

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



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



## Annual Report 2018/2019



## DEPARTMENT OF CO-OPERATIVES AND FRIENDLY SOCIETIES (DCFS)

### **VISION STATEMENT**

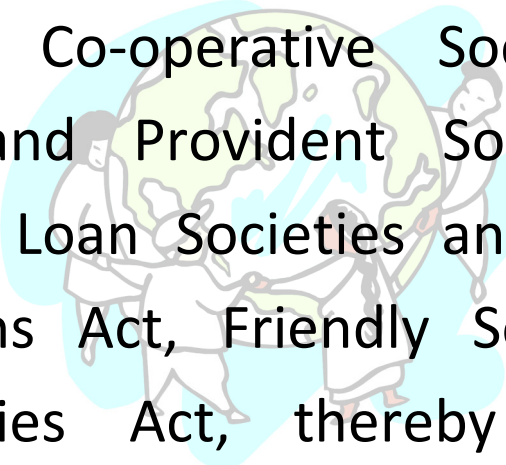
“To be the premiere Regulator for Co-operatives, Friendly, Charities, Agricultural Loan Societies, Industrial and Provident Societies through an enabling regulatory environment that promotes compliance to statutes and international best practices, thereby positioning them as sustainable and vibrant Socio-economic entities by 2030.”



**DEPARTMENT OF CO-OPERATIVES AND  
FRIENDLY SOCIETIES (DCFS)**

**MISSION STATEMENT**

“To register and regulate entities registered under the Co-operative Societies Act, Industrial and Provident Societies Act, Agricultural Loan Societies and Approved Organizations Act, Friendly Societies Act and Charities Act, thereby protecting stakeholders’ interests and enhancing public confidence.”



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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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Kingston 10

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#### **SUB OFFICES**

The Department maintains three (3) Sub-offices which are located at:

The Office of The Prime  
Minister (OPM)  
10 Delisser Drive  
Montego Bay, St. James  
Tel: (876) 952-7913

Rural Agricultural  
Development Authority  
(RADA)  
23 Caledonia Road,  
Mandeville,  
Manchester  
Tel: (876) 615-9083

Hope Gardens, Kingston 6,  
P.O. Box 743  
Tel: (876) 977-2277  
(876) 927-1948  
Fax: (876)977-2698



## 2. MANAGEMENT TEAM AND STAFF



**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.



**TANESHA FACEY**

Tanesha, Director of Inspectorate, graduated from the Norman Manley Law School and 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.

Tanesha believes that every good citizen must help to build the social fibre of his country, and this she does through her church and her involvement in Kiwanis. She enjoys travelling, reading, and listening to a variety of music.



**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. She was Civil Servant of the Year 2017 for the Department of Co-operatives & Friendly Societies.

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 has served as President of the Kiwanis Club of New Kingston 2016/17.





## 2. MANAGEMENT TEAM AND STAFF

### ADMINISTRATION TEAM







## 2. MANAGEMENT TEAM AND STAFF

# INSPECTORATE TEAM







## 2. MANAGEMENT TEAM AND STAFF

# AUDITS AND INVESTIGATIONS TEAM







## 2. MANAGEMENT TEAM AND STAFF

# RESEARCH, POLICY, TRAINING AND DEVELOPMENT TEAM







During the 2018-2019 Fiscal Year the Department celebrated the 69<sup>th</sup> year of the enactment of the Co-operative Societies Act which provided for the establishment of the Department of Co-operatives & Friendly Societies (DCFS). An organization that has worked assiduously with various stakeholders in order to develop communities through the registration and operations of Benevolent Societies; safeguard the savings and assets of the general populace through the different Sectors within the Co-operative Movement; Sectors such as the Credit Unions where members of the general populace realized their dreams of owning homes, and educating their children; within the Agricultural Sector in assisting with the development of the support infrastructure for farmers and fisher folks as we registered and monitored co-operatives.

Throughout its years the focus of the Department has been on contributing to the development and implementation of solutions for a better Jamaica; socially, economically and financially. The entities under the supervision of the DCFS are integral to this accomplishment; Co-operatives, Industrial & Provident

Societies and Agricultural Loan Societies and Approved Organizations are established mainly to carry out businesses that contribute to employment creation and productivity needed to improve the Nation's Gross Domestic Product which are important ingredients towards the growth and stabilization of both the micro and macro economy.

Whilst Registered Charitable Organizations and Benevolent Societies, through their interaction with communities; contribute toward mitigating the social, environmental and economic challenges within Society via the provision of welfare and social services.

The Charities Sector is robustly regulated to safeguard against Money Laundering and Terrorist Financing in keeping with FATF Recommendation 8 and some of the tools used to monitor and regulate are Guidance Notes, collaboration between and amongst Government Agencies and Stakeholders as well as support from the International Charities Regulators. During the period under report, the DCFS worked with Government and non Government Organizations on the Local, Regional and International stage to review and analyze best practices for implementation. In addition Jamaica was the only Caribbean Country invited to a meeting of International Charities Regulators in October 2018; this International confab is held every two





### 3. FOREWORD

(2) years in different locations with the objective being to share concerns, issues and trends identified as well as to strategize on ameliorative actions in order to remedy those regulatory gaps identified.

Benevolent Societies are social vehicles that facilitate cost savings to the Government's purse as they effect Social Programmes geared at Community Infrastructural Projects such as repair of roads, water and sanitary facilities as well as basic schools to name a few; which would have been at cost to the Government. This is executed via their partnership with entities such as the Jamaica Social Investment Fund (JSIF), Caribbean Development Bank (CDB), Inter-American Institute for Co-operation on Agriculture (IICA). These Benevolent Societies in addition to the funding sourced members personally contribute to the Community Projects on average fifteen (15%) percent of the overall Project Cost which is usually made in kind, e.g. labour, refreshment and administration in order to complete projects. Report compiled to date estimate the value of their contribution to be over US\$2.87M.

