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ACCESS  
FINANCIAL SERVICES LTD.

**UNAUDITED FINANCIAL REPORT**  
**THIRD QUARTER DECEMBER 2019**

# Access Financial Services Limited

## Directors' Statement

The Board of Directors of Access Financial Services Limited is pleased to present the consolidated unaudited financial statements of the Group for the nine-month period ended 31 December, 2019.

### Overview

Access Financial Services Limited (Access) recorded consolidated net profit after tax of \$369 million for the nine-month period ended December 31, 2019, compared to \$584 million for the corresponding period ended December 31, 2018. This represents a 37% decline in net profit year over year which is attributable to lower interest margins and increase allowances for credit losses in keeping with the significant growth in the loan portfolio. The results for the period was also impacted by increased income taxes as the 10-year Junior Market tax concession, has expired. In addition, it includes the consolidation of the performance of Embassy Loans Inc. (Embassy Loans), which was acquired on December 15, 2018.

As at December 31, 2019 the Group's asset base stood at \$5.87 billion, reflecting an increase of 17% or \$869 million.

Year over year we have experienced significant growth in loan disbursements, with Access Financial Services Limited and Embassy Loans achieving 32% and 29%, respectively.

## HIGHLIGHTS

	Unaudited Nine months ended DEC-19	Unaudited Nine months ended DEC-18	Audited Year Ended 31 March 2019	% Change Year over Year
<b>OPERATING RESULTS (INCOME STATEMENT DATA):</b>				
Net Profit After Tax - J\$ millions	369	584	477	-37%
<b>FINANCIAL POSITION &amp; STRENGTH (BALANCE SHEET DATA):</b>				
Loans & Advances - J\$ billions	4.92	3.98	3.74	24%
Total Asset - J\$ billions	5.87	5.00	4.83	17%
Stockholder's Equity - J\$ billions	2.51	2.48	2.22	1%
<b>PROFITABILITY:</b>				
Return on Average Stockholder's Equity (RCE)	20%	34%	47%	-14%
Earnings per stock unit (EPS) - J\$	\$1.34	\$2.13	\$1.74	-37%
Efficiency Ratio	76%	51%	65%	25%
Efficiency Ratio (excluding Allowance for Credit Losses)	58%	45%	56%	13%

### Financial Performance

Net Operating Income for the nine-month period ended December 31, 2019 amounted to \$1.69 billion, an increase of \$363 million or 27% with the consolidation of Embassy Loans. In order to achieve the significant growth in the loan portfolio, margins have declined due to the competitive nature of the market. The increase in Net Fee & Commission Income of \$385 million year over year is due to Embassy Loan's business model to generate higher fee revenues.

Operating expenses for the nine-month period was \$1.28 billion, compared to \$676 million in the prior year. Excluding the allowance for loan losses, operating expenses for the period increased by \$379 million year over year, which was mainly attributable to Embassy Loans. Allowance for credit losses increased with the growth in Access's loan portfolio, the inclusion of Embassy Loans, and the change to the expected credit loss model which is required to comply with IFRS9.

Net profit after tax for the nine-month period was \$369 million, representing a decline of 37% when compared to the 2018 comparative period. This resulted in Earnings per share for the period of \$1.34.

# Access Financial Services Limited

## Consolidated Statement of Financial Position

AS AT DECEMBER 31, 2019

(Expressed in Thousands of Jamaican dollars)

	UNAUDITED DECEMBER 2019 \$'000	UNAUDITED DECEMBER 2018 \$'000	AUDITED MARCH 2019 \$'000
<b>ASSETS</b>			
Cash and cash equivalents	195,070	406,738	411,815
Financial investments	6,212	3,097	3,814
Other accounts receivable	68,131	88,635	40,537
Loans and advances	4,919,436	3,982,212	3,735,412
Property, plant and equipment	59,780	62,052	59,626
Intangible assets	455,326	348,996	443,144
Deferred tax assets	152,354	107,202	136,144
Taxation recoverable	11,491	-	-
<b>TOTAL ASSETS</b>	<b>5,867,800</b>	<b>4,998,932</b>	<b>4,830,492</b>
<b>LIABILITIES</b>			
Payables	262,034	231,307	379,788
Loan payable	3,092,973	2,238,750	2,216,139
Taxation payable	-	45,615	12,735
<b>Total Liabilities</b>	<b>3,355,007</b>	<b>2,515,672</b>	<b>2,608,662</b>
<b>STOCKHOLDERS' EQUITY</b>			
Share capital	96,051	96,051	96,051
Fair value reserve	4,198	789	1,801
Foreign exchange translation	3,283	-	(23,839)
Retained earnings	2,409,260	2,386,420	2,147,817
<b>Total Stockholders' Equity</b>	<b>2,512,792</b>	<b>2,483,260</b>	<b>2,221,830</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>5,867,800</b>	<b>4,998,932</b>	<b>4,830,492</b>

