

A.I.D. EVALUATION SUMMARY PART I

(BEFORE FILLING OUT THIS FORM, READ THE ATTACHED INSTRUCTIONS)

PD-AY-097
52288

IDENTIFICATION DATA

A. REPORTING A.I.D. UNIT:
USAID/Jamaica
 (Mission or AID/W Office)
 (ES# 5/88)

B. WAS EVALUATION SCHEDULED IN CURRENT FY ANNUAL EVALUATION PLAN?
 yes skipped ad hoc
 Eval. Plan Submission Date: FY 88 Q 4

C. EVALUATION TIMING
 Interim final ex post other

D. ACTIVITY OR ACTIVITIES EVALUATED (List the following information for project(s) or program(s) evaluated; If not applicable, list title and date of the evaluation report)

Project #	Project/Program Title (or title & date of evaluation report)	First PROAG or equivalent (FY)	Most recent PACD (mo/yr)	Planned LOP Cost ('000)	Amount Obligated to Date ('000)
532-0097	Small Farmer Production and Marketing	FY 83	5/89	\$1,060	\$1,060*

* of which \$200 was obligated after the evaluation.

ACTIONS

E. ACTION DECISIONS APPROVED BY MISSION OR AID/W OFFICE DIRECTOR

Action(s) Required	Name of officer responsible for Action	Date Action to be Completed
1. Review and respond to the Evaluation findings by CARE, AID and SCVPA.	Gene McAvoy/ Timothy O'Hare	3/2/88
2. Steps are being taken to recruit indigenous management team.	CARE/SCVPA Board	8/8/88
3. Program amended to increase Grant funding (No. 532-0097-G-SS-5174-00) by \$200,000 from \$860,000 to \$1,060,000.	Timothy O'Hare	6/30/88
4. Steps are being taken to maintain and expand the SCVPA membership, and to increase the market share for the SCVPA produce both locally and abroad.	CARE	8/89

(Attach extra sheet if necessary)

APPROVALS

F. DATE OF MISSION OR AID/W OFFICE REVIEW OF EVALUATION: mo 1 day 27 yr 88

G. APPROVALS OF EVALUATION SUMMARY AND ACTION DECISIONS:

Signature Typed Name	Project/Program Officer	Representative of Borrower/Grantee	Evaluation Officer	Mission or AID/W Office Director
<i>[Signature]</i> ARDO: ROWENS		N/A	<i>[Signature]</i> OPEP: RBaker	<i>[Signature]</i> DIR: W. Joslin
Date: <u>8/16/88</u>		Date: _____	Date: <u>8/16/88</u>	Date: <u>8.17.88</u>

H. EVALUATION ABSTRACT (do not exceed the space provided)

The Small Farmer Production & Marketing Project began in April 1983 with the purpose of assisting small farmers in the plains of south, central Jamaica to increase the volume and improve the quality of fruits and vegetables they produce and market. Through a cooperative grant agreement with the Centre for American Relief Everywhere (CARE), a U.S. PVO the project provides technical assistance to these farmers through a local cooperating entity, the St. Catherine Vegetable Producers' Association (SCVPA). This mid-term evaluation was conducted to assess the extent to which project purpose is being achieved and the project's contribution to the SCVPA's economic and financial viability.

The evaluation concluded that, overall, the project was "a qualified success." It highlighted areas of successful implementation and areas of weakness. These include:

- A farmer organization (the SCVPA) has been formed and is providing a range of services to members, and membership has grown steadily; institutionalization is proceeding very well.
- Coordinating mechanisms have been developed to procure, handle and distribute farmers' produce.
- Total sales of the SCVPA have increased steadily over the past four years. However, overall economic viability of the organization is a cause for concern.
- The SCVPA has been very successful in developing new markets and very good relationships with exporters and processors. This, however, appears to have been achieved at the expense of some older trading relationships.
- Absence of an indigenous management structure to understudy and eventually succeed CARE's technical advisory team.
- The SCVPA Board of Directors which is made up of dynamic, capable and accomplished individuals, should not be expected to assume day-to-day management functions. There is a need to distinguish between Board of Directors' role and management role.
- Staffing problems have adversely affected the performance of the organization.
- SCVPA members' perceptions of the association appear to be unrealistic and inappropriate.

Major Recommendations

- Hire a qualified manager, a field assistant, and possibly an assistant manager/accountant for the SCVPA.
- Institute improved procedures for hiring, training and evaluating staff.
- Provide Board members with incentives, and training in the areas of cooperatives' philosophy, history and methods; business operations analysis; and personnel.
- Develop a systematic program for membership development and education.
- Develop marketing strategy which focuses on risk management.
- Management should explore means to increase sales of farm supplies.

I. EVALUATION COSTS

1. Evaluation Team		Contract Number OR	Contract Cost OR	Source of
Name	Affiliation	TDY Person Days	TDY Cost (US\$)	Funds
Desmond Jolly	Univ. of California	Ten (10)	\$4,000	Project
Theodore Homan	CARE	Ten (10)		
Dawn Wadlow	CARE	Three (3)		

2. Mission/Office Professional Staff Person-Days (estimate) Two (2)

3. Borrower/Grantee Professional Staff Person-Days (estimate) Five (5)

ABSTRACT

COSTS

A.I.D. EVALUATION SUMMARY PART II

J. SUMMARY OF EVALUATION FINDINGS, CONCLUSIONS AND RECOMMENDATIONS (Try not to exceed the 3 pages provided)

Address the following items:

- Purpose of activity(ies) evaluated
- Purpose of evaluation and Methodology used
- Findings and conclusions (relate to questions)
- Principal recommendations
- Lessons learned

Mission or Office: USAID Agriculture and

Date this summary prepared: July 26, 1988

Rural Development Office

Title and Date of Full Evaluation Report: Evaluation of the Small Farmer Production & Marketing Project, Jamaica

The Small Farmer Production & Marketing Project began in April 1983 with the purpose of assisting small farmers in the plains of south, central Jamaica to increase the volume and improve the quality of fruits and vegetables they produce and market. Through a cooperative grant agreement with the Centre for American Relief Everywhere (CARE), a U.S. PVO the project provides technical assistance to these farmers through a local cooperating entity, the St. Catherine Vegetable Producers' Association (SCVPA). Up to the date of this evaluation, USAID had provided assistance totalling \$860,000 for activities under this project. This mid-term evaluation was conducted to assess the extent to which project purpose is being achieved and the project's contribution to the SCVPA's economic and financial viability.

The overall conclusion of this evaluation was that the project is a qualified success. The St. Catherine Vegetable Producer's Association has gone a long way towards building a viable association that can enhance the performance of production and marketing for small farmers in the project area. Long-run viability depends now on consolidating achievements and carefully planning and executing strategies and tactics for the continued growth of the organization. At present levels of sales, with associated expenses, the operation would not be economically viable. If costs are controlled, inability is attainable at higher sales levels. To accomplish this, increased supplies will have to be procured and marketed. The key to this will be membership development and education, management and customer relations.

Findings and Conclusions

The evaluation report highlighted areas in which the project has attained important levels of success, as well as some areas of weakness which require attention in order to fully achieve project objectives. The following are among the major findings and conclusions.

-- A farmer organization--the SCVPA--has been formed which provides a range of services to members, and membership has grown steadily. Benefits provided to members include nursery stock at favorable prices, field spraying at reduced rates, seeders and small tillage equipment on a rental basis, and provision of marketing information. Opportunities have also been provided for many farmers, Board members and staff members to broaden and deepen their understanding of the production and handling of perishables in a modern food production/distribution system. The SCVPA has acquired legal status, having registered as an Industrial and Provident Society, and is seeking registration as a Cooperative, which enjoys favorable tax exemptions. Most important to the institutional development of the SCVPA is the respect and name-recognition it is earning in commercial and governmental circles.

-- Coordinating mechanisms have been developed to procure, handle and distribute farmers' produce. The collective marketing system created by the organization has enhanced the ability of small farmers to access wholesale and retail institutions that purchase in larger volumes. It has developed lines of trade with export-oriented processors and with exporters of fresh produce, as well as begun a program of direct exports to brokers in North America. Thus the fragmented, somewhat inefficient traditional system of small farmer marketing is being altered through the intervention of the project. There is evidence that the activities of the PMO have widened the market for many crops through the coordination of supply and demand. At present, the SCVPA markets its products through five channels: direct exports, local exporters, processors, local wholesale and retail, and its own retail store. Each channel has its own characteristics, requirements and potential. SCVPA cannot afford the risk inherent in direct exports, particularly after CARE withdraws its financial support.

-- Total sales of the SCVPA has increased steadily over the past four years. Particularly noteworthy were the sales performances for indirect exports and for the processing market. Despite impressive sales performance, however, unaudited summary of overall economic performance for the period April 1, 1986 to August 31, 1987 shows a bottom line loss for the SCVPA when the expenses absorbed by CARE are taken into account. The evaluation projects a lower rate of increase in sales based on a number of considerations such as SCVPA's reliance on a narrow range of products and the existing water supply situation.

-- The management structure of the SCVPA is at once its greatest asset and an area of great fragility. The dynamic achievements of the SCVPA and the project derive substantially from the indefatigable energy of the present expatriate management. The absence of an indigenous management structure (excluding the Board of Directors) jeopardizes the organization's medium- and long-term viability.

-- The SCVPA Board of Directors which is made up of dynamic, capable and accomplished individuals, cannot reasonably be expected to assume day-to-day management functions. There is a need to distinguish between Board of Directors' role and management role. To date, Board members are not reimbursed even for the expenses incurred in attending Board meetings. Moreover, there is a possibility that the Board itself has not quite come to grips with the distinctions between the CARE project and its goals and objectives, and SCVPA and its responsibilities, goals and objectives. This separation must increasingly be perceived as the project seeks to devolve more activities onto the SCVPA.

-- Staffing problems have adversely affected the performance of the organization. The staffing pattern seems appropriate, but staff performance has been quite variable and the association has several vacancies at the moment. In several cases of separation, there was a clear problem between management and the staff member with respect to the staff member's performance. Weakness in staff performance have over the last year or so resulted in some problems with grower members, as well as with wholesale and retail customers. In both instances the economic performance of the SCVPA has been adversely affected. The staff is an important component of the operation, and their performance has a lot to do with the prospects for a viable association.

-- It appears that a number of members continue to hold unrealistic and inappropriate perceptions of the association. Members need to be educated as to the nature, scope and aims of the association, and their role in its survival and development.

Major Recommendations

-- Develop a marketing strategy with focus on risk management. The following actions are recommended:

(a) direct exports should be undertaken only in specific circumstances where the risk is minimal and the return is assured;

(b) maintain close contact with exporters and processors;

(c) vigorously pursue exploitation of the wholesalers/retailers market;

(d) develop a strategic plan to reinvigorate sales at the association's retail store.

(a) develop a strategic plan to continue improving customer relations at all levels. The association should also explore various alternatives by which sales of farm supplies can be increased.

-- Undertake a review of SCVPA's, develop an appropriate organizational chart and define roles and responsibilities more precisely in position and job descriptions. Periodic evaluations should be conducted to assess staff performance.

-- Hire a qualified manager, a field assistant, and possibly an assistant manager/accountant for the SCVPA.

-- The Board of Directors should set up some sub-committees to provide more indepth study of important concerns so as to provide the total Board with a more precise definition of problems, alternatives and recommendations for action. Further, reasonable compensation for expenses should be awarded to board members for their attendance at board meetings and for travel expenses incurred in association activities.

-- A more systematic, well thought out program of membership development and education should be instituted. District advisory committees should be formed to communicate the concerns of the local growers to the association's management and vice versa.

K. ATTACHMENTS (List attachments submitted with this Evaluation Summary; always attach copy of full evaluation report, even if one was submitted earlier)

ATTACHMENTS

Evaluation report

L. COMMENTS BY MISSION, AID/W OFFICE AND BORROWER/GRANTEE

The SCVPA Board is taking the evaluation seriously in that they are in the process of recruiting a local management team to take over from CARE personnel.

Serious efforts are being made to increase the membership of SCVPA so that the organization can be financially viable by 1991.

The Evaluation has identified the critical areas that needed to be addressed for successful operation of the Project and steps are being taken to implement the recommendations.

EVALUATION REPORT
of the
Small Farmer Marketing and
Production Project, Jamaica
November, 1987



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EVALUATION REPORT
OF CARE - USAID

Small Farmer Production Marketing Project
(U.S. Aid Project 532-0097)

by

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and

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Development

November, 1987

Table of Contents

Summary of Findings and Recommendations	1
Achievements and Performance	7
Economic Performance and Potential Viability	12
Concerns, Problems and Recommendations	15
Addendum (CARE/PfP Transition)	24
Appendices	25

Summary of Findings and Recommendations

This evaluation concludes that, overall, the CARE, small-farmer production-marketing project centered at Old Harbour, Jamaica has been a qualified success. It has been successful to the extent that a farmer organization has been formed and that its membership has grown to a current roster of 275 farmers. The project has been successful to the extent that it has developed coordinating mechanisms to procure, handle and distribute farmers' produce and to the extent that the annual volume of produce being marketed has steadily increased. Trading relationships have been developed with wholesale, export and processing outlets, and the farm organization is generally recognized and respected as a regular supplier of produce. Farmers can purchase some of their needed supply inputs from the organization and are provided with some technical assistance, particularly with respect to pest control information.

At various times, the farm organization has provided a range of services to its member farmers. Nursery stock such as calaloo, peppers and tomato seedlings have been supplied at favorable prices; field spraying at J\$20.00/acre has been undertaken; seeders and small tillage equipment have been rented out to growers; and marketing information has been provided.

Increasingly, the employment generated by the project contributes significantly to household incomes in the Old Harbour area. The Project and the St. Catherine's Vegetable Producers' Association have together accounted for an average of 11 full time employees with average monthly earnings of J\$12,239.00 between October, 1986 and August, 1987. In addition, the project and the SCVPA generated an average of 2058 hours of part-time employment with associated average total earnings of J\$2925 per month.

Opportunities have been provided for many farmers, members of the Board of Directors, and some staff members to broaden and deepen their understanding of the production and handling of perishables in a modern food production - distribution system. These opportunities have included visits to production, handling and inspection sites in the eastern U.S.--specifically in New Jersey and New York.

The evaluation team qualifies the overall success of the project by noting several areas of concern. Some are of major significance, others of relatively minor importance. Of major significance is the absence of an indigenous management structure. In our view, this has constrained the possibility for farmers to identify the SCVPA as their own organization--an organization that will survive, thrive or perish based on their collective efforts, as well as their individual contributions. The fact that the Technical Advisor has acted not only as General Manager but has also had ready access to material and financial resources has been a mixed blessing. It has contributed in no small measure to the short-term viability of the SCVPA. But it has fed

a syndrome of aid-dependence which has characterized many of the development efforts in Jamaica. Until major decision-making initiatives and responsibilities are institutionalized in local, indigenous staff and the Board of Directors, the long-term viability of the SCVPA will be at risk.

Beyond the top management, staffing has emerged as a problem for the SCVPA. There have been difficulties in recruitment and in retention. And staff performance has been variable. The current status is one in which several vacancies exist and they are in critical areas of responsibility. The accountant/bookkeeper position is vacant, and a field-marketing representative recently left. The performance of the organization has reportedly been adversely affected by staff performance. This has touched areas of procurement, marketing and internal management. Later in this report, recommendations are made that can, hopefully, lead to improved performance in the areas of staff recruitment, training retention and performance.

The Board of Directors is comprised of seven dynamic, capable, accomplished persons. (We note, parenthetically, however, that there is no female member). There are, nevertheless, real and reasonable constraints on their availability which limit on-going involvement in day-to-day challenges and solutions. To be fair to the board, this is the appropriate role for management. The Board's role is more appropriately in setting overall policy guidelines; developing with management goals, objectives and targets; and measuring and evaluating the performance of the management and the organization. Some members of the board have benefited from the SCVPA in respect to the marketing of their products. Others have not. But all need some form of recognition or incentive for their involvement. To date, board members are not reimbursed even for expenses incurred in attending board meetings. Moreover, there is a possibility that the Board itself has not quite come to grips with the distinctions between the CARE project and its goals and objectives and the SCVPA and its responsibilities, goals and objectives. This separation must increasingly be perceived as the project seeks to devolve more activities onto the SCVPA.

