

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



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



## Annual Report 2016/2017

# DEPARTMENT OF CO-OPERATIVES & FRIENDLY SOCIETIES



## VISION STATEMENT

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‘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.’

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# 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

#### **HEAD OFFICE**

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Website: [www.dcfsjamaica.org](http://www.dcfsjamaica.org)

#### **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**

**E**rrol, 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.



**TANESHA FACEY**

**T**anesha Director of Inspectorate (Actg) graduated from the Norman Manley Law School in 2016 and shortly after was called to the Jamaican Bar. Prior to joining the DCFS team in June 2011 as a Co-operative Officer, she worked in the private sector in Banking, Accounting and Administration. She holds a Bachelor of Business Administration Degree in Banking and Financial Services and a Bachelor of Laws Degree, both from the University of Technology.

Social responsibility is of tremendous importance to her, she is a faith believer, enjoys travelling, reading a good fiction, and listening to a variety of music.



**LAVERN GIBSON-ECCLESTON**

**L**avern, 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**

**P**aulette, 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

**Left – Right:** Karen Lyttle, Clifton Freebun, Sonia Smith (Director), Sheryl Brown

**Absent:** Tanesha Facey



#### ○ MONTEGO BAY REGION

**Left – Right:** Courtney Shaw (Regional Manager), Celloney Bailey, Ainsley Thomas



#### MANDEVILLE REGION

Jorjette Lewis

**Absent:** Racquel Williams



## 2. STAFF OF THE DEPARTMENT

### AUDIT AND INVESTIGATIONS TEAM



**Front Row, Left – Right:** Nicola Scott, Lavern Gibson-Eccleston (Director), Nadia Byfield  
**Middle Row, Left – Right:** Lecia Miller, Karen Dixon, Marjorie Campbell  
**Back Row, Left – Right:** Richard McDonald, Vanessa Porter-Allen, Mario Clarke  
**Absent:** Xenia Blake



## 2. STAFF OF THE DEPARTMENT

### RESEARCH, TRAINING AND DEVELOPMENT TEAM



**Front Row, Left – Right:** Jacqueline Allen, Paulette Kirkland (Director), Cassandra Fogiety  
**Middle Row, Left – Right:** Keisha Burgher, Kerry-Ann Briscoe-Haylett, Kamesha Russell  
**Back Row, Left – Right:** Marcia Wentt-Hyman, Vinette Gregory, Melissa Dawkins  
**Absent:** Francine Blackwood



## 2. STAFF OF THE DEPARTMENT

### ADMINISTRATIVE TEAM



**Front Row, Left – Right:** Claudette Sterling-Walters, Tresann Thompson, Jodian Bennett, Patricia Cain  
**Second Row, Left – Right:** Marissa Laing, Orlando Foster, Cheryl Reynolds, Andrew Lawrence  
**Third Row, Left – Right:** Errol Gallimore (Registrar), Karen Gammon (Administrator)  
**Back Row, Left – Right:** Hugh Dawkins, Adrian Taylor, Sonia Rochester, Norman Vousden  
**Absent:** Sonia Pindling, Leopold Beckford



After another year of great achievements, I am proud to introduce the Department of Co-operatives and Friendly Societies' annual report for the 2016/17 Financial Year.

The achievements summarized in this report reflect the continued commitment of the Department to its mission and vision and our commitment and contribution to the social and economic development of Nation Building.

The report notes our steady progress during the period as we sought to improve the Co-operative Societies Act by collaborating with our Stakeholders in the amendment of same and the provision of our opinion on the BOJ Regulation documents as they sought to formalize and implement the Regulations on Credit Unions. In preparation for the regulations, Credit Unions continue to join with their counterparts in the form of transfer of engagements and amalgamations in order to strengthen their asset base to meet the criteria of the pending Regulations.

Civil society organizations play an important role in providing services

to communities throughout the country. Together with civil society organizations, we were able to effectively regulate Community Development Committee who has the responsibilities to use donated funds in the most economical way to enhance the social welfare of community members.

The Department through its mandate and in an effort to mature the industry, continues to effectively regulate and provide the necessary technical assistance and guidance to Co-operatives, Friendly, Industrial & Provident Societies and Charitable Organizations to ensure that their operations are transparent and are in accordance to their respective Rule, Policies and Acts so that their members interest are protected. Through the various training, public education programmes and other services provided we saw an increase in the number of entities seeking to obtain legal status under the various Acts.

On the international front, we continue to participate in a number of high-level bilateral and multilateral meetings, training and workshops aimed at promoting the Department's goals. We continued to encourage the integration of the social development agenda in the communities' to ensure that the objectives of the various Societies and organizations are met.



In conclusion, I wish to express thank to all the stakeholders and the hard working staff at the Department who continue to make me proud to serve alongside them in building a caring Society, Together! Also, to fulfill our mandate as we all work towards our vision 2030 *'Jamaica the place of choice to live, work, raise families, and do business.'*

A handwritten signature in black ink that reads "Errol Gallimore". The signature is written in a cursive, flowing style.

