

1936

38011

38011

KENYA

CO 533/463

Agricultural Advances Scheme.Credit facilities for Agriculture.

Previous	2/9	2/11	
1935 file.	3/97		
Subsequent			
(1936)			
R. 297	26/4		
R. 309	10/10		
Mr. Parker	8/14		
m. Cleason	8/12		
Mr. Plant	8-		
M. Stockdale	10/12		
Sir C. Bottomley	11/12		
R. 309	11/11		
299	5/1		
1297	6/1		
309	6/1		
Mr. Fawcett	8/1		
m. Flood	8/1		
R. 297	11/12		
R. 309	-		

- 2
1. Governor No. 511.----- 30.9.36.
No. 10 on 1935 file and transmits copy of report by
the Treasurer giving, as requested, particulars of all the
cases in which advances have been granted under the
Scheme.

Replied back on 2nd faithfully
to answer Mr. Gopinath's query
whether the following has
already been done
and at present coffee farm
or tea farm or what
is every 1000 ha. of land
subject to the tax or not,
from first the 1st crop
to about the 5th crop, when it
should be taken have been
paid in full, you find that

1 farm was Coffee
2 Crops & Cereals
3 Cereals
4 Cereals & other
5 Cereals

of the 21 cases there were
are being cultivated in 1936
1 farm are Coffee
2 Cereals
3 Cereals & other
4 Cereals

The 16 cases where the prospects
of recovery of advances are
considered good show

Coffee 5 from

Coffee Farmers 4

Cocoa 11

Cereal & other 4
cups

Coffee Farmers 11
Other cups

There is something like 12 cases
where the prospects of recovery
is poor or doubtful

7 cases where a considerable
or total loss seems very likely
After a summary of 18 cases
written down last night

Of the last case Cacao and
Cocoa were

Coffee 4

Coffee & cacao 2

Cocoa 4

Cereal & other cups 2

Coffee other
cups 1

Subject to the Classification
of Mr.

? But by
C. A. F. G. and the
30/11/36

J. J. Garrison
8/12/36

1a The results are very interesting.
I have analysed them in great detail
on the attached sheet.

The points which emerge are
these : (marked)

1. When the maize/farmers have
repaid their advances, they ~~did it~~
mostly in 1931 + 1932. They have not
done much since.

2. Of cases still outstanding the
coffee & farmers are in the
majority at the good end of the
scale & the maize farmers at
the bad end.

3. When the coffee farmers have
repaid their advances they have
done so at no particular time
except that 1933 + 1935 were bad
years. In 1936 - (was only coffee
farmer who repaid).

4. There is a rather surprising
high proportion of failures by
coffee farmers but a study of
it would show that they were
mostly due to unusual circumstances
of rainfall & disease or coffee disease.

The conclusions are not as clear
as I had hoped, but on the whole
they tend to support coffee against
other crops.

Just to show the Govt. that we have
read his stuff we might send off
a short rep. on these lines :-

O. L. K. Garrison

8/12/36

This is what one would expect. Maiso & wheat fell
so much after 1932 that advances froze.
Coffee always has some doubtful cases. Everyone used to

try to grow coffee & this was many who had ^{any} credit
or didn't know how to work it.

H. Shirkdale should see.

? Reply as suggested

J.S.O. Head

The amounts of the mortgages stand out as very large
in some cases on the crop areas. Still land in Kenya
was valuable in 1929-30-31 so we can't criticize
as we don't know the people & the case!

I agree that these statements are

interesting, but it is almost impossible to draw any
definite conclusions from the data available. This is
mainly due to the fact that the statements can hardly
be said to cover truly representative examples of the
different industries. The scheme was designed to
help the weak vessels - viz. those whose credit had
been exhausted but whom it was thought to be desirable
to maintain on the land. They would therefore hardly
be looked upon as representative examples of the
industries and they also do not represent randomized
samples spread over the several districts.

It is known that only a fair proportion
of coffee in Kenya is on land which is marginal
for that crop and there are no data available for
Sotik district - from a social point of view - but
sustainable coffee curves.

The most useful lesson learned from this
experience under the Agricultural Advances Scheme is
that indicated in paragraph 14 of the review given by
the Chairman of the Board, viz. that short term advances
on the production of a crop should be confined to
expenditure connected with the production of the crop.

H. Shirkdale

10/12/36

Approved by the
Committee with only
one or two
points left +

Let me see if I
can find it.

10/12/36

No. Repro. 9.

25 JAN 1937

3. GOV. KENYA.....659.....10/12/36
Requests approval by telegram of the proposals
indicated for the continuance of the Agricultural
Advances Scheme in 1937 and attaches copy of an
Report by the Board on the administration of the
Scheme for the eleven months ending the 30.11.36.

