



# FELLOWSHIP OF ASSOCIATES OF MEDICAL EVANGELISM GHANA

**Office Location:**

House of Kings  
Next to Trust Bank  
General Hospital Road, C. 11, Tema

**Address**

P. O. Box AN 13563  
Accra - North  
Ghana, West Africa

**Bankers:**

Barclays Bank, Ghana Ltd.  
High Street, Accra

Tel/Fax: 233 - 22 - 302575

Mob.: 233 - 20 - 8133815

Email: enyador@africaonline.com.gh

**October 19, 2002**

**MR. DAVID SHELTON  
IDES  
P.O.BOX 60  
KEMPTON, IN 46049**

GH-02-45-10-NYA

(DU)

**Dear Brother David,**

## APPEAL FOR FARM ASSISTANCE

Please give the attached request from the leaders of the Akraman and Gakorpe Christian Churches your prayerful consideration. Their plan is viable, the leaders of credible standing in our brotherhood in Ghana and any assistance given them will be put to the intended purpose to promote evangelism.

For the King's Glory and Honor,

**Enoch Nyador  
Director  
FAME Ghana**

GH-02-45-10-NYA  
(DV)

**AKRAMAN AND GAKOPE CHRISTIAN CHURCHES**  
**TWENTY (20) ACRE PINEAPPLE PROJECT.**

(Funding for the project is been sought from IDES)

1. Business Background

The church is located at Akraman and Gakorpe in South Akwapim District of Ghana. The members are basically farmers. Majority of the farmers produce vegetables along River Densu. The river has flooded its banks and ruined the farmers' fields hence rendering them and their families poor for 2 consecutive years. The Environmental Protection Agency now prohibits farming along the river bank for exposing and contaminating the river with toxic. Those who are pineapple farmers among them use the uplands therefore have their farmers spared. In view of this the local church leaders who are among the said farmers have decided to appeal to IDES for funds for the farmers to enter into pineapple farming on the uplands under the supervision of Elder Lemuel Mantey (Manager of Alomal Agricultural Farms Limited). Lemuel has been in pineapple farming for over 20 years.

2. Goal

- a. To help raised the living standard of the farmers and their families in the church.
- b. To provide a capital base for the farmers to farms away from the river banks.
- c. To create a financial base for new church planting including paying of the Evangelists involved.

3. Objectives

- 424042.95* a. To plant twenty (20) acres of pineapple at the cost of ₵195,950,000.00 app. (\$24,042.95)
- 10803.68* b. To make a net profit of ₵88,050,000.00 app. (\$10,803.68)
- 2422.17* c. To share among the farmers (22.97%) of net profit ₵20,225,085.00 in addition to total labor cost. = *22422.17*
- 1054.49* d. To give (10%) of the net profit (₵8,805,000.00) help other Christian churches = *1054.49*
- 4,217.96* e. To plough back (40%) of the net profit (₵35,220,000.00) into the pineapple business to enable the farmers plant 3.5 acres in addition to the 20 acres. = *4217.96*
- 1795.80* f. To use (17.03%) of the net profit (₵14,994,915) in supplementing the = *1795.80* salaries of 5 church planters @ ₵250,000 per month. = *29.94 x 5 = 149.70*
- 968.269* g. Use the remaining (10%) of the net profit (₵8,085,000.00) to purchase land for Gakope church. = *968.26*

*8345.00 unaccounted for  
fudge factor of 3.2% of profit*

(D)

#### 4. Marketing

- Negotiate with a pineapple exporter to buy the produce e.g. Famapine Ghana Ltd. (Elder Lemuel Mantey is a board member of Famapine Ghana Ltd.)
- Improve skills of farmers in produce handling
- Sensitize NGO's, private organizations and external agencies on the need for the establishment of processing industries.

#### 5. Training

- To improve members on self employment.
- To improve members' skills in record-keeping.
- To improve members' farm management skills.

#### 6. Strategies

To achieve the objectives, the following strategies have been formulated.

- Training should be both in-service and external in areas such as farm management and administration, book-keeping, marketing and record-keeping.
  - Linking farmers with Extension officers of Ministry of Agriculture in charge of pineapple farming.
  - Joining Famapine Ghana Ltd. A limited liability company of pineapple farmers responsible for buying and exporting farmers produce and sharing dividends to member farmers
- \* Creating contact with appropriate NGO's to assist in-training programs and improving sources of finance of members.