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, the Charities 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 2016/2017 period, the Department focused on ensuring stability within the registered entities:

- 370 Industrial and Provident Societies
- 111 Co-operative Societies
- 402 Societies under the Friendly Societies Act to include Specially Authorized and Benevolent Societies
- 638 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



## 4. INTRODUCTION

DCFS's staff, and personnel and other volunteers within the Movements and 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 Financial Reporting 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 & PS Act;
- Ensures that Groups seeking Registration as Friendly Societies are engaged in activities geared toward the relief and maintenance of members;
- Rejects Applications that do not meet the required standards;



- 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.





**5.1 INSPECTORATE SECTION**

The Inspectorate Section undertakes regulatory activities with entities registered under the Co-operative Societies Act; Friendly Society's Act; Industrial & Provident Societies Act and the Charities Act during the period April 2016 – March 2017.

**5.1.1 Inspections**

<i>Full and Partial Inspections</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2016/17</b>	<b>476</b>	<b>248</b>	<b>52.1%</b>

This activity impacted two hundred and forty eight (248) entities' operations. Overall, the findings revealed that the majority of these Societies/Organizations 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 Board of Directors (BOD) to correct these deficiencies.

**5.1.2 Pre-audit Checks**

<i>Pre Audits Checks</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2016/17</b>	<b>463</b>	<b>122</b>	<b>26.35%</b>

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 one hundred and twenty two (122) 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.

There was a general lack of audit readiness in the record of the Society. This was evidenced by the method of records maintained, lack of skills and knowledge in preparing the accounting records to facilitate an audit. This impacted on the audit readiness and as a result, several years' records were rejected or returned to the societies for corrective action.

**5.1.3 Mergers/Amalgamation**

<i>Merger/Amalgamation</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2016/17</b>	<b>10</b>	<b>10</b>	<b>100%</b>

Mergers in the Credit Union Sector has increased over the period as the community bankers' positioned themselves 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 moving and charting the process of navigating the conceptual framework, the due diligence, formulation of the Memorandum of Understanding, Merger Agreements and also mobilization and galvanization of members for their approval via town hall and general meetings.

During the period under review, CG and JPS & Partners Credit Unions; St. Catherine and EDUCOM Co-operatives Credit Unions, Hanover and Montego Bay Co-operative Credit Unions amalgamated to form Gateway Co-operative Credit Union; NWC and C&WJ Co-operative Credit Unions and St. Catherine Cocoa Growers and North West St. Catherine Coffee Growers Cooperatives. Also, the Church of the First Born Co-operative Credit Union transferred its engagements to COFB Co-operative Thrift Society.

**5.1.4 Analysis of Financial Statements**

<i>Financial Assessments</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2016/17	151	29	19.2%

This activity impacted twenty nine

entities (29).

This 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.

**5.1.7 Liquidation/Inquiry**

<i>Liquidation/Inquiry</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
2016/17	99	28	28.28%

**5.1.8 Constraints**

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

- Agreed Inspections dates between DCFS and some Societies were rescheduled by the Societies.
- There was a general administration breakdown within some Societies, to include poor record keeping, failure to convene Annual General Meetings (AGM), Board Meetings – methods via



which technical assistance by the Department would have been provided.

- Failure of Registered Charitable Organizations (RCOs) to file Annual Returns and Financial Statements due to lack of knowledge regarding their statutory obligations.
- The Section was short staff at varying periods throughout the financial year, due to:
  1. Resignation
  2. Study Leave
  3. Maternity Leave
  4. Vacation Leave

The above impacted on the number of Officers available to service the registered organizations.

- RCOs and Societies requested extensions to honour their statutory obligations, and extensions were granted.
- Officers also failed to strictly engage the Societies in varying tasks and to follow-up with regulatory directives.

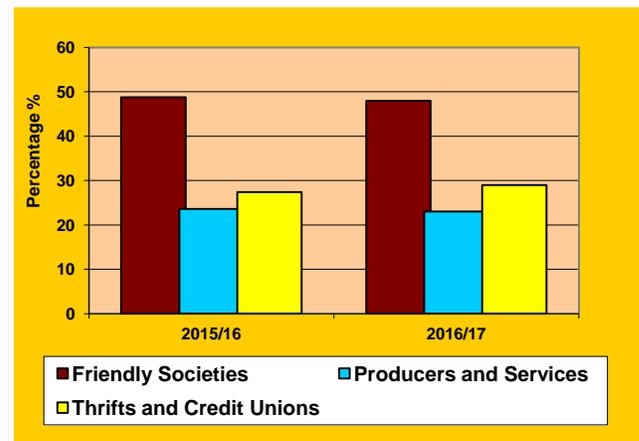
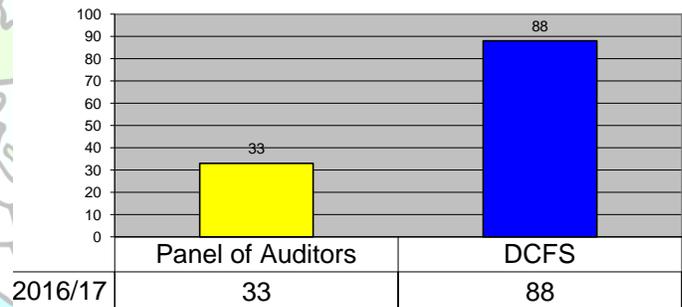
### 5.2 AUDITS AND INVESTIGATIONS

The Audits and Investigations Section had a staff complement of Nine (9) Officers and was able to audit a total of One Hundred and

Twenty One (121) Societies for the period 2016/17; Eighty-Eight (88) were completed internally and Thirty-Three (33) completed externally by the Department's Panel of Auditors. These Audits represent One Hundred and Fifty-Nine (159) audit years.