It is clear that the Agricultural Advances Scheme cannot be wound up for the time being, and I think it must be accepted that the proposed advance of £7,401 to the 13 selected cases in 1937 is most necessary. Incidentally there are only 12 cases shown in the schedules in which advances for 1937 are recommended, and the total sum involved amounts to £7,240. The 13th case may be that of Mr. T. G. Clayton Glass, V.I. marked "still under consideration".

I think too that the proposed writing off of £5,168.99 in respect of the four debts referred to in paragraph 17 of the report is inevitable.

It is noteworthy that during the year a total of £1,163 (principal £467, interest £71) was paid by debtors under category B.I.M. 3.A.7. These results have been disappointing and where no further advances would be justified, due time should be given to the Farmer to make other arrangements if he can, in the bare hope that the Board may recover more than if they took immediate action.

The following is a comparison of the financial position of the Board as at the 1st of January and the 30th November 1936:-

	Number of Accounts	Principal	Interest	Total
1.1.1936	62	94,579.10.48	12,015.8.42	106,594.18.90
30.11.1936	57 ^{8x}	89,326. 6.35	11,607.2.38	100,933. 8.73

The assets of the Board also included

£3,257.11 in respect of farm property taken over and £5,778.19.37 cash at bank.

The proposals for 1937 should not necessitate any call by the Board upon the Colonial Treasury.

They may be approved by telegraph as in the draft herewith.

C.R.
6.1.37

To Spec. MVO's - Board
RECEIVED 1/1/37

1/1/37

30

C. O.

Mr. Grossmith.

Mr. Parkinson. 14/11 f.

Mr.

Sir C. Parkinson.

Sir G. Tomlinson.

Sir C. Bottomley.

Sir J. Shuckburgh.

Permit. U.S. of S.

Parly. U.S. of S.

Secretary of State.



DOWNING STREET.

20 January, 1937.

Sir,

DRAFT.

KENYA.

NO. 54

D.A.G.

I have etc. to acknowledge *refer 6*

the receipt of Sir Joseph Byrne's despatch No. 659 of the 10th of December, forwarding proposals for the continuance of the Agricultural Advances Scheme in 1937, and to confirm my telegram No. D. 155 of the 8th of January in which I ~~intimated~~ *intimated* that I approved *his proposals*:

(a) that the Central Agricultural Advances Board should be authorized to make advances in 1937 to 13 cases in Classes A.II, A.IV, A.V., and A.VI to the extent of £7,401;

(b) that the Board should be authorized to incur necessary expenditure on

Administration

FURTHER ACTION.

administration not exceeding £1,000 in 1937, and that a sum of £3,000 ~~be~~ be placed at the disposal of the Board to meet unforeseen emergencies; and

(ii) that advances totalling £1,000 ~~be~~ be in principle and interest be written-off as irrecoverable.

b. As regards the 10 cases in which it

is proposed to make advances to the Board, it will

be assumed the total amount of £1,000 per case

Board will be repaid a sum of £3,000 per case.

It should however, note the triviality of the

fact of Mr. J. A. Clayton, Q.C., M.A., F.R.S., F.R.A.S.

in the capacity of a solicitor under contract to

the University.

AIR MAIL

KENYA
No. 659



RECEIVED
GOVERNMENT HOUSE
NARROBI
21 DEC 1936.
KENYA

C. O. REGY

10 DECEMBER, 1936.

Sir,

(b) 1936 file
With reference to your predecessor's despatch No. 210 of the 31st March, regarding the Agricultural Advances Scheme, I have the honour to request your approval of the following proposals for the continuance of the Scheme in the year 1937:-

- (a) that the Central Agricultural Advances Board should be authorized to make advances in 1937 to 15 cases in Classes A II, A IV, A V and A VI to the extent of £7,401;
- (b) that the Board should be authorized to incur necessary expenditure on administration not exceeding £1,000 in 1937, and that a sum of £3,000 be placed at the disposal of the Board to meet increased emergencies; and
- (c) that advances totalling £8,168.9.95 in principal and interest be written off as unrecovered.

Report

These proposals are contained in a Report, of which a copy is enclosed by the Board on the administration of the scheme for the eleven months ending the 30th November. The Report shows that during this period a sum of £7,596 has been advanced and a sum of £12,289 received in principal and interest, and that the excess of revenue over expenditure during the period in the Revenue and Expenditure Account amounted to £3,475.

-1-

THE RIGHT HONOURABLE
W. ORMSBY GORE, P.C., M.P.,
SECRETARY OF STATE FOR THE COLONIES,
DOWNING STREET,

LONDON. S.W. 1

3. I am fully alive to the desirability of bringing this Scheme to a conclusion, but such a course is not yet practicable. The advances which it is desired to authorize in respect of 1937 amount to £3,258 less than the advances authorized for the current year, and I trust that in the circumstances the proposals set out in the first paragraph of this Despatch will receive your approval. It would be appreciated if such approval might be communicated to me as early as possible by telegram.

