

Department of Co-operatives and Friendly Societies (DCFS)

MINISTRY OF INDUSTRY, COMMERCE, AGRICULTURE AND FISHERIES (MICAF)



Annual Report 2015/2016

DEPARTMENT OF CO-OPERATIVES & FRIENDLY SOCIETIES



VISION STATEMENT

‘TO TRANSFORM THE DEPARTMENT OF
CO-OPERATIVES AND FRIENDLY SOCIETIES
TO POSITION CO-OPERATIVES, INDUSTRIAL
& PROVIDENT AND FRIENDLY SOCIETIES
AS A VIBRANT AND VIABLE SECTOR WITHIN
JAMAICA’S SOCIO-ECONOMIC
DEVELOPMENT BY 2020.’

DEPARTMENT OF CO-OPERATIVES & FRIENDLY SOCIETIES



MISSION STATEMENT

‘TO CONTRIBUTE TO THE SOCIAL AND ECONOMIC DEVELOPMENT OF THE NATION BY FACILITATING THE ESTABLISHMENT AND REGULATION OF CO-OPERATIVES AND INDUSTRIAL & PROVIDENT SOCIETIES AS VIABLE BUSINESS ALTERNATIVES AND FRIENDLY SOCIETIES AS EFFECTIVE SOCIAL ORGANIZATIONS AND PROTECTING THE STAKEHOLDERS’ INTEREST.’

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1. CORPORATE DATA

The Department of Co-operatives and Friendly Societies (DCFS)

is a Division of the Ministry of Industry, Commerce, Agriculture and Fisheries and has been in existence since 1950. The Department has been privileged to serve under the following Ministries:

- Ministry of Agriculture
- Ministry of Parliamentary & Regional Affairs
- Ministry of Youth & Community Development
- Ministry of Local Government & Community Development
- Ministry of Local Government & Works
- Ministry of Commerce, Science and Technology (with Energy)
- Ministry of Industry, Technology, Energy and Commerce
- Ministry of Industry, Investment and Commerce
- Ministry of Industry, Commerce, Agriculture and Fisheries

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Sub Offices

The Department maintains two (2) Sub-offices, which facilitates the work of four (4) Inspectorate Officers with responsibilities for the parishes of St. Ann, Trelawny, St. James, Westmoreland, Hanover, St. Elizabeth, Clarendon and Manchester. These offices are located at:

The Office of The Prime Minister
10 Delisser Drive
Montego Bay, St. James
Tel: 952-7913

Rural Agricultural Development
Authority (RADA)
Barham Plaza
Mandeville P.O.
Manchester

2. STAFF OF THE DEPARTMENT



ERROL A. GALLIMORE, JP

Errol, Registrar of Co-operative Societies & Friendly Societies joined the staff in 1980. He was assigned to the Audit Section and was promoted to Supervisor within a reasonable short period. He had a passion for financial matters and so he further built on the training he received on the job by doing extensive research on financial matters. It was no surprise that he worked his way to the top of the Audit Section by 1999; this position he held until he was appointed Registrar in 2010. He has studied at the Loughborough University in England, Xavier University in Canada, Management Institute for National Development as well as the Jamaica Paralegal Institute in Kingston.

SONIA V. SMITH, JP

Sonia, Director with responsibilities for the Inspectorate Section, joined the Department in 1979 as a Co-operative Officer after graduating from the Jamaica School of Agriculture. Since then she held several positions in the Department. She possesses a wealth of knowledge gained through training in Co-operative Management and Development from Hungary, Israel and England. She holds a BSc. Degree in HRM, Associate Degree in Co-operative Management and a Diploma in Agriculture. She is married with six (6) daughters.

LAVERN GIBSON-ECCLESTON

Lavern, Director of Audits and Investigations, began her career at the Department as an Auditor and has moved her way up to her current position. She is accountable for ensuring the audit of the accounts of all Co-operatives and Friendly Societies, their financial management, and the investigations into fraudulent or unlawful use of these Societies' funds and assets.

She is a Professional Accountant, married and has two (2) daughters.

PAULETTE A. KIRKLAND, B.Sc., JP

Paulette, as the Director of Research, Training and Development, is responsible for the provision of Co-operative Education and the facilitation of training and developmental activities of Groups seeking registration as well as registered Societies. She has been with the Department since 1991 and has held several positions over the period. Ms. Kirkland graduated from UWI, Mona with a BSc. in Management Studies, and holds Post Graduate Diplomas in Human Resource and Public Sector Senior Management Development. Paulette Kirkland is a certified trainer of trainers by HEART/NTVET. She serves as a Justice of the Peace for the Parish of Kingston and is a member of the Kiwanis Club of New Kingston.



2. STAFF OF THE DEPARTMENT

INSPECTORATE TEAM



HEAD OFFICE



MONTEGO BAY REGION



MANDEVILLE REGION



2. STAFF OF THE DEPARTMENT

AUDIT AND INVESTIGATIONS TEAM



RESEARCH, TRAINING AND DEVELOPMENT TEAM





2. STAFF OF THE DEPARTMENT

ADMINISTRATIVE TEAM





3. FOREWORD



The Financial Year 2015/2016 saw the continued commitment of the Department to its vision of contributing to the social and economic development of Nation Building. This was achieved through the various services provided which saw an increase in the number of entities seeking to obtain legal status under the various Acts.

The long awaited Reclassification Exercise which was concluded in August 2015 saw a number of positions being upgraded resulting in improved compensation for staff. Whilst the increase was not significant, the staff appreciated the effort made in having the process finalized and awaits the meeting scheduled to review and approve appointments to the Posts.

The scope of knowledge, skills set and understanding of staff members on the Charities Portfolio continued to increase, resulting in a seamless transition from an unregulated to a

regulated Sector. The Charities Act saw the largest request being received for registration at any one time to the Department. These were facilitated within the required timelines once the registration criteria were met. However, notwithstanding efforts made by the Charities Authority to ensure a seamless and efficient processing of Applications, there were issues and concerns affecting the registration process. Of particular note, was the issue of unincorporated entities seeking to acquire a TRN were not readily facilitated by the NIS Office. A mutual understanding was arrived at between the Ministry of Labour and Social Security and the Ministry of Industry, Commerce, Agriculture & Fisheries by extension the Charities Authority which resulted in a simplified solution to the challenge.

The Authority looks forward to continued collaboration with all stakeholders and eagerly awaits the implementation of the Regulations, which will provide further strengthening of the Act in the overall regulating of the Registered Charitable Organizations (RCOs).

During the 2015/2016 period, there was an increase in the request for registration of Co-operatives, based on the amendments to the Dangerous Drug Act which paved the way for the emergence of a lawful, regulated legitimate medicinal and industrial Cannabis (Marijuana) Industry that



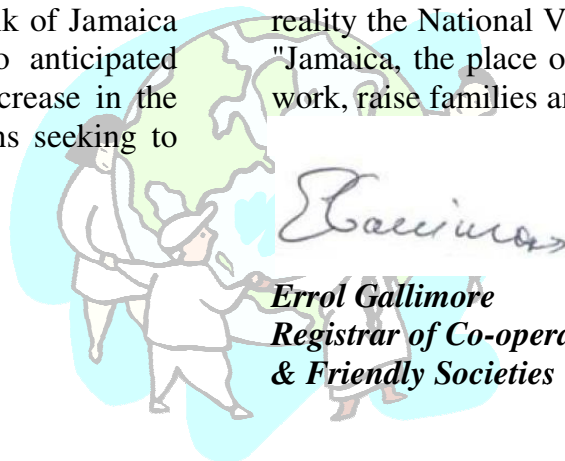
3. FOREWORD

will have significant economic opportunities and benefits, if effected in a timely manner. However, those requests could not be facilitated as the accompanying Regulations to provide the framework for operation were still pending.

The Department facilitated a number of mergers, Transfer of Engagements, proposed merger talks within the Credit Union Sector. These activities are expected to continue during the 2016/2017 Financial Year, as the entities transition in order to meet the impending Bank of Jamaica Regulations. It is also anticipated that there will be an increase in the number of Credit Unions seeking to

transition to another type of Co-operative (Thrift Society) or Friendly Society due to the inability to meet the Bank of Jamaica requirements but who wish to continue providing service to their members.