## Financial Position

Loans and Advances for the Group increased by \$937 million or 24% over the corresponding 2018 period to \$4.92 billion. The growth in the portfolio is as a result of strong disbursements during the period for both Access and Embassy Loans, with Access recording its highest monthly disbursement in its 20-year history during the December quarter. Total assets as at December 31, 2019 was \$5.87 billion, compared to \$5.00 billion as at December 31, 2018.

Total Liabilities increased by \$839 million year over year to \$3.4 billion as at December 31, 2019. The increase is primarily attributable to increased funding required to support the growth in the loan portfolio.

Approved for issue by the Board of Directors on January 29, 2020 and signed on its behalf by:



**Norman Reid**

Director



**Marcus James**

Chief Executive Officer

**Access Financial Services Limited**  
**Consolidated Statement of Profit or Loss and other Comprehensive Income**  
**FOR THE NINE MONTHS ENDED DECEMBER 31, 2019**  
(Expressed in Thousands of Jamaican dollars)

	<b>Unaudited Quarter ended December 2019</b>	<b>Unaudited Quarter ended December 2018</b>	<b>Unaudited Nine Months Ended December 2019</b>	<b>Unaudited Nine Months Ended December 2018</b>	<b>Audited Year Ended March 2019</b>
<b>Operating Income</b>					
Interest income from loans	444,270	445,077	1,274,337	1,229,786	1,398,729
Interest income from securities	213	3,242	899	5,802	6,994
<b>Total Interest Income</b>	<b>444,483</b>	<b>448,319</b>	<b>1,275,236</b>	<b>1,235,588</b>	<b>1,405,723</b>
Interest Expense	(63,853)	(34,591)	(167,057)	(83,129)	(138,605)
<b>Net Interest Income</b>	<b>380,630</b>	<b>413,728</b>	<b>1,108,179</b>	<b>1,152,459</b>	<b>1,267,118</b>
Net fees and commissions on loans	180,426	67,966	523,192	138,283	311,384
	<b>561,056</b>	<b>481,694</b>	<b>1,631,371</b>	<b>1,290,742</b>	<b>1,578,502</b>
<b>Other Operating Income</b>					
Money services fees and commission	517	453	1,497	1,298	29,657
Foreign exchange gains / (losses)	304	(11,119)	2,624	7,407	-4,581
Other income	18,926	6,482	56,419	29,467	44,744
	19,746	(4,184)	60,540	38,172	69,820
<b>Net Operating Income</b>	<b>580,803</b>	<b>477,510</b>	<b>1,691,911</b>	<b>1,328,914</b>	<b>1,648,322</b>
<b>Operating Expenses</b>					
Staff costs	182,467	126,263	522,187	331,938	491,166
Allowances for credit losses	122,872	29,068	307,592	79,188	146,825
Depreciation and amortization	22,408	3,452	38,640	21,649	30,333
Marketing expenses	20,134	8,212	54,512	22,792	36,517
Other operating expenses	111,482	86,456	361,324	220,857	366,322
	<b>459,363</b>	<b>253,451</b>	<b>1,284,255</b>	<b>676,424</b>	<b>1,071,163</b>
<b>Profit before taxation</b>	<b>121,440</b>	<b>224,059</b>	<b>407,656</b>	<b>652,490</b>	<b>577,159</b>
Taxation	(32,568)	(35,996)	(39,154)	(68,806)	(100,313)
<b>Profit for the period / year</b>	<b>88,872</b>	<b>188,063</b>	<b>368,502</b>	<b>583,684</b>	<b>476,846</b>
<b>OTHER COMPREHENSIVE INCOME:</b>					
Items that may be reclassified to profit or loss					
Unrealised gains on investments at fair value through other comprehensive income	175	(184)	2,397	29	1,041
Foreign currency translation gains / (losses) on overseas subsidiary	(12,451)	-	27,122	-	(23,839)
<b>TOTAL COMPREHENSIVE INCOME:</b>	<b>76,596</b>	<b>187,879</b>	<b>398,021</b>	<b>583,713</b>	<b>454,048</b>
<b>EARNINGS PER STOCK UNIT</b>	<b>\$0.32</b>	<b>\$0.69</b>	<b>\$1.34</b>	<b>\$2.13</b>	<b>\$1.74</b>