Societies registered under the Friendly Societies Act represented a major part of the audits completed at 48%, Producers and Services represented 23% and Thrift and Credit Unions represented 29% for 2016/17.

**NUMBER OF AUDITS COMPLETED 2016/2017**



Of the total number of audits completed 27.3% was done by the



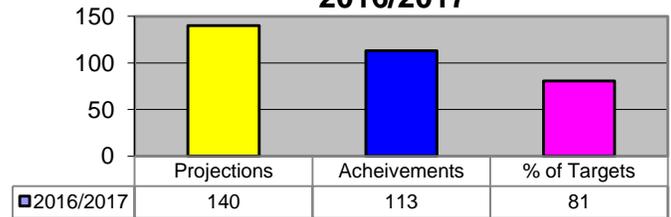
Department's Panel of Auditors while 72.7% was done by internal Staff.

**5.2.1 Audits**

Audit			
Year	Projection	Achievement	% of target
2016/17	Two Years and less		
	140	113	81%
	Over Two (2) Years		
	20	8	40%

The Section facilitated the completion of One Hundred and Thirteen (113) Societies' audits in the 'two years and less' category and Eight (8) Societies' audits completed in the 'over 2 years' category. This represents an achievement of 81% and 40% respectively of projection.

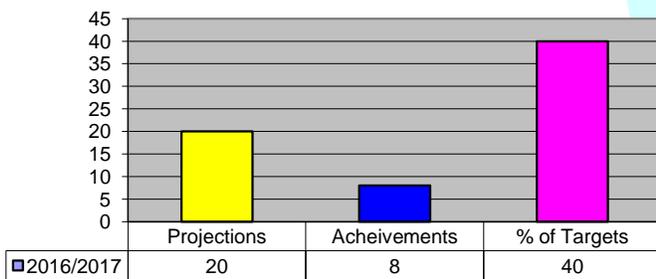
**AUDIT OF ACCOUNTS TWO (2) YEARS AND LESS 2016/2017**



The number of Co-operative Societies audit have exceeded that of Friendly Societies that there are more registered Friendly Societies.

The percentage of compliance is low despite the numerous Accounting Training that have been facilitate by Officers of the Unit in an attempt to build capacity and improve compliance for those organizations.

**AUDIT OF ACCOUNTS OVER TWO (2) YEARS 2016/2017**



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 2016/2017 financial year, Five (5) investigations were conducted, which included the following Societies:

**Palisadoes Cooperative Credit Union**

An investigation was conducted based on a complaint made by a member regarding incorrect information that was provided to the



Credit Bureau regarding her loan account, which affected her credit rating.

The Department investigated the matter and recommendations were made to the Credit Union for the Credit Bureau to be provided with the correct information on the members account and for measures to be implemented to prevent a reoccurrence.

**Knollis Community Building Society**

An investigation was conducted based on the complaint made a member about the mismanagement of the Society's affair by the Committee of Management. The Complainant reported that only a few members of the Society were benefitting from the programmes implemented by the Society. The matter was investigated and information received from the funding agency regarding the pre-requisite for benefitting from the funds proved that the programmes were not being mismanaged.

**Daffodil Heights Citizens Building Society**

An investigation was conducted into the affairs of the Society to determine the following:

1. Evidence of ownership of land for which taxes are being paid.

2. The amount collected from members for tax payment and paid to the Tax Department.

3. The membership of the Society as prescribed by the Act.

The investigation revealed that the Society did not meet the minimum membership requirement to maintain its registration. The land was not legally owned by the Society and is not in the process of being legally transferred to the Society.

This investigation resulted in the cancellation of the Society's registration.

**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>
<b>2015/16</b>	<b>10</b>	<b>50</b>	<b>500%</b>

For the period 2016/2017, fifty (50) accounting system were developed, representing 500% achievement over target.



**5.2.4 Assessment of Accounting Systems**

The objective of this activity is to assess the records used by the Society to determine weaknesses and adequacy of the Accounting System. For the 2016/2017 financial year, ten (10) societies were assessed representing 40% of projection.

improvement in the level of compliance for the filing of Annual Returns; however, still low compared to the number of registered Societies. The withholding of the Letter of Good Standing or other services where the compliance is low or nil has been used in order to improve compliance.

<i>Assessment of Accounting Systems</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2015/16</b>	25	13	52%

**5.3 RESEARCH, TRAINING AND DEVELOPMENT**

**5.2.5 Other Activities Performed by the Section**

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

- **Assessment of Business Plans** - The assessment of Business Plans were done for five (5) Groups seeking registration under the Co-operative Societies Act to determine the feasibility of the proposed venture before being considered for registration.
- **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 main activities of the Section involved facilitating the Registration of entities under the Co-operative Societies Act, Friendly Societies Act (Benevolent, Friendly and Specially 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.

There has been a slight



**5.3.1 Group Organization**

<i>Group Organization</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2016/17</b>	65	43	66%

While sixty-five (65) Groups were targeted to be organized, only forty-three (43) were achieved; representing sixty-six (66%) achievement of target.