As we look to 2016/2017 financial year and beyond, the Department will continue with its mandate of facilitating the establishment of viable business alternatives and effective social organization; whilst protecting all stakeholders' interest. Thereby contributing to making a reality the National Vision of 2030 of "Jamaica, the place of choice to live, work, raise families and do business"



Errol Gallimore
**Registrar of Co-operative Societies
& Friendly Societies**



4. INTRODUCTION

The Department of Co-operatives and Friendly Societies has responsibility for administering the Co-operative Societies Act, the Friendly Societies Act and the Industrial and Provident Societies Act and their respective Regulations. Effective January 1, 2014, the Department was designated 'Charities Authority' with the responsibility for registering and regulating Charities within Jamaica.

During the 2015/2016 period, the Department focused on ensuring stability within the registered entities:

- 402 Industrial and Provident Societies
- 153 Co-operative Societies
- 402 Societies under the Friendly Societies Act to include Specially Authorized and Benevolent Societies
- 516 Charitable Organization

The mandate of the Department has been facilitated through the following activities:

- Registration of Societies
- Registration of Rules
- Inspection and Supervision
- Annual Audits and Investigations
- Settlement of Disputes
- Conducting of Inquiries
- Suspension of Registrations
- Cancellation of Registrations
- Dissolution and Liquidation

- Training and Promotion
- Development and Research
- Planning and Capacity Building Programmes

In addition, the Department monitors and facilitates the development of the Co-operative Movement in keeping with Government's policies and global trends; the monitoring of the Industrial and Provident Societies and the providing of technical assistance to facilitate sustainability and social mobility of the Friendly Societies Movement. The Charities Sector received assistance in the review and development of constitutions in keeping with the established standards.

The Department has three (3) main Sections through which its programmes are executed:

- **Inspectorate:** Ensure entities are operating in keeping with various Statutes and Regulations.
- **Audits and Investigations:** Audits annually the Financial Records and systems, investigates reported and suspected incidences of fraud or misappropriation.
- **Research, Training and Development:** Facilitates the registration process, effects capacity building activities for DCFS's staff, and personnel



4. INTRODUCTION

and other volunteers within the Movements. Conducts research, promotional and developmental activities.

As a Regulatory Authority, the Department conducts effective monitoring and inspections to ensure:

- Compliance with standards ;
- Safety and soundness of public funds invested;
- Establishment of sound internal control systems;
- Compliance with the Rules, Acts, Regulations and Policies governing Societies

As an Auditor, the Department ensures:

- Compliance with the International Accounting Standards (IFRS);
- Transparency and accountability of operations;
- Societies are appropriately advised on financial and operational conditions based on the findings from the Audit Process;
- Development of Accounting Systems;
- Business plans for Groups seeking registration under the Co-operative Societies Act are assessed.

As a Facilitator the Department:-

- Assesses the Applications of Groups seeking Charitable Status to ensure that they are engaged in activities geared toward charitable purpose;
- Liaises with Tax Administration Jamaica (TAJ) designated "*Commissioner General*" and the Registrar of Companies, designated "*Registrar of Charities*" under the Charities Act 2013 in effecting the Registration of Charitable Organizations.
- Assesses the Applications of Groups seeking Registration as Co-operative Societies;
- Validates that Groups seeking Registration as Benevolent Societies programmes as proposed will provide benefits to stated stakeholders/beneficiaries;
- Validates that Groups seeking Registration as Industrial and Provident Societies objects are in keeping with the I & P Act;
- Ensures that Groups seeking Registration as Friendly Societies are engaged in activities geared toward the relief and maintenance of members;
- Rejects Applications that did not meet the required standards;



4. INTRODUCTION

- Liaises and collaborates with external entities such as; Jamaica Social Investment Fund (JSIF), Social Development Commission (SDC), Citizens Security and Justice Programme (CSJP), and Rural Agricultural Development Authority (RADA) to acquire technical and financial support to entities on register.
- Ensures that Operational Assessments are conducted and appropriate feedback provided.
- Facilitates capacity building programmes.





6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

5.1 INSPECTORATE SECTION

The following regulatory activities undertaken with Registered Charitable Organizations; Societies Registered under the Friendly Societies Act; Co-operative Societies; and Industrial and Provident Societies during the period April 2015 – March 2016.

5.1.1 Inspections

<i>Full and Partial Inspections</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2015/16	130	107	82%

This activity impacted One Hundred and Seven (107) entities' operations. Overall, the findings revealed that the majority of these Societies complied with their constitutions but were lacking in effective governance that augments transparency and accountability. Appropriate recommendations and follow-up actions were given to the BOD to correct these deficiencies.

Charities

The Department was designated as the Charities Authority with full oversight to facilitate the registration, regulation, administration and governance of Charitable Organizations desirous of benefiting from tax relief under the Charities Act. Targeted inspections were done to ensure that Charitable organizations were

operated in accordance with their objects and powers in keeping with international standards.

While no target was set at the beginning of the year Sixty (60) inspections were conducted into the operations of Registered Charitable Organization.

5.1.2 Pre-audit Checks

<i>Pre Audits Checks</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2015/16	125	79	63%

The objective of this activity was to facilitate the auditing of Accounting Records within Six (6) months after the closure of the Societies' financial year by the Audit Section to facilitate the convening of Societies' Annual General Meetings whereby statutory committees would be elected and members' participation in the decision making process of their organizations would be afforded.

Pre-audit checks were undertaken for Seventy Nine (79) entities in total and 148 man days were used as some societies had to be guided and assisted in posting of some accounting records to achieve audit readiness.

5.1.3 Mergers

Mergers in the Credit Union Sector is expected to increase as the community bankers' position them-



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

selves to strategically streamline their operations and shore up their capital base ahead of what will be tighter regulatory requirements by future overseer, the Bank of Jamaica. To ensure a smooth transition in the process, DCFS attended joint meetings of appointed merger functionaries and provided technical support, advice and guidance for the moving and charting the process of navigating the conceptual framework, the due diligence, formulation of the Memorandum of Understanding and also mobilization and galvanization of members for their approval via town hall and general meetings.

During the period under review, UWI (Mona) & Community Co-operative Credit Union and AAMM Co-operative Credit Union amalgamated to form EduCom Co-operative Credit Union Limited on April 1, 2015, while ICD & Associates Co-operative Credit Union Limited had transferred its engagement to CW & J Co-operative Credit Union effective July 31, 2015.

Exploratory Merger talks were held in April 2016 with the Board of Directors of both C. G. Co-operative Credit Union and JPS & Partners Co-operative Credit Union Limited chaired by the Registrar of Co-operatives. Regulatory guidance was given to streamline the merger process amidst the pending BOJ regulations and several timelines were set in order to achieve this. A

Special Merger Resolution was successfully tabled at the 46th Annual General Meeting of C. G. Credit Union Limited in June 2015. JPS & Partners Co-operative Credit Union Limited is expected to present a Special Resolution to accept the Transfer of Engagements of C. G. Credit Union at their upcoming AGM.

Hanover Co-operative Credit Union and Montego Bay Co-operative Credit Union have put forward a proposal to their members for the merging of both entities. They both agreed that such merger would enable them to achieve inorganic growth, greater economies of scale and scope, increased membership and improved services and products to their members. This has now enabled merger discussions / negotiations to be in high gear and the team to progress effectively.

A Joint Merger Meeting was convened on July 2, 2015 with the Board of Directors of NCB Co-operative Credit Union and Insurance Employees Co-operative Credit Union Limited to consider the type of merger whether in the form of Amalgamation or Transfer of Engagement as well as to discuss all the critical requirements to effect same.

Sensitization sessions were done to in-house Credit Unions such as Jamaica Broilers; Desnoes and



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

Geddes; Church of the First Born; Broadcast & Allied; and NAJ Nurses Credit Unions to inform them on the conversion process from a Co-operative Credit Union to a Thrift Society.