The Department is cognizant that these entities face several challenges, from marketing to technical assistance and includes financing. It is important to note that there is an increasing importance that must be placed on the social economy in

Jamaica's development and the Benevolent Societies and Charitable organizations are involved.

The Government's Policy on Social Inclusion was reviewed and adjusted to address inclusion of the social economy and the business enterprises that operate therein (termed 'social enterprises').

The Department as a State Agency has identified several Key Strategic Priorities required for their overall development of the Sectors regulated and has been working to implement some within the fiscal space we operate. These are:

1. Creating an Enabling Business Environment
2. Enhancing Business and Development Support
3. Facilitating a Social Value Creation System amongst all stakeholders
4. Developing and implementing a Digital Business Transformation Programme both for the DCFS and its stakeholders.

These Strategies will be high on our radar coming year; even as we continue to ensure compliance and development of all entities under our Portfolio. We commit to ensure the protection of Members' savings and investments and the protection of other stakeholders interests. The challenges there are many to include limited number of staff, issues with

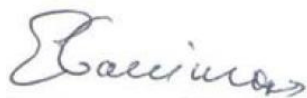


### 3. FOREWORD

review of remunerations commensurate with the scope of work, the lack of resources within some of the entities we regulate just to name a few.

The Management and staff is not daunted and will continue to provide quality support in all areas; one that is far advanced is the E-registration Project that has received funding from under the USAID FHI360 Programme.

The Department will continue to deliver in ensuring that Jamaica remains **‘the place of choice to live, work, raise families and do business.’**



A handwritten signature in dark ink, appearing to read 'Errol Gallimore', is positioned to the left of a large, faint illustration of people holding a globe.

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



## 4. INTRODUCTION

The Department of Co-operatives and Friendly Societies (DCFS) has responsibility for administering the Co-operative Societies Act, the Friendly Societies Act, the Charities Act, the Industrial and Provident Societies (I&PS) Act and the Agricultural Loan Societies & Approved Organizations 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 2018/2019 period, the Department focused on ensuring stability within the registered entities:

- 346 Industrial & Provident Societies
- 138 Co-operative Societies
- 661 Societies under the Friendly Societies Act to include Benevolent Societies
- 1,008 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 providing 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 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



## 4. INTRODUCTION

Jamaica Social Investment Fund (JSIF), Social Development Commission (SDC), Citizens Security and Justice Programme (CSJP), and Rural Agricultural Development Authority (RADA) to foster registration of Groups and to bolster social capital and access to resources by registered entities.

- Ensures that Operational Assessments are conducted to determine the compliance of Registered Societies with relevant laws and appropriate feedback provided to Management Team for corrective actions to be taken.
- Facilitates capacity building programmes for volunteers and staff within Societies.





### 5.1 INSPECTORATE SECTION

The Inspectorate Section undertakes regulatory activities with entities registered under the Co-operative Societies Act, Friendly Societies Act, Agricultural Loan Societies & Approved Organizations Act, Industrial & Provident Societies Act and the Charities Act during the period April 2018 – March 2019.

#### 5.1.1 Inspections

<i>Full and Partial Inspections</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	<b>116</b>	<b>54</b>	<b>46.5%</b>

This activity impacted fifty-four (54) 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>2018/19</b>	<b>65</b>	<b>36</b>	<b>55.4%</b>

The objective of this activity was to determine the state of readiness for

Audits which is a requirement for Societies to convene their Annual General Meeting (AGM), 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 thirty-six (36) entities in total. Approximately sixty (60%) percent of the entities received follow-up assistance in preparation of Accounting Records to achieve Audit Readiness.

#### 5.1.3 Mergers/Amalgamation

<i>Merger/Amalgamation</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	<b>0</b>	<b>1</b>	<b>N/A</b>

With the changes in the accounting standards and the pending legislation to further regulate the Credit Unions (CUs); many Credit Unions considered merger and several discussions were had with the CEOs and Presidents of the Credit Unions to foster merger talks. However, only one merger was materialised. Whilst other Credit Unions continued merger discussions as the community bankers' positioned themselves to strategically streamline their operations and ensure that their capital base is at a level that would be in keeping with the 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.

### 5.1.4 Analysis of Financial Statements

<i>Financial Assessments</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	<b>724</b>	<b>255</b>	<b>35.2%</b>

This activity impacted two hundred and fifty-five (255) entities.

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 Ratio 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:

- 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.
- The Section was short staff at varying periods throughout the financial year, due to:
  1. Resignation
  2. Transfer
  3. Vacation Leave
  4. Retirement

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

- Officers also failed to strictly engage the Societies in varying tasks and to follow-up with regulatory directives.
- Officers failed to schedule and finalize inspection exercises within timeline.



