



growing to provide for you

Antigua & Barbuda Social Security Board

Security Net

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EDITORIAL

We are excited once more to present our latest issue of Security Net.

Since our last issue in 2011, there have been a number of developments – a new Board of Directors; new reform measures have been implemented; the Director has assumed regional and international leadership roles in Social Security Administration; and, a new partnership fostered with CIESS.

In this issue, the Deputy Director shares his views on how the Social Security Board has evolved and the need for continuous reform. The issue also highlights a number of reform changes and how they will impact our stakeholders.

We hope that this issue will enlighten you of the happenings at your Social Security System. The Antigua & Barbuda Social Security Board remains resolute on providing optimal service delivery to the citizens of Antigua & Barbuda.

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growing to provide for you



Message from the Deputy Director

An Evolving Social Security in Antigua & Barbuda



Geoffrey Joseph

The Antigua & Barbuda Social Security Board (ABSSB) turned 46 in 2019. When we reflect on our journey from 1973 to the present, it allows us to appreciate the vision of our policy makers to ensure that average workers in Antigua & Barbuda would have access to an income long past their productive working years.

The covenant between the workers who contribute a portion of their wages throughout their working years and the ABSSB who invests and administers these sums is the mechanism that we use to aid our citizens in their golden years.

In the early days of the ABSSB, the Fund grew rapidly due to the proportionally larger number of workers income and the very small number of qualified pensioners (payout benefits were relatively small). Hence our motto "Growing to provide for you" was in reality not limited to the value of a simple "catch phrase", but highlighted what was practically happening! As the decades passed, the ABSSB entered the mature phase of the social protection industry. That is to say, we moved beyond the emerging/growth stage of our life cycle and entered a state of equilibrium whereby the number of qualified beneficiaries grew substantially resulting in higher aggregate pension obligations and the contributions being just enough to fulfil our covenant to our long-term contributors, the working citizens of Antigua & Barbuda.

The ABSSB has been particularly proud of its corporate citizenship over the years. Even with fiscal challenges we have found creative ways to support non-profit activities and we have made ourselves available to the public via various media channels. We have already begun the process of working with the Ministry of Education to introduce social security concepts into the school curriculum. Over the past decade, our crowning achievement is the revitalization of the "Junior Science Quiz" school competition, for which we have been the title sponsors. Further, we have continued to support the CPTSA Wings Sports Club.

Today, we have a different ABSSB. Modern medical advances have allowed our pensioners to live longer, more productive lives. Thus, our pension base continues to grow and as a result, our pension obligations continue to rise. Family dynamics have also changed. Some families have fewer children per household than in the earlier stages of the Fund. More college educated children meant young people who would attract relatively higher paying jobs would enter the workplace many years after age 16, which means fewer contribution years. These, coupled with the organic increases in operational expenses created additional pressure on our contribution receipt base, cash flow and ultimately our ability to meet the beneficiary needs in as efficient a manner as we would like. Therefore, changing times and changing demographics have demanded that the ABSSB change as well to meet our new challenges. We have sought to address the new environment in two specific ways:

Message from the Deputy Director...

An Evolving Social Security in Antigua & Barbuda

First, in our last two actuarial valuations, a number of recommendations were made to reform the legislations and accompanying regulations governing the ABSSB. Guided by these, the ABSSB entered a period of reform in 2013 which continues to present. The major reform measures include: increases in the contribution rate, insurable earnings ceiling and movement of the pensionable age. Further, the ABSSB recognizes that many women are the main breadwinners in the modern family and therefore their widowers would be entitled to Survivor Benefits as well. The relevant amendments will address this matter in the very near future.

Second, a significant component of our investment portfolio is in real assets from which we currently seek to derive revenue via lease agreements or outright sale. The returns on the portfolio are expected to generate much needed cash to supplement the funds received by way of the monthly employment related contributions. This should enable the ABSSB to reduce shortfall gaps especially during the slow periods (non-tourist season) on the country's economic calendar. The expected result would be shorter delays (if any) in the payments of ALL benefits.

The Antigua & Barbuda Social Security Board has enjoyed a robust 46 year partnership with its stakeholders and continues to search for new and innovative ways to provide service to the citizens and residents of Antigua & Barbuda.



Celebrating



Years of Service

On this our 46th anniversary of operations, the Directors, Management and Staff of the Antigua & Barbuda Social Security Board is pleased to have served the citizens of Antigua & Barbuda throughout the years by providing social security services.