BUDGET FOR PINEAPPLE PROJECT

<u>Particulars</u>	<u>One acre</u>	<u>Twenty acres</u>	<u>Exchange rate</u> <u>(\$1=₦8,150.00)</u>
Land rental for 3 years	300,000.00	6,000,000.00	\$ 718.56 <sup>for</sup> 3yrs
Clearing	108,000.00	2,160,000.00	1258.68
Clearing of trees	90,000.00	1,800,000.00	
Stumping	162,000.00	3,240,000.00	
Dressing	135,000.00	2,700,000.00	
<b>Total</b>	<b>795,000.00</b>	<b>15,900,000.00</b>	<b>\$ 1,950.92</b>
Suckers (2000)	1,600,000.00	32,000,000.00	
Loading & transport	400,000.00	8,000,000.00	
Grading	100,000.00	2,000,000.00	
Water for dipping 3 drums	30,000.00	600,000.00	
Dipping labor	54,000.00	1,080,000.00	
Planting labor	200,000.00	4,000,000.00	
<b>Total</b>	<b>2,384,000.00</b>	<b>47,680,000.00</b>	<b>\$ 5,850.31</b>
<b>Chemicals</b>			
Terminus 5 liters	250,000.00	5,000,000.00	
Weedicide lab.	30,000.00	600,000.00	
Duiron 2 kg.	160,000.00	3,200,000.00	
Round-up 2 liters	120,000.00	2,400,000.00	
Hyvar X 2 liters	500,000.00	10,000,000.00	
<b>Total</b>	<b>1,060,000.00</b>	<b>21,200,000.00</b>	<b>\$ 2,601.23</b>
Fertilizers(N.P.K. 15-15-15)	438,000.00	8,760,000.00	
Urea 2 bags	216,000.00	4,320,000.00	
S. O. P. 4 bags	600,000.00	12,000,000.00	
Water (24 drums)	240,000.00	4,800,000.00	
Labour liquid@15000/drums/ 24 drums	360,000.00	7,200,000.00	
Solid fertilization	50,000.00	1,000,000.00	
	<b>1,904,000.00</b>	<b>38,080,000.00</b>	<b>\$ 4,672.39</b>
Forcing carbide 20kg	120,000.00	2,400,000.00	

(OV)

Forcing water	100,000.00	2,000,000.00	
Labour for forcing	150,000.00	3,000,000.00	
Weeding 5x @ 40man-days	<u>240,000.00</u>	<u>4,800,000.00</u>	
	<b>610,000.00</b>	<b>12,200,000.00</b>	<b>\$ 1,496.93</b>
<b>Equipment</b>			
Gloves	72,000.00	1,440,000.00	
Cutlass (4)	72,000.00	1,440,000.00	
Boots (1 pair)	40,000.00	800,000.00	
Spraying machine (dep.)	25,000.00	500,000.00	
Drums (dep.)	30,000.00	600,000.00	
Hoe (dep.)	1000.00	20,000.00	
Chisel (dep.)	4000.00	80,000.00	
Planting line (dep.)	500.00	10,000.00	
Wages of farm overseer <sup>#23.95</sup> @200,000.00 x 14 months = 1350	2,800,000.00	56,000,000.00	16,706.59
	<b>3,044,500.00</b>	<b>60,890,000.00</b>	<b>\$7,471.16</b>
<b>TOTAL COST</b>	<b>€9,797,500.00</b>	<b>€195,950,000.00</b>	<b>\$ 24,042.94</b>
			23,467.07

as of 10/31/02

DV

YIELD PER ACRE

EXPORT MARKET

- 1. Harvest 50 percent of 20,000 = 10,000 fruits
- 2. 10,000 x 1.5kg = 15,000 kg
- 3. 15,000 kg x €800.00 = €12,000,000.00 = \$1,937.13

DOMESTIC MARKET

- 4. 3000 fruits x €200.00 = €600,000.00 = \$71.86

PLANTING MATERIALS

- 5. Sales of suckers = €1,600,000.00 = \$191.62

Total Revenue per acre = €14,200,000.00 = \$1,700.60

Less Total Cost per acre = €9,797,500.00 = \$173.35

Net Profit per acre = €4,402,500.00 = \$527.25

Net profit per 20 acres @ €4,402,500.00 X 20 = €88,050,000.00 = \$10,544.91

NB: Farming in Ghana is tax free.

The above pineapple farm project has been attested to by the undersigned as a true record on October 12<sup>th</sup>, 2002:

- 1. Jones Abbey (Preacher/Farmer) W. Abbey
- 2. Lemuel Mantey (Elder/Farm Manager) L. Mantey
- 3. Joseph Akpessey (Deacon/farmer) J. Akpessey
- 4. Joseph Kamassah (Deacon/farmer) J. Kamassah
- 5. Benjamin Aryee (Deacon/Farmer) B. Aryee
- 6. Edward Ayeequaye (Deacon/farmer) E. Ayeequaye
- 7. Divine Amenuku (Elder/Farm Manager) D. Amenuku
- 8. Isaac Bortey (SundaySch Teacher/Farmer) I. Bortey
- 9. Mrs. Vincentia Ahlijah (Women Leader/Trader) Mrs. Vincentia Ahlijah
- 10. Francis Ahadjie (Preacher/Secretary) F. Ahadjie
- 11. Samuel Asieni (Elder/Wielder) S. Asieni
- 12. Nelson Ahlijah (Elder/Teacher) N. Ahlijah



# International Disaster Emergency Service, Inc.

P.O. Box 60

Kempton, IN 46049-0060

## MISSION STAFF

November 12, 2002

*Rick Jett, Executive Director*  
*Carmen Fellows, Adm. Assist.*  
*David Shelton, Field Services Mgr.*  
*Gary Mraz, Adm. Assist., Tech.*  
*Rita Camden, Bookkeeper*  
*JJ Leuk, Office Assist.*

**Enoch Nyador**  
P.O. Box 16563  
Accra - North  
Ghana

Dear Enoch,

Greetings in the name of Jesus Christ, who is the same yesterday, today and forever.

