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OFFICE OF THE  
**OMBUDSMAN**  
TRINIDAD AND TOBAGO

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**Special Report #1 of 2025**

**Case 202401126**

**Administrative Injustice by the Ministry of Social  
Development and Family Services**

**Undue Delay in Addressing Pension Cheque Fraud**

**June 9 2025**

## Undue Delay in Addressing Pension Cheque Fraud

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### Introduction

1. This report arises from a complaint made by Mr. F to the Ombudsman, alleging that he had suffered an injustice due to a fault in administration by the then Ministry of Social Development and Family Services (now the Ministry of the People, Social Development and Family Services). The complaint concerned the Ministry's failure to resolve his claim regarding the fraudulent encashment of a Senior Citizens' Pension cheque issued to him.

2. Section 96(4) of the Constitution of the Republic of Trinidad and Tobago provides:

*"96(4) Where any such matter is, in the opinion of the Ombudsman, of sufficient public importance, or where the Ombudsman has made a recommendation under subsection (2) and within the time specified by him no sufficient action has been taken to remedy the injustice, then subject to such provision as may be made by Parliament, the Ombudsman may lay a special report on the case to Parliament."*

### Background

3. In October 2022, Mr. F, who was sixty-eight at the time, was approved for a Senior Citizens' Pension grant and told by the Social Welfare Division of the Ministry of Social Development and Family Services that his first cheque would be issued in November 2022. But by the end of that month, he still had not received the cheque. When he followed up in December, officials from the Ministry's Social Welfare Division told him the cheque had been mailed out and had already been encashed.

4. Mr. F informed the Ministry that he never received the cheque and did not encash it. He immediately reported the matter to the police and continued to follow up with the Ministry, as the funds were urgently needed to cover his living expenses. For more than a year, he made repeated visits to the Ministry, hoping the issue would be resolved. In July 2024, with no progress, Mr. F filed a complaint with the Ombudsman.

## Timeline of Events

| Date                     | Event/Action                                                                                                                                                                                              | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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| <b>In or around 2021</b> | Mr. F applies for Senior Citizens pension                                                                                                                                                                 | The processing of his application took over 14 months, during which time the Ministry carried out the required procedural steps.                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>October 2022</b>      | Mr. F was informed that his pension grant had been approved, with payments to take effect from August 2021. He was also advised that his first pension cheque was expected to be issued in November 2022. | At that time, pension payments were issued by cheque. The Ministry has since moved to effecting payments through direct deposit into beneficiaries' bank accounts.                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>November 2022</b>     | Mr. F did not receive the cheque as he had been advised.                                                                                                                                                  | However, two cheques were issued to Mr. F: one representing a lump sum pension payment of \$40,000.00; and the other covering his pension for the month of November 2022.                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>December 2022</b>     | Mr. F visited the Social Welfare Division and informed officials that he did not receive any cheque payment.                                                                                              | <p>Ministry officials informed Mr. F that, according to their records, the cheque representing his lump sum payment had been encashed. He was advised to file a report with the Police.</p> <p>Mr. F immediately proceeded to the Besson Street Police Station, where he filed a report that same day. He promptly returned to the Social Welfare Division of the Ministry and submitted a copy of the Police report receipt for their records. Mr. F subsequently also reported the matter to the Fraud Squad of the Trinidad and Tobago Police Service (TTPS).</p> |
| <b>December 2022</b>     | The Trinidad and Tobago Postal Corporation (TTPOST) made a report to the                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