As such, we are indeed grateful for your continuous commitment and support; and, for the opportunity to continue to ***provide for you.***

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Meet your Social Security Board Representatives

The ABSSB is governed by a Board of Directors as outlined by the Social Security Act, Cap. 408. As contributors and stakeholders, it is important for you to know who is representing your interests in the administration of the Social Security Fund.



PETER ABRAHAM
Director
Employee's Representative
Antigua Trades & Labour Union



DANLEY PHILLIP
Chairman
Government Representative



HUGH JOSEPH
Director
Employee's Representative
Antigua Trades & Labour Union



DAVID MATTHIAS
ABSSB Director



AVERY JONAS
Director
Employer's Representative
Chamber of Commerce



LESLIE SALMON
Director
Employer's Representative
Antigua & Barbuda Employers
Federation



KEM TONGE
Deputy Chairman
Government Representative

What's happening

Amended Regulations

On 29th December 2016, the Antigua & Barbuda Official Gazette Vol. XXXVI No. 82 cited three new legislations affecting the ABSSB - S.I. No. 59 of 2016 (Self-employed) (Amendments), No. 60 of 2016, (Collection of Contributions) (Amendments) and S.I. No. 61 of 2016, (Age Pension and Grant) (Amendments).

As of 1st February 2017, changes to the Social Security contributions rates became effective. Further, an amendment to the Social Security Act, Cap. 408 appearing in Gazette Vol. XXXVI No. 80 (No. 17 of 2016) removed the age of 60 as the fixed pensionable age, making way for the later amendment which would have the pensionable age increasing by one year every two years until the year 2025.

For 2019, the Contribution Rates were 12% for Public Sector employees and 13% for Private Sector employees broken down as follows: 4½% for employees and 7½% for employers. For employees in the Private Sector: 5½% for employees and 7½% for employers.

Table 1 shows how the contribution rates will increase incrementally up to the year, 2025.

Table 1

YEAR	Public Sector			Private Sector		
	Employee	Employer	TOTAL	Employee	Employer	TOTAL
2017	4%	7%	11%	5%	7%	12%
2018	4 ¼%	7 ¼%	11.50%	5 ¼%	7 ¼%	12.50%
2019	4 ½%	7 ½%	12%	5 ½%	7 ½%	13%
2020	4 ¾%	7 ¾%	12.50%	5 ¾%	7 ¾%	13.50%
2021	5%	8%	13%	6%	8%	14%
2022	5 ¼%	8 ¼%	13.50%	6 ¼%	8 ¼%	14.50%
2023	5 ½%	8 ½%	14%	6 ½%	8 ½%	15%
2024	5 ¾%	8 ¾%	14.50%	6 ¾%	8 ¾%	15.50%
2025	6%	9%	15%	7%	9%	16%

It is important to note that as the pensionable age increases, so to will the number of contribution weeks required to be eligible for a Social Security Age pension. Currently, persons who apply for an Age pension at age 62 require 600 contribution weeks which is the equivalent of 12 working years. With each increase of the pensionable age, the contribution requirement will also increase until the year 2025, when the number of contribution weeks required to qualify for an Age pension will be 750, at which point the pensionable age will be 65.

Table 2 shows how the pensionable age will move along with the number of contribution weeks required for the respective pensionable age.

Table 2

YEAR	PENSIONABLE AGE	CONTRIBUTION WEEKS REQUIRED
2017 - 2018	60/61	500/550
2019 - 2020	62	600
2021 - 2022	63	650
2023 - 2024	64	700
2025 onwards	65	750

As a member state of the Organization of the Eastern Caribbean States (O.E.C.S) and the Caribbean Community (CARICOM), these changes are not unique to Antigua & Barbuda. St. Lucia and Anguilla pensionable age is already at 65 years. Dominica's pension age is presently 63 years on route to 65 years; and, in St. Kitts & Nevis, it is currently 62 years, on its way to 65. Within CARICOM, the pension age is already 65 requiring 750 contribution weeks in Trinidad & Tobago, while in Barbados the current pension age is 67 as of 1st January 2018.

Within the English-speaking Caribbean, harmonization of legislation in the respective member states is critical to upholding the signed Treaties and Agreements by the respective Heads of Government, as the Social Security System is always affected by any such changes therein.

The good news for persons within CARICOM is the issue of portability. In other words, persons are able to enjoy the benefit of moving freely throughout CARICOM for work, should they so desire, without having to worry about losing their contribution credits.

