

To: The Directors

Fr.: Maurice Clarke, Acting Treasurer

Subject: Abuse of Credit Card Privilege

December 14, 2010

As you are aware and after much discussion as to the merits/demerits of a credit card, the board approved a card through Scotia Bank for the use of the President to cover matters relating to the Jamaica Cricket Association. The card was assigned a credit limit of \$128,400.

A recent review of the card revealed some issues which I believe are important to bring to the attention of the Directors of this Board as in my view it represents an abuse of a facility. The abuses are as follows:

1. Use of card for personal expenses totaling \$712,311.60 (see table below). As you are aware this was not the intention of the card.
2. The maintenance of the card limit at a figure higher than was approved even though the President was aware that this increase in limit was temporary (as this request was sought by him) to facilitate ticket purchases for the India visit. Original limit \$128,400, limit is now at \$638,400 and being fully utilized.
3. What I consider in my estimation is a very heavy use for reported marketing and cricket related expenses which totaled over \$311,000 for the period 2006-2008. A similar tally could not be done for the other two years as the credit card statements did not carry a similar indication of allocation of expenditure. Majority of this expenditure surrounds entities such as gas stations, restaurants, sports bars, hotels and cricket clubs.

In light of the use of the card for personal purposes, the JCA has incurred finance charges totaling \$130,494.70 as the President did not make refund to the JCA in a timely manner so the bill could be cleared in full. This delay also resulted in late fees being charged on the card totaling \$9,865.00

We have also seen expenditure on the card when the President travels on WICB business. As far as we are aware the President has expenses (accommodation, feeding and transportation) covered by the WICB and is given a per diem to cover incidentals. We have written the WICB to confirm knowledge of the amounts spent while on their business and to advise when this amount will be paid.

Based on the foregoing where

1. 80% of expenditure on the card is for the President's personal expenses and against the intended use of the card
2. Where fees and charges are being incurred because of the misuse and failure to pay on timely manner
3. Where the JCA's funds are as limited as they are and as such charges (annual fees, finance charges, late fees) cannot be afforded

4. Where reported marketing initiatives being undertaken by the President needs to be better managed.

I am recommending that the card be withdrawn with immediate effect and the president asked to account to this Board for such indiscretions on his part..

DETAILS OF PERSONAL EXPENDITURE 2007-2010

DATE	DETAILS	AMOUNT
28/01/2007	The Paint Shop	J\$29,701.41
05/03/2007	C&W Jamaica Limited	J\$12,148.92
01/04/2007	Lord & Lady	J\$5,182.85
12/05/2007	Hi-Lo Manor Park	J\$8,144.23
23/07/2007	Jamaica Pegasus	J\$350.18
09/09/2007	Sangsters Book store	J\$2,284.92
09/09/2007	KFC - Springs	J\$915.00
09/09/2007	Sangsters Book store	J\$5,690.44
28/11/2007	Charlies	J\$2,060.00
02/12/2007	Leiba's Esso	J\$2,010.00
02/12/2007	Leiba's Esso	J\$1,183.00
02/12/2007	Rapid Tru Value	J\$3,549.55
04/12/2007	Air Jamaica	J\$7,133.00
04/12/2007	Air Jamaica	J\$7,133.00
04/12/2007	Air Jamaica	J\$7,133.00
08/12/2007	Macy's Florida	J\$7,896.37
08/12/2007	Macy's Florida	J\$26,956.41
08/12/2007	Traffic - Coral springs	J\$6,606.22
08/12/2007	Foot Locker - Coral Springs	J\$10,857.15
09/12/2007	Total (petrol)	J\$2,000.00
11/12/2007	Sovereign Supermarket	J\$6,100.19
14/12/2007	Friends on the Deck	J\$1,950.00
14/12/2007	Burger King	J\$560.00
10/01/2008	Charlies	J\$1,940.00
30/01/2008	Kingston Cricket Club	J\$2,920.00
05/02/2008	Dragon Court Restaurant	J\$6,321.00
06/02/2008	TGI Friday	J\$6,906.03
09/02/2008	Sovereign Supermarket	J\$6,670.01
09/02/2008	Charlies	J\$1,120.00
10/02/2008	Hi-Lo Manor Park	J\$2,872.06
10/02/2008	Discount Centre	J\$1,391.65
15/02/2008	The Veranda	J\$3,810.00