Another area of concern has to do with membership development and education. While 40 percent of the membership sold produce through the SCVPA over the last 4 months and while that is an impressive level of participation, we must nonetheless wonder as to what is occurring among the other 60 percent. Certainly, water availability has constrained production for some of these members. But a member survey to determine levels of participation and reasons for such would aid the board and management in assessing their performance and in setting priorities. There is more than an intimation that a number of members continue to hold unrealistic and inappropriate perceptions of the association. They need to be intelligently disabused of some of these notions and educated as to the nature, scope and aims of the association. Absent of this, their loyalty

and commitment will likely be capricious--varying with the day-to-day fortunes of the market.

Finally, while the SCVPA has been very successful in developing new markets and has developed very good business relationships with exporters and processors, which is commendable, some of its other, older relationships have deteriorated. In particular, a number of supermarkets and wholesalers in Kingston are doing substantially less business with the SCVPA for a variety of reasons detailed in the body of this evaluation report.

Despite these areas of fragility, the evaluation team concludes that the CARE project has performed reasonably well in achieving most of its objectives and that the SCVPA has a high probability of achieving viability over the next 2-4 years. Financial viability will hinge on continued increases in sales along with continued efforts to contain costs. These, in turn, will depend on management initiatives on the supply side, as well as in marketing.

We feel that, if appropriate decisions are taken, our estimates of projected viability will be met. In this light the evaluation team makes the following recommendations.

1. Management

The Board of Directors should move expeditiously to hire a relatively high level manager with both talent and expertise. The remuneration level will, of necessity, need to match the level of managerial talent that is required. The SCVPA is rapidly approaching a J\$1,000,000 per year gross income derived from various enterprises, all of which require close coordination. A salary of up to J\$50,000 would not be unreasonable or J\$40,000 plus incentives.

The Board must begin with a good description of managerial needs in order to develop an appropriate job description with which to recruit, evaluate and select a suitable candidate. Board and association policies should be clearly outlined to the new manager. After an orientation period of up to 3 months, the new manager, the technical advisor and the Board should develop a set of goals, objectives and targets. These can be used to evaluate the performance of the management, as well as of the larger organization.

We recommend that the Board consider the development and implementation of an incentive scheme which will help provide the motivation for management to attain respective targets. These targets should relate to all the important components of overall performance--membership, sales, spoilage, operational expenses and gross margins. The manager needs to have a great deal of authority over day-to-day operations. (For example, the present requirement that checks be cosigned by a member of the board creates needless bottlenecks and should be eliminated.) However,

the board must hold the management accountable for performance.

Assistant Manager: It seems advisable for the Board to also consider acquiring an assistant manager/accountant or an accountant/assistant manager. This position would be responsible for maintaining the accounts, records and information systems of the association. The person should also become familiar with all aspects of the operation and be able to make decisions in the absence of the General Manager. A job description prior to hiring would be advisable with explicit detailing of responsibilities along with implied responsibilities.

2. Staffing

Field Representative: The SCVPA needs a good field representative. This position would have responsibility for maintaining liaison with farmer members; for working with district committees; for educating members about the association, its goals and objectives and of the roles and responsibilities of members; and for identifying produce that can be marketed by the association. Hopefully, the person would be someone who could also help farmers with extension type of information related to plant material, fertilization, irrigation, pest management and the like. A good source for this type of person may be the agricultural college in Portland, Dinthill or Knockalva agricultural schools, or the present pool of extension officers.

Staff Performance: Staff performance has been inconsistent and looms as a constraint to the long-run stability of the SCVPA. We feel that staff performance can be improved if certain changes are made:

a. Every staff position should have a related job description to be used in recruitment, training and performance evaluation;

b. Recruitment efforts, particularly for key positions, should use a wide array of formal and informal sources to get a good pool;

c. Training opportunities should be systematic and immediate consequent to hiring, with appropriate and timely feedback on performance;

d. Evaluation periods should be at least once per year for more formal, systematic assessment of performance;

e. Incentives can be crafted by management to provide motivation and to reward good performance (Note that incentives don't always have to consist of material rewards; they could be performance awards and the like. However, material incentives should be utilized as appropriate).

3. The Board of Directors

The Board, while it is an impressive grouping of intelligent, dynamic, accomplished persons, faces constraints on its ability to perform at its potential. Two key areas where we see a need for change are in incentives and training.

We recommend that Board members be reimbursed for expenses incurred in attendance of board meetings. We recommend J \$40-50 per meeting to cover travel and subsistence.

We also recommend that much more training be provided for board members in three areas: cooperatives' philosophy, history and methods; business operations analysis; and personnel. The Board must also be oriented to the eventuality of the withdrawal of the expatriate staff and subsidies. In short, it will need to eventually take ownership and responsibility on behalf of the membership.

4. Membership Development and Education

The evaluation team recommends that the new General Manager, in consultation with the Technical Advisor and the Board of Directors, develop a systematic program for membership development and education. Some of the overall goals could be to (1) increase the size of the membership; (2) deepen their understanding of their relationship with the association; and (3) increase their level of participation in the association. The suggested field representative may be one component of this program.

There should be clear advantages to membership, as exemplified by preferential prices on inputs and on costs of handling and marketing produce, as well as access to in-kind credit for supplies. The SCVPA must have clearly defined financial policies and procedures to administer this effectively.

5. Market Strategy

The SCVPA now markets its products through 5 channels: direct exports; local exporters; processors; local wholesale and retail; and its own retail store. Each channel has its own characteristics, requirements and potential.

a. Direct Exports: We recommend that the association engage in direct exports to a very limited extent. The association cannot afford the risks inherent in direct exports, particularly after CARE withdraws its financial support.

b. Indirect Exports: St. Catherine has greatly expanded its supplies to the export market through local experienced exporters. Although this market channel is not without risk, the level of risk is significantly lower than that of direct exports. We recommend that the SCVPA move to widen the range of produce it supplies to the export market through local exporters. Potential markets exist for crops such as thyme, scotch bonnet peppers (Trinidad variety) and mangoes. We also recommend that the SCVPA management maintain close communication with exporters about the

market for various products that the SCVPA is potentially able to supply.

c. Processors: The SCVPA now sells to the 5 major processors in the Kingston area. Mainly it sells them calaloo. This is a good market opening and provides an opportunity to further exploit this market by identifying other products that can fill a need. Some possibilities include: guavas, plummy tomatoes, mint and carrots (apparently carrots don't grow well in the Bushy Park area). We recommend that the association seek to further exploit the processing market by identifying new products for this market and by maintaining close communications with processors with respect to their requirements.

d. Local Wholesale and Retail: Limits on the exploitation of market potential appear to derive significantly from supply-side problems. As the association implements a program of member education and grower relations, it should be better able to improve its marketings to Kingston wholesalers and retailers. We recommend that the association vigorously pursue increased exploitation of this market through a more diversified product mix and more frequent shipments.

e. Retail: The association's retail store has experienced decreased sales. The store can be an important component of the association's overall marketing strategy. We recommend that the new manager, in consultation with the Technical Advisor, develop a strategic plan to reinvigorate sales at the retail store.

f. Farm Supplies and Services: Gross margins on farm supplies are relatively high. This sales area, therefore, merits close attention. We recommend that management explore various alternatives by which sales of farm supplies can be increased.

Conclusion

The St. Catherine's Vegetable Producers' Association has gone a long way towards building a viable association that can enhance the performance of production and marketing for small farmers in the project area. Long-run viability depends now on consolidating achievements and carefully planning and executing strategies and tactics for the continued growth of the organization. At present levels of sales, with associated expenses, the operation would not be economically viable. If costs are controlled, viability is attainable at higher sales levels. To accomplish this, increased supplies will have to be procured and marketed. The key to this will be membership development and education, management and customer relations.

II. Achievements and Performance

The St. Catherine Vegetable Producers' Association has made several notable accomplishments that are worth elaborating.

Marketing

The PMO has created a system of collective marketing that has enhanced the ability of small farmers to access wholesale and retail institutions that purchase in larger volumes. It has further developed lines of trade with processors whose output is substantially export-oriented. And the PMO supplies fresh produce to Jamaican exporters. It has begun a program of direct exports to brokers in North America. Thus, the fragmented, somewhat inefficient traditional system of small farmer marketing is being altered through the intervention of the project. One small farmer reported to a member of the evaluation team that prior to his involvement with the association he experienced a lack of markets for his crops. Now, he says, he consistently does not have enough produce to meet the demand. And with the exception of green pawpaws, he can sell all his products through the association.

There is evidence that the activities of the PMO have widened the market for many crops through the coordination of supply and demand--a lack of consistent supply often discourages consumption, and the absence of consistent demand results in a discouragement of production. Market coordination, through improvements in the flow of information and a speed-up in the supply response tends to increase both demand and supply.

Thus, we note in particular, the substantial increase in the production and consumption of calaloo from the Bushy Park area. Processors would find it uneconomic to gear their production lines for calaloo processing on erratic and uncertain supplies. A reduction in their level of uncertainty, with respect to quantities and timing, enhances their abilities to make rational production plans. Their own marketing activities for their processed output can also be predicated on supplies of raw inputs being available with relatively high levels of certainty.

Economies of scale in shipping: for example, the rate schedule for air and sea shipments, favor larger shipments. Again, the ability of the PMO to supply large lots to the export trade increases the chances that those products will be marketed rather than, as hitherto, have to rely on the unorganized marketing sector for all of the marketing of their produce.

During periods of shortages local small- and medium-scale traders can successfully entice supplies with higher prices. But higglers are quick to exploit glut situations and precipitous price drops are not unusual in these situations. While the PMO experiences supply shortages in high price periods, it becomes the buyer of first resort when supplies are adequate, because it can offer more favorable prices than local small- and medium-scale traders. It can do so because of the assured markets it has developed with the various marketing channels. It,

therefore, results in an overall increase in farmers' income levels. This effect on farmers' income levels derives from two sources: an increase in the volume of products marketed; and a reduction in price volatility.

There can be little question that the incomes of farm households in the area have been positively impacted by the existence and the activities of the PMO. Had the PMO not been able to demonstrate benefits from its marketing activities, producers would not be increasing their levels of participation in terms of membership applications and, more importantly, in terms of the produce they market through the PMO. Marketings of produce increased from J\$362,179.83, from September, 1985 to August 1986, to J\$692,660.87, between September 1986 and August 1987--an increase of 91 percent. Average monthly marketings of produce increased from J\$30,181.65 in the '85-'86 period to J\$57,721.73 in the '86-'87 period.

Market development and market diversification have been pursued strategically by the PMO in order to expand this market and create more stability by avoiding obvious oversaturation of any one market channel. By carefully gauging the price elasticity of demand in each market, the PMO has been able to optimize the overall price per unit and maximize total returns to the PMO and, in turn, to the growers. Market channels currently utilized include urban supermarkets and green grocers, processors, exporters of fresh products, and direct PMO exports to U.S. brokers. Indirectly, therefore, small farmers have gained access to a variety of important market outlets that can and do have a stabilizing impact on price volatility, in addition to widening and deepening the market for their products.

Through the export development activity, the PMO is attempting to develop knowledge of the exporting system including the agencies with responsibility for exports; the documentation requirements, packaging and shipping alternatives, U.S. health and safety regulations and market quality requirements. And it is learning about the risk involved in dealing with brokers and handlers in North America. Rarely would small farmers, acting on their own initiatives, become involved in direct exporting. The system is too complex. Their only option would have been to sell through local exporting companies, some of whom are not always acting in the best interests of the small farmer.

The PMO's retail operation once contributed importantly to the income-generating activities of the association. Its sales have declined. Nonetheless, there is a retail outlet in place, one which can be rejuvenated to improve its performance and its contributions to earnings.

The core of the PMO's marketing has consisted of a few key products that thrive in the region. These include: calaloo, pumpkins, pawpaw, and okra. However, a much wider range of crops have been marketed locally, as well as exported. The range and quantities of direct exports between April 1986 and March 1987

are shown in Table 1. Table 2 shows the range and quantities of products sold to other exporters and processors between April 1986 and March 1987. As noted, the bulk of the marketings are accounted for by a relatively few products--mainly calaloo, pumpkins and mangoes.

TABLE 1

File: export recap

Page 1

PRODUCE EXPORTED APRIL 1986 - MARCH 1987

PRODUCE	QUANTITY
CALALOO	52,615 LBS
C LA NUTS	33,000 LBS
J'INGAH	161,375 LBS
JELLY COCONUTS	110 EACH (550 LBS)
M NGOES	16 EACH (192 LBS)
NUTMEGS	31 LBS
C RA	450 LBS
P'IMPKIN	2,400 LBS
SCOTCH BONNET PEPERS	1,044 LBS
S IRRELL	640 LBS
SOUR SOP	180 LBS
L IYME	942 LBS
TOTAL	253,419 LBS

TABLE 2

File: wholesale recap

Page 1

PRODUCE SOLD APRIL 1986 - MARCH 1987

PRODUCE	OTHER EXPORTERS		PROCESSORS	
	QUANTITY	J\$ AMOUNT	QUANTITY	J\$ AMOUNT
B EADFRUIT	169 EACH	\$211.50		
CALALOO	79,868 LBS	\$44,314.60	221,960 LBS	\$117,327.60
C LA NUTS				
D'NGAH	1,100 LBS	\$650.00		
LIME			621 LBS	\$99.35
Y NGOES:				
BLACK	57 DOZ	\$142.50		
COMMON	400 LBS	\$100.00		
EAST INDIAN	25 DOZ	\$280.00		
P YDEN	1,170 DOZ	\$14,452.00		
WILIE	234 DOZ	\$3,052.00		
OKRA	1682 LBS	\$2,436.50		
PAW PAW	480 LBS.	\$384.00	480 LBS.	\$288.00
P JPKIN	217,858 LBS	\$156,047.95		
SCOTCH BONNET PEPPERS	870 LBS	\$2,949.70		
TORRELL	230 LBS	\$402.50		
WHEET PEPPER			350 LBS	\$175.00
THYME				
TOTAL		\$225,423.25		\$117,889.95

Table 2

TABLE 3

BREAKDOWN OF PRODUCE SALES BY MARKET OUTLETS

MONTH	D. EXPORTS	I. EXPORTS	PROCESSORS	WHOLESALE	TOTAL
APRIL 86	€500.00	€21,094.30	€3,865.30	€14,324.10	€39,783.70
MAY	€0.00	€27,204.00	€2,194.50	€15,670.85	€45,069.35
JUNE	€0.00	€7,708.00	€1,106.00	€19,564.45	€28,378.45
JULY	€0.00	€9,975.00	€0.00	€13,354.15	€23,330.15
AUGUST	€0.00	€1,116.70	€0.00	€9,339.30	€10,456.00
SEPTEMBER	€0.00	€1,116.00	€515.78	€10,331.30	€11,963.08
OCTOBER	€1,690.15	€0.00	€17,799.30	€15,331.50	€34,820.95
NOVEMBER	€12,116.50	€0.00	€1,209.60	€15,610.15	€28,936.25
DECEMBER	€20,093.15	€1,354.60	€0.00	€14,057.70	€35,510.45
JANUARY 87	€11,429.25	€9,869.75	€10,978.10	€20,627.30	€52,904.40
FEBRUARY	€7,717.75	€91,992.20	€14,266.59	€13,388.85	€127,365.39
MARCH	€516.25	€91,022.85	€40,033.63	€19,971.70	€151,544.43
APRIL	€362.00	€9,509.50	€21,223.78	€20,181.60	€51,276.88
MAY	€198.00	€38,414.35	€6,605.08	€20,074.75	€65,292.18
JUNE	€0.00	€17,091.80	€4,313.40	€18,059.40	€39,464.60
JULY	€0.00	€16,138.75	€14,233.29	€24,402.60	€54,774.64
AUGUST	€0.00	€676.00	€15,713.60	€16,545.35	€32,934.95
TOTAL	€54,628.05	€344,284.80	€154,057.95	€280,835.05	€833,805.85

Institutional Development

The Small Farmer Production and Marketing Project has gone a long way towards creating and institutionalizing an organizational structure that can facilitate agricultural development in and around the Bushy Park-Old Harbour area of Jamaica. The project has organized a group of farmers to form the core of a Producers' Marketing Organization called the St. Catherine Vegetable Producers' Association. Generally, the objectives of the organization are to undertake activities that can help small farmers solve marketing and production problems. The organization offers technical assistance to farmers and markets produce on their behalf.