**5.3.2 Group Supervision**

<i>Group Supervision</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2016/17</b>	45	41	91%

In the year under review, ninety-one percent (91%) 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 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>
<b>2016/17</b>	35	29	83%

The figures show that eighty-three percent (83%) 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>
<b>2016/17</b>	10	1	10%

To date, one (1) Society has received assistance in developmental activities. This represents ten percent (10%) achievement of the amount projected for the period.

**5.3.5 Appraisal of Rules**

<i>Appraisal of Rules</i>			
<i>Year</i>	<i>Projections</i>	<i>Achievements</i>	<i>% of targets</i>
<b>2016/17</b>	60	56	93%

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>	
<b>2016/17</b>	1011	700	144%

The year 2016/2017 saw a 144% achievement of target, as seven hundred (700) personnel within the Movements received training. In



In addition, the Section transferred fifteen (15) Societies to the Inspectorate section, cancelled seven (7) Societies and facilitated the amendments of Rules for six (6) Societies.

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.

### 5.3.7 LOCAL TRAINING PROGRAMMES

Two Officers were facilitated to attend and participate in programmes at Management Institute for National Development (MIND) in keeping with a structured Government Policy of providing on-going training.

The Programmes were:

- Certificate in Administrative Management Level I
- Certificate in Administrative Management Level II

### 5.3.8 INTERNATIONAL WORK SHOPS/ COURSES

#### Caribbean Confederations of Credit Unions (CCCU) Annual Conference 2016



Participant at CCCU Conference 2016

The CCCU Convention was held in Orlando, Florida from July 1 – 6, 2016 under the theme “The Credit Union Difference: Vision in Action”. Mr. Errol Gallimore, Registrar of Co-operatives and Friendly Societies represented the Department.

The Convention brought together Regional Regulators, International Credit Union Professionals, Policy Makers, Committee Members, Credit Union Frontline Practitioners, Credit Union Members and Youths. Consequently, it provided opportunities for empowering youths - enhancing leadership skills, mentoring, best practices for attracting new members, climate change, financial impact, to name a few.

Co-operative Sector Leaders,



Managers and their Peers had the opportunity to network and participate in general and breakout sessions emphasizing the Credit Union difference and its services and systems to satisfy members' needs.

### SHORT PROGRAMMES

#### **Seminar on Industry Associations (Chamber of Commerce) Management for Developing Countries**



Mrs. Jacqueline Allen, (left in picture above) Development and Registration Officer attended the 2016 Seminar on Industry Associations (Chamber of Commerce) Management for Developing Countries. The Seminar was sponsored by the Ministry of Commerce of China and co-organized by the Academy for International Business Officials (AIBO) and China General Chamber of Commerce. It aims at promoting the traditional friendship and co-operation in fields like economy and trade between China and other developing countries, increasing

human resource development and economic social progress in the respective countries.

### 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 (JSIF) 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. This resulted in:

- Implementation of standard policies and procedures.
- Records being updated in a timelier 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.

person that left and one retired from the Government Service.

Four (4) Officers pursued study leave and one (1) Officer who was on Study Leave returned to her substantive post.

**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.

**iii) Vacation Leave**

During the Year under review, ten (10) persons proceeded on vacation leave

**5.4.1 STAFF**

**5.4.2 Audit and Supervision Fund**

**i) Staff Complement:**

- The Department ended the Financial Year with the following staff:

	<b>2016/2017</b>
Permanent	46
Temp Transfer	1
Temp Acting	2
Temporary	1
Relief	1
Casual	2

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, purchases of equipment, facilitating In-House Training Sessions and refund of members' shares arising from Liquidation of their Societies.

**ii) Staff Turnover: Resignation, Recruitment and Transfer**

**5.4.3 Budget**

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

The Department's budget for 2016/17 was \$91.9, an increase of \$1.2M or 1.01% over the prior year approved budget.

In the Year under review, staff turnover was limited to one (1)

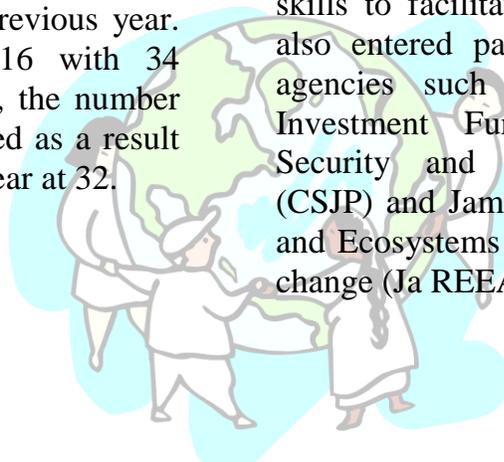


### 6.1 PERFORMANCE OF THE CREDIT UNION SECTOR

Despite 2016 being a very competitive one, the Sector improved its savings, loans and assets portfolios during the year. Additionally, Credit Unions recorded a combined unaudited healthy surplus of \$1.266 billion at the end of the year, representing a 43.8% increase when compared to the surplus of \$882.097 million in 2015. This signals a significant rebound, given that the surplus for 2015 represented a 30% decline relative to the previous year. The Sector started 2016 with 34 Credit Unions, however, the number of Credit Unions declined as a result of mergers, ending the year at 32.

