

Participant Guarantee System

Module One Bookkeeping

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PARDI



This Handbook has been prepared for use by Participant Guarantee System (PGS) Farmers Groups in association with the Pacific Agribusiness Research Initiative (PARDI) and in particular with the PARDI PGS Project listed below, and farmers in the Sigatoka Valley and Koronivia area, Fiji.

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PGS

MODULE ONE BOOKKEEPING

INTRODUCTION

This module on single-entry bookkeeping has been developed to meet the needs of Participant Guarantee System (PGS) Farmers Groups, with a limited turnover level, limited transaction volume and limited administrative capacity. The module is generated specific to the farmers' context in Fiji only and specifically PGS Farmers Groups marketing various types of agricultural produce including tomatoes, capsicum, cabbage and eggplant, etc. It contains a conceptual framework of accounting, the practical aspects of single entry in the Fijian PGS Farmers Group context and accounting procedures aimed at enhancing transparency. It conforms with the requirements for a Company under Fijian Legislation. The likely users of this material are Treasurers of the Groups, Extension and Project Staff in various Sigatoka Valley and Koronivia area and farmers operating in these PGS Farmers Groups.

OBJECTIVES

The module intends to achieve the following objectives:

1. To enable Project Coordinators, Extension Workers and others to teach PGS Farmers Groups to write and maintain cash books, members accounts, and a stock control book.
2. To enable Treasurers and others to ensure PGS Farmers Groups record all financial transactions and hold open for inspection all incomes and expenditures transparently.
3. To enable support providers and others to teach PGS Farmers Groups how to calculate surpluses, make appropriate payments to members and suppliers and to record members initial contributions and later contributions out of the operations of the group.

4. To enable Treasurers and others to draw up a simple statement of the financial affairs of their PGS Farmers Group's.
5. To assist maintain high standards of financial management of the PGS Farmers Group.

WHY KEEP RECORDS?

Records are very important so that everyone in the PGS Farmers Group is clear about all the actions of the Group, and so that all the members will get paid correctly for sale of their produce. Each member must be very clear that the amount of produce (apples, grapes etc) that they put in is exactly the amount for which they are paid. Also any costs for boxes or transport are clearly costed and paid for, and all money is dealt with transparently. This means that bookkeeping must be done promptly and well, we community audits be carried out to help ensure the system is followed.

WHAT IS BOOKKEEPING?

Bookkeeping is mainly the recording of financial data and data about the assets and produce held and sold which helps to ensure the business operations are run in a careful and orderly manner, and that financial management is carried out well. This is vital for the long term success of a PGS Farmers Group.

STOCK CONTROL

What is Stock Control?

The checking in and out of the produce that each member brings in to the PGS Farmers Group. It must be covered by a book entry, and the balance in store recorded. Every time there is a change, by a member bringing in their produce, or by the PGS Farmers Group sending produce out, it must be recorded in the stock control book. In addition, the amounts of produce, payments made and other details of each member's account must be written in each member's Personal Account.

How do we do it?

Using an example of a PGS Farmers Group marketing apples and keeping the books in a correct and orderly manner, we see actions taken as follows:

Farmers and entrepreneurs we will call Manoa, Ratu Peni, Isoa, Savenaca, Tamani, Joshko, Ramika, and Jone from Nadarivitu decided to form a PGS Farmers Group to sell their tomatoes and other vegetables and try to get a better price. Most could not read and write well except for Ratu Peni, Savenaca and Ramika who had some secondary education. They resolved in their General Meeting that Savenaca should take care of the accounts, and he was elected Treasurer.

Tamani brought his produce to the PGS Farmers Group. Savenaca took up the receipt book and did the following:

1. For the produce supplied by member Tamani, Savenaca first checks that the delivery of the boxes of apples is correct and then issues a receipt from a carbon copy book with two copies. He gives one copy to Tamani, and keeps the other one in the carbon copy book. The receipt looks like this:

<p>RECEIPT</p> <p><i>11/6/13 From Tamani</i></p> <p><i>tomatoes total 72 Kg</i></p> <p><i>Received (Signed) Savenaca</i></p> <p><i>OK (Signed) Tamani</i></p>
--

2. And immediately after this, he enters the following into a book and on the cover is written: **"Stock Control Book"**. (There will be one book like this for each type of produce in the PGS Farmers Group – tomatoes, capsicum etc).