While the initial membership of the organization was small, essentially comprised of its eight-member board of directors, it has since become a broad-based membership organization with a membership of around 275. Policies and general directions for the association are determined by a seven member board of directors that meets monthly. Elections to the board occur at the Annual General Meeting. The last Annual General Meeting, held on February 18, 1987, drew 150 members and was attended by officials from the Ministry of Agriculture.

The St. Catherine Vegetable Producers Association has acquired legal status, having registered as an Industrial and Provident Society. On the advice of NUCS (The National Union of Cooperative Societies), the association is in the process of registering as a cooperative--an organizational status which, under Jamaican law, confers on it much more favorable treatment. Cooperatives are exempt from the 33 1/3% tax on business profits; are not required to pay stamp duty; and are exempted from paying an annual registration fee.

Start-up costs for any organization are often a serious constraint and account for many abortive attempts at creating viable organizations. There can be little question that the project has, by underwriting many of the costs of the SCVPA, contributed in a significant measure to the short-run stability and medium-term evolution of the association. For much of the period, the project has paid the salary of the Acting General Manager. And various staff members have been paid by the project--relieving the association of these economic obligations that may have proven fatal in the early stages of its development. Project vehicles have been used for transportation, and other in-kind contributions have been valuable as well in enhancing the prospective survival and viability of the association. Besides the salary of the Acting General Manager, we estimate the level of subsidies to the association to have averaged J\$15,000 over the past 6 months.

Above all, the institutionalization of the association is being achieved through the respect and name-recognition it is

earning among business and governmental circles. The local bank in Old Harbour, which initially scoffed at the notion of lending monies to the association, now shows a much greater willingness to entertain such a proposal, on the recognition that the association is fast approaching a million dollar annual sales level and further recognizing that it has one of the largest weekly payrolls in the Old Harbour area and is one of its best customers. Processors, exporters, supermarket owners and buyers speak of the association with respect. This level of credibility will be maintained if the association continues to handle its affairs in a business-like manner--making deliveries as promised, living up to quality expectations and meeting its financial obligations. Much will depend on the management and staff. They will be challenged to keep their farmer-members satisfied, while meeting market -determined criteria for prices and quality.

There is little question that at this point in time, the SCVPA is well on its way to becoming an institutionalized organization, with a relatively large membership, a functioning board, legal status and business recognition.

Services

The association has become an important source of services for its members. This set of activities has the potential to make a major impact on farm output. To date, services offered to members have included the following:

- a. sale of farm inputs, such as feed, fertilizers, insecticides, fungicides, herbicides, seeds and small farm implements, including machetes, sprayers, files, and water boots.
- b. sale of nursery stock--calaloo, pepper and tomato seedlings, at favorable prices.
- c. field spraying through rental of a mistblower and operator, at a rate of \$20/acre.
- d. rental of seeders and small tillage equipment
- e. extension advice on production practices and marketing alternatives, and
- f. representation to local and national governmental institutions on matters pertaining to the present and future welfare of members.

The provision of these services contributes to the building of a network of relationships between members and their association. The association should continue to look for and identify potential services that can be performed for its members on a cost-effective basis. Of course, the marketing service it provides is central to its role on behalf of its members.

Employment and Human Resources Development

Development implies increasing productivity, increasing output and incomes through the application of improved technology in the production process. Central to the development process is investment in human capital--the inculcation of new skills, habits, and approaches to problem solving and decision-making in the relevant work force. Agricultural development would be impossible if this did not occur. While the management of the SCVPA has consisted substantially of expatriate talents, it has been complemented by an indigenous work force that has been hired and orientated in the processes that are integral to the activities of the association.

Staff has received various levels of training in a number of areas--procurement, handling, and distribution, management and sales; bookkeeping and accounting; computer operation; agronomic production; and pest and disease control. Much of this training and development occurs in an on-the-job mode, although more organized training programs have been implemented.. Since 1983, 30 staff members and farmers have received training with respect to vegetable handling and marketing systems in the U.S. In 1986, 24 persons attended a USDA-approved Vegetable Production and Marketing Workshop in Bridgetown, N.J. Others attended a four-day Caribbean Women's Conference. An assistant manager underwent a six-month NUCS management training course.

Thus, various levels of skills have been developed for full-time staff over the past several years. In addition, the processing (preparation) of callaloo and other products has created daily employment for up to 20 daily workers on a fairly regular basis. The increment to their family incomes of between \$50 and \$100 per week in the context of average household incomes is of notable significance. Further, the association has, on occasion, resorted to hiring transportation from local truckers--injecting more income into the local economy.

Economic Impacts

The project and the activities of the SCVPA have had a positive impact on economic activity in and around the project area. Not all of the produce marketed were procured in the immediate area. Still, the bulk of the \$426,659 for produce went to area farmers, and the project generated nearly \$40,000 in wages and salaries. Transport hire resulted in payments of \$50,110 and rent, an additional \$6,000. Thus, in 1986 the SCVPA was responsible for the circulation of more than a half-million dollars. Not all of this amount is a net increment to income and economic activity in the area, but much of it is. Precise estimates of the net addition to income are beyond the scope of this evaluation.

Economic Performance and Potential Viability

Total sales of the SCVPA have steadily increased over the

past four years. For the September 1985 to August 1986 period, total sales were \$531,751.76. For the similar '86-87 period, they were \$868,485.66--an increase of 63 percent. Sales should pass the \$1,000,000 figure for the '87-88 period. Particularly noteworthy were the sales performances for indirect exports and for the processing market. While local wholesale did not show similar strong growth, it remains the second strongest market channel for the association and provides a solid marketing base. Thirty-four percent of sales between April '86 and August '87 were to the local wholesale and retail trade; 18 percent went to the processing sector; 41 percent went to local exporters; and 7 percent were directly exported.

Between the September '85 - August '86 and the September '86 to August '87 period, produce sales increased by 91 percent; and farm supply sales by 32 percent; but retail sales decreased by 30 percent (see Appendix B-1).

Despite the impressive improvement in sales performance, an unaudited summary of overall economic performance for the period of April 1, 1986 - August 31, 1987 shows a bottom line loss of \$316,755.50. From total revenues of \$1,061,223.67, the association recorded a gross income of \$162,272.30. Explicit expenses absorbed by the SCVPA amounted to \$128,525.20, a profit of \$33,747.10. However, CARE absorbed a significant amount of expenses over the period--\$350,502.60. Thus, the SCVPA's bottom line represents a loss of \$316,755.50. Expenses absorbed by CARE included Donna McAvoy's salary; vehicle expenses; salaries of up to seven SCVPA employees; and other expenses, including taxes, utilities and miscellaneous supplies. Gross income was determined partially by the limit of 18 percent gross margin on produce set by the Board. (Gross margins on farm supplies are significantly higher.)

One note of concern has to do with the heavy reliance of recent sales on a narrow range of products. A four-month survey of sales activity shows the strong dominance of calaloo, okra and pumpkin in produce sales.

Prospective Viability

a. Sales: Although sales increased by an average of 63 percent from the '85-86 to '86-87 period, we--for a number of reasons--project sales increases for future years at a more conservative 25 percent per annum. To begin with, sales have been highly dependent on the markets for a few main crops, notably calaloo, pumpkin and okra. We are unsure whether the market potential for these crops will allow continued increases of the orders of magnitude that were experienced in the recent past. In fact, discussions with exporters and MOA research staff indicate increasing competition in Jamaica's export markets for non-traditional products.

Our growth projections are further informed by knowledge about the water supply situation in the main production areas.

While there is a reasonable prospect of improvement through the implementation of plans now being considered by the National Irrigation Commission, we feel there is still sufficient of an element of uncertainty concerning the rate of implementation that the water constraint should still figure in our estimates. Additionally, increased growth will depend significantly on the association's ability to broaden and diversify its marketings. This, in turn, will depend on intensive work with members which will take resources and time. Projections based on unrealistically high growth rates for sales would perhaps prematurely indicate viability. Moreover, a 25 percent rate of growth would lead to a doubling of sales in 4 years--a not unimpressive rate of growth.

b. Gross Margin: The overall gross margin has averaged 18.56 percent. Systems have been developed by Ted Homan and recommendations for utilizing them to maintain tighter controls over inventory, cash and accounts receivables have been made. Implementation of these systems could improve the overall gross margin to 20%--the figure used in our projections.

c. Fixed Costs: Fixed costs will depend significantly on terms developed and agreed to with respect to the packing shed. The least favorable scenario would have St. Catherine's paying \$5,000 per month--\$60,000/year rental. Costs for water delivered to the packing shed now run \$30,000/year. We also assume that a manager is hired at \$50,000 or \$40,000 and that expenses for the Board will average \$5,000 per year. More favorable terms on the AGS rental and lower water costs will obviously have a more favorable impact on the potential break-even point. Fixed costs are assumed to increase at a 5% annual rate.

It is assumed that the position now held by Donna McAvoy will not be filled by the Association in subsequent years; also that fuel and maintenance costs will decline after the SCVPA takes possession of its new truck and sells some of its old and now problematic vehicles.

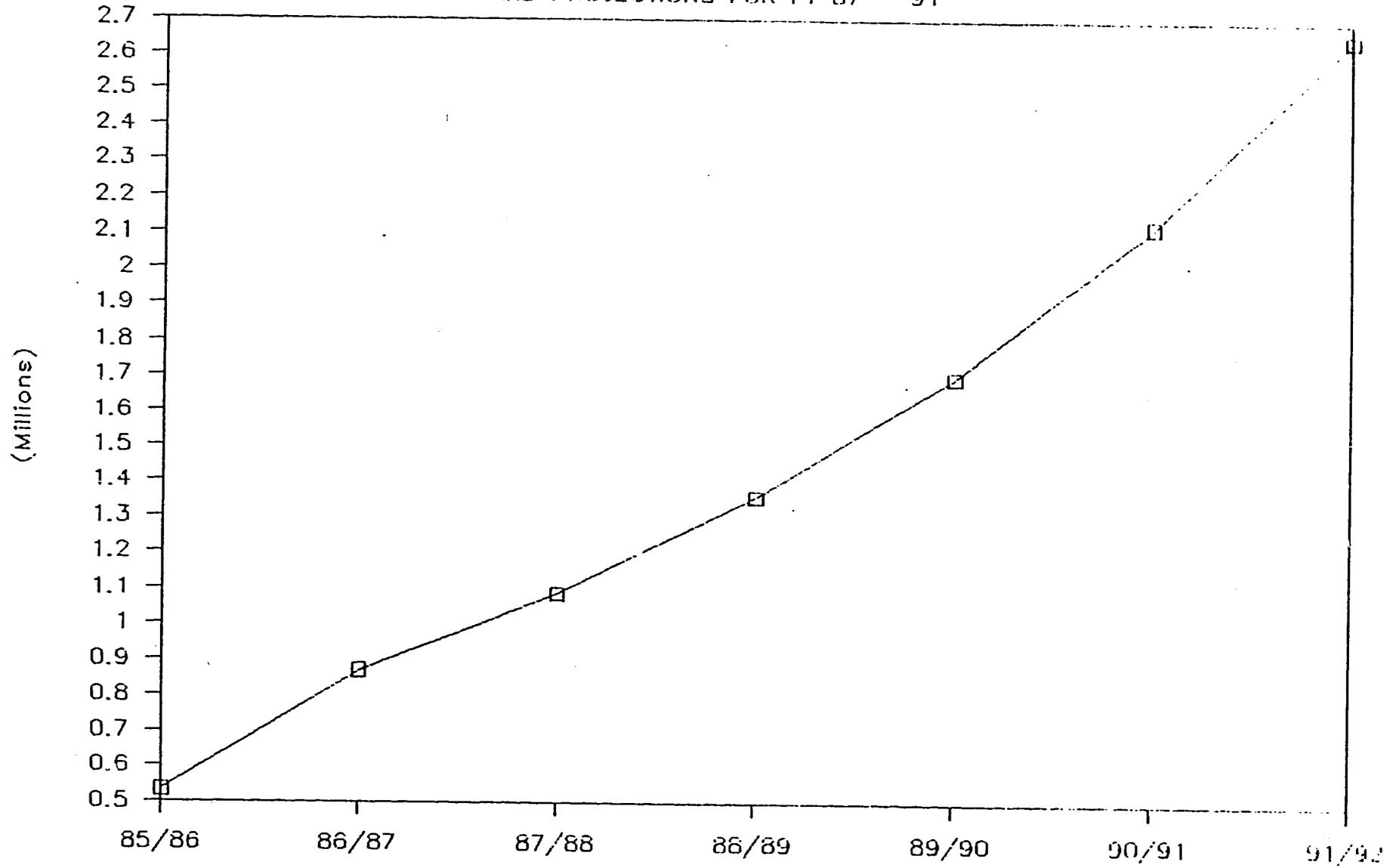
Option 1 Under Option 1, break-even occurs at a sales level of \$2.3 million. Implied subsidies range from \$182,735 in the ensuing year to \$148,145 the second year, and \$101,272 and \$38,485 the third and fourth years, respectively, for a total of \$470,638.50 over the four-year period.

Option 2 In Option 2, it is assumed that the AGS utilizes a well on its own property as a water source, eliminating the \$30,000/year water costs. This is a trifle unrealistic, as pumping costs would be increased. Nevertheless, break-even still occurs in the fourth year, at a sales level of about \$2.1 million. Subsidies are lower at an approximate total of \$334,580 over the four-year period, ranging from a high of \$150,947 to a low of \$2,020.

Option 3 Option 3 envisages a scenario in which the Commissioner of Lands gives the association a five year grace

ST. CATHERINES TOTAL SALES FY 85 - 86

AND PROJECTIONS FOR FY 87 - 91



2

TABLE 4

BREAK-EVEN PROJECTIONS AND SUBSIDY IMPLICATIONS

OPTION 1 YEAR	SALES*	GROSS PROFIT**	FIXED COST***	PROFIT(LOSS)	INDIRECT SU
BASE YEAR	¢868,485.66				
SEP-AUG 87-88	¢1,085,607.08	¢217,121.42	¢399,568.72	(¢182,447.31)	¢182,735.11
SEP-AUG 88-89	¢1,357,008.84	¢271,401.77	¢419,547.16	(¢148,145.39)	¢148,145.39
SEP-AUG 89-90	¢1,696,261.05	¢339,252.21	¢440,524.52	(¢101,272.31)	¢101,272.31
SEP-AUG 90-91	¢2,120,326.32	¢424,065.26	¢462,550.74	(¢38,485.48)	¢38,485.48
SEP-AUG 91-92	¢2,650,407.90	¢530,081.58	¢485,678.28	¢44,403.30	¢0.00

*BASED ON A 25% YEARLY INCREASE BASE YEAR SEP-AUG 85-87

**VARIABLE COSTS ARE 80% OF SALES

***ASSUMPTIONS

- A) AGRICULTURAL GRADING STATION RENT IS J \$ 60,000
- B) AGRICULTURAL GRADING STATION WATER COSTS ARE J \$ 30,000
- C) ST. CATHERINE'S MANAGER COSTS J \$ 50,000
- D) BOARD OF DIRECTORS STIPEND J \$ 5,000
- E) BASE YEAR FIXED COSTS ARE J \$ 235,541.64
- F) FIXED COST INCREASE BY 5% A YEAR

TABLE 5

BREAK-EVEN ANALYSIS AND SUBSIDY IMPLICATIONS

OPTION 2

YEAR	SALES*	GROSS PROFIT**	FIXED COST***	PROFIT(LOSS)	INDIRECT SUBS
BASE YEAR	¢868,485.66				
SEP-AUG 87-88	¢1,085,607.09	¢217,121.42	¢368,068.72	(¢150,947.31)	¢150,947.31
SEP-AUG 88-89	¢1,357,008.84	¢271,401.77	¢386,472.16	(¢115,070.39)	¢115,070.39
SEP-AUG 89-90	¢1,696,261.05	¢339,252.21	¢405,795.77	(¢66,543.56)	¢66,542.66
SEP-AUG 90-91	¢2,120,326.32	¢424,065.26	¢426,085.55	(¢2,020.29)	¢2,020.29
SEP-AUG 91-92	¢2,650,407.90	¢530,081.58	¢447,389.83	¢82,691.75	¢0.00