For the Producers Co-operatives, four (4) Agricultural Co-operatives are in discussion for merger while several Fishermen Co-operatives, experiencing diverse challenges are considering merger as Branches with their federation the Jamaica Fishermen Co-operative Union.

5.1.4 Analysis of Financial Statements

<i>Financial Assessments</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2015/16	50	48	96%

This activity impacted Forty Eight entities (48).

This high achievement was due to the priority attention placed on the Credit Unions earlier within the year to ensure that they were meeting the target of the PEARLS-M standard especially for capital adequacy, delinquency provisioning, asset growth and solvency.

Assessment was also undertaken for the Producers and Services Co-operatives that were cited to have great potential but were diagnosed for poor capitalization via their members

and so alternate sources of funding had to be explored.

5.1.5 Constraints

The Section experienced numerous challenges throughout the financial year. These included:

- Staff facilitated the charities renewal process which included reviewing of Financial audits, Annual Returns and Fit and Proper Questionnaires.
- More emphasis placed on mergers and ratios of Credit Unions which aimed to facilitate desirable standards for Bank of Jamaica (BOJ) pending Regulations requirements.
- Separation of two (2) staff members - one reassigned and subsequently resigned while the other proceeded on study leave.
- Overseas seminar and workshops attended.
- Inadequate office facilities.
- Meetings and discussions with Board of Directors for conversion of Credit Unions to Thrift Societies.

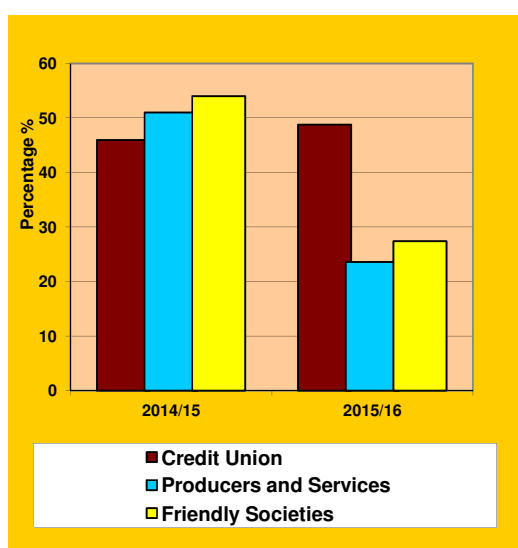
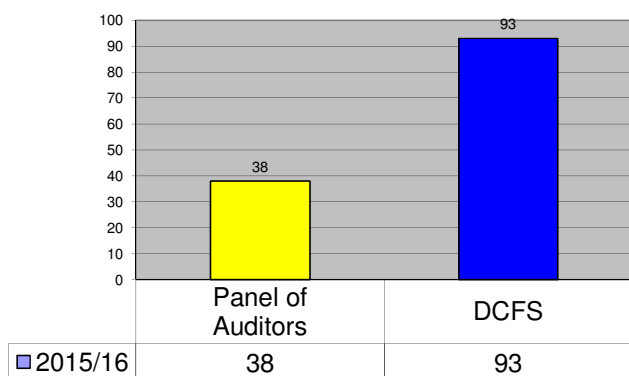


6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

5.2 AUDITS AND INVESTIGATIONS

The Audits and Investigations Section had a staff complement of Nine (9) Officers and was able to audit a total of One Hundred and Thirty One (131) Societies for the period 2015/16; Ninety Three (93) were completed internally and Thirty-Eight (38) completed externally by the Department's panel of Auditors. These Audits represent Two Hundred and Forty-Four (244) audit years.

NUMBER OF AUDITS COMPLETED 2015/2016



Societies registered under the Friendly Societies Act represented a major part of the audits completed at 48.8%, Producers and Services represented 23.6% and Credit Unions represented 27.4% for 2015/16.

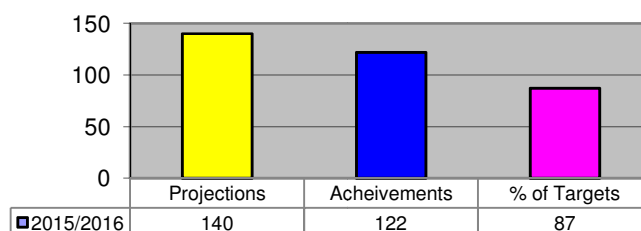
The increase in the Audits of Friendly Societies was due mainly to the focus of the Registrar to have compliance or be faced with Regulatory Sanctions. This resulted in an increase in the number of records received for audit.

5.2.1 Audits

Audit			
Year	Projection	Achievement	% of target
2015/16	Two Years and less		
	140	122	87%
	Over Two (2) Years		
	15	9	60%

The Section facilitated the completion of One Hundred and Twenty-Two (122) Societies' audits in the 'two years and less' category and Nine (9) Societies' audits completed in the 'over 2 years' category. This represents an achievement of 87% and 60% respectively of projection.

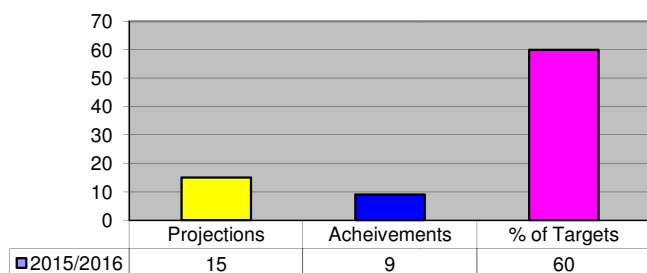
AUDIT OF ACCOUNTS TWO (2) YEARS AND LESS 2015/2016





6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

AUDIT OF ACCOUNTS OVER TWO (2) YEARS 2015/2016



These percentages represent an increase over the same period last year for the 'two or less' category and a decrease 'in the over two years' category.

5.2.2 Investigations

Investigations are conducted based on reported cases or instances detected during the audit process and as such, no projections were made for this activity. For the 2015/2016 financial year, Four (4) investigations were conducted into the following Societies:

Insurance Employee Co-operative Credit Union

An investigation was conducted based on a complaint by a member of the Credit Union regarding an exorbitant interest charged on a loan acquired as a staff member and mismanagement of the loan account. As a result of the investigation, the member was advised that there was no evidence of mismanagement of the account by the Society and was

advised to settle the outstanding amount owed to the Society or have the matter settled through arbitration in accordance with the Co-operative Societies Act.

Community and Workers of Jamaica Co-operative Credit Union

An investigation was conducted based on a complaint made by a member of the Credit Union regarding a loan acquired to purchase and repair a motor vehicle and a loan for home improvement. The member argued that the loans were managed in an "unregulatory and non arbitration manner" as the motor vehicle was repossessed by the Credit Union as a result of continuous default on the loan balances. The findings of the investigation were that due process was followed to re-claim the vehicle and secure the Credit Union's interest.

Portland Co-operative Credit Union

The organizational review was conducted on the operations and governance structure of the Society based on a governance issue noted by the Department. The review included the decision making process of the BOD to determine the level of inclusiveness of all members of the Board including any waivers granted. All staff and volunteers loans were assessed to ensure they were in keeping with all established policies. The deficiencies identified were



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

communicated to the BOD and the necessary recommendations made to ensure compliance in the future.

JTA Co-operative Credit Union

An organizational review was done on all management staff and volunteers, loans and discretionary benefits that were granted. This was done in an aim to determine if any breaches were made to the Co-operative Societies Act, Rules and policies of the Credit Union. The discrepancies found by the Auditor were communicated to the Board of Directors (BOD) and the recommendations that were given to lower the chance of reoccurrence of the breaches were accepted and implemented.

5.2.3 Development of Accounting Systems

The objective of this activity is to develop functional accounting systems within Societies and improve the quality of bookkeeping practices, which would increase the number of monthly Financial Returns submitted to the Department for examination.

<i>Development of Accounting Systems</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<i>2015/16</i>	<i>15</i>	<i>50</i>	<i>333%</i>

For the period 2015/2016, fifty (50) accounting system were developed, representing 333% achievement over

target. This was achieved as a result of ongoing Training.

