



**AFM Annual Board Meeting
Minutes
September 28, 2023**

Place:
AFM Headquarters
Las Colinas, TX

Board of Directors:
(All Present)

Jose Luis Gallardo	Director (a)
Gary Caloroso	Director (Vice Chair)
David Ruiz	Director (Chairman)
Jaime Rivas	Director
Ricardo Vega	Director (Treasurer)
Peter Shore	Director
Armando Lopez	Director (ex-officio)
Ron Campbell	Director (ex-officio – Secretary)

AMS:	Officially Present:		
Mathew Collins	Dolora Sillman	Stephanie Bazan	Miguel Molina
Heather Pitchelman	Ilse Magaña	Ana Ambrosi	Brad Barker
	Ron Campbell	Kevin Brosch	Kelly Burke
	Alvaro Luque	Jovanny Martinez	

APEAM and MHAIA Members and Guests

Julio Sahagun	Antonio Villaseñor	Juan Pablo Figueroa
Jose Pardo	Casery Beltran	Monica Robles
Gabriel Villaseñor	Rigoberto Pardo	Rigoberto Lemus
Saul Medina	Giovanni Cavaletto	Marco Hernandez
Jon Ullrich	Jesus Domingo	Ricardo Vega Jr.
Jacqueline Solares	Miguel Barcena	Dave Billings
Carlos Genel	Adrian Iturbide	Dr. Antonio Ortiz
Aaron Acosta	Christina Ward	Mike Browne
Gahl Crane	Ivan Alejandro Oseguera	Gwen Jackimek
Ramon Paz	Ed Figueroa	Miguel Barcenas
Emiliano Escobedo	John McGuigan	

Roll Call and Minutes:

Chairman Caloroso called the meeting to order, took the roll call, established a quorum and introduced Brad Barker to provide the antitrust policy to the board that is also incorporated into the agenda.

Gary Caloroso motioned to approve the minutes from the September board meeting and the motion was seconded by David Ruiz. There was no objection.

Treasurers Report

Miguel M. presented the financial statements for AFM for the period ending Aug 31, 2023.

- **Cash Balance:** As of September 24, 2023, the cash balance is \$8.86 million.
- **Contributions:** Total YTD funding is \$66,982 under budget. MHAIA is listing a favorable variance as MHAIA has not hired one position.
- **Spending:**
 - **Marketing:** Total spending is under Budget by \$1.54 Million. It is early in the fiscal year, and AFM expects to catch up on expenses in the coming months. Marketing Direct drives most of the favorable balance, followed by Marketing Admin.
 - **General Administrative:** Total administrative expenses are under Budget by \$96,910.
- **Change in Net Assets:** Due to AFM spending at a lower rate than our budget, AFM's change in net assets presents a favorable \$2.58 million balance.
- **Financial Position:** AFM has a strong balance sheet.
 - **Assets:** AFM presents a higher-than-budget Cash and Other Assets balance. This favorable balance is due to lower-than-budget cash requirements and an increase in MHAIA's accounts receivable balance.
 - **Liabilities and Equity:** AFM lists an increase in current liabilities and a favorable change in net assets.
- **Funding Allocation:** Generally, the funding allocation matches the agreed 2/3 MHAIA and 1/3 APEAM allocation rates. Any difference will be reconciled and adjusted during our year-end review.

