

- 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 1955 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 farmer 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 1956. 5. The recommendations made by the Board in their Report for 1955 for the continuance of operations in 1956 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	<u>5,000</u>

The total authorised expenditure therefore was £14,659.15.00

6. Of the advances authorised above (£10,659.15.00) £7893.14.58 had been issued to participants up to November 30th, 1956 leaving a balance of £3065.00.44 available to them for the month of December.

7. Of the £5000 authorised for unforeseen emergencies £297.9.50 had been issued up to November 30th, as authorised by the Board as under :-

Barnett P.W.	£100
Dempster H.G.	100
Knapman L.	70
Walker R. Jones	10
	<u>£280</u>

The balance of £17.9.50 is made up of sundry advances to meet costs of inspections, etc.

8. On January 1st. 1956 there were 62 names on the Books of the Advances Board, classified as under :-

CLASS -	<u>A</u>	<u>A</u>	<u>A</u>	<u>A</u>	<u>B</u>	<u>B</u>	<u>B</u>	<u>B</u>	<u>B</u>		TOTAL.
	II	IV	V	VI	I	II	III	IV	V		
No. of											
accounts.	7	4	9	11	5	5	12	14	2		62

9. The following tables show the net result up to 30th. November 1956 of the re-issue of £7593.14.58 on account of Advances and £297.9.50 on account of unforeseen contingencies

CLASS A, II

Repaid more than advanced		Repaid less than advanced	
Duncan & Partners	£125	Dempster	£191
Bird M.L.	89	Megson	8
Guy and Finch	17	Haah	52
West	59		
	<u>£285</u>		<u>£161</u>

CLASS A, IV.

Morton	£542	Murphy	£48
Owles	144		
Bendall	44		
	<u>£730</u>		<u>£48</u>

CLASS A, V.

Barnett	£982
Knapman	685
	<u>£1667</u>

Brought forward £2800

£209

CLASS A. VI.

Armstrong £ 18  
 Boedecker 15  
 Brochner 895  
 Hallows P.C. 517

Clayton £450  
 Cumming 225  
 Goldsworthy 178  
 Vair 125  
 Walker, Innes 240  
 Webber 152

£945

£1548

Totalling £3345

£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
	853.00.66	A. IV	955.19.42	579.17.28	1,535.16.65
	1,582.14.67	A. V.	2,586. 5.68	588.15.51	2,949.19.19
	5,285.17.78	A. VI	1,851. 5.56	1552.19.52	2,894. 4.88
		B. I	499.11.69	63.15.28	562. 4.95
		B. II	...	30.00.00	30.00.00
		B. III	716.19.82	169.19.08	877.18.90
		B. IV	487.11.19	715.16.05	1,188. 7.24
		Farm Property		48.11.50	48.11.50
	<u>£7,596.14.56</u>		<u>£8,015.05.104</u>	<u>8274. 8.43</u>	<u>£12,289.11.47</u>

11. The following table affords a comparison of the position as at January 1st. and November 30th, 1956 :-

	<u>No. of A/cs.</u>	<u>PRINCIPAL OWING.</u>	<u>INTEREST OWING.</u>	<u>TOTAL OWING.</u>
Jan. 1.	62	£94,579.10.48	£12,015. 8.42	£106,594.18.90
Nov. 30.	57	89,525. 6.55	11,607. 2.58	100,958. 8.75

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

3 accounts written off as bad debts :	6,225. 0.65
5 " repaid in full	<u>470. 5.20</u>
	<u>£8,695. 5.85</u>

EXPENSES :

12. For the eleven months ending November 30th, 1956, Administration Expenses were £842.9.76 compared with £929.7.60 for the twelve months ending December 31st, 1955.

COLLECTIONS:

13. During the period January 1st. - November 30th, 1956 interest collections from participants amounted to £4274.8.45 and £51.6.00 was earned on the Bank account with the National Bank of India. Recoveries in respect of Bad Debts previously written off amounted to £12.8.00. The gross revenue therefore amounted to £4518.2.45 and after deducting Administration Expenses £842.9.76 the net revenue accruing to the Treasury is £3675.12.67 of which £1918.8.00 has been paid to the Treasury for the period January 1st - September 30th, 1956 and it is expected, if estimates by participants materialise, a further sum of approximately £2000 will be paid to the Treasury in respect of October-December.

PRESERVE CASH POSITION : 14. The balance at the National Bank of India on November 30th, 1956 was £5778,19,85.

15. If the retention of the principal sum by the Agents and the reissue of sums received during 1957 is authorised, 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 inroads upon the contingencies item of £5000.

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

<u>Class</u>	<u>Name</u>	<u>Principal</u>	<u>Interest</u>	<u>Total.</u>
B I	Hallowes F.W.	165.10.81	0. 2.84	164.12.88
B I	Kidman J.R.	145. 9.92	6.15.25	152. 5.15
B I	Wellison P.H.	88. 7.80	24.19.40	128. 7.20
		<u>£489. 8.25</u>	<u>£40.18.87</u>	<u>£470. 5.80</u>

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

CLASS A VI. Halloween P.C. Principal £2484.15.68

Advances had been made from 1951 to 1956, but ceased on the Mortgagee foreclosing. Livestock, crops, implements, furniture etc. have been realised and the proceeds credited to participants account.

CLASS A VI. Hately Mrs. B.H. Principal 820.19.01  
Interest 510.18.57  
£1151.17.58

The advances were made in 1950 and 1951 for the purpose of purchasing machinery and equipping a sisal factory. Before the estate reached production, the market value of sisal slumped and remained depressed until about Sept. 1955. Advances were to have been resumed in 1956, but the Mortgagee foreclosed and the Debtor has since been adjudicated bankrupt. No dividend is expected.

CLASS B IV. Tryon C.A.D. Principal 861.19.68  
Interest 205.10.71  
£1065.10.57

No advances had been made since 1951 and the farm had been un-occupied since 1954. The Mortgagee foreclosed early in 1956 and the Board have sold the implements and loose assets. The reserve for Bad Debts in the case had been assessed by the Board at £860.

CLASS B IV. Williams G.V. Principal 1547. 7.65  
Interest 189. 0.77  
£1536. 8.42

Advances were made from 1950 - 1955 but locusts and drought forced the Participant to abandon the farm. The Mortgagee has taken possession of the farm and the Board have realised the Chattels pledged to them. The reserve for bad debts had been assessed at £1547.

**STATEMENT OF ACCOUNT:** 18. An unaudited copy of the Central Agricultural Advances Board account for the eleven months to 30th, November 1956 is attached hereto.

**RECOMMENDATION:** 19. The Board now seek authority :

- (a) To make advances in 1957 to 15 cases in Classes A II, A IV, A V & A VI to the extent of £7,401. As per attached summary.
  - (b) To incur necessary cost of administration not exceeding £1000 in 1957.
  - (c) To write off Bad Debts in the following four cases :
- |                  |                          |            |                       |
|------------------|--------------------------|------------|-----------------------|
| Halloween P.C.   | Principal<br>£2484.15.68 | Interest   | Total.<br>£2484.15.68 |
| Hately Mrs. B.H. | 820.19.01                | £510.18.57 | 1151.17.58            |
| Tryon C.A.D.     | 861.19.68                | 205.10.71  | 1065.10.57            |
| Williams G.V.    | 1547. 7.65               | 189. 0.77  | 1536. 8.42            |

20. The Board further recommends that a sum of 25000 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.



**TREASURER**  
**CHAIRMAN OF THE BOARD**  
**THE LAND AND AGRICULTURAL BANK OF KENYA.**

Nairobi, November 30th, 1933.

**CENTRAL AGRICULTURAL ADVANCES BOARD**  
**BALANCE SHEET AS AT 30TH NOVEMBER, 1956**

<u>LIABILITIES</u>		
Treasury Capital A/c. balance at 31.12.1955	101,057. 4.86	
Less Bad Debts written off	5,133.15.15	95,923. 9.71
Interest Earned	16,583. 8.24	
Less received	4,274. 8.45	12,311.19.81
Treasury Interest A/c.		
Balance from Revenue & Expenditure A/c. for 11 months	5,475.12.67	
less paid to Treasury (for 9 mos. to 30/9/56)	1,918. 8.00	1,557. 9.67
Land & Ag. Bank Admin. Exs. accrued		150. 0.00
Land Office Rent Whitehead		1.10.00
		<u>£109,949. 9.19</u>

<u>ASSETS</u>		
Principal	Interest	Total
Sundry Debtors	11,607. 2.58	100,955. 8.75
Farm Property taken over	704.17.45	8,287. 1.11
		<u>109,242. 10.03</u>
Cash at Natl. Bank of India Ltd.		5,778.19.55
		<u>£109,949. 9.19</u>

REVENUE AND EXPENDITURE ACCOUNT FOR THE ELEVEN MONTHS ENDED 30TH NOV. 1956

<u>EXPENDITURE</u>	
To Administration Expenses	842. 9.76
" Balance being excess of Revenue over Expenditure	8,475.12.67
	<u>£4,318. 2.43</u>

<u>REVENUE</u>	
By Interest on Advances	4,274. 8.40
" Bank Interest	51. 6.00
" Bad Debt Recovery	12. 8.00
	<u>£4,318. 2.43</u>

CASH ACCOUNT FOR THE ELEVEN MONTHS ENDED 30TH NOV. 1956

<u>Receipts</u>	
To Cash at Bank 31.12.1955	5,949. 0.70
" Repayments of Principal	8,015. 3.04
" Interest on Advances made	4,274. 8.43
" Bank Interest	51. 6.00
" Deposits	665. 5.54
" Bad Debt Recovery	12. 8.00
" Land Office Rent, Whitehead	1.10.00
	<u>£16,849. 1.51</u>

<u>Payments</u>		
Authorised	Issued	
By Advances made : Commitments	10,659.15.00	7,596.14.56
Contingencies	5,000. 0.00	297. 9.50
	<u>£15,659.15.00</u>	7,894. 4.06
" Treasury Bal. of Rev. & Ex. A/c. to 30/9/56		1,918. 8.00
" Administration Expenses		
Land & Ag. Bank of Kenya	685. 2.00	
Bank Charges	8.78	
Travelling Allowances	5.19.00	
Typing Reports	3. 0.00	692. 9.76
" Withdrawals from Deposits		665. 5.54
" Cash at Bank 30/11/1956		5,778.19.55
		<u>£16,849. 1.51</u>

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

NAME	Position of A/c at 5/12/55			Position of A/c. at 30/11/56			Advances 1956		Receipts 1956		Advances 1957		Receipts 1957	
	Prin.	Int.	Total	Prin.	Int.	Total	Sanctioned	Drawn to 30/11/56	Estd.	Recd. to 30.11.56	Recommended	Estimated		
BIRD M.L.	1045	5	1048	1028	2	1030	388.10.00	305	660	587	540	855		
DEMPSTER, H.G.	1095	9	1104	1394	2	1396	521. 0.00	408	705	285	591	902		
GUY & FINCH	1086	9	1095	1141	2	1145	522. 0.00	222	450	239	372	480		
MEGSON D.M.	751	6	757	809	1	810	407. 0.00	304	470	298	488	680		
WEST MRS.H.	841	7	851	842	1	845	450.15.00	368	750	445	538	794		
HEAT A.V.	1155	9	1163	1264	2	1266	557.15.00	281	420	249	-	-		
DUNCAN & PARTNERS	1544	66	1610	1575	5	1578	500.	191	500	516	-	-		
<b>7 CASES</b>	<b>£ 7516</b>	<b>111</b>	<b>7627</b>	<b>8055</b>	<b>13</b>	<b>8066</b>	<b>2746.18.00</b>	<b>2095</b>	<b>5955</b>	<b>2217</b>	<b>2550</b>	<b>3711</b>		

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

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

MORTON M.	1796	107	1905	1457	12	1469	285.	250	550	772	-	-		
MURPHY, J.L.G.	808	5	811	870	23	895	78	87	218	19	-	-		
OWLES A.H.	1958	190	2128	2058	64	2102	200	100	800	244	200	500		
RENDALL A.G.	1759	10	1749	1809	8	1812	546. 5.00	458	751	500	609	750		
<b>4 CASES.</b>	<b>£ 6079</b>	<b>512</b>	<b>6391</b>	<b>5974</b>	<b>102</b>	<b>6076</b>	<b>1107. 5.00</b>	<b>855</b>	<b>1599</b>	<b>1555</b>	<b>809</b>	<b>1050</b>		

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

CLASS A V

CASES GOVERNED BY SPECIAL CONSIDERATION WHERE THE COMMITMENT TO THE BOARD IS LARGE & WHERE RECOVERY DEPENDS ON PRODUCTION BEING MAINTAINED.