Many may view these new changes as unnecessary. It may also be something that many do not like or even agree with, but it must be understood that these reforms are a necessary extension of the fulfilment of the Organization's motto, '**Growing to provide for you**', its contributors and beneficiaries.



REMITTANCE FORM (R5A)



The ABSSB continues to evolve and adapt so as to meet the needs of its current socio-economic and operating environment. In the recent past, the ABSSB had one of the lowest contribution rates of 8% in the region until May 2013 when it increased to 10%. The Contribution Rates for both employers and employees increased again in 2017.

Employers in the Private Sector have always benefitted from pre-printed forms which now highlight the new rates at the top of the form. Since 2011, the ABSSB embarked on an initiative where contribution information on central government employees' are submitted electronically through the Treasury Department.

Employers are encouraged to ensure that in submitting the monthly remittance forms (R5As), all sections of the form are completed. Inaccuracies on the R5A forms will not only have implications for the employer, in terms of ensuring that the correct amounts are submitted, but also have implications for the employees of the said employer. When forms are submitted without the Social Security number of employees or do not have the necessary comments when persons are on leave due to illness, vacation or lump sum payments received; these can cause significant delays in benefit processing.

As of 1st July 2018, the ABSSB implemented a fee of \$100.00 per page for the submission of incomplete or incorrect information on each remittance form. In addition, it is very important for ALL employers and self-employed persons to note that a policy clause was made to facilitate contribution pay date of the 14th falling on either a Saturday, Sunday or Public Holiday. Whenever this occurs in any given month, the next business day is deemed as the due date for contributions.

The monthly remittance form (R5A) is explained on the following page.

DESCRIPTION OF R5A

SOCIAL SECURITY ACT 1972 MONTHLY REMITTANCE FORM

FOR THE MONTH OF Feb-2018

REGISTRATION NO. **900000**

PLEASE NOTE THAT EARNINGS EXCLUDE SICK LEAVE, TRAVEL ALLOWANCE, TRAVEL EXPENSE, STIPENDIUM, TRAVEL ALLOWANCE

EMPLOYEE NUMBER	EMPLOYEE NAME	EMPLOYEE STATUS	2/3/2018		2/10/2018		2/17/2018		2/24/2018		TOTAL EARNINGS FOR MONTH	TOTAL CONTRIBUTIONS	TOTAL EARNINGS AND CONTRIBUTIONS	M	F	V	COMMENTS		
			WEEK ENDING	WEEK ENDING	WEEK ENDING	WEEK ENDING	WEEK ENDING	WEEK ENDING											
50009	JANE DOE	M									700.00	87.50	700.00			1	W		
60008	Peter Cole	M									1,500.00	187.50	1,500.00			3	W	Certified Sick Leave 6-10th	
70008	Stok Rick	M									6,500.00	375.00	6,500.00			2	W		
80001	Black Beard	M									3,000.00	375.00	3,000.00			4	M		
90009	Steve Hammer	M									5,000.00	625.00	5,000.00			4	M		
											TOTALS CARRIED FORWARD	16,700.00	2,092.00						

Signature of Employer _____ Date _____

Annotations:

- List full name of employee
- Insert Social Security numbers at all times
- Insert week ending dates.
- Always use this section for relevant comments
- Explain lump sums and state number of weeks lump sum represents, e.g. vacation pay or pay in lieu.
- State number of weeks and whether the employee is monthly.
- Total earnings and contributions

FREEDOM OF MOVEMENT

Organization of
Eastern
Caribbean States

The question most often asked is, “Are my contribution credits portable?” For persons, living within the O.E.C.S., the simple answer is “Yes”.

The revised Treaty of Basseterre establishing the Organization of Eastern Caribbean States Economic Union was signed on 18th June 2010. One of the major elements of the revised Treaty is the Freedom of Movement of O.E.C.S. citizens.

The Antigua & Barbuda Official Gazette, Vol. XXXIV, No. 49, published on 31st July 2014, cited S.I. 31 of 2014, which amended Section F of the Antigua & Barbuda Labour Code, (Cap. 27). This Amendment cited, “The Provisions of Division F of the Antigua & Barbuda Labour Code shall not apply to Citizens of Protocol Member States of the Organization of the Eastern Caribbean States Economic Union”. This was done in conformation of the signed Revised Treaty of Basseterre.

The ABSSB, understanding that O.E.C.S. citizens no longer have restrictions in accordance with the changed legislation, now requires O.E.C.S. nationals to submit Life Certificate twice a year (June and December), just like citizens of Antigua & Barbuda; and, to work in the country without a work permit.