*BASED ON A 25% YEARLY INCREASE BASE YEAR SEP-AUG 86-87

**VARIABLE COSTS ARE 80% OF SALES

***ASSUMPTIONS

- A) AGRICULTURAL GRADING STATION RENT IS J \$ 60,000
- B) ST. CATHERINE'S MANAGER COSTS J \$ 50,000
- C) BOARD OF DIRECTORS STIPEND J \$ 5,000
- D) BASE YEAR FIXED COSTS ARE J \$ 235,541.64
- E) FIXED COST INCREASE BY 5% A YEAR

TABLE 6

BREAK-EVEN ANALYSIS AND SUBSIDY IMPLICATIONS

OPTION 3	SALES*	GROSS PROFIT**	FIXED COST***	PROFIT(LOSS)	INDIRECT SUBS
YEAR					
BASE YEAR	¢868,485.66				
SEP-AUG 87-88	¢1,085,607.08	¢217,121.42	¢305,068.72	(¢87,947.31)	¢87,947.31
SEP-AUG 88-89	¢1,357,008.84	¢271,401.77	¢320,322.16	(¢48,920.39)	¢48,920.39
SEP-AUG 89-90	¢1,596,261.05	¢339,252.21	¢336,338.27	¢2,913.94	¢0.00
SEP-AUG 90-91	¢2,120,326.32	¢424,065.26	¢353,155.18	¢70,910.08	¢0.00
SEP-AUG 91-92	¢2,650,407.90	¢530,081.58	¢370,812.94	¢159,268.64	¢0.00

*BASED ON A 25% YEARLY INCREASE BASE YEAR SEP-AUG 86-87

**VARIABLE COSTS ARE 80% OF SALES

***ASSUMPTIONS

- A) ST. CATHERINE'S MANAGER COSTS J \$ 50,000
- B) BOARD OF DIRECTORS STIPEND J \$ 5,000
- C) BASE YEAR FIXED COSTS ARE J \$ 235,541.64
- D) FIXED COST INCREASE BY 5% A YEAR

TABLE 7

BREAK-EVEN ANALYSIS AND SUBSIDY IMPLICATIONS

OPTION 4

YEAR	SALES*	GROSS PROFIT**	FIXED COST***	PROFIT(LOSS)	INDIRECT SUBS
BASE YEAR	¢869,485.65				
SEP-AUG 87-88	¢1,085,607.08	¢238,833.55	¢294,568.72	(¢55,735.17)	¢55,735.17
SEP-AUG 88-89	¢1,357,008.84	¢298,541.95	¢309,297.16	(¢10,755.21)	¢10,755.21
SEP-AUG 89-90	¢1,696,261.05	¢373,177.43	¢324,762.02	¢48,415.42	¢0.00
SEP-AUG 90-91	¢2,120,326.32	¢466,471.79	¢341,000.12	¢125,471.67	¢0.00
SEP-AUG 91-92	¢2,650,407.90	¢583,089.74	¢358,050.12	¢225,039.61	¢0.00

*BASED ON A 25% YEARLY INCREASE BASE YEAR SEP-AUG 86-87

**VARIABLE COSTS ARE 78% OF SALES

***ASSUMPTIONS

- A) ST. CATHERINE'S MANAGER COSTS J \$ 40,000
- B) BOARD OF DIRECTORS STIPEND J \$ 5,000
- C) BASE YEAR FIXED COSTS ARE J \$ 235,541.64
- D) FIXED COST INCREASE BY 5% A YEAR

period on rental of the AGS and the association consolidates its offices at the property now occupied by the retail store. The break-even point is substantially reduced and occurs by the third year of the projection period, 1989-90, at a sales level of \$1.68 million. Implied subsidies under this option are only \$136,867.

Option 4 Reducing the manager's salary to \$40,000 changes marginally the break-even point, reducing it to \$1.62 million in 1989-90. Implied subsidies are reduced to \$115,342.

III. Concerns, Problems and Recommendations

Management Structure

The Management structure of the SCVPA is at once its greatest asset and simultaneously an area of great fragility. Gene McAvoy, the PFP and CARE project manager, has acted in the capacity of General Manager since the inception of the PMO. The members, the Board and others acknowledge the significance of the contribution that has been made by McAvoy. He has been the driving force behind the formation of the SCVPA. Indeed, it was his primary responsibility as the PFP's project manager. But as Acting General Manager, he has been deeply involved in every phase of activity of the SCVPA--he maintains close liaison with farmers, exporters, wholesalers, and relevant governmental agencies. He has organized space for the retail store and hired, trained and supervised staff for the association. He assists in procurement, marketing and even bookkeeping. When vehicles break down, McAvoy arranges for their expeditious repair and makes ad hoc arrangements to move the SCVPA's produce to market.

In short, the dynamic achievements of the SCVPA and the project derive substantially from McAvoy's indefatigable energy; his willingness and ability to innovate and his self-confidence in accessing appropriate decision-makers and himself making timely decisions. No other PMO in Jamaica has achieved anything like the SCVPA's level of sophistication in marketing or come close to creating a comparable institutional or physical infrastructure.

However, the absence of an indigenous management structure (excluding the Board of Directors) is deeply troubling. This is one of the many factors that places the SCVPA at risk. Should Gene McAvoy, for whatever reason, become temporarily or permanently unavailable to the PMO, it would suffer serious, if not fatal dislocation in its operations. This level of dependence on one individual is unhealthy. It is particularly troubling at this juncture because there has recently been a turnover in staff which leaves the PMO bereft of the assistant marketing manager and the accountant. Thus, there are no indigenous staff currently involved in the project that have any familiarity with the managerial system or any experience or competence in making managerial decisions.

Donna McAvoy has, since joining the staff, done an admirable job of helping to organized the bookkeeping system and, more recently, in carrying out a pilot project in export development. She has invested heavily in gaining knowledge of export procedures--the licensing requirements; inspection requirements; packaging and shipping alternatives and their comparative costs--and of the risks inherent in consigning exports to off-shore brokers and handlers.

Knowledge of this set of activities is invaluable to the SCVPA if it is to be involved in making direct shipments of produce, on its own behalf, to foreign sources. But it is a stock of knowledge not shared with any other staff member--not necessarily by design, more likely by circumstance. Nonetheless, it is a troubling phenomenon for reasons discussed previously in relation to managerial expertise and functions. The SCVPA recognizes this problem, and has begun to document marketing procedures for staff use.

One hears favorable comments concerning Donna McAvoy's role and performance in the SCVPA. But it is obvious that unless and until much of her knowlege and many of her skills can be reproduced in indigenous staff, the association will remain in a precarious position. The medium- and long-term viability of the PMO will depend on, among other things, how well and how soon it can more fully incorporate into its structure the kind of expertise and knowledge which it presently gains from its use of the knowledge and skills of Gene and Donna McAvoy, who are essentially CARE personnel and are perceived by CARE and AID as basically expatriates involved in technical assistance to a recipient country organization.

Two of these alternatives are:

Alternatives: The association faces ^{several} alternatives. (1) it can move expeditiously to hire and train a couple of indigenous persons to function in roles parallel to those now performed by Gene and Donna McAvoy--a general manager who oversees and coordinates all the day-to-day operations of the association and, as well, makes strategic plans for the medium- and longer-term strategies of the SCVPA. Additionally, the organization should hire an accountant-assistant manager that would, in addition to managing the accounts and information systems, undertake to learn and manage the export operation. These two individuals, with the field and wholesale marketing manager, the retail clerk, the secretary, packing shed staff and drivers, would constitute the core of the management and operational staff of the SCVPA.

A second alternative is for the SCVPA to explore the option of hiring expatriate management--perhaps the McAvoy's, to fill the approximate roles they now occupy. They would thus be assured of a relatively high level of talent and expertise, obviating the need for an extensive search and, perhaps, an intensive management development program.

Staffing: Structure and Performance

The SCVPA has operated with the following staffing pattern:
1 accountant

- 1 assistant manager (manager's assistant)
- 2 driver-collectors
- 1 packing house supervisor
- 1 business advisor-export development person
- 1 spray man
- 2 salespersons
- 1-2 retail clerks

This staffing pattern seems appropriate, although the association could consider merging the accountant-assistant manager position. However, staff performance has been quite variable and the association has several vacancies at the moment. In one case, the separation was without rancor. But in several others, there was a clear problem between management and the staff member with respect to the staff member's performance.

Position Descriptions and Job Definitions

Sometimes performance problems have been caused, in part, by a lack of clarity in role definition and performance expectations. For example, in the case of the assistant manager, the Board perceived him as a manager's assistant, whereas the manager perceived him as an assistant manager. How the staff member perceived himself is unclear. But his performance came into question, and his eventual separation came abruptly.

There is a lack of clarity, as well, in the role of the business advisor-export development position, as to whether it is essentially a staff or managerial role. While a small operation can benefit from a certain amount of flexibility, it can also benefit from having clear lines of responsibility and authority.

The evaluation team recommends that the SCVPA undertake a review of its staffing structure; develop an appropriate organizational chart; and define roles and responsibilities more precisely in position and job descriptions. These should be shared with staff members in staff meetings. Position and job descriptions do not need to become a constricting device, as often occurs in unionized situations where tasks will not be performed if they are not in a job description. A position or job description can leave room for appropriate and relevant activities, directed by the General Manager or other supervisory personnel.

Recruitment, Training, Motivation, Evaluation

Staff recruitment will benefit from more carefully crafted and thoughtfully devised job descriptions. These will help in canvassing for applicants and give possible sources a clearer idea of the skills, experience and characteristics being sought. Canvassing should utilize formal and informal sources, i.e., contacts. Informal sources can often be very useful in providing

leads and in acting as references. The selection process will also be enhanced by a more rigorous approach to position and job descriptions.

Once an appropriate selection is made, the SCVPA management must see to it that adequate and relevant training is provided to the employee. Training, if carried out in a timely and thoughtful manner, can actually help to motivate the employee and favorably affect the longer-run performance. The training needs to be provided on a timely basis--preferably immediately after hiring. It should emphasize the why's, as well as the how-to's.

The SCVPA needs to examine appropriate positive and negative incentives to enhance motivation and job performance. A driver can be rewarded for accident-free driving and/or for reducing maintenance costs through attention to careful driving and repair. Moderate penalties--negative incentives can be exacted against frequent accidents or costs resulting from negligence. Every staff member has an area that can be influenced by incentives without giving him/her financial equity in the business.

Evaluation needs to be carried out on a regular basis--perhaps every six months. It should be as objective as possible, focusing on performance-related questions. It can be a learning and motivation process. Reasonable goals can be set and achievements in respect of past goals noted.

Recommendation: The evaluation team recommends that position descriptions for all employees be developed, that thought be given to alternative structural organization of staff and that lines of responsibility and authority be clearly delineated and reflected in an organizational chart and that it be operationalized. Further, Board and management, with the assistance of the project's technical advisors, must ensure that training be provided to new staff on a timely and systematic basis. Periodic evaluations should be conducted to assess staff performance. These evaluations would provide opportunities to set and measure progress towards performance goals. And the Board needs to examine the potential role of alternative types of incentives to motivate and reward satisfactory and superlative performance.

Weaknesses in staff performance have over the last year or so resulted in some problems with grower members, as well as with wholesale and retail customers. In both instances, the economic performance of the SCVPA has been adversely affected. The staff is an important component of the operation, and their performance has a lot to do with the prospects for a viable association.

The Board

The SCVPA is fortunate to have on its Board of Directors able, competent and accomplished persons. Every member of the board is a producer. Many own quite successful operations. All

are dynamic people who demonstrate powers of analysis and remarkable resourcefulness. But as often happens with such people, between their own operations and other honorary and voluntary commitments, they are extremely busy. There are real and reasonable constraints on their availability for day-to-day involvement in the affairs and activities of the association.

The greatest challenge facing the Board in the near future is the hiring of a management team for the association to replace its now depleted ranks. The board made other important decisions at its November 11th meeting with respect to water availability, member applications and their processing; security for the retail store, and water sources for the packing shed. The Board might wish to set up some subcommittees with responsibility for various concerns--water, marketing, membership development, education and internal management. Since there are only seven members, there would be overlaps in the membership of these committees. However, it would permit more in depth focus on issues and concerns than can be accomplished at once-per-month, three-hour board meetings. And as the association becomes more viable, it should definitely compensate members of the board for expenses incurred in attending board meetings. Board members should not be out-of-pocket for travel, dinner, etc. A sum of say \$40-50 per meeting could be budgeted for each board meeting.

Recommendation: The evaluation team recommends that the board set up some sub-committees to provide more in depth study of important concerns so as to provide the total board with a more precise definition of problems, alternatives and recommendations for action. Further, we suggest that reasonable compensation for expenses be awarded to board members for their attendance at board meetings and for travel expenses incurred in association activities.

Membership Development and Education

While the project and the SCVPA has developed a good sized membership base of approximately 275 members, with at least two dozen pending applications, there appear to be some valid reasons for concern about the relationship between members and the SCVPA. It is still not clear that a large proportion of the grower members perceive the association as theirs and have committed themselves to its survival and development.

By facilitating the marketing function, the SCVPA can potentially stimulate production so that farm output and incomes can grow. The SCVPA incurs costs in performing its various functions and must market certain amounts of produce to cover these fixed and variable costs.

It is clear that for calaloo farmers, the relationship between grower members and the association has been mutually beneficial. Calaloo production and sales have increased markedly as the SCVPA has developed new markets for processing and indirect exports. But the declining diversity of the produce mix

marketed by the SCVPA indicates a strong possibility that non-calaloo growers may be participating at less than desirable rates. Thirty percent of the growers that sold to the SCVPA over the past four months were from the Bushy Park area.

There is the distinct possibility that many non-calaloo growers are marketing their products directly or through higgler and super-higgler. Limited by time constraints, this evaluation was not able to verify conclusively this hypothesis. Many growers appear to have reacted adversely to prices that did not meet their price expectations or to produce that was returned because it did not meet the standards of the SCVPA's market outlets. And some growers see the association as a kind of AMC-- a place to sell all their available produce at guaranteed prices. They do not expect to be subjected to the discipline of the larger marketplace.

Recommendation: The evaluation team recommends that a more systematic, well thought out program of membership development and education be instituted. The services that have been provided by the association have contributed to cementing relationships with many growers. But much more needs to be done. There needs to be more frequent contact with the growers and more information exchanged with them in respect to the role of the SCVPA; the role and functions of a cooperative and the fact that members own the cooperative; the present and prospective role of CARE; information about markets and market requirements; the need for a diversified offering; the costs of marketing, etc. This can be done at district meetings, at field days, through brief, inexpensive newsletters (for the literate farmers) and, perhaps most effectively, through one-to-one contacts between a field representative and the members.

District advisory committees should be formed to communicate the concerns of the local growers to the association's management and vice versa. This will also help to enhance participation of the regular membership in the affairs of the cooperative and provide another potentially effective channel of communication.

Increasing the size of the membership by enlarging the geographic scope of the cooperative is one way of assuring the possibility of increased product diversity. But this should be preceded by a plan to work with and service the entire membership. Otherwise, it could lead to even more distance between the non-calaloo members and the association.

Customer Relations

The SCVPA needs to focus on customer relations at the wholesale level, as well as at its retail store. But specific emphasis must be given to customer relations in every facet of the operation. Our brief survey of a sample of wholesalers, supermarkets, greengrocers, exporters and processors reveal a wide range of responses with respect to their level of contact and satisfaction with the quality, variety and price of products

received from the SCVPA.

The greatest consistency was among exporters and processors who seemed generally satisfied with the quality of the produce and the service. Scott's, however, noted some problems with respect to quality and price. These problems need to be resolved. McNair, one of the island's largest exporters of fresh produce is generally satisfied with SCVPA. Producers, as well as exporters, report a greater need for calaloo than they have been receiving recently. However, the SCVPA is mindful of the demand elasticity and has tried to maintain a delicate balance between all markets so as to maximize total returns.

Among retailers, the SCVPA is seen as offering a narrower product mix than formerly and a few retailers report that interaction with the cooperative has declined recently. Many have a high opinion of the coop and would like to do more business with it. For one thing, it is more accessible than other produce suppliers, being only a phone call away. Nearly all of the supermarkets, and green grocers see a need for greater diversity, particularly with respect to non-traditional vegetables (Wakefield) such as: zucchini, pickling cucumbers, marrow, celery, bok choy, cauliflowers, and okra. Wakefield has a very large clientele base, and the SCVPA would do well to carefully develop this relationship, building on the good relationship that has existed in the past.

