

Appendices

Appendices 1

Staff Job Descriptions

Job Title: Project Manager

Job Description:

Responsible to Whom: Executive Director

Years of Experience: 3-5 years

Qualifications (Experience and Education, Abilities and Strengths)

Bachelors of Science, 3 years as project manager

Salary: (Optional)

Brief Description of Organization:

Women Centre of Jamaica Foundation and Morant Bay Centre

St. Thomas Jamaica

The WCJF is innovator of change and has particular responsibility for promoting a new approach to the problems associated with teenage pregnancy, especially in the area of interrupted education. The WCJF focuses on education, skills training and developmental counseling by the means of improving levels of employment and productivity among our young and delaying unwanted pregnancies.

General Description of Position:

- This is skilled work in the management of a non-profit organization as an project manager. An employee in this class is responsible for all operations and processes of the projects and their implementation. Work includes planning production schedules, methods of operation, and maintenance of facilities. The employee will supervision site managers and other auxiliary staff members. Plans, directs and supervises the activities of Vocational Enterprises Supervisors.
- Insures the proper use and operation of the equipment and materials used in the various industry operations.
- Requisitions raw materials and supplies; establishes reasonable stock levels and reorder points; maintains records of physical inventory of supplies and equipment.
- Inspects work areas to insure that safe conditions are maintained. Evaluates raw materials received to determine if they meet quality standards.
- Performs other related work as assigned.

EXAMPLES OF KNOWLEDGES, SKILLS AND ABILITIES:

- Considerable knowledge of the equipment, materials, processes and practices utilized in an industry operation.
- Considerable knowledge of the occupational hazards involved and the necessary precautionary measures to be taken in an industry operation.
- Working knowledge of basic management principles and practices.
- Working knowledge of the general techniques of supervision, training and evaluation of personnel.
- Ability to plan, lay out and direct the work of others.
- Ability to analyze production problems and recommend improved techniques and procedures.
- ability to communicate effectively.
- Ability to establish working relationships with co-workers, customers and others.

Job Title: Site Manager

Responsible to Whom: Project Manager

Years of Experience: 3-5 years

Qualifications (Experience and Education, Abilities and Strengths)

Bachelors of Science, 1 years as site manager

Salary: (Optional)

Brief Description of Organization:

Women Centre of Jamaica Foundation and Morant Bay Centre

St. Thomas Jamaica

The WCJF is innovator of change and has particular responsibility for promoting a new approach to the problems associated with teenage pregnancy, especially in the area of interrupted education. The WCJF focuses on education, skills training and developmental counseling by the means of improving levels of employment and productivity among our young and delaying unwanted pregnancies.

General Description of Position:

- Conduct intake of Teen Mothers
- Ordinate and communicate with county nurse, school and family
- Organize staff and assign duties and responsibilities, scheduling
- Order supplies
- Conduct regular staff meetings and report to Supervisor
- Teach pre-post natal classes
- Counsel teen mothers

EXAMPLES OF KNOWLEDGES, SKILLS AND ABILITIES:

- Considerable knowledge of the equipment, materials, processes and practices utilized in an industry operation.
- Considerable knowledge of the occupational hazards involved and the necessary precautionary measures to be taken in an industry operation.
- Working knowledge of basic management principles and practices.
- Working knowledge of the general techniques of supervision, training and evaluation of personnel.
- Ability to plan, lay out and direct the work of others.
- Ability to analyze problems and recommend improvements.
- ability to communicate effectively.
- Ability to establish working relationships with co-workers, customers and others.

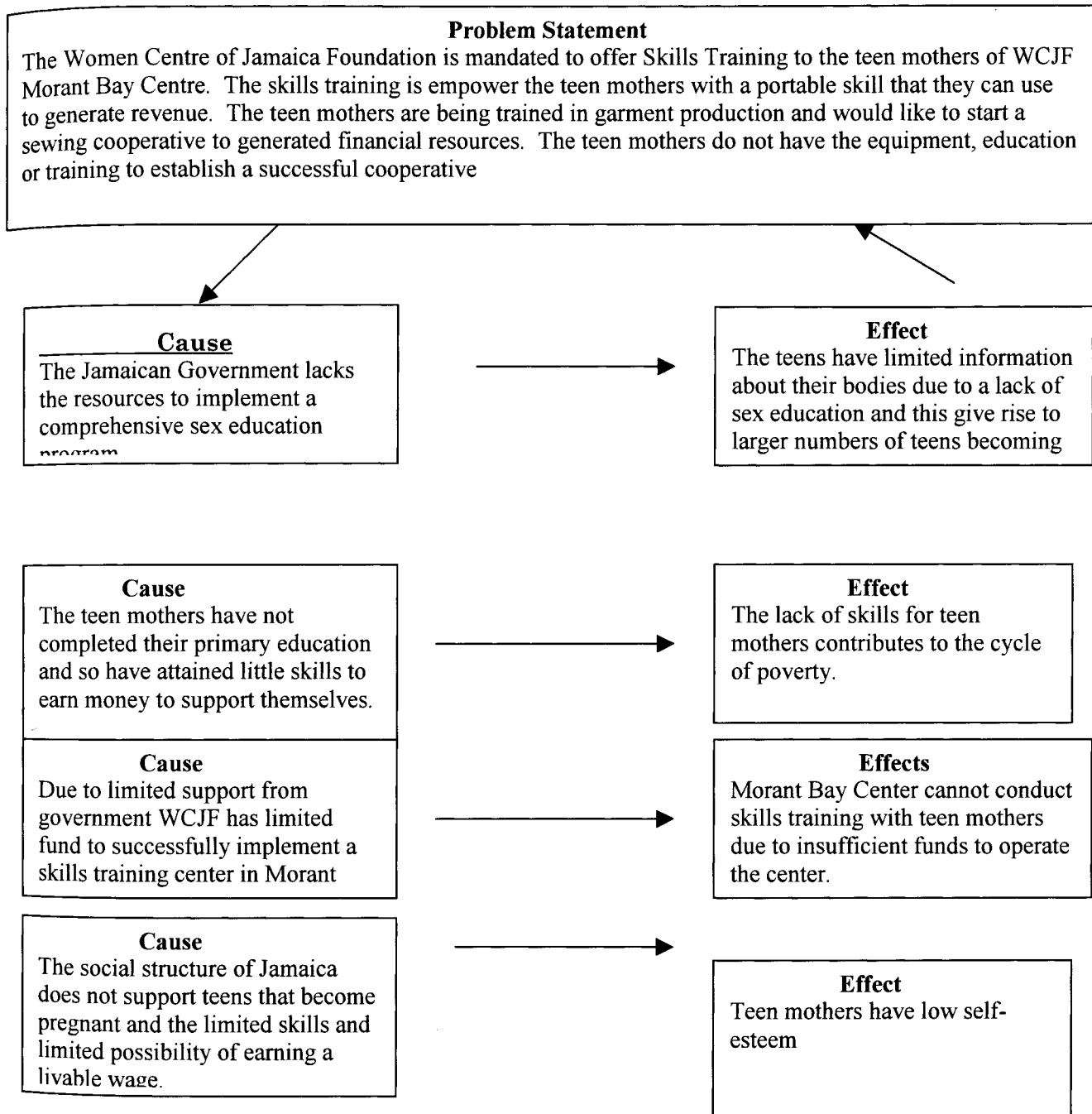
Appendices 2

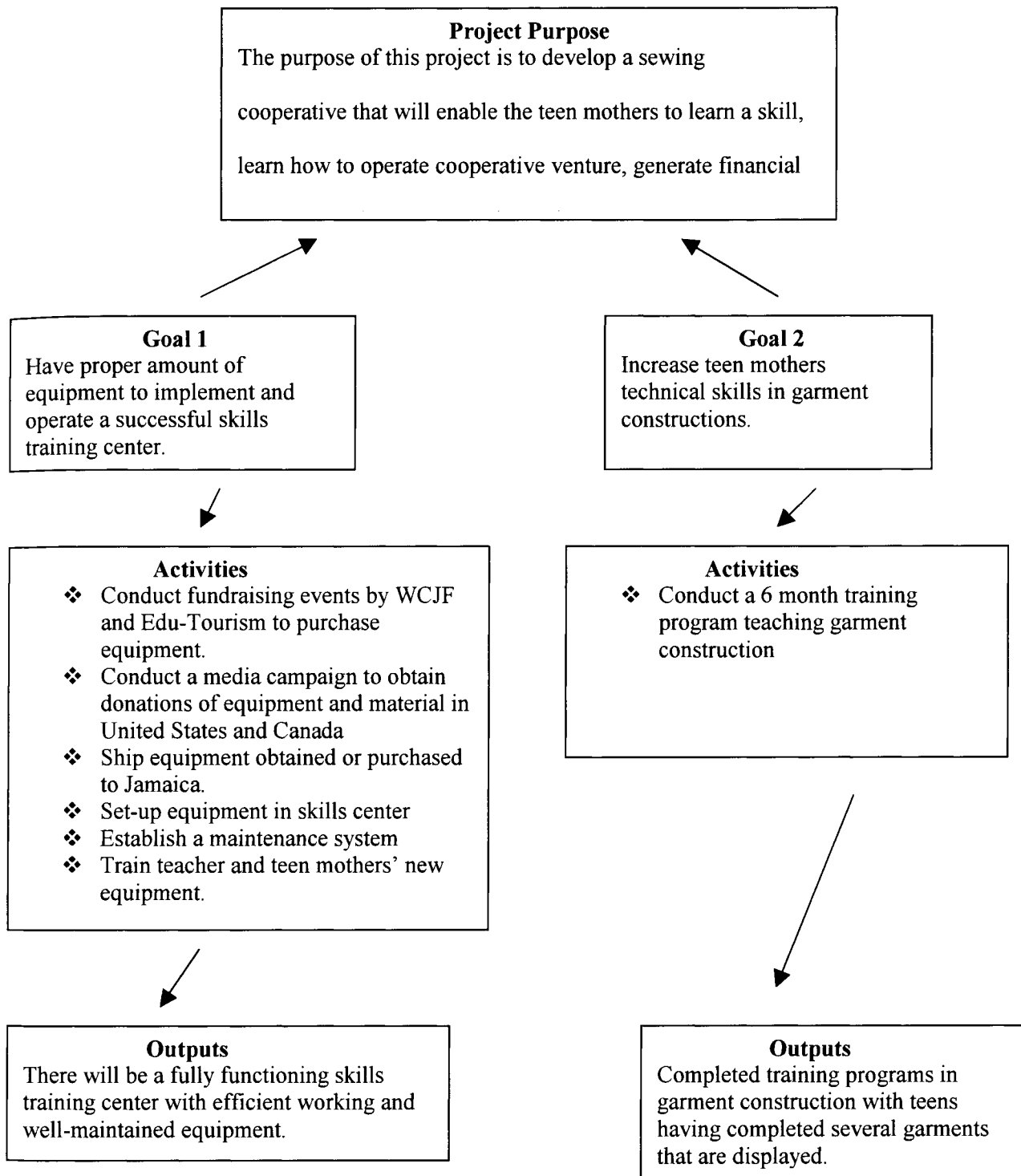
Stakeholder Analysis

Stakeholder	Stakeholder Interest in the project	Assessment of Impact	Potential Strategies for Obtaining Support or Reducing obstacles
WCJF Teen Mothers	The teen mother want to get the completed because they get to generate revenue and learn more skills	A	These Stakeholders are totally vested in successfully completing the project. I will assist them to get organized
WCJF Kingston Office	WCJF want a better program for the teen mother.	A	These Stakeholders are totally vested in successfully completing the project. I will have to work closely with them to ensure that I meet their guide lines
WCJF Morant Bay Center	Morant Bay Center wants a better program and want the girls to be empowered	A	These Stakeholders are totally vested in successfully completing the project. They are to main people I will be working with to negotiate between the teen mothers and the head office
Edu-Tourism for St. Thomas	They want to see a successful project	A	These Stakeholders are totally vested in successfully completing the project. I will have to keep the board informed of the progress.
Nicola Shirley	I want to assist the WCJF and the girls in getting a better program that will be sustainable. I want to utilize this project as my thesis project.	A	These Stakeholders are totally vested in successfully completing the project
Parish Council	They will want to know what is going on in their parish	B	The Parish Council will be informed and would be encouraged to support the project
Local School	The schools will be interested in what teen mother are doing and that is positive.	B	The local school would have to be spoken to individually and encourage to look at the long term benefits for the girls and the community.
Teen Family	Teen Family will be interest in what the girl are doing and making sure they do not put them selves in a difficult situation	B	The families will need to be brought in early in the planning process and encourage to support the teens. They often process many skill we will need to successfully complete the project
Local Business	They might be interested in selling the uniforms as well as any manufacturing.	B	They will need to be polled and consulted about the sell the uniforms.
Other Local Seamstress	They might be upset if too much revenue is lost to the cooperative	A	They will need to be brought in early in the planning process so that we can avoid them being

Appendices 3

Women Centre of Jamaica Foundation Morant Bay Sewing Cooperative





Goals 3

Increase teen mothers ability to generate financial revenue.