The CARICOM Reciprocal Agreement and you...

Commencing 1st April 1997, persons within CARICOM became eligible to receive benefits under the CARICOM Reciprocal Agreement. The Agreement, which facilitates free movement, seeks to ensure that persons who choose to take advantage of the Agreement, do not lose any social security contribution credits which would have been paid prior to, or after relocation to another territory.

Thus far, the ABSSB is paying 94 persons a monthly pension under the CARICOM Reciprocal Agreement. Under this Agreement, persons can apply for any of the long term benefits offered in Antigua & Barbuda, namely: Age Pension, Survivors Pension and Invalidity Pension.

One of the best examples to show how the Reciprocal Agreement actually works is the Princedom case. Mr. Princedom had worked throughout the Region and yet had not qualified for an independent pension, in any of the Contracting Parties, i.e. CARICOM member states in which he worked.

Here is the example in the next page:



Details of Insurance Periods completed by Princesdom

COUNTRY	YEAR	NUMBER OF WEEKLY CONTRIBUTIONS	INSURABLE EARNINGS
Barbados	1976	04	400.00
	1977	44	4,400.00
	1988	04	2,600.00
	1989	52	31,200.00
	1990	53	31,200.00
	1991	52	32,700.00
	1992	52	37,200.00
	1993	26	1,860.00
Total Credits & Earnings		65	141,560.00
Montserrat	1993	26	7,800.00
	1994	39	11,700.00
Total Credits & Earnings		65	19,500.00
Antigua	1998	25	25,435.00
	1999	25	25,961.00
	2004	24	24,750.00
	2005	52	54,000.00
	2006	52	54,000.00
Total Credits & Earnings		178	184,146.00
Dominica	1999	22	25,000.00
	2000	52	60,000.00
	2001	53	60,000.00
	2002	52	60,000.00
	2003	52	60,000.00
	2004	52	60,000.00
	2005	52	60,000.00
	2006	52	60,000.00
	2007	9	10,000.00
Total Credits & Earnings		396	455,000.00
Cumulative Credits		926	
Cumulative Credits with overlapping periods removed		798	

While the totalized credits amounted to 926, it must be noted that the periods marked in red – 2004, 2005 and 2006 – where the insured persons contributed simultaneously in Antigua and Dominica constitute overlapping periods. Therefore, as per Article 32 (1) (a), the necessary adjustments would need to be made so as to eliminate the duplication of credits.

Further, in respect of the overlapping periods – and in accordance with Article 32 (1) (b) – the country processing the benefit is required to use **only** the period worked under its legislation and disregard the periods from the other country which coincide with those worked within its jurisdiction. Accordingly, Antigua and Dominica were so guided when processing their portion of Mr. Princedom's benefit.

At the time, it was determined that the pension payable to Mr. Princedom in Dominica using an Average Annual Insurable Earnings (**AAIE**) derived as the best 3 of the last 10 years (i.e how pensions are calculated in Dominica) and the pension rate applicable to the totalized number of credits was 40%. Hence, the calculation of the proportional pension payable by Dominica was calculated as follows:

Dominica's Calculation

AAIE of Best 3 of last 10 Years	\$60,000.00
Pension Rate Payable for total credits	40%
Value of Annual Notional Pension	\$24,000.00

$$\begin{aligned} \text{Value of actual annual pension payable} &= \$24,000.00 \times \frac{396}{798} \\ &= \$11,909.80 \text{ (to nearest 0.10c)} \\ \text{Weekly Rate of Pension Payable} &= \$11,909.80/52 \\ &= \mathbf{\$229.00} \text{ (to nearest multiple of 10 cents)} \end{aligned}$$

Antigua's Calculation

Antigua determined the AAIE by dividing the sum of the insurable earnings during the best five (5) of the last ten (10) years by five (5). Pensions are payable in Antigua & Barbuda at the rate of 25% for the first 500 contributions and 1% for each additional 50 contributions up to a maximum of 50%. The minimum pension payable by law is \$350.00 per month.