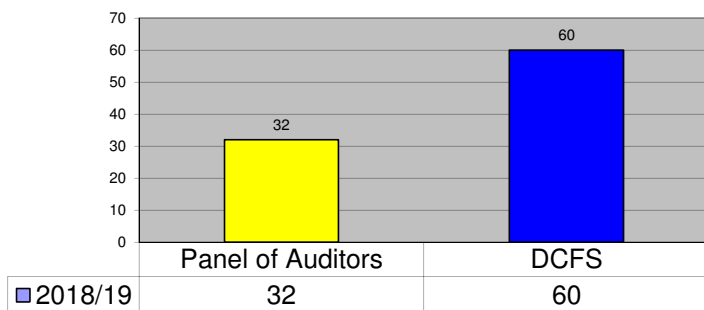


### 5.2 AUDITS AND INVESTIGATIONS

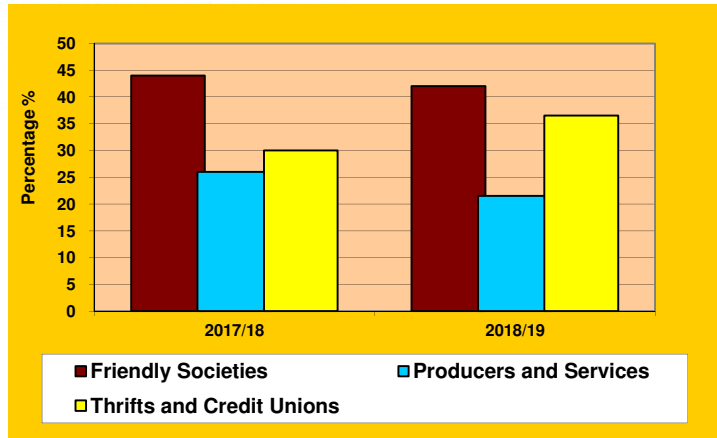
The Audits and Investigations Section undertake audits for registered Co-operatives and Friendly Societies and review financial statements and Annual Returns for Industrial and Provident Societies.

With a staff complement of eight (8) Officers, the Unit was able to audit sixty (60) and reviewed ninety-two (92) Societies for the period 2018/19; sixty (60) were completed internally and thirty-two (32) completed externally by the Department's Panel of Auditors. These Audits represent one hundred and forty-seven (147) audit years.

#### NUMBER OF AUDITS COMPLETED 2018/2019



Of the total number of audits, the Department's Panel of Auditors completed 35% while internal Staff did 65%.



Societies registered under the Friendly Societies Act represented a major part of the audits completed at 42%, which includes Producers and Services represent 21.5% and Thrift and Credit Unions represent 36.5% for 2018/19.

#### 5.2.1 Audits

The Section facilitated the completion of eighty-two (82) audits in the "two years and less" category and ten (10) audits completed in the "over 2 years" category for registered Societies. This represents an achievement of 82% and 50% respectively of projection.

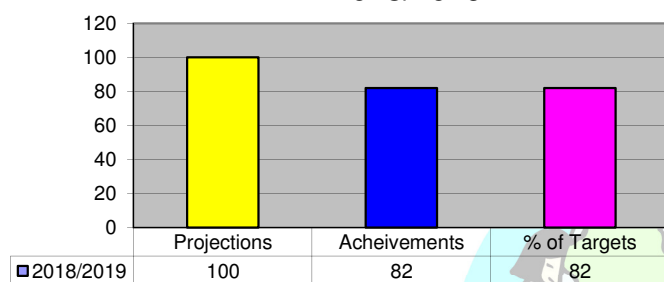
While achievement was consistent 'in the over two years' category; these percentages represents a decrease over the prior period for the 'two or less' category.



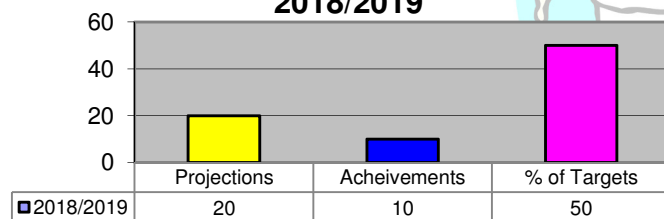
## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

Audit			
Year	Projection	Achievement	% of target
2018/19	Two Years and less		
	100	82	82%
	Over Two (2) Years		
	20	10	50%

### AUDIT OF ACCOUNTS TWO (2) YEARS AND LESS 2018/2019



### AUDIT OF ACCOUNTS OVER TWO (2) YEARS 2018/2019



The number of Co-operative Societies audit has exceeded that of Friendly Societies despite the fact that there are more registered Friendly Societies.

The percentage of compliance is low within the Friendly Societies, despite the Accounting Training that have been facilitated by Officers of the

Unit in an attempt to improve compliance and the capacity of those organizations.

### 5.2.2 Investigations

Investigations are conducted based on reported cases or detection of fraud during the audit process or reported cases by members. For the 2018/2019 financial year, twelve (12) investigations were conducted for the following Societies:

- Ashe Charity
- Ethiopian Orthodox Church Charitable Organization
- COK Sodality Co-operative Credit Union Limited
- Jacks Hill Community Benevolent Society
- First Heritage Co-operative Credit Union Limited
- C & W Co-operative Credit Union Limited
- Citizens of Armour Glades Benevolent Society
- Portland Co-operative Credit Union
- JPS & Partners Co-operative Credit Union Limited
- Radiant Limited
- Cool Loan Limited
- C & B Finance Limited

### 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.

For the period 2018/2019 twenty-three (23) Accounting Systems were developed.

<i>Development of Accounting Systems</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/17</b>	0	23	N/A

### 5.2.4 Other Activities Performed by the Section

- **Assessment of Business Plans** - The assessment of Business Plans were done for two (2) 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 operations.

There has been a slight improve-

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

### 5.3 RESEARCH, TRAINING AND DEVELOPMENT

The Research, Training and Development Section had a staff complement of seven (7) Technical Officers and two support staff 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 Authorized Societies), the Industrial and Provident Societies Act and the Charities Act. This was achieved via activities such as Group Organization, Group Supervision, Training, consultation and meetings.

