



IN THE SUMMARY COURT OF THE CAYMAN ISLANDS

CIVIL DIVISION

CAUSE No. S2026

BETWEEN	ROVIDA ESTATES CI COMPANY LTD	PLAINTIFF
AND	HILDA E. MCDONALD T/A STREAMLINE CONSULTANCY & MODERN CHIC	DEFENDANT

PLAINT

To the Defendant

**Hilda E. McDonald T/A Streamline
Consultancy & Modern Chic
16 Halpine Road
George Town
Grand Cayman
Cayman Islands
KY1 - 1104**

THIS

PLAINT has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within 14 days after service of this **Plaint** on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495, George Town, Grand Cayman KY1-1106, Cayman Islands, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action. If you intend to defend the action, in whole or in part, you must set out full particulars of your defence in the space provided in the Acknowledgement of Service form.

If you fail to satisfy the claim or fail to return the Acknowledgement of Service form containing full particulars of your defence, the Plaintiff may apply for a Default Judgment without any further notice to you.

Issued this 16th day of September 2026

See overleaf for particulars of the Plaintiff's claim.

This **PLAINT** is filed by the Plaintiff, **ROVIDA ESTATES CI COMPANY LTD** as a litigant-in-person whose address for service is 294 North Sound Rd Unit 209, George Town, Grand Cayman, Cayman Islands, KY1 - 1010

PARTICULARS OF CLAIM

1. The Plaintiff, Rovid Estates CI Company Ltd, is the landlord and registered owner of 80 Shedden Road Unit B203, Bodden House, Elizabethan Square, George Town, Grand Cayman (the 'Premises') which was rented to the Defendant.
2. The Defendant, Hilda E. McDonald, trades as Streamline Consultancy and Modern Chic in the Cayman Islands. Streamline Consultancy holds Trade and Business Licence No. 112751 and Modern Chic holds Trade and Business Licence No. 117421. The business address stated on the Modern Chic Trade and Business Licence is Elizabethan Square, George Town, Grand Cayman, Cayman Islands.
3. True copies of the documents to which the Plaintiff shall refer in this Complaint are marked 'Exhibit-REC1'. Save where the contrary is stated, or the context otherwise requires, reference in this Complaint to pages, are pages in 'Exhibit-REC1'.
4. The Defendant's Trade and Business Licences is exhibited hereto as page 01-02 of 'Exhibit-REC1'
5. The Defendant, Hilda E. McDonald T/A Streamline Consultancy & Modern Chic, was a longstanding tenant of the Plaintiff and occupied Unit B203, Bodden House, Elizabethan Square, George Town, Grand Cayman (the "Premises"). The Defendant's tenancy commenced prior to the Lease which is the subject of this claim.
6. On 7 April 2025, the Plaintiff and the Defendant entered into the most recent written Lease Agreement (the "Lease") for the Premises for a term of one (1) year commencing

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1 June 2025 and expiring 31 May 2026. This claim relates to the outstanding amounts due under that Lease.

7. Under the Lease, the Defendant agreed to pay annual rent of CI\$16,689.36, payable in monthly instalments of CI\$1,390.78, together with an initial CAM charge of CI\$500.00 per month, for a first-year total monthly payment of CI\$1,890.78. Pursuant to clauses 6.1 and 8.3 of the Lease, the rent and CAM charge were payable monthly in advance on the first day of each month. A copy of the signed Lease Agreement dated 7 April 2025 is attached at pages 03–28 of 'Exhibit–REC1'.
8. The Defendant failed to make the required payments under the Lease and fell into arrears from February 2026. On 12 March 2026, the Plaintiff issued a written Defect Notice advising the Defendant of the outstanding rental balance and requiring payment. A copy of the Defect Notice is attached at page 29 of 'Exhibit–REC1'.

Following further discussions regarding the arrears, on 17 April 2026, the Defendant entered into and signed a written payment plan acknowledging the outstanding balance and agreeing to make payments by instalments. The Defendant failed to make the payments in accordance with the agreed schedule. A copy of the signed payment plan is attached at pages 30 - 31 of 'Exhibit–REC1'.

The Plaintiff continued to follow up with the Defendant by email and WhatsApp regarding payment of the arrears. The Defendant acknowledged the outstanding balance and repeatedly advised that payment would be made. Copies of the relevant emails and WhatsApp correspondence are attached at pages 34 – 57 of 'Exhibit–REC1'.

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On 20 July 2026, following the Defendant's continued failure to make the agreed payments, the Plaintiff issued a Final Demand for Payment requiring the outstanding balance to be paid by 31 August 2026, failing which legal proceedings would be commenced. A copy of the Final Demand is attached at pages 32 – 33 of 'Exhibit-REC1'. Following the Final Demand, the Defendant made a partial payment of CI\$1,000.00 on 28 August 2026 but failed to clear the remaining outstanding balance. Evidence of the CI\$1,000.00 payment is attached at page 71 of 'Exhibit-REC1'.