With totalized contributions of 798, Antigua would be required to pay Pringedom at the rate of 30%.
The AAIE is $\$184,146.00/5 = \$36,829.20$.

$$\begin{aligned} \text{The monthly notional amount:} &= \frac{\text{AAIE} \times \text{Pension Rate}}{12} \\ &= \frac{36,829.20 \times 30\%}{12} \\ &= \$920.70 \text{ (rounded to nearest 10c)} \end{aligned}$$

$$\begin{aligned} \text{Actual monthly pension payable:} &= \frac{\text{Notional Amt.} \times \text{Contributions in Antigua}}{\text{Totalized Contributions}} \\ &= 920.70 \times \frac{178}{12} \\ &= \mathbf{\$205.37} \end{aligned}$$

It is important to note that according to the CARICOM Reciprocal Agreement, pensions are calculated in accordance with the calculations under law of the respective member territories where applications are made. For more information, please visit the CSME web site at: www.csmeonline.org



Social Security News

Recognition of Oldest Pensioners

In recognition of its 44th anniversary, the ABSSB held a brief ceremony to recognize the oldest male and female individuals in receipt of a Social Security Age pension. Mr. Steadman Looby, who was 99 years of age at the time, was in attendance with his daughters Mrs. Valerie Smith and Ms. Patricia Looby. Mrs. Theresa Simon, who was 103 years old resides in San Francisco and was unable to attend but was represented by her son Mr. Rexford Simon, who is himself also in receipt of an age pension from the ABSSB.

Mr. Looby has been in receipt of a Social Security Age pension since 1977, while Ms. Simon has been receiving an Age pension from the ABSSB since 1974. A total of 41 years in the case of Mr. Looby and 44 years for Ms. Simon. In December 2018 and January 2019, both pensioners passed away. The ABSSB extends sincerest condolences to the families.



The ABSSB had a total of 9,984 Age pensioners as at 31 December 2018, with 3 being centenarians. By the end of the 1st Quarter 2019, the ABSSB paid pension to 10,165 Age pensioners, of which 2 were centenarians. Table 3 below shared the breakdown of Social Security Age pensioners by gender as at 31 December 2018.

Table 3

AGE PENSIONERS AS AT 31 December 2018

AGE CATEGORY	MALE	FEMALE	TOTALS
60 - 69	2,714	3,358	6,072
70 - 79	1,342	1,597	2,939
80 - 89	358	468	826
90 - 99	55	89	144
100+	2	1	3
TOTAL	4,471	5,513	9,984

In commemorating its 45th year of service to the people of Antigua & Barbuda, the ABSSB held a week of activities with the theme *"We are proud of the past successes and look forward to further growth with new opportunities on the horizon"*.

The week entailed a Customer Appreciation Day, in which our customers were greeted by the Director and Deputy Director, a health walk dubbed a "Walk for Social" from Long Street to Fort James beach, which ended with a Soca-Robics session by Mr. Wendell Lewis of the Medical Benefits Scheme, (special thanks to Mr. Lewis for rendering his time in this activity). The week came to an end with a dynamic church service held at the Ebenezer Methodist Church. The Social Security choir offered a wonderful rendition of the song "Hallelujah, Salvation and Glory". We applaud the choir for its continuous commitment and representation of the ABSSB.

Social Security Card Gets New Look

Technology has taken the world by storm and new innovations are revealed almost on a daily basis. Naturally, as the technology evolves so does the security requirements. Hence, in an effort to hold true to its motto, the ABSSB updated its Social Security cards in June 2017 with added security features to ensure its contributors' protection. It was officially launched on 13th August 2018.

It is a given that the Organization will eventually phase out its pink social security cards. However, these cards are still valid. Similarly, though Social Security pensioners now have their photo on their Social Security pension card, the white cards without the photo are still accepted by the ABSSB and are **not** to be considered invalid. The ABSSB encourages all its contributors and beneficiaries, as well as business places alike to be so guided.

Here is a sample of the new
ABSSB Social Security card.



N.B.: As a reminder, if your Social Security card is lost or stolen you should report this to the ABSSB immediately.

United We Stand

September 2017 altered the landscape of a number of O.E.C.S. countries with the passages of two major hurricanes.

The sister isle of Barbuda was devastated by Hurricane Irma with strong winds in excess of 200 mph. To aid in the relief efforts, the Sports and Social Club of the ABSSB collected approximately \$3,000 from staff members to assist in the purchasing of toiletries and non-perishable food items.

The Club also sought further donations and received five cases of toilet paper from the 1st Choice Supermarket, Caribbean Resource Centre and from other retail businesses. The generosity of these businesses along with the staff allowed the Club to donate approximately 120 packages.



Following this generous effort, the ABSSB's administration requested donations to aid employees at the Dominica Social Security, after the devastation of Hurricane Maria, the week after Hurricane Irma ravaged Barbuda and other islands.

Heartfelt gratitude is extended to all those who heard the call and lend support to these two initiatives to provide much needed supplies to those who were severely hit by Hurricanes Irma and Maria.