16/02/2008	Kingston Cricket Club	J\$820.00
20/02/2008	Kingston Cricket Club	J\$820.00
28/04/2008	KFC - Springs	J\$940.00
29/04/2008	The Veranda	J\$1,810.00
04/05/2008	Melbourne cricket Club	J\$2,610.00
10/05/2008	The Veranda	J\$1,750.00
16/05/2008	Kingston Cricket Club	J\$1,730.00
17/05/2008	Cool Petroleum (claimed by President on Credit card statement as personal expense)	J\$4,457.85
19/05/2008	Kingston Cricket Club (claimed by President on Credit card statement as personal expense)	J\$1,060.00
20/05/2008	Discount Centre	J\$1,468.59
22/05/2008	L.G. Service Centre	\$2,980.00
22/05/2008	The Veranda	J\$2,030.00
23/05/2008	WICB - Kingston (this could represent ticket purchase)	J\$4,500.00
28/05/2008	Discount Centre	J\$879.44
30/05/2008	Monte Carlo Gaming	J\$1,479.50
11/06/2008	Brooklyn Supermarket	J\$4,281.07
16/06/2008	Rosehall Resorts - Ja	J\$8,766.62
12/08/2008	Hi-Lo Manor Park	J\$8,149.16
23/08/2008	Sunset Beach	J\$9,800.00
28/08/2008	Friends on the Deck	J\$4,490.00
03/09/2008	Golden Bowl	J\$2,050.00
12/09/2008	The Courtleigh	J\$8,275.45
28/09/2009	Ideal Car Rental	J\$5,665.04
29/09/2009	The Deck	J\$3,320.00
30/09/2009	Kingston Cricket Club	J\$1,340.00
05/10/2009	Kingston Truck Stop	J\$1,300.00
09/10/2009	China Express	J\$2,586.00
14/10/2009	Kingston Cricket Club	J\$940.00
15/10/2009	Jamaica Pegasus	J\$5,517.75
15/10/2009	Kingston Truck Stop	J\$2,700.00
17/10/2009	So So Seafood	J\$3,565.00
21/10/2009	Kingston Truck Stop	J\$2,960.00
23/10/2009	Breezes run-away bay	J\$11,392.00
28/10/2009	Chambers Texaco	J\$2,000.00
28/10/2009	Heathers Garden	J\$6,232.75
28/10/2009	Melbourne cricket Club	J\$4,010.00
04/11/2009	Dragon Court Restaurant	J\$4,401.00