I have the honour to be,

Sir,

Your most obedient,

A. H. G. HUMBLE, C.B., M.C.,
Humble Captain,

BRIGADIER-GENERAL,
GOUVERNOR

~~CONFIDENTIAL~~

INTERIM REPORT OF THE LAND AND AGRICULTURAL BANK OF KENYA
ACTING AS AGENTS FOR GOVERNMENT IN THE ADMINISTRATION OF
THE AGRICULTURAL ADVANCES SCHEME FOR THE PERIOD
1ST. JANUARY TO 30TH NOVEMBER, 1956.

To
HIS EXCELLENCY THE GOVERNOR

Your Excellency,

I have the honour to submit, on behalf of the Board, the following report for the period January 1st, to November 30th, 1956, together with the reviews and recommendations of the Board in regard to the future operations of the Agricultural Advances Scheme.

2. Complete statements of accounts for the year will be submitted as soon as completion of the Audit permits after the closing of the books at December 31st, 1956.

Meanwhile, this Report is submitted in the hope that an early decision upon the Board's recommendations may be received by cable, in order that continuity of Farming operations may not be disturbed by delay in advising participants of the arrangements authorized for 1957.

3. No amending legislation affecting the operation of the scheme has been passed since the date of the last report.

~~DEFINITION~~ 4. A definition of the classes into which accounts are placed is given below:-

CLASS A.II: Farmers who may be expected to pay advances in full if assistance continued.

CLASS A.IV: Doubtful cases where results have been disappointing which, however, show prospects of recovery in time, but where the farmer will certainly go under if not assisted further.

CLASS A.V. : Cases governed by special considerations where the commitment to the Board is large and where recovery depends on production being maintained.

CLASS A VI : Cases formerly included in B.II who had made arrangements with merchant houses for finance, the sudden cessation of which at the end of 1935 necessitated the resumption of advances by the Board.

CLASS B. I : Cases where repayment will be made in full during the coming year without further advances.

CLASS B.II : Cases where arrangements have been or will be made with merchant houses to finance future operations on terms satisfactory to the Board.

CLASS B.III : Cases where no further advances are required or recommended, but in which time should be given for repayment with a reasonable hope of eventual recovery.

CLASS B.IV : Cases where results have been disappointing and where no further advances would be justified, but where time should be given to the Far East to make other arrangements if he can, in the bare hope that the Board may recover more than if they took immediate action.

CLASS B. V : Definitely bad cases where the Board recommend realisation when a favourable opportunity occurs.

ADVANCES 1936. 5. The recommendations made by the Board in their Report for 1936 for the continuance of operations in 1936 were approved by the Secretary of State as follows :-

(a) Advances to 24 cases (Classes A.II, A.IV, A.V and A.VI)

£10,659.15.00

(b) Administration Expenses not exceeding 1.000

(c) Against unforeseen emergencies 5.000

The total authorised expenditure therefore was £14,659.15.00

6. Of the advances authorised above (£10,659.15.00) £7598.14.58 had been issued to participants up to November 30th, 1936 leaving a balance of £5065.00.44 available to them for the month of December.

7. Of the £3000 authorised for unforseen emergencies £27,9.50 had been issued up to November 50th as authorised by the Board as under:-

Barnett P. N.	£100
Dempster H. G.	100
Hughes J.	70
Walter J. L.	10

The balance of £17.9.50 is made up of sundry advances to Head Office on importunate cases.

8. On January 1st, 1951 there were 23 names on the books of the Manager Board, classified as follows:-

CLASS A	1
CLASS B	1
CLASS C	1
CLASS D	1
CLASS E	1
CLASS F	1
CLASS G	1
CLASS H	1
CLASS I	1
CLASS J	1
CLASS K	1
CLASS L	1
CLASS M	1
CLASS N	1
CLASS O	1
CLASS P	1
CLASS Q	1
CLASS R	1
CLASS S	1
CLASS T	1
CLASS U	1
CLASS V	1
CLASS W	1
CLASS X	1
CLASS Y	1
CLASS Z	1

9. The following tables show the result of the 50th November 1950, of the re-issue of £7500.14.50 on account of advances and £27.9.50 on account of unforeseen contingencies.

CLASS A-II

Cashed above then advanced	
Bennett & Partners	£100
Bird H. L.	100
Day and Week	70
Walter J. L.	10
Total	£300

Repaid less than advanced	
Dempster	£100
Hughes	70
Walter	10
Total	£180

CLASS A-IV

2242	2243	2245
11	11	11
2230	2230	2240

CLASS A-V

2262	2263	2265
10	10	10
2252	2253	2255

Brought forward £2600

£209

CLASS A.VI.