## BOARD OF DIRECTORS

IDES Board of Directors have carefully considered the two development projects you forwarded to our office. They wanted me to ask the following questions:

### Executive Committee:

#### CHAIRMAN:

*Mark McGivrey, Livonia, MI*

#### VICE-CHAIRMAN:

*Paul Douglass, Gresham, OR*

#### SECRETARY:

*B. Lee Turner, Portland, OR*

#### TREASURER:

*Chel Weatherly, Fishers, IN*

#### CHAIRMAN EMERITUS:

*Milton Bates, Marton, IN*

**BATIK BUSINESS** - 1. What is the marketing plan? 2. How much profit do they expect to make? 3. Will the profit sustain all of the partners? 4. Will the business be self sustaining? 5. Are Glayds Senu and Faustina Senu related? 6. If so how?

**PINEAPPLE FARM** - 1. What is the marketing plan? 2. How much profit do they expect to make? 3. Will the profit sustain all of the partners? 4. If the profit and losses are based on three years what happens the fourth year and beyond? 5. If the crop takes three years before harvest what happens to he partners before the harvest? 6. What happens to the partners after the harvest following the third year?

### Board Members:

*Gary Barnhart, Henryville, IN*  
*Wayne Bigelow, Rocklin, CA*  
*Hal Bowman, Dunsmuir, CA*  
*Thomas Cary, Eagle Pass, TX*  
*Delmar Debaudt, Lake Wales, FL*  
*Greg Hall, Sharpsville, IN*  
*William Hartee, Weatherford, TX*  
*Helen Lemmon, Latrobe, PA*  
*M. Buck Snyder, Lincoln, IL*

I plan on seeing you at the national missionary convention but ifnot I will mail this to you. Please forgive the delay this will cause but the board wll not act without the answers to these question. Remember that the board has not denied the requests but they do want more information before deciding.

Your co-worker in the Lord's vineyard,

**David Shelton**, sheltonda@ides.org  
Manager Field Services

David Shelton

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**From:** Mr Enyador [enyador@africaonline.com.gh]  
**Sent:** Wednesday, December 11, 2002 10:13 PM  
**To:** sheltonda@ides.org  
**Subject:** BATIK BUSINESS AND PINEAPPLE FARM

Dear David,

I came to look for you at your booth at the missionary convention but met your absence. I should have left a note. Lydia and I were encouraged by the convention.

I returned to Ghana to meet your letter of Nov.12,2002 on the above subject. Please find below answers to the questions:

**BATIK BUSINESS**

1. The marketing plan is that 50% of the products will be retailed to local customers 40% of the products will be exported to other countries including the U.S.A through the Africa Growth and Opportunity Act passed by the U.S.A congress. The Ghana Small Scale Export Development Agency facilitates this process here in Ghana. The Christians want to take full advantage of these opportunities that are available.
2. The profit expectation is 30% on the capital input.
3. Yes, 60% of the profit will be used to sustain all the partners, 30% will be used for expansion of the work and 10% tithed to church work.
4. Yes, the business will be self-sustaining.
5. Sister Gladys Senu and Faustina Senu are related.
6. They are sisters from the same parents. They both learned and are experts in batik production and are both attending the Bethel Christian Church in Tema.

**PINEAPPLE FARM:**

1. 40% of the pineapples will be sold locally, and 60% exported to other countries.
2. The profit expected is 30% on the capital input.
3. Yes, 60% of the profit will sustain all the partners, 30% for expansion and 10% for church work.
4. If there is profit at the end of the three years, more expansion will be made. If there is a loss, then the reason for the loss will be sorted out and remedied.
5. Before the harvest in the three years time, the partners will sustain one another in the love of God as they are already doing in worshipping together, and assisting one another in their own small ways.
6. The partners will share of the profit equally and expand the farm.

As I shared during my speech at the convention, we the third world poor nations find no honor and dignity in being perpetual beggars. Projects like the above will be a way of teaching us to fish instead of giving us fish all the time. I am excited to be partners with you on this journey of transformation. I dream of the future before my death when we may have IDES-Africa sending out funds to help in Africa, U.S.A and wherever needed. This is the beginning. Even if we do not achieve 100% of our targeted goals, we shall keep working on it. We have the skills, talent, resolve and more importantly God on our side. May we do it for His Glory.

On the march for souls,

Enoch Nyador  
Director, FAME Ghana



# PROJECT WORK SHEET

ID#: **GH-02-45-10-NYA** Country: **Ghana**  
Mission: **GHANA CHRISTIAN MISSION**  
Name: **Enoch Nyador** EMail: **enochnyador@yahoo.com**  
Field P.O. Box 16563  
Address: **Accra -North** W Phone:  
Phone: **011-233-22-302575**  
Status: **COMPLETED Jan 10, 05** Fax: **011-233-22-302575**

Request: **\$24,042.94 FOR START UP FUNDS FOR A PINEAPPLE FARM**

Recommendation:

Notes:

Checks Payable To: **GHANA CHRISTIAN MISSION**

Forwarding Agent: **Chuck Williams**

Address 1: **c/o Plainfield Christian Church**

Address 2: **800 Dan Jones Rd**

City, State, Zip: **Plainfield, IN 46168**

Phone: E-Mail: **cwilliams-1951@sbcglobal.net**

Comments: **APPROVE \$24,043 FOR START UP FUNDS FOR A PINEAPPLE FARM**

Prepared By: **David Shelton**

Date Logged: **1/7/2003**

Designation: **Development**

Total funds sent for current project **\$24,043.00**

History since 1989

Development:	\$197,196.00
Evangelism:	\$24,000.00
Harvest of Talents:	\$0.00
Hunger:	\$140,700.00
Medical	\$0.00
Disaster:	\$98,560.00
Short Term Mission::	\$0.00
Other:	\$8,225.00
<b>Total</b>	<b>\$468,681.00</b>

Receipt Acknowledgement Form  
INTERNATIONAL DISASTER EMERGENCY SERVICE



Date: 03/01/08

Name: Chuck Williams  
Add : c/o Plainfield Christian Church  
: 800 Dan Jones Rd  
: Plainfield, IN 46168

Project #: GH-02-45-10-NYA

This is to certify that I have received check: 7769 in the amount  
of: \$24,043.00 on behalf of: BEGIN A PINEAPPLE FARM to be used  
as described in accompanying letter.

Charles L. Williams  
Signature

1/15/03  
Date

Please return to: IDES, P.O. Box 60, Kempton, Indiana 46049

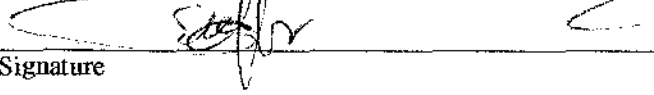
INTERNATIONAL DISASTER EMERGENCY SERVICES  
Receipt Acknowledgement Form

RECEIVED  
FEB 13 2003

Name: Enoch Nyador  
P.O. Box 16563  
Accra - North  
Ghana  
Add :  
:

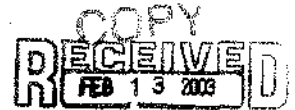
Date: January 7, 2003  
Project #: GH-02-45-10-NYA  
Start a pineapple business  
check # 7769

This is to certify that funds were received in my account in the amount of: \$ 24,043. I also understand that I must maintain accurate records of the disbursements, along with receipts when and where available, to be reported on a timely basis.

Signature  Date January 27, 03

Please return to: IDES, P.O. Box 60, Kempton, Indiana 46049

INTERNATIONAL DISASTER EMERGENCY SERVICE, INC  
AGREEMENT FOR VOLUNTARY SERVICE



PROJECT ID NUMBERS: GH-02-45-09-NYA and GH-02-45-10-NYA

This agreement between

IDES  
P.O. Box 60,  
Kempton, IN 46049-0060  
765-947-5100  
FAX 1-800-535-7977

AND

Enoch Nyador  
P.O. Box 16563  
Accra - North  
Ghana

Hereinafter referred to as the VOLUNTEER:

1. This agreement shall begin on the date of signing and be effective until the **CURRENT RELIEF EFFORT** is complete.
2. Spiritual and material aid is to be provided to any person in need.
3. Funds **MUST NOT** be turned over to any governmental or denominational agency or other mission group.
4. IDES may supply funds or other material assistance to use in meeting needs.
5. The Volunteer must provide a complete accounting for all funds sent. Including:
  - a. Beginning balance
  - b. Items obtained with funds & or the names of persons receiving funds
  - c. Remaining balance
  - d. Copies of all available receipts for items purchased or monies distributed
6. All funds remaining after the needs are met must be returned to IDES.
7. IDES must be kept informed as to the progress of this project via regular monthly reports. A final report telling what was accomplished for the spiritual and physical well being of those receiving aid through this project is also expected.
8. The Volunteer is not an employee of IDES and is not to advertise him/her self as such. IDES will not be held accountable for decisions or actions of the Volunteer that have not first been approved by IDES.

I UNDERSTAND THE ABOVE AGREEMENT AND WILL HONOR IT TO THE BEST OF MY ABILITIES:

*Greg L. Moore*

IDES REPRESENTATIVE

Date January 7, 2002

VOLUNTEER

Date January 27, 2002

PLEASE KEEP THE ORIGINAL AND RETURN COPY TO THE IDES OFFICE!

**BENEFITS FROM 20 ACRE IDES ASSISTED PINEAPPLE  
FARM PROJECT AT AKRAMAN  
SUBMITTED BY NELSON AHLIJAH,  
ELDER AT ACCRA-NORTH CHRISTIAN CHURCH, DEC.30,2004**