Presently many of the produce outlets simply take whatever is brought to their doors each week in quantities that are commensurate with their needs. Any supplier that is able to provide sellers with knowledge of anticipated supplies; that can maintain close contact either in person or on the phone; that can provide for some variety in product offerings and maintain quality standards--can gain a competitive edge in the Kingston supermarket and green grocery trade.

Recommendation: That the SCVPA develop a strategic plan to continue improving customer relations with specific reference to the Kingston supermarket-green grocery trade, but with reference generally to all major market channels, including the retail store at Bushy Park.

Risk Management

The produce business is fraught with risk, at the production as well as at the marketing level. One of the major risk factors in the SCVPA's production area derives from the unreliability of the water system. Some farmers have simply gone out of production as one alternative method of risk management. Still others are changing their cropping patterns to emphasize sugar cane or livestock enterprises that can better withstand adverse water conditions. Neither of these approaches favor the cooperative. The volume of water that is currently flowing in the Rio Cobre System has increased noticeably. However, its management still leaves much to be desired. Consequently,

production is still below, perhaps much below its potential. The Board is planning to meet with the National Irrigation Commission to present data on the effect of the status quo on farm production in the area and to raise the priority level on the St. Dorothy system so as to expedite its rehabilitation. Until both the Rio Cobre and St. Dorothy's schemes begin to provide a more regular, dependable supply of water, farmers may choose to adopt risk management strategies that could affect the cooperative unfavorably.

On the marketing side, CARE has carried out research on the feasibility of direct exports to handlers and brokers in the U.S. The results are mixed. But the implication is that the risk inherent in direct exports for a small firm, relatively inexperienced in this activity, is high and the returns very low. There are risks of product deterioration, price volatility and customer reliability. The SCVPA or at least CARE has experienced all three. While the CARE Export Development activity has demonstrated that it is logistically feasible to export products, it has also shown that, except where the risks have been minimized, it is not a profitable operation.

Recommendation: We recommend that the SCVPA undertake direct exports only in specific circumstances where the risk is minimal and the return is assured. Otherwise, exports should be entrusted to larger local firms.

ADDENDUM

CARE/PfP Transition
December 29, 1986 - March 30, 1987

On December 29, 1986 CARE signed a contract with the Agency for International Development (AID) to assume management and financial oversight of the project portfolio of Partnership for Productivity/International (PfP). Pursuant to this contract, CARE conducted a programmatic and financial audit of the Small Farmer Production and Marketing Project in Jamaica. Based on conclusions from these audits, CARE decided to assume management of this project.

During these 3 months the Project staff and the SCVPA continued to operate. However, it should be noted that the uncertainty surrounding the future of the project and the SCVPA created an atmosphere of ambiguity and administrative and financial difficulties. Therefore, shortfalls in targets and the performance of the SCVPA during this phase are partly explained by this transition.

Dawn Wadlow
Deputy Director,
Small Enterprise Development
CARE

Appendix A: Income Statement of SCVPA*

APRIL 1, 1986 TO AUGUST 31, 1987

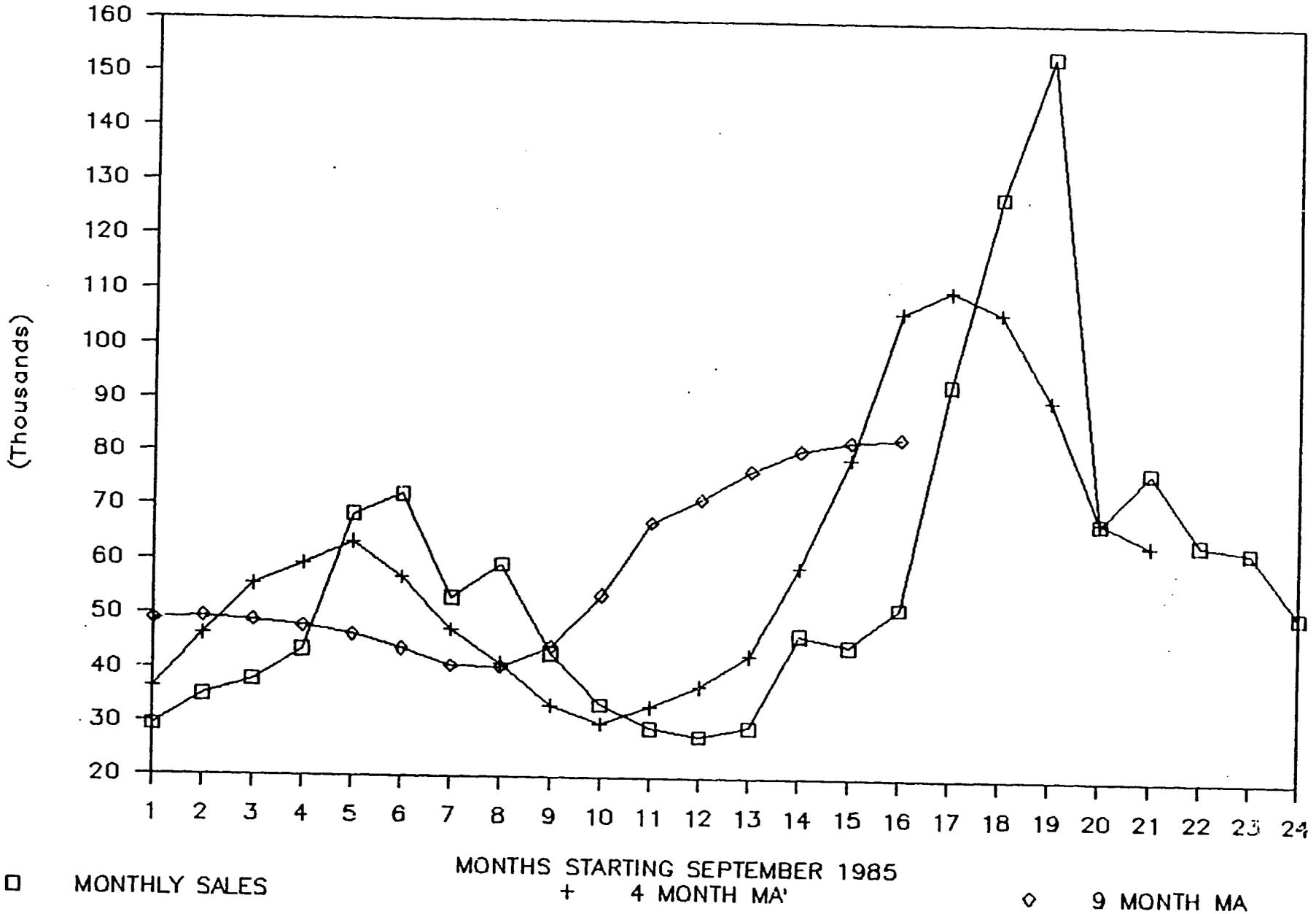
INCOME		\$1,061,223.67
BEGINNING INVENTORY	\$29,464.00	
PLUS PURCHASES	\$902,725.24	
LESS ENDING INVENTORY	\$33,237.87	
=COST OF GOODS SOLD	\$898,951.37	\$898,951.37
GROSS INCOME		\$162,272.30
LESS EXPENSES		\$128,525.20
PROFIT BEFORE SUBSIDIES		\$33,747.10
LESS SUBSIDIES		\$350,502.60
NET PROFIT(LOSS)		(\$316,755.50)

* This is not an audited report.

MONTHLY SALES SEPTEMBER 1985 - AUGUST 1987

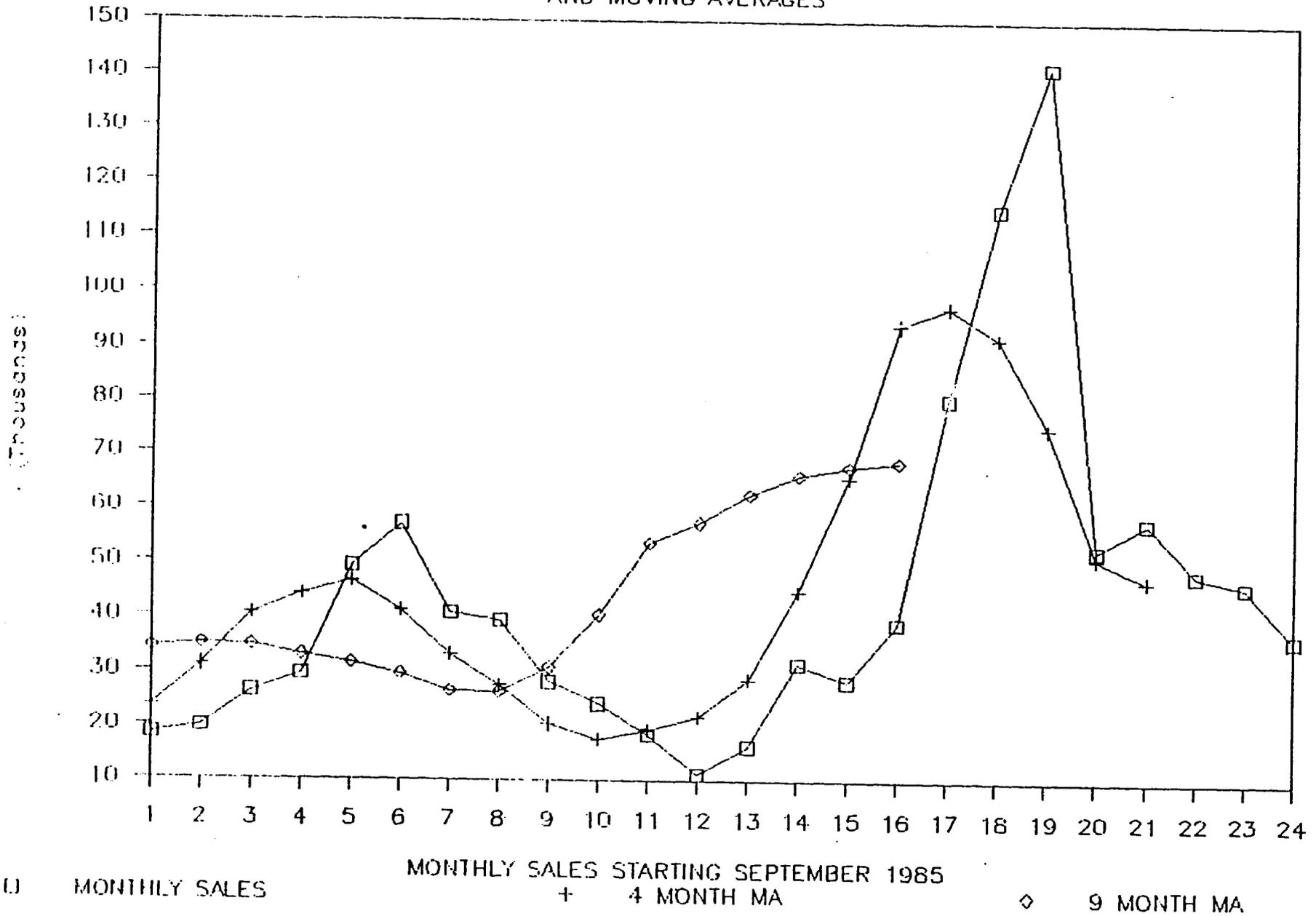
	PRODUCE	RETAIL	FARM SUPPLY	TOTAL SALES
SEPTEMBER 1985	¢18,429.38	¢6,601.73	¢4,227.85	¢29,258.96
OCTOBER	¢19,777.40	¢8,312.65	¢6,937.69	¢35,027.74
NOVEMBER	¢26,278.85	¢7,180.50	¢4,377.35	¢37,836.70
DECEMBER	¢29,610.40	¢8,236.30	¢5,687.30	¢43,534.00
JANUARY 1986	¢49,248.85	¢8,365.84	¢10,707.45	¢68,322.14
FEBRUARY	¢56,950.55	¢7,439.20	¢7,526.05	¢71,915.80
MARCH	¢40,751.25	¢6,594.06	¢5,754.10	¢53,099.41
APRIL	¢39,395.55	¢7,335.65	¢12,497.75	¢59,228.95
MAY	¢28,151.55	¢4,718.20	¢10,197.50	¢43,067.25
JUNE	¢24,177.55	¢4,703.27	¢4,685.25	¢33,566.07
JULY	¢18,386.85	¢4,605.77	¢6,189.60	¢29,182.22
AUGUST	¢11,021.65	¢3,770.45	¢12,920.42	¢27,712.52
SEPTEMBER	¢16,236.73	¢4,054.05	¢9,153.50	¢29,444.28
OCTOBER	¢31,631.55	¢5,416.36	¢9,552.94	¢46,600.85
NOVEMBER	¢28,370.55	¢4,648.20	¢11,568.95	¢44,587.70
DECEMBER	¢39,045.70	¢3,492.25	¢9,131.65	¢51,669.60
JANUARY 1987	¢80,213.95	¢4,388.05	¢8,572.35	¢93,174.35
FEBRUARY	¢115,009.55	¢3,607.55	¢8,934.60	¢127,551.70
MARCH	¢141,388.85	¢4,957.65	¢7,407.60	¢153,754.10
APRIL	¢52,399.05	¢4,692.30	¢10,318.05	¢67,409.40
MAY	¢57,545.10	¢5,044.41	¢14,433.40	¢77,022.91
JUNE	¢48,147.95	¢4,283.69	¢11,339.40	¢63,771.04
JULY	¢46,174.44	¢5,214.12	¢11,228.35	¢62,616.91
AUGUST	¢36,497.45	¢4,846.37	¢9,539.00	¢50,882.82
TOTAL	¢1,054,840.70	¢132,508.62	¢212,888.10	¢1,400,237.42
AVERAGE	¢43,951.70	¢5,521.19	¢8,870.34	¢58,343.23

ST. CAT. MONTHLY SALES AND MOVING AVGS.