Armstrong	£ 18	Clayton	£450
Boedeker	15	Cumming	225
Brockmer	895	Goldsworthy	175
Hallowes P.C.	517	Vair	125
		Walker, Innes	240
		Webber	152

£545

£1548

Totaling

£545

£1557

10. During the same period (January - November) payment by all classes were as under :-

<u>ADVANCED</u>	<u>CLASS</u>	<u>RECEIVED</u>		
		<u>PRINCIPAL</u>	<u>INTEREST</u>	<u>TOTAL</u>
£2,095. 1.48	A.II	1,657.11.68	559.16.48	2,217. 8.16
855.00.68	A.IV	955.16.42	379.17.95	1,335.16.85
1,832.14.67	A.V.	9,386. 5.68	564.15.51	2,949.19.19
8,288. 17.75	A.VI	1,531. 5.48	1152.10.82	2,884. 4.88
	B.I	499.11.68	62.15.83	562. 4.95
	B.II	...	50.00.00	50.00.00
	B.III	£16.16.82	160.19.03	877.16.90
	B.IV	457.11.19	715.16.05	1,183. 7.24
	Bank			
	Property	48.11.50		48.11.50
£7,182.14.86		£9,016. 05.04	£12,929. 11.47	

11. The following table affords a comparison of the position as at January 1st. and November 30th., 1936 : -

No. of A/c.	PRINCIPAL OWING.	INTEREST OWING.	TOTAL OWING.
Jan. 1.	£34,679.10.48	£12,015. 8.42	£106,594.18.90
Nov. 30.	57	89,526. 6.35	100,685. 8.75

The reduction in the number of accounts is accounted for as under :-

8 accounts written off as bad debts :	6,295. 0.65
3 " repaid in full	470. 5.20
	£6,825. 5.85

EXPENSES:

12. For the eleven months ending November 30th, 1956, Administration expenses were £342.9.7d compared with £329.7.0d for the twelve months ending December 31st, 1955.

COLLECTIONS:

13. During the period January 1st. - November 30th, 1956 interest collections from participants amounted to £4274.8.4d and £51.6.00 was earned on the Bank account with the National Bank of India. Expenses in respect of Debts previously written off amounted to £12.8.00. The gross revenue therefore amounted to £4316.2.4d and after deducting Administration Expenses £342.9.7d the net revenue accruing to the Treasury is £3475.12.6d of which £1616.5.0d has been paid to the Treasury for the period January 1st to September 30th, 1956 and it is proposed to pay over to participants materialistic advances amounting to approximately £2000 will be paid to the Treasury in respect of October-December.

BALANCE ON BANK ACCOUNT: The balance at the National Bank of India on November 30th, 1956 was £279.19.8d.

14. If the repayment of the principal sum by the Agents and the repayment of sums received during 1957 is authorized, it is hoped that no call will be made on the Treasury. The position, however, is more indefinite than as at this time last year owing to the introduction of the new Class (A.VI) involving the possibility of greater imposts upon the contingencies item of £2000.

15. Since 1st. January 1956 the following participants repaid advances and interest in full :-

Class	Name	Principal	Interest	Total
B I	Hallowell F.W.	185.10.61	9. 2.34	194.12.95
B I	Kidman J.A.E.	145. 0.02	6.15.25	152. 6.15
B I	Wolldon F.H.	98. 7.80	24.19.40	123. 7.20
		<u>£429. 8.23</u>	<u>£40.16.97</u>	<u>£470. 5.20</u>

BAD DEBTS : 17. Since January 1st, four debts have become bad through foreclosure by Mortgagors.

CLASS A VI. Hallows P.C. Principal £2434.15.58

Advances had been made from 1931 to 1936, but ceased on the Mortgagor's foreclosing. Livestock, crops, implements, furniture etc., have been realised and the proceeds credited to participants account.

CLASS A.VI. Hately Mrs. H.H. Principal £20.19.01
Interest £10.15.58

£151.15.58

The Advances were made in 1930 and 1931 for the purpose of purchasing a farm and erecting a factory. Before the Mortgagor's death, the farm was sold and the balance of £151.15.58 was due on the Advances.

CLASS A.VI. Williams G.V. Principal £10.00.00
Interest £5.00.00

£15.00.00

The Advances were made in 1931 and 1932 for the purpose of purchasing a farm and erecting a factory. Before the Mortgagor's death, the farm was sold and the balance of £15.00.00 was due on the Advances.