14/11/2009	China Express	J\$3,472.00
15/11/2009	Melbourne cricket Club	J\$1,160.00
18/11/2009	Jamaica Pegasus	J\$1,787.10
22/11/2009	Bourne Texaco	J\$2,290.00
28/11/2009	Riu	J\$13,452.22
29/11/2009	Bridge Palm Resorts	J\$2,500.00
07/12/2009	Hotel Four Seasons	J\$3,162.68
09/12/2009	Jolly's Beach - Antigua	J\$1,347.88
30/12/2009	The Courtleigh	J\$959.01
02/01/2010	Chillout Pub and Grill	J\$1,550.00
03/01/2010	Hilton Kingston	J\$6,330.00
09/01/2010	Holiday Inn	J\$14,450.00
11/01/2010	Ambrosia Restaurant	J\$573.80
12/01/2010	Langley's Texaco	J\$3,480.00
13/01/2010	L.G. Service Centre	J\$2,600.00
25/01/2010	Henco Service Station	J\$5,344.32
25/01/2010	Terra Nova	J\$5,492.70
25/01/2010	Terra Nova	J\$703.80
26/01/2010	Hilton Kingston	J\$950.00
27/01/2010	Jamaica Pegasus	J\$845.25
05/02/2010	Hilton Kingston	J\$2,970.00
06/02/2010	Hilton Kingston	J\$4,480.00
08/02/2010	Digicel Online Top-up	J\$678.29
15/02/2010	Kingston Truck Stop	J\$3,300.00
23/02/2010	Liguanea Club	J\$1,480.00
24/02/2010	Heathers Garden	J\$3,407.50
28/02/2010	Kingston Cricket Club	J\$1,540.00
28/02/2010	Langley's Texaco	J\$2,500.00
08/03/2010	The Deck	J\$2,080.00
10/03/2010	Ambrosia Restaurant	J\$3,557.30
11/03/2010	Bourne Texaco	J\$2,344.20
23/03/2010	Jamaica Pegasus	J\$639.98
25/03/2010	Bourne Texaco	J\$4,000.00
07/04/2010	The Deck	J\$2,660.00
08/04/2010	Ocho Rios Jerk	J\$1,970.00
09/04/2010	Shirley's Esso	J\$3,836.28
20/04/2010	Ambrosia Restaurant	J\$4,092.80
27/04/2010	Studio 38	J\$2,440.00
28/04/2010	Breezes run-away bay	J\$9,790.00
29/04/2010	Ess0- Automax	J\$4,232.99
03/05/2010	L.G. Service Centre	J\$4,006.00

03/06/2010	Studio 38	J\$2,000.00
16/06/2010	Shell - Philra	J\$3,240.00
16/06/2010	Kingston - Truck Stop	J\$950.00
18/06/2010	China Express	J\$7,008.00
23/06/2010	Bourne Texaco	J\$3,050.00
28/06/2010	Melbourne cricket Club	J\$1,670.00
01/08/2010	Hotel Business Center	J\$432.50
02/08/2010	Esso - liguanea	J\$3,000.00
05/08/2010	Ocean Chimo	J\$1,686.50
05/08/2010	The Rib Cage	J\$2,099.93
10/08/2010	Studio 38	J\$13,990.00
11/08/2010	Trafalgar Travel	J\$10,355.00
11/08/2010	Ocean Chimo	J\$890.00
11/08/2010	BWIA	J\$22,266.00
11/08/2010	BWIA	J\$41,002.00
06/09/2010	Hotel Four Seasons	J\$3,452.25
06/09/2010	Hotel Four Seasons	J\$3,452.25
28/09/2010	Wyndham - Kingston	J\$1,519.50
28/09/2010	KFC - Old Hope Road	J\$755.00
28/09/2010	Monte Carlo Gaming	J\$1,155.00
30/09/2010	Trafalgar Travel	J\$5,769.00
01/10/2010	BWIA	J\$37,550.00
11/10/2010	Paymaster	J\$26,100.00
12/10/2010	Quality Academics	J\$20,000.00
12/10/2010	Stella Maris	J\$59,200.00
16/10/2010	Irie Hardware	J\$6,825.00
17/10/2010	Knutsford Court	J\$3,156.00
18/10/2010	The Horse Shoe	J\$3,301.00
20/10/2010	Telstar Cable	J\$3,035.36
20/10/2010	Hi-Lo Manor Park	J\$8,008.01
23/10/2010	Chambers Texaco	J\$3,392.30
23/10/2010	Megamart	J\$10,284.92
23/10/2010	Esso- Melan	J\$1,000.00
05/11/2010	Island grill (barbados)	J\$1,753.77
22/11/2010	Hilton Kingston	J\$1,790.00
29/11/2010	Henco Service Station	J\$3,600.35
		J\$712,311.60

