	21,220	21,378
Depreciation charge	13,757	23,198
Repairs and maintenance	8,655	17,000
Staff costs	6,250	12,000
Bank fees and charges	5,783	6,501
Insurance	4,818	11,873
Interest and penalties	1,945	1,525
Travel expenses	827	1,345
	<u>1,704,661</u>	<u>1,546,766</u>

11. Related party transactions

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

Key management personnel are those persons having the authority and responsibility for planning, directing and controlling the activities of the Organisation.

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

A look at our dedicated Associations



Air-conditioning & Refrigeration Industry Association



President: Mr. Kenneth Boodoo



Artists' Coalition of Trinidad & Tobago (ACTT)



President: Mr. Rubadiri Victor



Association of Female Executives of Trinidad & Tobago (AFETT)



President: Mrs. Simone Francois-Whittier



PROFESSIONALS COVERING THE REAL ESTATE INDUSTRY

Association of Real Estate Agents (AREA)



President: Ms. Sally Singh



Association of Trinidad & Tobago Insurance Companies (ATTIC)



President: Mr. Dean Romany



BANKERS ASSOCIATION OF TRINIDAD AND TOBAGO

Bankers Association of Trinidad & Tobago (BATT)



President: Ms. Gayle Pazos



The British-Caribbean Chamber of Commerce
British-Caribbean Chamber of Commerce (BCCC)



Country Manager: Mr. Rowland Mackenzie



Caribbean Association of Event Professionals
Caribbean Association of Event Professionals (CAEP)



President: Ms. Roxanne Pantin (Interim)



Caribbean Association of Massage & Bodywork Practitioners (CAMP)



CEO/President: Mr. John Davis



Caribbean Corporate Governance Institute (CCGI)



Chairman: Mr. Nigel Romano

A look at our dedicated **Associations** *Continued...*



Caribbean Institute of Certified Management Consultants T&T Chapter (CIMC TT Chapter)



Treasurer: Mr. Rabindra Jaggernauth



Co-operative Credit Union League of Trinidad & Tobago



President: Mr. Aldric Neptune



Customs Clerks & Customs Brokers Association of Trinidad & Tobago

Customs Clerks & Customs Brokers Association of Trinidad & Tobago (CCCBATT)



President: Mr. Suresh Maharaj



Greater San Fernando Area Chamber of Commerce



President: Mr. Kiran Singh



Information System, Audit & Control Association TT Chapter (ISACA TT Chapter)



President: Mrs. Esther Callender-George

Confederation of Regional Business Chambers



Chairman: Vivek Charran



Couva/Point Lisas Chamber of Commerce



President: Mr. Deoraj Mahase



Fashion Entrepreneurs of Trinidad & Tobago



President: Ms. Lynette Headley-Atherley



Human Resource Management Association of Trinidad & Tobago (HRMATT)



President: Ms. Cavelle Joseph-St. Omer



INNOVATION ASSOCIATION OF TRINIDAD AND TOBAGO



Chairman: Mr. Emerson John-Charles

A look at our dedicated **Associations** *Continued...*



Marine Services Association of Trinidad and Tobago (MSATT)



President: Mr. Jesse James



National Carnival Development Foundation (NCDF)



President: Mr. Mahindra Satram Maharaj



Pest Management Association of Trinidad & Tobago (PMATT)



Chairman: Mr. R. Anthony Rostant



Project Management Institute Southern Caribbean Chapter (PMI SCC)



President: Ms. Janelle Kowlesser



Scout Association of Trinidad and Tobago



National Scout Commissioner: Mr. Mark Ainsley John



The Shipping Association of Trinidad & Tobago

Shipping Association of Trinidad & Tobago (SATT)



President: Mr. Troy Persad



The Greater Tunapuna Chamber of Industry and Commerce



President: Mr. Ramon Gregorio



The Institute of Chartered Accountants of Trinidad and Tobago (ICATT)



President: Ms. Marissa Quashie

CEO: Ms. Marsha Caballero



Trinbago United Calypsonians' Organisation (TUCO)