1. Benefits in kind:
  - a. Sister Sheila Bekoe was given fresh pineapple fruits on credit to sell and pay back after sales. This helped her to become a pineapple seller locally as a means of supporting the husband, Elder Frank Bekoe and the family.
  - b. Sister Vincentia Ahlijah also buys regularly from the farm to supplement her income.
  - c. Brother Kwasi Odei was helped with pawpaw seedlings and land to plant his own pawpaw farms.
  - d. The workers were given the opportunity to work for Alomal Agricultural Farms, Ganac Farm and Chacha Farm, this helped their take home salary to improve.
2. Benefit in Loan: Elder Samuel Asieni who is the supervisor of the farm has been helped with a loan of ₦4,000,000.00 to purchase a palm kernel cracker which brings his family addition income apart from his salary from the farm.
3. Out of the 50 % harvest done so far, the realized income of **₦78,709,730.00** will be shared as follows:

a. Farmers	17,750,000.00	22.55%
b. Fellowship of Christian Churches	20,000,000.00	25.41%
c. Plough Back Profit into The farm	31,959,730.00	40.61%
d. Salaries Supplement for preachers	9,000,000.00	11.43%
4. The above will be implemented immediately our debtor FARMAPINE effects payment
5. We have agreed to donate ₦40,000,000.00 to Fellowship of Christian Churches after every harvest season for 5 consecutive seasons as a pay back of the ₦200,000,000.00 to God.
6. Due to judicious use of the fund we had been able to lease 18 acres for the next phase of the project. We hope to expand the acreage after harvesting the last half of the farm.

We take this opportunity to express our gratitude to IDES and its staff for an appropriate help given timely. The salaries earned by the farmers working on the project has kept their children in school. These children's future will be far better than their parents, hence a good future is being created for next generation and the church.

The church offerings went up enabling us to send a paid evangelist by name Samuel Nartey to Gakope Christian Church to help the elder in charge.

We pledge to continue the project and let it be a channel of blessing to many. May the good Lord bless you all.

See attached Pineapple General Account in excel program format.

**Gakope, Akraman and Accra North Christian Churches' Pineapple Project Account**

**GENERAL INCOME AND EXPENDITURE ACCOUNT**

Date	Particulars	Expenditure	Income
Jan-03	Grant - IDES		200,000,000.00
Feb-03	Labor	163,650.00	
	Land Lease	1,500,000.00	
	T & T	84,000.00	
	Suckers	1,850,000.00	
	T & T - Suckers	470,000.00	
	Loading of Suckers	160,000.00	
	Tractor charges for 2 acres	340,000.00	
	Land Clearing	96,000.00	
	Advance Salary to Supervisor	200,000.00	
	Land Lease	1,100,000.00	
	T & T - Accra Dizengoff	22,000.00	
	T & T - Suckers at Pukrom	30,000.00	
	Tractor charges for 2 acres	340,000.00	
	Suckers	1,080,000.00	
	Loading of Suckers	100,000.00	
	T & T - Suckers	300,000.00	
	Part Payment of Labor	30,000.00	
	30 Plastic Rolls	33,473,250.00	
	40 bags of Fertilizer	5,280,000.00	
	6 liters of Weedicides	1,452,000.00	
	33 Liters of Round-up	1,600,500.00	
	2 Bags of Potassium Nitrate	510,000.00	
	4 Cutlasses	101,000.00	
	T & T - 40 bags of Fertilizer	80,000.00	
	Land Clearing	114,000.00	
	<b>Total</b>	<b>50,476,400.00</b>	
	Balance c/d	<u>149,523,600.00</u>	
		<u>200,000,000.00</u>	<u>200,000,000.00</u>
Mar-03	Balance b/d		149,523,600.00
	Tools Sharpening	25,500.00	
	Salary Advance To Supervisor	80,000.00	
	Labor on preparing planting beds	265,000.00	
	Labor on plastic laying	141,000.00	
	T & T - Suckers	58,000.00	
	Ploughing 3.15 acres	532,000.00	
	Planting (Church members)	84,000.00	
	Full payment of Labor	1,119,000.00	
	Planting - Food for church	50,000.00	
	Final payment - supervisor	570,000.00	
	Land Lease	1,000,000.00	
	<b>Total</b>	<b>3,924,500.00</b>	
	Balance c/d	<u>145,599,100.00</u>	
		<u>149,523,600.00</u>	<u>149,523,600.00</u>

Apr-03	Balance b/d		145,599,100.00
	Suckers	1,000,000.00	
	T & T looking for suckers	29,000.00	
	Salary Advance to Supervisor	50,000.00	
	3 Kg of Weedice	255,000.00	
	Suckers & T & T	1,500,000.00	
	Labor for Spraying	40,000.00	
	T & T looking for suckers	8,000.00	
	Advance payment for Labor	50,000.00	
	Pictures of the Farm	45,000.00	
	Clearing - Pawpaw Farm	80,000.00	
	Search for processing machine	122,500.00	
	Salary Advance to Supervisor	80,000.00	
	Sucker - T & T	500,000.00	
	Stumping	5,000.00	
	Land Lease	1,000,000.00	
	6 hoes	105,000.00	
	3 Mattocks	130,000.00	
	T & T looking for suckers	10,000.00	
	T & T to Accra	20,000.00	
	T & T looking for suckers	10,000.00	
	Photocopy	5,000.00	
	Land Lease	500,000.00	
	Hired Labor	90,000.00	
	T & T looking for suckers	10,000.00	
	Suckers	1,500,000.00	
	Salary Advance to Supervisor	130,000.00	
	Labor	10,000.00	
	Labor for Weeding Pawpaw F	14,000.00	
	Labor For Planting	35,000.00	
	Suckers	1,500,000.00	
	Suckers Loading	110,000.00	
	Suckers T & T	435,000.00	
	T & T looking for suckers	22,000.00	
	Clearing - Pawpaw Farm	25,000.00	
	Stumping	17,000.00	
	Planting	30,000.00	
	Suckers	1,000,000.00	
	T & T looking for suckers	12,000.00	
	Suckers	1,375,000.00	
	Planting - Women	28,000.00	
	Suckers	1,000,000.00	
	Suckers - T & T	370,000.00	
	Loading Suckers	100,000.00	
	Clearing - Pawpaw Farm	145,000.00	
	T & T looking for suckers	10,000.00	
	Suckers	1,070,000.00	
	<b>Total</b>	<b>14,581,500.00</b>	
	Balance c/d	131,017,600.00	
		<u>145,599,100.00</u>	<u>149,599,100.00</u>