Activities

- ❖ Establish a cooperative business for selling garments the teen mothers construct.
- ❖ Teaching the cooperative business principals through a series to seminars.
- ❖ Establish saving account in local credit union.
- ❖ Teach a series of classes about financial responsibility.



Outputs

The operation of a Sewing Cooperative business by the teen mothers and their understanding of financial responsibility for the cooperative and their own personal finances.

Goals 4

Complete a successful/tested cooperative model that can be replicated in other centers in Jamaica



Activities

- ❖ Write a training manual for each training modules (Skills/Cooperative training)
- ❖ Implement skills training
- ❖ Implement cooperative training
- ❖ Evaluation of the program/project
 - Evaluation by teen mother
 - Evaluation by WCJF
 - Evaluation by fellow peers



Outputs

Implementation of this model in other skills training centers in Jamaica.

Appendices 4

Survey Results

Survey Questions	Response
Age	17-23
Employment Status	Unemployed
What is your highest level of education	Not completed High School
Residency	4 Participant Morant Bay 2 Participant Wheeler Field 3 Participant Airy Castle
Have you ever taken a skills class	Non have taken a skills class
Does anyone in your family sew as a profession	2 participants
Are you currently earning income	None are earning an income
Would you like to develop a sewing skill into a profession	All Participants want develop skill in to profession
Would you like to belong to a sewing cooperative making items for resale	All Participant want to join the cooperative

Appendices 5

February 1, 2005

Women's Centre of Jamaica Foundation
42 Trafalgar Road
Kingston 10, Jamaica

Greeting Women's Centre of Jamaica Foundation Board of Directors

I would first like to commend you and the staff for the excellent work you are doing at the Women's Centre. Edu-Tourism for St. Thomas has been in contact with your organization for the past two years and our experience has been very rewarding.

I am the Vice Chair of Edu-Tourism and I became involved in the St. Thomas Outreach Centre after my 2004 site visit. Since that time I have been working to bring awareness of the issues that the teen mothers face in Jamaica and specifically in St. Thomas. Edu-Tourism has donated funds to assist in rebuilding efforts and I have secured donations of equipment and material for the skills training program.

During one of our focus groups discussions with the teen mothers it was mentioned that they would like to start a sewing business. For the past two years I have been researching and designing a training program that would assist these young women to start a cooperative sewing business. The program is designed to offer skills training, financial literacy, and business development. Hopefully at the end of this process they will have a viable business that will allow them to generate revenue for themselves and the center.

I am requesting that your organization allow me and Edu-Tourism to implement a series of workshops that will allow the teen mothers and skill training students to gain the information and skills needed to operate a successful business.

The workshops would be conducted once a month and the participants would work on various projects that would allow them to write a complete business plan. Edu-Tourism would pay for transportation, meals or snack, training materials and additional staff when needed.

I have enclosed some materials about the Sewing Cooperative and a press kit about myself. If you have any questions please contact me at 215-545-0765 or email pajerkhut@aol.com. I look forward to working with you in the near future.

Sincerely,

Nicola Shirley
Vice Chair Edu-Tourism

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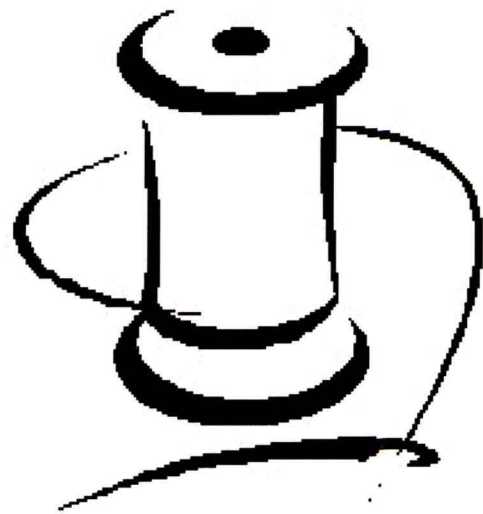
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Morant Bay Sewing Cooperative

Quilting Manual



School of Community Economic
Development
Southern New Hampshire University
December 2005

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Quilting

What is quilting

A quilt is basically a bunch of squares (or "blocks") of fabric all sewn together to make a big rectangular blanket. Each square is made individually, and then the finished squares are sewn together at the end. As a result, it's possible to keep making quilts larger and larger by adding squares.

History of Quilting

Amish Quilting

Amish settlers came to the United States from Germany and Switzerland in the early 1700's. A sect of the Mennonite church, the Amish believe in a simple life style that strictly adheres to the Bible.

Amish quilts are made from solid color fabrics only, in bright and somber colors. The patterns are usually large geometric medallions and are heavily quilted with elaborate designs such as feathered scrolls and cables.

Hawaiian Quilting

Quilting was introduced in Hawaii in 1820 by missionaries from New England. Most Hawaiian quilts are made from whole pieces of solid colored cloth. Large appliqued patterns are placed over a neutral colored background. These designs are cut from patterns fashioned by folding a piece of paper and cutting a design from it. These designs are inspired by the natural beauty of Hawaii. The quilting usually follows the outline of the applique design.

The nineteenth century Hawaiian quilting bee was done on a quilting frame that was low to the ground since the Hawaiians preferred to sit on the floor. The woman hosting the quilting bee never contributed her own quilt since her job was to prepare the banquet which was served at the end of the day.

Crazy Quilting

The Crazy Quilt consisted of pieces of fabric, cotton, velvet, wool, or silk, randomly sewn together. Very often, bits of lace or ribbon were also added along with fancy embroidery stitches. Crazy Quilts reached a peak in popularity during the Victorian era. These quilts were usually tied.

Quilting Bees

The quilting bee was an important means of socializing for colonial and pioneer women (and men). Through the winter months, the women would piece their quilt tops. Since there was no central heating in these homes, there was usually only one main heated room that was too crowded during the winter months for a quilt frame to be assembled. When the weather became warmer, an invitation was sent to the surrounding neighbors for the quilting bee.

On the day of the quilting bee, the quilters would arrive early and begin marking the quilt top which had been put into the quilt frame by the hostess. Very often, plates, thimbles and tea cups were used to mark the quilting patterns. The quilters would then begin to quilt the top while exchanging conversation. The quilt had to be finished before the husbands and beaux showed up in the late afternoon when dinner was served to all, the hostess being given a chance to show off her cooking skills. After dinner, there was very often a square dance or country dance with fiddles accompanying the dancers. The quilting bee was an important part of the social life of these people surpassed only by religious gatherings.

Basic Materials List

3 to 4 different colors of fabric

½ Yard long for each color by 45” wide

Recommended fabrics are: Cottons or Indian silk noile, wool flannels.

No knits, no slippery fabrics such as satins and no velvets.

Pins

Clear see thru plastic ruler 18" long by 2" wide.

Thread to match fabric.

Good fabric cutting scissors or rotary cutter with a cutting mat.

14" pillow form.



Teachers Lesson Plan: Basic Quilting

Lesson Overview:

Quilts are an important handy-craft of many cultures. Quilts are often used to tell stories. They are an excellent way to use up pieces of material or out grown clothing. Quilts often use flips, turns, and slides to create symmetry. Both math and art elements were used in creating these directional quilts.

Length of Lesson: 45 minutes sessions (4 Periods)

Notes: Student will be assigned to complete quilting blocks at home

Instructive Objectives:

The lesson is an easy to make and interesting block design for a quilt. The drafted the pattern to make an 8" block and set out to work in two solid colors, blue and light yellow. After making 9 blocks, alternating the predominant colors in every other block, I chose a print fabric as an alternating/setting square. Set the blocks on point, added corner triangles, a thin inner border and a large printed floral as the outside border. Now my basket weave quilt was complete, ready to hang. You can recreate this quick-pieced quilt in a very short period of time following my strip piecing methods described below.

Supplies:

Fabric Requirements:

1 yard blue fabric
 3/4 yard light yellow fabric
 1 yard red
 1/2 yard floral border
 1-1/2 yard backing
 crib size batting

Instructional Plan:

Piecing Block 2

Step 1

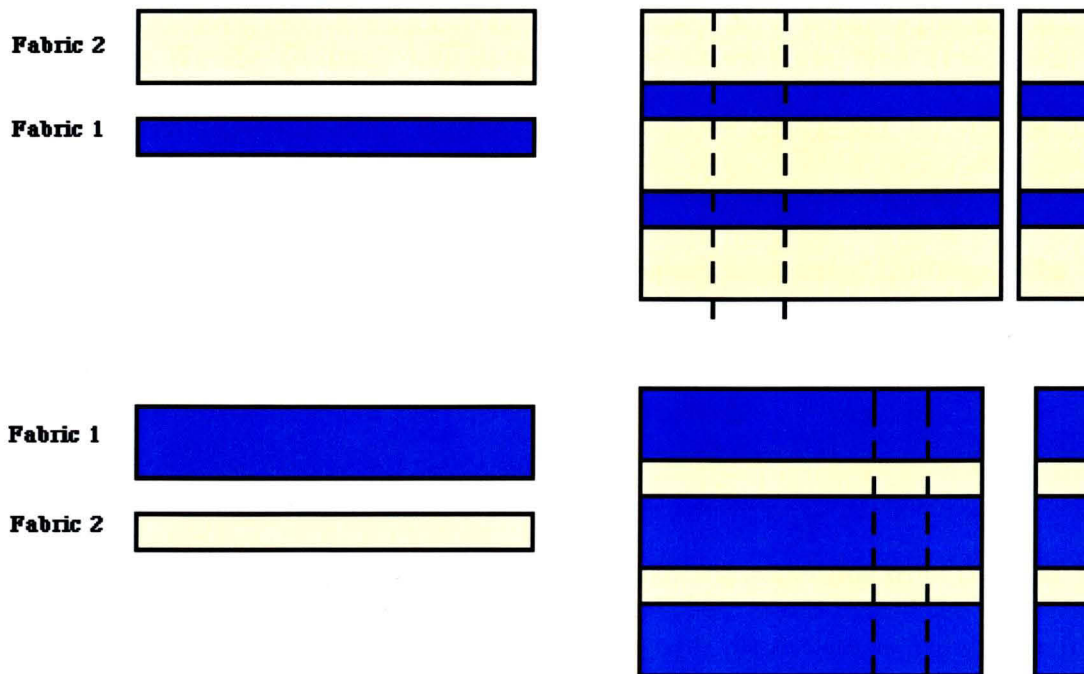
From light yellow (Fabric 2), cut 3 strips 2-1/2" wide x 44". From blue (Fabric 1), cut 2 strips 1-1/2" x 44". Seam three strips of blue and two strips of light yellow together, beginning and ending with light yellow. Finished width is 8-1/2". Cut wedges 2-1/2" vertically across the width of the stripped piece. Each stripped piece yields 17 wedges. Set aside.

Step 2

From blue, cut 3 strips 2-1/2" wide x 44". From light yellow cut 2 strips 1-1/2" x 44". Seam five strips together beginning and ending with blue. Finished width is 8-1/2" Cut wedges 1-1/2" vertically across the width of the stripped piece. Each stripped piece yields 28 wedges. Set aside.

Step 3

Seam 2-1/2" wide segments to 1-1/2" segments following the picture/diagram of Block 2. Make 4 of Block #2. Finished size of block is 8".



Finishing)

1. From red fabric cut four 8-1/2" squares. These alternate with the nine Basket Weave Blocks. For the setting triangles, cut two red 12-5/8" squares and subcut each into four triangles for a total of eight setting triangles. For the four corner triangles, from the red cut two 6-5/8" squares and cut each square into two triangles for a total of four triangles.
2. Set blocks together following the Quilt Diagram. Quilt now measures 33-3/4" square.
3. For inner border, cut four 1-1/2" strips from blue. Seam around outside of quilt top. Trim edges. Quilt now measures 35-3/4" square.
4. For outside border, cut four 3-1/2" strips floral fabric. Sew around outside of quilt top. Trim edges.
5. Layer quilt top, batting, and backing. Baste three layers together. Quilt as desired. Trim batting and backing even with quilt top.
6. Cut 2" wide strips of binding fabric, fold in half lengthwise with wrong sides together and sew to raw edges of quilt and sew from the front. Turn folded edge of binding to back of quilt and stitch in place.