Fond Farewells

In 2017, the ABSSB bid farewell to long serving employees with more than 30 years of service, respectively, to the Organization.

The first departure was Senior Registration Officer **Ms. Marilyn Maynard**, who joined the Organization in 1979 until her retirement in July 2017. Throughout Ms. Maynard's tenure she worked in various departments always bringing her jovial demeanour and special brand of forthrightness. She will be greatly missed as many of her colleagues described her as someone who is always willing to lend a hand to help out those in need.

The Organization in August bid farewell to its Maintenance Officer, **Mr. Clairfoster Lewis**. He had been among those who were a part of the construction of the Organization's headquarters and provided more than 30 years of committed service. Mr. Lewis was considered the 'jack of all trades' as the 'go-to-guy' as there didn't seem to be any situation for which he didn't have a solution. He too, will be missed.

Ms. Sharon Knight joined the ABSSB in 2005 as the Organization's Human Resources Manager. This position is extremely challenging and requires the ability to navigate the road between the needs of employees while adhering to the demands of the Organization. Ms. Knight was seen by employees as someone who took a keen interest in staff and was always encouraging younger members of staff to pursue further studies.

The Organization bid farewell to its Project and Policy Coordinator, **Mrs. Yvette Francis** in September 2017. Mrs. Francis joined the ABSSB in 1976. Not only did she devote more than **40 years** in service to the Organization, she worked in nearly every department. Considered as one of the longest serving employees as well as the resident resource person whose institutional learning has served to enhance the quality of services provided to contributors, Mrs. Francis will be truly missed.

The final departure for 2017 was the Customer Relations Manager, **Ms. Aneta Matthew** in December. As one of the first employees at the ABSSB, she began her tenure in 1974. Ms. Matthew was a dedicated employee to the Organization for 43 years. She worked in various departments to include the Human Resources, Benefits, Data Processing and Customer Relations.

In 2018, **Mrs. Janice Abbott Simon** retired on 9 November. Mrs. Abbott Simon joined the ABSSB on 1 October 1979 as a Clerk in the Compliance Department. Her last position was as the Senior Customer Relations Representative, after giving 39 years of committed service to the Organization. Her journey through the halls of this august institution took her to Compliance, Statistics & Records, Data Entry, Accounts, Benefits and finally, Customer Service.

Ms. Althea Thomas, retired on 14 December 2018. Ms. Thomas joined the Organization on 2 June 1986 as a Messenger/Office Attendant and was attached to the Administrative Unit until the new HR Department was formed in 1994. Ms. Thomas was promoted in 2011 to the position of Customer Service Telephone Operator.

And we say welcome...

The following persons became a part of the ABSSB's family in 2017 and 2018:

- Ms. Shakema Phillip - Clerical Assistant [Customer Relations Department]
- Mr. Camillo George - Research & Communications Officer [Research & Communications Department]
- Mr. Rojae Dowe - Registration Clerk [Registration Department]
- Mrs. Dannel Anthony Joseph - Data Entry Clerk [Compliance Department]
- Mr. Neville Bowen - Inspector [Compliance Department]
- Ms. Phyllis Davis - Board Secretary [Administration]
- Ms. Janelle DeCastro - Clerical Assistant [Benefits Department]



In September 2017, the ABSSB recruited its current Human Resource Manager, Mr. Ransford Simms.

Major Promotion

In December 2017, Ms. Nicola Christian was promoted to Corporate Relations Manager. Ms. Christian commenced working at the ABSSB in 2000. She obtained a first degree in Communications with a Public Relations concentration from Emerson College in Boston, MA in 1999. She acquired a Diploma in Management, with a Social Security concentration in 2005 at the Cave Hill School of Business, at the University of the West Indies. In 2011, she completed a Masters Degree in Integrated Marketing Communications from the West Virginia University.



She was promoted to a supervisory position in 2003 as the Organization's Public Relations Officer. Subsequently, the portfolio of Supervisor - Registration Unit was assigned to her in 2008 where she played a pivotal role in the re-registration initiative. In January 2011, Ms. Christian was re-assigned to the Research & Communications Department as the Research & Communications Supervisor where she served until her promotion.

growing to provide for you, always...



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Partnerships

ABSSB Junior Science Quiz

The ABSSB and the Ministry of Education, Science and Technology (MoEST) continued its partnership with the 2018 edition of the ABSSB Junior Science Quiz.

In 2017, there were 11 schools which participated in the Series with the Irene B. Williams School entering the competition for the first time. The ABSSB was very pleased with the new addition of this school to its Series.