May-03	Balance b/d		131,017,600.00
	Salary - Supervisor	380,000.00	
	T & T looking for suckers	10,000.00	
	Suckers	950,000.00	
	Planting	48,000.00	
	T & T loading of suckers	456,000.00	
	Land - Lease	500,000.00	
	T & T looking for suckers	10,000.00	
	Planting	18,000.00	
	Weeding	14,000.00	
	Grass collection and burning	23,000.00	
	Stumping	2,000.00	
	T & T loading of suckers	230,000.00	
	Planting	24,000.00	
	5 Kg of Diuron	400,000.00	
	1 Kg Hyvar X	300,000.00	
	5 bags of Urea	710,000.00	
	Stumping	43,000.00	
	Hoeing	53,000.00	
	Sowing maize	10,000.00	
	Grass collection and burning	37,000.00	
	Planting	128,000.00	
	Spraying	10,000.00	
	Counting Of Suckers	8,000.00	
	Workers' Salary the month	665,500.00	
	Salaries - Supervisors	650,000.00	
	<b>Total</b>	<b>5,687,500.00</b>	
	Balance c/d	125,330,100.00	
		<u>131,017,600.00</u>	<u>131,017,600.00</u>

Jun-03	Balance b/d		125,330,100.00
	8 Tins of Insecticide	96,000.00	
	Water Fetching	72,000.00	
	Planting	95,000.00	
	Insecticide	60,000.00	
	Stationery	28,000.00	
	10 bags of Urea	1,400,000.00	
	Salary Advance	170,000.00	
	1 kg Hyvarx Weedicides	305,000.00	
	T & T - Suckers	520,000.00	
	Insecticide	48,000.00	
	Women fellowship Labor	55,000.00	
	Insecticide	128,000.00	
	Suckers	448,000.00	
	Planting	110,000.00	
	Mattress for Supervisor	500,000.00	
	Clearing	20,000.00	
	Salaries - Supervisors	650,000.00	
	Salaries - Workers	796,500.00	
	<b>Total</b>	<b>5,499,500.00</b>	
	Balance c/d	119,830,600.00	
		<u>125,330,100.00</u>	<u>125,330,100.00</u>



Jul-03	Balance b/d		119,830,600.00
	5 kg Fostonic Fungicide	900,000.00	
	Land - Lease	125,000.00	
	Suckers	991,000.00	
	T & T - Suckers	100,000.00	
	Clearing	30,000.00	
	Land - Lease	300,000.00	
	Planting	10,000.00	
	1 kg Hyvor weedicide	300,000.00	
	2 kg Diuron weedicide	180,000.00	
	2 Rubber water drums	400,000.00	
	Insecticide	96,000.00	
	Labor - Fungicide	230,000.00	
	Salaries - Workers	1,063,000.00	
	Salaries - Supervisors	650,000.00	
	Land - Lease	500,000.00	
	Suckers	2,766,000.00	
	T & T - Suckers	250,000.00	
	Protective Clothes For Workers	105,000.00	
	<b>Total</b>	<b>8,996,000.00</b>	
	Balance c/d	110,834,600.00	
		<u>119,830,600.00</u>	<u>119,830,600.00</u>
Aug-03	Balance b/d		110,834,600.00
	Planting	82,000.00	
	Watering	96,000.00	
	Labor - Fungicide	100,000.00	
	Insecticide	16,000.00	
	Weedicide	660,000.00	
	Labor - Liquid Fertilizer	105,000.00	
	Sowing maize	25,000.00	
	Hoeing	205,000.00	
	Fungicide	1,331,000.00	
	Suckers	444,000.00	
	Iron plate for labeling	105,000.00	
	Training workshop	28,000.00	
	7 pairs wellington Boots	350,000.00	
	Salaries - Workers	756,000.00	
	Salaries - Supervisors	480,000.00	
	<b>Total</b>	<b>4,783,000.00</b>	
	Balance c/d	106,051,600.00	
		<u>110,834,600.00</u>	<u>110,834,600.00</u>
Sep-03	Balance b/d		106,051,600.00
	Spraying	16,000.00	
	1 kg Hyvarx	300,000.00	
	2 kg duiiron	180,000.00	
	1 litre Chemosate	55,000.00	
	Salaries - Workers	894,000.00	
	Salaries - Supervisors	650,000.00	
	<b>Total</b>	<b>2,095,000.00</b>	
	Balance c/d	103,956,600.00	