5.2.4 Assessment of Accounting Systems

The objective of this activity is to assess the system used by the Society to determine weaknesses and adequacy of the Accounting System. For the 2015/2016 financial year, fourteen (14) societies were assessed representing 56% of projection.

<i>Assessment of Accounting Systems</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<i>2015/16</i>	<i>25</i>	<i>14</i>	<i>56%</i>

5.2.5 Other Activities Performed by the Section

■ Assessment of Business Plans -

The assessment of business plans were done for groups seeking registration under the Co-operative Societies Act to determine the feasibility of the proposed venture before being considered for registration. Twelve (12) business plan were assessed by the Section over the period; Four (4) were found feasible as viable business ventures. Those that were not accepted were given guidance on how to improve for future submission.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

- **Review of Annual Returns and Financial Statements for Industrial and Provident Societies** - The section reviewed Annual Returns and Financial Statements for compliance with the Industrial and Provident Societies Act, International Financial Reporting Standard, Tax Laws and other Acts relevant to their own operation.

The review revealed lack of knowledge about the Industrial and Providence Societies Act and Regulations and the Rules that govern the operations of the Society.

There has been improvement in the level of compliance for the filing of Annual Returns, due mainly to the withholding of the Letter of Good Standing or other services where the compliance is low or nil.

Authorized Societies), the Industrial and Provident Societies Act and the Charities Act. This was achieved via activities such as Group Organization, Group Supervision, recommendation for Registration and providing Technical Support before and after registration.

Other activities included the development of Societies through the following interventions: Development Planning, Resuscitation programmes, Training, Technical Support and Business Counselling.

5.3.1 Group Organization

Group Organization			
Year	Projection	Achievement	% of target
2015/16	65	46	71%

While sixty-five (65) Groups were targeted to be organized, forty-six (46) were achieved; representing 71% achievement of target.

5.3 RESEARCH, TRAINING AND DEVELOPMENT

The Research, Training and Development Section had a staff complement of nine (9) Officers for the year under review.

The main activities of the Section involved facilitating the Registration of entities under the Co-operative Societies Act, Friendly Societies Act (Benevolent, Friendly and Specially

5.3.2 Group Supervision

Group Supervision			
Year	Projection	Achievement	% of target
2015/16	45	46	102%

In the year under review, 102% was achieved in relation to target for Group Supervision. This was as a result of Groups that were already in the system from prior year, and the



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

process was completed.

5.3.3 Registration of Societies

<i>Registration of Society</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2015/16	35	32	91%

The figures show that a 91% achievement for the year under review for the registration of Societies under the various Acts.

See *Appendix II* for Societies registered over the period.

5.3.4 Development Planning

<i>Development Planning</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2015/16	10	5	50%

To date five (5) Societies have received assistance in developmental activities. This represents a fifty percent (50%) achievement.

5.3.5 Appraisal of Rules

<i>Appraisal of Rules</i>			
<i>Year</i>	<i>Projections</i>	<i>Achievements</i>	<i>%of targets</i>
2015/16	60	60	100%

The appraisals of Rules were done in order to complement the Registration process as well as to ensure compliance with Regulations.

5.3.6 Education and Training

<i>Training of Individuals (Movements)</i>			
<i>Year</i>	<i>Individuals</i>		<i>% of target</i>
	<i>Projection</i>	<i>Achievement</i>	
2015/16	700	870	124%

The year 2015/16 saw a 124% achievement of target, as eight hundred and seventy (870) personnel within the Movements received training.

The Department continues to collaborate with government funded and non-government organization to provide post registration training. Presently, the Department has signed MOU's with Jamaica Social Investment Fund (JSIF) and Citizens Social Justice Programme (CSJP).

In some instances, training was undertaken through a collaborative approach, as per the mandate of the Research, Training and Development Section having portfolio responsibility for executing the training exercises.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT



Mr. Errol Gallimore, Registrar being interviewed on Smile Jamaica regarding the Registration of Charities

The Department in undertaking its mandate under the Charities Act, 2013 conducted three (3) EduForum in Montego Bay, Mandeville and Kingston.



Participants at EduForum in Mandeville

These sessions were conducted in collaboration with Customs Office of Jamaica (COJ).

5.3.7 LOCAL TRAINING PROGRAMMES

A number of Officers undertook programmes at Management Institute for National Development (MIND) in keeping with a structured Government Policy of providing on-going training.

The Programmes were:

- Information and Technology Audit
- Government Accounting Level 1
- Certificate in Administrative Management
- Minute Writing

Other Programmes

Officers also attended other sessions.

- ICSA Corporate Governance
- Applied Method Research Workshop: Using Data to Inform



Presentation by Director Research, Training and Development, Ms. Paulette Kirkland, to attendees at Charities Eduforum in Montego Bay, December 2015.



Participants at EduForum in Kingston



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

Solution - Driven Business Decision

- Critical Thinking for Managers and Decision Makers
- Consultation on MSME Support Programmes
- Train the Trainer Programme on Corporate Social Responsibility (ISO 2600) in SME

5.3.8 INTERNATIONAL WORKSHOPS/ COURSES

INTERNATIONAL CONFERENCE

International Credit Union Regulator's Network (ICURN)

The International Credit Union Regulator's Network (ICURN) Annual Conference organized by World Council of Credit Unions was held in Denver, Colorado, USA during the period July 15 – 17, 2015. Mrs Sonia Smith, Director of Inspectorate represented the Department.

The Conference provided global knowledge on regulatory issues and best practices in Credit Unions.

CCCU and CUES International Convention 2015

The CCCU and CUES International Convention, organized by the CUES Under the theme “Co-operatives: Celebrating Successes and Embracing New Challenges for Sustainable Development” was held on June 20 - 23, 2015 at the Moon Palace Golf And Spa Resort in Cancun, Mexico. Mr. Errol Gallimore, Registrar of Co-operatives and Friendly Societies represented the Department. The issues addressed at the Convention were: Collaborating to improve efficiency and profitability, Building international Credit Union Movement, Communication and its value.



Above: Participants of the ICURN



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

World Credit Unions Conference

World Credit Unions Conference, considered the world largest gathering of the International Credit Union “clan”, hosted over fifteen hundred (1500) Executives and Volunteers from more than fifty (50) countries to include Ms. Paulette Kirkland, Director of Research, Training and Development in Denver, Colorado, USA during the period July 11 - 15, 2015.

The main focus was however strategising and arriving at consensus on solutions to combat the multifaceted economic challenges affecting in particular the Credit Union Sector under the theme "Co-operative Celebrating Success and Embracing new Challenges for sustainable Development.

SHORT PROGRAMMES

Seminar on Small and Medium Enterprise Development for Jamaica

The Seminar on Small and Medium Enterprise Development for Jamaica which was facilitated during period of May 21 - June 9, 2015 at the Shanghai Education and Training Centre of Commerce, Shanghai, China was geared at allowing the Jamaican Delegates to have an insight into business tenets of small businesses.

The seminar focused, on but was not limited to the following:

- Introduction to China's national and economic situation
- SMEs overseas Investment and Cross –border Mergers & Acquisitions
- SME Financial Services



Flag bearers from all over the world helped welcome 61 countries during the International Flag Parade. Above: Mr. Derrick Tulloch from Jamaica Co-operative Credit Union League (JCCUL), Flag bearer representing Jamaica.

The issues looked at benchmarking Credit Union Standards on a Global Scale. Also discussed was the development of Producers and Services Co-operatives with the support of Credit Unions.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT



Above: Participant of the SME Development for Jamaican in Shanghai, China

There were two (2) representatives from the Department (Ms. Keisha Burgher, Training and Promotions Officer and Ms. Vanessa Porter-Allen, Senior Auditor) along with eighteen (18) other Jamaicans representing both the Public and Private Sectors.

The training was in the form of cooperation and mutual support between Jamaica and the Chinese Government for the improvement of Jamaica's socioeconomic development through the adoption of the Chinese business template within the Jamaican context.