Vocabulary:

Binding	Quilting Block	Batting	Backing	Border
Basket Weave	Finishing	Floral	Trim	

Assessment:

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Video:

Century of Quilts, A: America in Cloth (VHS)

This documentary celebrates the art of quilting by featuring selections from the best 100 American quilts of the 20th century, the stories behind their creation and the quilters as they work. The program travels across America to capture the artists at work in their studios and homes and tells the stories behind the creation of these treasures.

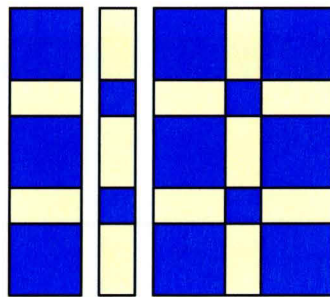
The Basket Weave Quilt

THE 25 PATCH BASKET WEAVE

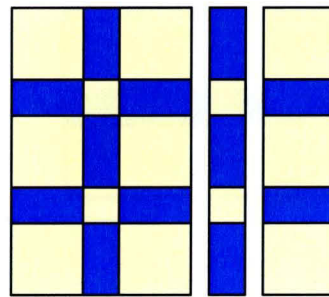
Block Size: 8"

Quilt Size= 42" x 42"

I thought it would make an interesting block design for a quilt. I drafted the pattern to make an 8" block and set out to work in two solid colors, blue and light yellow. After making 9 blocks, alternating the predominant colors in every other block, I chose a print fabric as an alternating/setting square. I set the blocks on point, added corner triangles, a thin inner border and a large printed floral as the outside border. Now my basket weave quilt was complete, ready to hang. You can recreate this quick-pieced quilt in a very short period of time following my strip piecing methods described below.



Block #1



Block #2

Fabric Requirements:

1 yard blue fabric
 3/4 yard light yellow fabric
 1 yard red
 1/2 yard floral border
 1-1/2 yard backing
 crib size batting

Piecing Block 1**Step 1**

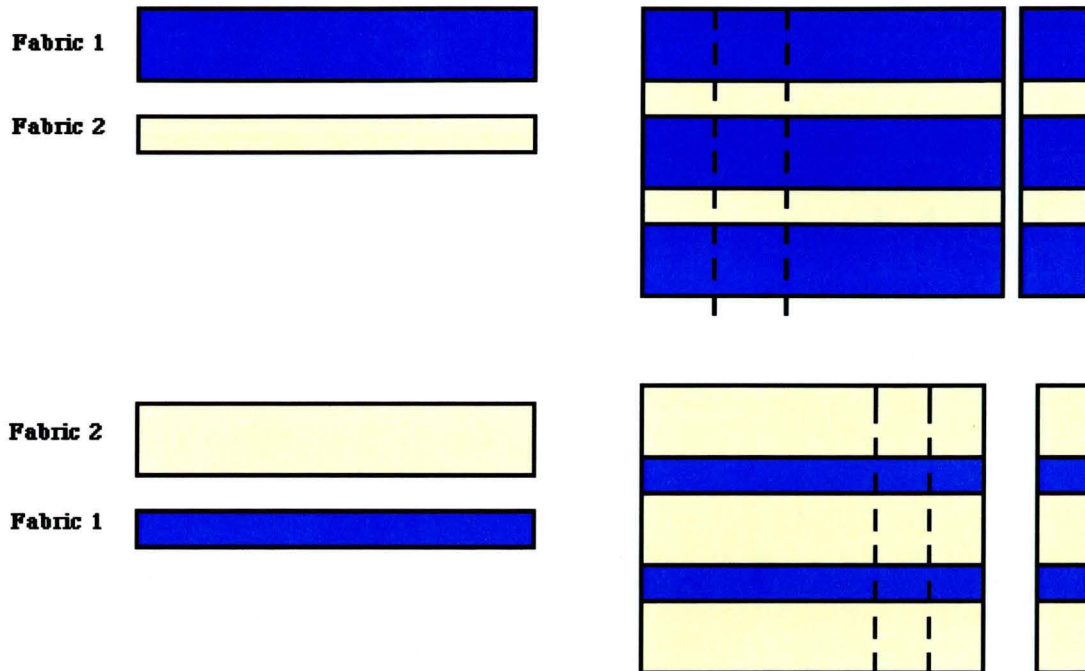
From blue (Fabric 1), cut 3 strips 2-1/2" wide x 44". From light yellow (Fabric 2), cut 2 strips 1-1/2" x 44". Seam three strips of blue and two strips of light yellow together, beginning and ending with blue. Finished width is 8-1/2". Cut wedges 2-1/2" vertically across the width of the stripped piece. Each stripped piece yields 17 wedges. Set aside.

Step 2

From light yellow, cut 3 strips 2-1/2" wide x 44". From blue cut 2 strips 1-1/2" x 44". Seam five strips together beginning and ending with light yellow. Finished width is 8-1/2" Cut wedges 1-1/2" vertically across the width of the stripped piece. Each stripped piece yields 28 wedges. Set aside.

Step 3

Seam 2-1/2" wide segments to 1-1/2" segments following the picture/diagram of Block 1. Make 5 of Block #1. Finished size of block is 8".



Piecing Block 2

Step 1

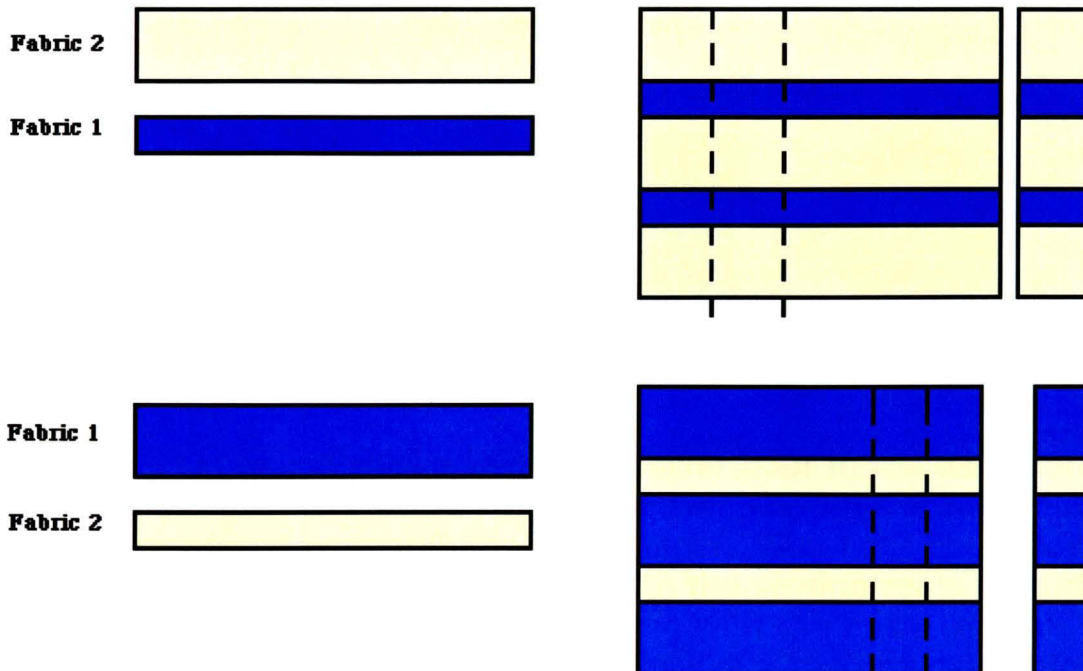
From light yellow (Fabric 2), cut 3 strips 2-1/2" wide x 44". From blue (Fabric 1), cut 2 strips 1-1/2" x 44". Seam three strips of blue and two strips of light yellow together, beginning and ending with light yellow. Finished width is 8-1/2". Cut wedges 2-1/2" vertically across the width of the stripped piece. Each stripped piece yields 17 wedges. Set aside.

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From blue, cut 3 strips 2-1/2" wide x 44". From light yellow cut 2 strips 1-1/2" x 44". Seam five strips together beginning and ending with blue. Finished width is 8-1/2" Cut wedges 1-1/2" vertically across the width of the stripped piece. Each stripped piece yields 28 wedges. Set aside.

Step 3

Seam 2-1/2" wide segments to 1-1/2" segments following the picture/diagram of Block 2. Make 4 of Block #2. Finished size of block is 8".

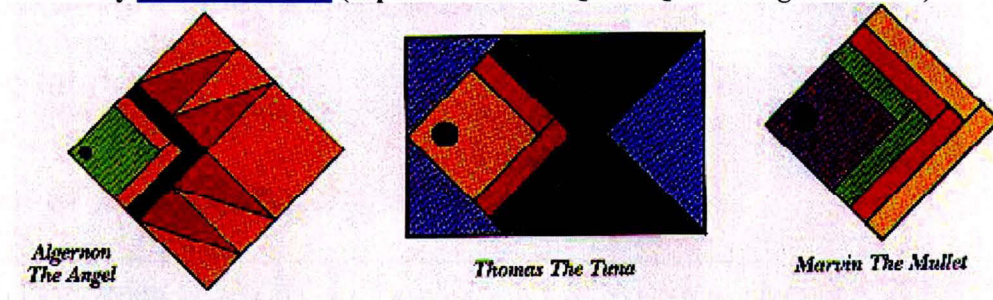


Finishing

1. From red fabric cut four 8-1/2" squares. These alternate with the nine Basket Weave Blocks. For the setting triangles, cut two red 12-5/8" squares and subcut each into four triangles for a total of eight setting triangles. For the four corner triangles, from the red cut two 6-5/8" squares and cut each square into two triangles for a total of four triangles.
2. Set blocks together following the Quilt Diagram. Quilt now measures 33-3/4" square.
3. For inner border, cut four 1-1/2" strips from blue. Seam around outside of quilt top. Trim edges. Quilt now measures 35-3/4" square.
4. For outside border, cut four 3-1/2" strips floral fabric. Sew around outside of quilt top. Trim edges.
5. Layer quilt top, batting, and backing. Baste three layers together. Quilt as desired. Trim batting and backing even with quilt top.
6. Cut 2" wide strips of binding fabric, fold in half lengthwise with wrong sides together and sew to raw edges of quilt and sew from the front. Turn folded edge of binding to back of quilt and stitch in place.

Fish Quilt & Placemats

by Debby Kratovil (reprinted from a Quick Quilts Magazine 1996)

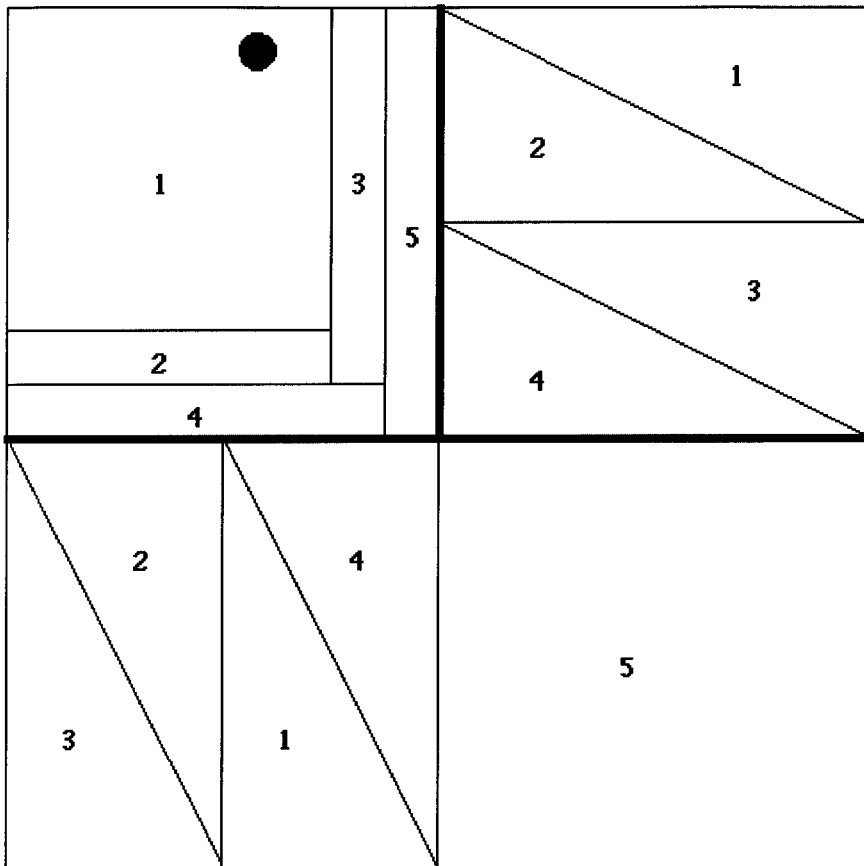


I live in a very old house with a very old shower door in my bathroom. And on this glass door are some very interesting etchings of fish which I have often considered as motifs for a quilt block. Why not? They look simple enough, I thought one day, and off to the sewing room I went. Three different patterns emerged, all starting with the basic central square, surrounded by two sets of thin strips like a half-log cabin block. Remembering some bright, vibrant fish swimming in a tank in a restaurant gave me the idea to make my fish blocks using the same hot, tropical colors. Pull out your brightest, hottest solid colors and sew along with my simple instructions below. Placemat Size: 12" x 14"



Fabric Requirements:
 scraps of bright solids
 1/2 yard of light blue "water" fabric
 1 yard fish print
 backing fabric
 batting

Pattern of Angelfish



Step 1. All three fish blocks begin with a 2-1/2" cut square of fabric.
 Step 2. From first contrasting bright color cut several 1" strips. Sew two strips of one color to right side of fish "face" from step 1 in a half-log cabin manner. Trim excess. Block now measures 3".
 Step 3. From second contrasting bright color cut several 1" strips. Sew two strips to Step 2 block in half-log cabin manner. Trim excess. Block now measures 3-1/2".