# Access Financial Services Limited

## Consolidated Statement of Changes in Stockholders' Equity

FOR THE NINE MONTHS ENDED DECEMBER 31, 2019

(Expressed in Thousands of Jamaican dollars)

<b>Unaudited</b>	<b>Share Capital</b>	<b>Translation Reserve</b>	<b>Fair Value Reserve</b>	<b>Retained Earnings</b>	<b>Total</b>
<b>Balance as at March 31, 2018</b>	<b>96,051</b>	<b>-</b>	<b>760</b>	<b>2,206,466</b>	<b>2,303,277</b>
Adjustment on initial adoption of IFRS 9, net of taxes				(195,103)	(195,103)
<b>Adjusted Balance as at 1 April 2018</b>	<b>96,051</b>	<b>-</b>	<b>760</b>	<b>2,011,363</b>	<b>2,108,174</b>
<b>Total Comprehensive Income:</b>					
Net Profit	-	-	-	583,684	583,684
Other Comprehensive Income	-	-	29	-	29
<b>Transaction with Owners:</b>					
Dividends Paid	-	-	-	(208,627)	(208,627)
<b>Balance as at 31 December 2018</b>	<b>96,051</b>	<b>-</b>	<b>789</b>	<b>2,386,420</b>	<b>2,483,260</b>
<b>Balance as at 1 April 2019</b>	96,051	(23,839)	1,801	2,147,817	2,221,830
<b>Total Comprehensive Income:</b>					
Net Profit	-	-	-	368,502	368,502
Other Comprehensive Income	-	27,122	2,397	-	29,519
<b>Transaction with Owners:</b>					
Dividends Paid	-	-	-	(107,059)	(107,059)
<b>Balance as at 31 December 2019</b>	<b>96,051</b>	<b>3,283</b>	<b>4,198</b>	<b>2,409,260</b>	<b>2,512,792</b>

# Access Financial Services Limited

## Consolidated Statement of Cash Flows

FOR THE NINE MONTHS ENDED DECEMBER 31, 2019

(Expressed in Thousands of Jamaican dollars)

	Unaudited Nine Months Ended Dec. 2019	Unaudited Nine Months Ended Dec. 2018	Audited Year Ended March 2019
<b>CASH FLOWS FROM OPERATING ACTIVITIES:</b>			
Net Profit for the period / year	368,502	583,684	476,846
<b>Items not affecting cash resources:</b>			
Exchange (gains) / losses on foreign balances	(2,624)	(7,407)	4,581
Depreciation and amortization	38,640	21,649	30,333
Exchange Difference on Translation of Subsidiary	-	-	-
Increase in allowance for loan losses	307,592	75,082	146,825
Interest income	(1,275,236)	(1,235,588)	(1,405,723)
Interest expense	167,057	83,129	138,605
Gain on disposal of property, plant and equipment	-	-	-
Taxation	75,287	49,277	49,172
Deferred tax	(36,133)	15,048	51,141
Gains on purchase of portfolios	-	-	-
	<b>(356,915)</b>	<b>(415,126)</b>	<b>(508,220)</b>
<b>Changes in operating assets and liabilities</b>			
Loans and advances, net	(1,491,617)	(1,320,144)	(668,107)
Other accounts receivable	(24,093)	(44,832)	131,335
Advance payments - Loans	-	-	-
Loans payable, net	876,834	1,274,009	1,123,924
Accounts payable	(130,381)	41,055	9,412
	<b>(1,126,172)</b>	<b>(465,038)</b>	<b>88,344</b>
Interest received	1,271,735	1,235,490	1,397,011