### 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 to facilitate sustainability. We also entered partnership with other agencies such as Jamaica Social Investment Fund (JSIF), Citizen Security and Justice Programme (CSJP) and Jamaica Rural Economic and Ecosystems Adapting to Climate change (Ja REEACH II).





### **The United Greenhouse Growers Co-operative Society Limited**

The United Greenhouse Growers Co-operative Society Limited registered on November 9, 2012. Its membership comprises of a group of experienced and successful farmers who have embraced and practiced the principles of both protected agriculture and open field farming. The aim of the group is to carry out intensive and high yield production and distribution of a variety of vegetables. The main crops grown by members of the Co-operative are sweet peppers, tomatoes, cabbage, pumpkin, Irish potatoes and hot peppers.

The Co-operative has been faced with many challenges during the period 2013 – 2015. These include the pest (thrips) which affected crops, changing weather patterns of high and strong winds, which damaged their greenhouses, however, despite the challenges, in 2016, the Co-operative was able to encourage farmers of Walkerswood to join the Society. This move saw the Co-operative relocating its operations to Walkerswood, St. Ann. They supply peppers to the Walkerswood Factory and vegetables for the Tourism Sector as well as the local markets.



### 6.3 PERFORMANCE OF SOCIETIES REGISTERED UNDER THE FRIENDLY SOCIETIES ACT

#### 6.3.1

#### Greater Brown's Town Community Development Council



#### Benevolent Society (GBTDCBS)

March 2017 marked the 10<sup>th</sup> Anniversary of the registration of the Greater Brown's Town Community Development Council Benevolent Society.

The focus of the Society “for all to experience Paradise” in keeping with the area ‘Paradise Street’. The Society engaged our Stakeholders in encounters towards the improvement of the services received by the community and the community’s response. In attendance were representatives from the Social

Development Commission (SDC), Citizen Security & Justice Programme (CSJP), Jamaica Social Investment Fund (JSIF), National Water Commission (NWC), National Solid Waste Management Authority (NSWMA), Police – Kingston Eastern Division (PKED), Schools, Churches, and Community-Based Organizations.

Issues were identified and approach to remedy same to include improvement in the areas of garbage containment and removal, social relations and human resource development.

The Society undertook other events, such as:

- Thanksgiving Worship Service at the Elletson Methodist Chapel
- Palm Sunday Procession
- Stakeholders’ Encounter
- Celebration in honour of centennial and founding member Ms Hazel Espeut “Aunty”
- Labour Day Action
- Annual General Meeting
- Benefit Performance and Fund-Raising Excursion
- Summer Camp
- Awards Ceremony



'Ms. Hazel' 'Aunty' served the Society as its first Chairman for Administration & Discipline.



**Hazel Espeut at the front of her Club presenting her poem "I'm Alive" at the Community Celebration.**

Throughout the year, the Society's in conducting its usual business was administered under six portfolios, each led by a Chairman. These area contributed to the improvement and sustainability of the Society.

#### **Administration & Discipline:**

- A strategy was adopted to deal with the challenge of Dues Delinquency.

#### **Skills Training, Employment & Business**

- Valuable Skills Training opportunities that targeted meaningful employment was secured through the Caribbean Maritime Institute and the Excelsior Community College. Scholarships rendered these opportunities affordable and overseas employment opportunities being pursued.
- Youth Employment provided

through the placement of qualified School Leavers according to their skill/vocation choice under the JSIF/Poverty Reduction Programme.

- The Bee-Keeping & Honey Production Project maintained and attempts are being made to recruit young Beekeepers.

#### **Education & Culture**

- The GSAT Assistance Programme continued to the end of the 2015/16 academic year. Associated with it is the provision of a Transition Seminar for School-Leavers and their parents in pursuit of readiness for entry to the High School system.
- Scholarships for High School and Tertiary Students were enabled in partnership with CSJP and JSIF.
- The Annual Palm Sunday Procession of Witness started by the Methodist Church has become an ecumenical event. It is being used to promote spiritual as well as social and environmental well-being.
- Summer Camp 2016 benefitted from sponsorship by CSJP. Staged at the Paradise Centre in the Michael Manley Market under the theme 'Celebrating Life'. At the Camp, arrogant hostile behaviour was challenged and campers learned to improve their



self-control, forgive and re-establish relationships. Forty-four (44) campers participated.

### **Safety & the Environment**

- An Environmental Sensitization Project was facilitated by CSJP ahead of Labour Day 2016. The Labour Day focus was Mosquito.

This Society continues to impact in a positive way the social fabric of the Browns' Town community.

## **6.4 APEX & FEDERATIONS BODIES**

### **6.4.1 National Union of Co-operative Societies (NUCS)**

NUCS, as the only tertiary representative trade organization serving the Co-operative Movement in Jamaica underwent several challenges during the period, and primarily from dwindling financial resources, a reducing pool of strong member organizations, and insufficient capacity. Despite the various challenges, however, NUCS was able to foster strategic alliances for the benefit of co-operatives, carry out training seminars, offer technical assistance to various co-operatives as well as encourage and facilitate collaboration among and between its members and other organizations.