After all payments and credits, including the application of the Defendant's security deposit to the outstanding rental balance at the Defendant's request, the sum of CI\$6,262.26 remains due and owing to the Plaintiff. A copy of the correspondence confirming the Defendant's instruction to apply the security deposit is attached at pages 54 – 56 of 'Exhibit-REC1', and the Plaintiff's Statement of Account showing the remaining balance is attached at page 72 of 'Exhibit-REC1'.

9. The significant events and communications between the parties are as follows:
 - a. 12 March 2026: The Plaintiff issued a written Defect Notice advising the Defendant that her account had an outstanding balance and requiring payment within 10 business days.
 - b. 17 April 2026: The Defendant signed a payment plan acknowledging the outstanding balance and agreeing to make payments by instalments. The Defendant failed to make the payments in accordance with the agreed schedule.
 - c. 1, 5, 11 and 19 May 2026: The Plaintiff followed up regarding the outstanding balance. The Defendant advised that funds were being arranged; however, payment was not received as promised.

This **PLAINT** is filed by the Plaintiff, **ROVIDA ESTATES CI COMPANY LTD** as a litigant-in-person whose address for service is 294 North Sound Rd Unit 209, George Town, Grand Cayman, Cayman Islands, KY1 - 1010

- d. 6 June 2026: The Plaintiff continued to follow up with the Defendant regarding payment of the outstanding balance. The Defendant advised that funds were being arranged; however, payment was not received.
- e. 16 June 2026: The Defendant instructed the Plaintiff to apply her security deposit toward the outstanding rental balance.
- f. 22 June 2026: The Defendant advised the Plaintiff that she was actively working on making a payment by 30 June 2026; however, payment was not received as promised.
- g. 1, 13 and 16 July 2026: The Plaintiff continued to follow up regarding the outstanding balance. The Defendant advised that funds were being arranged; however, payment was not received as promised.
- h. 20 July 2026: The Plaintiff issued a Final Demand for Payment requiring the Defendant to clear the outstanding balance by 31 August 2026, failing which legal proceedings would be commenced.
- i. 25 August 2026: The Defendant advised the Plaintiff that she would make a deposit on 28 August 2026.
- j. 28 August 2026: Following the Final Demand, the Defendant made a partial payment of CI\$1,000.00 toward the outstanding balance but failed to clear the remaining arrears.
- k. 31 August 2026: The deadline provided in the Final Demand expired without the Defendant clearing the outstanding balance. After applying the CI\$1,000.00 payment and all other applicable payments and credits to the account, the sum of CI\$6,262.26 remained due and owing to the Plaintiff.

10. The Defendant has breached the terms of the Lease by failing to pay the rent, CAM charges and other amounts due from February 2026, in accordance with clauses 6.1 and 8.3 of the Lease. Despite written demands, the agreed payment plan and

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subsequent partial payment, the Defendant has failed to clear the outstanding balance.

The sum of CI\$6,262.26 remains due and owing to the Plaintiff.

This **PLAINT** is filed by the Plaintiff, **ROVIDA ESTATES CI COMPANY LTD** as a litigant-in-person whose address for service is 294 North Sound Rd Unit 209, George Town, Grand Cayman, Cayman Islands, KY1 - 1010

AND THE PLAINTIFF CLAIMS:

1. Principal of \$ 6,262.26 ;
 2. Simple interest of \$ N/A on
the principal claimed at the prescribed rate of 2%%. Pursuant to the *Judgment Debts (Rates of Interest)*
Rules (2021 Revision) calculated from N/A
when the cause of action arose/when the principal was demanded to the day the Plaintiff was filed ;
 3. Per diem of \$ N/A
from the date the Plaintiff was filed to the date judgment is entered ;
 4. Post-judgment interest from the date judgment is given until the date the judgment debt is paid
in full ;
 5. Filing Fee \$ 25.00 ;
 6. Fixed Cost \$ 150.00 ;
 7. Bailiff Fees \$ 30.00 ;
- or, in the alternative,
8. Costs to be assessed ; and
 9. Such other relief as this Honorable Court sees fit.



ROVIDA ESTATES CI COMPANY LTD.

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AND	HILDA E. MCDONALD T/A STREAMLINE CONSULTANCY & MODERN CHIC	DEFENDANT

ACKNOWLEDGMENT OF SERVICE

1. State the Defendant's name and address,
Hilda E. McDonald T/A Streamline Consultancy & Modern Chic
16 Halpine Road
George Town
Grand Cayman
Cayman Islands
KY1 - 1104
2. State whether the Defendant intends to contest the action.
☐ Yes ☐ No
3. If you do not intend to contest the action, do you want time in which to pay the claim.
☐ Yes ☐ No
4. If you do intend to contest the action, in whole or in part, you must set out full particulars of your defence overleaf.

Service of the **Plaint** is acknowledged accordingly

Defendant's Signature

Dated this day of 2026

See Overleaf

PARTICULARS OF DEFENCE

*[Here set out in **numbered paragraphs** the grounds upon which the Defendant says that he is not liable to the Plaintiff, or is not liable for the full amount claimed]*

Defendant's Signature

REMINDER

This form must be taken or sent to the Court Office, P.O. Box 495 GT, George Town, Grand Cayman within **14 days** of receipt otherwise a Default Judgment may be entered against you.