Contribution	Actual-YTD	Budget -YTD	\$ Change- Act vs Budget	Actual-YTD	\$ Change- Act vs PY	Spending	Actual-YTD	Budget -YTD	\$ Change- Act vs Budget	Actual-YTD	\$ Change- Act vs PY
	August 31,2023	August 31,2023		August 31,2022			August 31,2023	August 31,2022		August 31,2023	
MHAA	\$ 6,000,000	\$ 6,000,000	\$ -	\$ 7,400,000	\$ (1,400,000)	AFM Marketing	\$ 3,629,934	\$ 4,896,534	\$ (1,266,600)	\$ 1,718,089	\$ 1,911,845
APEAM	\$ 2,212,324	\$ 2,212,324	\$ -	\$ 3,016,666	\$ (804,342)	AFM Marketing Admin	\$ 1,281,438	\$ 1,489,787	\$ (208,349)	\$ 1,301,358	\$ (19,921)
MHAA Com/Analytics	\$ -	\$ 66,712	\$ (66,712)	\$ 24,588	\$ (24,588)	MHAA Analytics	\$ -	\$ 66,712	\$ (66,712)	\$ 24,588	\$ (24,588)
Other income (Interest)	\$ 730	\$ 1,000	\$ (270)	\$ 620	\$ 110	Total Marketing	\$ 4,911,372	\$ 6,453,033	\$ (1,541,661)	\$ 3,044,036	\$ 1,867,386
Total contribution	\$ 8,213,054	\$ 8,280,036	\$ (66,982)	\$ 10,441,874	\$ (2,228,820)	General Admin	\$ 717,589	\$ 814,499	\$ (96,910)	\$ 548,761	\$ 168,829
% Variance			-0.8%		-21.3%	Total Expenses	\$ 5,628,961	\$ 7,267,532	\$ (1,638,571)	\$ 3,592,797	\$ 2,086,165
Change in Net Assets						% Variance			-22.5%		56.7%
	Actual-YTD	Amended Budget -YTD	\$ Change- Act vs Budget	Actual-YTD	\$ Change- Act vs PY	Financial Position	Actual-YTD	Budget -YTD	\$ Change- Act vs Budget	Actual-YTD	\$ Change- Act vs PY
	August 31,2023	August 31,2023		August 31,2022		August 31,2023	August 31,2022	August 31,2023		August 31,2023	
Net Change in Assets-CY	\$ 2,584,092	\$ 1,012,504	\$ 1,571,588	\$ 6,849,077	\$ (4,264,985)	Cash & Cash Equivalents	\$ 6,550,986	\$ 5,436,936	\$ 1,114,050	\$ 5,436,936	\$ 1,114,050
Retained Earnings	\$ 635,782	\$ 6,425,714	\$ (5,789,933)	\$ 527,853	\$ 107,929	Other Assets (AR/FA)	\$ 9,851,068	\$ 6,165,867	\$ 3,685,201	\$ 12,101,464	\$ (2,250,396)
Total Assets	\$ 16,402,054	\$ 11,602,803	\$ 4,799,251	\$ 17,538,400	\$ (1,136,346)	Total Assets	\$ 16,402,054	\$ 11,602,803	\$ 4,799,251	\$ 17,538,400	\$ (1,136,346)
Total Liabilities	\$ 13,182,180	\$ 4,164,584	\$ 9,017,596	\$ 10,161,469	\$ 3,020,711	Total Liabilities	\$ 13,182,180	\$ 4,164,584	\$ 9,017,596	\$ 10,161,469	\$ 3,020,711
Total Equity	\$ 3,219,874	\$ 7,438,218	\$ (4,218,344)	\$ 7,376,931	\$ (4,157,057)	Total Equity	\$ 3,219,874	\$ 7,438,218	\$ (4,218,344)	\$ 7,376,931	\$ (4,157,057)
Total Net Assets/Liabilities	\$ 16,402,054	\$ 11,602,803	\$ 4,799,252	\$ 17,538,400	\$ (1,136,346)	Total Net Assets/Liabilities	\$ 16,402,054	\$ 11,602,803	\$ 4,799,252	\$ 17,538,400	\$ (1,136,346)

Accounting and Administration Update

Miguel M. presented an update on the accounting and administrative programs:

- Process Improvement:** The accounting team has scheduled training to apply lean and agile methods to support our department's transformation toward a continuous improvement mentality. We also leverage the company's investment in CliftonStrengths and become culture champions.
- Department Structure:** The department's structure has been consolidated to support our strategy framework with specialized technical skills at a lower cost.
- Project Execution:**
 - We evaluated 43 data sources and identified projects to prioritize for a Data and Analytics Center of Excellence (CoE). The CoE is a top priority for the department.
 - The new Purchase Order (PO) app was launched in July 2024, which enhances the user experience, productivity, and internal control. It is directly connected to our accounting system. Currently, the team is working on developing the next application to improve the process of receiving and processing vendor invoices.
 - The company employed Gartner to evaluate their accounting and shared services maturity level and implement best practices.