STOCK BOOK - Tomatoes			
Date	Name of the member	Quantity (net of box)	Balance in Store
11/6	Tamani	72 Kg	-
11/6	Ramika	95 Kg	-
11/6	Jone	105 Kg	-
11/6	Manoa	55 Kg	-
11/6	Ratu Peni	125 Kg	-
11/6	Total in store	452 Kg	452
12/6	To Fijian	273 Kg	179
12/6	To Intercontinental	179 Kg	0
13/6	Total in Store		0

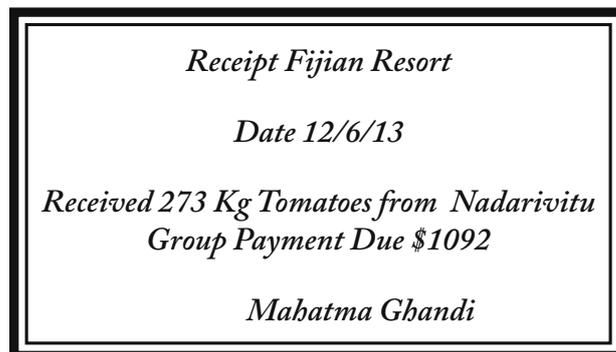
3. After filling in the Stock Control book and handing over the receipts to the member/s supplying the produce, Savenaca takes the second copy of the receipt and puts it in a receipt file. This is the evidence that the stock (tomatoes) has been received

Transport Delivery Docket

When the truck has been arranged by the PGS Farmers Group, Savenaca will prepare a delivery docket which is a summary of all the tomatoes which will be sent in the truck to the market for this consignment. It will look like this:

Delivery Docket				
Date	Name of the Member	Item Supplied	Quantity	Delivered to
12/6	Tamani	Tomatoes	72 Kg	Fijian
12/6	Ramika	Tomatoes	96 Kg	Fijian
12/6	Jone	Tomatoes	105 Kg	Fijian
12/6	Total		273 Kg	Fijian
Received by (Driver) Narayan Kumar (Name)				
(Signed).....SavenacaDate 12/6/13.....				

4. Later when the trucks that the PGS Farmers Group contracted arrive, Savenaca hands the driver two copies of the docket. The driver will sign (both copies) that he has received the 273 kg, keeps one copy and hands the other back to Savenaca. One copy will go on file as evidence the stock has been sent. One of the members will travel with the truck.
5. A second delivery docket will be written by Savenaca for the consignment to the Intercontinental. It will be same as the one above, but of course will be for the 179 Kg that was remaining in store.
6. The Stock Control Book will have entries like this every time some tomatoes are received in store from a member, and every time a consignment is sent out to the buyer (i.e. a resort).
7. The buyer will give a delivery docket to the member who travels with the truck (or just the driver if no member is present). The delivery docket will be returned by the driver and the member along with the returned plastic crates and in readiness to collect the next consignment. We would expect that the consignments would be twice each week. These dockets would be kept by Savenaca, and matched with the delivery docket. Sometimes the delivery amount will be different to what has been sent, due to wastage through damaged fruit being rejected by the buyer.
8. At the end of every month when Savenaca receives the money from the buyer a payment will normally be made into the PGS Farmers' Group bank account.