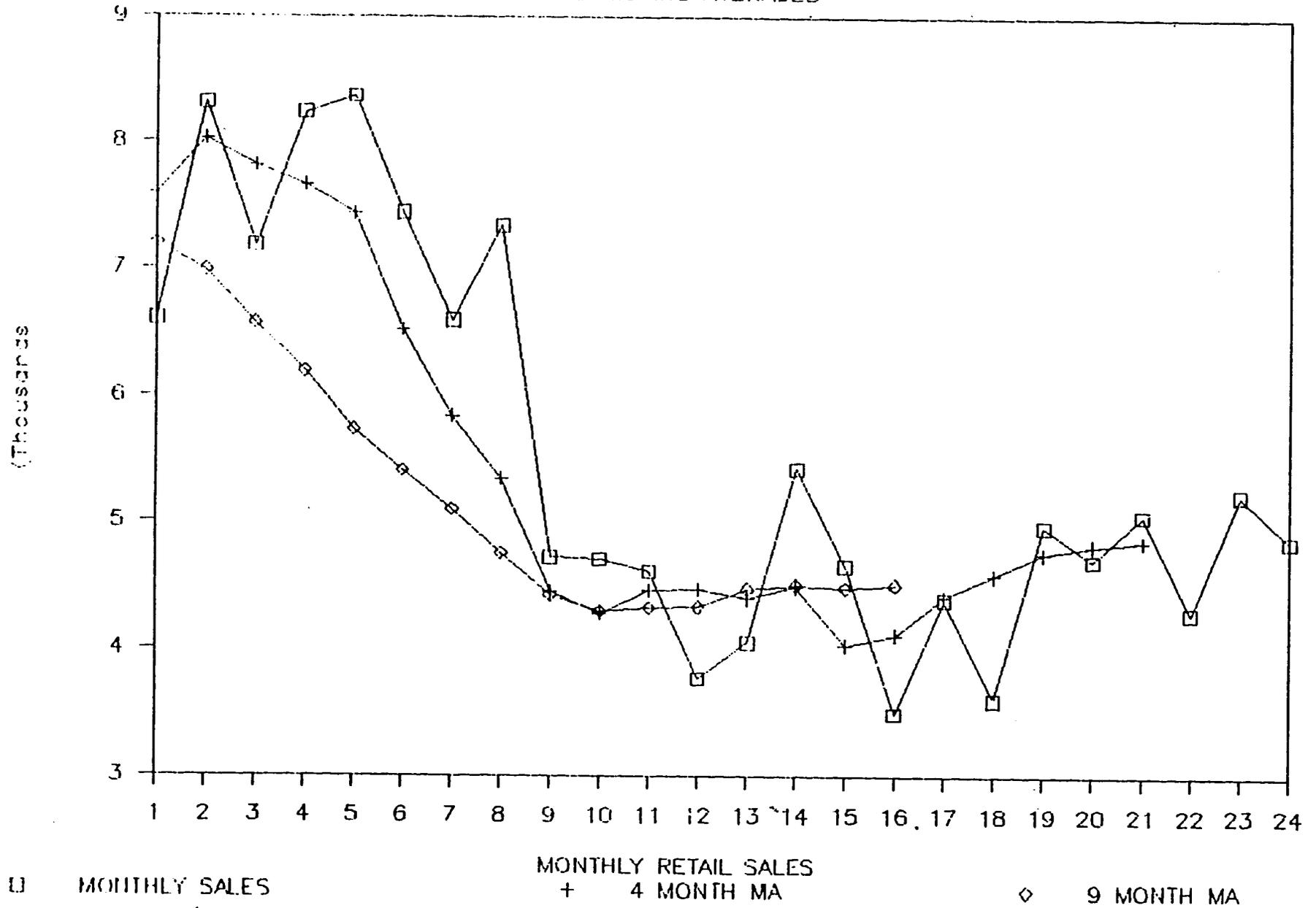
179

ST. CAT. MONTHLY WHOLESALE SALES AND MOVING AVERAGES



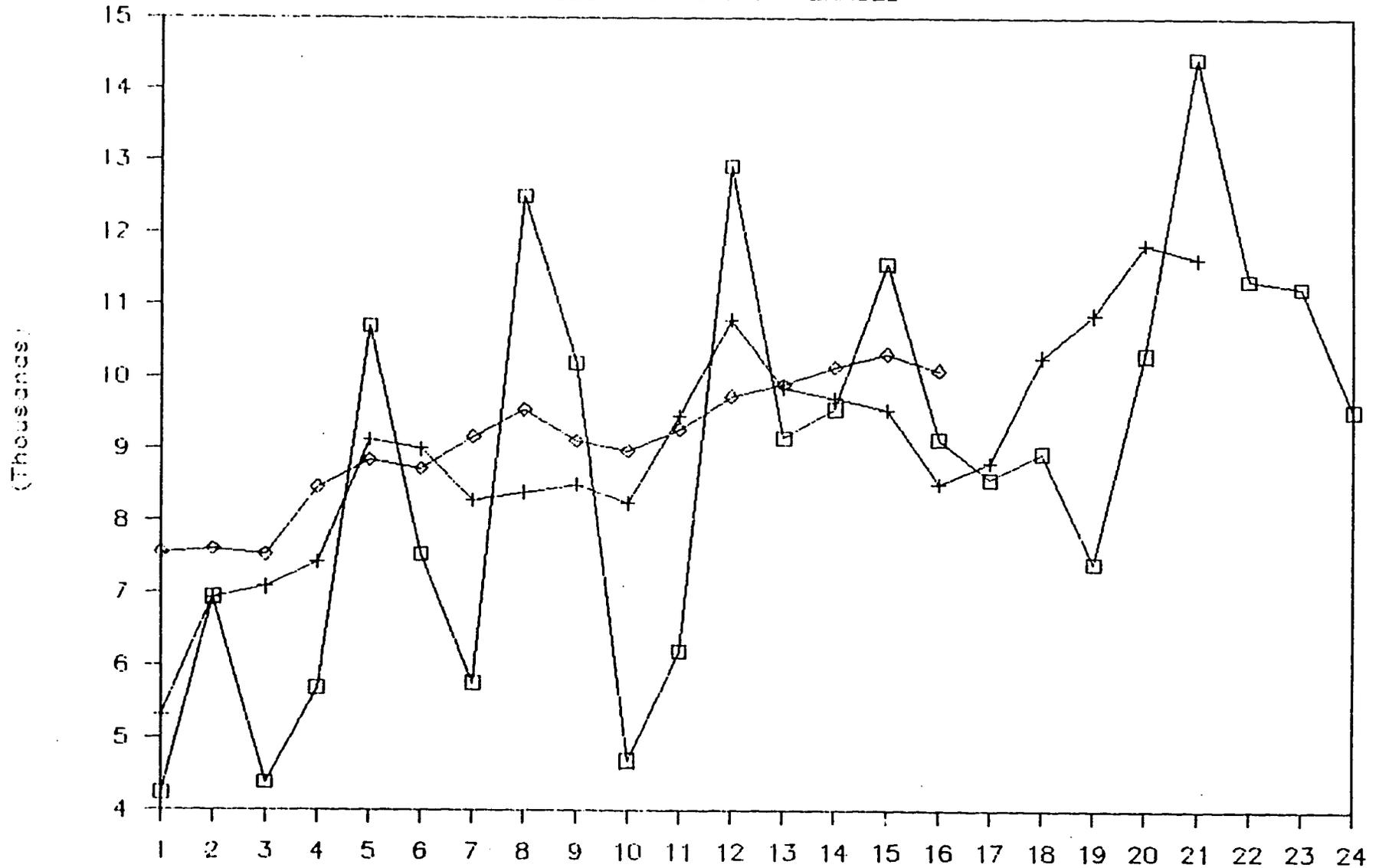
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ST. CAT. MONTHLY RETAIL SALES AND MOVING AVERAGES



ST. CATHERINES MONTHLY FARM SUPPLY

SALES AND MOVING AVERAGES



1) MONTHLY SALES

+ 4 MONTH MA

◇ 9 MONTH MA

2/6

Appendix C: Four-Month Produce Activity Report, April - July 1987

UNIT	ITEM	UNIT PRICE	TOTAL PRICE
50.00	ACKEE		57.15
44.00	CABBAGE		44.00
27.00	CALALOO		
133859.00	CALALOO		48976.85
9.00	CANE		72.00
1080.00	CANTELOUPE		1814.10
3.00	CHOCCHO		15.00
12.00	COAL		168.00
529.00	COCON		479.70
92.25	CORN		415.12
6785.00	CUCUMBER		3230.75
290.00	D COCONUT		305.40
2332.00	DASHEEN		1753.50
477.00	DUNGAH		241.45
738.00	EGGS		3343.50
651.50	G BANANA		639.10
100.00	IRISH		300.00
106.50	JULIE		958.50
9.00	JUNE PLUM		22.50
1239.00	LIMES		312.16
96.00	LONG BEAN		119.90
263.00	MELON		131.50
96.50	NUTMEG		337.75
6405.00	OKRA		5782.00

5.141 TOTAL ACTIVITY
 488734 PRODUCE TOTALS

QUANTITY	UNIT	ITEM	UNIT PRICE	TOTAL PRICE
1125.00		ONION		2074.50
558.25		ORANGE		1538.45
2991.00		PAK CHOI		1537.30
3871.50		PAWPAW		2934.40
99.50		PEAR		557.70
560.00		PICKLING		943.00
8.00		PIMENTO		32.00
1454.00		PLANTAIN		636.60
4490.00		PLUMMY		4242.10
11354.50		PUMPKIN		6905.30
36.50		R BANANA		59.00
162.00		R PLANTAIN		87.30
110.00		RED PEAS		550.00
2277.00		S BONNET		3715.20
5023.00		S PEPPER		6193.90
868.00		S POTATO		731.50
2030.50		SALAD		2726.00
47.00		SEEGUA		32.90
67.00		THYME		402.00
10.00		TURNIP		15.00
737.00		WATERMELON		589.60
193067.50*				106068.69*

48

Appendix D

ACCOUNTS RECEIVABLE AND BAD DEBT: CUSTOMERS

AGE OF ACCOUNT	ACCOUNTS RECEIVABLE BALANCE	ESTIMATED % UNCOLLECTIBLE	AMOUNT
1-30 DAYS	¢20,513.50	1%	¢205.14
31-60 DAYS	¢6,961.15	3%	¢208.83
61-90 DAYS	¢2,342.25	5%	¢117.11
91-180 DAYS	¢552.30	20%	¢110.46
OVER 180 DAYS	¢15,240.80	50%	¢7,620.40
	¢45,610.00		¢8,261.94

BAD DEBT AS A PERCENTAGE OF SALES 0.78%

ACCOUNTS RECEIVABLE AND BAD DEBT: MEMBERS

AGE OF ACCOUNT	ACCOUNTS RECEIVABLE BALANCE	ESTIMATED % UNCOLLECTIBLE	AMOUNT
1-30 DAYS	¢1,381.00	1%	¢13.81
31-60 DAYS	¢313.00	3%	¢9.39
61-90 DAYS	¢680.50	5%	¢34.03
91-180 DAYS	¢1,065.30	20%	¢213.06
OVER 180 DAYS	¢3,469.45	50%	¢1,734.73
	¢909.25		2005.01

BAD DEBT AS A PERCENTAGE OF SALES 0.94%

TOTAL ACCOUNTS RECEIVABLE AND BAD DEBT

AGE OF ACCOUNT	ACCOUNTS RECEIVABLE BALANCE	ESTIMATED % UNCOLLECTIBLE	AMOUNT
1-30 DAYS	¢21,894.50	1%	¢218.95
31-60 DAYS	¢7,274.15	3%	¢218.22
61-90 DAYS	¢3,022.75	5%	¢151.14
91-180 DAYS	¢1,617.60	20%	¢323.52
OVER 180 DAYS	¢18,710.25	50%	¢9,355.13
	¢52,519.25		¢10,266.95

BAD DEBT AS A PERCENTAGE OF SALES 0.81%

49

Appendix E: SCVPA Expenses Absorbed by Project, May - October 1987

MONTH	RENT	FUEL MAINTENANCE TAXALICENCE	OFF SUP MAINTENANCE	SALARIES	TAXES	UTILITIES	MIN AG F. SUPPLIES	MISC.	EM BEN	FRM DEL	TOTAL
MAY	€0.00	€1,594.60	€9,772.10	€15.60	€0.00	€2,140.43	€0.00	€0.00	€0.00	€0.00	€22,651.83
JUNE	€2,000.00	€2,136.70	€5,628.60	€1,769.05	€664.01	€6,312.29	€0.00	€220.00	€112.85	€0.00	€34,311.30
JULY	€1,000.00	€935.50	€687.40	€511.95	€0.00	€3,832.66	€0.00	€465.00	€0.00	€300.00	€14,575.10
AUGUST	€1,000.00	€1,633.63	€7,716.00	€401.75	€11,574.00	€399.25	€1,858.78	€0.00	€405.30	€0.00	€31,640.76
SEPTEMBER	€0.00	€1,914.20	€6,190.01	€1,516.00	€12,406.25	€0.00	€4,309.20	€0.00	€748.30	€0.00	€27,083.96
OCTOBER	€2,000.00	€2,954.50	€8,155.00	€482.95	€1,427.01	€171.28	€8,162.55	€520.00	€358.00	€21.00	€33,146.53
TOTAL	€6,000.00	€11,169.13	€38,149.11	€4,700.30	€69,837.02	€1,525.97	€26,334.41	€520.00	€2,196.60	€21.00	€163,409.48
AVERAGE	€1,000.00	€1,861.52	€6,358.19	€783.38	€11,639.50	€254.33	€4,389.07	€86.67	€366.10	€3.50	€27,234.91
LESS	€1,000.00	€480.00	€4,317.91	€783.34	€0.00	€3,291.80	€0.00	€0.00	€0.00	€0.00	€15,770.10
ACT. SUB.	€0.00	€1,381.52	€2,040.28	€705.05	€15,474.50	€254.33	€1,097.27	€86.67	€366.10	€3.50	€11,464.81

50

Appendix E: SCVPA Expenses Absorbed by Project, May - October 1987

MONTH	RENT	FUEL TAXES	MAINTENANCE LICENCE	OFF SUP MAINTENANCE	SALARIES	TAXES	UTILITIES	MIN AG F.	SUPPLIES	MISC.	EM BEN	FARM DEL	TOTAL
MAY	€0.00	€1,594.60	€9,772.10	€15.60	€3,129.10	€0.00	€2,140.43	€0.00	€0.00	€0.00	€0.00	€0.00	€22,651.63
JUNE	€2,000.00	€2,136.70	€5,628.60	€1,769.05	€15,468.00	€664.01	€6,312.29	€0.00	€220.00	€112.65	€0.00	€0.00	€34,311.30
JULY	€1,000.00	€935.50	€687.40	€511.95	€3,832.66	€291.43	€551.16	€0.00	€465.00	€0.00	€0.00	€300.00	€14,575.10
AUGUST	€1,000.00	€1,633.63	€7,716.00	€401.75	€13,574.00	€399.25	€4,858.78	€0.00	€405.30	€65.00	€0.00	€1,584.05	€31,640.76
SEPTEMBER	€0.00	€1,914.20	€6,190.01	€1,516.00	€12,406.25	€0.00	€4,309.20	€0.00	€748.30	€0.00	€0.00	€0.00	€27,083.96
OCTOBER	€2,000.00	€2,954.50	€8,155.00	€482.95	€3,427.01	€171.28	€8,162.55	€520.00	€358.00	€21.00	€156.00	€738.24	€33,146.53
TOTAL	€6,000.00	€11,169.13	€38,149.11	€4,700.30	€63,337.02	€1,525.97	€26,334.41	€520.00	€2,196.60	€21.00	€333.65	€2,622.29	€163,409.48
AVERAGE	€1,000.00	€1,861.52	€6,358.19	€783.38	€11,639.50	€254.33	€4,389.07	€86.67	€366.10	€3.50	€55.61	€437.05	€27,234.91
LESS	€1,000.00	€480.00	€4,317.91	€783.34	€5,165.00	€0.00	€3,291.80	€0.00	€0.00	€0.00	€0.00	€437.05	€15,770.10
ACT. SUB.	€0.00	€1,381.52	€2,040.28	€705.05	€6,474.50	€254.33	€1,097.27	€86.67	€366.10	€3.50	€55.61	€0.00	€11,464.81