In addition to the Irene B. Williams, the other schools that participated in 2017, seeking to dethrone the 2016 champions - the Antigua Girls' High School - were St. Joseph's Academy, Christ the King High, Ottos Comprehensive, St. Mary's School of Excellence, Princess Margaret, St. Anthony's, Clare Hall Secondary, the Antigua Grammar and the All Saint's Secondary Schools.

The All Saint's Secondary School, a contender from the beginning was victorious in the 2017 ABSSB Junior Science Quiz champion. In 2018, they were dethroned by the Antigua Girl's High School.

The ABSSB extends farewell and best wishes to Mr. Philip Lloyd who has been the Education Broadcasting Unit (EBU) Coordinator since the inception of the Series. Mr. Lloyd was promoted to the position of Education Officer - Social Sciences in the MoEST. The ABSSB wishes him all the best in his new appointment.

Ms. Alicia Knowles is the new EBU Coordinator. The ABSSB looks forward to the same level of collaborative effort and partnership as the ABSSB-sponsored programme continues to grow.



Launch of Educating in Social Security

by Inter-American Centre for Social Security Studies (CIESS)



Mr. David Matthias, Director, ABSSB (L) and **Mr. Reginald Thomas**, Director, CIESS (R) signs MOU of “Educating in Social Security” programme. Photo compliments CIESS.

Continuing the partnership with the MoEST through another initiative, the ABSSB, the MoEST, the Ministry of Finance & Corporate Governance (MFCG) and the Inter-American Centre for Social Security Studies (CIESS) launched its “Educating in Social Security” platform for Antigua & Barbuda - the first English-speaking country where this platform will be implemented. The launch was presided by Mr. David Matthias, Director and Mr. Geoffrey Joseph, Deputy Director; Dr. Patricia George Benfield, Deputy Director – Education, MoEST; Mrs. Resona Davis-Crump, Deputy Financial Secretary; and, Mr. Reginald Thomas, Director - CIESS. Mr. Matthias pointed out the work that was undertaken by both the ABSSB and the CIESS to be able to introduce the e-learning platform; and, recognized the efforts of Mr. Reginald Thomas and his team in this achievement.

Dr. Benfield of the MoEST gave an overview of the educational sector of the country, where school enrolment figures have significantly declined in recent years, not as a consequence of access but rather as a by-product of the shrinking of the youth population. These phenomena have had an impact on the sustainability of social security and social safety nets. Therefore, the “Educating in Social Security” platform represents a timely initiative that will provide a pillar for the strengthening of the contributory pillar by crafting a social security culture.

Mrs. Davis-Crump highlighted the challenges the country is currently facing inclusive of low coverage of the self-employed, seasonal unemployment, low compliance rate, and a moderate to high rate of non-communicable diseases. She also opined that given that the country is considered by the World Bank as an upper-middle income country – it is no longer eligible for several sources of international loans and financing; and, therefore needs to look for sustainable and internal sources of financing for its social security and medical benefits systems, fostering the need of programs that build a conscientiousness among the society regarding the importance of contributing to social security without leaving behind those who are most vulnerable.

Mr. Thomas, highlighted the current efforts that the Centre is making to meet the needs of its members in the English-speaking Caribbean Region, which represent more than half of membership of the Inter-American Conference on Social Security; and, thus developing the English version of the "Educating in Social Security" platform has been one of the responses that the Centre has envisioned for complying with its training and building capacity in the Region.



Senior staff members of the ABSSB at the launch of *Educating in Social Security* held at the Hibiscus Conference Room, Starfish Jolly Beach Resort – June 2018

Mr. Joseph in the closing remarks reiterated of some of the issues that social security faces when it comes to raising awareness of its relevance; and pointed out that many people do not care about social security until they need it. Therefore, a platform such as "*Educating in Social Security*" is one of the most powerful marketing tools that Social Security could have.

Discussions have already begun and both the ABSSB and the MoEST are endeavouring to have this come to fruition for the 2018 - 2019 academic year.