BOOKKEEPING – CASH BOOK

9. The Treasurer Savenaca then fills in the book on the cover of which is written “Cash Book” which will look like this:

CASH BOOK							
Receipt (Money IN)				Payments (Money OUT)			
S.No	Date	Details	Amount (\$)	S.No	Date	Details	Net Amount (\$)
1.	1/6/13	Total cash balance At start month (membership contributions – a once only payment) See Separate Page for Membership	2000	1.	5/7	Tamani 298.00 (72kg) Less 10% 29.80 Less Transport \$36.00	232.20
2.	30/6/13	Cash Received from Fijian consignment 12/6 in Bank Account	1092	2.	5/7	Ramika 384.00 (96kg) less 10% 38.40 Less transport 48.00	297.60
3.	5/7	Transport cost Tamani	36.00	3.	5/7	Jone 420.00 (105kg)less 10% 42.00 Less transport 52.50	325.50
4.	5/7	Transport cost Ramika	48.00	4.	12/6	Transport Costs for consignment to Fijian	136.50
5.	5/7	Transport cost Jone	52.50				
6.	5/7	Tamani Members 10% Of \$298.00	29.80				
	5/7	Ramika Members 10% Of \$384.00	38.40				
	5/7	Jone Members 10% Of 420.00	42.00				

10. Next morning (5/7) Tamani brings in his receipt and Savenaca checks it and finds the total is for 72 kg at \$298.00. Then from the total, Savenaca works out the costs to be deducted. He deducts the transport cost, which is \$0.50 per Kg (36.00), and takes 10% of the gross payment (10% of 298 = \$29.80) as members' contribution to working capital. He then gives Tamani \$232.20 (or transfers it from the Groups' bank account). He writes in Tamani's Member Account Book as follows: Bank Account) and then writes in Tamani's Member Account Book as follows:

MEMBERS ACCOUNT – TAMANI				
Sl.No	Date	Details	Amount (\$Fj)	Balance
1.	1/6/13	Total cash balance (Membership contribution) Working Capital by Tamani) Paid into Group Bank Account.	100	0
2.	5/7/13	Net payment for 72kg Tomatoes received in Stock 11/6	232.20	232.20
3.	5/7	Contribution from consignment to		
Fijian 12/6	29.80	0		

11. Savenaca has a another part of the Cash Book for share capital and member contributions, which shows the share capital (\$100 per member), and the 5% contributions from sales.

MEMBERS SHARE AND CONTRIBUTIONS ACCOUNT				
Date	Name of the Member		Gross Amount	
	Balance			
1/6/13	Tamani	1 Share	100.00	100.00
1/6/13	Ramika	1 Share	100.00	200.00
1/6/13	Jone	1 Share	100.00	300.00
5/7/13	Tamani	10%	29.80	329.80
5/7/13	Ramika	10%	38.40	418.20
5/7/13	Jone	10%	42.00	460.20
End of Month				
Total	-	-		\$460.20

12. For all the payments, in and out, Savenaca does the same, including payment to the truck driver for transport costs. And after he finishes all the calculations, he totals all the payments OUT and then deducts them from the cash income IN and the balance he sees is the amount in the group bank account as membership contributions and balances for the month of June 2013.

13. When the auditor comes and asks how much money the society has, Savenaca shows the bank account book. The auditor then totals up the receipts, payments and checks the other books and writes:

"In my opinion, the books kept by the PGS Farmers Group represent a true and a fair view of the operations of the Company".

FINANCIAL YEAR

Every business or organization has a financial recording yearly period though it can differ in dates. For example the financial year for all Government organizations begin from 1 July and end on 30 June. For companies registered under the Companies' Act of Fiji, the financial year begins on 1 July and ends on 30 June. For PGS Farmers Groups like "Nadarivitu PGS Farmers Group" the financial year will be the same. But some organisations go from 1 April to 31 May as their financial year.

The date of the financial year can vary, but it always covers a period of 12 months. The financial year provides a time period that is agreed when the year will start and end. Without a time frame, many activities cannot be tracked, reviewed, monitored or evaluated. For small organizations it is useful to have a yearly financial period to be able to track the performance of the business and to understand its net worth over a period of time.

ACCOUNTS

Members Accounts

This includes the accounts of persons with whom the business deals. For PGS Farmers Groups it means the accounts of real persons and is identifiable by the physical presence of an official account, i.e. our previous example of Ramika's account. Every Member will have an account.