ppendix F

MEMBERSHIP LIST

MEMBERSHIP LIST

MEMBER NAME	MEMBERSHIP DATE	DISTR	ADDRESS1	ADDRESS2	LAND STATUS	ACRES
3 ABDUL, EDWARD	Dec 8 83	G	CHURCH PEN	P.O. BOX 185	OWNED	5
2 ANDERSON, ROY	Jan 6 84	BP	BUSHY PARK P.O		LEASED	10
24 ANDERSON, MELBOURNE	Dec 8 83	LP	LLOYDS PEN	BUSHY PARK	OWNED	4
14 ANDERSON, MOSES	Dec 12 83	BP	BUSHY PARK P.O		LEASED/5 YEARS	5+
7 ANNAKIE, DAVID	Feb 8 84	BP	BUSHY PARK P.O		LEASED/5 YEARS	1
9 AULD, CYRIL CLIFTON	Dec 6 83	MM	OLD HARBOUR P.		OWNED	5
148 BAILEY, HUBERT	Jan 14 85	B	LOT 10 PATRICK	OLD HARBOUR P.O.		5
13 BAIRD, HAROLD	Apr 17 84	NG	SLIGOVILLE P.O		LEASED/5 YEARS	5
246 BAKER, RUDDY	Jun 20 86	SE	86 PLOVER AVE	ENSOME CITY		20
49 BANCEY, ALVIN	Dec 13 83	BP	BUSHY PARK P.O		OWNED	.5
02 BARNES, TREVOR	Nov 12 85	SV	29 MACKWILLE T	KINGSTON 19	OWNED/TITLE	17
59 BARRETT MERLIN	Oct 29 86	CP	LOT 122 SACCAB	OLD HARBOUR RD.		
242 BARRETT, GLENTON	May 26 86	OK	17 MARLIE GARD	OLD HARBOUR P.O.	GOVERNMENT	1
19 BARRETT, SELVIN	Dec 16 83	BP	BUSHY PARK P.O		LEASED/5 YEARS	2.5
131 BARTLEY, VIVIAN	Apr 7 86	B	OLD HARBOUR P.			1
183 BEDWARDS, ARCHIDALD	Jun 13 85	L	COMMODORS	LINSTEAD P.O.		2
272 BENNETT ASTON	Jan 23 87	FREET	FREETOWN P.A.		LEASED	-7
16 BENNETT, CARLTON	Feb 8 84	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10
52 BLAKE, CHARLES	Dec 13 83	BC	FREETOWN P.A.	CLARENDON	OWNED	2.5
82 BLAKE, KENNETH	Dec 21 83	BP	BUSHY PARK P.O		OWNED	23
11 BLOOMFIELD, RALVIN	Apr 9 84	NG	92A SPRINGTON	BUSHY PARK P.O.	OWNED	22
34 BRADY, CALEB	Oct 8 84	B	BODLES	OLD HARBOUR P.O.		5
234 BRADY, PATRICK	Apr 11 86	B	BODLES	ST. CATHERINE	LEASE	2
36 BRASS, KENNETH	Dec 9 83	BP	BUSHY PARK P.O		OWNED	9
104 BREARY, LOUISE	Mar 15 84	BP	BUSHY PARK P.O		OWNED/CAPTURED	1.25
170 BRITTON, LESTER	May 4 85	BC	BODLES CRESENT	OLD HARBOUR P.O.		38
13 BROWN, CECIL	Dec 8 83	NG	224 NIGHTINGAL	BUSHY PARK P.O.	LEASED	5
228 BROWN, LEVI	Mar 21 86	B	OLD HARBOUR BA		CAPTURED	3
173 BROWN, ALLEN D.	May 29 85		6 PLAZA DRIVE	MAY PEN	LEASED	7
43 BROWN, STANLEY	Dec 12 83	CP	SHARPER LANE	OLD HARBOUR P.O.	LEASED/3 YEARS	3.5
25 BROWN, JOHN	Dec 8 83	G	GUTTERS	BUSHY PARK P.O.	OWNED	5
42 BRYAN, CHARLES	Dec 9 83	SV	CHURCH PEN	BUSHY PARK P.O.	GOV. LEASE	2
61 CABALLERO, ANTHONY	Dec 15 83	BP	BUSHY PARK P.O		OWNED	5
105 CAMERON, BARRINGTON	Mar 16 84	LP	29 ST. JOHN'S	SPANISH TOWN	OWNED	5
268 CAMPBELL IAN	Jan 23 87	NIGHT	LOT 61 NIGHTIN	BUSHY PARK P.O.	OWNED	1
164 CAMPBELL, ANTHONY	Apr 29 85	G	SPRING VILLAGE			.5
227 CAMPBELL, LOWELL	Mar 18 86	ST	LOT 182 WESTMO	SPANISH TOWN	LEASE	.5
21 CAMPBELL, SUTCLIFFE	Dec 8 83	NG	LOT 61 NIGHTIN	BUSHY PARK P.O.		5
114 CHAMBERS, HERNEL	Apr 17 84	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED	4
201 CHAMBERS, ROLAND	Nov 12 85		KITSON TOWN P.		LEASE/5 YEARS	2.5
250 CHONG, RONNIE	Aug 21 86	BP	119 SYLVESTER	OLD HARBOUR PO		
46 CHUNG, ERNIST	Dec 12 83	H	CHURCH PEN	P.O. BOX 185	OWNED	100
91 CHUNG, SEPTY GEORGE	Jan 3 84	NG	104 SPRING GAR	BUSHY PARK P.O.	LEASED/5 YEARS	5
247 CLARKE, DELROY	Jun 20 86	BC	BANNISTER DIST	OLD HARBOUR P.O.	LEASE/10 YEARS	4
172 CLAYTON, YVONNE	May 29 85	BP	BUSHY PARK P.O		LEASED/5 YEARS	1
209 CLEMETSON, DOREEN	Jan 6 86	GF	GROVE FARM	BUSHY PARK P.O.	PART OWNER	10
77 COOKE, FREDRICK	Dec 16 83	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED	5
252 COOPER, DESMOND	Aug 21 86	BP	BUSHY PARK PO			
34 COPELAND, ARTHUR	Dec 9 83	BP	BUSHY PARK P.O		OWNED	6.5
157 COUSLEY, ORLANDO R.	Apr 24 85	NG	LOT 45 SPRING	SPRING VILLAGE P.A.	OWNED (BY PARENTS)	5
74 DAILEY, JOSLYN	Dec 16 83	LP	BUSHY PARK P.O		LEASED/G.T.O.	5
60 DALE, LAUREL M.	Dec 15 83	NG	NIGHTINGALE GR	BUSHY PARK P.O.	OWNED	5
160 DALEY, ALVIN	Apr 24 85	CP	SHARPER LANE C	OLD HARBOUR P.O.		.5

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File: MEMBERSHIP LIST

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MEMB NAME	MEMBERSHIP DATE	DISTR	ADDRESS1	ADDRESS2	LAND STATUS	#ACRES
32 CALEY, LESTER	Oct 4 84	BP	BUSHY PARK P.O		OWNED	.15
36 DAVIS, DONALD	Mar 13 86	KP	KELLY PUN	OLD HARBOUR BAY P.O.	OWNED	2.75
130 DAVIS, JOSEPH	Sep 19 84	BP	BUSHY PARK P.O.		LEASED	7
737 DAWKINS, BRUCE	May 16 86	ST	JAMESH WIRE C	ST. THOMAS	LEASED	5
65 DAWKINS, MAZIELINE	Apr 29 85	BP	BUSHY PARK P.O		LEASED/10 YEARS	3
212 DAWKINS, WINSTON	Jan 22 86	OH	32 SOUTH STREE	OLD HARBOUR	LEASE/1 YEAR	1.5
225 DELAHAYE, WALTER	Mar 13 86	RH	SPRING VILLAGE	SPRING VILLAGE P.A.	OWNED	5
16 DEWONEY, TREVOR	Jan 30 86		PAUL MOUNTAIN	SPANISH TOWN	OWNED	154
.75 DONALDSON, S	May 29 85	BP	BUSHY PARK P.O		LEASE	.2
266 DOOKIE COSSELL	Jan 23 87	BUSHY		BUSHY PARK P.O.	OWNED	6
265 DOOKIE ISIAH	Jan 23 87	BUSHY		BUSHY PARK P.O.	OWNED	2
264 DOOKIE PERCIVAL	Jan 13 82	BUSHY	BUSHY PARK P.O		LEASE	1.25
128 DOOKIE, CLIFTON	Sep 12 84	BP	BUSHY PARK P.O			1
256 DOOKIE, NEVILLE	Oct 29 86	BP	BUSHY PARK PD			
.58 DUFFUS, EDWIN	Apr 24 85	SV	SPRING VILLAGE			
180 EDWARDS, OWEN	Jun 17 85	CP	CHURCH PEN	OLD HARBOUR P.O.	OWNED	16
232 EDWARDS, WINSTON	Apr 7 86	B	BUSHY PARK P.O			-1.75
20 EDWARDS, JOSEPH	Dec 8 83	SV	SPRING VILLAGE		OWNED	2.5
70 EDWARDS, ROY	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10
71 EDWARDS, WILBURN	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10.5
190 EVANS, VALENTINE	Aug 6 85		CHURCH RD.	BOG WALK		
26 EWART, LEONARD	Dec 8 83	G	GUTTERS	BUSHY PARK P.O.	OWNED	2.5
184 FAITH FARMS (PAUL A	Jun 28 85		RIVERSDALE	ST. CATHERINE	LEASED/5 YEARS	3.5
206 FLETCHER, CLIVE	Jan 6 86	R	ROSEWELL ROAD	OLD HARBOUR P.O.	LEASED/10 YEARS	14
251 FORBES, RONALD	Aug 21 86	BP	GRAYDEN AVE	KINGSTON 10		
12 FORBES, LEBERT	Dec 6 83	MM	91 EAST ST.	OLD HARBOUR P.O.	LEASED - 5 YEARS	1
214 FOSTER, ALEXANDER	Jan 30 86	EN	CLAIRMEUT DRIV	OLD HARBOUR P.O.	OWNED	.5
73 FOSTER, DONALD	Dec 16 83	BC	BODLES CREST.	OLD HARBOUR P.O.	OWNED	3
141 FRAMPTON, CYRIL	Oct 23 84	NG	68 NIGHTINGALE	BUSHY PARK P.O.	LEASED	5
177 FRANCIS, ROY G.	May 29 85	OH	5 SHORTRIDGE P	KINGSTON 6	OWNED/REGISTERED TIT	400
194 FRANCIS, JOSELYN	Sep 10 85	CP	OLD HARBOUR P.		OWNED/TITLE	7
69 FRANCIS, LIVINGSTON	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10
50 FRANCIS, THEOPHILUS	Dec 13 83	BP	7 MARLIE AVE.	MARLIE GARDEN	OWNED	5
5 FRANKSON, SYDNEY	May 25 83	B	OLD HARBOUR P.			
39 FRAY, ASTON	Dec 9 83	BP	BUSHY PARK P.O		OWNED	77
51 FREEMAN, SEYMOUR	Dec 13 83	BC	BODLES CRESENT	OLD HARBOUR P.O.	LEASED	3
195 GABAY, JOHN	Sep 26 85	SV	SPRING VILLAGE		OWNED/LEASED	15
14 GABBADON, CALVIN R.	Dec 8 83	NG	48 SPRING GARD	NIGHTINGALE GROVE	OWNED	5
191 GALLIMORE, ALBERT	Aug 6 85	BP	BUSHY PARK P.O		LEASED/5 YEARS	2.5
270 GAYLE UCAL	Jan 23 87	SPRIN	SPRING VILLAGE	ST. CATHERINE	OWNED	2
199 GAYLE, GEORGE	Oct 25 85					
263 GENTLES NOEL	Dec 17 86	NG	5 CEDAR DR. NI	BUSHY PARK		
121 GENTLES, OSBOURNE	Jul 12 84	B	BODLES	OLD HARBOUR P.O.		
197 GIBSON, JOHN F.	Oct 1 85	OH	36 SOUTH STREE	OLD HARBOUR	LEASED	13
17 GIVANS, CEBERT	Dec 8 83	SV	SPRING VILLAGE		GOV. LEASE	4
65 GOLDEN, WINSTON V.	Dec 15 83	NG	LOT 50 SPRING	BUSHY PARK P.O.	LEASED	5
1 GOLDING, PRINCE	May 25 83	LW	P.O. BOX 65	OLD HARBOUR		
98 GORDON, JAMES	Feb 8 84	BP	BUSHY PARK P.O		LEASED/5 YEARS	.5
112 GORDON, STANFORD	Apr 17 84	G	BANNISTER DIST	OLD HARBOUR P.O.		5
18 GORDON, ROPER	Dec 8 83	SV	42 PLEASANT DR	GUTTERS	GOV. LEASE	6
119 GRADY, GILBERT	Jul 12 84	B	OLD HARBOUR BA			1.5
149 GRAHAM, JOHN	Feb 27 85	BP	BUSHY PARK P.O		LEASE/10 YEARS	5
35 GRAHAM, DAVID	Dec 9 83	BP	BUSHY PARK P.O		OWNED	5

53

File: MEMBERSHIP LIST

report: MEMBERSHIP LIST

MEMB NAME	MEMBERSHIP DATE	DISTR	ADDRESS1	ADDRESS2	LAND STATUS	#ACRES
11 GRANT, VICTOR	Jan 21 86	MP	SANDY BAY DIST	MAY PEN	OWNED (1)/LEASE (9)/	10
1 GRANT, GEORGE	Dec 19 83	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED	4.5
30 GRANT, HORACE	Dec 9 83	SV	SPRING VILLAGE		GOV. LEASE	2
03 GRANT, LESLIE R.	Mar 15 84	BP	10A GARY CLOSE	KINGSTON 5	OWNED/TITLE	5
96 GRAY, MELBOURNE	Sep 26 85		VERNHAMFIELD	CLARENDON	LEASED	10
129 GUARDSMAN LTD.	Sep 12 84	SV	SPRING VILLAGE	BUSHY PARK P.O.	OWNED	14
125 GUTHRIE, ROY	Sep 3 84	B	SHARPER LANE,	OLD HARBOUR P.O.		1
2 HANSON, ASLEY	Dec 9 83	BP	BUSHY PARK P.O.		CAPTURED/TITLE	3
19 HARDING, CLOVIS	Dec 8 83	SV	SPRING VILLAGE		GOV. LEASE	4
174 HARVEY, MABELLE	May 29 85		SANDY BAY DIST	MAY PEN P.O.	LEASED/10 YEARS	5
39 HAYES, LOCKSLEY	Dec 15 83	NG	68A NIGHTINGAL	BUSHY PARK P.O.	OWNED	5
40 HAYLES, GABRIEL	Oct 16 84	OH	18 SMITH AVE.	OLD HARBOUR P.O.		2
192 HIGGINS, LLOYD	Aug 15 85		18 KING STREET	LINSTEAD P.O.	LEASED/5 YEARS	2
106 HO-SHING, MARION	Mar 16 84	NG	YALLAHS P.O. S	LOT 93 NIGHTINGALE GROVE	OWNED/TITLE	5
HOO, DONALD	May 25 83	ST	SILVERNOSE	SALT ISLAND RD.SFN.TWN.	OWNED	75
126 IRVING, LLOYD	Mar 9 84	B	24 DARLINGTON	OLD HARBOUR		2
187 IRVING, VINCENT	Jun 28 85		28 VILLIA RD.	P.O. BOX 2 SPANISH TOWN		1.2
255 JACKSON, ROY	Oct 29 86	BP	BUSHY PARK PD			
66 JACKSON, NATHANIEL (Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	5
45 JACKSON, WALTER	Dec 12 83	BP	BUSHY PARK P.O.		LEASED	1
108 JAMAICA SOYA PRODUC	Mar 22 84	OH	P.O. BOX 27 R	OLD HARBOUR		
233 JAMES, LEONARD	Apr 11 86	L	11 SULLIVAN AV	KINGSON B	(4) OWNED/(2) LEASED	6
93 JARRETT, ERIC M.	Jan 10 84	NG	P.O. BOX 604 S	LOT 100 SPRING GARDEN RD	OWNED	8
161 JOHNSON, GEORGE A.	Apr 29 85	BP	P.O. BOX 60	OLD HARBOUR	OWNED	5
100 JOHNSON, WILBERT	Feb 23 84	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED	4
62 JOHNSON, EWAN	Dec 15 83	GF	GROVE FARM	BUSHY PARK	OWNED	10
229 JONES, ARTHUR G.	Mar 25 86	BP	1H WEYMOUTH DR	KINGSTON 20	OWNED/BY ERIC JONES	12.5
136 JOSEPHS, RUPERT	Oct 8 84	B	BODLES	OLD HARBOUR P.O.		5
68 KNIGHT, CLIFFORD	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10.5
27 KNOWLES, RENFORD	Dec 8 83	G	LOT 31	BUSHY PARK	OWNED	5
90 LAING, LINCOLN	Jan 3 84	NG	99 SPRING GARD	BUSHY PARK	LEASED/5 YEARS	5
137 LAMBERT, CALVIN	Oct 8 84	B	42 STELTON DRI	OLD HARBOUR P.O.		5
80 LAWRENCE, STEADMAN	Dec 19 83	SV	ELVIN	SPRING VILLAGE P.A.	GOV.LEASE	5
86 LEE, CANUTE	Dec 12 83	LP	BUSHY PARK		OE	4
239 LEWIS, JAMES	May 16 86	BA	DUNBEHOLDEN	BREATON P.O.		5
15 LEWIS, CAPT. NEIL C.	Dec 8 83	NG	LOT 90 SPRING	BUSHY PARK	OWNED -LEASED/3 YEAR	10
31 LEWIS, VINCENT	Dec 9 83	SV	SPRING VILLAGE		GOV.LEASE	3
249 LOGAN, ALFRED	Jul 23 86		PO BOX 70	MORANT BAY, ST.THOMAS		
176 MARAGH, DELRETA	May 29 85	BP	BUSHY PARK P.O.		OWNED	.25
253 MARAGH, SHIRLEY (MR	Sep 2 86	BP	BUSHY PARK PD			
94 MARTIN, NOEL	Jan 11 84	OH	SACCABA PEN	OLD HARBOUR	GOV. LEASE	.5
72 MATHEWS, BERTRAM	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10
8 MATTHEWS, YEON	Sep 1 83	OH	BUSHY PARK P.O.		LEASE-15 YEARS	190
133 MAYNE, LINDO	Oct 8 84	B	BODLES CRESENT	OLD HARBOUR P.O.		5
116 MAYNE, MARSHALL	May 14 84	OH	14 PATRICK STR	OLD HARBOUR P.O.	LEASED/5 YEARS	24
138 MC AVOY, DONNA	Oct 12 84	MM	LOT 411 MARLIE 1	VAZ DRIVE OLD HARBOUR	COMMON LAW	.25
117 MC CALLA, HANNAM	Jun 25 84	RP	LOT 8 QUEENS A	GREGORY PARK P.O.	LEASE/49 YEARS	9.5
101 MC CALLA, PAUL ANTH	Feb 24 84	C	41A COLBECK P.	OLD HARBOUR P.O.	OWNED/TITLE	6
29 MC FARLANE, CECIL	Dec 9 83	SV	SPRING VILLAGE		GOV.LEASE	1.5
155 MC KENZIE, CARLYSLE	Apr 24 85		LOT 39 BELLEVU	P.O. BOX 1258, KINGSTON	OWNED	13
57 MC KENZIE, CLARENCE	Dec 15 83	OH	84 EAST STREET	OLD HARBOUR P.O.	LEASE/YEAR	2
135 MC LEAN, HENRY	Oct 8 84	B	59 DARLINGTON	OLD HARBOUR P.O.		5
159 MC LEOD, CLIVE	Apr 24 85	DP	17 CLAYTON WAY	WILLOWDEENE	LEASED	3