BARNETT, P.W.	784	36	820	28	-	28	800	600	1522	900	900			
KNAPMAN, L.	8045	-	8045	7946	-	7946	1020.12.00	782	1427	1021	1800			
<b>2 CASES</b>	<b>£ 8827</b>	<b>36</b>	<b>8865</b>	<b>7974</b>	<b>-</b>	<b>7974</b>	<b>1620.12.00</b>	<b>1382</b>	<b>2949</b>	<b>1921</b>	<b>2700</b>			

CLASS A VI

CASES FORMERLY INCLUDED IN CLASS B II WHO HAD MADE ARRANGEMENTS WITH MERCHANT HOUSES FOR FINANCE, THE SUDDEN CESSATION OF WHICH AT THE END OF 1955 NECESSITATED RESUMPTION OF ADVANCES BY THE BOARD

ARMSTRONG, W.D.	1222	148	1570	1391	37	1428	555	282	?	500				
BOEDEKER, J.F.W.	1476	5	1481	1539	23	1562	240	240	?	255				
BROCHNER MRS.O.	9275	397	9872	9408	452	9858	750	150	?	525				
CLAYTON T.G.	2298	412	2710	2749	582	3311	750	450	?					
CUMMING, MRS.A.	1868	480	1826	1598	548	2144	500	409	?	184	500	?		
GOLDSWORTHY MRS.C.T.	1252	237	1489	1429	517	1746	200	178	?					
HALLOWES P.C.	2885	55	2920	2455	-	2455	350	158	?	675				
HATELY Mrs.B.H.	821	311	1132	821	311	1132	300		?					
VAIR MRS.C.	1188	268	1449	1557	97	1654	400	371	?	248	400	680		
WALKER R.INNES	977	159	1156	1227	224	1451	240	240	?					
WEBBER A.C.	1802	539	1841	1875		1875	900	828	?	696	1080	2095		
<b>11 CASES</b>	<b>£24080</b>	<b>2766</b>	<b>26828</b>	<b>26027</b>	<b>2549</b>	<b>28576</b>	<b>5185</b>	<b>5286</b>		<b>2885</b>	<b>1980</b>	<b>2775</b>		

Tfd. to B.III L.B. loan granted  
Do. Applying F.C.B.  
Under consideration: Foreclosure  
Still under consideration. threatened.  
Tfd. to B III Negotiating with Mtgee.  
Bad Debt. Mortgage foreclosed  
do. do.  
Tfd. to B III

CLASS B I

CASES WHERE PAYMENT WILL BE MADE IN FULL DURING THE COMING YEAR WITHOUT FURTHER ADVANCES.

BOURDILLON F.H.	99	11	110	95	1	98	N11	N11		20	N11			
BOWKER H.M.	118	1	117	50	-	50	-	-		72				
HALLOWES F.W.	185	8	193	-	-	-	-	-		195				
KIDMAN J.E.	145	7	152	-	-	-	-	-		152				
WELDON F.H.	98	22	120	-	-	-	-	-		123				
<b>5-5 = 2 CASES</b>	<b>£ 643</b>	<b>49</b>	<b>692</b>	<b>145</b>	<b>1</b>	<b>146</b>	<b>N11</b>	<b>N11</b>		<b>562</b>	<b>N11</b>			



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		Receipts 1936		Advances 1937 Recommended	Receipts 1937 Estimated.
	Prin.	Int.	Total	Prin.	Int.	Total	Sanctioned	drawn to 30/11/36	Estad.	Recd. to 30/11/36		
HARROWAY C.G.	799	240	1039	799	287	1086	N11	N11			N11	
IRVINE C.D.A.	2359	49	2398	2359	919	3758	"	"			"	
HERVEY & HUTCHINS	836	98	934	857	148	985	"	"		30	"	
COLLIER P.	378	48	426	378	42	420	"	"			"	
HOEYS BRIDGE SIGNAL SYNDICATE	1782	558	2280	1782	662	2594	"	"				
5 CASES	£ 6584	1695	8277	6585	2058	8643	N11	N11		30	N11	

Promises £1000 before 31st Decr.

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

ARNOLD & COLLINS	3739	287	4006	3739	490	4229	N11	N11			N11	
BABINGTON J.H.	349	18	367	350	39	389	"	"			"	
BYRON G.	380	48	428	380	71	451						
CASE W.H.	654	205	859	684	235	837						
FRANK J.H.	2169	-	2169	1689		1689				10		
GRIFFIN MRS. D.A.	257	50	307	257	37	294				500		
NEWTON B.M.	1528	41	1569	1528	32	1560				15		
NEWTON J.W.	268	8	276	268	24	292				100		
RISLEY C.G.	4242	144	4386	4242	597	4639						
ROLT P.J.	318	26	344	318	46	364						
STRONG J	392	90	482	392	99	491						
WILLIAMS & ROBINSON	408	5	411	192	-	192						
12 CASES	£14684	900	15584	13969	1488	15437	N11	N11		373	N11	

Add DUNCAN & PARTNERS  
 GOLDSWORTHY C.T. Transferred from Class A VI  
 NASH A.V. Transferred from Class A II  
 MORTON M. Transferred from Class A IV  
 ARMSTRONG W.D. Transferred from Class A VI  
 BORDEKER J.F.W. Transferred from Class A VI  
 WALKER R. INNES Transferred from Class A VI

**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 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 31/12/35.			Position of A/c. at 30/11/36.			Advances 1936.		Receipts 1936.		Advances 1937 Recommended.	Receipts 1937 Estimated.	
	Prin.	Int.	Total.	Prin.	Int.	Total.	Sanctioned.	Drawn to 30/11/36.	Estimat- ed.	Recd. to 30.11.36.			
Athi Bend Sisal Co.	1142	446	1588	1148	320	1568	nil.	nil.		225	nil		1363 fully paid £1 shares in Co issued to Land Bank.
Beesley S.N.	6112	1415	7527	6112	1780	7892	..	..			..		
Bowce Mrs. A.V.	3055	957	3992	3058	981	4019	..	..	159		..		
Dooner H.B. (Decd)	1881	215	2096	1885	215	2100	..	..		510	..		
Englebrect C.F.L.	558	19	575	89	1	90	..	..			..		
Hervey C.G. (Decd)	1077	123	1205	1077	192	1269	..	..			..		
Hodgson E.W.	206	80	286	206	95	299	..	..			..		
Lewis & Chapman	2540	779	3319	2540	919	3259	..	..			..		
Molony D.W.	250	3	253	250	3	253	..	..			..		
Paton Mrs. H.J.	50	18	68	50	21	71	..	..			..		
Tryon C.A.D.	861	525	1386	862	204	1066	..	..	145		..		Bad Debt. Mortgage foreclosed.
Watney C.W.	1869	472	2341	1890	584	2474	..	..			..		
Williams G.V.	1547	189	1736	1547	189	1736	..	..		90	..		Bad Debt. Mortgage foreclosed.
Williamson W.M.	285	69	352	284	51	315	..	..		54	..		
10 Cases. and Murphy J.L.G.													
	21049	5105	26154	20598	5418	26011	Nil	Nil		1185	Nil.		
<b>FARM PROPERTY:</b>													
Humphrey Moore	2529	755	3282	2532	705	3237	nil			49	nil.		
								<b>SUMMARY</b>					
Class A II	7516	111	7627	8055	18	8066	2747	2095		2217	2550		
" A IV.	8079	512	8591	5974	102	6076	1107	855		1535	809		
" A V	8827	58	8885	7974	..	7974	1621	1382		2949	1921		
" A VI	24060	2768	26828	28027	2549	28576	5185	5236		2855	1980		
" B I	645	49	692	145	1	146	..	..		562			
" B II	6584	1693	8277	6686	2058	8645	..	..		30			
" B III	14684	900	15584	15989	1468	15457	..	..		878			
" B IV	21049	5105	26154	20598	5418	26011	..	..		1185			
Farm Property.	2529	755	3282	2532	705	3237	..	..		49			
	69197	11725	103698	91857	12309	104166	10660	7596		12286	7240		

G. O.

33

Mr. Grossmith. 24 12.36.

38011/36.

Mr. ~~Clark~~ <sup>Parkinson</sup> 30/12

Mr. Flood 30.12.

Sir C. Parkinson.

Downing Street.

Sir G. Tomlinson.

Sir C. Bottomley 30.12.36f

December, 1936.

Sir J. Shuckburgh.

Permt. U.S. of S.

Parly. U.S. of S.

Secretary of State.

Sir,

I have etc. to acknowledge

DRAFT.

the receipt of Sir Joseph Byrne's despatch No. 511 of the 30th of September transmitting brief histories of the 107 accounts opened under the Agricultural Advances Scheme and a report by the Colonial Treasurer as Chairman of the Land Bank Board.

KENYA.

NO. 9.

O.A.G.

2. I am grateful for the trouble which has been taken in the preparation of these statements and for the interesting information which they afford, <sup>These statements</sup> which ~~is~~ summarized in the <sup>third</sup> paragraph of this despatch. I agree, however, that it is impossible to draw from the data available any

FURTHER ACTION.

definite

definite conclusions in regard to the relative prospects of the various kinds of farming carried out in Kenya, since the assistance granted under the Agricultural Advances Scheme was to those farmers whose credit had been exhausted but whom it was thought desirable to maintain on the land. These *cases* could, therefore, hardly be looked upon as representative examples of the industries, and, in any case, the special factors of locust swarms and recurring drought must be *generally speaking* taken into account.

3. The statements show that those maize and wheat farmers who have repaid their advances, did so in 1931 and 1932. Since then very few advances *appear to* have been repaid by maize and wheat farmers. Where the coffee farmers have repaid their advances they have done so at no particular time, *(as was natural)* except that fewer repayments were made in 1933 and 1935. In 1936 it was only coffee farmers who repaid their advances, no doubt because of the *continued low price of maize for the greater part of the year.*

G. O.

- Mr.
- Mr.
- Mr.
- Sir C. Parkinson.
- Sir G. Tomlinson.
- Sir C. Bottomley.
- Sir J. Shuckburgh.
- Permt. U.S. of S.
- Parly. U.S. of S.
- Secretary of State.

*(Sub paragraph)*

DRAFT.

*(Sub paragraph)*

Of the cases still outstanding the coffee farmers are in the majority, but in most cases the prospects of recovery of the advance are considered good. On the other hand, the prospects of recovering outstanding advances from maize farmers are, in most cases, considerably less favourable. There appears to be a *considerable* ~~surprisingly~~ high proportion of failures by coffee farmers, but a study of the individual cases shows that they were mostly due to special circumstances, e.g. personal failures or coffee disease.

*(It was considered in the days)*

**FURTHER ACTION.**

4. I *agree* ~~feel~~ that the most useful lesson *to be drawn* ~~learnt~~ from the Agricultural Advances Scheme is that indicated in the fourteenth paragraph of the *review* ~~by the Chairmen of the Board~~, that short term advances on the security of a crop should be confined

to expenditure connected with the  
production of the crop.

I have, etc.

(Signed) W ORMSPY GORE.

Summary of experience

10.35

(In the case of mixed farms, fractions are very arbitrary, usually  $\frac{1}{2}$  -  $\frac{1}{2}$  or  $\frac{1}{3}$  -  $\frac{1}{3}$  -  $\frac{1}{3}$ , with occasional refinements)

	<u>Wheat</u>	<u>Maize</u>	<u>Coffee</u>	<u>Other</u>
	<u>1. Successful</u>			
1930	-	-	1	-
1931	$1\frac{1}{2}$	3	$3\frac{1}{2}$	$1\frac{1}{2}$
1932	$2\frac{1}{2}$	$3\frac{1}{2}$	$2\frac{1}{2}$	$2\frac{1}{2}$
1933	$\frac{1}{2}$	$1\frac{1}{2}$	1	-
1934	1	$\frac{1}{2}$	$3\frac{1}{2}$	1
1935	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{1}{2}$	$\frac{1}{2}$
1936	-	-	3	-

2. Still in doubt in 1936

	<u>A. Promising</u>		<u>B. Fair</u>	
$\frac{5}{6}$	$7\frac{2}{3}$	$11\frac{2}{3}$	$8\frac{1}{3}$	2
$\frac{1}{2}$	$5\frac{1}{2}$			
	<u>C. Doubt</u>		<u>D. Poor</u>	
1	$4\frac{1}{3}$		$2\frac{1}{2}$	$2\frac{1}{2}$
-	3			

3. Written off

2	$2\frac{5}{6}$	$6\frac{1}{2}$	1
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KENYA.

No. 511

GOVERNMENT HOUSE

NAIROBI.