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





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

### 5.3.1 Group Organization

<i>Group Organization</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	30	22	73.3%

The Section's target was thirty (30) Groups, however, twenty-two (22) applications were received during the period; the non-achievement of target was due to circumstances outside of the Department's purview.

### 5.3.2 Group Supervision

<i>Group Supervision</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	28	27	96.4%

The Section projected twenty-eight (28) groups; however twenty-seven (27) were achieved; representing 96% of target during the period under review.

### 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>2018/19</b>	19	28	147%

The figures show a hundred and forty-seven percent (147%) 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 & Resuscitation

<i>Development Planning &amp; Resuscitation</i>			
<i>Year</i>	<i>Projection</i>	<i>Achievement</i>	<i>% of target</i>
<b>2018/19</b>	15	10	66.6%

The Section projected fifteen (15) Societies to receive development assistance; however ten (10) were achieved; representing 66.6% of target during the period under review.

### 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>2018/19</b>	27	28	103.7%

The appraisals of Rules were done in order to complement the Registration process as well as to facilitate 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>2018/19</b>	552	400	72.5%

The year 2018/2019 saw a 72.5% achievement of target, as four hundred (400) personnel within the Movements received training. In



addition, the Section transferred twelve (12) Societies to the Inspectorate Section; these Societies were transferred on the basis that they were compliant with Statutes and best practices. In addition, recommendations were made for the cancellation of six (6) Societies; these Societies were cancelled on the basis that they were not in compliance with Statutes and best practices.

Collaboration amongst Government and Non-Government organization continues; resulting in increase in post registration, capacity building activities, as well as increase in governance/supervision. The Memorandum of Understanding (MOU) with Jamaica Social Investment Fund (JSIF) is ongoing, whilst the one with Citizens Security and Justice Programme (CSJP) has ended.

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

The following Officers were allowed the opportunity to participate in training.

- Mrs. Cheryl Saddler-Reynolds and Ms. Paulette Kirkland attended and participated in

Procurement Laws and Regulations - Module 1 at the Management Institute for National Development (MIND) in keeping with a structured Government Policy of providing on-going training.

- Ms. Jorjette Lewis attended a four (4) weeks Certificate Course in Forensic Accounting at the Institute of Chartered Accountants of Jamaica (ICAJ).
- Mrs. Sophia Pitter-Johnson and Mr. Alton Stamp attended a one day Debt Collection Conference hosted by the America Collector's Association at the Knutsford Court Hotel on November 27, 2018. As Inspectors, the Conference enhanced their job functions.

### 5.3.8 INTERNATIONAL FORUMS

#### Caribbean Confederations of Credit Unions (CCCU) Annual Conference 2018

Mr. Errol Gallimore, Registrar attended the Caribbean Confederation of Credit Unions Convention held in Port-of-Spain, Trinidad & Tobago from June 15 – 20, 2018 under the theme "Credit Unions: The Power to change the Future". The Confedera-



tions Annual International Convention is the premier event for Credit Unions and Co-operatives. It affords participants the opportunity to experience various modalities of learning from regional and international presenters, network with fellow practitioners, become aware of regulatory and operational trends, and be exposed to new technologies and services.

### **International Charity Regulators Conference**

Mr. Errol Gallimore, Registrar and Ms. Paulette Kirkland, Director of Research, Training and Development attended the International Charities Regulators Conference in New York, USA during the period November 15-17, 2018. In attendance were regulators from Ireland, New Zealand, Australia, United Kingdom and the issues discussed were on a brand global mandate. The forum seeks to bring Charity Regulators together to review areas/concerns under the Anti-Money Laundering (AML) Act. Participation was by invitation only and currently Jamaica was the only Caribbean country being invited.

### **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 started the year with sixty-five (65) staff but ended the Financial Year with a total of sixty-two (62) staff.

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

In the Year under review, the Department experienced some changes in its staff complement as follows:

❖ ***Retirement***

One (1) person retired from the Public Service.

❖ ***Resignation***

Two (2) persons resigned from the Public Service.

❖ ***Recruitment***

Cross training is on-going especially with the Staff in the technical field, due mainly to the merger with the Agricultural Loan Societies and Approved Organizations (formerly the Agriculture Credit Board). These trainings include In-house training, external meetings and similar outreach / interactive activities.

❖ ***Transfer/Secondment/ Acting***

Two (2) members of staff proceeded on acting





assignments in a higher post at another Ministry.

### ❖ *Study Leave*

One (1) Staff who was on Study Leave in China, completed her Programme and returned to her substantive post from August 2018.

### iii. *Vacation Leave*

During the Year under review, thirty (30) staff proceeded on Vacation 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, purchases of equipment, facilitating In-House Training Sessions and refund of members' Shares arising from Liquidation of their Societies.

### 5.4.3 Budget

The Department's budget for 2018/19 represents One Hundred and Nine Million Six Hundred and Thirty-Two Thousand Dollars (\$109,632,000); a decrease of Three Hundred and Ninety-Two Thousand Dollars (\$392,000.00) over the prior year

approved budget for its' customary activities.

Due to the merger with the Agriculture Credit Board, an additional Forty-Two Million Eight Hundred and Six Thousand Dollars (\$42,806,000.00) was provided to the Department for activities related to the regulation of Agricultural Loan Entities and Approve Organization. This represents an increase of Two Hundred and Forty-Seven Thousand Dollars (\$247,000.00) over the prior year's approved Budget for this activity.

## 6.1 PERFORMANCE OF THE CREDIT UNION SECTOR

The Movement's performance for 2018 reflected generally good financial results, with increases in total assets, net loans, savings and membership base. The Movement ended the year 2018 with twenty-six (26) Credit Unions, compared to twenty-eight (28) at the end of 2017.