The sessions reinforced the importance that Government must invest heavily in its Small and Medium Size Enterprises in order to help boost Jamaica's economic growth. These enterprises can increase the revenue of the country significantly.

Small and Medium Enterprise Development Policies Training Course

Ms. Karen Lyttle, Senior Inspection Officer represented the Department at the Small and Medium Enterprise Development Policies Training Course in Japan, February 14, 2016 to March 12, 2016.

The Japan International Co-operation Agency (JICA) facilitated the course as part of the bilateral agreement between Jamaica and Japan.

The objective was to expose individuals to international Best Practices in the development of Policies and Systems for SMES.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT



Participant of the Small and Medium Enterprise Development Policies Training Course, Japan

5.3.9 A Collaborative Approach

Through continued collaboration with Government and Non-Government Organisations, the Department's Developmental and Capacity Building Programmes are ongoing.

Residential Workshops were sponsored by the Jamaica Social Investment Fund for a number of Groups and Societies from similar Communities. Areas covered:

- Roles and Functions of Board
- Requests for Registration under the Acts and Regulations
- Policy Formulation and Implementation
- Meeting Management
- Principles of Communication
- Maintenance of Accounting Records
- Team Building

The workshops were geared at providing participants with the skills and knowledge to ensure sustainability and compliance in

societies operations. This resulted in:

- Implementation of standard policies and procedures.
- Records being updated in a more timely manner to facilitate audit.
- Increase in the number of Societies convening Annual General Meetings as per Rules.
- Increase in the number of Societies operating in keeping with agreed standards.

UK Diaspora Meetings - Charities

On the invitation of the Jamaica High Commission to the United Kingdom, Mrs. Nnomba Assamba, several Departments and Agencies of the Government engaged the Jamaican Diaspora in the UK by conducting Town Hall meetings within the period November 26 – December 2, 2015. Mrs. Sonia Smith represented the Department of Co-operatives and Friendly Societies.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT



Representative from the different Agencies in attendance. Second from the right Mrs Sonia Smith, Director of Inspectorate, DCFS.



Mrs. Sonia Smith, Director of Inspectorate

These forum were held at the Jamaican High Commission Office in London, Prince Consort Road, Birmingham at 'The Drum', Potters Lane and in Manchester at the 'West Indian Sports & Social Club', Moss Side.

The focus of the Department was to ensure the awareness of the Jamaican Diaspora to the Charities Act. The other Agencies in attendance were Passport Immigration and Citizenship Agency (PICA), Registrar General's Department (RGD), National Land Agency (NLA), National Housing

Trust (NHT), Jamaica Customs Agency (JCA), Administrator General's Department (AGD) and Companies Office of Jamaica (COJ).



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

5.4 ADMINISTRATION SECTION

The Administration Section provided the necessary support service to enable the Department to undertake its functions in keeping with Staff Orders.

5.4.1 STAFF

i) Staff Complement:

- The Department ended the Financial Year with the following staff as compared to last year:

	2016	2015
Permanent	39	40
Temp Transfer	1	1
Temp Acting	2	1
Temporary	4	4
Relief	1	1
Casual	2	2

ii) Staff Turnover: Resignation, Recruitment and Transfer

Whilst there were challenges we continued to maintain a consistent work force.

In the Year under review, staff turnover was limited to one (1) person that left the Government Service and one person who was employed vice an Officer on Study

Leave.

One Officer was on temporary assignment at the Ministry; it is expected that the Officer will resume her substantive post in the New Financial Year.

iii) Vacation Leave

During the Year under review, thirty-eight (38) persons proceeded on vacation leave and one (1) on maternity leave.

5.4.2 Audit and Supervision Fund

The Department in accordance with the Co-operative Societies Act has responsibility for administration of the Audit and Supervision Fund (ASF). Inflows to the Fund for the period were mainly from Audit Fees, while outflows were for expenses related to Accounting Services in having Societies' Financial Records updated to audit-readiness standard and refund of members' shares arising from Liquidation of their Societies.

5.4.3 Budget

The Department's budget for 2015/16 was \$90.7, an increase of \$12.58M or 16.1% over the prior year approved budget.



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

6.1 PERFORMANCE OF THE CREDIT UNION SECTOR

The Credit Union Sector represents safe, sound and effective institutions that help to overcome financial market imperfection by deepening access to many who would otherwise be disenfranchised in the rather selfish, aggressive, profit-driven global financial landscape.

6.2 PERFORMANCE OF PRODUCERS AND SERVICES CO-OPERATIVE SOCIETIES

The Producers and Services Sector of the Co-operative Movement continued to be negatively impacted by the low capital resources and disenfranchised human resources; as such, these societies operations and profits were marginal during the period. One of the strategies utilised by the Department was to facilitate programs and intervention geared towards changing culture, improving skills and facilitating sustainability.

Highlighted Society:-

Golden Advent Co-operative Society Ltd.

The Golden Advent Co-operative Society Ltd (Bakery) is a small bakery located on Vernon Avenue, Oracabessa in St. Mary. It is operated by a group of seventeen (17) persons.



Freshly baked bread



Packaged Bread

The vision of the Society is to provide wholesome baked products at competitive market rates, hence the focus on baking only whole grain – bread, bulla, muffins and coconut



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

biscuits.

Golden Advent was conceived to be more than just a business but also as a Ministry, promoting healthy and holistic living.

Incorporated in 2011, the co-operative has survived in a harsh economic climate and is poised to be a major player in the collective for building a healthier and prosperous Jamaica.

One of the challenges faced in 2015 was the unsuitability of the present location for the business. Despite the challenges, the Co-operative was able to secure a new location for the business and is in the process of refurbishing that building.

Golden Advent Co-operative continues to strive to be profitable and to play its part in promoting a healthier Jamaican society.



6.3 PERFORMANCE OF SOCIETIES REGISTERED UNDER THE FRIENDLY SOCIETIES ACT

6.3.1 The Parade Gardens Community Development Council Benevolent Society

The Parade Gardens Community Development Council Benevolent Society is but a testament of what committed volunteers and community members can achieve when they give their service above all. There accomplishments show the amazing things that can result from a community working in unison, with hard work, perseverance and commitment to development.

BREAKFAST PROGRAMME

The Society in collaboration with the Counsellor Ms. Ann-Marie Morrison commenced a Breakfast Programme in September 2014 which catered to approximately eighty (80) students on a daily basis.





6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT



HOMEWORK PROGRAMME

Another Project is its Homework Programme that aims to help improve the performance of the students in schools as well as building self-esteem. The Programme commences at 4:00 p.m. until 6:00 p.m. and targets youths from five (5) to 14 years old. To date, the Programme has grown steadily and has thirty-five (35) registered students. Volunteers from RISE to EDUCATION as well as a group of High School Sixth Formers assisting in Community Educational Development.



BASIC SCHOOL PROGRAMME

The Basic School started September 2014 with ten (10) students and has grown tremendously throughout 2015, with twenty three (23)

registered students at the end of September 2015.

The Parade Gardens Pre-Preparatory School is for children aged 18 months to 5 years. Students learn a great deal in order to prepare them for the next stage of life and we also expose them to new and important places and play which is important to their development.



C.X.C. PROGRAMME

The C.X.C. Programme is powered by the volunteerism of awesome teachers who give their service for the betterment of the community started in October 2014 with one (1) teacher and twenty three (23) students. The Programme has



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

positively impacted the participant examination results.



The Society was awarded a Trophy by the Social Development Commission (SDC) for Community Research and Database and is dubbed the “Use of Data Champions” of 2015. The C.D.C. also had its end of year awards ceremony where numerous volunteers were awarded for their outstanding service.



6.4 APEX & FEDERATIONS BODIES

6.4.1 National Union of Co-operative Societies (NUCS)

NUCS is the Tertiary Co-operative Society in Jamaica and it consists of Primary Co-operatives (consisting of individual members) and Secondary Co-operatives (consisting of Co-operative Societies as members).

The Society promotes and advances the Co-operative Movement as a system of business that has service, not profit as its prime motive.