KENYA

30 SEPTEMBER, 1936.

Sir,

I have the honour to acknowledge the receipt of Mr. Thomas's despatch No. 210 of the 21st March, in which a request was made that brief histories should be compiled of all the 107 accounts opened under the Agricultural Advances Scheme, with the object of extracting in a summarised form information which might be of value as an indication of the relative prospects of the various kinds of farming carried on in Kenya.

2. I enclose for your information a copy of a report by the Treasurer as Chairman of the Land Bank Board, which administers the Agricultural Advances Scheme. Appended to this report are detailed summaries of all the cases in which advances have been granted under the scheme.

3. The experience gained in the operation of the scheme, which may be said on the whole to be achieving its object, has been of value in establishing certain principles connected with the scheme itself, e.g. that advances made on the security of a crop should be confined to purposes and expenditures connected with the production of that crop. But it is difficult to draw from these histories any general conclusions regarding the circumstances which make particular kinds of farming profitable or unprofitable in various parts of Kenya, in view of the variety of the activities to which assistance has been afforded, the fortuitous incidence of locusts and drought, and, to some extent, the varying personal factor of farming ability and generally and in combatting crop pests and diseases.

I have the honour to be,

the RIGHT HONOURABLE,  
W. CROMBIE-JONES, F.C., M.P.,  
SECRETARY OF STATE FOR THE COLONIES  
DOWNING STREET,  
LONDON, S. W. 1.

Sir,

Your most obedient, humble servant,

*[Signature]*  
BRIGADIER-GENERAL  
GOVERNOR

No 10 m  
1935 file

36

4408/550

25th. August, 1936.

The Honourable  
The Colonial Secretary,  
NAIROBI.23rd Sept.Secretary of State's despatch No. 210 of 31st March 1936.Ref. your S/C AGR. 1/11/IV/80 of 21st April 1936.

In response to the above Despatch detailed summaries of each case in which advances were granted by the Central Agricultural Advances Board are enclosed showing:

- a. Name of Applicant
- b. Location of Farm
- c. Total area of farm
- d. Crops grown and acreage
- e. Mortgage indebtedness at date of first advance
- f. Schedules showing yearly advances and repayments and balance, if any, outstanding at 31st December, 1935.
- g. Where necessary, general remarks on position

2. To facilitate reference these cases have been arranged alphabetically and divided into various categories:

	No. of cases
1. Where payment in full of advances and interest had been made prior to 31st December 1935	31
2. Where payment in full has been made since 1st January 1936	3
3. Where advances are being continued in 1936	21
4. Where no further advances are being made but where the prospects of recovery may be considered good	16
5. Where prospects of recovery are doubtful	12
6. Where a considerable or total loss seems inevitable	9
7. Where debt has been written off as Bad prior to 31st December 1935	13
8. Where debt has been written off as Bad since 1st January 1936	2

---

Total 107 cases

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3. As the object of this historical review is to make available such guidance as may be obtained from the experience gained in the administration of the Agricultural Advances Scheme it would appear to be desirable to review the circumstances existing when the scheme came into operation and the conditions of climate and markets that have prevailed since that date.

4. The Central Agricultural Advances Board was appointed by His Excellency the Governor on 4th June 1930 under Section 5 of the Agricultural Advances Ordinance No. 12 of 1930, and operated under the provisions of that Ordinance and under instructions issued by the Governor in Council on 4th June 1930.

5. Paragraph 1 of the instructions referred to in the preceding paragraph reads as follows:

"The creation of the Board is an emergency measure designed to meet the more pressing needs of farmers who have exhausted all existing sources of credit and are faced with economic paralysis but whom it is desirable in the interests of the Colony to maintain on the Land".

6. The formation of the Land Bank in 1931 and experience of operation of the Central Agricultural Advances Board led to the appointment in 1933 of the Land Bank Board as Agents to Government in the administration of the Advances scheme. By utilising the specialised knowledge of farming conditions obtained through the activities of the Land Bank a

very.....

considerable benefit has resulted and it is scarcely open to doubt that had this organisation been in existence in 1930 the Agricultural Advances scheme would have assumed a somewhat different form.

7. In 1930 it was hoped that the period of depression then existing would be only temporary but not only has it proved to be of an unforeseen duration but it has been greatly aggravated by the severe locust infestation of 1931-1933, by drought years in 1933 and 1934 and by a long continued depression in the prices of primary products.

8. The situation with which the Board has had to deal has therefore proved to be one of much greater difficulty than was originally visualised and as it was intended "to meet the more pressing needs of farmers who have exhausted all existing sources of credit" the problem of liquidation resolved itself into a detailed examination of the position and prospects of each participant. An inherent and unavoidable weakness of the scheme from the point of view of Government is the absence in many cases of security adequate for use in enforcing the repayment of loans. In consequence it has been necessary in certain instances to supplement the original advances with a view to safeguarding the initial loans, and by reason of the adverse factors to which allusion is made in the preceding paragraph, a number of beneficiaries are more heavily indebted to Government than was originally contemplated, the period of repayment from surplus crops being correspondingly prolonged.

*This is the real trouble*

By.....

By the adoption of this method, however, an inevitable write off of large sums has been avoided, and if normal conditions return the procedure will be fully justified, not only from the financial point of view but also as a means of giving effect to the intention of the scheme, viz. to afford assistance to farmers "whom it is desirable in the interests of the Colony to maintain on the Land".

- 9. Advances were granted to 107 applicants in 1930, no new applications having been approved since that date.
- 10. The total of yearly advances made and repayments received from 1930 to 1935 is shown in the following table:

Year	Advances during year.		Payments dur	
	Principal.	Accrued Interest	Principal.	Interes.
1930	£ 51,323	£ 704	£ 1,364	£ 1
1931	69,492	6,060	25,601	2,270
1932	33,349	8,045	20,953	6,807
1933	16,895	8,563	9,993	5,135
1934	10,772	8,499	11,995	6,560
1935	7,184	5,820	9,883	3,241
	£189,015	£37,691	£79,789	£24,014

- 11. In 34 cases the advance made and interest accrued thereon have been repaid in full, up to the date of this review, representing 31.77% of the total number.

12. In a scheme designed to assist only such farmers as had already "exhausted all existing sources of credit" it was inevitable that some should prove to be beyond recovery. The rights of existing Mortgagees were in no way restricted by the Ordinance and, of the 15 cases written off as Bad Debts, in 8 cases the failure has been due to action by the Mortgagee.

13. Where success has attended the efforts of the Board to assist farmers towards recovery this is due in a very large measure to the co-operation of the Local Boards and to the careful supervision exercised by them over the expenditure and operations of participants. The result of this supervision is exemplified by an analysis of the 21 cases to whom assistance is being continued in 1936. Advances which were considered necessary in 1935 for the maintenance and upkeep of these 21 farms was £17,890. The advances sanctioned by the Board to the same 21 cases for maintenance in 1936 amount to <sup>(9259.15/-)</sup> 9,748 only - a reduction of some 45% + 6%.

14. The experience of the Board has shown that the fact of advances under the scheme having been made on a short term basis has been a serious disability and that advances made on the security of a crop should be confined to purposes and expenditure connected with production of the crop. Capital expenditure, such as purchase of farms, erection of buildings, is a form of assistance which a scheme of this nature is not designed to give.

J

15. It is difficult to draw any very definite lesson from the results of operation of the Advances scheme owing to the divergent nature of the activities in respect of which assistance has been afforded. In general, however, it may reasonably be claimed that the scheme is achieving to a very considerable extent the object for which it was inaugurated, i.e. of keeping desirable farmers on the land. In individual cases failures have occurred, in others the cost may be disproportionate to the gain, but if the circumstances of each of the 107 participants are examined it will be seen that a fair measure of success is being achieved although the process of rehabilitation is necessarily slow.

e/-

TREASURER  
CHAIRMAN OF THE BOARD.

NAIROBI.  
25th August 1936.  
 23rd Sept

Summary of 51 cases where Advances & Interest has been repaid in full

Name	District	Total area of farm	Area under crops			Amount of Advances & Int.	
			Coffee	Cereals	other crops	Prin.	Int.
Archer A. F. S. S.	Kitale	500	-	88	-	571	25
Arnell G. W.	Kitale	1806	20	340	-	655	29
Barrett & Mills	Eldoret	694	-	240	-	52	4
Berrett & ) Shawyer )	Thika	2415	100	-	(sisal) 500	1470	107
Cairns Bros.	Nyeri	205	74	-	-	300	18
Conduitt W. A. ) & V )	Njoro	4644	-	786	51	1282	93
Dickinson D. W.	Eldoret	1000	-	320	-	397	6
Ellison A. R.	Kitale	497	15	170	-	1284	133
Feltham W. I. P.	Kipkarren	571	49	64	-	669	55
Foster H. W.	Hoey's Bridge	1547	65	120	-	1752	118
Gilmer H. R. H.	Kitale	3099	-	500	-	1111	30
Hancock G. E. L.	Cherangani	861	-	50	-	1525	178
Hannay E.	Songhor	250	45	-	-	-	15
Hopkins W. J. J.	Machakos	1765	-	210	4	-	211
Hughes W. H. F.	Thomson's Falls	3251	-	155	-	557	147
Judge R.	Machakos	99	-	-	50	900	68
Jones & Southey	Kitale	815	15	150	-	895	48
Laing G. W. T.	Turbo	301	52	41	-	158	10
Lipscomb J. F.	Naivasha	188	-	-	14	753	28
Monokton Mrs	Kiambu	118	75	-	-	1467	118
Morgan D. E.	Koru	3000	118	-	-	1620	143
Peamore F. J.	Songhor	504	150	-	-	200	1
Pilcher J. T.	Songhor	2699	165	-	-	353	7
Pitchford C. H.	Kitale	300	45	165	-	878	28
Polhill Bros.	Naivasha	1500	-	-	-	1305	153
Pringle H. T.	Rongai	1198	-	670	-	1882	63
Pullen J. F.	Songhor	706	80	80	-	694	58
Smythe S. H.	Muhuroni	1242	-	150	-	1050	55
Stanton A. A.	Mau	577	-	550	-	100	3
Turton F. G.	Songhor	2199	95	-	-	1543	371
Van Rensburg	Eoy	548	-	200	-	205	20
						26,195	3319 3317

NAME ARCHER A. F. S. S.

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Ent.	Prin.	Int	Prin.	Int.
1930	-	-	158	3	-	-	156	3
1931	156	3	198	18	45	11	309	10
1932	309	10	17	4	326	14	-	-
1933								
1934								
1935								
			£371	£25	£371	£25		

FARM L.O. 5325 Kitale

AREA 500 acres

CROPS 88 acres Maize

MORTGAGE £450 (Barclays Bank)

NAME ARNELL G. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	356	8	-	-	356	8
1951	356	8	279	21	635	29	-	-
1952								
1953								
1954								
1955								
			£635	£29	£635	£29		

FARM L.O. 2143 Kitale

AREA 1806 acres

CROPS 540 acres maize. 20 acres coffee

MORTGAGE £1500 (Standard Bank of South Africa Ltd.)



NAME Barrett & Mills

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	-	-	-	-	-	-
1951	-	-	52	-	-	-	52	-
1952	52	-	-	4	32	4	-	-
1953								
1954								
1955								
			£52	£4	£52	£4		

FARM L. O. 6631 Kipkabus, Eldoret

AREA 694 acres

CROPS 240 acres Wheat

MORTGAGE £760 (Barclays Bank)

NAME Berrett & Shawyer

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	420	7	-	-	420	7
1931	420	7	1050	85	174	77	1296	15
1932	1296	15	-	15	1296	30	<u>Repaid</u>	
1933								
1934								
1935								
			£1470	£107	£1470	£107		

FARM L. O. 5847 Thika

AREA 2413 acres

CROPS 100 acres coffee 500 acres Sisal

MORTGAGE Nil

48

NAME CAIRNS BROS.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	PRIN.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	200	3	-	-	200	3
1931	200	3	100	15	300	18	-	-
1932								
1933								
1934								
1935								
			£300	£18	£300	£18		

FARM LO 2279 & 3223 Nyeri

AREA 205 acres

CROP 74 acres coffee

MORTGAGE £1500 (S. B. of S. A.)