Corporate Communications & Crisis

Ana Ambrosi presented the timeline of our Sustainability efforts:



To continue with our sustainability journey, Ana presented the following upcoming efforts:

- Sustainability commitment: workshop to establish AFM's Sustainability Framework and measurable commitments. To be held on January 2024 in conjunction with Pollination.
- Communication Effort 1: Water footprint analysis and natural irrigation data
- Communication Effort 2: Forest conservation (Earth month)

Ana presented the plan and news cadence for the 10th Anniversary celebration including the plan to launch the new AFM Avolab in October 2023 with an event in Dallas including media and Pati Jinich. The 10th Anniversary cadence will end up with a media event during the IFPA show that will include the official launch of our 10th Anniversary infographic including AFM's 10 big accomplishments in the past decade.

Ana presented the Spark the Good scholarship program that is a grant given to Hispanic chefs that participate in our avocado recipe contest. The company will be giving away 10 grants for culinary school in partnership with We Are All Human. The closing event will be hosted at AFM's AvoLab in November 2023.

Insights & Analytics

Steve Klingele presented a status of the main current projects in his area including the Universal Consumer Segmentation, the Continuous Market Tracker (CMT) and the Brandformance pre-testing tool.

For the new projects to come in the fiscal year, Steve presented the following:

- Merchandising Impact Study: we are conducting a test in 24 stores to quantify the impact of incremental displays on the floor in and out of the produce section.
- Hispanic Deep Dive: as a critical consumption base for avocados, we are doing a full assessment in the Hispanic consumer with the objective of preserving consumption levels for the future and the HM population acculturates. This project is done in partnership with the Collage Group.
- Marketing ROI: in partnership with Keen, this study will be used to understand the relative contribution of AFM marketing programs and to optimize future plans.
- Insight Integration & Accessibility: using Power BI we will be integrating different insights & analytics data to make it more accessible and easier to use for AFM employees. The systema will integrate platforms like Circana, Numerator, Nielsen, Datassencial and our AFM CMT tracker.

Marketing Update

Brand

Kelly Burke presented the foundation of AFM’s communication strategy based on the brand’s POWER TRIFECTA that delivers to consumers benefits on taste, health and fun at the same time, making AFM unique withing the produce and avocado space. That Power Trifecta is represented in the brand’s positioning strategy under the “Always Good” umbrella:



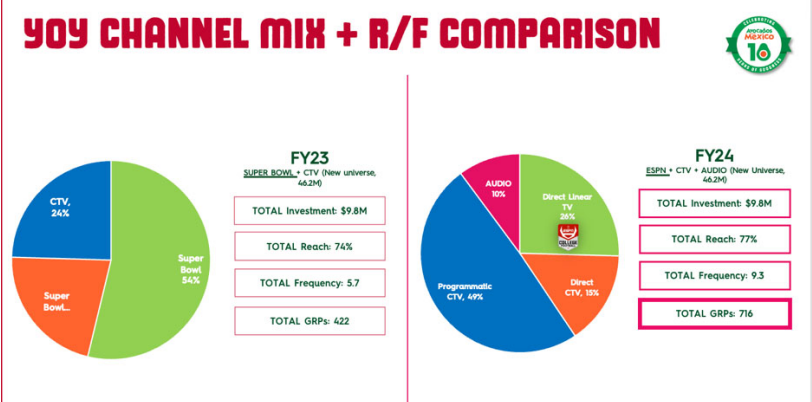
Kelly explained that the creative way of bringing the Always Good positioning to life is through the “Make it Better” concept, where AFM will show up make things better using our iconic brand jingle. Kelly presented the two new AFM ads with this concept: Water Main and Benched. This campaign will run for the rest of FY24.