	<u>106,051,600.00</u>	<u>106,051,600.00</u>
Oct-03 Balance b/d		103,956,600.00
Liquid fertilizer	265,000.00	
T & T	75,000.00	
Weeding	30,000.00	
Spraying	18,000.00	
Stumping	10,000.00	
2 bags of Fertilizer	270,000.00	
Suckers	510,000.00	
Ploughing	170,000.00	
Salaries - Supervisors	650,000.00	
Salaries - Workers	1,209,000.00	
<b>Total</b>	<b>3,207,000.00</b>	
Balance c/d	<u>100,749,600.00</u>	<u>103,956,600.00</u>
	<u>103,956,600.00</u>	
Nov-03 Balance b/d		100,749,600.00
2 Aluminium Pans	125,000.00	
T & T	100,000.00	
7 Litres - Round-up	517,500.00	
Suckers	4,935,000.00	
2 kg Foliar Fertilizer	50,000.00	
Removal of Palm Trees	30,000.00	
Labor - Water	20,000.00	
Weeding	30,000.00	
Insecticide	48,000.00	
Ploughing	270,000.00	
50 kg Carbide for forcing	390,000.00	
Worker's Health bill	10,000.00	
Planting	14,000.00	
Salaries - Supervisors	650,000.00	
Salaries - Workers	1,383,000.00	
<b>Total</b>	<b>8,572,500.00</b>	
Balance c/d	<u>92,177,100.00</u>	<u>100,749,600.00</u>
	<u>100,749,600.00</u>	
Dec-03 Balance b/d		92,177,100.00
350 sachet of Rldomil	2,220,000.00	
Weedicide	2,240,000.00	
Liquid Fertilizer	1,260,000.00	
Solid Fertilizer	2,500,000.00	
Suckers	3,750,000.00	
9 tins of polytrine	126,000.00	
T & T - Land search	70,000.00	
Watering	20,000.00	
Salaries - Supervisors	650,000.00	
Salaries - Workers	1,287,500.00	
<b>Total</b>	<b>14,123,500.00</b>	
Balance c/d	<u>78,053,600.00</u>	<u>92,177,100.00</u>
	<u>92,177,100.00</u>	

Jan-04	Balance b/d		78,053,600.00
	Forcing	187,000.00	
	Watering	8,000.00	
	Planting	40,000.00	
	Salaries - Surpervisor	450,000.00	
	Salaries - Workers	1,015,500.00	
	<b>Total</b>	<b>1,700,500.00</b>	
	Balance c/d	76,353,100.00	
		<u>78,053,600.00</u>	<u>78,053,600.00</u>
Feb-04	Balance b/d		76,353,100.00
	Land - Search	120,000.00	
	Suckers - Loading	115,000.00	
	Planting	20,000.00	
	Weeding	110,000.00	
	Salaries - Workers	970,000.00	
	Salaries - Supervisor	450,000.00	
	<b>Total</b>	<b>1,785,000.00</b>	
	Balance c/d	74,568,100.00	
		<u>76,353,100.00</u>	<u>76,353,100.00</u>
Mar-04	Balance b/d		74,568,100.00
	Fertilizer	1,736,000.00	
	3 tins of Polytrine	32,000.00	
	2 litre Round-up	116,000.00	
	5 kg Duiro	450,000.00	
	3 kg Hyvarx	900,000.00	
	10 kg plantifol	380,000.00	
	2 kg Lobbi	100,000.00	
	Watering	15,000.00	
	50 kg carbide	426,000.00	
	Salaries - Workers	1,520,883.00	
	Salaries - Supervisor	450,000.00	
	<b>Total</b>	<b>6,125,883.00</b>	
	Balance c/d	68,442,217.00	
		<u>74,568,100.00</u>	<u>74,568,100.00</u>
Apr-04	Balance b/d		68,442,217.00
	Weeding	175,000.00	
	Surveying Land	3,000,000.00	
	Liquid fertilizer	2,504,000.00	
	2 Knapsack sprayers	1,008,000.00	
	Suckers	400,000.00	
	Salaries - Supervisors	550,000.00	
	<b>Totals</b>	<b>7,637,000.00</b>	
	Balance c/d	60,805,217.00	
		<u>68,442,217.00</u>	<u>68,442,217.00</u>