The Jamaican Credit Union Movement also saw improved performance relative to 2017. Credit Unions ended the calendar year with savings growth of 10.7%, net loans growth of 11.4% and assets growth of 10.4%.

The financial sector saw significant changes in 2018, given the transition of Jamaica Money Market Brokers





(JMMB) and Jamaica National (JN) Bank, from merchant bank and building society respectively, to commercial banks. These changes will further heighten competition and battle for market share.

### 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 programmes and interventions 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).

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

JCCUL is the Trade Association for the Credit Unions of Jamaica.

While the League provides Trade Association Services to Credit Unions, it has oversight responsibility

for the JCCUL Group, which comprises four (4) 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

The League and its four (4) subsidiaries were successful in achieving most of their strategic and financial goals for 2018, despite being affected by significant staff turnover. The Group made a consolidated surplus before taxes of \$349.9 million and a net surplus after tax of \$283.3 million in 2018.

[Extracted from JCCUL Annual Report 2018]

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

The economic climate in Jamaica has been showing improvement; hence the JFCU has seen some increased activities in their operations. The Fishing Industry however continues to be faced by challenges which make it difficult for most fisherfolks to make a comfortable livelihood but they kept holding on hoping that in the near future their efforts will bear



fruits.

While the Jamaican dollar fluctuated during the period, it had somewhat stabilized and inflation remained very low which allowed the JFCU to hold prices and to make their product pricing competitive.

During the period under review there had been an increase in overall, sales of 12% and a 7% increase in expenses. This resulted in a net surplus of \$5.9M. Overall the Society grew by 19% over the previous year from \$101M to \$120M.

### National Union of Co-operative Societies (NUCS) and Development Bank of Jamaica (DBJ) Project

The Society has benefited and completed a one (1) year project through the assistance of National Union of Co-operative Societies (NUCS) and Development Bank of Jamaica (DBJ). JFCU looked at their three (3) year strategic plan, Business Plan, Human Resources Review, Policy Review, writing new policies and training. The total value of the project was \$5,529,548.00 in which JFCU contributed 20% of the funding.

The objective of the project was to improve the levels of governance and provide guidance in managing their HR resources. JFCU, member Societies and individuals all benefitted from the project.

### Oil Exploration

JFCU has successfully participated in another seismic research with the Tullow Oil Company. There were indications that there are prospects for oil. There were five (5) claims by three (3) individuals which were deemed spurious and were thrown out.

### International Fishermen Day Activities

The Fisherman's Conference was held on June 29, 2018. It was held in St. Ann. It was well attended by over 200 fisherfolk and stakeholders. The presentations were informative and the participation from fisherfolks were rewarding. JFCU suppliers participated and donated oils, lines and hooks.

### The Way Forward

Three (3) year Strategic Plan JFCU will be working towards:

- Merging three (3) primary co-operatives into branch stores
- Expanding by opening two new branch stores in underserved communities
- Expanding our product line

[Extracted from JFCU Annual Report 2018]






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

#### Bright River Co-operative Society Limited (BRCSL)

Bright River Co-operative is a farming Co-operative located in the parish of St. Elizabeth. BRCSL entered into a contract with Red Stripe to produce cassava which is the company's main ingredient for its beer. The contract started in August 2016 and is expected to be terminated in March 2020. Throughout the 2018 financial year, the Co-operative produced six hundred and sixty-two (662) tonnes of cassava worth over Eighteen Million Dollars (\$18M). This was produced by thirty-five (35) farmers on one hundred and fifty (150) acres of land. The crops were planted using drip irrigation with technical assistance from Red Stripe representatives. The farmers attended seminars on cassava planting which were hosted by Desnoes and Geddes. The Co-operative is seeking to partner with other organizations that need cassava as there is a viable market for the crop.








In February 2018 the Co-operative got assistance to repair their nursery and implement a solar powered irrigation system to increase production of climate resilient seedlings. This project was launched in conjunction with the Ministry of Economic Growth and Job Creation, Adaptation Programme and Finance Mechanism (AP&FM), Environmental Foundation of Jamaica (EFJ), the Inter-American Development Bank (IDB) and the Pilot Programme for Climate Resilience (PPCR).



#### Nursery Repair and Implementation of Solar Powered Irrigation to Increase Production of Climate Resilient Seedlings

In conjunction with:

The Ministry of Economic Growth and Job Creation, Adaptation Programme and Finance Mechanism (AP&FM)  
Project of the Pilot Programme for Climate Resilience (PPCR),  
The Environmental Foundation of Jamaica (EFJ), and the Inter-American Development Bank (IDB)  
February 2018





### **ENFIELD COMMUNITY DEVELOPMENT COMMITTEE BENEVOLENT SOCIETY**

The Enfield Community Development Committee (ECDC) Benevolent Society was formed in the mid ninety's with its objective to be an advocate for change relating to many issues affecting the community. Like many others in several communities, this organization became inactive due to constant migration of the serving members. Despite this, the organization has managed to advocate and continues to make representation for the community regarding several needs. We have scheduled meetings with the Member of Parliament and other stakeholders to resolve a twelve (12) point concern for attention. We have had success in a few and presently monitoring the progress of the others. Continued interaction with our Community Based Organizations (CBO's) has ensured the participation of groups and strengthens the advocacy for change.

The organization received legal status as a Benevolent Society on July 24, 2017 which is a welcome opportunity to accelerate this change the community is longing to experience. We will continue to work with all our groups and stakeholders for the upliftment of the community in all areas of sports and civic life until the vision of making Enfield a better place to live, work, play, visit and retire become a reality.