CLASS A.VI. Trevor C.A.D. Principal £10.00.00
Interest £5.00.00

£15.00.00

Advances were made in 1931 and 1932 for the purpose of purchasing a farm and erecting a factory. Before the Mortgagor's death, the farm was sold and the balance of £15.00.00 was due on the Advances.

NOTES: 18. An itemized copy of the General Annual Advances Roll is shown for the eleven months to 30th November 1936 is attached hereto.

INFORMATION: 19. The Board now seek authority :

(a) To write off advances in 1937 to 15 cases in Classes

A.VI., A.VI., A.VI. & A.VI. to the extent of £7.40.1.
An over all sum.

(b) To incur necessary cost of administration not exceeding £1000 in 1937.

(c) To write off Bad Debts in the following four cases :

Hallows P.C.	Principal	Interest	Total
	£2434.15.58		£2434.15.58
Hately Mrs. H.H.	£20.19.01	£10.15.58	£151.15.58
Trevor C.A.D.	£01.19.58	203.10.71	1065.10.57
Williams G.V.	150. 7.56	189. 0.77	1536. 8.49
	<u>£54650..10</u>	<u>£705. 9.85</u>	<u>£5168. 9.95</u>

15

20. The Board further recommends that a sum of £5000 be placed to their order against unforeseen emergencies.

21. If the contents of this Report are approved, it is suggested that copies be forwarded immediately by Air Mail to the Secretary of State with a request that his decision on the various recommendations contained in paragraphs 19 and 20 above be telegraphically communicated to Government in order that the scheme may continue to operate without interruption.

[Signature]
TREASURER
CHAIRMAN OF THE BOARD
THE LAND AND AGRICULTURAL BANK OF KENYA.

Nairobi, November 30th, 1936.

CENTRAL AGRICULTURAL ADVANCES BOARD
BALANCE SHEET AS AT 30TH NOVEMBER, 1936

LIABILITIES

Treasury Capital A/c. Balance at 31.12.1935	101,057. 4.86		
Less Bad Debts written off	5,128. 15.15	95,928. 9.71	
Interest Earned	16,588. 8.24		
Less received	4,274. 8.45	12,311. 19.61	
<u>Treasury Interest A/c.</u>			
Balance from Revenue & Expenditure A/c. for 11 months	3,475. 12.67		
Less paid to Treasury (for 9 mcs. to 30/9/36)	1,918. 8.00	1,557. 9.67	
Land & Ag. Bank Admin. Exs. accrued		160. 0.00	
<u>Land Office Rent</u> Whitehead		£10. 0.00	
		£16,949. 8.19	

ASSETS

	PRINCIPAL	Interest	Total
Sundry Debtors	89,828. 6.85	11,807. 2.38	100,935. 8.73
Farm Property taken over	2,552. 15.68	704. 17.45	3,257. 11.11
£91,858. 10.03	12,511. 19.61	104,170. 8.84	

Cash at Natl. Bank of India Ltd.

£17,778. 19.55

REVENUE AND EXPENDITURE ACCOUNT FOR THE ELEVEN MONTHS ENDED 30TH NOVEMBER, 1936

EXPENDITURE

Administrative Expenses	849. 0.73
Excess of Revenue over Expenditure	3,475. 12.67
	£4,315. 2.43

REVENUE

By Interest on Advances	
Bank Interest	51. 6.00
Bad Debt Recovery	13. 6.00

4,374. 6.45
51. 6.00
13. 6.00
£4,315. 2.43

CASH ACCOUNT FOR THE ELEVEN MONTHS ENDED 30TH NOV. 1936

Receipts

To Cash at Bank 31.12.1935	5,949. 0.70
" Payments of Principal	8,015. 5.04
" Interest on Advances made	4,274. 8.45
" Bank Interest	61. 0.00
" Deposits	635. 7.04
" Bad Debt Recovery	11. 10.00
" Land Office Rent, Whitehead	

Payments

Authorised	Issued
10,653. 15.00	7,698. 14.56
1,000. 0.00	997. 9.00
£11,653. 15.00	£7,695. 14.06

1,918. 5.00

" Treasury Bal. of Rev. & Ex-A/c. to 30/9/36

" Administration Expenses

Land & Ag. Bank of Kenya	7,685. 2.00
Bank Charges	0.76
Travelling Allowances	5.19.00
Typing Reports	3.00.00
	£9.53.00

885. 5.34

" Withdrawals from Deposits

Cash at Bank 30/11/1936	£16,949. 1.51
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CLASS A II