May-04	Balance b/d		60,805,217.00
	6 bags Urea Fertilizer	1,380,000.00	
	2 Drums of Carbide	830,000.00	
	13 bags of Fertilizer	2,275,000.00	
	2 Litres of Round -up	114,000.00	
	T & T	20,000.00	
	Phone Call	25,000.00	
	10 Litre Liquid fertilizer	500,000.00	
	Salaries - Workers	1,873,000.00	
	Salaries - Supervisor	350,000.00	
	<b>Total</b>	<b>7,367,000.00</b>	
	Balance c/d	53,438,217.00	
		<u>60,805,217.00</u>	<u>60,805,217.00</u>
Jun-04	Balance b/d		53,438,217.00
	3 bags Fertilizer	510,000.00	
	3 bags of Urea fertilizer	540,000.00	
	3 Litres of Dursban	210,000.00	
	Salaries - Workers	1,390,652.00	
	Salaries - Supervisor	450,000.00	
	<b>Total</b>	<b>3,100,652.00</b>	
	Balance c/f	50,337,565.00	
		<u>53,438,217.00</u>	<u>53,438,217.00</u>
Jul-04	Balance b/d		50,337,565.00
	3 kg Fertilizer	540,000.00	
	2 kg Urea Fertilizer	410,000.00	
	4 Litre of Round -up	232,000.00	
	3 kg Hyvarx	930,000.00	
	6 kg Diuron	540,000.00	
	5 Cutlasses	175,000.00	
	3 bgs of potash	510,000.00	
	White paint	5,000.00	
	Loading	5,000.00	
	Salaries - Workers	1,814,503.00	
	Salaries - Supervisor	450,000.00	
	<b>Total</b>	<b>5,611,503.00</b>	
	Balance c/d	44,726,062.00	
		<u>50,337,565.00</u>	<u>50,337,565.00</u>
Aug-04	Balance b/d		44,726,062.00
	Salaries - Workers	1,229,004.00	
	Salaries - Supervisor	450,000.00	
	<b>Total</b>	<b>1,679,004.00</b>	
	Balance c/d	43,047,058.00	
		<u>44,726,062.00</u>	<u>44,726,062.00</u>

Sep-04	Balance b/d		43,047,058.00
	Land - Lease	32,700,000.00	
	T & T	45,000.00	
	50 kg carbide	650,000.00	
	Sharpening Stone	85,000.00	
	Insecticide	120,000.00	
	Hand gloves	150,000.00	
	1 litre Round-up	55,000.00	
	Salaries - Supervisor	200,000.00	
	Salaries - Workers	1,229,004.00	
	<b>Total</b>	<b>35,234,004.00</b>	
	Balance c/d	7,813,054.00	
		<u>43,047,058.00</u>	<u>43,047,058.00</u>
Oct-04	Balance b/d		7,813,054.00
	Planting	15,000.00	
	Harvesting	72,000.00	
	Salaries - Workers	1,827,047.00	
	Salaries - Supervisor	250,000.00	
	<b>Total</b>	<b>1,964,047.00</b>	
	Balance c/d	5,849,007.00	
		<u>7,813,054.00</u>	<u>7,813,054.00</u>
Nov-04	Balance b/d		5,849,007.00
	Workers Health Bills	110,000.00	
	Harvesting	14,000.00	
	2 Litres Round-up	100,000.00	
	50 kg Carbide	700,000.00	
	Park-housing	25,000.00	
	Salaries - Supervisors	700,000.00	
	Salaries - Workers	1,084,649.00	
	<b>Total</b>	<b>2,733,649.00</b>	
	Balance c/d	3,115,358.00	
		<u>5,849,007.00</u>	<u>5,849,007.00</u>
Dec-04	Balance b/d		2,733,649.00
	Sale of Pineapple		1,956,423.00
	Loan - S. Asieni (Supervisor)	4,000,000.00	
	1 % Export Handling Fees	690,072.00	
		<u>4,690,072.00</u>	<u>4,690,072.00</u>

**Harvest and Sales Account**

Date	Particulars	Expenditure	Income
<b>Export Sales of Pineapple to Farmapine</b>			
Apr-04	3420 kg of Pineapple		4,240,389.00
May-04	4476 kg		5,542,638.00
Jun-04	2384 kg		2,931,076.00
Jul-04	3912 kg		4,850,410.00
Jul-04	3818 kg		3,429,600.00
Aug-04	5604 kg		5,034,000.00
Aug-04	2208 kg		1,987,200.00
Aug-04	3288 kg		2,959,400.00
Sep-04	1992 kg		1,790,400.00
Oct-04	10404 kg		13,525,200.00
Nov-04	588 kg		764,400.00
Nov-04	18048 kg		21,657,600.00
Nov-04	312 kg		294,840.00
			<u>69,007,153.00</u>
<b>Domestic Sales of Pineapple to CH. Members</b>			
May-04	Cash		130,000.00
Jul-04	Cash		892,000.00
Aug-04	Cash		630,000.00
Sep-04	Cash		1,122,000.00
Oct-04	Cash		382,000.00
Nov-04	Cash		3,141,000.00
Dec-04	Cash		390,000.00
			<u>6,787,000.00</u>
<b>Sale Of Pawpaw in Domestic Market</b>			
Mar-04	Cash		59,000.00
Apr-04	Cash		412,000.00
May-04	Cash		797,000.00
Aug-04	Cash		893,000.00
Sep-04	Cash		466,000.00
Oct-04	Cash		897,000.00
Nov-04	Cash		898,000.00
Dec-04	Cash		450,000.00
			<u>4,972,000.00</u>
	Total sales		80,666,153.00
Dec-04	Transfer General Account	1,956,423.00	
	Balance c/d	<u>78,709,730.00</u>	
		80,666,153.00	<u>80,666,153.00</u>
Dec-04	Balance b/d		78,709,730.00
	Debtor - Farmapine	69,007,153.00	
	Cash Balance	<u>9,702,577.00</u>	
		78,709,730.00	<u>78,709,730.00</u>



**Leaders at Pineapple Farm**



**Applying Fertilizer**



**Ready for Harvesting**



**Ready to Ship to Europe**



**Enroute to Airport**