File: MEMBERSHIP LIST

Report: MEMBERSHIP LIST

MEMB NAME	MEMBERSHIP DATE	DISTR	ADDRESS1	ADDRESS2	LAND STATUS	#ACRES
08 MC LEOD, ERIC	Jan 6 86	M	47 REDWOOD AVE	BUSHY PARK P.O.	OWNED	5
59 MC LEOD, MARLINE	May 4 85	DP	24 DUNCAN PEN	SCARLETT RD. P.O.		5
144 MC PHERSON, PERCIVA	Dec 5 84	OH	OLD HARBOUR BA	OLD HARBOUR P.O.	LEASED	.2
73 MCCARTHY, RODERICK E	Dec 16 83	CP	ORANGE LANE ,C	OLD HARBOUR P.O.	LEASED/5 YEARS	1
3 MCCARTHY, SAMUEL	Dec 13 83	MM	LOT 203 BEGONI	MARLIE MOUNT	OWNED/TITLE	3.5
258 MCLAUGHLIN, JOAN	Oct 29 86	OH	37 DARLINGTON	OLD HARBOUR PD		
262 MCIEIL ROY	Dec 17 86	CN	MITCHELL TOWN	CLARENDON		
24 MEARS, ALFRED	Aug 27 84	H	4 SUGAR WAY	BUSHY PARK P.O.	LEASED/3 YEARS	12
67 MELHADO CAROL	Jan 23 87	BUSHY		BUSHY PARK P.O.	OWNED	2.75
224 MILLER, ADONAR	Mar 4 86	OH	4 PATRICK ST.	OLD HARBOUR	LEASE/5 YEARS	3
89 MILLER, ROBINSON	Aug 6 85	NG	LOT 253 OAK DR	NIGHTINGALE GROVE		10
60 MONCRIEFFE, GEORGE	Dec 17 86	OH	40 CLAREMONT D	OLD HARBOUR P.O.	OWNED	
88 MORGAN, HUBERT	Dec 22 83	LP	CHURCH PEN	OLD HARBOUR P.O.	LEASED	4
82 MORGAN, CONSTANTINE	Jun 17 85	C	NEW STREET	OLD HARBOUR	GOV. LEASE	1.5
20 MORRIS, HENRY	Feb 24 86	MP	MC COOKS PEN	ST. CATHERINE		.5
235 MORRISON, HUBERT	Apr 14 86	B	248 PATRICK ST	OLD HARBOUR	COMMON LAW	3
37 MOSS, OWEN	Dec 9 83	MM	397 VERNON AVE	MARLIE MOUNT	OWNED	-1
2 MUNNS, CEDRIL	Dec 8 83	SV	SPRING VILLAGE		GOV. LEASE	5
10 MURRAY, SYLVESTER	Dec 6 83	CP	CHURCH PEN	OLD HARBOUR P.O.	GOV. LEASE, OWNED	2.75
99 MYKOO, GLADYS	Feb 15 84	NG	54 SPRING GARD	BUSHY PARK P.O.	OWNED	5
21 NARINE, JOSHUA	Mar 4 86	R	SANDY BAY, ROS	CLARENDON	LEASED/10 YEARS	8
1 O'CONNOR, MAURICE	May 25 83	G	1 VAZ DRIVE	OLD HARBOUR	OWN	45
55 OLIVER, KEITH	Dec 14 83	BC	BODLES CRESENT	OLD HARBOUR P.O.	LEASED/5 YEARS	2
236 PALMER, LESTER	May 16 86	SG	2A SEAWARD	KINGSTON 20	OWNED	11
10 PALMER, RALSTON	Mar 28 84	BP	BUSHY PARK P.O.			2
240 PANCHAM, SAMUEL	May 16 86	BP	BUSHY PARK		LEASE/5 YEARS	2
203 PARKER, GEORGE	Nov 16 85	NG	149 CEDAR AVEN	NIGHTINGALE GROVE	LEASE/5 YEARS	.3
75 PATRICK, RANFORD	Dec 16 83	OH	16 SMITH AVE.	OLD HARBOUR P.O.	OWNED	1
200 PENNICOTT, ROY	Nov 12 85	ST	62 CARLETTS RD	SPANISH TOWN	LEASED/10 YEARS	25
85 PERRY, ADOLPHUS	Dec 21 83	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED	4
76 PERRY, JESURAN	Dec 16 83	B	BOWERS DRIVE	OLD HARBOUR	OWNED/TITLE	3.5
261 POULFARM LTD. C.M.	Dec 17					
207 POWELL, ORVILLE	Jan 6 86	OH	SOUTH STREET	OLD HARBOUR		3
95 RANKINE, MICHAEL	Jan 12 84	SV	BUSHY PARK		OWNED	15
4 REDWOOD, CARRICK	May 25 83	LP, NG	43A SPRING GAR	NIGHTINGALE GROVE	OWNED	18
162 REID, IRENE	Apr 29 85	8P	BUSHY PARK P.O.		OWNED	2
38 REID, ADOLPHUS	Dec 9 83	G	SHARPER LANE	OLD HARBOUR P.O.	OWNED	2.5
54 REID, DANIEL	Dec 15 83	NG	NIGHTINGALE GR	BUSHY PARK P.O.	OWNED	3
33 REID, JOHN	Dec 13 83	SV	GORDON WOOD	BUSHY PARK P.O.	GOV. LEASE	1
223 RICHARDS, VERNON	Mar 4 86	OH	OLD HARBOUR BA		LEASE	1.5
127 RICKETTS, ARNOLD	Sep 3 84	B	E. STREET	OLD HARBOUR P.O.		1
54 RICKETTS, SILVESTER	Dec 13 83	LP	LLOYDS PEN	BUSHY PARK P.O.	?/OWNED/LEASE	11
167 ROBERTS, WILFRED	May 4 85	BP	BUSHY PARK P.O.		OWNED	1
58 ROBINSON, CARYSLE	Dec 15 83	LP	NATIONAL COMME	SPANISH TOWN P.O.	OWNED	30
178 ROSE, CLEVELAND T.	May 30 85		COLBECK RD. P.	OLD HARBOUR	OWNED/TITLE	1
238 ROWE, FITZROY R.	May 16 86	SE	SOUTHFIELD P.O	ST. ELIZBETH		5
11 ROWE, SEYMOUR	Dec 6 83	CP	P.O. BOX 64	OLD HARBOUR P.O.	LEASE - 5 YEARS	1.5
254 SALMON, ORAL	Sep 23 86		CLAREMONT	OLD HARBOUR PD		
171 SAPPLETON, SAMUEL	May 14 85	CP	CHURCH PEN	BUSHY PARK P.O.	LEASED/YEARLY/COMMON	1
40 SHAND, VERONA	Dec 9 83	CP	ORANGE LANE	OLD HARBOUR	GOV. LEASE	2.5
150 SHARPE, EGERTON	Feb 27 85	MP	MC COOKS PEN	INSWOOD P.A.	OWNED	3
257 SHEPPERD, JAMES	Oct 29 86	LP	LLOYD'S PEN	ST. CATHERINE		
123 SINGH, LOUIS	Jul 25 84	BP	BUSHY PARK P.O.		LEASED	7

File: MEMBERSHIP LIST

Report: MEMBERSHIP LIST

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69 SMITH ETHLINE	Jan 23 87		BUSHY ISLAND FARM	BUSHY PARK P.O.	LEASE	2.25
63 SMITH, SYDNEY OLIVE	Apr 29 85	C	LOT 35 FEDERAL	SPANISH TOWN		5
79 SOLLY, D'OYEN	Jun 17 85	NG	BUSHY PARK P.O		LEASED	5
14 COLOMAN, RUPERE	Jun 20 86	OH	26 CATIN AVE	OLD HARBOUR P.O.	LEASE	1
8 SPENCE, DANIEL	Jul 7 84	CP	CHURCH PEN	OLD HARBOUR P.O.		2
186 SPENCE, DENNIS	Jun 29 85	BP	BUSHY PARK P.O		OWNED	1.5
222 ST.DOROTHY FARM SUP	Mar 4 86		9 DARLINGTON D	OLD HARBOUR	LEASE/15 YEARS	150
38 STAFF, JEFFREY	Aug 6 85	SV	SPRING VILLAGE		LEASE	5
66 STEELE, RONALD WESL	May 4 85	OH	P.O. BOX 186	OLD HARBOUR P.O.	OWNED	1.5
122 STERLING, BRADEY	Jul 24 84	BP	BUSHY PARK P.O		OWNED	4
7 STEWART, HUBERT	Dec 15 83	GF	GROVE FARM	BUSHY PARK P.O.	OWNED	10
17 STODDART, WILFORD E	Feb 24 86	BA	LOT 1 SACCABA	OLD HARBOUR P.O.	OWNED	8
23 STODDART, CONROY	Dec 8 83	LP	BUSHY PARK P.O		LEASED	1.5
7 STRACHAN, NOEL	Dec 12 83	GW	GORDONWOOD RD.	BUSHY PARK P.O.	OWNED/REG.TITLE	5
31 SUKARLOO, RAYMOND	Sep 27 84	NG	57 SPRING GARD	BUSHY PARK P.O.	OWNED	3
181 SURDEEN, IVAN	Jun 17 85	NG	LOT 105 NIGHTI	BUSHY PARK P.O.	OWNED	5
153 TATER, CLEMENTINA	Mar 4 85	BP	BUSHY PARK P.O		OWNED	1.5
52 TATER, HERMAN	Mar 4 85	BP	BUSHY PARK P.O		OWNED/TITLE	10
35 TATER, STEADMAN	Jun 28 85	BP	BUSHY PARK P.O		OWNED/TITLE	3.5
16 TAYLOR, JOHN	Dec 8 83	NG	LOT 47 SPRING	NIGHTINGALE GROVE	LEASED/5 YEARS	5
05 TELMLER, JOHN B.	Jan 6 86	NG	78 NIGHTINGALE	GUTTERS	LEASED/5 YEARS	7
93 THOMAS, ALLAN	Aug 16 85	NG	LOT 260 OAKWOOD	NIGHTINGALE GROVE	LEASE	.1
143 THOMAS, DAVID	Dec 3 84	LP	BUSHY PARK P.O		FREEHOLD	4
18 THOMAS, GILBERT	Feb 24 86	B	OLD HARBOUR P.		COMMON LAW	1
07 THOMAS, HERMAN	Mar 22 84	GF	GROVE FARM	BUSHY PARK P.O.	OWNED/PROBATE	1
151 THOMAS, WALTER S.	Feb 27 85	BC	BODLES CRESENT	FREETOWN P.A.	LEASED/25 YEARS	3
41 THOMAS, WILMOTH	Dec 9 83	MM	387 VERNON AVE	MARLIE MOUNT	OWNED	2.5
10 THOMPSON, ROY	Jan 21 86	MP	HALSE HALL MA	CLARENDON	LEASE/39 YEARS	9.75
42 THOMPSON, STELBERT	Dec 3 84	SV	SPRING VILLAGE		GOV. LEASED	5+
204 TOWNSEND, GEORGE	Nov 22 85	NG	36 FORESYTHE D	KINGSTON 6	OWNED	5
19 TURNER, ERNA	Feb 24 86	MP	MC COOK PEN	ST.CATHERINE	LEASE/YEARLY	.5
09 WALKER, FRANKLYN	Mar 28 84	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED/LEASE	5
45 WALLACE, EROLL	Dec 21 84	BP	BUSHY PARK P.O		LEASED	2.5
56 WALLACE, VINCENT	Apr 24 85	LP	LLOYDS PEN	BUSHY PARK P.A.	OWNED	4.25
15 WALTERS, CAROL	Apr 17 84	BP	BUSHY PARK P.O		OWNED	28
147 WALTERS, ERVIN	Dec 21 84	BP	BUSHY PARK P.O		LEASED	5
3 WALTERS, YORKWIN	May 25 83	NG	44A SPRING GAR	NIGHTINGALE GROVE	OWNED, LEASED-3 YEARS	10
33 WEBBY, MICHAEL	Dec 15 83	NG	NIGHTINGALE GR	BUSHY PARK P.O.	OWNED	2.5
98 WILKS, ASWALD	Oct 25 85		FRIENDSHIP DIS	CONNORS P.A.	LEASE	4
271 WILLIAMS BALFORD	Jan 23 87	BUSHY	BUSHY PARK P.O		LEASE	2
39 WILLIAMS, ALBERT	Oct 12 84	SV	SPRING VILLAGE		GOV. LEASE	1
243 WILLIAMS, ERIC	Jun 20 86	OH	OLD HARBOUR BA			1
245 WILLIAMS, JOHN	Jun 20 86	OH	OLD HARBOUR BA			1
230 WILLIAMS, JOSCELYN	Apr 1 86	K	KELLY PEN	OLD HARBOUR BAY	OWNED	3.5
248 WILLIAMS, KEITH			BUSHY PARK P.O	ST. CATHERINE	OWNED	2
146 WILLIAMS, LIONEL	Dec 21 84	BP	BUSHY PARK P.O		OWNED	15
213 WILLIAMS, PERCIVAL	Jan 30 86	OH	LOT 3 BELMONT	OLD HARBOUR P.O.	OWNED	17
168 WILLIAMS, RUDOLPH L	May 4 85	SV	SPRING VILLAGE		LEASED	2
154 WILLIAMS, TONEY	Mar 7 85	GW	GORDONWOOD	BUSHY PARK P.O.	OWNED	4
241 WILLIAMS, WILBERT	May 16 86	OH	BODLES CRESEDN	OLD HARBOUR P.O.		
34 WILLIAMS, CASSEL	Dec 21 83	BC	BODLES CRESENT	OLD HARBOUR P.O.	LEASED/10-15 YEARS	6
83 WILLIAMS, KENNETH	Dec 21 83	LP	LLOYDS PEN	BUSHY PARK P.O.	OWNED/TITLE	4
33 WILLIAMS, RUPERT	Dec 9 83	BP	BUSHY PARK P.O		OWNED	13

Title: MEMBERSHIP LIST

Report: MEMBERSHIP LIST

MEMB NAME	MEMBERSHIP DATE	DISTR	ADDRESS1	ADDRESS2	LAND STATUS	#ACRES
15 WILLIAMS, WAVER R.	Jan 30 86	OH	BUSHY PARK P.O.		OWNED	32
20 WILSON, STANFORD	Jul 12 84	B	OLD HARBOUR 2A			1.5
56 WILSON, BERTHRAM	Dec 14 83	LP	CHURCH PEN	OLD HARBOUR P.O.	OWNED	4
9 WRIGHT, LESLIE						
9 WRIGHT, LESLIE	Dec 23 83	BP	CHURCH PEN	BUSHY PARK P.O.	OWNED	7
132 WRIGHT, HUGH	Jan 27 84	NG	49 SPRING GARD	BUSHY PARK P.O.	OWNED	27
YOUNG CHIN, BILLION	May 25 83	BP				