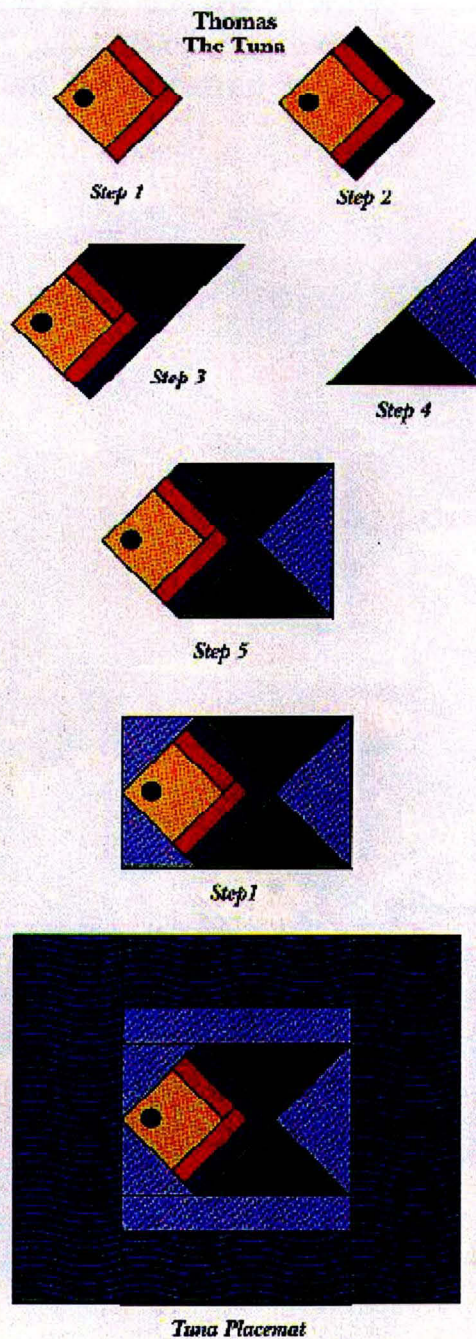
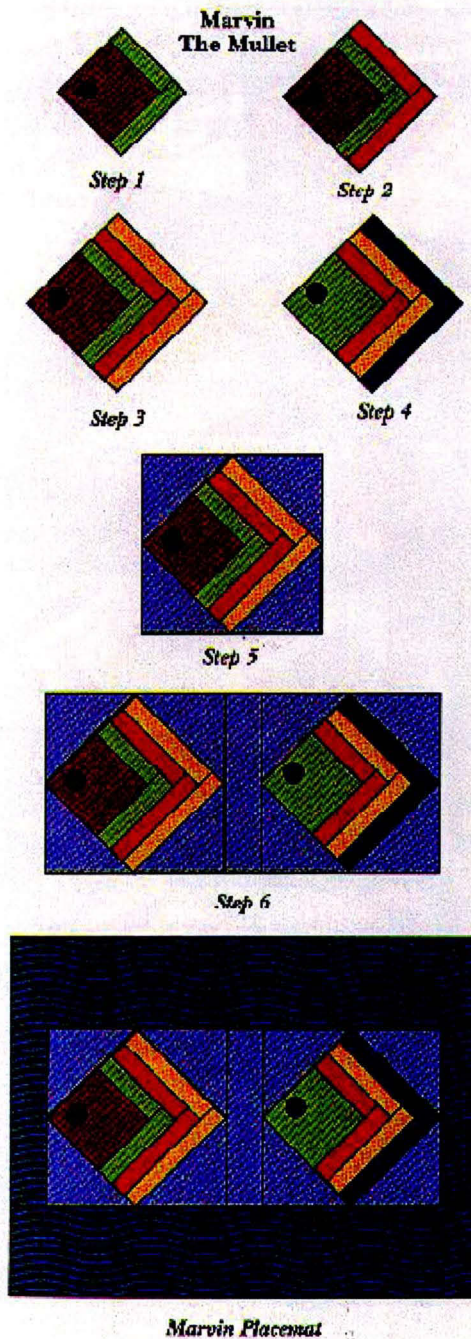
Marvin the Mullet block

Step 4. To finish Marvin the Mullet, add four triangles cut from one larger

square that measures 4-1/4". Use the light blue "water" fabric. Cut this 4-1/4" square along both diagonals to yield the four triangles needed. Sew these triangles to all four sides of the Marvin the Mullet center.

Thomas the Tuna

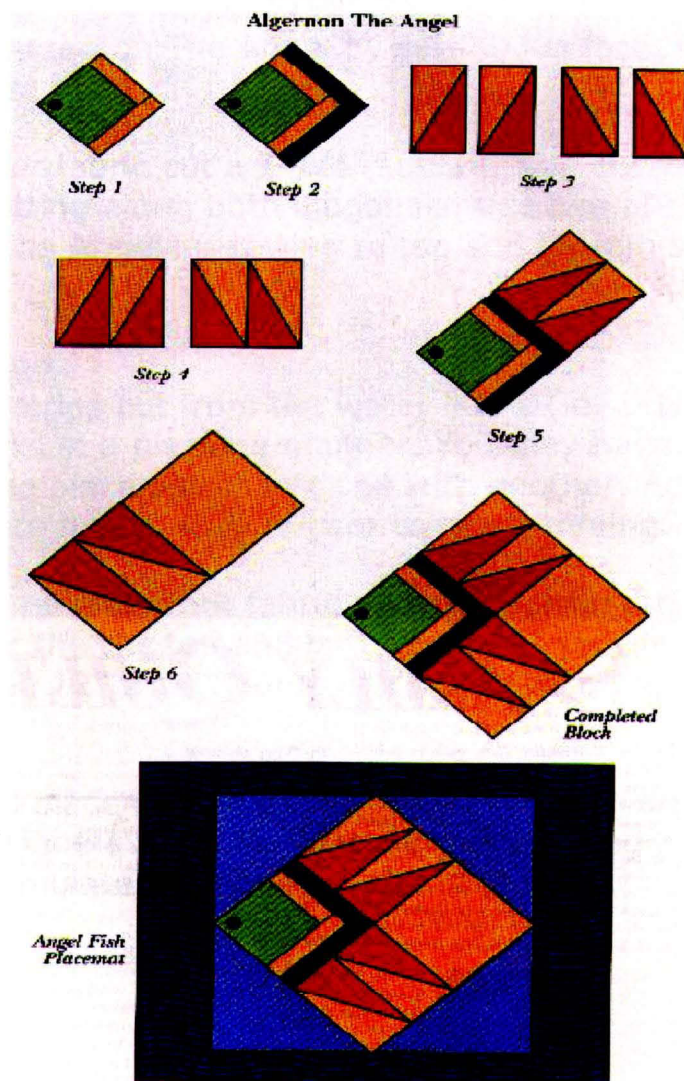
LET'S GO FISHING



Step 5. To finish Thomas the Tuna, begin with a unit pieced up until Step

3. To add the two brightly colored triangle fins, cut a 3-7/8" square of a third contrast fabric. Cut this once along the diagonal. Cut a 3-7/8" square of water fabric and bisect along diagonal. Use one of these triangles. Piece together the Step 1-3 block, ONE water triangle, and the two triangles/fins from step 5 following the diagram.

To finish Thomas The tuna, cut a 4-1/4" square of water fabric. Bisect twice along its diagonals. We will use two of these resulting triangles to square up our Fish Block. These will be attached to the top and bottom side of his "face".



Algernon The Angel

Step 6. Working from his pieced face, steps 1-3) we will add a cut 3-1/4" square of fabric which matches his face fabric. We need four half-

rectangle triangles which also match his face fabric. Cut these from two 2-3/8" x 4" rectangles. Also cut two 2-3/8" x 4" rectangles from another bright fabric which will be his fins..

Step 7. Using one rectangle of each color, layer them right sides up with the light color (non-fin color) on top. You have two piles with two rectangles in each pile. Cut one pile along the diagonal from the top left to the bottom right. Cut the other pile along the diagonal from the top right to the bottom left.

Step 8. Piece these contrasting sets together to make four sets of fins.

Step 9. Finish piecing Algernon The Angel by sewing his face, four sets of fins, and 3-1/4" square.

Step 10. From the water fabric cut a 7-1/4" square. Sub cut into four smaller triangles by cutting along both diagonals. Use two of the triangles to complete Algernon the Angel by sewing to top and bottom side of his face.

Placemat Construction

Step 11. Using spacer strips cut from the water fabric (ie, 1-1/2", 2", 2-1/2"), lay out fish blocks in a pleasing manner. You may have three of Marvin the Mullet in one placemat or mix one with another. Add these spacer strips to separate fish so they appear to be swimming.

Step 12. From the fish novelty print fabric cut wide border strips. I cut mine to measure 3" for the the top and bottom and 4" for the two sides. My placemats measured 12" x 14". Yours can be any size your table allows!

Step 13. Layer finished placemat/quilt top with thin batting and backing fabric. Pin baste. I machine quilted my four placemats using a meandering stitch to simulate the waves of the ocean!

Ring Pattern

by Debby Kratovil (reprinted from a Quilt Magazine 1997)

Block Size: 7-1/2"

Quilt Size: 58" x 58"

I have come to regard the Drunkard's Path block as one of my favorites as I have discovered a quick and easy way to piece this. It is not formed in the traditional manner by which a concave piece is sewn to a convex piece, having to sew along curves. We will be cutting squares, appliqueing finished-edge circles to the center of the squares, and then cutting these units into four smaller, equal sized squares which are our Drunkard's Path units.

Materials:

Scraps at least 6" square, equal to at least 3/4 yard of both lights and darks.

Twenty-five 3" squares of marbled fabric (or your choice of pattern)

Several 1-1/4" strips of both dark and light scraps

Several 2-1/4" strips of both dark and light scraps

1/4 yard dark purple for first inner border

1/2 yard light purple for second inner border

1 yard floral for outer border

Clear nylon monofilament thread

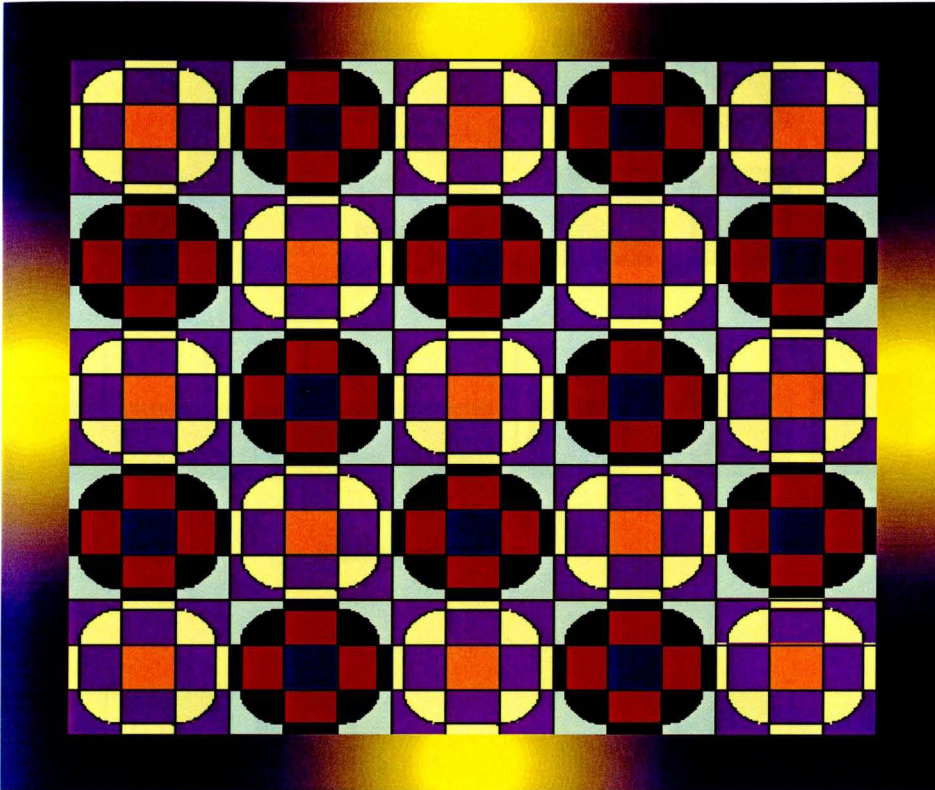
Twenty-five USED fabric softener sheets or 5" squares of light interfacing.