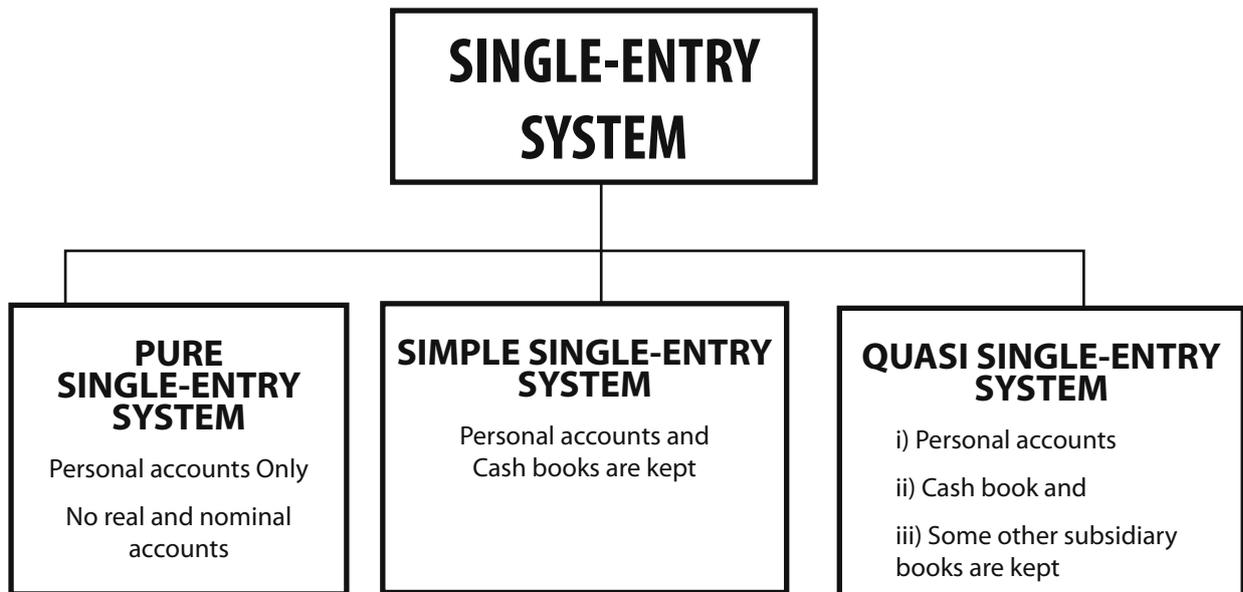
SYSTEMS OF ACCOUNTING:

Cash System of Accounting

The accounting records are maintained on a cash basis, meaning actual transactions executed are written into the Cash Book. It covers receipts - money in; and payments - money out.

What is Single Entry bookkeeping?

It is an accounting practice that can be employed by any type of small organization without the application of the double-entry principles.



The basic accounts maintained under the single-entry system are the cash accounts and Member (personal) accounts.

In the single-entry system, only the Member account is maintained along with the Cash Book. In our case, we will also maintain a Member contribution account.

Single-entry system

Of the system of maintaining the books of an enterprise, on a single-entry basis there are three types practiced.

1. Pure single-entry system

Under this system, only personal accounts are kept. No records are kept for the trading organisation, such as a Cash Book for the PGS Farmers Group.

The Cash Book is not maintained; hence if we use this system we will not be able to determine the cash position of our enterprise or to trace the application of cash in our enterprise.

2. Simple single-entry system

Under this system, personal accounts and Cash Book are kept.

With this system of practice, we are not able to determine the profitability of our enterprise and will not be able to know the exact worth of our enterprise operations. This means the periodic assessment of the operations of the enterprise cannot be made, i.e. profit and loss or the net worth of the enterprise.

In line with the nature of business of the clientele Group (farmers), this system is the most relevant system for keeping the books so as to track the transactions of the business/operations.