NAME Conduitt W.A. & V.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	964	18	25	-	939	18
1951	959	18	518	68	485	85	774	1
1952	774	1	-	7	774	8	-	-
1953								
1954								
1955								
			£1282	£95	£1282	£95		

FARM L. O. 4804 & 4802 NJORO  
AREA 4644 acres  
CROPS 621 acres Maize 165 wheat 51 various  
MORTGAGE £19000 (Eason)

*Heavy!*

NAME DICKINSON D. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	397	6	397	-	-	6
1931	-	6	-	-	-	6	-	-
1932								
1933								
1934								
1935								
			£397	£6	£397	£6		

FARM L. O. 6912 Eldoret

AREA 1000 acres

CROP 320 acres Maize

MORTGAGE £1600

NAME ELLISON A.R.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	222	4	15	-	207	4
1931	207	4	600	39	195	37	612	6
1932	612	6	372	56	180	46	804	16
1933	804	16	90	34	894	50	-	-
1934								
1935								
			£1284	£133	£1284	£133		

FARM 497 acres Kitale

CROPS 170 acres maize 15 acres coffee

MORTGAGE £95 (Barclays Bank D.C. & O.)

NAME FELTHAM W. I. P.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	248	6	-	-	248	6
1951	248	6	395	35	84	-	659	41
1952	559	41	26	14	585	55	-	-
1953								
1954								
1955								
			£669	£55	£669	£55		

FARM 571 acres Kipkarren

CROPS 49 acres Coffee 64 acres maize

MORTGAGE £1200 (Bastard)

NAME - ROSTER H.W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	545	8	-	-	545	8
1931	545	8	604	56	551	60	598	4
1932	598	4	603	34	950	38	251	-
1933	251	-	-	13	154	12	97	1
1934	97	1	-	7	16	8	81	-
1935	81	-	-	-	81	-	-	-

£1752    £118    £1752    £118

FARM    1347 acres    Hoey's Bridge

CROPS    65 acres Coffee    120 acres Maize

MORTGAGE    £500 (Barclays Bank)



NAME GILMER H.R.H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	57	-	-	-	57	-
1931	57	-	1054	30	1111	30	-	-
1932								
1933								
1934								
1935								
			£1111	£30	£1111	£30		

FARM 3099 acres Kitale \_\_\_\_\_

CROPS 460 acres Maize 40 acres Wheat

MORTGAGE £5000 (Dr. Gilmer)

*Family affair apparently*

NAME HANCOCK G. E. L.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	443	8	46	-	397	8
1951	397	8	500	41	385	45	512	4
1952	512	4	486	60	15	14	983	50
1953	983	50	98	50	677	95	402	5
1954	402	5	-	19	402	24	-	-
1955								
			£1525	£178	£152			

FARM 861 acres Cherangani  
CROPS 50 acres Coffee 210 Maize  
MORTGAGE £2000 (Dempster)

*large*

NAME HANNAY H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	310	2		-	310	2
1931	310	2	-	13	310	15	-	-
1932								
1933								
1934								
1935								

FARM 250 acres Songhor

CROPS 45 acres Coffee

MORTGAGE, Nil.

NAME HOPKINS W. J.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	500	5	-	-	500	5
1931	500	5	215	50	78	12	637	43
1932	637	43	-	51	-	27	637	67
1933	637	67	-	51	-	2	637	116
1934	637	116	-	51	-	-	637	167
1935	637	167	-	3	6	-	-	-
			£715	£211	£715			

FARM 1765 acres Machakos

CROPS 210 acres Wheat 40 acres Beans

MORTGAGE £1250 (Gilpin)

NAME HUGHES W.H.F.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	397	4	-	-	397	4
1931	397	4	140	41	-	10	537	35
1932	537	35	-	43	-	2	537	76
1933	537	76	-	43	84	116	453	3
1934	453	3	-	16	453	19	-	-
1935								
			£537	£	7	£147		

FARM 3251 acres Thomson's Falls

CROPS 135 acres Wheat

MORTGAGE £1000 (Shapley & Caldwell)

NAME JIEGGE R.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	900	11	-	-	900	11
1931	900	11	-	57	900	68	-	-
1932								
1933								
1934								
1935								
			£900	£68	900	£68		

FARM 99 acres Machakos.

CROPS 28 acres Fruit. 22 acres Maize and Beans.

MORTGAGE £3,000 (Ljungdahl).

*rather large on a small farm*

NAME JONES & SOUTHEY

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	171	2	57	-	134	2
1931	134	2	381	16	246	16	269	2
1932	269	2	295	21	259	20	305	3
1933	305	3	48	9	353	12	-	-
1934								
1935								
			£895	£48	£895			

FARM 815 acres Kitale.

CROPS 150 acres Maize. 15 acres Coffee.

MORTGAGE £478 (S. B. of S. A.).

NAME LAING G.W.T.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	134	2	-	-	134	2
1931	134	2	21	8	158	10	3	-
1932	5	-	3	-	-	-	-	-
1933								
1934								
1935								
			£158	£10	£158			

- FARM 301 acres Turbo Valley.
- CROPS 52 acres Coffee. 41 acres Maize and Orchard.
- MORTGAGE £755 (S. B. of S. A.).



NAME LIPSCOMBE J F

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	120	-	-	-	120	-
1951	120	-	330	18	447	18	3	-
1952	3	-	303	10	306	10	-	-
1953								
1954								
1955								
			£753	£28	£753	£28		

FARM 188 acres Kinangop, Naivasha.

CROPS 14 acres Fruit and Fodder crops.

MORTGAGE £420 (Pepys).

NAME MONCKTON MRS. A. S.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	260	4	-	-	260	4
1931	260	4	668	44	508	47	420	1
1932	420	1	538	31	510	29	448	3
1933	448	3	1	31	175	28	276	6
1934	276	6	-	8	276	14	<u>REPAID</u>	
1935								

£1,467      £118      £1,4

FARM      116 acres Kiambu.

CROPS      75 acres Coffee.

MORTGAGE      Nil.

64

NAME MORGAN D.E.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	75	-	-	-	75	-
1931	75	-	905	34	262	30	718	4
1932	718	4	640	66	604	70	754	-
1933	754	-	-	41	658	38	96	3
1934	96	3	-	2	96	5	-	-
1935								
			£1,620	£143	£1,620	£14		

FARM 3,000 acres Koru

CROP 118 acres Coffee.

MORTGAGE £1,500 (Howarth).

NAME PATMORE F.L.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	200	1	200	1	-	-
1931								
1932								
1933								
1934								
1935								
			200	1	200	1		

FARM 504 acres Songhor  
CROPS 150 acres Coffee.  
MORTGAGE \$3,000 (Rosenblum, Bullows & Roy).

*Rutha Gange*

NAME PILCHER J. T.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	130	1	-	-	130	1
1931	130	1	223	6	353	7	-	-
1932								
1933								
1934								
1935								
			£353	£7	£353	£7		

FARM 2,699 acres Songhor.CROPS 165 acres Coffee.MORTGAGE £3,000 (Rudeand).

NAME PITCHEFORD C. H.

YEAR	Balance Outstanding 1st January		Advances During year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	39	-	-	-	39	-
1931	39	-	601	16	322	14	318	2
1932	318	2	238	10	556	12	-	-
1933								
1934								
1935								
			£878	£26	£878	£26		

FARM 300 acres Kitale.

CROPS 165 acres Maize. 45 acres Coffee.

MORTGAGE £700 (S. B. of S. A.).

NAME POLHILL BROS.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1262	12	-	-	1262	12
1931	1262	12	43	97	-	49	1305	
1932	1305	60	-	105	-	104	1305	61
1933	1305	61	1	105	-	-	1305	167
1934	1305	66	-	34	1305	-	-	1305
1935								
			£1305	£357	£1305	£157		

FARM 1,500 acres Kinangop, Nanyassa.  
CROPS Stock Farm. Fodder crops only.  
MORTGAGE £4,400 (Polhill).

NAME PRINGLE H. T. 69

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	929	11	-	-	929	11
1931	929	11	953	42	1444	49	438	4
1932	438	4	-	6	389	7	49	3
1933	49	3	-	4	49	7	-	-
1934								
1935								

£1,882      £63      £1,882      £63

FARM 1,198 acres Rongai.

CROPS 550 acres Maize. 120 acres Wheat.

MORTGAGE £2,067 (Delamere).



NAME PULLEN J. E.

670

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	180	1	-	-	180	1
1951	180	1	514	37	694	37	-	1
1952	-	1	-	-	-	1	-	-
1953								
1954								
1955								

£694      £38      £694      £38

FARM      706 acres Songhor.

CROPS      80 acres Coffee. 80 acres Maize.

MORTGAGE      £525 (Barclays Bank).

NAME SMYTH / S.H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1000	16	-	-	1000	16
1931	1000	16	50	37	1050	53	-	-
1932								
1933								
1934								
1935								

£1050    £57    £1050    £53

FARM 1,242 acres Muhuroni.

CROPS 150 acres Maize.

MORTGAGE £925 (Standard Bank).

NAME STANTON - A.A.

72

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	100	1	-	-	100	1
1951	100	1	-	2	100	3	-	-
1952								
1953								
1954								
1955								
			£100	£3	£100	£3		

FARM 577 acres. Mau Summit.  
CROP 350 acres Wheat.  
MORTGAGE £3,228 (Drought).

*large on a small estate*  
*J*

3

NAME TURTON E.G.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	499	1	-	-	499	1
1931	499	1	844	78	-	-	1343	79
1932	1343	79	-	108	-	88	1343	99
1933	1343	99	-	108	-	17	1343	190
1934	1343	190	-	-	1343	266	-	-
1935								

£1,343

£371

£371

FARM 2,199 acres Songhor.

CROPS 95 acres Coffee.

MORTGAGE £250 (Barclays Bank).

NAME VAN RENSBURG J.

74

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	180	4	-	-	180	4
1931	180	4	25	15	34	10	169	9
1932	169	9	2	1	171	10	-	-
1933								
1934								
1935								
			£205		£20			

FARM 54 acres Soy.  
CROPS 200 acres wheat.  
MORTGAGE £490 (S.B. of S... Ltd.).

Summary of 3 cases where advances and interest have been repaid in full since 1st January 1956.

75

Name	District	Total area of Farm	Area under Crops Coffee	Amount owing 31/12/55		Total Repayments	
				Princ.	Int.	Princ.	Int.
Hallowes F.W.	Ruiru	150	103	185	8	330	125
Kidman J.E.	Kiambu	145	102	145	7	1908	117
Welldon F.H.	Thika	1618	380	98	22	510	113
				£528	£37	£2746	£355

NAME HALLOWES P. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	550	5	-	-	550	5
1931	530	3	-	26	-	-	530	29
1932	530	29	-	26	-	35	530	22
1933	530	22	-	26	-	26	530	22
1934	530	22	-	26	-	-	530	48
1935	530	48	-	16	145	-	5	8
			£550	£128	£145	£115		

Farm. 150.7 acres Ruiru  
Crops. 105 acres Coffee  
Mortgage. £2,000 (Barnes & Shaw)

*large but justified on results &*

The original loan granted in 1930 for payment of Mortgage Interest and picking expenses, was repaid in full in February 1936, the total payment being as follows:-

Princ.	Int.	Total.
£550	£125	£455

NAME KIDMAN, J. E.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950			528	11	-	-	528	11
1951	528	11	982	36	921	20	589	27
1952	589	27	396	20	745	37	242	10
1953	242	10	-	20	-	-	242	30
1954	242	30	-	19	-	-	242	49
1955	242	49	-	11	97	53	145	7
			£1906	£117	70	110		

Farm. 145 acres. Kiambu.

Crops. 102 acres. Coffee

Mortgages. £5,000 (McLlachlan) £1100 (Armstrong)

*Very large on a small estate*

The balance of loan and interest was paid in January 1956 to the total being as follows:-

Princ.	Int.	Total.
£1906	£117	£2023



NAME WELLDON. R. H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	510	5	-	-	510	5
1931	510	5	-	41	-	-	510	46
1932	510	46	-	40	-	-	510	86
1933	510	86	-	10	412	88	98	8
1934	98	8	-	7	-	-	98	15
1935	98	15	-	7	-	-	98	22

£510    £110    2    £38

Farm.        1618 acres.    Thika

Crops.       380 acres    Coffee

Mortgage.   £9,000 (Welldon)

*— large J*

The balance of loan and interest was repaid in full in July 1936, the total of principal and interest being as follows:-

Princ.	Int.	Total.
£510	£115	£625.

Summary of 21 cases where advances are being continued in 1956.