Kelly also presented the two demos for the audio versions of the Make it Better campaign Bad Boss and Airport. These two ads will be produced and launched at the end of 2023.

Finally, Kelly showed how the campaign will show in digital and OOH media and presented a new digital program called The Jingle Challenge that will launch in OND and will encourage consumers to use our jingle to deliver bad news in a funny way through the Tik Tok platform. The program will use influencers and will include the sponsorship of iHeart's Jingle Ball concert tour.

Jovanny Martinez presented the media plan & strategy using a new targeting approach using AFM's consumer segmentation and YouGov and Converge tools to identify key segment audiences and deliver media messages in a more efficient way allowing technology to find consumers where they are.

Jovanny explained that a non-Super Bowl year gives AFM the opportunity of placing media dollars more efficiently to maximize the company communication efforts. Jovanny presented a comparison between FY23 and FY24 media plans to highlight the efficiencies on a non-Super Bowl year. FY24 will deliver better reach, frequency and GRPs than FY23:



Jovanny presented the full General Market media calendar for FY24:

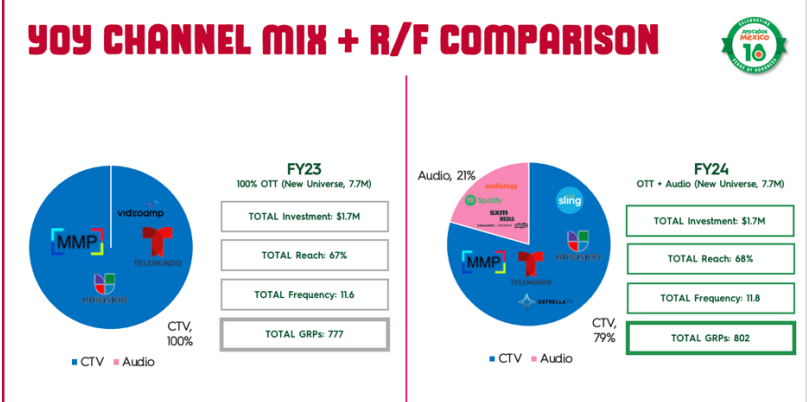


Kelly Burke explained that for the Hispanic consumer AFM is doing a full assessment to present a refreshed consumer strategy for the future, understanding that the big challenge is the natural drop of avocado consumption as these consumers acculturate in the U.S.

The Hispanic consumer deep dive will be done in partnership with the Collage Group and will be ready to review during planning, to have a new Hispanic strategy ready to present in May 2024.

Kelly explained that in order to sustain communications with this target during FY24, AFM will be renewing for the last time Thalia’s rights to use the campaign ads that have been running for the last two years for this target.

Jovanny Martinez presented the Hispanic media plan for FY24 compared to FY23. By using audio, AFM is having a slight improvement in reach, frequency and GRPs compared to the previous year:



Jovanny presented the full Hispanic Market media calendar for FY24:



Health & Wellness

Stephanie Bazan presented the Fall Wave for H&W that is anchored in AFM’s partnership with Susan G Komen. The program includes a digital marketing supper, loyalty and discount offers and a point-of-sales integration with 41,700 bins sold in and a record breaking 4.4 million bag orders. Stephanie explained that the SGK program has been growing exponentially for AFM, and this is the first year with a national launch that include Power Account support such as Walmart, Kroger, Food Lion and Albertsons.

To extend the H&W cause campaign, Stephanie presented the AFM sponsorship of The Cure Bowl in Orlando, becoming the first ever produce brand to own a football bowl game. The Cure Bowl is scheduled for

December 2023 and aligns perfectly to the brand's campaign message and female target because it is the only bowl game with a cause component where all the winnings will be donated for breast cancer research. As the Cure Bowl title sponsor, AFM has naming rights, in-stadium brand integration, tickets & hospitality opportunities, digital media support and a full TV and radio media plan valued at \$350K that is almost 80% of the full sponsorship cost.