President: Mr. Ainsley King



A look at our dedicated Associations *Continued...*



Trinidad & Tobago Association of Midwives (TTAM)



President: Ms. Nicole Reece-James



Trinidad & Tobago Chapter of the International Facilities Management Association (TT IFMA)



President: Ms. Cindy Guevara



Trinidad & Tobago Contractors Association Limited (TTCA)



President: Mr. Glenn Mahabirsingh



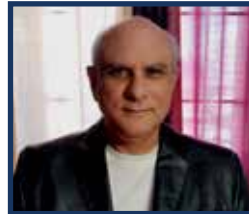
Trinidad & Tobago Creative Industries Company Limited (CreativeTT)



Chairman: Mr. Calvin Bijou



Trinidad & Tobago Green Building Council (TTGBC)



President: Mr. Cosimo Di Maggio



Trinidad & Tobago Group of Professional Associations Ltd. (TTGPA)



President: Mr. Justin Smith



Trinidad & Tobago Incoming Tour Operators' Association (TTITOA)



President: Ms. Lorraine Pouchet



Trinidad & Tobago Institute of Architects (TTIA)



President: Ms. Renata Allum



Trinidad & Tobago Optometrists Association (TTOA)



President: Ms. Thalia Bruce



Trinidad and Tobago Organisation of Recruitment Service Providers (TTORSP)



President: Mrs. Kandice Cunha-Thompson

Our Affiliate Members

■ Embracing the need for TTCSI's Umbrella of Advocacy



Afflatus Software and
Consultancy Services Ltd



Founder and CEO: Ms. Cheresse Fleming



Aspire Fund Management



Director: Ms. Liesel Alexander



Caribbean Information and
Credit Rating Services Limited

Caribbean Information and
Credit Rating Services Ltd
(CariCRIS)



Chairman: Mr. Milverton Reynolds



D'pelotage Signature
Wedding & Events Ltd.



Chief Executive Officer: Ms. Danielle Roberts



Apexis Risk Innovation
Group



Chief Executive Officer: Ms. Andrea Davis



Business Development Ltd.

Assuage Business
Development Limited



Director; Business Development and Sales: Mr. Rawle Rollocks

Director; Operations and Administration: Ms. Alina Lewis



Coded Arts Ltd



Executive Chairman: Mr. Andy Berahazar



DriveStyle Ltd



President: Ms. Venus T. Miller

Our Affiliate Members

Embracing the need for TTCSI's Umbrella of Advocacy *Continued...*

Favourtec Ltd.



Managing Director: Mr. Farley J. Joseph

Hash Space Limited



CEO: Ms. Debbie Ann-Jollie



KCL Capital Market Brokers Limited
"Building Generational Wealth"

KCL Capital Market Brokers Limited



Chief Executive Officer: Mr. Kerwyn Valley



Majic Touch Events & Communications Services



Director: Mrs. Wendy Campbell-Paul



Non Destructive Testers



Managing Director: Mrs. Ludmila Tackoor-Addo



Managing Director and Co-Founder: Mr. Desmond Dougall

International Freight Consolidators Limited



Director: Mr. Anthony Wall



L.R.T.'s Media and Business Solutions



Managing Consultant: Ms. Latoyaa Roberts-Thomas



Micro Software Designs Limited



Chief Executive Officer: Mr. Collinsworth M. Howard



O.P. Allen Funeral Directors Limited



President: Mr. O'Patrick Allen

Our Affiliate Members Embracing the need for TTCSI's Umbrella of Advocacy *Continued...*



Managing Director: Ms. Stacey-Ann Pi Osoria



Chief Executive Officer: Mr. Colin Clarke



Founder and CEO: Ms. Khadine Ali Samhou



Owner/Consultant: Ms. Malika Shade



Chief Executive Officer: Mr. Alorne Llewellyn



General Manager: Dr. Vernon Paltoo



Managing Director: Ms. Catty Asaveria -Snaggs



Chief Executive Officer: Ms. Annette Callender



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