3. Quasi single-entry system

Under this system we run a series of books including:

- i) Cash Book
- ii) Personal accounts (Member accounts)
- iii) And some other subsidiary books may be kept.

With this system we can determine the profit of the business with the net-worth system.

Characteristics of single-entry system

1. Suitable for small businesses where the proprietors or members can directly control the affairs of the business (such as PGS Farmers Groups).
2. In general, personal accounts are kept but real and nominal accounts are ignored, with the exception of the cash account.

MAKING THE SYSTEM WORK – ONE MORE TIME!

Cash Book

The Cash Book is the principal book maintained for business enterprises following the simple single-entry system. The maintenance of the cash book tracks the movement of the application of the cash and cash sources. All transactions that require either cash payment or the receipt of cash are recorded on the particular date when the movement of the cash actually takes place.

Description of the cash book

CASH BOOK					
Receipts Side			Payments Side		
Date	Details	Amount \$	Date	Details	Amount \$
30/6/11	Cash received from the Market for sales	210.00	11/6/11	Payment to Savaneca for delivery 100Kg tomatoes	----- ----- 190.00



The receipts side of the cash book is the left side page of the cash book.

1. The first column is the Date column where the specific date of the receipt of the cash is recorded. As in the previous example, \$1,092.00 is received from the sale of tomatoes on 30 June 2013, and the date should be 30/6/2013 (actual date of the receipt of the cash).
2. The second column is the Details column where a brief description about the transaction is given. With the same example of the receipt of the cash from the market, we should write “Cash received from the market for sales”,
3. The last column is the Amount column where the actual amount received is recorded. In the above example the amount \$1,092.00 should be written as \$1,092.00 (not in words or another form).

The payment side of the cash book is the right side page of the cash book.

1. The first column is the Date column where the specific date of the payment of the cash is recorded. For example as in the previous example, money is paid to Tamani on 5 July 2013, then the date should be 5/7/2013 (the actual date of the payment of the cash).
2. The second column is the Particulars column where a brief description about the transaction is given. With the same example of the payment of the cash to Tamani, we should write “payment to Tamani for sale of 72 kg tomatoes.”

3. The last column is the Amount column where the actual amount of payment made is recorded. In the above example cited the amount should be written as follows:

CASH BOOK					
Receipt Side (IN)			Payment Side (OUT)		
Date	Details	Amount \$Fj	Date	Details	Amount \$Fj
30/6/13	Cash received from the Fijian for sales	\$1092.00	5/7/13	Payment made to Tamani	\$232.20

The value of fixed assets

There may be assets that the Group has bought, such as plastic crates, and scales for weighing the produce.

Savaneca maintains a list of assets. This is called an Asset Register. It is set out as follows:

ASSET REGISTER				
Sl.No	Asset	Date	Price	Remarks
1.	20 Plastic Crates	1/6/2013	480	Tax Officer Said that the value of all the assets will be reduced by 15% of the cost every year, at the end of the financial year.
2	1 Scale	1/6/2013	48	
3				
4				
5				
6				

Value of stock should be checked

At the end of the year, the closing balance of any stock which is held should be worked out valued at the either current market price or the cost price whichever is lower.

CALCULATION OF PROFIT

In a simple single-entry system, the method to work out the profit of a business operation can be through the **net-worth method**.

Under this method, the profit/loss of the operations of the business is calculated by comparing the net-worth (capital) of the business on two different dates. This is usually at the beginning and end of the financial year, and is used for the Company accounts to calculate a profit or loss for the year. For example, the amount of capital (say \$100) on the beginning of the period say (1/7/12) is compared with the capital (\$462) at the end of the period (31/6/13). The difference will result in either in profit or loss (\$362 profit).

However, certain adjustments have to be made to the above calculation since payment from the business and capital injections inbetween are an inevitable part of the business process.

STATEMENT OF AFFAIRS

The Statement of Affairs is a statement depicting the current financial situation of the business. The assets and receipt (money in) side of the statement which is the left side, shows how much cash and other things the business owns, such as stock, furniture or equipment such as crates.