| Date                          | Event/Action                                                                                                                                                  | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
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|                               | Fraud Squad of the Trinidad and Tobago Police Service (TTPS) for cheques deemed missing at TTPOST. Two such missing cheques were in favour of Mr. F.          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>January 2023-July 2024</b> | Mr. F made repeated visits to the Ministry to obtain updates on the status of his missing pension payments.                                                   | <p>Mr. F was informed that investigations conducted by the Ministry revealed that the lump sum cheque had been encashed at a grocery in Barataria and that the matter was in the hands of the Police.</p> <p>During one of his visits to the Ministry, Mr. F was shown a copy of the encashed cheque, on which he observed a signature that was not his own. Despite this discovery, the Ministry was unable to provide clear guidance on Mr. F's request for the reissuance of the payment, including the steps required to facilitate it.</p> |
| <b>July 10, 2024</b>          | After over 18 months without redress from the Ministry, Mr. F lodged a formal complaint with the Ombudsman.                                                   | <b>Pursuant to section 93(2)(a) of the Constitution.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>July 17, 2024</b>          | The Ombudsman wrote the Ministry and the Director of Social Welfare, outlining the complaint of Mr. F and requesting a comprehensive response within 21 days. | <p><b>Pursuant to section 3(1) of the Ombudsman Act: Chap 2:52.</b></p> <p>The deadline was not met.</p> <p>While the Ministry acknowledged receipt of the Ombudsman's letter on August 12, 2024, no response to the complaint was provided.</p>                                                                                                                                                                                                                                                                                                |
| <b>August 14, 2024</b>        | The Ombudsman commenced an investigation into the complaint and                                                                                               | <b>Pursuant to section 93(2)(a) of the Constitution.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Date                             | Event/Action                                                                                                                                                                                    | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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|                                  | appointed an Investigator.                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>September 12, 2024</b>        | The Ministry emailed the assigned Investigator at the Office of the Ombudsman, requesting a twenty-one (21) day extension to provide a substantive response.                                    | In the email, the Ministry indicated that its officials were working with the Ministry of Finance to resolve the matter.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>October and November 2024</b> | The assigned Investigator, Office of the Ombudsman proceeded with her Investigation.                                                                                                            | <p>The Ombudsman's preliminary investigation revealed that very little progress was made by the Ministry to resolve this matter. The Ministry had not itself reported the matter to the Fraud Squad and had also not reported the matter to the Comptroller of Accounts, Treasury Division of the Ministry of Finance. Instead the Internal Investigation and Compliance Unit of the Ministry had been investigating the matter and had made certain recommendations to the Permanent Secretary.</p> <p>On November 6, 2024, the assigned Investigator, emailed the Ministry requesting an update. However, no acknowledgement or response was received from the Ministry.</p> |
| <b>November 18, 2024</b>         | The Ombudsman issued a letter to the Permanent Secretary of the Ministry detailing the findings of the investigations and making recommendations pursuant to section 96(2) of the Constitution. | <p>The Ombudsman advised the Permanent Secretary that the investigations carried out revealed that Mr. F had sustained an injustice in consequence of a fault in administration (Undue Delay in Addressing Pension Cheque Fraud). The Ministry was given a timeframe of seven (7) days to dispute the findings.</p> <p><b>The Ministry was further advised that should the matter remain unresolved at the expiration of the twenty-one (21) days, a special report on the issue would be</b></p>                                                                                                                                                                              |

| Date                     | Event/Action                                                                                                                         | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|                          |                                                                                                                                      | <p><b>submitted to Parliament in accordance with section 96(4) of the Constitution.</b></p> <p>See copy of letter attached.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>November 25, 2024</b> | The Permanent Secretary responded requesting an extension of time of seven (7) days to respond to the findings of the investigation. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>December 6, 2024</b>  | The Permanent Secretary wrote to the Ombudsman disputing certain findings.                                                           | <p>Essentially, the Permanent Secretary stated that:</p> <ol style="list-style-type: none"> <li>1. Although the Internal Investigation and Compliance Unit had recommended that Mr. F should be reimbursed, the Permanent Secretary was not provided with a complete report on the matter. Moreover, the Permanent Secretary could not move to reissue payment unless the Police confirmed that a fraudulent act had been committed;</li> <li>2. A request was made by the Permanent Secretary to the Legal Unit of the Ministry to seek guidance from the Ministry of Finance on the matter;</li> <li>3. There is no formal procedure or guidelines in place at the Ministry to treat with matters related to the fraudulent encashment of cheques;</li> <li>4. On November 25, 2024, the Permanent Secretary sought the guidance of the Comptroller of Accounts. A team from the Treasury visited the Ministry on December 2, 2024.</li> </ol> |
| <b>December 17, 2024</b> | <p>The Ombudsman issued summons to:</p> <p>a) Senior Superintendent, Fraud Squad TTPS; and</p>                                       | <p><b>Pursuant to section 97(1) of the Constitution.</b></p> <p>The hearing scheduled for January 7, 2025, with the TTPS was cancelled by the Ombudsman at the request of the Fraud Squad, who subsequently</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