Crib sized batting

2 yards backing fabric

1. Prewash and iron all fabric before cutting.
2. Transfer Template A (draw a 4" diameter circle) to template material and cut out.
3. From dark scraps cut out twelve 6" squares. From light scraps cut out thirteen 6" squares. Set aside.
4. From dark scraps cut out twelve 5" squares. From light scraps cut out thirteen 5" squares. Using Template A, trace the circle onto the wrong side of each 5" square.
5. Lay each 5" square on top of a fabric softener sheet (or light interfacing) right side down. Sew along the drawn line all the way around the circle. Trim to within 1/4" all around your sewn line. Clip into the dryer sheet/interfacing and turn your circle right side out. Smooth edges. Press. Make all twenty-five circles in this manner.
6. Center the light circles on the dark squares and pin in place (Illustration 1). Using a small machine zig zag stitch with the nylon thread, stitch the circles to the squares. Trim the fabric away from behind the circle. Repeat for the dark circles and the light squares.
7. Cut each 6" circle/square unit into four 3" smaller squares (Illustration 2). You now should have forty-eight Drunkard's Path units made with dark squares and light circles. You should have fifty-two Drunkard's Path units made with light squares and dark circles.
8. Seam together the 1-1/4" dark strips with the 2-1/4" light strips. Reverse this process for the 1-1/4" light strips and the 2-1/4" dark strips. Press. Cut each of these into 3" wedges as shown in Illustration 3.
9. Cut marbled fabric used in the center of each block into twenty-five 3" squares (Illustration 4).
10. Make twelve of Block A. Make thirteen of Block B.

11. Sew your quilt top together into five rows of five blocks each. Alternating Blocks A and B give the positive-negative appearance to this quilt. See the Piecing Diagram for block layout. Quilt should measure 38" x 38".
12. From dark purple border fabric cut four 1-3/4" strips. Attach to all four sides of your quilt. Trim.
13. From light purple border fabric cut four 2-1/2" strips. Attach to all four sides of your quilt. Trim.
14. For the outside border cut strips 6-1/2" wide. Measure quilt sides. Seam together as necessary to get the length you need and attach to all four sides. Trim.
15. Layer quilt top, batting and backing and baste securely in place. Quilt as desired.
16. Trim away excess batting and backing. Cut binding in 2" wide bias strips. Sew together in long strip. Fold in half lengthwise and press fold line. Pin raw edges of binding even with raw edge of quilt and stitch in place. Turn folded edge to back and secure with blind hem stitch.



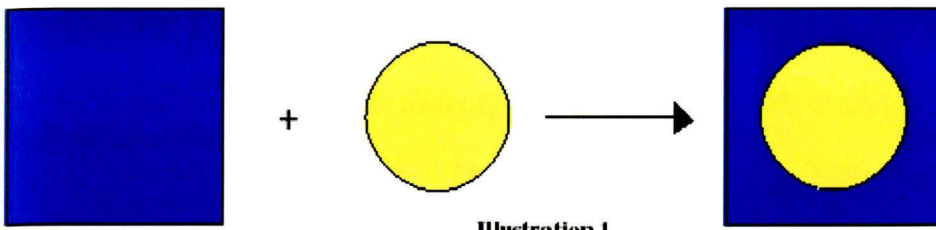


Illustration 1

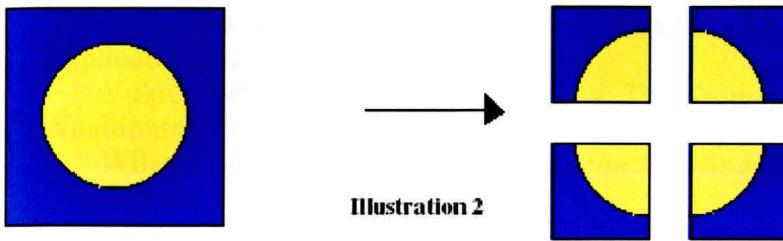


Illustration 2

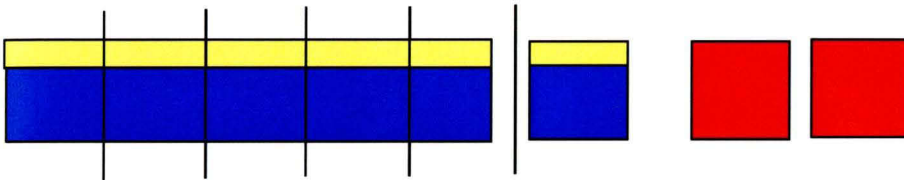


Illustration 3

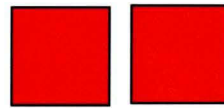
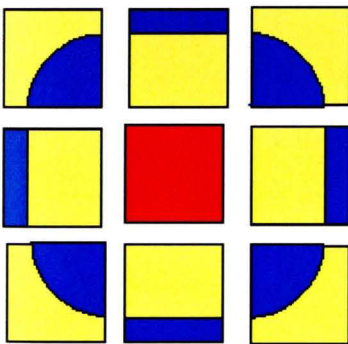
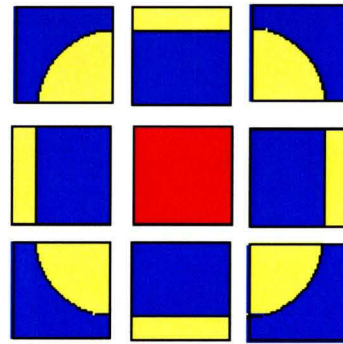


Illustration 4



Block A



Block B

Resource List

- Anderson, Alex. *Kids Start Quilting*. Layfaette, CA: C and T Publishing, 2002.
- Aldrich, Margret, editor. *This Old Quilt*. Stillwater, MN: Voyager Press, 2001.
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- Mills, Susan Winter. *849 Traditional Patchwork Patterns*. New York: Dover Publications, 1980,1989.
- Vuko, Evelyn Porreca. "Teacher Says: The Geometric Appeal of Quilting." The Washington Post (May 20, 2003), C9
- Wilson, Sule Greg C. *African American Quilting*. New York, Rosen Publishing Group, Inc., 1999.
 - Burger, Carol. *Flower Children Quilt*. Birmingham, Alabama: Oxmoor House, 2000.

Quilting Assessment Rubric

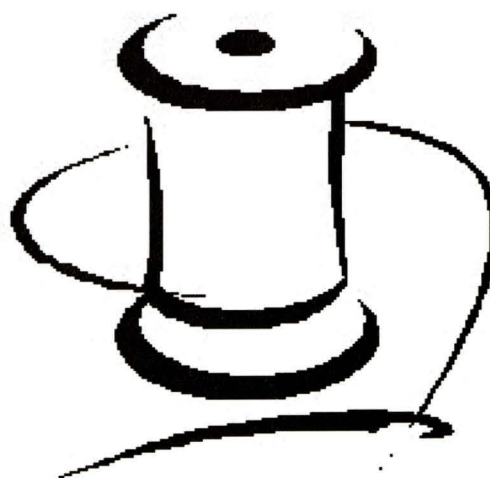
Student Name: _____ Date: _____

	The student was able to identify the vocabulary words.	The Student was able to identify the name, geometric shapes and if the pattern has symmetry.	Student was able to discuss the history of quilts.	The student was able to complete the quilt.	The student was able to follow instructions for the project..
1	No attempt made. Comments:	No attempt made. Comments	No attempt made. Comments	No attempt made. Comments	No attempt made. Comments
2	Attempt Made Comment:	Attempt Made Comment:	Attempt Made Comment:	Attempt Made Comment:	Attempt Made Comment:
3	Successfully completed Comment:	Successfully completed Comment:	Successfully completed Comment:	Successfully completed Comment:	Successfully completed Comment:

Note:

Morant Bay Sewing Cooperative

FINANCIAL LITERACY



School of Community Economic
Development
Southern New Hampshire University

December 2005

Women today control individual and family spending, run the majority of small businesses in the country. It is important for women to understand money and how to work their money. This guide will assist you in understanding how to make your money work for you.

Achieving Your Financial Goals

Women have specific realities to factor into financial planning. You should be aware that you are likely to live seven years beyond your male counterparts. Women need bigger retirement savings because they live longer after retirement. At the same time, raising children or caring for aging parents may take you out of the workforce for a time, resulting in fewer years in a pension plan.

Evaluate your circumstances and then get very precise about creating a plan to achieve your goals. The clearer you can be about what you want, the simpler it will be to chart a course to get there. It is easier to stay focused on your financial objectives when you establish a plan to pursue them.

It's easier to stay focused on your financial objectives when you establish a plan to pursue them. Here's what your plan should include:

- The goals you hope to achieve
- Your time frame for reaching each goal
- The benefits of reaching each goal
- The obstacles that could prevent you from achieving each goal, and ways to help overcome them

What are your goals?

6 Month Goals_____

1 Year Goal_____

3 Year Goal_____

5 Year Goal_____

*** Remember no goal is too small, large or silly. Be honest**

ESTABLISHING A BUDGET

Do you ever wonder where your money goes each month? Does it seem like you are never able to get ahead? You're not alone. The good news is that women earn and own more now than they ever have, so keeping track and then keeping control will keep you in the black. You should set up a budget to help you monitor how you spend your money and reach your financial goals.

Examine your financial goal

Before you establish a budget, you should examine your financial goals. Start by making a list of your short-term goals (e.g., college tuition, new car) and your long-term goals (e.g., your house and your child tuition). Next, ask yourself: How important is it for me to achieve this goal? How much will I need to save? Armed with a clear picture of your goals.

SHORT TERM GOALS

LONG TERM GOALS

Identify your current monthly income and expenses

To develop a budget that is appropriate for your lifestyle, you'll need to identify your current monthly income and expenses. You can jot the information down with a pen and paper.

Start by adding up all of your income. In addition to your regular salary and wages, be sure to include other types of income, such as dividends, interest, and child support. Next, add up all of your expenses. To see where you have a choice in your spending, it helps to divide them into two categories: fixed expenses (e.g., housing, food, clothing, transportation) and discretionary expenses (e.g., entertainment, vacations, hobbies). You'll also want to make sure that you have identified any out-of-pattern expenses, such as holiday gifts, car maintenance, home repair, and so on. To make sure that you're not forgetting anything, it may help to look through canceled checks, credit card bills, and other receipts from the past year. Finally, as you list your expenses, it is important to remember your financial goals. Whenever possible, treat your goals as expenses and contribute toward them regularly.

INCOME

Income is any money or funds that you receive, collect or work for. Pay check, money from family and friends and loans etc.

EXPENSES

Expenses are anything you spend your money on. Bills, phone, clothes, food, tuition and healthcare etc.

Total

Total

Evaluate your budget

Once you've added up all of your income and expenses, compare the two totals. To get ahead, you should be spending less than you earn. If this is the case, you're on the right track, and you need to look at how well you use your extra income. If you find yourself spending more than you earn, you'll need to make some adjustments. Look at your expenses closely and cut down on your discretionary spending. And remember, if you do find yourself coming up short, don't worry! All it will take is some determination and a little self-discipline, and you'll eventually get it right.

List 2 Things you will give up to keep your budget

1. _____ 2. _____

Monitor your budget

You'll need to monitor your budget periodically and make changes when necessary. But keep in mind that you don't have to keep track of every penny that you spend. In fact, the less record keeping you have to do, the easier it will be to stick to your budget. Above all, be flexible. Any budget that is too rigid is likely to fail. So be prepared for the unexpected (e.g., leaky roof, failed car transmission).