Name	District	Area of Farm	Coffee	Cereals	Crops	Amount	Advances	Sanctioned
		of			1955	1956	1956	
					Crops	Prin. Int.		
Armstrong, W.D.	Soy	1370	10	700	-	£1822	148	555
Barnett, P.W.	Makuyu	965	145	-	-	784	56	600
Bird, Mrs. M.L.	Hoey's Bridge	804	75	500	-	1045	5	888.10/-
Boedeker, J.F.W.	Makuyu	275	100	-	-	1476	5	210
Clayton, T.G.	Thika	3540	180	-	-	2298	412	750
Cumming, Mrs.	Makuyu	537	110	-	-	1366	460	500
Duncan & Partners	Cherangani	1158	160	140	-	1544	66	300
Dempster, H.G.	Kitale	666	-	527	-	1095	9	521
Goldsworthy, G.T.	Nyeri	274	95	-	-	1252	237	200
Guy & Finch	Kitale	1855	-	400	-	1086	9	522.5
Knapman, L.	Eldoret	5627	-	950	100	8045	-	1020.12
Megson, D.M.	Endebess	400	-	150	-	751	6	406.15
Morton, M.	Turbo	526	85	-	-	1796	107	285
Murphy, J.L.G.	Plateau	400	-	-	-	606	5	78
Nash, A.V.	Cherangani	789	30	-	-	1153	9	557.13
Owles, A.H.	Scnghor	1015	75	1	-	958	190	200
Rendall, A.G.	Kitale	1057	-	275	-	39	10	546.5
Vair, Mrs. R.	Thika	1508	100	-	-	1386	265	400
Walker, R. Innes	Kaimosi	500	70	-	-	977	159	240
Webber, A.C.	Koru	1036	160	50	-	1502	559	900
West, Mrs. M.W.	Kitale	2858	-	500	50	844	7	450.15
						<u>£35,501.2482</u>	<u>49,259.15/-</u>	

NOTE : Advances were sanctioned in 5 cases :-

Brochner, Mrs. O. £750 (drawn £150)  
 Hallows, P.C. £350 (drawn £158.5.80)  
 Hatley, Mrs. B.H. £300 (drawn Nil)

but owing to subsequent developments these advances were not wholly issued.

In the case of Goldsworthy (Class B.IV in 1955 Report) the Board were satisfied that a further advance was justified which was granted from the amount allocated to contingencies.

NAME ARMSTRONG, W. D.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	48	-	-	-	48	-
1931	48	-	1892	94	917	84	1023	10
1932	1023	10	739	112	-	-	1762	122
1933	1762	122	-	133	469	236	1293	19
1934	1293	19	-	99	71	50	1222	68
1935	1222	68	-	80	-	-	1222	148
			£2679	£518	£12	£		

Farm. 1370 acres Soy.

Crops. 700 acres Maize. 10 acres Coffee.

Mortgage. £1650 (S. B. of S. A. Ltd.)

NAME BARNETT P.W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	318	1	213	-	105	1
1931	105	1	1857	36	427	31	925	6
1932	925	6	1030	100	550	106	1405	-
1933	1405	-	-	73	516	9	889	64
1934	889	64	800	50	1108	113	581	1
1935	581	1	300	46			784	36
			£2705	£206	£2292			

Farm: 965 acres. Makuyu.

Crops: 143 acres coffee.

Mortgage: £2000

Now mortgaged to Land Bank for £2,665.

*Large J*

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NAME BIRD Mrs. M. L.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	562	3	-	-	562	3
1931	562	3	729	18	325	-	968	21
1932	968	21	557	85	416	93	1109	11
1933	1109	11	421	93	168	82	1362	22
1934	1362	22	406	108	677	121	1091	9
1935	1091	9	387	68		2	1043	5
			£5062	£575	£20			

Farm. L. O. 5319. Hoey's Bridge

Area. 804 acres.

Crops. Maize - 300 acres.

Coffee - 75 acres.

Mortgage. £1250 (Mrs. Powell)

Board's security. (a) Second charge on farm  
 (b) Lien on crops and livestock  
 (c) Chattels Mortgage - implements.

NAME BOEDEKER J. F. W.

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	307	2	-	-	307	2
1931	307	2	781	16	334	12	754	6
1932	754	6	666	78	58	37	1362	47
1933	1362	47	525	108	719	146	1168	9
1934	1168	9	534	103	207	46	1495	66
1935	1495	66	223	102	-	163	1476	5
			£3036	£409	£21			

Farm: 275 acres. Makuyu.

Crops: 100 acres coffee.

Mortgage: £3,000 (Wood and Hamilton)

*large*

NAME CLAYTON T.G.

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1181	12	11	-	1170	12
1931	1170	12	1599	104	275	-	2494	110
1932	2494	116	1018	280	891	383	2621	13
1933	2621	13	-	196	323	130	2298	79
1934	2298	79	-	183	-	-	2298	262
1935	2298	262	-	150	-	-	2298	412
			23798	2925	2150			

Farm. 3540 acres Ithanga (Thika)

Crops. 180 acres coffee

Mortgage 23,000 (Mayers)

NAME: A. B. CUMMINGS

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950		-	555	15	-	-	555	15
1951	555	15	827	78	-	-	1562	91
1952	1562	91	5	109	-	-	1565	200
1953	1565	200	1	110	-	48	1566	262
1954	1566	262	-	109	-	-	1566	371
1955	1566	371	-	89	-	-	1566	460

£1566    £508

Farm.        557 acres. Makuyu  
Crops.       110 acres Coffee  
Mortgage.   £1850 (Roy)



NAME DUNCAN, KERR, & SIM

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	591	5	19	-	372	5
1931	572	5	584	46	396	51	560	10
1932	560	-	551	44	339	44	572	10
1933	572	-	463	62	19	14	1016	48
1934	1016	48	409	90	169	119	1256	19
1935	1256	19	288	91		14	1544	66
			£2486	£558	£34			

Farm. 1168 acres Cherangani  
Crops. 160 acres coffee. 140 acres maize  
Mortgage. £3,000 (Hamilton)

NAME: DEMPSTER H. G.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	392	6	63	-	329	6
1931	329	6	728	35	522	36	535	5
1932	535	5	745	55	485	85	795	5
1933	795	5	486	72	141	41	1140	36
1934	1140	36	478	77	580	104	1038	9
1935	1038	9	546	63	489		1095	9
			£3375	£308	£2280			

Farm: 666 acres. Kitale.

Crops: 327 acres maize.

Mortgages: £1,500 (Walker) £1,000 (Dempster)

NAME GOLESWORTHY, Mrs. C. T.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	285	6	-	-	285	6
1931	285	6	384	39	-	-	649	45
1932	649	45	395	69	-	-	1044	114
1933	1044	114	288	91	81	149	1251	56
1934	1251	56	-	100	-	-	1251	151
1935	1251	151	1	81	-	-	1252	237
			£1333	£386	£81			

Farm. 274 acres. Nyeri.

Crops. 95 acres Coffee.

Mortgage. £3740. (Hughes.)

*large*

NAME: GUY & PINCH

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	783	15	-	-	783	15
1931	783	15	783	50	829	58	737	7
1932	737	7	544	60	577	67	704	-
1933	704	-	360	58	207	48	857	10
1934	857	10	290	71	166	72	981	9
1935	981	9	243	65	138	65	1086	9
			£3003	£319	£1	70		

Farm: 1855 acres. Kitale

Crops: 400 acres, maize

Mortgage: £2,110 (S. B. of S. A. Ltd.)

NAME. KNAPMAN, Z.


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YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	3313	47	58	-	3255	47
1931	3255	47	1824	313	347	178	4732	182
1932	4732	182	1004	423	-	-	5736	605
1933	5736	605	823	492	-	279	6559	818
1934	6559	818	896	561	-	1162	7455	217
1935	7455	217	1138	521	550	738	8043	
			28998	22357	2955	2235		

Farm: 5627 acres Lessos, Eldoret

Crops: 750 acres wheat, 200 acres maize, 100 acres other crops.

Mortgage: £8,500 (Kilindini Harbour)

*Large but a big estate*  


NAME MEGSON D. M.

YEAR.	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	236	2	-	-	236	2
1931	236	2	682	34	277	11	641	25
1932	641	25	424	50	562	75	503	-
1933	503	-	348	48	75	39	776	9
1934	776	9	411	55	474	58	713	6
1935	713	6	401	43	365	43	751	6
			£2502	£232	£1751			

Farm. 400 acres. Endeess.

Crops. 150 acres Maize

Mortgage. £1558 (Barclays Bank)

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NAME MORTON, M.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balances Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	328	7	29	-	299	7
1951	299	7	474	37	87	9	686	55
1952	686	55	539	69	19	102	1006	2
1953	1006	2	522	91	26	65	1302	28
1954	1302	28	227	109	55	105	1494	54
1955	1494	54	302	106	-	73	1796	107
			£1992	£419	£196			

Farm. 526 acres. Turbo.

Crops. 85 acres Coffee

Mortgage. £250 (S. B. of S. A.)

Reserve for Bad Debt. £600.

NAME, MURPHY, J.J.G.

YEAR	Balance Outstanding 1st, January		Advances during year		Payments during year		Balance Outstanding 31st, December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	17	-	-	-	17	-
1931	17	-	473	20	143	16	347	4
1932	347	4	115	33	-	-	462	37
1933	462	37	36	39	-	7	498	69
1934	498	69	65	42	-	6	563	46
1935	563	46	76	38	33	-	606	5
			2782	2172	2176	21		

Farm: 400 acres Plateau

Crops: 280 acres cereals (wheat maize etc.)

Mortgage: £375 (Bell)



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NAME: NASH A. V.

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	313	3	-	-	313	3
1931	313	3	634	27	511	26	436	4
1932	436	4	397	51	35	47	798	8
1933	798	8	484	76	117	70	1105	14
1934	1105	14	343	88	380	93	1068	9
1935	1068	9	338	73	247	77	1153	9

22443    2318    £1290

Farm: 789 acres, Cherangani  
Crops: 235 acres maize 30 acres coffee  
Mortgage: £1,035 (S. B. of S. A. Ltd.)

NAME OWLES. A. N.

YEAR	Balance Outstanding 1st January.		Advances during year		Payments during year		Balance Outstanding 31st December.	
	Prin	Int	Prin	Int	Prin	Int	Prin	Int
1950	-	-	259	3	-	-	259	3
1951	259	5	588	40	4	-	845	43
1952	845	45	310	80	-	-	1155	123
1953	1155	123	300	103	-	77	1453	149
1954	1453	149	325	128	-	208	1778	69
1955	1778	69	160	121	-	-	1958	190
			£1942	£475	£4	£285		

Farm. 1015 acres. Songhor

Crops. 75 acres Coffee. 15 acres Maize.

Mortgage. £1500 (Kent)

NAME: RENDALL A.C.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	546	9	33	-	513	9
1931	513	9	867	48	738	55	642	2
1932	642	2	621	73	33	31	1230	44
1933	1230	44	524	116	83	139	1671	21
1934	1671	21	477	123	417	129	1731	15
1935	1731	15	584	119	576	15	1739	18
			23619	2488	21880	225		

Farm: 1037 acres. Kitale

Crops: 275 acres maize

Mortgage: £2,000 (Bayne)

*Large on the small crop area*

NAME VAIR, R.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	281	6	-	-	281	6
1931	281	6	600	50	-	-	881	56
1932	881	56	527	90	172	140	1236	6
1933	1236	6	1	96	51	10	1186	92
1934	1186	92	-	94	-	-	1186	186
1935	1186	186	-	77	-	-	1186	263
			£1409	£413	£225	£15		

Farm. 1508 acres. Thika  
Crops. 100 acres Coffee  
Mortgage. £2,000 (Killindini Harbours)

*Large on the small crop area*

NAME R. INNES WALKER

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balances Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	160	3	-	-	160	3
1951	160	3	414	29	-	-	574	32
1952	574	32	457	60	71	68	960	24
1953	960	24	64	76	47	78	977	22
1954	977	22	-	78	-	5	977	95
1955	977	95	-	64	-	-	977	159

£1095    £510    £118

Farm.        500 acres.    Kaimosi.

Crops.        70 acres    Coffee

Mortgage.    £1600 (Armstrong)

Large on 7.0 acres.

NAME WEBBER A. C.

YEAR	Balance Outstanding 1st, January		Advances during year		Payments during year		Balance Outstanding 31st, December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1920	-	-	500	11	-	-	500	11
1921	500	11	1080	76	45	-	1535	87
1922	1535	87	222	108	455	150	1302	45
1923	1302	45	-	105	-	-	1302	150
1924	1302	150	-	104	-	-	1302	254
1925	1302	150	-	85	-	-	1302	339
			21802	2489	2500	2150		

Farm 1026 acres, Koro.

Crops: 180 acres coffee, 50 acres Maize

Mortgage: 25,000 (Gilks)

*Very large  
J.W.*

NAME WEST Mrs. H. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	411	4	-	-	411	4
1931	411	4	710	51	252	25	869	50
1932	869	50	500	79	248	109	1121	-
1933	1121	-	339	97	67	67	1373	50
1934	1373	50	315	93	899	117	789	6
1935	789	6	417	55	56	52	844	7

\* £2692    £377    £185

Farm.        2858 acres Kitale. (Part since sold)

Crops.        300 acres Maize. 50 acres Beans.