| Date                     | Event/Action                                                                                                                                                                             | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
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|                          | b) the Permanent Secretary;<br>c) Director of Social Welfare;<br>d) Head, Investigations and Compliance Unit, of the Ministry.<br><br>Hearings were scheduled for January 7 and 9, 2025. | submitted written information as requested.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>January 9, 2025</b>   | The Permanent Secretary and other invited Ministry officials appeared before the Ombudsman pursuant to summons.                                                                          | <p>The Permanent Secretary provided reasons for the delay in resolving Mr. F's complaint, despite the passage of approximately two years.</p> <p>The Ombudsman expressed the Office's dissatisfaction with the Ministry's inexplicably slow handling of the matter, given its seriousness. She also drew the officials' attention to the applicable Financial Regulations and enquired whether the Ministry had complied with those requirements.</p> <p>The Permanent Secretary undertook to submit a full report on Mr. F's matter to the Comptroller of Accounts, in accordance with paragraph 249 of the Financial Instructions 1965.</p> |
| <b>February 12, 2025</b> | The Fraud Squad, TTPS submitted information to the Ombudsman.                                                                                                                            | <p>The Fraud Squad confirmed receipt of a report from Mr. F. and the TTPOST.</p> <p>The Fraud Squad also confirmed that-</p> <ol style="list-style-type: none"> <li>1. There was an open investigation into the matter.</li> <li>2. Based on investigations conducted, they were confident that the intended payee, Mr. F., was not the recipient of the \$40,000.00 from the encashed cheque.</li> </ol>                                                                                                                                                                                                                                     |
| <b>March 14, 2025</b>    | The Ombudsman issued a final letter to the Permanent Secretary, advising                                                                                                                 | <p><b>Pursuant to section 96(2) of the Constitution.</b></p> <p><b>See copy of letter attached.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

| Date                  | Event/Action                                                                                                                                                                                    | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
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|                       | that Mr. F had indeed suffered an injustice as a result of administrative fault, and setting out specific recommendations to address the matter.                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>March 20, 2025</b> | The Permanent Secretary submitted a full report on the matter to the Comptroller of Accounts, along with the required documentation, including a signed affidavit by the intended payee, Mr. F. |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>April 24, 2025</b> | The Ombudsman issued a letter to the Comptroller of Accounts.                                                                                                                                   | The purpose of this correspondence was to obtain clarification on the role of the Comptroller of Accounts in the matter as well as to seek the Comptroller's advice on the expected timeframe for resolving cases of this nature.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>May 9, 2025</b>    | The Comptroller of Accounts responded to the Ombudsman.                                                                                                                                         | <p>The Comptroller of Accounts advised that the matter had been referred to the Treasury Division only in November 2024, but without the required supporting documents. Required documentation was subsequently received on March 25, 2025; however, the Ministry submitted an incomplete copy of the required statutory declaration.</p> <p>The Comptroller of Accounts advised that pursuant to regulation 15(4), of the Senior Citizens' Pension Regulations, the Ministry is required to report the matter to the Comptroller of Accounts as soon as possible after being notified of a lost or stolen cheque. The Comptroller further advised that,</p> |



| Date             | Event/Action                                                                                                                                                                | Remarks                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
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|                  |                                                                                                                                                                             | <p>under regulation 15(1) of the said Regulations, a substitute cheque may be issued at the discretion of the Comptroller, but not earlier than six months from the date of the original cheque.</p> <p>The Comptroller of Accounts expressed the view that the case revealed serious weaknesses in the Ministry's internal controls, particularly concerning the disbursement of cheques, the monitoring of unpaid cheques, and the reporting of such incidents to the Comptroller of Accounts, as required under regulation 15 of the Senior Citizens' Pension Regulations. The Comptroller of Accounts advised that in this case, both the Supervisor and Director of Social Welfare, as well as the Accounting Officer, failed to comply with those regulatory requirements.</p> <p>Upon receiving the complete set of documents on May 9, 2025, on that same day, the Comptroller informed the Permanent Secretary, that a substitute cheque in the amount of \$40,000 could be issued to Mr. F.</p> |
| <b>June 2025</b> | <b>Two years and six months</b> after Mr. F first reported the fraudulent encashment of his pension cheque to the Ministry, he has still not received the reissued payment. | <p>The Ministry is currently engaging in an inter-agency process for the disbursement of the payment to Mr. F.</p> <p><b>As at June 3, 2025, Mr. F had not yet received the reissued payment.</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

5. The timeline of events reveals a troubling pattern of delay by the Ministry of Social Development and Family Services in addressing Mr. F's complaint. Although the Ministry was informed as early as December 2022 that the pension cheque had been fraudulently encashed, it failed to take timely and decisive steps to resolve the matter. Notably, it was not until March 2025 that the Ministry formally reported the incident to the Comptroller of Accounts, along with the required documentation. This was a critical procedural step necessary for the reissuance of the payment. The delay significantly prolonged the resolution of Mr.