Tips to help you stay on track

- Involve the entire family: Agree on a budget up front and meet regularly to check your progress
- Stay disciplined: Try to make budgeting a part of your daily routine
- Start your new budget at a time when it will be easy to follow and stick with the plan (e.g., the beginning of the year, as opposed to right before the holidays)
- Find a budgeting system that fits your needs (e.g., budgeting software)
- Distinguish between expenses that are "wants" (e.g., designer shoes) and expenses that are "needs" (e.g., groceries)
- Build rewards into your budget (e.g., eat out every other week)
- Avoid using credit cards to pay for everyday expenses: It may seem like you're spending less, but your credit card debt will continue to increase

How Your Money Grows

Saving and investing for your own home, your retirement, your children's education expenses or opening

your own business can begin with very modest sums. So if you are concerned about paying off loans and setting up your first apartment, don't think you can't start paying yourself at the same time. Getting in the habit is important. Accumulating wealth is what it's called and you will.

You might be surprised at how much you can accumulate with small, regular investments.

You just might be surprised at how much you can accumulate with small, regular investments. For example, if you invested \$1000 every month for 15 years and earned 8 percent per year (after taxes), you'd have nearly \$194,400 fund!

How much will you save each week? _____

Set Aside Money for Irregular Expenses

Don't get blindsided by tax payments or annual insurance fees. Any expense that doesn't fit neatly into your monthly budget should not come out of your emergency fund or wind up on your credit card. Whether you are self-employed or hold a salaried job, you can avoid a last minute panic by factoring irregular expenses into your regular budget.

Consider setting up a separate bank account to handle quarterly, semiannual or annual expenses.

Consider setting up a separate bank account to handle irregular (quarterly, semiannual, or annual) expenses. Each time you get paid, deposit money in this account to cover these expenses when they come due. You can even arrange for these deposits to be made automatically. The amount of each deposit should equal your share of the annual total needed for these expenses, divided by the number of paychecks you receive each year.

List any quarterly or annual expenses do you have?

EIGHT STEPS FOR CREATING FINANCIAL INDEPENDANCE

PREPARE A NET WORTH STATEMENT

A net worth statement is a basic financial management tool used to make financial decisions and to measure progress. To determine your family's financial net worth, add all your assets including: balances in any bank, investment, or retirement savings accounts; the value of your home and its furnishings; any real estate or automobiles you own; and personal property such as jewelry and antiques. Next, identify your liabilities. These might include outstanding balances on your mortgage and home equity loans, credit cards, automobile loans, student loans and other obligations. Subtract your liabilities from your assets to arrive at your family's net worth. You should calculate your net worth once a year to identify significant changes.

Assets

liabilities

ASSETS – LIABILITIES= NET WORTH



CREATE A BUDGET

Identify sources of income, including your salary, social security or pension benefits, child support or alimony, and interest and dividends on your savings and investments. Next, list all your fixed and flexible expenses. Fixed expenses are the same every month. These include rent or mortgage payments, credit card payments, insurance premiums, and utility payments. Flexible expenses, like food, gifts, dining out, and recreation can be reduced or eliminated by tightening your belt. If your expenses exceed your income,

you need to change one or both. Consider cutting some discretionary spending, taking on a second job, or moving to a less expensive area.

INCOME	\$	EXPENSES	\$
--------	----	----------	----

Salary		Rent	
--------	--	------	--

Total

Total

Open your own savings and checking accounts. Having your own account will allow you to have full control of your money or having anyone misuse your account. It is also a vital first step in achieving financial independence.

Name your local bank or credit union

Regardless of what is going on in your personal life, it is important that you pay your bills on time and balance your checkbook carefully. If you excessively bounce checks and pay finance charges, this may be reflected in your credit report.

Note: You should get a small calendar that you can note when bills are due.

It's important that you monitor your credit report regularly. If your report contains information you believe is incorrect, contact the bureau and request that they investigate the error. If the dispute cannot be resolved, you have the right to submit a 100-word statement that tells your side of the story.

The best way to establish good credit is to get a credit card. Depending on your credit history, this may or may not be an easy task. A secured credit card is an excellent way for someone with bad credit to build a good rating. With a secured card, you give the bank or credit card company a deposit and your card has a

credit limit for the same amount. To establish a good credit history, you need to use the card and pay off the debt on a timely basis. We suggest that you only charge what you can afford to pay back at the end of the month. A good strategy is to use credit for a specific purpose, such as buying gas for your car. After using the secured card and paying your bill regularly for a year, try to negotiate with the company for an unsecured card.

ESTABLISH AN EMERGENCY FUND

Setting up an emergency fund is the best way to prepare for any future financial setbacks. Consider the amount of money you need to pay your bills for housing, food, insurance, medical care, and other necessities for six months to a year. Then work at setting aside small amounts each month until you have an emergency fund equal to the amount you would need to cover six months to a year's worth of living expenses. Resist the urge to tap into this money unless you are facing a real financial crisis.

GET GOOD FINANCIAL ADVICE

Rebuilding your financial life requires planning, hard work and discipline. If you can't seem to manage on your own, enlist the help of nonprofit credit counseling services to implement your new budget and help you work with creditors to create a realistic repayment plan.

Three Keys to Financial Success

Three keys to financial success are:

- Always spend less than you earn
- Avoid splurging
- Invest the rest

Article I. Purpose

The purpose for which this corporation is formed and the powers it may exercise are set forth in the articles of incorporation of the corporation.

Article II. Membership

Section 1. Qualifications

Any craft producer who agree to be a patron of the association, signs a marketing agreement with the association, purchases on share of common stock, and meets other conditions as may be prescribed by the board of directors, may become a member of the association.

No craft producer may be excluded from membership or participation in the cooperative based on race, color, sex, or national origin.

All applications for membership must be approved by the board of directors. Member status is effective as of the time the board approves the application for membership.

Section 2. Suspension or Termination

In the event the board of directors of the association shall find, following a hearing, that any of the common stock of this association has come into the hands of any person who is not eligible for membership, or that the holder thereof has ceased to be an eligible member, or that such holder has not marketed through the association the products covered by a marketing agreement with the association, or not otherwise patronized the association, for a period of () years, or otherwise violated the articles of incorporation, bylaws or other agreements made with the association, the association may suspend such holder's rights as a member and terminate the membership.

When a member is terminated, the association shall repurchase the member's share of common stock for par value. The holder shall return to the association the certificate evidencing the holder's share of stock. If such holder fails to deliver the certificate, the association may cancel such certificate on its books and records, and the certificate is then nil and void.

A suspended or terminated member shall have no rights or privileges on account of any stock held, nor vote or voice in the management or affairs of the association other than the right to participate in accordance with law in case of dissolution.

Article III. Meetings of Members

Section 1. Annual Meeting

The annual meeting of the members of this association shall be held in the city of _____, during the month of _____ of each year, at such time and in such place as the board of directors shall designate, or on any date the board shall designate at least thirty (30) days in advance of the date specified above.

Section 2. Special Meetings

Special meetings of the members of the association may be called at any time by order of the board and shall be called on written request of at least _____ members, or at least _____ percentage (%) of the membership whichever is a greater number.

Section 3. Notice of Meeting

Written or printed notice of every regular and special meeting of members shall be prepared and mailed to the last known post office address of each member not less than () days before such meeting. Such notice shall

state the object or objects thereof and the time and place of meeting. No business shall be transacted at any special meeting other than that referred to in the notice.

Section 4. Voting

Unless otherwise stated in the articles of incorporation, or these bylaws, or required by applicable law, all questions shall be decided by a vote of a majority of the members voting there on.

Each member shall be entitled to only one vote. Voting by mail shall not be permitted. Proxy voting shall be allowed. Each proxy shall be in writing and no member shall vote more than one proxy. Cumulative voting not permitted.

If a member is held by a partnership, corporation, or other legal entity, the member shall designate in writing the person who shall vote on behalf of the member. That designation shall remain in effect until written notice of a properly authorized change in the designated voter shall be received by the association.

Section 5. Quorum

A quorum at annual special membership meetings shall consist of () members or percent (%) of the membership, whichever is larger number.

Section 6. Order of Business

The order of business at the annual meeting shall be:

1. Roll Call, followed by proof of due notice of meeting.
2. Amendment of the articles of incorporation and amending and/or adopting the bylaws
3. Reading and disposal of minutes.
4. Annual reports of the board and committee
5. Unfinished business
6. Community reports
7. New Business.
8. Election of directors to fill expiring terms
9. Adjournment

Article IV. Directors and Officers

Section 1. Number and Qualifications of Directors

The association shall have a board of directors of () members of the cooperative. Each director elected shall be a member of this association in good standing.

No person shall be eligible to be a director if that person is in competition with, or is affiliated with any enterprise that is in competition with, the association. If a majority of the board of directors of the association finds at any time following a hearing that any director is so engaged or affiliated, that person shall thereupon cease to be a director.

No director after having served for () consecutive full term(s) shall be eligible to succeed him or herself, but after a lapse of () year(s) shall again be eligible.

Section 2. Election of Directors

At the first annual meeting of the members of this association, directors shall be elected to succeed the incorporating directors. () director(s) shall be elected for one (1) year; () directors for two (2) years and () directors for three (3) years. At each annual meeting thereafter, new directors shall be elected for a term of three (3) years to succeed those directors whose terms are expiring.

All directors shall be elected by secret ballot, and the nominee(s) receiving the greatest number of votes shall be elected.

Section 3. Election of Officers

The board of directors shall meet within seven (7) days after the first election, and within seven (7) days after each annual election, and shall elect by ballot a president, vice president, secretary, and treasurer, each of whom shall hold office until the election and qualification of successor, unless earlier removed by death, resignation, or for cause.

The president and vice president shall be members of the board of directors. The secretary and treasurer need not be directors or members of the association.

Section 4. Vacancies

Whenever a vacancy occurs in the board of directors, other than from the expiration of a term of office, the remaining directors shall appoint a member to fill the vacancy until the next regular meeting of the members. If the term of the vacating director does not expire at the regular member meeting, a special election shall be held to select a director to fill the year or years remaining in that term.

If one or more officer positions become vacant, such offices shall be filled by the board of directors, through election by ballot, at either a regular or special meeting of the board.

Section 5. Regular Board Meetings

In addition to the meetings mentioned above, regular meetings of the board of directors shall be held monthly, or at such other times and at such places as the board may determine.

Section 6. Special Meetings

A special meeting of the board of directors shall be held whenever called by the president or by a majority of the directors. Only the business specified in the written notice shall be transacted at a special meeting. Each call for a special meeting shall be in writing, shall be signed by the persons or persons calling the meeting, shall be addressed and delivered to the secretary, and shall state the time and place of such meeting.

Section 7. Notice of Board Meetings

Oral or written notice of each meeting of the board of directors shall be given each director by, or under a supervision of, the secretary of the association not less than () hours prior to the time of meeting. But such notice may be waived by all the directors, and their appearance at the meeting shall constitute a waiver of notice.

Section 8. Quorum

A majority of the board of directors shall constitute a quorum at any meeting of the board.

Section 9. Reimbursement and Compensation

The association shall reimburse directors for all reasonable expenses incurred in carrying out their duties and responsibilities.

The compensation, if any, of the members of the board of directors shall be determined by the members of the association at any annual or special meeting of the association.

No member of the board of directors, or member of the immediate family of any board member, shall occupy any position in the association on regular salary.

Section 10. Removal of Directors

Whenever any director shall fail to meet the qualification as described in Section 1 of this Article, or fail to attend (3) consecutive board meetings, either regular or special, without just cause and provide that notice of such meetings has been given in accordance with these bylaws, then it shall be the duty of the board to remove said director and to fill the vacancy in accordance with Section 4 of this Article.

Members, through petition noting the charges and signed by at least () or percent (%) of the membership, whichever is greater number, may request the removal of any member of the board. Such director shall be notified in writing of the charges and given a opportunity to be heard at a membership meeting of the association. Removal of a director shall require a vote of () percent of members voting.

Any vacancy resulting from such action shall be filled by nomination and vote of members at such meeting.

Article V. Duties of the Board of Directors

Section 1. Management of Business

The board of directors shall have general supervision and control of the business and the affairs of the association and shall make all rules and regulation not inconsistent with law, the articles of incorporation, or bylaws for the management of the business and the guidance of the members, officers, employees, and agents of the association.