### **Enfield Community Development Committee Benevolent Society week of community activities:**



**Church service at the Barnabas Anglican Church**



**Community members at the Expo and Children's Fair, Health and Social Services**



**Community Walk; where members made visits to shut-ins**





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

### Labour Day Project: Building of a Garbage Receptacle



### MOUNT SALEM COMMUNITY DEVELOPMENT COMMITTEE BENEVOLENT SOCIETY (MSCDCBS)

The MSCDCBS has been in existence for more than fifteen (15) years and obtained legal status as a Benevolent Society on May 21, 2013. The accomplishments show the amazing things that can result from a community working in unison, hard work, perseverance and commitment to development.

### Summer School

The Summer School programme was sponsored by the Jamaica Social Investment Fund (JSIF) and approximately one hundred and fifty (150) children within the community participated over a duration of six (6) weeks.





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS



### Corner League 2018

This is considered one of the premier summer activities in St. James. It is comprised of sixteen (16) teams from different streets and lanes within the community and is aimed towards fostering unity within the respective communities.



### Zinc Fence Substitution



The Society was granted the contract to remove zinc fences and replaced with wall within the community. This was successfully executed by the Society.





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS



### Labour Day 2018

With the assistance of the Jamaica Defence Force (JDF) and Councilor, they renovated an elderly home.



The MSCDCBS strives to change lives one person at a time, strengthen the community through development and education, expanding their reach by creating and implementing programmes for sustained community growth and ensure that Mount Salem become the community of choice to live, work and raise our family.

### CLARENDON PARISH DEVELOPMENT COMMITTEE BENEVOLENT SOCIETY (CPDCBS)

One of the Society's main objectives is to act as the main consultative body on behalf of the various

Development Area Committees and residents within Clarendon, on matters common to the Parish and affecting each community. Registered in August 2007; the Society through collaborations has continued to facilitate its mandate through various community projects:

### Major Activities the CPDCBS engaged in throughout the period included an Annual Back to School Treat and Environmental Fair



CPDCBS Youth and Child Protection Committee Annual Back to School Treat was held in the month of August at the Cross Primary School (one of the volatile areas) where very needy students from the school as well as surrounding areas were provided with back to school packages and gift vouchers valued at \$2,000.00.





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS



Two hundred (200) persons were registered, 102 females and 98 males.

The CPDCBS had representatives participating in planning meetings of the Municipal Corporation, Social Development Commission & Jamaica Cultural Development Commission

The PDC assisted with coordinating and executing activities for the **Clarendon Crime Prevention' Annual Christmas Treat**. The treat was held across the thirteen (13) Police Stations aimed at building better relationship with citizens and children across the parish.



### PROJECTS IMPLEMENTED:

Promoting Biodiversity Conservation through Medicinal Plant Production for knowledge Manage-





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

ment and Alternative Livelihoods Project sponsored by Global Environment Fund Small Grants Programme US \$119,500.00 completed.

Improving the adaptive capacity to climate change through rehabilitation and construction of water harvesting Infrastructure in Upper Clarendon

### Project Goal:

### PROJECT ACTIVITIES:

- Rehabilitation of two (2) communal tanks facilities in Victoria and Richmond Park including.
- Development of Disaster Risk Management Plan, Water Quality Monitoring Plan & Maintenance Plan.
- Implementation of Training for community members in the use and care of tanks, water resource management, and awareness building on climate change.
- Installation of guttering and irrigation systems for school gardens at the Victoria and Richmond Park Schools and the provision of training in Climate Smart Agricultural techniques.



Students from the Victoria Primary participating at the Environmental Quiz Competition won first place





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

- **CPDCBS' Turmeric Processing Enterprise.**



- **Improving the Adaptive Capacity of Cross Primary and Junior High through Greenhouse Technology** funded by the Environmental Foundation of Jamaica (EFJ). The cost of the project was Five Million Dollars (\$5,000,000.00) and the aim was to enhance the school's feeding programme, which caters to 90% of the school population through the establishment of a greenhouse facility with a solar pumping irrigation system installed.



- **Environmental Fair** held at the Cross Primary School where various agencies were invited set

up display booths and talk about the different career choices within their field of work for students.

### **SOUTHFIELD FARMERS BENEVOLENT SOCIETY**



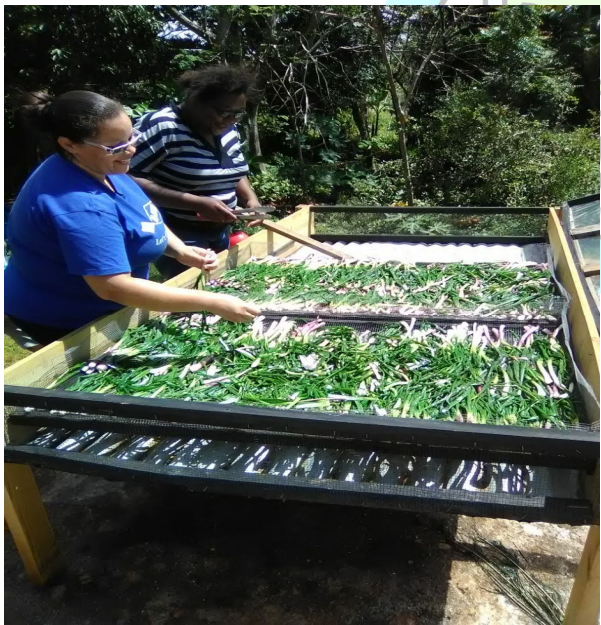
Started back in September 2010 with the aim of farmers being able to help themselves better through collective efforts, to benefit where help was available as well as to give back to community. We have been through the motions including being registered with the Companies Office of Jamaica (COJ) until dissolved and on April 27, 2018 registered as a Benevolent Society.