FARMERS WHO MAY BE EXPECTED TO PAY ADVANCES IN FULL IF ASSISTANCE CONTINUED

NAME	Position of A/c at 30/11/35			Position of A/c. at 30/11/36			Advances 1936 Drawn to 30/11/36		Receipts 1936 Recd. to 30.11.36		Advances 1937 Receipts 1937	
	Prin.	Int.	Total	Prin.	Int.	Total	Sanctioned	Estd.	Recommended	Estimated.		
BLOOM H.L.	1048	5	1048	1028	2	1050	588.10.00	805	660	587	540	855
DEALSTER H.G.	1095	9	1104	1594	3	1596	581.0.00	406	705	285	591	902
GUY & FINCH	1083	8	1085	1141	2	1145	532.0.00	222	450	289	372	480
MELSON D.M.	761	6	767	809	1	810	407.0.00	504	470	286	488	680
WEST MRS. L.	844	7	851	842	1	845	450.15.00	588	750	445	589	794
NASH A.V.	1185	9	1132	1264	2	1286	567.15.00	281	420	249	-	-
DUNCAN & PARTNERS	1644	6	1610	1575	3	1578	500.	191	500	516	-	-
7 CASES	57616	111	7627	8058	15	8068	8746.16.00	2095	3955	2817	2650	8711

Transfd. to B III L.B. loan granted
Do. Applying F.C.B.

DOUBTFUL CASES WHERE RESULTS HAVE BEEN DISAPPOINTING, WHICH HOWEVER SHOW PROSPECTS OF RECOVERY IN TIME, BUT WHERE THE FARMER WILL CERTAINLY GO UNDER IF NOT ASSISTED FURTHER.

MORTON J.	1793	107	1605	1487	12	1469	288.	250	550	772	-	
WILKINSON J.	1728	5	1525	1570	38	1593	78	67	218	19	-	
CLIFFS J.H.	1524	100	1312	8046	64	8102	200	100	600	244	200	500
RENDALL J.G.	1720	10	1746	1606	3	1612	546.5.00	456	781	500	600	750
4 CASES	48070	514	5897	5074	102	6076	1102.5.00	845	1689	1586	800	1050

Tfd. to B III L.B. loan granted
" B.IV.

WILKINSON J.	704	26	620	23		78	500	300	1522	1900	900	
WILKINSON J.	2044	-	2044	7845		7945	1020.12.00	768	1457	1000	1800	
3 CASES	5337	54	5895	5074		7074	1030.12.00	1568	2844	1551	2700	
4 CASES	53370	54	58950	50740		70740	1030.12.00	15680	28440	15510	27000	

WHERE RECOVERY DEPENDS ON PRODUCTION BEING MAINTAINED.

WILKINSON J.	1028	143	1270	1101	27	1128	555	632	-	500		
WILKINSON J.	1476	5	1421	1555	2	1553	240	240	-	285		
ENCOURAGE MRS. S.	8076	557	9406	652	2	9888	750	150	-	590		
CLAYTON T. G.	1238	413	1710	2749	242	3511	750	450	-	-		
CUMMING J. A.	1208	420	1288	1558	96	2143	65	400	-	104	500	
GOLDENWORTHY MRS. J. T.	1248	287	1480	1426	517	1740	500	178	-	-		
HALLIGAN P.G.	1208	56	1290	1446	517	2458	820	155	-	-		
HATELY MRS. H. H.	8281	517	1182	921	611	1159	500	500	-	-		
VALR MRS. C.	1188	965	1448	1857	57	1684	400	371	-	248	400	
WALKER J. F.C.	977	156	1136	1227	124	1451	240	240	-	680	680	
WEBB J. G.C.	1080	550	1541	1875	1	1875	900	828	-	696	1080	2095
11 CASES	54420	574	58826	5027	549	52856	5185	5286	-	2886	1980	2775

Tfd. to B III L.B. loan granted
DO Applying F.C.B.
Under consideration. Foreclosure still threatened.

WILKINSON J.	1028	143	1270	1101	27	1128	555	632	-	500		
WILKINSON J.	1476	5	1421	1555	2	1553	240	240	-	285		
ENCOURAGE MRS. S.	8076	557	9406	652	2	9888	750	150	-	590		
CLAYTON T. G.	1238	413	1710	2749	242	3511	750	450	-	-		
CUMMING J. A.	1208	420	1288	1558	96	2143	65	400	-	104	500	
GOLDENWORTHY MRS. J. T.	1248	287	1480	1426	517	1740	500	178	-	-		
HALLIGAN P.G.	1208	56	1290	1446	517	2458	820	155	-	-		
HATELY MRS. H. H.	8281	517	1182	921	611	1159	500	500	-	-		
VALR MRS. C.	1188	965	1448	1857	57	1684	400	371	-	248	400	
WALKER J. F.C.	977	156	1136	1227	124	1451	240	240	-	680	680	
WEBB J. G.C.	1080	550	1541	1875	1	1875	900	828	-	696	1080	2095

Tfd. to B III Negotiating with Mtgee.
Bad Deut. Mortgagor foreclosed
do. do.