For 2015, the financial position improved significantly when compared with the previous year,

showing a deficit of only \$387,000 compared with the deficit of \$4.58M in 2014. This was due mainly to the appreciation in the value of the RJR shares. However, in 2016, the bottom-line, although still better than 2014, again deteriorated to \$3.49M; again the movement in the value of the RJR shares contributed significantly to this decline. As usual, the inability of the producer/ services co-operatives to pay for the services offered by NUCS, the continued low returns on investment products and the depletion of investments to be used to cover administrative expenses were the other main contributors to this situation.

However, the overall financial performance showed improvement over the 2-year period.

[Extracted from NUCS Annual Report 2017]

### **6.4.2 Jamaica Co-operative Credit Union League (JCCUL) Limited**

JCCUL is the Trade Association for the Credit Unions of Jamaica, and membership at the end of March 2017 stood at twenty-nine (29) 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



members, in some instances. The Subsidiaries of JCCUL includes:

- Credit Union Fund Management Company (CUFUMC)
- Centralized Strategic Services (CSS) Limited
- Quality Network (QNET) Co-operative Limited
- JaMobile Payment Services Limited

JCCUL performance improved in 2016 over that recorded in 2015, with a consolidated surplus of \$179.55 million after taxes and comprehensive income of \$191.42 million. The Trade Association, CUFUMC, CSS and QNET, all recorded surpluses during the year. JaMobile made a loss, as it continued to build out the infrastructure to complete the roll out of the CONEC® Mobile Wallet services.

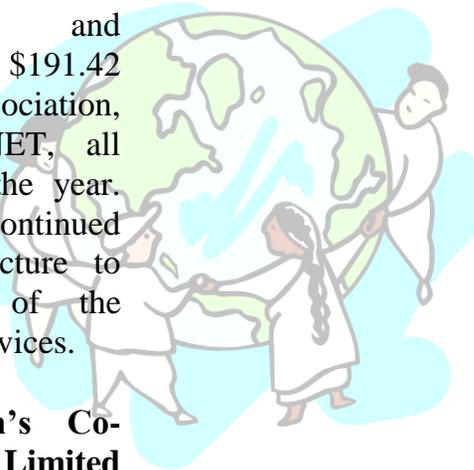
#### **6.4.3 Jamaica Fishermen's Co-operative Union Limited (JFCU)**

Despite the challenges of the JFCU's operations, they managed to show a positive performance. However, due to a deficit on the Retirement Benefit Plan for staff the Society had an overall deficit of \$1,049,091.00. This has caused the growth of the Union to decline by 2%.

With all the increases in taxes and fees and the number of other factors that is affecting the fishing industry,

the Society will have to double their efforts. Going forward the Society is developing a Business Plan that will be implemented shortly. The new strategies will allow the JFCU to improve their revenue and surplus.

[Extracted from JFCU Annual Report 2017]



## APPENDIX I

### SENIOR EXECUTIVE COMPENSATION

<b>Position of Senior Executive</b>	<b>Year</b>	<b>Salary (\$)</b>	<b>Gratuity (\$)</b>	<b>Travelling Allowance Or Value of Assignment of Motor Vehicle (\$)</b>	<b>Pension or Other Retirement Benefits (\$)</b>	<b>Special Allowances (\$)</b>	<b>Non-Cash Benefits (\$)</b>	<b>Total (\$)</b>
<b>Registrar (GMG/SEG 5)</b>	<b>2016</b>	<b>3,447,823.00</b>	<b>N/A</b>	<b>1,341,624.00</b>	<b>N/A</b>	<b>727,200.00</b>	<b>N/A</b>	<b>5,516,647.00</b>
<b>Director of Inspectorate (GMG/SEG 3) (Actg.)</b>	<b>2016</b>	<b>1,416,815.00</b>	<b>N/A</b>	<b>707,448.00</b>	<b>N/A</b>	<b>120,000.00</b>	<b>N/A</b>	<b>2,244,263.00</b>
<b>Director of Research, Training and Development (GMG/SEG 3)</b>	<b>2016</b>	<b>2,258,807.00</b>	<b>N/A</b>	<b>707,448.00</b>	<b>N/A</b>	<b>178,459.00</b>	<b>N/A</b>	<b>3,144,714.00</b>
<b>Director of Audits and Investigations (FMG/AS 5)</b>	<b>2016</b>	<b>2,258,807.00</b>	<b>N/A</b>	<b>707,448.00</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>2,966,255.00</b>

#### *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. Special Allowances (for work performed outside of Job Description – Charities Authority).
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.



**Societies Registered April 2016 - March 2017, under the relevant Acts.**

**CO-OPERATIVE SOCIETIES ACT**

- Gateway Co-operative Credit Union (2017) Limited (*Merger*)
- Ebony Park Agro Co-operative Society (2016) Limited

**INDUSTRIAL & PROVIDENT SOCIETIES ACT**

- First Union Mutual Society Limited
- Portmore Villa Industrial and Provident Society 2016 Limited