Mortgage.    £846 (Barclays Bank) £552 (S. B. of S. A.)

Summary of 16 cases where the prospects of recovery of advances are considered good.

Name	District	Total area. Acres	Area under crops. Coffee	Cereals	Other Crops	Amount owing 31/12/35 Prin.	Int.
Arnold & Collins	Kipkarren	2750	360	350	-	3739	267
Babington J.H.	Kitale	208	15	-	19	349	18
Bourdillon F.H.	Endebess	600	104	40	-	99	11
Bowker H.M.B.	Kitale	1000	-	150	12	116	1
Byron G.	Cherangani	1500	25	250	63	380	48
Collier P.	Ravine	1066	-	310	10	378	48
Frank J.H.	Sotik	2077	110	-	-	2169	-
Harraway G.C.	Makuyu	250	110	-	-	799	240
Hervey G.C.	Songhor	2000	180	-	-	1077	128
Hervey & Hutchins	Songhor	4263	285	-	-	836	98
Hoey's Bridge Synd.	Eldoret	4108	-	0	(Sisal) 342	1732	558
Molony W.W.	Nyeri	440	50	-	-	250	3
Newton B.M.	Moiben	1267	-	31	-	1528	41
Newton J.W.	Turbo	2991	75	150	-	268	8
Rolt E.J.	Cherangani	2050	100	130	-	318	28
Williams & Robinson	Turbo	1443	20	204	5	408	3
						<u>£14,446</u>	<u>£1,498</u>



FARM

ARNOLD & COLLINS

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1454	19	74	-	1380	19
1931	1380	19	1383	148	341	-	2422	161
1932	2422	161	925	230	274	347	3073	44
1933	3073	44	742	256	253	292	3562	8
1934	3562	8	908	281	902	256	3568	33
1935	3568	33	171	240	-	6	3739	267
			£5583	£1168	£1844	£901		

FARM 2750 acres Kipkarron

CROPS 360 acres Coffee 350 acres Maize

The Board hold the Title Deeds of the property together with 3000 shares in the Eldoret Mining Syndicate.

NAME

BARINGTON J.H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	80	-	-	-	80	-
1931	80		809	41	159	34	730	7
1932	730	7	314	85	137	91	907	1
1933	907	1	110	61	288	57	729	5
1934	729	5	-	59	-	2	729	62
1935	729	62	-	25	380	70	349	18

£1313    2272    2964    21

FARM    1665 acres    Kitale    (Now. 208)

CROPS    15 acres Coffee    19 acres other crop.

MORTGAGE    £800 (Land Bank)

Part of the property was sold and the Land Bank now hold a first mortgage of £800 over 208 acres valued at £1881.

NAME BOURDILLON F.H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	61	-	-	-	61	-
1931	61	-	243	20	225	19	99	1
1932	99	1	-	7	-	-	99	8
1933	99	8	-	8	-	-	99	16
1934	99	16	-	8	-	-	99	24
1935	99	24	-	7	-	20	99	11

£324                      £50                      £225                      £

FARM 600 acres Endeless

CROPS 104 acres Coffee 40. acres Cereals

MORTGAGE £1300 (Finch)

It is anticipated that the outstanding balance will be repaid during 1936 or 1937

NAME BOWER, H.M.D.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	279	6	-	-	279	6
1931	279	6	318	19	281	22	316	3
1932	316	3	105	28	16	12	405	19
1933	405	19	118	29	116	43	407	5
1934	407	5	17	25	171	28	253	2
1935	253	2	-	10	137	11	116	1

£837    £117    £721

FARM 1000 acres    Kitalo

CROPS 150 acres Maize    12 Vegetables

MORTGAGE (1930)    £1000 Bastard.    Now £800 Land Bank.

NAME EVRON G.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	288	5	-	-	288	5
1931	288	5	432	22	527	26	193	1
1932	193	1	238	20	102	17	329	4
1933	329	4	313	28	224	27	418	6
1934	418	5	-	30	38	12	380	23
1935	380	23	-	25	-	-	380	48

£1271    £130    £291    £2

FARM 1500 acres Cherangani

CROPS 250 acres Maize 25 acres Coffee 63 acres other crops

MORTGAGE Land Bank £2000

NAME COLLIER P.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	77	-	-	-	77	-
1931	77	-	301	24	-	-	378	24
1932	378	24	-	30	-	-	378	54
1933	378	54	-	30	-	-	378	84
1934	378	84	-	30	-	50	378	64
1935	378	64	-	24	-	40	378	48

£378      £138      -      £90

FARM 1066 acres Eldama Ravine

CROPS 310 Maize 10 other crops

MORTGAGES £2000 (Price) £1000 (Prodgers)

*Large J*

NAME FRANK J. H.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balances Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	820	15	-	-	820	15
1931	820	15	644	87	-	-	1464	102
1932	1464	102	622	135	137	145	1949	92
1933	1949	92	480	172	-	73	2429	191
1934	2429	191	232	203	59	115	2602	279
1935	2602	279	-	-	55 378	W. off 77 paid 500	2169	-
			£2798	£612	£629	£6		

FARM 2077 acres Sotik

CROPS 110 acres Coffee

MORTGAGE £2500 (Land Bank)

*We know of this case*

The Board hold as security for the outstanding balance a series of Promissory Notes given by members of Mr. Frank's family at home.

NAME HARRAWAY G.C.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	150	1	-	-	150	1
1931	150	1	696	38	151	-	695	39
1932	695	39	142	62	59	41	798	60
1933	798	60	1	64	-	-	799	124
1934	799	124	-	64	-	-	799	188
1935	799	188	-	52	-	-	799	240

£989   £281   £190   £41

FARM     250 acres Makuyu

CROPS     110 acres Coffee

MORTGAGE     £5000 (Roy)     *Very large*

Funds for upkeep of the farm are being provided by Messrs Dalgety & Co.



NAME HERVEY G.G.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	300	-	-	-	300	-
1931	300	-	800	67	-	-	1100	67
1932	1100	67	-	88	-	-	1100	155
1933	1100	155	-	88	-	70	1100	173
1934	1100	173	-	87	23	202	1077	58
1935	1077	58	-	70	-	-	1077	128

£1100    £400    £23    £

FARM 2000 acres Songhor

CROPS 180 acres Coffee

On the death of Mr Hervey the property was bought in by the Standard Bank of South Africa who held a mortgage of £5300. The Estate is being administered by the Public Trustee and there are considerable assets still to realise including the late Mr Hervey's interest in Mbogo Vale Estate (Hervey & Hutchins).

NAME HERVEY & HUYCHINS

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	300	-	-	-	300	-
1951	500	-	800	67	-	-	1100	67
1952	1100	67	-	88	-	-	1100	155
1953	1100	155	-	85	69	229	1031	11
1954	1051	11	-	75	195	40	836	44
1955	836	44	-	54	-	-	836	98

*£1100    £367    £264*

FARM 4265 acres Senghor

CROP 285 acres Coffee

MORTGAGE £5000 (S.B. of S.A.)

*Large in the crop area*

Finance for Estate expenditure is being provided by Messrs Dalgety & Co. any surplus after meeting advances being shared between the Board and the S.B. of S.A.

NAME HOEYS BRIDGE SISAL SYNDICATE

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	889	10	4	-	885	10
1951	885	10	1055	106	209	86	1751	30
1952	1751	30	-	138	-	-	1751	168
1953	1751	168	1	159	-	-	1752	307
1954	1752	307	-	159	-	-	1752	446
1955	1752	446	-	112	-	-	1752	558

£1945    £844    £21    £86

FARM 4108 acres Eldoret.

CROP 1642 acres Sisal 300 acres Maize

MORTGAGE £10,000 (S.B. of S.A.)

*Very large*

Owing to the low price of Sisal production was suspended for some years but is now being carried on and it is hoped that the coming year will see a reduction in the above debt.

The Board hold a joint and several personal guarantees from the members of the Syndicate.

NAME W. W. MOLONY W. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	250	1	-	-	250	1
1931	250	1	-	20	-	-	250	21
1932	250	21	-	20	-	-	250	41
1933	250	41	-	20	-	-	250	61
1934	250	61	-	20	-	-	250	81
1935	250	81	-	-	-	78 (written off back)	250	3

£250      £81

FARM    440 acres Nyeri  
CROPS    50 acres Coffee  
MORTGAGE    £1000 (Grain)

Col. W. W. Molony died in 1931. Responsibility for the debt was assumed by his son and with the consent of Government the charge for accrued interest was waived. The farm is being run at a loss but Mr. Molony has promised to make repayment as his circumstances permit.

NAME

NEWTON B.M.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	815	8	5	-	810	8
1951	810	8	1089	95	375	24	1474	79
1952	1474	79	475	215	41	294	1908	-
1953	1908	-	389	168	23	90	2274	78
1954	2274	78	92	181	120	215	2246	46
1955	2246	46	1	102	719	107	1528	41

£2811

£769

£1285

£728

FARM 1267 acres MoibenCROPS 145 acres Maize 165 WheatMORTGAGE Land Bank £2000*Large on the crop area**J*

NAME NEWTON J.W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1020	24	-	-	1020	24
1931	1020	24	1736	131	448	74	2308	81
1932	2308	81	1156	215	346	296	3118	1
1933	3118	1	54	255	41	31	3131	225
1934	3131	225	480	259	107	459	3504	25
1935	3504	25	-	126	3236	143	268	8
			£4446	£1016	£4178	2		

FARM 2991 acres TurboCROPS 75 acres Coffee 150 acres MaizeMORTGAGE £3000 (Land Bank) - Large on the crop *and*

The debt was reduced by the sale of Mining Shares. The Land Bank now hold a First Mortgage and Mr Newton should be able to meet his commitments in full.

NAME: HOLT - P.V.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	832	22	539	20	293	2
1932	298	2	562	28	414	17	441	13
1933	441	13	566	26	639	35	368	4
1934	368	4	-	28	50	26	318	6
1935	318	6	-	20	-	-	318	26
			£1960	£124	£1642	£98		

FARM 2050 acres Gherangani

CROPS 100 acres Coffee 150 acres Maize

MORTGAGE £2000 Land Bank

Mr. Holt has undertaken to reduce the above debt by payments of not less than £50 per annum.

NAME

WILLIAMS &amp; ROBINSON

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	478	4	-	-	478	4
1931	478	4	245	39	212	39	511	4
1932	511	4	101	41	211	44	401	1
1933	401	1	150	31	110	27	441	5
1934	441	5	112	34	139	35	414	4
1935	414	4	-	26		27	408	3

£1086    £175    £878

FARM 1445 acres Turbo \_\_\_\_\_

CROPS 20 acres Coffee 204 acres Maize 5 Acres Fruit

MORTGAGE £1224 (Standard Bank)

Application now under consideration by the Land Bank.



Summary of 12 cases where the prospects of recovery of advances in full is doubtful.

Name	District	Total area of farm	Area under crops			Amount owing at 31/12/55			
			Coffee	Cereals	Other crops	Prin.	Int.		
Athi Bend Sisal Co.	Thika	1872	-	-	550	1142	446		
Brockner Mrs. O.	Thika	568	320	-	-	9275	397		
Case W.H.	Gilgil	1500	-	-	-	654	205	Stockfarm.	
Englebrecht C.F.L.	Kitale	1627	-	-	-	556	19	Farm sold.	
Griffin Mrs. D.A.	Gilgil	500	-	-	-	257	50	" "	
Humphrey Moore M.E.	Rumuruti	3664	-	-	-	2529	753	" abandoned. Board hold Title Deeds.	
Irvine G.D.A.	Songhor	964	112	-	-	2839	749	Board hold Title Deeds.	
Lewis & Chapman	Sabatia	503	10	-	-	2340	779	Board hold Title Deeds.	
Paton Mrs.	Mombasa	50	-	-	-	50	18		
Risley C.G.	Makuyu	1107	200	-	-	47	144		
Strong J.	Naivasha	301	-	200	-	692	90		
Williamson W.M.	Subukia	1410	-	100	-	288	69		
						<u>24,539</u>		<u>3719</u>	

NAME ATHI BEND SISAL CO. LTD.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	1142	6	-	-	1142	6
1951	1142	6	-	91	-	-	1142	97
1952	1142	97	-	92	-	-	1142	189
1953	1142	189	-	91	-	-	1142	280
1954	1142	280	-	91	-	-	1142	371
1955	1142	371	-	75	-	-	1142	446

£1142      £446

FARM 1,873 acres. Thika.

CROPS 500 acres Sisal.

In March 1956 a payment of £225 was made by the Company in reduction of the debt, in consideration of which the Board accepted shares in the Company for the outstanding balance and agreed that interest charges should cease as from 1st January, 1956. Authority for this action was given by the Secretary of State in Despatch No. 22, dated 26th March, 1956.