NUCS provides Accounting, Auditing and Management Services to the Co-operative Movement, in accordance with its Rules, Acts and Regulations however; responses from member societies are lukewarm.

6.4.2 Jamaica Co-operative Credit Union League (JCCUL) Ltd

JCCUL is the Trade Association for the Credit Unions of Jamaica, and membership at the end of March 2016 stood at thirty four (34) Credit Unions.

While the League provides Trade Association Services to Credit Unions, it has oversight responsibility for the JCCUL Group, which comprises four subsidiary organisations that provide a range of services to credit unions and



6. PERFORMANCE OF THE SOCIETIES SUPERVISED BY THE DEPARTMENT

members, in some instances. This came about with the transformation of JCCUL on January 1, 2013.

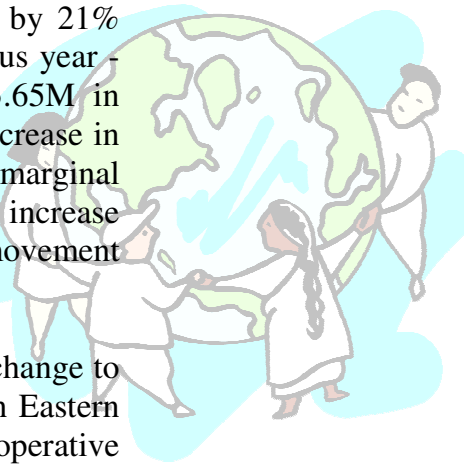
6.4.3 Jamaica Fishermen's Co-operative Union Limited (JFCU)

The year ending 2015 was a challenging year but the Union was able to attain its projections throughout the period.

JFCU achieved growth of 17% for the year ended June 2015, although the overall surplus declined by 21% as compared with the previous year - from \$4.6M in 2014 to \$3.65M in 2015. This was due to an increase in expense of 4% and a marginal increase in sales of 2%. This increase in sales has showed a movement from \$143M to \$145M.

Also noteworthy is the rule change to facilitate a merge with North Eastern Island Fishermen Co-operative Society Ltd and rebrand the society as a branch. The Fisher-folks in the Region are not very active in fishing and their interest had waned.

[Extracted from JFCU Annual Report 2016]



APPENDIX I

SENIOR EXECUTIVE COMPENSATION

Position of Senior Executive	Year	Salary (\$)	Gratuity (\$)	Travelling Allowance Or Value of Assignment of Motor Vehicle (\$)	Pension or Other Retirement Benefits (\$)	Other Allowances (\$)	Non-Cash Benefits (\$)	Total (\$)
Registrar (GMG/SEG 5)	2016	3,363,730.00	N/A	1,219,656	-	-	N/A	3,363,730.00
Director of Inspectorate (FMG/AS 5)	2016	2,097,527.00	N/A	643,128.00	-		N/A	2,097,527.00
Director of Research, Training and Development (GMG/SEG 3)	2016	2,097,527.00	N/A	643,128.00	-		N/A	2,097,527.00
Director of Audits and Investigations (GMG/SEG 3)	2016	2,097,527.00	N/A	643,128.00	-	-	N/A	2,097,527.00

Notes

1. Where contractual obligations and allowances are stated in a foreign currency, the sum in that stated currency must be clearly provided and not the Jamaican equivalent.
2. Other Allowances (including laundry, entertainment, housing, utility, etc.,)
3. Where a non-cash benefit is received (e.g. government housing), the value of that benefit shall be quantified and stated in the appropriate column above.



- EduCom Co-operative Credit Union Limited
- Fontabelle Farmers Co-operative Society Limited
- Plantain Garden River Farmers Co-operative Society Limited
- Bogue Spring Co-operative (B.S.C) Limited
- Mello Frutos Co-operative Society Limited
- Braco Production Marketing Multipurpose Co-operative Society Limited
- Superior Craft and More Co-operative Society Limited
- St. Catherine Agricultural Producers Co-operative Society Limited
- Hanover Herb Farmers' Co-operative Society Limited

INDUSTRIAL & PROVIDENT SOCIETIES ACT

- Avalon Finance Society Limited
- Psychiatric Nursing Aide Association of Jamaica Industrial and Provident Society Limited
- CSW Finance Industrial and Provident Society Limited
- Oasis Financial Services Limited
- Thompson & Blake Easy Loan Finance Limited
- Just Click Finance Limited
- Little Bay Country Club Limited
- Sue Tru Finance Limited
- C & B Cash Flow Finance Limited
- West Hanover Industrial and Provident Society Limited

FRIENDLY SOCIETIES ACT

- Rastafari Coral Gardens Benevolent Society



- Network of Women for Food Security Specially Authorized Society
- Sailor's Hole Fishermen Benevolent Society
- Cornwall Combined Disabilities Association Benevolent Society
- Lloyds Development Benevolent Society
- Bonny Gate United Community Benevolent Society
- Retirement Community Development Committee Benevolent Society
- Deans Valley and Its Environs Benevolent Society
- Grotto CDC and Its Environs Benevolent Society
- Alpart Community Council
- Rosevale Citizens' Association Benevolent Society
- Giddy Hall Community Development Committee Benevolent Society
- Flagaman Farmers Benevolent Society
- Seville Farmers Benevolent Society
- Nine Turns Farmers Benevolent Society
- Granville Community Development Committee Benevolent Society
- Russia Benevolent Society
- Thompson Town Achievers Benevolent Society
- Ballards River Farmers Benevolent Society
- St. Margaret's Bay Development Foundation Committee Benevolent Society
- Soho Farmers Benevolent Society
- Whitehall Citizens Association Benevolent Society
- Jack's Hill Community Benevolent Society
- Wickie Wackie Citizens Association

CHARITIES SOCIETIES ACT

- Heirs of Promise Enterprises Limited
- New Town Independent Baptist Church Limited
- Spanish Town Infirmary
- Alvernia Preparatory School



- East Central St. Catherine Marching Band Limited
- Kicks for Kids Foundation
- LJDR Davis Foundation Ltd
- Scotiabank Jamaica Foundation
- The Powell's Renal foundation Limited
- Born Again Mystic Deliverance Ministry
- Knox Community College
- St. Elizabeth Parish Council Infirmary
- Kingdom Keepers Ltd
- Pentecostal Prayer Praise & Power Ministries Limited
- The Redeemed Christian Church of God, City of Refuge Limited
- Jamaica Family Planning Association
- The G.O.D Centre also known as Celebration Church
- Mavis Fraser-Davis Trust Limited
- Equip For Life Education Foundation Limited
- Chance Rehabilitation Centre Limited
- Jamaica Athletics Development Academy
- Inside Out Church International Limited
- Jamaicans For Justice
- Uccgia Jamaica Limited
- Hope Opportunity Charity Limited
- Kingston Open Bible Church
- Manning's School Development Foundation Limited
- Jamaica China Friendship Association Limited
- Culture, Health, Arts, Sports & Education Fund Limited
- Grace Apostolic Deliverance Tabernacle (GADTAB) Limited
- Caribbean Policy Research Institute Limited
- The Church Dayton Diamond Ridge Limited
- St. Vincent Strambi Catholic High School