The liability (money out) side of the statement reveals the amount the business owes to creditors and stake holders i.e. the members in the case of our example and the owners in case of sole proprietorship businesses.

To calculate the profit for the period in operation, a Statement of Affairs should be prepared at the beginning and at the end of the period. Preparing a Statement of Affairs helps us understand the capital position at the beginning and the end of the period (balancing figure). It is used to obtain the profit and loss statement as below (this will also be covered in training).

Statement of profit for the ending period		
Capital at the end of the period	33375	
Add: drawings made during the period	9600	
Less: fresh capital introduced	2000	
Less: capital at the beginning of the period	2400	
Profit made during the period	16975	

Once the two Statement of Affairs are prepared, then it is easy to calculate the profit for the year.

Following this, adjustments for drawings and fresh capital introductions are made. Drawings are added back to the capital of the end period and the fresh capital introduced are subtracted from the capital at the end of the period.

FINANCIAL MANAGEMENT

Budget – Part of the Business Plan

The Business Plan should have a budget which shows how much money the PGS Farmers Group will need to have for its operations. This is its working capital.

Working Capital

Where does this money come from?

Because we are going to try not to borrow any money (credit) money will have to come from the Members. That means it will need to be from share capital subscribed by the Members, and from contributions from Members. We will need to retain something from the gross sales (10% would be a good figure).

But it may be necessary to raise some money by contributions from Members to get enough working capital to run the business. This may be especially necessary when the business is starting up, because there will be no retained contributions.

So the budget that is worked out in the Business Plan, before the business begins, will be **very important**.

There must be enough money available to run the business in the first year, or the business will not succeed. If the money is short, the size of the business will have to be reduced, and perhaps the PGS Farmers Group will only deal with part of the Members' produce.

BANK ACCOUNT

One of the first actions that needs to be taken after formation of the PGS Group Company is to open a bank account. It is necessary to have a tax identification number to open an account, and this can only be obtained after the Company is registered. If the PGS Farmers Group can open a bank account in its own name, that is best. Otherwise the Treasurer may have to hold the account in his name, which is not desirable. In any case, the account should have at least two signatories, and all the money of the PGS Farmers Group should be held in the account. It is a good idea to aim for a savings account with a cheque book.

TRANSPARENT ACCOUNTING

The Treasurer will run the books of account and will be authorised by the **Board** to make payments up to a certain amount. This could be as high as \$2,000 to allow payments for the produce to be made to each Member.

The bank passbook, and the books of account (and the other records of the PGS Farmers Group) should be available for Members to view at any reasonable time.

And the Treasurer, together with the President and Secretary, should regularly make a report of the financial state of affairs, at least every month, when the PGS Farmers Group is active in the trading season. At the end of the trading season, a Board meeting should be held and a State of Affairs report presented by the Treasurer.

COMMUNITY AUDITS

PGS Farmers Groups are strongly encouraged to conduct regular **Community Audits** where Members arrange with the Executive to meet and discuss the financial actions that have taken place recently. The President, Secretary and Treasurer should meet with representatives of the Members (not more than six) and will be shown the books of accounts (which must be up-to date) and all transactions relevant at the time are explained to the Members.

If there are not sufficient Members who are literate or educated enough to understand the accounts, a Facilitator (a Project Coordinator or Extension Officer) should be present to explain financial management to the Members. If they are not satisfied with the explanations, the Members may call a General Meeting. Action may be taken at the meeting to suspend the Executive Board, freeze accounts or other serious action if the situation requires such measures.

MONITORING

Since it is a very big temptation for the Treasurer and other members of the Executive and PGS Farmers Group generally while dealing with large amounts of money, perhaps for the first time in their lives, it is essential that the PGS Farmers Group and staff of the project take steps to minimise the risk that the Group will fail through stealing. Project Coordinators should arrive without previous notice and check the books, and talk to members. Meetings should be conducted (and Community Audits) on a regular basis, when the Treasurer will explain the financial situation and details of activities.