Section 2. Employment of Manager

The board of directors shall have power to employ, define duties, fix compensation, and dismiss a manager with or without cause at anytime. The board shall authorize the employment of such other employees, agents and counsel as it , from time to time, deems necessary or advisable in the interest of the association. The manager shall have charge of the business of the association under the direction of the board of directors.

Section 3. Bonds and Insurance

The Board of directors shall require the manager and all other officers, agents and employees charged by the association with responsibility for the custody of any of its funds or negotiable instruments to give adequate bonds. Such bonds, unless cash security is given shall be furnished by a responsible bonding company and approved by the board of directors, and the cost thereof shall be paid by the association.

The board of directors shall provide for he adequate insurance of the property of the association, or property that may be in the possession of the association, or stored by it, and not otherwise adequately insured, and , in addition, adequate insurance covering liability for accidents to all employees and the public.

Section 4. Accounting System and Audit

The board of directors shall have installed an accounting system which shall be adequate to meet the requirements of the business, and shall require proper records to be kept of all business transactions.

At least once in each year, the board of directors shall secure the services of a competent and disinterested public auditor or accountant, who shall make a careful audit of the books and accounts of the association an render a report in writing thereon, which report shall be submitted to the directors and the manager of the association and made available t the members of the association.

This report shall include at least a balance sheet showing the true assets and liabilities of the association and an operating statement for the fiscal period under review.

Section 5. Depository

The board of directors shall select one or more banks to act as depositories for the funds of the association and determine the manner of receiving, depositing, and disbursing the funds of the association and the form of checks and the person and persons by whom they shall be signed, with the power to change such banks and the person or persons signing such checks and the form thereof at will.

Section 6. Committees

The board of directors may, at its discretion appoint form it own membership an executive committee of () members and determine their tenure of office and their powers of duties. The board of director may delegate to the executive committee all or any stated portion of the functions of powers of the board, subject to the general direction, approval, and control of the board. Copies of the minutes of any meeting of the executive committee shall be mailed to all directors within seven (7) days following such meetings.

The board of directors may, at its discretion appoint other committees as it deem appropriate.

Article VI. Duties of Officers

Section 1. Duties of President

The president shall (1) preside over all meetings of the association and of the board of directors, (2) call special meetings of the board of directors, and (3) perform all acts and duties usually performed by a presiding officer. The president shall also appoint such committees as the board of directors may deem advisable for the proper conduct of the association, except the Standard/Pricing and Nominating Committees. These latter committees shall be elected by the board.

Section 2. Duties of the Vice President

The vice president shall act as chairperson of the Standard/Pricing Committee. In the absence of disability of the President, the vice president shall perform the duties of the president, provided, however, that in cases of death, resignation, or disability of the president, the board of directors may declare the office vacant and elect any eligible person president.

Section 3. Duties of Secretary

The secretary shall keep a complete record of all the meetings of the association and of the board of directors and shall have general charge and supervision of the books and records of the association, other than financial. The secretary shall sign papers pertaining to the association as authorized or directed by the board of directors. The secretary shall serve all notices required by law and by these bylaws and shall make full report of all matters and business pertaining to the office and present this report to the members at the annual meeting. The secretary shall keep the corporate seal and all books of blank certificate, complete and countersign all certificates issued, and affix the corporate seal to all papers requiring a seal; shall keep a complete membership list; shall keep a complete stock ownership records; shall act as secretary to the Executive Committee; shall make all reports required by law; and shall perform other such duties as may be required by the cooperative or the board of directors. Upon the election of a successor, the secretary shall turn over all books and other property belonging to the association.

Section 4. Duties of the Treasurer

The treasurer shall be responsible for the keeping and disbursing of all monies of the association and shall keep accurate books of accounts of all transactions of the association. The treasurer shall perform such duties with respect to the finances of the association as may be prescribed by the board of directors. At the expiration of his/her term of office, the treasurer shall promptly turn over to his/her successor all monies, property, books, records, and documents pertaining to his/her office or belonging to the association.

Section 5. Duties and Power of the Executive Committee

The Executive Committee shall be authorized to act in place of the board between board meetings, with its actions subject to review by the board. The executive committee shall meet as frequently as the efficient operation of the president and/or manager.

Article VII. Operation at cost and Members' Capital

Section 1. Operation at Cost

In order to induce patronage and to assure that this association will operate on a service-at-cost basis in all its transactions with its members, The association is obligated to account on a patronage basis to all member patrons on an annual basis for all amounts received from business conducted with members on a patronage basis, over and above the cost of providing such services, and making reasonable additions to reserves. Such allocation shall be on the basis of the volume (or dollar value) of product marketed through (and/or purchased from) the association.

The association is hereby obligated to pay all such amounts to the patrons in cash or by credit to a capital account of each member patron.

Section 3. Transfer

No assignment or transfer of any amount credited to the capital account of a patron shall be binding on this association without the consent of the board, nor until it shall have been entered in the books of this association.

Section 4. Per-Unit Retains

Each member also agrees to provide capital in such amounts as determined by the board of directors based on the dollar value of product marketed through the association. Such per unit retains shall be allocated to the member's capital credit account.

Section 5. Records and Documentation

The books and records of the association shall be set up and kept in such a manner that, at the end of the fiscal year, the amount of capital if any, so furnished by each member is clearly reflected and credited in an appropriate record to the capital account of each member.

The association shall, within eight and one half (8 1/2) months after the close of the fiscal year, notify each member of the capital so credited to the member account. The notice shall be in the form of a written notice of allocation or per-unit retain certificate. The board shall have discretion to issue such notices and certificates in either "qualified" or non-qualified form as permitted by the law.

Section 6. Fiscal Year

The fiscal year of this association shall commence on the first day of (month) and end of last day of (preceding month).

Article VIII. Equity Redemption

Section 1. Regular Redemption, Revolving Fund

If, at any time, the board shall determine that the financial condition of the association will not be impaired thereby, capital credited to members' accounts may be redeemed in full or in part. Any such redemption of capital shall be made in order of priority according to the year in which the capital was furnished and credited, and capital first received by the association being first redeemed.

Section 2. Discretionary Special Redemption

Notwithstanding any other provision of these bylaws, the board, at its absolute discretion, shall have the power to retire any capital credited to members' accounts on such terms and conditions as may be agreed upon by the parties in any instance in which the interests of the association and its members are deemed to be furthered thereby and funds are determined by the board to be available for such purpose.

Article IX. Consent

Each person who hereafter applies for and is accepted to membership in this association, and each member of this association on the effective date of this bylaw who continues as a member after such date, shall, by such act alone, consent that the amount of any distributions with respect to his/her patronage occurring after the effective date of the bylaw, which are made in qualified written notices of allocation or qualified per unit retain certificates, and which are received by him/her from the association, will be taken into accounts by him/her at their stated dollar amounts in the manner provided in the taxable year in which such written notices of allocation and per unit retains certificates are received by him/her.

Written notification of the adoption of this Article, a statement of its significance, and a copy of the provision shall be given separately to each member and prospective member before membership in the association.

Article X. Nonmember Business

This association may conduct business with nonmembers on either a patronage or non patronage basis. However, this association shall not market the products of nonmembers in an amount the value of which exceeds the value of the products marketed for members. It shall not purchase supplies and equipment from nonmembers in an amount the value of which exceeds the value of the supplies and equipment purchased for members.

Article XI. Non patronage Income

The non patronage income of the association shall be its gross receipts derived from all sources which under law do not qualify as patronage income, less all expense properly attributable to the production of such non patronage sources of income and all income taxes payable on such receipts by the association. Non patronage income shall be used in behalf of the association and its members in accordance with such lawful purposes, including assignment to an unallocated reserve account and allocation in whole or in part to members, as may be determined by the board of directors.

Article XII. Losses

Section 1. Patronage Losses

In the event the association suffers a loss during any year on business conducted with or for patrons, such loss may be apportioned among the patrons of the loss year on an equitable basis. The board shall have full authority to prescribe the basis on which capital furnished by patrons may be reduced or such loss otherwise equitably apportioned among the patrons. In the event of a patronage loss in one or more departments or division of the operation of this association, but not so much as to cause an overall loss for the fiscal year, such loss or losses may be prorated against each of the remaining profitable departments on the basis of their respective percentage of the net margins during such fiscal year.

Section 2. Non patronage Losses

If, in any fiscal year, the association incurs a loss other than on patronage operations, such loss may be charged against any reserve accumulated from non patronage earnings in prior years.

Section 3. General Provisions

The board of directors shall have no authority to make assessment against members. This section shall not be construed to deprive the association of the right to carry backward or forward losses from any source whatsoever in accordance with the tax code.

Article XIII. Dissolution of Property Interest of Members

Upon dissolution after all debts and liabilities of the association shall have been paid, all shares of preferred stock and common stock redeemed, and all capital furnished through patronage shall have been retired without priority on a pro rata basis, the remaining property and assets of the association shall be distributed among the members and former members in the proportion which the aggregate patronage of all such members insofar as practicable, unless otherwise provided by law.

Article XIV. Indemnification

The association shall indemnify its officers, directors, employees, and agents to the fullest extent possible under the provisions of the (applicable State Law), as it may be amended from time to time. The

association may purchase liability insurance coverage for any person serving as an officer, director, employee, or agent to the extent permitted by applicable law.

Article XV Amendments

If notice of the character of the amendment proposed has been given in the notice of meeting, bylaws may be altered or amended at any regular or special meeting of the members by the affirmative vote of () of the members present or voting by proxy.

**ST.THOMAS
TRADE ORGANIZATION COOPERATIVE COMPANY**

APPLICATION FORM

NAME: _____

ADDRESS _____

PHONE: _____

AGE: _____

SEX: FEMALE MALE

QUALIFICATION: _____

SUBJECT: _____

DATE OF BIRTH : _____

BACKGROUND:(GROW UP)

WHY DO YOU WANT TO BECOME A MEMBER ?

HAVE YOU BEEN IN A COOPERATIVE BEFORE ?

HAVE YOU EVER KUCK OUT BEFORE ?

LETTER OF RECOMMENDATION

SEWING SKILL

WHERE

WHAT

CRIMINAL BACKGROUND?

WHAT OTHER SKILL DO YOU HAVE?

WHEN CAN YOU MEET WITH THE COOPERATIVE? TIME?

WORKING ☐ NOWORKING ☐

*MUST HAVE CELL PHONE

SCHEDULES OF RESPONSIBLE

MONDAY	GROUP A
TUESDAY	GROUP A
WEDNESDAY	GROUP B
FRIDAY.	GROUP B
GROUP A	GROUP B
CAMEAL	TASHA
SAMRA	PATRICE
CHARMAINE	CUTIE
CASSANDRA	NATILIE
MS.BARRETT	MISCHAKA

Materials

Sally's Variety Store
 Barret & Son Limited
 Wong Harberdashery

Mrs. Berly Young	9 Queen Street	Morant Bay	PO	St. Thomas	876-734-1338	
Mr. Author Barret	2 East Street	Morant Bay	PO	St. Thomas	876-734-1159	
Mr. Winton Wong	33 Queen Street	Morant Bay	PO	St. Thomas	876-982-2526	876-734-0010

BABY STORE

SUPREME BEAUTY CENTRE

MORANT BAY	PO	ST.THOMAS	8 867-734-1516	BABY BLANKET FOR \$150 AND \$180
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BANKING

NATIONAL COMMERICAL BANK

MR.BORNC	39 QUEEN STREET	MORANT BAY	PO BOX 3	ST.THOMAS	876-982-2225	876-982-2272
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JAMAICA NATIONAL BANK

MISS VALERIE HOLLNESS	10 QUEEN STREET	MORANT BAY	PO BOX 4	ST.THOMAS	876-982-2226	876-982-1231
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SCOTIA BANK

MR.KANNET WRIGHT	23 QUEEN STREET	MORANT BAY	PO BOX	ST.THOMAS	876-982-1577	876-982-2258
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NATIONAL PEOPLE COOPERATIVE BANK OF JAMAICA	MR.WAYNE COLGHUNUN	GOLDEN GROVE	MORANT BAY	PO BOX	ST.THOMAS	876-982-3104	876-373-6127 F 982-2310
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Cover Letter for Survey

Date _____

Women Centre of Jamaica Foundation
42 Trafalgar Road
Kingston 10, Jamaica

Dear Participant:

It is the mission of Edu-Tourism for Jamaica and WCJF to establish a more comprehensive skills training center in St. Thomas. In order to successfully complete this mission we are asking for your participation in this process. Attached is a questionnaire that we would like you to complete.

This information is strictly confidential. The Edu-Tourism teams to further enhance the skills training center program will use any information gathered from this questionnaire. This information will be held for 60 days and will be destroyed after such time.