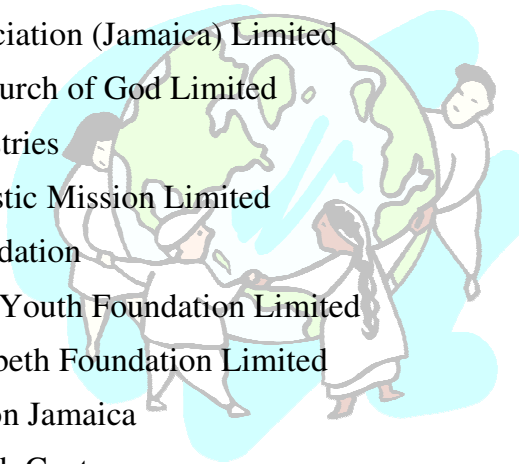


- Back2Life Foundation
- God Family Ministry International Limited
- Educare Foundation Jamaica Limited
- Tiny Hope Jamaica Limited
- Beulah Church of God Seventh Day Evangelical Inc. Limited
- Capoeira Alafia
- The Poverty Alleviation and Empowerment Foundation (name change)
- Transformed Life Church
- Ecclesia Worship Center in Christ Limited
- Sickle Cell Trust Limited
- The United Holy Revival Church of Jamaica
- Ziggy Soul Ministry International
- Love Tabernacle Apostolic Halleluia Square
- New Apostolic Church Jamaica
- Kingdom Center Ministries Limited
- Youths For Excellence Limited
- Love of God Tabernacle Limited
- Family and Parenting Centre Limited
- Jamaica Foundation for Community Development (HEALTH)
- We Care Social Outreach Development Limited
- Earth-strong Agro NGO Limited
- National Interschools Brigade Limited
- Swallowfield Chapel Limited
- Jamaica Foundation For Community Development (HEALTH)
- Integra-Tech Healthcare Foundation Limited
- The R.O.C Foundation
- 100 Hearts Jamaica Limited
- S & L Sharing Hand's Limited
- St. James Infirmary





- The Joseph Assignment Global Initiative
- Moon Palace Foundation (Jamaica)
- Serving Arms Jamaica (SAJ) Limited
- Carrot Jarret Foundation Limited
- STACY'S BLESSING FOUNDATION
- Vision Development Foundation Limited
- Christian Benevolent Outreach International Limited
- The Chinese Cultural Association Limited
- St. Aubyn's Foundation Limited
- Gateway of Faith Prayer House Ministries Limited
- Christ Alive Christian Center
- Freemasons Association (Jamaica) Limited
- Beam of Light Church of God Limited
- Family Life Ministries
- Jamaica Evangelistic Mission Limited
- Nakumbuka Foundation
- The Leslie Fierce Youth Foundation Limited
- Janet Claire Elizabeth Foundation Limited
- Sagicor Foundation Jamaica
- Spicy Grove Youth Center
- Bethel Family Christian Center Limited
- Sy-Ark Institute
- Knollis Multi-Purpose Centre Limited
- The Hour of Grace Publications, Inc.
- True Missionary Church of God Ministries
- _Space Museum Limited
- Alpha Omega In Charity International Limited
- M.E.R.C.I (Multi-Purpose Emergency Recovery Center In Corporation) Limited
- Out of Many One Learning Center, Inc





- Canada Grace Mission Ltd
- Yutes4Change Foundation Limited
- The Andrew Bruce Project Limited
- Caribbean Christian Centre for the Deaf Limited
- Rehoboth International Link Foundation Limited
- Jacob's Well Church (of Jamaica) Limited
- Rita Marley Foundation (Jamaica) Limited
- Nita's Kids Foundation Limited
- Bridge the Gap Education Foundation
- Christian Community Services Ltd
- Christian Camping International Jamaica
- Grace & Staff Community Development Foundation Limited
- Seaside Deliverance Ministry Ltd
- Velorie Right Hands Foundation Limited
- ICWI Group Foundation
- Treasure Beach Turtle Group Limited
- Dress for Success Jamaica
- Christ Liberty Deliverance Centre Limited
- Mona School of Business & Management Limited
- Good Neighbours Community Outreach Jamaica Limited
- Aunt Beryl's Children's Charity Limited
- Unity Primary Past Student & Infant Alumni Limited
- Girlz with Goals Limited
- Help Each Life Progress (H.E.L.P) Outreach Foundation Limited
- Jimmy Cliff Foundation Limited
- Friends of the Bustamante Hospital for Children
- Youth Mentoring Ministry Limited
- Ebenezer Home for the Mentally Challenged
- A New Jamaica of Peace Limited



- Redeemed Light and Life Church of God Limited
- Smart Lots of Love Children Foundation Limited
- Bob Marley Foundation Limited (formerly The East Bay Foundation)
- The Heart Institute of the Caribbean Foundation Limited
- St. Mark's Redemption Baptist Church Limited
- Blessing and Deliverance Ministries
- Remnant Covenant Assembly Limited
- The Math Club Inc
- Mission of Charity and Love Limited
- Association of Friends and Families of Substance Abusers (AFAFOSA) Co. Ltd
- Funding the Cause Limited
- Rujohn Foundation, Inc.
- Sunflower Ministry
- New Life Assembly International Limited
- The Love Angus Foundation Limited
- Jamaica Relief Ministries Inc
- The Jamaica Dental Association
- Spanish Town Returned Residents & Friends Limited
- United Beulah Foundation
- Synagogue Trust Limited
- Central Junior Schools Classic Track & Field Meeting
- All Nations International Development Agency
- The JPS Foundation Limited
- Bus Stop Mission
- Miracle Tab Foundation
- The Human Resource Management Association of Jamaica (HRMAJ)





APPENDIX III

SOCIETIES AUDITED						
Societies	No. of Societies		External Audits		Internal Audits (DCFS)	
	15/16	14/15	15/16	14/15	15/16	14/15
Thrift & Credit	36	45	34	42	2	3
Agricultural	4	12		-	4	12
Housing and Land	2	7		-	2	7
Multipurpose / Consumer	2	2		-	2	2
Fishermen	8	11	1	-	7	11
Community Development	0	0		-	0	0
Transport	2	2	2	-	0	2
Coffee/Cocoa	8	5	0	-	8	5
Industrial	3	2		-	3	2
Friendly Societies	64	61		-	64	61
Tertiary/ Federation	1	1		1	1	-
Insurance	1	3	1	3		-
TOTAL	131	151	38	46	93	105



APPENDIX IV

CLASSIFICATION OF CO-OPERATIVE SOCIETIES

CLASSIFICATION	2015/2016	
	Active	Inactive
1. Agricultural	44	12
<input type="checkbox"/> Coffee		
<input type="checkbox"/> Cocoa		
<input type="checkbox"/> Dairy		
<input type="checkbox"/> Other		
2. Industrial	6	5
3. Fishermen	12	1
4. Consumer	4	3
5. Multi Services	6	1
6. Credit Union	34	0
7. Housing and Land Purchases	4	3
8. Land Leasing	0	2
9. Insurance	1	0
10. Thrift	1	0
11. Transport	3	1
12. Community Development	2	2
13. Secondary	3	2
14. Tertiary	1	0
Total	121	32