	Unaudited Nine Months Ended Dec. 2019	Unaudited Nine Months Ended Dec. 2018	Audited Year Ended March 2019
Interest paid	(154,662)	(95,648)	(125,169)
Taxation paid	(99,568)	(60,399)	(93,175)
Cash provided by operating activities	<b>(108,667)</b>	<b>614,405</b>	<b>1,267,011</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES:</b>			
Financial Investments	-	-	-
Acquisition of property, plant and equipment and intangible assets	(15,806)	(24,891)	(30,198)
Leasehold Improvement	-	-	-
Proceeds from sale of property, plant & Equipment	-	-	-
Acquisition of subsidiary	-	(297,602)	(796,836)
Reverse repurchase agreement	-	-	-
<b>Cash used in investing activities</b>	<b>(15,806)</b>	<b>(322,493)</b>	<b>(827,034)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES:</b>			
Project advance	-	-	-
Dividends paid	(107,059)	(208,627)	(340,392)
<b>Cash used in financing activities</b>	<b>(107,059)</b>	<b>(208,627)</b>	<b>(340,392)</b>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS FOR THE PERIOD/ YEAR</b>			
	<b>(231,532)</b>	<b>83,285</b>	<b>99,585</b>
Effect of exchange rate fluctuations on cash and cash equivalents	14,787	7,525	(3,698)
Cash and cash equivalents at the beginning of the year	411,815	315,928	315,928
<b>CASH AND CASH EQUIVALENTS AT END OF PERIOD/ YEAR</b>	<b>195,070</b>	<b>406,738</b>	<b>411,815</b>

# Access Financial Services Limited

## Notes to the Financial Statements

FOR THE NINE MONTHS ENDED DECEMBER 31, 2019

### 1. Identification and Principal Activities

Access Financial Services Limited (the Company) is incorporated and domiciled in Jamaica and its registered office is situated at 41B Half Way Tree Road, Kingston 5, Jamaica W.I.

The Company is listed on the Junior Market of the Jamaica Stock Exchange.

The principal activity of the Group is retail lending to the micro enterprise sector for personal and business purposes. Funding is provided by financial institutions, government entities and nongovernmental organisations. The Company also operates a money services division and offers bill payment services.

The Company acquired a 100% shareholding in its subsidiary, Embassy Loans Inc., on December 15, 2018.

The Company and its subsidiary are collectively referred to as “the Group” in these financial statements.

### 2. Reporting Currencies

Items included in the financial statements of the company are measured using the currency of the primary economic environment in which the company operates (the functional currency). These financial statements are presented in Jamaican dollars, which is considered the company’s functional and presentation currency. All financial information has been rounded to the nearest thousand.

### 3. Statement of Compliance and Basis of Preparation

#### Interim Financial Reporting

The condensed interim financial statements for the nine months ended December 31, 2019 have been prepared in accordance with IAS 34, ‘Interim financial reporting’. The condensed interim financial statements should be read in conjunction with the accounting policies as set out in Note 3 of the audited financial statements for the year ended 31 March 2019 which have been prepared in accordance with International Financial Reporting Standards (IFRS).

#### New Standard Effective and Adopted In The Current Year

At the date of approval of these financial statements, certain new standards became effective. Those which are relevant to the Group are set out below:

- IFRS 16, Leases, which is effective for annual reporting periods beginning on or after January 1, 2019, eliminates the current dual accounting model for lessees, which distinguishes between on-balance sheet finance leases and off-balance sheet operating leases. Instead, there is a single, on-balance sheet accounting model that is similar to current finance lease accounting.

Entities will be required to bring all major leases on-balance sheet, recognising new assets and liabilities. The on-balance sheet liability will attract interest; the total lease expense will be higher in the early years of a lease even if a lease has fixed regular cash rentals. Optional lessee exemption will apply to short-term leases and for low-value items with value of US\$5,000 or less.

Lessor accounting remains similar to current practice as the lessor will continue to classify leases as finance and operating leases.

The Group is assessing the impact that the standard will have on its 2020 financial statements.