F's complaint and contributed to the continued hardship he experienced. It also reflects broader administrative deficiencies, including poor coordination, inadequate internal procedures, and a lack of urgency in addressing matters involving the misappropriation of public funds.

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### **Identified Administrative Shortcomings of the Ministry of Social Development and Family Services -**

- a) Insufficient verification controls to prevent third-party encashment of pension cheques at grocery.
  - b) Absence of formal procedures at the Ministry for addressing fraud involving public funds.
  - c) Failure to promptly report the matter to the Comptroller of Accounts as required in accordance with the paragraph 249 of the Financial Instructions 1965 and regulation 15 of the Senior Citizens' Pension Regulations.
  - d) Failure of the Ministry to report the matter to the Fraud Squad of the TTPS as mandated by regulation 131(3) of the Financial Regulations and to follow up with the TTPS.
  - e) Failure to expedite resolution over a prolonged period.
  - f) Failure to update the complainant on the matter.
  - g) Dependence on multiple external entities without streamlined coordination.
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### **Recommendations of the Ombudsman**

#### ***A. Strengthen Fraud Prevention and Detection***

It is essential that the Permanent Secretary updates the Ministry's fraud prevention protocols and reinforces system controls to prevent future incidents of fraud -

- a) Establish a comprehensive fraud response and escalation protocol in accordance with the guiding regulatory framework.
- b) Establish deadline for the reporting of all cases of suspected fraud to the Fraud Squad, TTPS and to the Comptroller of Accounts.
- c) Introduce defined timeframes for inter-agency cooperation.
- d) Assign dedicated fraud case managers within the Social Welfare Division.
- e) Ensure every reported case is logged and tracked via digital case management systems.

#### ***B. Strengthen Case Oversight and Payment Integrity through Digital Modernization***

- a) Implement a digital case management system for social welfare cases that captures the full case history, including payment records, and allows for the logging and tracking of issues. This system should enable real-time updates, generate audit trails, and improve coordination across units responsible for processing and monitoring payments.

- b) Transition all social welfare payments to direct deposit with account validation.

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## **Conclusion**

6. Mr. F's prolonged ordeal underscores significant deficiencies in the Ministry's former cheque-based pension disbursement system and its broader capacity to manage fraud and protect vulnerable beneficiaries. While the Ministry has since transitioned to direct bank deposits, this case highlights the continued need for robust fraud detection mechanisms, real-time monitoring, and strengthened administrative accountability to ensure timely redress and uphold public confidence in the pension system.

7. It is further recommended that the Ministry implement a comprehensive digital case management system dedicated to the administration of social welfare cases. Such a system would allow for the tracking of individual cases from submission to resolution, including the logging of all actions taken, communications issued, and inter-agency referrals made. A centralized digital platform would enhance transparency, enable timely follow-up, reduce the risk of administrative oversights, and facilitate data-driven decision-making. Importantly, it would also provide pensioners and other social welfare clients with a reliable means of checking the status of their claims or reporting anomalies, thereby improving trust and efficiency in service delivery.

8. The Ombudsman considered this complaint of administrative injustice to be of sufficient public importance. Nevertheless, it took the Office approximately nine months to reach an agreed resolution, and this was only achieved through a thorough and sustained investigation. Despite these efforts and despite recommendations to the Permanent Secretary made in accordance with section 96(2) of the Constitution, Mr. F had still not received the reissued payment as at the date of this report. The prolonged hardship experienced by Mr. F, a senior citizen relying on state assistance, points to wider systemic deficiencies that hinder the timely and effective resolution of similar complaints.

9. This is not an isolated case. A consistent observation across similar matters is the lack of urgency demonstrated by responsible agencies to resolve complaints, despite repeated appeals from affected individuals.

10. In many instances, as reflected in the timeline above, meaningful progress is only made when the Ombudsman intervenes directly on the complainant's behalf. Even then, this Office is often required to issue repeated follow-up letters, contact multiple action officers, and, in some cases, invoke its constitutional powers under sections 97(1) and (2) by issuing summonses to Permanent Secretaries and other public officials, as well as notices of entry to examine documents and records.

Respectfully submitted,

(Original signed)  
Jacqui Sampson-Meiguel  
Ombudsman  
***June 9, 2025***