The Society ventured into agro processing in items like carrot wine, solar dried (100% natural) powdered products such as escallion, thyme, rosemary, scotch bonnet peppers, just to name few.





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS







## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS



**RADA Agri-fest, Southfield Farmers Benevolent Society won first place**



**From left: Fay Mulgrave, Secretary; Minister without portfolio in the Ministry of Agriculture, Hon. J. C. Nicholson and Assistant Secretary Donnaree McLean**





## 5. PERFORMANCE OF THE DEPARTMENT'S SECTIONS

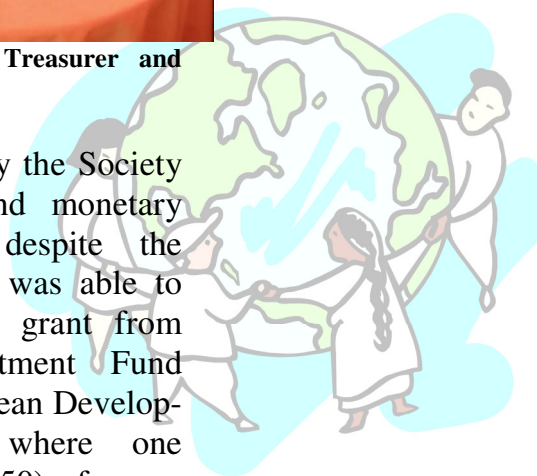


**Stanley McLean, Assistant Treasurer and Secretary, Fay Mulgrave**

Two challenges faced by the Society are mainly drought and monetary constraints, however despite the challenges; the Society was able to reap the benefits of a grant from Jamaica Social Investment Fund (JSIF) funded by Caribbean Development Bank (CDB) where one hundred and fifty (150) farmers associated with the Society would be benefiting from a drip irrigation system through black drums and hoses.

Southfield Farmers Benevolent Society continues to strive to see the farmers more independent, collectively and by extension individually having a water truck and a cold storage to help alleviate the water woes and the glut. Also, for farmers to see farming as a business and

capitalize on that so they can better maintain themselves, their family and feed themselves as a nation and the Caribbean neighbours and others through export.



## APPENDIX I

### SENIOR EXECUTIVE COMPENSATION

Position of Position of Senior Executive	Year	Salary (\$)	Actg. (\$)	Travelling Allowance Or Value of Assignment of Motor Vehicle (\$)	Pension or Other Retirement Benefits (\$)	Other Allowances (Charities) (\$)	Non- Cash Benefits (\$)	Total (\$)
Errol Gallimore Registrar (GMG/SEG 6)	2018	3,840,323.00	90,695.58	1,697,148.00	-	792,000.00	N/A	6,420,166.58
Tanesha Facey Director of Inspectorate (GMG/SEG 4)	2018	2,578,849.00	25,791.34	1,697,148.00	-	120,000.00	N/A	4,421,788.34
Paulette Kirkland Director of Research, Policy, Training and Development (GMG/SEG 4)	2018	2,515,950.00	31,032.92	1,697,148.00	-	252,240.00	N/A	4,496,370.92
Lavern Gibson-Eccleston Director of Audits and Investigations (FMG/AS 5)	2018	4,090,953.00	N/A	1,697,148.00	-	-	N/A	5,788,101.00

#### *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. 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 2018 - March 2019, under the relevant Acts:**

**CO-OPERATIVE SOCIETIES ACT**

1. JBG Co-operative Thrift Society Limited
2. Whole Life Co-operative Thrift Society Limited

**INDUSTRIAL & PROVIDENT SOCIETIES ACT**

1. Radiant Mutual Limited
2. Kareism Investment Limited
3. Harbour Head Small Business Society Limited

**FRIENDLY SOCIETIES ACT**

1. Southfield Farmers' Benevolent Society
2. Greater August Town Community Development Council
3. The Paradise, Dunbar, Mango Walk Citizens' Association Benevolent Society
4. Bull Savannah Benevolent Society
5. Hampstead Park Community Benevolent Society
6. Asociacion de Dominicanos en Jamaica "ASODOJAM" Benevolent Society
7. Mount James Community Development Committee Benevolent Society
8. Jamaica Greenhouse Growers Benevolent Society
9. Chudleigh Path Benevolent Society
10. Tucker Community Development Committee Benevolent Society
11. Women Empowering Women Benevolent Society
12. New Era Farmers Benevolent Society





13. Petersfield Galloway Benevolent Society
14. Porto Bello Heights Citizens' Association Benevolent Society
15. Lake View Estate Benevolent Society
16. Friends of the Lacovia Training Centre Benevolent Society
17. Macca Tree District Development Committee Benevolent Society
18. Forest Gardens Citizens Association Benevolent Society
19. Esher Martin Citizens Association
20. Manchioneal Fisherfolks Benevolent Society
21. The Cattle Breeder Society of Jamaica
22. Valley Grove Benevolent Society
23. Harmons Valley Community Council Benevolent Society
24. Unions Estate Phase 2 Town House Association & Its Environs Benevolent Society