- IFRIC 23, Uncertainty Over Income Tax Treatments, is effective for annual reporting periods beginning on or after January 1, 2019, with earlier application permitted. IFRIC 23 clarifies how the accounting for income tax treatments that are yet to be accepted by the tax authorities is to be applied to the determination of taxable profit/(loss), tax bases, unused tax losses, unused tax credits and tax rates, when there is uncertainty over income tax treatments under IAS 12.

An entity has to consider whether it is probable that the relevant tax authority would accept the tax treatment, or group of tax treatments, that is adopted in its income tax filing.

If the entity concludes that it is probable that the tax authority will accept a particular tax treatment in the tax return, the entity will determine taxable profit (tax loss), tax bases, unused tax losses, unused tax credits or tax rates consistently with the tax treatment included in its income tax filings and record the same amount in the financial statements. The entity will disclose uncertainty.

If the entity concludes that it is not probable that a particular tax treatment will be accepted, the entity has to use the most likely amount or the expected value of the tax treatment when determining taxable profit (tax loss), tax bases, unused tax losses, unused tax credits and tax rates. The decision should be based on which method provides better

# Access Financial Services Limited

## Notes to the Financial Statements

### FOR THE NINE MONTHS ENDED DECEMBER 31, 2019

prediction of the resolution of the uncertainty. If facts and circumstances change, the entity is required to reassess the judgements and estimates applied.

IFRIC 23 reinforces the need to comply with existing disclosure requirements regarding:

- judgements made in the process of applying accounting policy to determine taxable profit (tax loss), tax bases, unused tax losses, unused tax credits and tax rates;
- assumptions and other estimates used; and
- potential impact of uncertainties that are not reflected in the financial statements.

The Group is assessing the impact that the standard will have on its 2020 financial statements.

- Amendments to IFRS 9 Financial Instruments, effective retrospectively for annual periods beginning on or after January 1, 2019 clarifies the treatment of:

#### (i) Prepayment features with negative compensation:

Financial assets containing prepayment features with negative compensation can be measured at amortised cost or at fair value through other comprehensive income (FVOCI) if they meet the other relevant requirements of IFRS 9.

#### (ii) Modifications to financial liabilities:

If the initial application of IFRS 9 results in a change in accounting policy arising from modified or exchanged fixed-rate financial liabilities, retrospective application is required, subject to particular transitional reliefs. There is no change to the accounting for costs and fees when a liability has been modified, but not substantially. These are recognised as an adjustment to the carrying amount of the liability and are amortised over the remaining term of the modified liability.

Annual Improvements to IFRS 2015-2017 cycle contain amendments to IFRS 3 Business Combinations, IFRS 11 Joint Arrangements, IAS 12 Income Taxes and IAS 23 Borrowing Costs that are effective for annual periods beginning on or after January 1, 2019.

(i) The amendments to IFRS 3 and IFRS 11 clarify how an increased interest in a joint operation should be accounted for. If a party maintains or obtains joint control, then the previously held interest is not remeasured. But if a party obtains control, this is a business

combination achieved in stages and the acquiring party remeasures the previously held interest at fair value.

(ii) IAS 12 is amended to clarify that all income tax consequences of dividends (including payments on financial instruments classified as equity) are recognised consistently (either in profit or loss, OCI or equity) with the transactions that generated the distributable profits.

(iii) IAS 23 is amended to clarify that the general borrowings pool used to calculate eligible borrowing costs excludes borrowings that specifically finance qualifying assets that are still under development or construction. The change will apply to borrowing costs incurred on or after the date of initial adoption of the amendment.

The Group is assessing the impact that the amendments in respect of income taxes and borrowing costs will have on its 2020 financial statements.

## ACCOUNTING ESTIMATES AND JUDGMENTS

The preparation of the financial statements in conformity with IFRS requires management to make estimates and assumptions that affect the reported amounts of, and disclosures relating to, assets, liabilities, contingent assets and contingent liabilities at the reporting date and the income and expenses for the period then ended. Actual amounts could differ from those estimates. The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

#### • Allowance for impairment losses on loan receivables:

In determining amounts recorded for impairment losses on receivables in the financial statements, management make judgments regarding indicators of impairment, that is, whether there are indicators to suggest they may be a measurable decrease in the estimated future cashflows from loan receivables for example, through unfavorable economic conditions and default. Management will apply historical loss experience to individually significant receivables with similar characteristics such as credit risk where impairment indicators are not observable in their respect.