Thank you for your assistance filling out the questionnaire.

Sincerely,

Nicola Shirley
Vice-Chair Edu-Tourism for St. Thomas

Skills Survey

Date _____

1. Age _____
2. Sex ☐ Female ☐ Male
3. Employment Status
☐ Full Time ☐ Part Time ☐ Unemployed
☐ Full Time Parent ☐ Volunteer ☐ Not Working
4. What is your highest level of education?
☐ Grade School 1-6 ☐ High School 7-11
☐ Trade School ☐ College/University
5. Do you live in Morant Bay, St. Thomas?
☐ Yes ☐ No
 If no, where do you live? _____
6. Have you ever taken a skills class?
☐ Yes ☐ No
 If yes, what kind of skills class have you taken? _____
7. Select which of these skills you have obtained

<input type="checkbox"/> Hemming	<input type="checkbox"/> Appliqué	<input type="checkbox"/> Quilting	<input type="checkbox"/> Knitting
<input type="checkbox"/> Croqueting	<input type="checkbox"/> Garment Construction	<input type="checkbox"/> Weaving	
<input type="checkbox"/> Embroidery	<input type="checkbox"/> Fabric Dying	<input type="checkbox"/> Doll Making	
8. Do you enjoy Art and Craft projects?
☐ Yes ☐ No
9. Does anyone in your family sew as a profession?
☐ Yes ☐ No
10. Are you currently earning income?
☐ Yes ☐ No
11. What is your current income earned income level weekly?

<input type="checkbox"/> \$1.00 - \$1000.00 JA	<input type="checkbox"/> \$1001.00- \$5000.00
<input type="checkbox"/> \$5001.00- \$10,000.00	<input type="checkbox"/> \$10,000.00- +
12. Would you like to develop a sewing skill into a profession?
☐ Yes ☐ No ☐ Maybe
13. Would you like to belong to a sewing cooperative making items for resale?
☐ Yes ☐ No

Thank You

Skills Survey

Date _____

1. Age _____
 2. Sex ☐ Female ☐ Male
 3. Employment Status
☐ Full Time ☐ Part Time ☐ Unemployed
☐ Full Time Parent ☐ Volunteer ☐ Not Working
 4. What is your highest level of education?
☐ Grade School 1-6 ☐ High School 7-11
☐ Trade School ☐ College/University
 5. Do you live in Morant Bay, St. Thomas?
☐ Yes ☐ No
 If no, where do you live? _____
 6. I learned many skills in the workshop
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 7. Was the reading material/manual helpful in the workshop?
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 8. Was the video presentation informative and helpful in the workshop?
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 9. Was the instructor well informed about the subject matter?
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 10. Was the instructor helpful in assist you with your skills project?
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 11. Do you think with the skills acquired you would be able to increase your income potential?
 Strongly Agree Strongly Disagree
 1 2 3 4 5
 12. Did you have sufficient sewing materials to complete the skill project?
☐ Yes ☐ No
 13. What other things did you learn from taking the Skill Training Workshop?
-

Cooperative Survey

Date _____

1. Age _____

- Sex ☐ Female ☐ Male
2. Employment Status
☐ Full Time ☐ Part Time ☐ Unemployed
☐ Full Time Parent ☐ Volunteer ☐ Not Working
3. What is your highest level of education?
☐ Grade School 1-6 ☐ High School 7-11
☐ Trade School ☐ College/University
4. Do you live in Morant Bay, St. Thomas?
☐ Yes ☐ No
If no, where do you live? _____
5. Have you ever owned a business?
☐ Yes ☐ No
6. Have you ever worked on a group project?
☐ Yes ☐ No
If yes, Describe _____
7. What does the work "cooperative" mean to you?

8. Would you consider yourself a team player?
Strongly Strongly
Agree Disagree
1 2 3 4 5
9. Would you enjoy working with other to complete a project
Strongly Strongly
Agree Disagree
1 2 3 4 5
10. Have you ever been a member of an organization?
☐ Yes ☐ No
If yes, What kind _____
What name _____
11. Would you be interested in joining a skills cooperative?
☐ Yes ☐ No
12. Do you believe working in a group will be able to increase your revenue potential?
Strongly Strongly
Agree Disagree
1 2 3 4 5

Thank You

Cooperative Survey

Date _____

1. Age _____
Sex ☐ Female ☐ Male
2. Employment Status
☐ Full Time ☐ Part Time ☐ Unemployed
☐ Full Time Parent ☐ Volunteer ☐ Not Working
3. What is your highest level of education?

- ☐ Grade School 1-6 ☐ High School 7-11
☐ Trade School ☐ College/University

4 Do you live in Morant Bay, St. Thomas?

- ☐ Yes ☐ No

If no, where do you live? _____

5 After taking the Cooperative Training Workshop would you agree that you have a better understanding about cooperative structure of business?

Strongly Strongly

Agree Disagree

1 2 3 4 5

6. After taking the Cooperative Training Workshop do you understand more about the roles members in the cooperative?

Strongly Strongly

Agree Disagree

1 2 3 4 5

7. After taking the Cooperative Training Workshop do you understand more about the roles board members in the cooperative?

Strongly Strongly

Agree Disagree

1 2 3 4 5

8. Was the reading material/manual helpful in the workshop?

Strongly Strongly

Agree Disagree

1 2 3 4 5

9. Was the powerpoint presentation informative and helpful in the workshop?

Strongly Strongly

Agree Disagree

1 2 3 4 5

10. Was the instructor well informed about the subject matter?

Strongly Strongly

Agree Disagree

1 2 3 4 5

11. Would you be interested in joining or forming a cooperative?

- ☐ Yes ☐ No

13. What other information did you learn from the Workshop?

Financial Literacy Survey

Date _____

1. Age _____

2. Sex ☐ Female ☐ Male

3. Employment Status

☐ Full Time ☐ Part Time ☐ Unemployed

☐ Full Time Parent ☐ Volunteer ☐ Not Working

4. What is your highest level of education?

☐ Grade School 1-6 ☐ High School 7-11

☐ Trade School ☐ College/University

5. Do you live in Morant Bay, St. Thomas?
☐ Yes ☐ No
 If no, where do you live? _____
 6. Have you ever taken a financial literacy class?
☐ Yes ☐ No
 If yes, what kind and where have you taken the class? _____
 7. Who handles the financial issues in your household?

 8. Do you currently have a bank or savings account?
☐ Yes ☐ No
 If no, have you ever had a bank or savings account?

 9. What is your method of saving your money?

 10. Do you track you expenses and income?
☐ Yes ☐ No
 11. Do you have a financial goal in mind for the future?
☐ Yes ☐ No
 12. What is your financial goal and how what plans have you made to reach them?

-

13. How much funds have you saved?
☐ \$0.00- \$500.00
☐ \$501.00- \$1,000.00
☐ \$1,001.00- \$5,000.00
☐ \$5,001.00- \$10,000.00
☐ \$10,001.00- \$20,000.00

Thank You

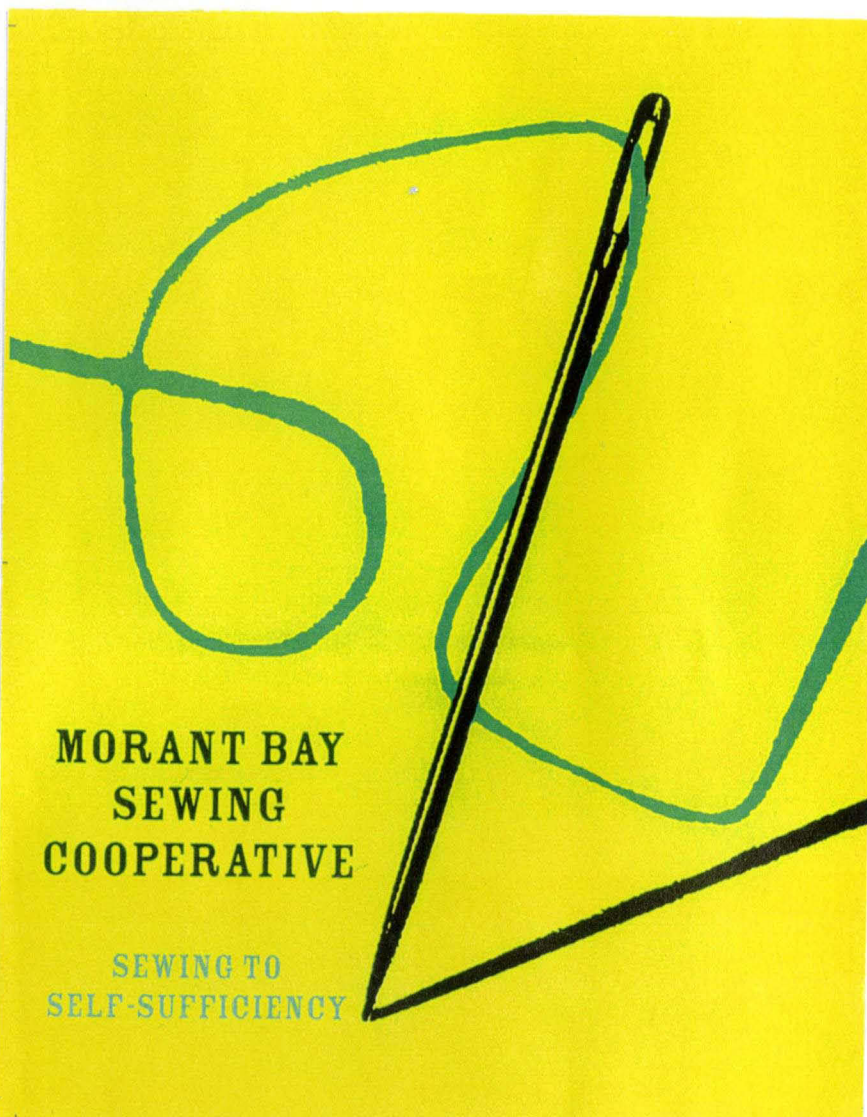
Financial Literacy Survey

Date _____

1. Age _____
2. Sex ☐ Female ☐ Male
3. Employment Status
☐ Full Time ☐ Part Time ☐ Unemployed
☐ Full Time Parent ☐ Volunteer ☐ Not Working
4. What is your highest level of education?
☐ Grade School 1-6 ☐ High School 7-11
☐ Trade School ☐ College/University
5. Do you live in Morant Bay, St. Thomas?
☐ Yes ☐ No
 If no, where do you live? _____
6. After taking the Financial Literacy Workshop would you agree that you have a better understanding of how to manage your resources?

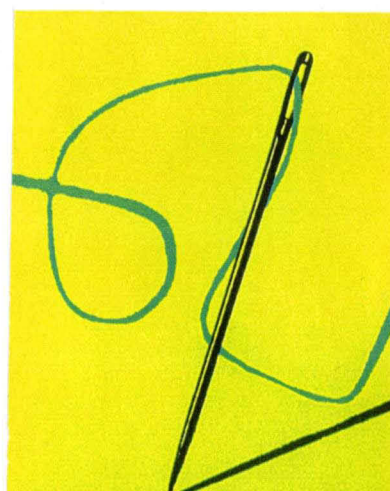
- Strongly Agree Strongly Disagree
- 1 2 3 4 5
7. After taking the Financial Literacy Workshop do you understand how to save more effectively?
Strongly Agree Strongly Disagree
- 1 2 3 4 5
8. After taking the Financial Literacy Workshop do you understand about expenses and income?
Strongly Agree Strongly Disagree
- 1 2 3 4 5
9. Was the reading material/manual helpful in the workshop?
Strongly Agree Strongly Disagree
- 1 2 3 4 5
10. Was the powerpoint presentation informative and helpful in the workshop?
Strongly Agree Strongly Disagree
- 1 2 3 4 5
11. Was the instructor well informed about the subject matter?
Strongly Agree Strongly Disagree
- 1 2 3 4 5
12. Would you be interested in having more Financial Literacy Workshops?
☐ Yes ☐ No
13. What other information did you learn from the Workshop?

Organization of Business Systems



**MORANT BAY
SEWING
COOPERATIVE**

SEWING TO
SELF-SUFFICIENCY



**MORANT BAY
SEWING
COOPERATIVE'S
FASHION SHOW
BENEFIT FOR
TEEN MOTHERS**

FEATURING PHILADELPHIA DESIGNERS

\$15 \$20
ADVANCE AT THE DOOR

DATE: SATURDAY, JULY 16TH 2005
TIME: 6 P.M. - 11 P.M.

WHERE: JAMAICAN JERK HUT
1430 SOUTH ST. PHILADELPHIA