NAME BROCHNER-MRS. (ORIGINALLY HOLMBERG).

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	2020	29	-	-	2020	29
1931	2020	29	2820	271	160	-	4680	300
1932	4680	300	2890	436	1625	736	5945	-
1933	5945	-	2085	523	957	455	7071	70
1934	7071	70	1494	623	196	669	8369	24
1935	8369	24	1182	568	276	195	9275	397
			£12,489	£2,450	£3,214	£2,053		

- FARM 568 acres. Thika.
- GROPS 320 acres Coffee.
- MORTGAGE £8,500 (Gearn).

This Estate in the past has produced good yields of high quality coffee which commanded a good price in the London market. A succession of drought years, combined with the heavy outlay for the upkeep of an estate of this size, have resulted in the above position. Messrs. Arbuthnot Latham, who had contributed to the cost of upkeep, discontinued advances at the end of 1935 and the Board did not feel justified in bearing the whole cost in the present state of the market. It is hoped that an application to the Farmers' Conciliation Board may be successful and at least minimise a loss which appears to be inevitable.

NAME \_\_\_\_\_ CASE \_\_\_\_\_ W.H. \_\_\_\_\_

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YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	634	48	-	-	634	48
1932	634	48	-	52	-	-	634	100
1933	634	100	-	50	-	-	634	150
1934	634	150	-	51	-	30	634	171
1935	634	171	-	41	-	7	634	205
			£334	£242		£37		

FARM 1,500 acres. Gilgil.  
CROPS Fodder crops only.  
MORTGAGE £3,600 (Wood and Hamilton).

*very large*

NAME ENGLEBRECHT C. F. I.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	290	3	62	-	228	3
1951	228	5	605	27	363	26	470	4
1952	470	4	468	47	519	46	419	5
1953	419	5	390	48	-	-	809	55
1954	809	55	364	55	380	101	793	7
1955	793	7	32	44	359	32	558	19
			£2,159	£224	£1,583	£205		

FARM 1,627 acres. Kitale.

CROPS 330 acres Maize.

MORTGAGE £2,100 (Dymott).

The farm has now been sold, having been abandoned by Mr. Englebrecht. It is anticipated that the transaction, when completed, will reduce the outstanding balance by about £375.

The remaining balance is likely to be irrecoverable.

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NAME GRIFFIN, MRS. D.A.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	225	1	-	-	225	1
1931	225	1	60	17	15	12	270	6
1932	270	6	-	22	-	-	270	28
1933	270	28	-	20	13	56	257	12
1934	257	12	-	21	-	-	257	33
1935	257	33	-	17	-	-	257	50
			£285	£98	£28	£48		

FARM 500 acres. Gilgil.

CROPS 200 acres Cereals.

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The farm has now been sold. The security for the above balance is now Chattels Mortgage over moveables, given by Mrs. Griffin and the new owner of the farm.

NAME HUMPHREY MOORE, M. E.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	2059	13	-	-	2059	13
1931	2059	13	468	189	4	-	2523	202
1932	2523	202	-	202	-	16	2523	388
1933	2523	388	-	202	-	-	2523	590
1934	2523	590	-	167	-	1	2523	756
1935	2523	756	6	-	-	3	2529	753
			£2,533	£773	£4	£20		

FARM 3,664 acres. Rumuruti.

CROPS Nil.

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The Title Deeds of this property are held by the Board, and endeavour is being made to dispose of the property. It is unlikely that a sale at today's prices will realise enough to satisfy the debt to the Board.

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NAME IRVINE C. D. A.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	2763	191	-	-	2763	191
1932	2763	191	76	286	-	243	2839	174
1933	2839	174	-	227	-	65	2839	338
1934	2839	338	-	227	-	-	2839	565
1935	2839	565	-	184	-	-	2839	749
			£2859	£1055	-	£306		

FARM 974 acres Songhor

CROPS 112 acres Coffee 103 Maize 70 acres

The Board hold the Title Deeds of the property. Coffee crops have been poor but there is a prospect that the improvement in Sisal prices may result in a reduction of the debt. Finance for maintenance is being provided by Messrs Dalgety & Co. against crops.



NAME LEWIS & CHAPMAN

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1980	-	-	1694	24	-	-	1694	24
1981	1694	24	466	147	127	5	2088	166
1982	2088	166	307	178	-	12	2840	327
1983	2840	327	-	187	-	74	2840	440
1984	2840	440	-	187	-	-	2840	627
1985	2840	627	-	152	-	-	2840	779

£2487    £870    £127    31

FARM 503 acres Sabatia

CROP 200 acres Maize (1980)

The Board hold Title Deeds of the property. Lewis & Chapman are negotiating with friends at home to raise an amount to be offered to the Board in satisfaction of the debt.

A forced sale of the property to-day would realise very little. The farm is being maintained in a small way by the owners and the best course appears to be to wait for a recovery in land values.

NAME PATON Mrs.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	50	3	-	-	50	3
1932	50	3	-	4	-	-	50	7
1933	50	7	-	4	-	-	50	11
1934	50	11	-	4	-	-	50	15
1935	50	15	-	3	-	-	50	18

£50 £18

NAME

RISLEY

Col. C. G.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	2156	108	-	-	2156	108
1932	2156	106	1555	181	1222	280	2489	7
1933	2489	7	1122	259	77	58	3534	188
1934	3534	188	704	320	-	480	4238	28
1935	4238	28	4	276	-	180	4242	144
			£5541	£1122	£1299	£978		

FARM 1107 acres Makuyu

CROPS 200 acres Coffee

MORTGAGE £5000 (Browne)

*very large.*

Negotiations are proceeding with the Mortgagee to enable Col. Risley to submit a reasonable proposition to the Land Bank. He has recently inherited the income from considerable trust funds which enables him to meet the Estate expenditure but drought years have reduced the yield of Coffee.

NAME STRONG J.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	-	-	108	-	-	-	108	-
1951	108	-	284	29	-	15	392	16
1952	392	16	-	51	-	-	392	47
1953	392	47	-	51	-	7	392	71
1954	392	71	-	51	-	17	392	85
1955	392	85	-	25	-	20	392	90

£592      £147      7

FARM 501 acres Naivasha  
CROPS 200 acres Cereals  
MORTGAGE £1500 (Burnell)

*Large on the crop area*  
*[Signature]*

NAME WILLIAMSON W.M.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	459	6	-	-	459	6
1931	459	6	2	28	178	34	283	-
1932	283	-	-	22	-	7	283	15
1933	283	15	-	25	-	-	283	38
1934	283	38	-	23	-	-	283	61
1935	283	61	-	18	-	10	283	69
			£461	£120	£178	£51		

FARM 1410 acres Subukia

CROPS 100 acres Maize

MORTGAGE £2000 (Public Trustee)

*N. ...*  
*very large*

Locusts, drought and low prices for maize have hampered Mr Williamson's efforts to make his farm pay. He is a hard working farmer but has suffered from bad luck.

Summary of 9 cases where a considerable or total loss seems inevitable.

Name	District	Total area of farm	Area under crops			Amount owing at 31/12/35		
			Coffee	Cereals	Other crops	Prin.	Int.	
Beesley S.N.	Kiambu	640	200	-	-	6112	1415	
Boyce Mrs. A.V.M.	Soy	796	9	350	-	3055	937	
Dooner H.B.	Sotik	1282	63	-	(Timber)	100	1881	215
Hallowes P.C.	Hoey's Bridge	1055	55	230	-	2885	35 Farm sold	
Hately Mrs. B.H.	Thika	3273	-	-	(Sisal)	450	821	311 Bankrupt.
Hodgson E.W.	Machakos	4947	-	-	-	206	80 Stock.	
Tryon C.A.D.	Thomson's Falls	2153	-	-	-	661	325 Farm sold	
Watney C.W.	Eldoret	500	42	100	-	9	472	
Williams G.V.	Kitale	2611	-	433	-	-	199	
						<u>£19,057</u>	<u>£3,989</u>	

NAME BEESLEY S. N.

YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	1595	23	47	-	1548	23
1931	1348	23	2166	195	-	-	3514	218
1932	3514	218	1492	311	754	422	4252	107
1933	4252	107	1858	422	-	-	6110	529
1934	6110	529	1	487	-	-	6111	1016
1935	6111	1016	1	399	-	-	6112	1415
			£6915	£1837	£801	£422		

Farm. 640 acres. Kiambu

Crops. 200 acres Coffee

Mortgage £5000 (Gameron) £2500 (Beesley)

*Very heavy*

The drought years have affected the yield from this Estate very severely owing to the shallow nature of the soil. Finance for upkeep is now being provided by the First Mortgagee but it is feared that the Estate is too heavily involved ever to recover. The present owner is a hard worker but lacks practical experience.

NAME BOYCE Mrs. A. V. M.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1950	--	--	1170	14	--	--	1170	14
1951	1170	14	805	117	209	--	1766	131
1952	1766	181	599	168	--	10	2365	289
1953	2365	289	685	206	--	--	3048	495
1954	3048	495	1	244	--	--	3049	739
1955	3049	739	6	198	--	--	3055	937
			£3264	£947	£209	£10		

FARM. 796 acres. Soy.

CROPS. 350 acres maize. 15 other crops.

MORTGAGE. The Board hold a first-charge over this property.



NAME DOONER, H.B.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	412	4	-	-	412	4
1931	412	4	896	65	41	7	1267	62
1932	1267	62	596	122	-	83	1863	101
1933	1863	101	9	150	-	178	1872	73
1934	1872	73	-	149	-	-	1872	222
1935	1872	222	9	28	-	35	1881	215
			£1,922	£518	£41	02		

FARM 1981 acres. Sotik (Now reduced by 1/2 1282 acres).  
CROP 63 acres Coffee. 100 acres-Timber. 5 acres Fruit.  
MORTGAGE £2,500 in 1930. Now about £800 (Chamberlain).

NAME HALLOWES P. C.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	604	12	26	-	578	12
1931	578	12	887	70	318	75	1147	7
1932	1147	7	704	116	173	116	1678	77
1933	1678	7	591	159	7	88	2262	78
1934	2262	78	389	186	144	232	2507	32
1935	2507	32	378	179	-	178	2885	35
			£3553	£722	£668	£687		

Farm. 1053 acres Hoey's Bridge.

Crops. 53 acres Coffee. - 300 acres Maize.

Mortgage. £2500 (Doyle) — *Very heavy debt.*

The farm has been abandoned and was bought in at public auction by the Mortgagee. The balance of debt is likely to be irrecoverable.

NAME: HATELY Mrs. B. H.

YEAR	Balance Outstanding 1st January.		Advances during year.		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	375	5	-	-	375	5
1931	375	5	446	55	-	-	821	60
1932	821	60	-	66	-	-	821	126
1933	821	126	-	66	-	-	821	192
1934	821	192	-	66	-	-	821	258
1935	821	258	-	53	-	-	821	311
			£821	£311				

FARM 3275 acres Thika  
GRGPS 350 acres Sisal  
MORTGAGE £2500 (Dacre Shaw)

The Mortgagee foreclosed in 1936. Mr. G. Hately died as a result of an accident at a time when production on the estate was beginning. The widow was unable to run the farm successfully.

NAME. HODGSON. E. W.

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YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	—	—	150	2	—	—	150	2
1931	150	2	56	15	—	—	206	17
1932	206	17	—	17	—	—	206	34
1933	206	34	—	16	—	—	206	50
1934	206	50	—	17	—	—	206	67
1935	206	67	—	13	—	—	206	80
			£206	£80				

FARM. 4,947 acres. Machakos.

CROPS. Stock Farm.

MORTGAGE. £500 (S. B. of S. A.)

NAME TRVON C.A.D.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	459	8	-	-	459	8
1931	459	8	401	54	-	-	660	62
1932	860	62	-	69	-	-	860	131
1933	860	131	-	69	-	-	860	200
1934	860	200	-	69	-	-	860	269
1935	860	269	1	56	-	-	861	325
			£861	£325	-	-		

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NAME: WATNEY, C. W.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	487	5	--	--	487	5
1931	487	5	1056	70	205	20	1338	55
1932	1338	55	501	128	--	2	1889	181
1933	1839	181	50	149	--	154	1889	196
1934	1889	196	--	155	--	--	1889	349
1935	1889	349	--	125	--	--	1889	472

£2094    £628    £205    £156

FARM. 500 acres. Eldoret.

CROPS. 42 acres coffee, 100 acres maize, vegetables and fruit.

MORTGAGE. £661 (Barclays Bank).