**FRIENDLY SOCIETIES ACT**

- Water Valley Community Council Benevolent Society
- Ridge/Red Bank Community Benevolent Society
- Progressive Farmers Benevolent Society
- Caymanas Citizens Association Benevolent Society
- Ebenezer Neighbourhood Watch Benevolent Society
- Top Hill/Banton Town Farmers' Benevolent Society
- Tryall Action Group/Diaspora Benevolent Society
- Melrose Mews Citizens' Association and Neighbourhood Watch
- Sandhills Vista Community Benevolent Society
- Ballards Valley Farmers Benevolent Society
- Sawyers Local Forest Management Committee Benevolent Society
- Asociacion De Colombianos En Jamaica "ASOCOLJAM" Benevolent Society
- McGilchrist Palms Citizens Association Benevolent Society
- Barrett Town Community Development Committee Benevolent Society
- Treadlight Youth and Community Club Benevolent Society
- Citizens Association of Armour Glades Benevolent Society
- Wilton Gardens Development Committee Benevolent Society



- Essex Valley Farmers Benevolent Society
- Toby Abotts Citizens Association
- Greenwich Town Benevolent Society
- New Harbour Village III Benevolent Society
- Bogue Community Development Committee Benevolent Society
- Gordon Pen Benevolent Society
- Douglas Castle/McNie CDC Benevolent Society
- Chudleigh Community Development Benevolent Society
- Lilliput Community Development Committee Benevolent Society
- Essex Hall Citizens Association
- Greater Whitefield Town Community Development Council Benevolent Society
- Perth Estate Citizens Association Benevolent Society
- Llandewey/Ramble Community Development Committee Benevolent Society
- St. Ann Disabilities Association Benevolent Society
- Serge Island Small Dairy Farmers Benevolent Society
- Comma Pen Achievers Benevolent Society
- New Forum Fisherfolks Benevolent Society

### **CHARITIES SOCIETIES ACT**

- United Mission of Goodwill Inc
- Sanmerna Foundation Limited
- Duke St. Apostolic Church of Christ Limited
- Dinthill Trust Fund
- The Mount Olivet Church of Christ Apostolic Limited
- The Carnegie Foundation for Cancer Research Limited
- The Glenlyon Foundation Limited
- The Humanity Divine Libertarians Foundation of Jamaica Limited
- Light of the World Christian Fellowship Limited



- Woman Incorporated Limited
- JAM Habitat for Humanity International 2014 Limited
- Camperdown Alumni - St. Andrew Chapter Limited
- Greentwist Foundation Inc. Limited
- The Francis White-Rowe Foundation
- Church of God in Christ (Lyssons)
- Mikhail A. J. Campbell Scholarship Fund
- The Rising Sun Foundation for Kids Limited
- The Carnegie Foundation for Cancer Research
- Romans 12 Bible Studies and Prayer Ministry (International) Limited
- Christian Congregation of Jehovah's Witnesses
- Clarendon Association of Returning Residents
- Home and Away Jamaica Foundation Limited
- The Lodge Saint John Scholarship Fund
- Lloyd Walker JNR's Home Work Programme Limited
- The Frances White-Rowe Foundation
- God's Hands Extended Limited
- Emerging Minds Foundation Limited
- Chain of Hope (Jamaica)
- Goinspired Jamaica Foundation Limited
- The Church of God in Christ West Indies Jurisdiction Inc.
- CAC 2000 Foundation Limited
- Horatio Stone Foundation
- War Room Ministries Limited
- CEW's Foundation Limited
- Faith Apostolic Ministries Limited
- The Jamaica Caribbean Society Welfare Limited
- Upperroom Light House Apostolic Church Limited
- Seventh Day Church of God International Ministries Ltd



- One Will Foundation Limited
- Chabad Jamaica Limited
- Buff Bay River Valley Educational Foundation
- Spare Change Foundation Limited
- Mount Zion Apostles of Christ Outreach Ministry Limited
- Love Through Giving Limited
- Mohammed Shahezamaan Anjum Limited
- International Apostolic Ministries
- Divine Revelation Outreach Ministries Limited
- The Baby Oprah Foundation Limited
- H.E.L.P Happily Encouraging Lives Peacefully Organization Limited
- G.O.L Foundation Jamaica Limited
- LUNA Compassionate Association Limited
- Ewarton Community Church of God Limited
- Avodah Productions Ministry
- A Brighter Day Foundation Limited
- Churches of Christ Jamaica Inc
- Open Arms Seventh Day Ministries Limited
- The Dear Child Foundation Limited
- International Center of Integral Theotherapy Limited
- Friends of Savanna-la-mar Hospital Limited
- Second Chance Foundation Limited
- World Youth Leadership Model for Academics Athletics & Health (WYLMAAH)
- Alligator Head Foundation Limited
- Association of Business Persons Limited
- Mocho Village, Inc
- Spring Village Development Foundation Benevolent Society
- Life in the Word Christian Centre
- The GSI Foundation Jamaica Limited



- Olof Palme Peace Foundation International - The Jamaican Chapter Limited
- Faith Hope Love Outreach International
- IYF International Youth Fellowship Limited
- First Love Church Limited
- Manna Outreach Ministries International Limited
- University Hospital of the West Indies
- Guardian Group Foundation Limited
- Stella Maris Foundation Limited
- FHC Foundation
- New Foundation Christian Ministries
- Ellen Pearl Outreach Children's Charity
- Royal Academy of Dance
- Our Daily Bread Ministries
- The United Missionary Baptist Fellowship of Jamaica
- Acts Church Jamaica
- Open Air Campaigners
- Vida Blossom Youth Enrichment Center Limited
- Nishida's Gymnastics & Fitness Center Limited
- The Jamaica Association of General Baptists
- Bethel Independent Baptist Church
- C.A.R.E Extended Foundation Limited
- The Apostolic Church of Jamaica
- Evidence of the Gospel Ministries Jamaica
- God Is My Provider Charity Limited
- Kiwanis Club of Young Professionals Kingston, Jamaica Limited
- Y.A.R.D (Youth for Arts & Recreational Development) Empire
- Operation Help the People Limited
- Project Pink 7 Foundation Limited
- Pure In Heart Ministries International