To extend the Cure Bowl benefits, Stephanie explained that AFM negotiated with Southeastern Grocers to activate 400 thematic bins in their stores and promote avocado purchase using game tickets as incentives.

Ana Ambrosi presented the SuperGood Rally PR program to support the H&W Fall wave. The program started in September 2023 the announcement of the SGK partnership and will run until December 2023 with the Cure Bowl launch where AFM will partner with breast cancer survivor and celebrity Giuliana Rancic to interact with media and drive AFM's on-site activation at the Cure Bowl in coordination with SGK.

Kelly Burke presented the H&W Spring wave media plan that will run through digital and includes a special consumer program called The SuperGood recipe battle where influencer chefs will compete virtually to create the best healthy recipes using avocados. The H&W Spring wave will launch in March 2024.

Stephanie Bazan presented the shopper plan to support the H&W Spring wave that includes a dedicated H&W in-store merchandising and promotional program at Albertsons, Food Lion and Hispanic stores.

Education

Dianne Le presented Walmart's education shopper program that includes the universal bag QR code partnership, an online pick-up program using education brochures and ripening bags and for the first time, a national merchandising program with branded channel strips in every Walmart store that include a QR code that will drive consumers to a dedicated education site. Also, for the first time, AFM will do a direct mail initiative in partnership with Walmart, sending 240,000 education postcards and rebate offers to households within a 5-mile radius of stores located in the Southeast, East and north Walmart divisions.

To complement the Walmart education program, AFM will implement a pilot test of floor talks with offer savings in United Supermarkets, an in-store education signage program in Ahold, Kroger, Food Lion and Albertsons, an education bounceback offer coupon with Catalina and a national education rebate offer with Prodege.

Finally, Dianne presented the education packaging program that will include the launch of 2 million units through Aldi (3 waves) and Costco (4 waves).

Core Uses

Dianne Le the HEB Tacos Locos program that will launch April 2024 showcasing branded pallet displays and loyalty offers for two weeks. Also, Dianne presented two new ideas that are in the process of being sold into the accounts: a post Super Bowl slider Sunday program at Target with Kings Hawaiian and a post Cinco Guac & Tacos program with Stop & Shop.

For foodservice, Stephanie Bazan presented Guac Heaven as the new program to support guac growth within operators without the need of associating the recipe to Mexican food. Guac Heaven is an immersive tradeshow experience featuring Guac is a one-of-a-kind event that will focus on creativity, culinary innovation and re-imagined operator menus through guac. The experience will be tested in the IFPA show in October 2023 to be fully launched at the NRA Show in Chicago in May 2024.

OND Football

Stephanie Bazan presented the OND promotion under the concept of GuacGating that includes the partnership with CFP that made AFM the official avocado of the College Football Playoffs. The promotion includes experiential trophy tours with clients, promotional programs with consumers using game tickets, bag & bulk digital rebate offers and a strong merchandising program, including pallet drops and football displays, with an objective of more than 80,000 equivalent display units to sell. The promotion includes a thematic bag that importers already confirmed 3.5 million units (40% over the 2.5 million goal)

To support the CFP partnership, Stephanie presented the first ever HEB omnichannel promotional program that will launch at the end of 2023 until the first week of January. This program includes strong merchandising support, product offers, a trophy tour and a 4-week e-commerce plan in HEB's platform.

Jovanny Martinez presented the football media plan with ESPN that includes in-game spots (linear and streaming), a Tailgate Week sponsorship across ESPN, ESPN 2 and ABC games for week 7, a Good Morning America Game Day Trailer integration the same week and an audience targeted CTV buy through Disney XP properties to balance our media buy towards our main female target. These are the details of the AFM Tailgate Week sponsorship and the total football media buy:



Super Bowl

Kelly Burke presented the creative concept for the Super Bowl promotion The Better Bowl.