BOURDILLON F.A.	69	11	110	95	1	96	N11	N11				
BOURKER H.M.	116	1	111	50	-	-	-	-	20	N11		
HALLOWES F.W.	165	8	116	-	-	-	-	-	72			
KIDMAN J. E.	145	7	152	-	-	-	-	-	195			
WELDON F.H.	98	23	120	-	-	-	-	-	153			
5-3 = 2 CASES	645	49	698	145	1	148	N11	N11	562	N11		

CLASS B II

CASES WHERE ARRANGEMENTS HAVE BEEN OR WILL BE MADE WITH MERCHANT HOUSES TO FINANCE FUTURE OPERATIONS
ON TERMS SATISFACTORY TO THE BOARD

NAME	Position of A/c. at 31/12/35			Position of A/c. at 30/11/36			Advances 1936 drawn to Sanctioned	Receipts 1936 Recd. to 30/11/36 Estd.	Advances 1937 Recommended	Receipts 1937 Estimated.
	Prin.	Int.	Total	Prin.	Int.	Total				
HARROWAY C.G.	799	240	1039	799	287	1086	Nil	Nil	Nil	
IRVINE C.D.A.	2889	749	5588	2859	919	5758	"	"	"	
HERVEY & HUTCHINS	836	98	934	837	143	985	"	"	"	
COLLIER P.	378	48	426	373	43	420	"	"	30	
HONEY'S BRIDGE SISAL SYNDICATE	1752	558	2290	1732	662	2394	"	"		
5 CASES										
	£ 6584	1695	8277	6585	2058	8645	Nil	Nil	80	Nil

Promise £1000 before 5th Dec.

CLASS B III

CASES WHERE NO FURTHER ADVANCES ARE REQUIRED OR RECOMMENDED BUT IN WHICH TIME SHOULD BE GIVEN

FOR REPAYMENT WITH A REASONABLE HOPES OF EVENTUAL RECOVERY

ARNOLD & COLLINS	5789	267	4006	3759	490	4229	Nil	Nil	Nil	
BABINGTON J.H.	549	18	567	550	52	589	"	"	"	
BYRON G.	380	48	428	580	71	451				
CASE W.H.	634	205	839	634	235	867				
FRANK J.H.	2169	-	2159	1889	-	1889				
GRIFFIN MRS. D.A.	257	50	307	257	57	294				
NEWTON B.M.	1528	41	1569	1528	82	1560				
NEWTON J.W.	268	8	276	268	24	292				
RISLEY C.G.	4242	144	4386	4242	597	4659				
ROLL P.J.	318	26	344	318	46	384				
STRONG J.	592	90	482	592	89	491				
WILLIAMS & ROBINSON	408	5	411	182	-	192				
12 CASES										
Add DUNCAN &										
PARTNERS										
GOLDSWORTHY C.T.										
NASH A.V.										
MORTON M.										
ARMSTRONG W.D.										
BOEDEKER J.F.W.										
WALKER R. INNES										
	Transferred from Class A II									
	Transferred from Class A VI									
	Transferred from Class A II									
	Transferred from Class A IV									
	Transferred from Class A VI									
	Transferred from Class A VI									
	Transferred from Class A VI									
	Transferred from Class A VI									
£14684	900	15584	15969	1468	15457	Nil	Nil	878	Nil	

CASES FOR
Cases where results have been disappointing and where no further advances would be justified but where time
should be given to the farmer to make other arrangements if he can, in the bare hope that the Board may
recover more than if they took immediate action.