Col. Watney spent some time on the gold fields, the farm being left in charge of a native head-boy. He has now returned, but unless a considerable improvement in prices occurs, it is unlikely he will be able to meet his commitments.

NAME WILLIAMS G. V.

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YEAR	Balance Outstanding 1st. January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	712	8	-	-	712	8
1931	712	8	764	81	282	71	1194	18
1932	1194	18	290	103	181	121	1303	-
1933	1303	-	44	106	-	-	1347	106
1934	1347	106	-	107	-	47	1347	166
1935	1347	166	-	88	-	55	1347	199

£1810      £493      £463      £294

FARM 2611 acres - Soy

CROPS (1930) 433 acres Maize

MORTGAGE Webb (£1500) Ayre Smith £2900

*clay*

The farm has been taken over by the Mortgagee and the Board's securities (Implements) have been sold.

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Summary of 18 cases written off as Bad Debts up to 31/12/35.

Name	District	Area of farm	Area under crops at date of advance			Amount written off.		Cause of failure
			Coffee	Cereals	Other crops	Prin.	Int.	
Fairbairns F.B.	Kitale	1787	15 ✓	400 ✓	-	74	-	Death of applicant and Insolvent Estate
Penwick W. & A.F.	Sotik	5060	189 ✓	-	-	5638	46	Foreclosure.
Guays F.L.	Turbo	1728	-	400	15	2296	33	Abandonment and foreclosure.
Hopwood Mrs. A.L.	Molben	1260	-	50	-	1257	133	Locusts and foreclosure.
Ironside K.L.	Kiambu	148	110 ✓	-	-	-	-	Foreclosure.
Jambo Ltd.	Thika	717	270 ✓	50 ✓	4	-	-	"
Kimotho Bros.	Naro Moru	1130	-	80	-	1523	-	"
Seton Miller	Kisumu	1100	35 ✓	-	-	384	19	Bankruptcy.
Swanson W.G.	Nyeri	500	100 ✓	-	-	179	24	Foreclosure.
Tennent M.B.	Lumbwa	2391	-	250	-	15	14	Bankruptcy.
Whitehead G.C.	Thika	18	-	-	-	596	131	Abandonment.
						<u>£12,066</u>	<u>£561</u>	



FAIRBAIRNS, F. B.

NAME.

Year.	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	161	5	--	--	161	5
1931	161	5	--	13	--	--	161	18
1932	161	18	--	8	--	--	161	26
1933	161	26	--	7	87	33	74	--
1934	Written off as Bad Debt 1933							
1935								
			£161	£35	£87	£35		

FARM. L.O. 2087 Kitale.

AREA. 1787 acres.

CROPS. 400 acres maize. 15 acres coffee.

MORTGAGE. £1209 (Barclays Bank).

Mrs. Fairbairns died in September, 1930, the Estate being administered in insolvency by the Public Trustee.

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NAME. FENWICK, W. E. A. F.

YEAR.	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	1504	29	--	--	1304	29
1931	1304	29	1098	128	510	--	2092	157
1932	2092	157	943	205	184	548	2851	12
1933	2851	12	1108	267	--	130	3959	149
1934	3959	149	--	302	321	405	3638	46
1935			Written off as Bad Debt		1935			
			£ 4453	£929	£815			

FARM. L.O. 952. Sotik.

AREA. 5080 acres.

CROPS. 189 acres.

MORTGAGE. £5,500 (P. Guy).

*Very heavy*

The Mortgagee instituted foreclosure proceedings in 1934, the farm being sold by order of the Court. The loss in this case is due to extravagant expenditure in the past, to a succession of bad years, and to the effects of Coffee Berry Disease.

The farm could have been saved for the owner only by an expenditure of money which, in consideration of the already heavy commitment and the poor prospects of remunerative crops in the future, the Board felt would not be justified.

NAME. GUAYS. F. L.

YEAR	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	--	--	--	--	--	--
1931	--	--	2285	91	589	76	1896	15
1932	1696	15	673	167	--	53	2569	129
1933	2569	129	3	188	--	214	2572	103
1934	2572	103	--	94	76	164	2296	53
1935			Written off as		Bad Deb.			

£2961 - £540 = £665

FARM. L.O. 2088. Turbo.

AREA. 1728 acres.

CROPS. 400 acres maize. 15 acres timber, etc.

MORTGAGE. £5470 (Barclays Bank).

Crops in 1931 and 1932 were almost entirely destroyed by locusts. Efforts to lease the farm were unsuccessful, and Col. Guays abandoned the property to Barclays Bank.

NAME

HOPWOOD, MRS. A. L.

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YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	415	4	-	-	415	4
1931	415	4	621	58	52	10	984	52
1932	984	52	359	85	116	128	1227	9
1933	1227	9	28	100	-	2	1255	107
1934	1255	107	2	101	-	75	1257	153
1935	Written off as Bad Debt 1935							

£1425    £348    £168    £215

FARM L. O. 3055. Moiben.  
AREA 1,260 acres.  
CROPS 50 acres Maize.  
MORTGAGE £1,250 (Estate, Allen).

The loss in this case is due to a succession of bad years, locust damage and low prices for Maize. The distance of the farm (35 miles) from the Railway proved a serious drawback. The farm was taken over by the Mortgagee.

NAME TRONSTIDE, K.L.

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YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	857	12	-	-	857	12
1931	857	12	1480	94	478	-	1859	106
1932	1859	106	372	110	1286	216	945	
1933	945	-	-	24	51	24	894	
1934	Written off as Bad Debt 1935.							
1935								

*£2709    £240    £1815*

FARM L. O. 27/2/2/2/1. Kiambu District.

AREA 148½ acres.

CROPS 110 acres Coffee.

MORTGAGE £8,000 (J. W. Gash). — *Very large J.*

After a good crop in 1931, the 1932 crop was an almost complete failure as the result of an attack of Hemeleia and Antestia. The Mortgagee gave notice calling for immediate payment of the Mortgage. The Board were faced with the alternatives of allowing foreclosure to take place or of paying interest on the Mortgage amounting to £480 and maintaining the Estate at an annual cost of approximately £1,200 with the prospect of only a small return from the crop. Negotiations with the Mortgagee were unsuccessful.

The sale of the Board's securities realised £420.

NAME. JAMBO Ltd.

YEAR.	Balance Outstanding 1st January.		Advances during Year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	450	9	--	--	450	9
1931	450	9	1080	80	--	--	1530	89
1932	1530	89	95	75	--	--	1625	164
1933	1625	164	--	71	115	235	1510	--
1934			Written off as "Bad Debt" 1933					
1935								

$\pounds 1625 - \pounds 235 = \pounds 115 - \pounds 235$

FARM. L.O: 4877 & 5939. Thika Dist.

AREA. 717 acres.

CROPS. 270 acres coffee. 50 maize. 4 wattle.

MORTGAGE. £6,000 (J. K. Gilliat & Co.).

*Very large*

Owing to severe infestation of Mealie Bug, the crop estimate, on the basis of which advances were made, was not realised, and the Board found it impossible to come to any satisfactory arrangement with the Mortgagees which would not entail the support of the Estate for a very long period with little prospect of eventual repayment.

At the instance of the Mortgagees, the Estate was sold by public auction in April, 1932, and realised £4,200. The sale of the Board's securities (implements, etc.) realised £350.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st. December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	-	-	-	-	-	-
1931	-	-	1142	65	5	60	1137	5
1932	1137	5	183	99	97	89	1223	15
1933	1223	15	-	98	-	-	1223	113
1934	1223	113	-	48	-	-	1223	161
1935			Written off as Bad Debt 1934					
			£1325	£310	£102	£149		

Farm. L. O. 5187 Naro Moru  
Area. 1130 acres  
Crops. 80 acres Wheat.  
Mortgage. £1962 (Lady Cole)

Both partners in this concern were at one time in responsible positions in the Sisal Industry. The Wheat crop in 1931 was a partial failure and applicants were unable to finance further planting or to convince the Board that further advances would be justified. The property was taken over by the Mortgagee

A joint and several guarantee is held in respect of the debt but in the opinion of the Board this guarantee has at the moment little or no value.

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	572	11	-	-	572	11
1931	572	11	4	41	192	33	384	19
1932	384	19	-	-	-	-	384	19
1933	Written off as Bad Debt 1933.							
1934								
1935								

£576      £52      £192      £33

Farm.      L. O. 1906      Kigumu  
Area.      1100 acres.  
Crops.      35 acres Coffee  
Mortgage.      £4500 (Harrison)

*Large 2*

Mr. Miller filed his petition in bankruptcy in April 1931. His failure was due to the closing down of a local Saw Mill and the loss of logging and transport contracts. The area under crops being immature the proceeds were insufficient to cover expenses.

The sale of the Board's securities realised £225.



YEAR	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	--	--	240	5	--	--	240	5
1931	240	5	48	19	109	--	179	24
1932	179	24	--	15	--	--	179	39
1933	179	59	--	14	--	56	179	17
1934	179	17	--	7	--	--	--	--

Written off as bad debt 1934.

£288      £59      £109      £56

FARM. L.O. 1102 and 1103. Nyeri.AREA. 500 acres.CROPS. 100 acres coffee.MORTGAGE. £5,500 (Mayers). — *Very large*

The local Board recommended the advances on the grounds that Mr. Swanson was one of the oldest settlers in the district, and it was hoped that the assistance given might enable him to realise under less favourable conditions than existed in 1930. The Estate, however, was badly neglected, and was eventually taken over by the Mortgage.

The sale of the Board's securities realised £56.

YEAR.	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	428	9	-	-	428	9
1931	428	9	-	31	270	26	158	14
1932	158	14	-	-	145	-	15	14
1933								
1934			Written off as Bad Debt 1935					
1935								
			£428	£40	£415	£26		

Farm. L. O. 7151 and 7155 Lumbwa.

Area. 2891 acres.

Crops. 250 acres wheat

Mortgage. £5600 (£2600 Scott, £3000 Portman)

*Very small*

Mr. Tennent filed his petition in Bankruptcy in April 1931 at which date the debt to the Board was £446.

The sale of the Board's securities reduced the debt to £29.

NAME WHITEHEAD. G. G.

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YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1980	-	-	146	2	-	-	146	2
1981	146	2	441	58	-	-	587	40
1982	587	40	7	48	-	-	594	88
1983	594	88	2	47	-	12	596	128
1984	596	128	-	8	-	-	Written off as Bad Debt 1984	

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Farm. L.O. 5843 and 5844    The

Area: 15.41 acres.

Crops. Nil.

Mortgage. Nil.

A small poultry farm originally recommended by the Local Board on the grounds of the personal character of the applicant. The greater part of the valuable imported poultry stock was lost from poisoning. Mr. Whitehead abandoned the property and the sale of the loose assets realised £12. The Board still hold the farm but its value is negligible.

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Summary of 2 cases written off as Bad Debts in 1936.

Name	District	Area of farm	Area under crops at date of advance.			Amount written off.		Cause of failure
			Coffee	Cereals	Other crops	Prin.	Int.	
Evans G.C.	Lugari	1886	-	-	-	2013	546	Abandonment
de Witt J.J.	Thika	303	150	-	-	3116	495	Foreclosure
						<u>£5,129</u>	<u>£1,041</u>	

YEAR	Balance Outstanding 1st January		Advances during year		Payments during year		Balance Outstanding 31st December	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1930	-	-	559	5	-	-	559	5
1931	559	5	797	75	-	-	1356	80
1932	1556	80	632	132	-	-	1988	212
1933	1988	212	25	161	-	40	2013	355
1934	2013	353	-	161	-	-	2013	494
1935	2013	494	-	180	-	78	2013	546
			£2013	£664		£118		

Farm: 1886 acres. Lugart

Crops: nil.

Mortgage: £4000 (Bell) *Very long*

Mr. Evans abandoned the farm in 1935. Sale of loose assets realised only £78.

NAME

de WITT. J. J.

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and

YEAR	Balance Outstanding 1st January.		Advances during year.		Payments during year.		Balance Outstanding 31st December.	
	Prin.	Int.	Prin.	Int.	Prin.	Int.	Prin.	Int.
1980	—	—	1221	51	—	—	1221	51
1981	1221	51	1465	155	—	—	2686	186
1982	2686	186	1084	247	329	410	3441	25
1983	3441	25	15	258	340	119	3116	162
1984	3116	162	—	249	—	—	3116	411
1985	3116	411	—	84	—	—	3116	495
			£5785	£1024	£869	£529		

FARM. 303 acres. Thika.CROPS. 150 acres coffee.MORTGAGE. £4,500 (Bell).*very large*

Mr. de Witt died in 1985. The farm was financed by Messrs. Dalgety & Company from 1982-1984, a considerable shortfall resulting. The Mortgage foreclosed in 1985.