This work is possibly the most important part of the Coordinator and Support Provider's role in the PGS Farmers Group.

ATTACHMENTS

1. Attached is a Case Study Exercise to be completed by participants.
2. Attached also are blank sheets of the purpose of the Case Study.

CASE STUDY – Bookkeeping Exercise

Please note: This information and figures are not to be taken as any indication of real information. They are artificial numbers and information for the purpose of the exercise only

“Nadarivitu PGS Farmers Group”

Members:

The Nadarivitu PGS Farmers Group was formed in 2013 and has adopted the following as part of its rules:

- 1. Membership:** Each member is required to pay Fj\$50.00 for a membership fee to buy a share and become a member.
- 2. Capital:** In addition, members are required to pay a 10% contribution of their gross sales price, to their PGS Farmers Group for growth and build-up of working capital.

In addition, at a General Body Meeting on 30 January 2013, the PGS Farmers Group decided:

- 3. Fertiliser:** The PGS Farmers Group will buy 3 tonnes of fertiliser (Urea) at a cost of Fj\$1,200 per ton. This will be resold at a cost of Fj\$60 per bag to members. There are 20 bags in a tonne.

Romika bought 3 bags on 28 November 2013.

- 4. Store/Office:** At a General Meeting on 15 February 2014, it was agreed to rent the shed owned by Eli for use as a store and office for the PGS Farmers Group. The cost of rent is Fj\$50 per month. It is used/rented for six months of the year, from March to August. Eli let the PGS Farmers Group use a lockable cupboard for their records, and allowed the use of a table and couple of chairs free of charge.
- 5. Transport:** At the meeting on 15 February 2014, it was agreed that Khan Transport would be hired to transport this year's tomato crops to the market. The fruit will be packed in plastic crates after being carefully graded. The trucks can carry around 80 - 120 of the 15 Kg boxes of tomatoes. Each truck will cost Fj\$200 for the trip to the Fijian and the Intercontinental. The farmers would share a truck with the consignments of tomatoes going to both Resorts (Fijian and Intercontinental) on the same truck. It is decided the costs would be shared equally for each kg of tomatoes, even though the Intercontinental is further away.
- 6. Boxes:** The plastic crates were ordered from Suva, and 100 crates were bought and branded with the PGS and village label, for Fj\$10 each (the MPI will pay 2/3rds of the cost). They will hold 15 - 20Kg. Transport for the delivery of the boxes was paid on 2 March 2014 at a cost of Fj\$3,000, of which the PGS had to pay \$1,000.
- 7. Market arrangements:** Arrangements were made with the Fijian and the Intercontinental to buy the premium tomatoes for Fj\$2.00 per kg. There are strict conditions that the fruit must be delivered without damage, and must be packed in plastic crates and be of even grade, without blemishes. Payment will be made into the PGS Company bank account after the end of each month.
- 8. Delivery:** The Fijian and the Intercontinental indicated they want 140 kg delivery each Wednesday. The first delivery took place on 30 March 2014, and payment was made on 3 April 2010.
- 9. Production:** For the purposes of our case study, we will assume that each Member has the same amount of fruit from each acre, and each Member will supply 20 kg each week. There will also be second grade which is sold for cash to the local middleman.

The tomatoes are assumed to be about one third premium grade.

The premium grade is packed in the plastic crates. No payment is made on delivery, only at the end of the month.

You can see from this that the production from each member's farm will be:

Name	Production	Kg	Name	Production	Boxes 8Kg
Manoa	Tomatoes	20	Joshko	Tomatoes	20
Ratu Peni	Tomatoes	20	Ramika	Tomatoes	20
Isoa	Tomatoes	20	Jone	Tomatoes	20
Savenaca	Tomatoes	20			
Tamani	Tomatoes	20			

Delivery Docket				
Date	Name of the member	Item Supplied	Quantity	Value(if appropriate)
Received by (Driver/member).....(Name)				
(Signed).....Date				



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