Dates	Course/Programme/Seminar/Workshop	Names
Ongoing	Accounting Professional Accreditation (ACCA)	Ollicia Roberts-Lloyd
Ongoing	Executive Masters in Business	Danie Horsford
Ongoing	B. Sc. Management Studies	Sharleen Josiah Kerriane Emmanuel
Ongoing	B. Sc. Accounts	Xantasha Smith
Ongoing	B. Sc. Management	Ilett Symister
13-Feb-17	Training Division - Report Writing	Rackley Thomas Rawl Browne
17-Feb-17	JAYD Office Work Enhancer	Barbara John Althea Reifer Sheron Cummings Yvette Peters Nickeisha Aska -Williams Charmaine Miller Sharleen Josiah
21-Feb-17	JCI - Prof in Customer Care	Nakita Brown Desiree Richards Marilyn Nicholas
20-Feb-17	Training Division - Public Speaking	Danie Horsford
3-Feb-17	ABBA Toastmasters Educational Seminar	Thea Baynes Sharon Herbert Pauline Dublin Terrez Proctor Cornelius Charles Telly George
21-Feb-17	KAW Management - Difficult and Crucial conversations	Cornelius Charles Terrez Proctor
7-Mar-17	Antigua & Barbuda Employers Federation Productivity - Productivity	Garfield Gonsalves Maudlyn Joseph Monique Francis Danie Horsford Debra Joseph
14-Mar-17	ICAEC - Ethics	Austin Joseph Ollicia Roberts Lloyd Ingrid Edwards-Richards
15-Mar-17	JAYD - Customer Service	Morrel Looby Eshorn Smith Catina Davis

Dates	Course/Programme/Seminar/Workshop	Names
24-Mar-17	ABSSB-Building Capacity Training	Inspectors
19-Apr-17	Anti-Money Laundering & Counter Finance Terrorism	Desiree Richards Nakita Brown
3-May-17	JAYD - Performance Management Enhancer	Telly George Morolie Francis Danie Horsford
9-May-17	CHSB & ABCCI Business Writing	Dana Southwell Maudlyn Joseph Bridget Joseph
11-May-17	Antigua & Barbuda Employers Federation - Severance Calculations	Marilyn Nicholas Morolie Francis
22-May-17	CIESS Actuarial Language in Social Security - Mexico	Eshorn Smith
23-May-17	Training Division & Festivals Office - Events Planning & Management	Charisse Pigott-Benta
31-May-17	B. Sc. Management - Entrepreneurship	Nadia Joseph
27-Jun-17	Cohen & Klein Debt Collection	Nakita Brown Cornelius Charles
28-Aug-17	Antigua & Barbuda Workers Union	Debra Joseph Morolie Francis
26-Sep-17	Antigua Hotel & Tourist Association -Adobe Photoshop	Kim Morgan Charisse Pigott-Benta Camillo George
26-Sep-17	Data Entry & Verifying	Data Entry Department
6-Oct-17	Training Division - Financial Planning	Jean Marie Carr
11-Oct-17	Reading Year End Reports	Data Entry Department (Verifiers)
24-Oct-17	Cohen & Klein - Supervisory Management	Ransford Simms Danie Horsford
25-Oct-17	ICAEC - Governing Strategy, Risk & Compliance	Ingrid Edwards-Richards
13-Nov-17	Antigua & Barbuda Workers Union- Division C of Labour Code	Debra Joseph Ransford Simms
14-Nov-17	Training Division - Project Proposal Writing	David Matthias
17-Nov-17	Performance Management	Supervisors
21-Nov-17	Training Division - Government Accounting for Non-Financial Officers	Bernadette Knight - Roberts Austin Joseph
27-Nov-17	Trinidad & Tobago Social Security-IFRS	Bernadette Knight-Roberts Austin Joseph
29-Nov-17	First Aid Training	Geoffrey Joseph Marilyn Nicholas Jean Marie Carr Camillo George Phyllis Davis Angernel Henry
30-Nov-17	Training Division - Cabinet Submission	Geoffrey Joseph
23-Feb-18	Training Division - Report Writing	Camillo George
13-Apr-18	ABSSB Supervisory Management	Charisse Pigott-Benta Telly George
31-May-18	B. Sc. Management Studies	Alicia Edwards



growing to provide for you

Social Security Terms Word Scramble



How well do you know Social Security terms?

1. csalio yistceur _____
2. yiternmta _____
3. isnnepo _____
4. ceralpciro _____
5. isck aevle _____
6. rfmoer _____
7. ruvsriso _____
8. rotbcroiunt _____
9. eporyelm _____
10. efsl omdeeylp _____
11. tmetacneri _____
12. obadr _____
13. ivnailytid _____
14. cnoifneemtn _____

1. social security 2. maternity 3. pension 4. reciprocal 5. sick leave 6. reform 7. survivors 8. contributor 9. employer 10. self employed 11. remittance 12. board 13. invalidity 14. confinement

Answers