SOCIETIES AUDITED						
Societies	No. of Societies		External Audits		Internal Audits (DCFS)	
	17/18	18/19	17/18	18/19	17/18	18/19
<b>Thrift &amp; Credit</b>	31	31	31	28	-	3
<b>Agricultural</b>	7	7	-	-	7	7
<b>Housing and Land</b>	2	1	-	-	2	1
<b>Multipurpose / Consumer</b>	3	2	-	-	3	2
<b>Fishermen</b>	5	4	-	-	5	4
<b>Community Development</b>	-	16	-	-	-	16
<b>Transport</b>	2	2	1	-	1	2
<b>Coffee/Cocoa</b>	3	2	-	-	3	2
<b>Industrial</b>	-	-	-	-	-	-
<b>Friendly Societies</b>	46	20	-	-	46	20
<b>Tertiary/ Federation</b>	1	3	-	1	1	2
<b>Insurance</b>	2	2	1	2	1	-
<b>Services</b>	3	2	-	-	3	2
<b>TOTAL</b>	<b>105</b>	<b>92</b>	<b>33</b>	<b>31</b>	<b>72</b>	<b>61</b>





### CLASSIFICATION OF CO-OPERATIVE SOCIETIES

CLASSIFICATION	ACTIVE	INACTIVE
1. Agricultural	32	19
<input type="checkbox"/> Coffee		
<input type="checkbox"/> Cocoa		
<input type="checkbox"/> Dairy		
<input type="checkbox"/> Other		
2. Industrial	4	5
3. Fishermen	11	1
4. Consumer	2	5
5. Multi-purpose	6	1
6. Credit Union	26	0
7. Housing and Land Purchases/ Lease	3	4
8. Insurance	1	0
9. Thrift	3	0
10. Transport	2	1
11. Community Development	4	2
12. Secondary	1	0
13. Tertiary	1	0
14. Eco-Tourism	1	0
15. Federations	1	2
<b>TOTAL</b>	<b>98</b>	<b>40</b>



**PURCHASES OF LOW LAND COFFEE  
From Co-operatives for the Crop Year 2018/2019**

Wallenford Coffee Company Limited reported that no purchase of low land coffee was made from Co-operatives during the period.


















## APPENDIX VI

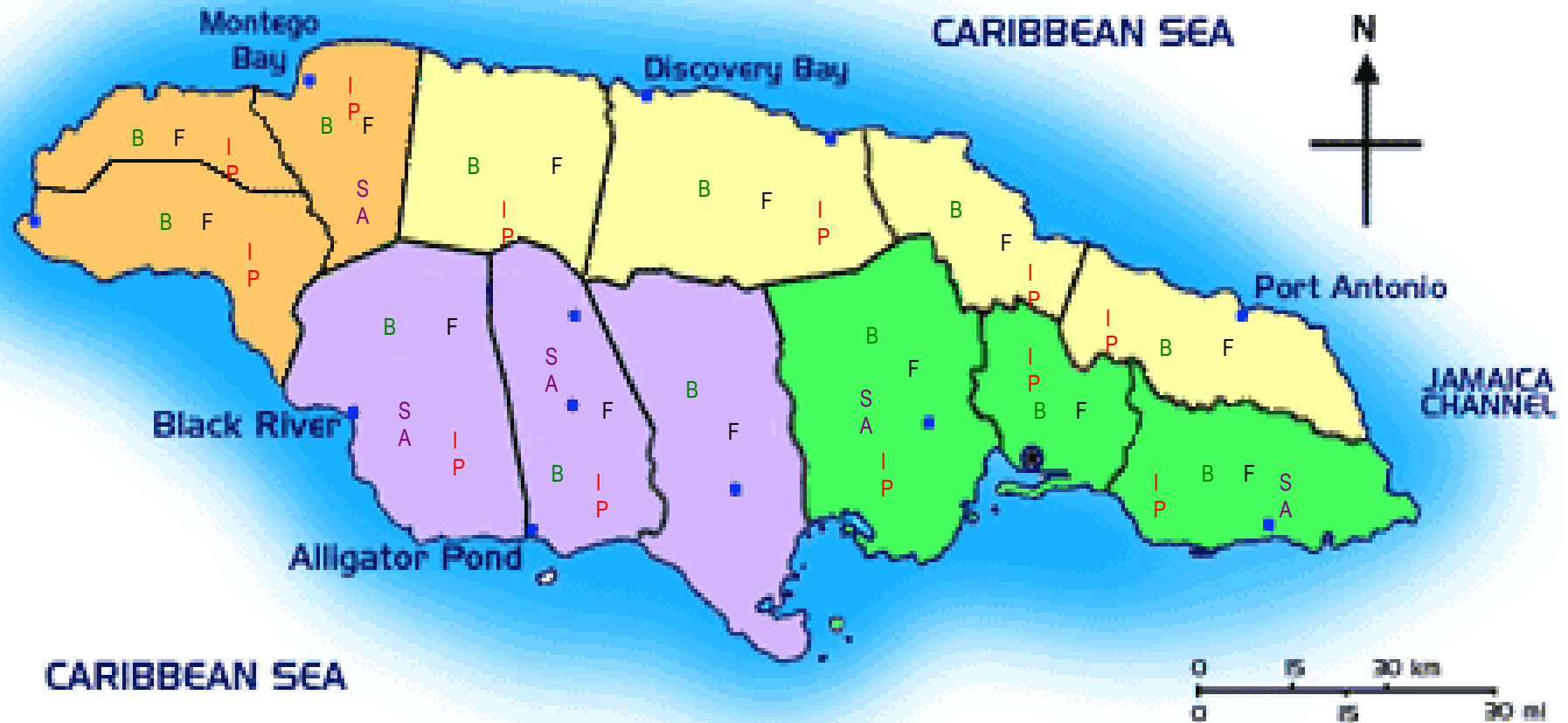
MAP SHOWING GEOGRAPHICAL DISTRIBUTION OF ACTIVE CO-OPERATIVE SOCIETIES



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
S A	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*