- Good Behaviour, Better Jamaica Limited
- Zion Care International Inc
- Mission of Mercy Jamaica Limited
- Chasbel Memorial Scholarship Endowment Trust Fund
- Shelly Ann Fraser Pryce Pocket Rocket Foundation
- Family Assistance Counselling & Educational Services Limited
- Empowering People & Impacting Communities Foundation Limited
- Jamaica Mental Health Advocacy Network Limited
- New Beginnings House of Praise
- Charlton's Academy Limited
- Kingston Meeting Rooms Trust Company
- Zamarah Ogle Foundation Limited
- Happy Home Foundation Limited
- Jamaica Intercultural Programmes Limited
- Vision of Faith Outreach Services, Inc
- Faith Claim Ministries Limited
- Called to Lead Jamaica Limited
- ASI Prayer Ministry Limited
- Davidson & Clemetson Foundation Limited
- God Lives Within Ministries Limited
- Youth Enterprise Society Jamaica Limited
- Morning Glory Ministries (International) Limited
- Joy Town Community Development Foundation
- Recycling Partners of Jamaica Limited
- Jamaica Draughts Association Limited





<b>SOCIETIES AUDITED</b>						
<b>Societies</b>	<b>No. of Societies</b>		<b>External Audits</b>		<b>Internal Audits (DCFS)</b>	
	<b>15/16</b>	<b>16/17</b>	<b>15/16</b>	<b>16/17</b>	<b>15/16</b>	<b>16/17</b>
<b>Thrift &amp; Credit</b>	36	34	34	33	2	1
<b>Agricultural</b>	4	8	-	-	4	8
<b>Housing and Land</b>	2	4	-	-	2	4
<b>Multipurpose / Consumer</b>	2	5	-	-	2	5
<b>Fishermen</b>	8	6	1	-	7	5
<b>Community Development</b>	-	1	-	-	-	1
<b>Transport</b>	2	1	2	-	-	1
<b>Coffee/Cocoa</b>	8	2	0	-	8	2
<b>Industrial</b>	3	-	-	-	3	-
<b>Friendly Societies</b>	64	58	-	-	64	58
<b>Tertiary/ Federation</b>	1	2	-	-	1	3
<b>Insurance</b>	1	-	1	-	-	-
<b>TOTAL</b>	<b>131</b>	<b>121</b>	<b>38</b>	<b>33</b>	<b>93</b>	<b>88</b>



**CLASSIFICATION OF CO-OPERATIVE SOCIETIES**

<b>CLASSIFICATION</b>	<b>2016/2017</b>	
	<b>Active</b>	<b>Inactive</b>
<b>1. Agricultural</b>	40	12
<input type="checkbox"/> <i>Coffee</i>		
<input type="checkbox"/> <i>Cocoa</i>		
<input type="checkbox"/> <i>Dairy</i>		
<input type="checkbox"/> <i>Other</i>		
<b>2. Industrial</b>	4	4
<b>3. Fishermen</b>	12	1
<b>4. Consumer</b>	4	3
<b>5. Multi Services</b>	6	1
<b>6. Credit Union</b>	34	0
<b>7. Housing and Land Purchases</b>	4	3
<b>8. Land Leasing</b>	0	2
<b>9. Insurance</b>	1	0
<b>10. Thrift</b>	2	0
<b>11. Transport</b>	3	1
<b>12. Community Development</b>	2	2
<b>13. Secondary</b>	3	2
<b>14. Tertiary</b>	1	0
<b>Total</b>	<b>116</b>	<b>31</b>

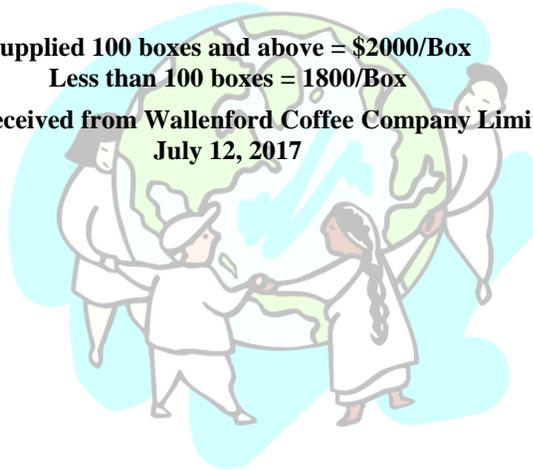


**PURCHASES OF LOW LAND COFFEE  
From Co-operatives for the Crop Year 2016/2017**

During the period, Co-operatives sold 784.25 boxes of low land coffee to the Wallenford Coffee Company Limited. However, this is a decline compared to 1,176 boxes sold in 2015/2016.

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

**Figures received from Wallenford Coffee Company Limited  
July 12, 2017**



## 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		



# 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*