# Access Financial Services Limited

## Notes to the Financial Statements

FOR THE NINE MONTHS ENDED DECEMBER 31, 2019

- **Depreciable assets**

Estimates of the useful life and the residual value of property, plant and equipment are required in order to apply an adequate rate of transferring the economic benefits embodied in these assets in the relevant periods. The group applies a variety of methods in an effort to arrive at these estimates from which actual may vary. Actual variations in estimated useful lives and residual values are reflected in profit or loss through impairment or adjusted depreciation provisions.

#### 4. Significant Accounting Policies

##### Securities purchased under resale agreements:

Securities purchased under resale agreements are short-term transactions whereby the group buys securities and simultaneously agrees to resell the securities on specified dates and at specified prices.

**Loans and receivables:** Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Loans are stated at amortized cost, net of any unearned income and impairment losses, if any.

**Property, Plant, equipment, and intangible assets:** Items of property, plant and equipment and intangible asset are stated at cost less accumulated depreciation and impairment losses.

**Depreciation:** Depreciation is recognized in the statement of comprehensive income on the straight-line basis, over the estimated useful lives of property, plant and equipment.

**Interest income:** Interest income is recognized in profit or loss for all interest-earning instruments on the accrual basis using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash receipts over the expected life of the financial asset to its carrying amount. Interest income for financial assets that are classified as being in impaired is calculated by applying the effective interest rate to the amortized cost (i.e., the gross carrying amount less the credit loss allowance).

**Interest expense:** Interest expense is recognized in profit or loss on the accrual basis using the effective interest method. The effective interest rate is the rate that exactly discounts the estimated future cash payments through the expected life of the financial liability to its carrying amount.

#### 5. Dividend Declaration

Subsequent to the quarter-ended on December 31, 2019, The Board of Directors of Access Financial Services Limited declared an interim dividend of \$0.10 per share with a record date of February 14, 2020 and a payment date of February 28, 2020.

#### 6. Earnings per Stock Unit

Access Financial Services Limited Earnings per stock unit "EPS" is computed by dividing the profit attributable to stockholders of \$368,502,000 by the number of ordinary stock units in issue during the reporting period numbering 274,509,840 shares.

# Access Financial Services Limited

## DISCLOSURE OF SHAREHOLDINGS AS AT DECEMBER 31, 2019

### Top 10 Shareholdings

Shareholders	Units	Percentage
Springhill Holdings Limited	129,932,209	47.33%
Proven Investment Limited	67,861,415	24.72%
NCB Capital Markets Ltd. A/C 2231	19,700,908	7.18%
NCB Insurance Company Limited	10,380,702	3.78%
QWI Investments Limited	8,447,775	3.08%
Generation 4 Investment Company Ltd.	6,823,500	2.49%
Winston Hoo	4,200,695	1.53%
MF&G Trust & Finance Ltd. - A/C 57	2,597,694	0.95%
NCB Capital Markets (Cayman) Ltd.	2,343,700	0.85%
JCSD Trustee Services Ltd- Sigma Global Venture	1,904,635	0.69%

### Directors Shareholdings

Shareholders	Direct	Connected Party	Total
Marcus James	7,375	130,195,209	130,202,584
Norman Reid	8,889	-	8,889
Sherri Murray	-	-	-
Charmaine Boyd-Walker	-	-	-
Neville James	358,222	6,823,500	7,181,722
James Morrison	-	-	-
Christopher Williams	258,847	67,861,415	68,120,262
Rex James	-	-	-

### Senior Management Shareholdings

Shareholders	Direct	Connected Party	Total
Marcus James	7,375	130,195,209	130,202,584
Frederick Williams	-	-	-
Deveta McLaren	1,761	-	1,761
Catherine Thomas	-	-	-
Hugh Campbell	5,305	-	5,305
Michael Burke	5,410	-	5,410
Keisha Smith	1,305	-	1,305
Sherry-Ann Johnson Hylton	-	-	-