APPENDIX V

PURCHASES OF LOW LAND COFFEE From Co-operatives for the Crop Year 2015/2016

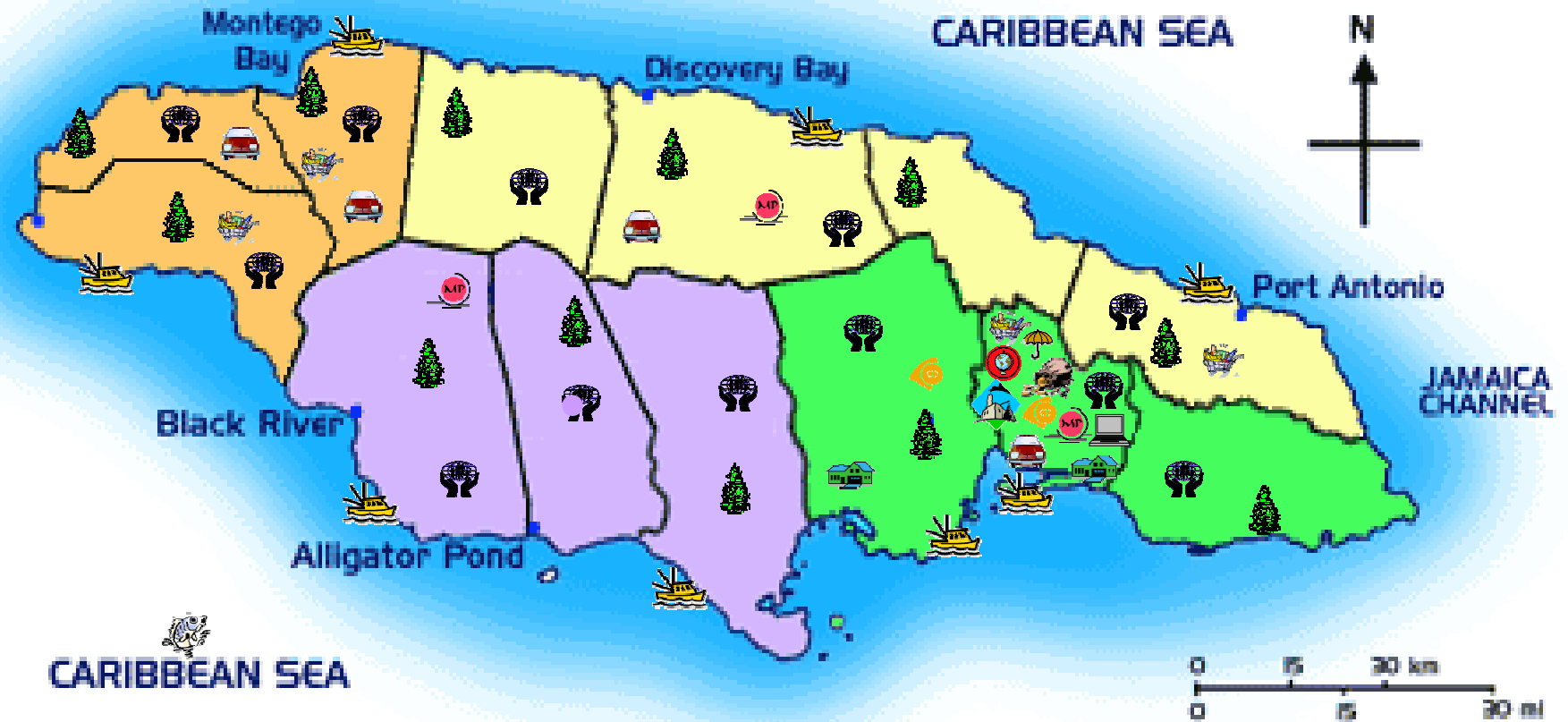
	BOXES
Catadupa Coffee Co-operative	106.75
Darliston Coffee Co-operative	-
Frankfield Coffee Co-operative	51.50
North Manchester Coffee Co-operative	138.25
St. Elizabeth Coffee Co-operative	110.75
West St. Ann Coffee Co-operative	48.25
North East Clarendon Coffee Co-operative	94.25
North West St. Catherine Co-operative	457.25
Central St. Catherine Co-operative	169.00
TOTAL	1176.00

Supply 100 boxes and above = \$2000/Box
Less than 100 boxes = 1800/Box

Figures received from Wallenford Coffee Company Limited
June 16, 2016

APPENDIX VI

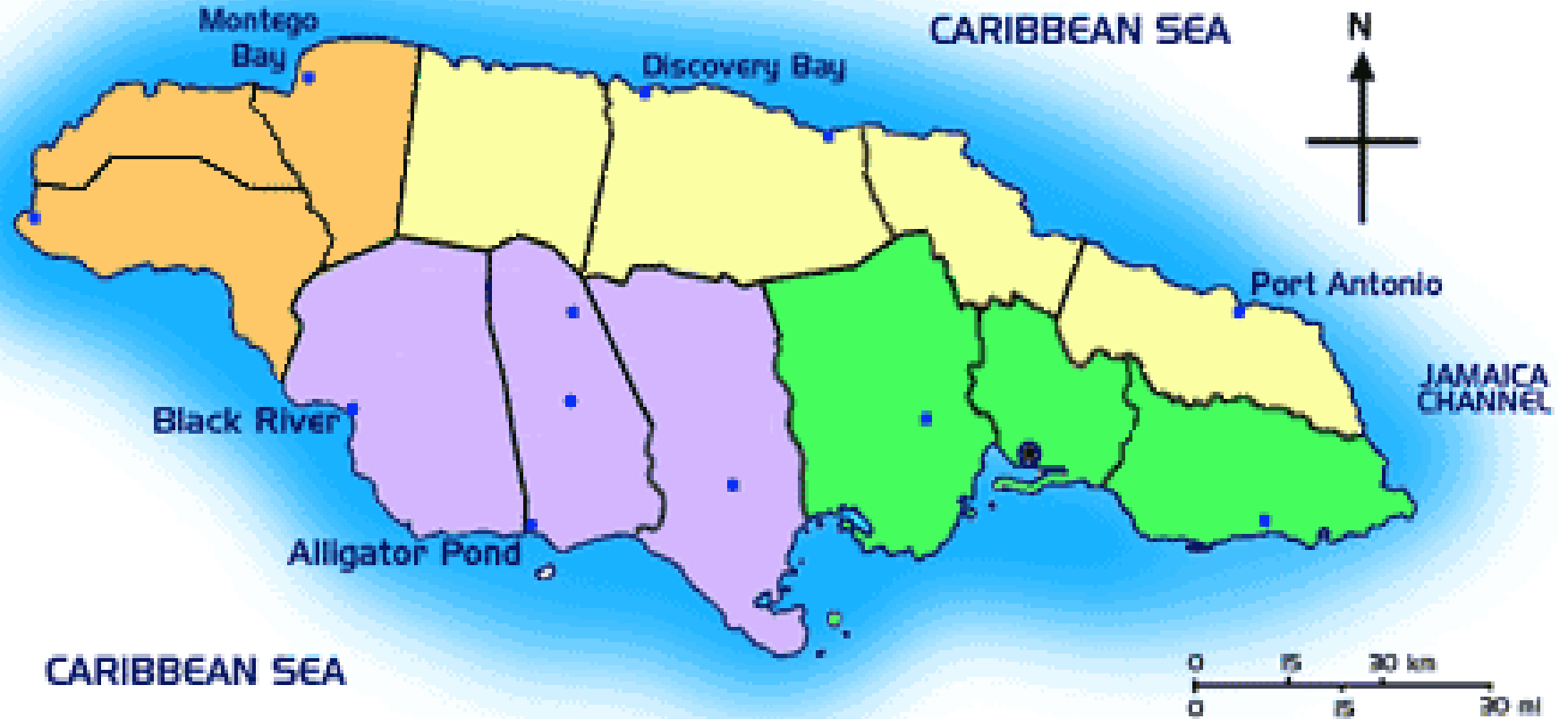
MAP SHOWING GEOGRAPHICAL DISTRIBUTION OF ACTIVE CO-OPERATIVE SOCIETIES



KEY			
	Federations		Multipurpose Co-operatives
	Agricultural Co-operatives		Thrift Co-operatives
	Fishermen Co-operatives		Community Development Co-operatives
	Insurance Co-operatives		Transport Co-operatives
	Credit Unions		Industrial Co-operatives
	Consumer Co-operatives		Information Technology Co-operatives
	Housing and Land Purchase Co-operatives		

APPENDIX VII

MAP SHOWING GEOGRAPHICAL DISTRIBUTION OF SOCIETIES REGISTERED UNDER THE FRIENDLY SOCIETIES ACT
AND INDUSTRIAL AND PROVIDENT SOCIETIES ACT



KEY	
F	Friendly Societies
B	Benevolent Societies
SA	Special Authorised Societies
IP	Industrial And Provident Societies

DEPARTMENT OF CO-OPERATIVES AND FRIENDLY SOCIETIES (DCFS)

PHILOSOPHY

The Department is guided by a philosophy to understand and appreciate that its functions are concerned with the lives of people; the awareness of this fact is essential to the satisfactory performance of its duties in attaining the closest possible relationship with its clientele, in order to assist Societies to bring about the economical and social improvements desired. This philosophy coupled with the principles of co-operation and the Associated Practices adopted by the International Co-operative Alliance, with respect to the establishment and operation of Co-operative Societies, assist the Department in fulfilling its objectives.

The principles and practices listed below also influence Friendly Societies, which are essentially co-operative in nature.

- ◆ *Voluntary and Open Membership*
- ◆ *Democratic Membership Control*
- ◆ *Members Economic Participation*
- ◆ *Autonomy and Independence*
- ◆ *Education, Training and Information*
- ◆ *Co-operation among Co-operatives*
- ◆ *Concern for Communities*