NAME	Position of A/c. at 31/12/55.			Position of A/c. at 30/11/56.			Advances Sanctioned Prin. Int. Total	1956. Drawn to Estimat ed.	Receipts Recd. to 30.11.56.	Advances 1957 Recommended.	Receipts 1957 Estimated.
	Prin.	Int.	Total	Prin.	Int.	Total					
Atth Land Siml Co	1142	440	1588	1148	220	1368	nil.	nil.	225	nil	1555 fully paid £1 shares in Co issued to Land Bank.
Bailey S.N.	6112	1415	7527	6112	1780	7892	..	..	168	..	
Boyle Mrs. A.V.	5058	987	5995	5058	981	5058	..	..	510	..	
Dooner H.B. (Decd)	1881	215	2096	1886	215	2100	..	..	..	..
Englebrecht C.F.L.	558	18	575	89	1	90	..	..	..	..
Hervey G.G. (Dece)	1077	128	1205	1077	102	1250	..	..	..	..
Hodgson E.	208	30	238	208	93	299	..	..	..	..
Lewis & Chapman	211	772	2313	2540	919	3268	..	..	..	..
Molony D.W.	105	3	108	250	5	265	..	..	..	..
Paton Mrs. H.V.	60	18	78	50	21	71	..	..	..	..
Trotter C.J.	881	525	1106	882	204	1066	..	..	145	..	
Watson T.S.	1882	472	2254	1890	584	1974	..	..	..	..	Land Debts Mortgaged Foreclosed.
Winton W.	1547	189	1846	1547	189	1658	..	..	90	..	
Whittemore W.H.	209	109	308	208	92	308	..	..	54	..	
											Bank Dabts Mortgagess Foreclosed.
231049	5105	2616	20596	5415	26011	nil	nil	nil	1185	nil	
FARM HOLDING	Y										
Humphrey R. Jr	2539	788	3222	2532	705	3237	nil	..	49	nil	
Class I	7518	111	7627	8053	15	8068	2747	2095	2217	2550	
I	6179	512	6591	5974	103	6078	1107	853	1650	805	
II	6117	156	6263	7974	..	7974	1621	1563	2949	1921	
III	1400	2768	26826	28027	2549	28576	6186	5208	2888	1980	
IV	6147	49	6202	145	..	146	..	..	562	..	
V	6154	1697	6277	6585	2058	8645	..	..	80	..	
VI	4104	970	14024	13969	1488	15457	..	..	878	..	
VII	1145	1705	24154	20598	5415	26011	..	..	1185	..	
Form 1201	Y	113	155	3283	2532	705	3237	..	49	..	
231072	3178	23066	91557	12200	104163	10660	7598	122063	9240	..	

KENYA

NO.

659

10 DECEMBER, 1936.

Sir,

With reference to your predecessor's despatch No. 210 of the 31st March, regarding the Agricultural Advances Scheme, I have the honour to request your approval of the following proposals for the continuance of the Scheme in the year 1937:-

- (a) that the Central Agricultural Advances Board should be authorised to make advances in 1937 to 13 cases in Classes A II, A IV, A V and A VI to the extent of £7,401;
- (b) that the Board should be authorised to incur necessary expenditure on administration not exceeding £1,000 in 1937, and that a sum of £3,000 be placed at the disposal of the Board to meet unforeseen emergencies; and
- (c) that advances totalling £6,168.9.95 in principal and interest be written off as irrecoverable.

These proposals are contained in a Report, of which a copy is enclosed, by the Board on the administration of the scheme for the eleven months ending the 30th November. The Report shows that during this period a sum of £7,596 has been advanced and a sum of £13,257 received in principal and interest, and that the excess of revenue over expenditure during the period in the Revenue and Expenditure Account amounted to £3,475.

-1-

RIGHT HONOURABLE
W. ORMEY GORE, P.C., M.P.,
SECRETARY OF STATE FOR THE COLONIES,
DOWNING STREET.

LONDON, S.W. 1

S. I am fully alive to the desirability of bringing this Scheme to a conclusion, but such a course is not yet practicable. The advances which it is desired to authorise in respect of 1937 amount to £3,250 less than the advances authorised for the current year, and I trust that in the circumstances the proposals set out in the Scheme will be favourably received.

I have the honour to be,

Sir,

Yours most sincerely,

WILLIAM BURGESS

BRIGADIER-GENERAL
G.C.V.B.R.E.G.R.

CONFIDENTIAL

INTERIM REPORT OF THE LAND AND AGRICULTURAL BANK OF KENYA
ACTING AS AGENTS FOR GOVERNMENT IN THE ADMINISTRATION OF
THE AGRICULTURAL ADVANCES SCHEME FOR THE PERIOD

1ST. JANUARY TO 30TH. NOVEMBER, 1956.

To
HIS EXCELLENCY THE GOVERNOR

Your Excellency,

I have the honour to submit, on behalf of the Board, the following report for the period January 1st. to November 30th, 1956, together with the reviews and recommendations of the Board in regard to the future operations of the Agricultural Advances Scheme.

2. Complete statements of accounts for the year will be submitted as soon as completion of the Audit permits after the closing of the books at December 31st. 1956. Meanwhile, this Report is submitted in the hope that an early decision upon the Board's recommendations may be received by cable in order that continuity of farming operations may not be disturbed by delay in advising participants of the arrangements authorised for 1957.

3. No amending legislation affecting the operation of the Scheme has been passed since the date of the last report.

DEFINITION OF CLASSES 4. A definition of the classes into which accounts are placed is given below :-

CLASS A.II : Farmers who may be expected to pay advances in full if assistance continued.

CLASS A.IV : Doubtful cases where results have been disappointing which, however, show prospects of recovery in time, but where the farmer will certainly go under if not assisted further.