Stephanie Bazan presented Jessie Palmer as the football celeb host of the Super Bowl promotion. The promotion includes a 100K plus display sell in, introducing a guacamole bowl shaped merchandising unit, strong promotional offers, 2 million thematic bags and digital media support.

Kelly Burke presented the digital media plan for the Super Bowl that will use Jesse's image to launch a virtual casino with interactive programs and incentives for consumers.

Ana Ambrosi the Better Bowl PR cadence for the Super Bowl that include the initial announcement in October and a broadcast media tour in January with a NYC media event including Jesse Palmer.

Cinco

Stephanie Bazan presented Cholula as the new Cinco partner for AFM in 2024 replacing Coke Zero.

Foodservice

Stephanie Bazan presented the new team that includes Patrick Brady as a National Chain Sales manager, Jessica Martinez as a Senior Foodservice Marketing Manager, Ryan Fukuda as a Non-Com Regional Director and Walter Rivas as AFM's Executive Chef. Still we are looking for the foodservice lead position that will be in charge of sales, marketing and culinary.

Stephanie presented the foodservice digital media campaign under the Fresh Makes it Better concept. This campaign will run from October 2023 to May 2024 through LinkedIn and Viant and will include for the first time, a digital newsletter partnership with key foodservice publications such as QSR, FSR and Restaurant News.

Stephanie presented the strong LTO promotional program for the Fall in chain accounts:



For the end of 2023 and 2024 Q1, Stephanie presented programs confirmed and in negotiation with chains like Another Broken Egg, Qdoba, and Jasons Deli. For the second part of the year Stephanie presented advanced negotiations with some of the following chain accounts:

- Chipotle Fresh Seal Guac Mode promotion in Feb 2024
- Schlotzsky's fresh seal integration to promote their avo toast bar.
- Applebee's recipe consumer testing
- McAllisters Deli new avocado Baja Chicken sandwich LTO for January
- IHOP ideation session for November

Stephanie also presented an exiting opportunity with Subway that is in conversations with AFM to do a fresh test in 5,000 locations in the West Region in 2024.

To support the non-comm channel, Stephanie presented a promotional program with Sysco through guac packs in al 77 distribution centers and a \$2 case discount for regional chain, street business and bid customers. Promotion will launch at the end of September and will run for 6 weeks. To complement the promotional program in non-comm, Stephanie presented a small fruit incentive program with Markon and a guac pack incentive program with Shamrock Foods.

Stephanie presented an overview of AFM's concession program and unveiled the new partnership with the Dignity Health Sports Park home of the LA Galaxy. The partnership includes two branded concession stands and one AFM cart on the main concourse.

As an extension of the concession program, Stephanie presented the launch of the Miami Dolphins bins during OND and Texas Rangers bins during Summer. The team will negotiate with regional accounts to take those bins and develop a promotional offer.

Stephanie presented the launch of the new AFM Culinary Center under the AvoLab concept. The AvoLab is divided in three areas that can be easily integrate for larger events:

- The **Cocina** is where we will conduct Innovation sessions with operators, host in-person Avo Us, shoot new recipe photography and videos
- **Chef Stations** allows chefs to get into the action and demo recipes and education techniques at their individual chef stations
- **Mixology Lounge** is a flexible space that can be used for culinary mixology classes, after-hours events or break down for smaller consumer research and meeting spaces

To take advantage of the new set up, Stephanie presented the launch of the R.I.P.E. innovation program that is an intensive 72-hr process where recipes can be briefed, created, and vetted with consumers for a successful rapid product innovation approach. The objective is to at least try this new program once this fiscal year with an operator to see how it performs. Stephanie presented the details for the FY24 Made in Mexico tour that is scheduled for the last week of November 2023. The tour will visit Morelia, Uruapan and Guadalajara and will include important clients such as Moe's Cava, Sweetgreen, Shake Shack, Sodexo, Modern Market, Velvet Taco McAllisters Deli, Chick-Fil-a and Applebees.

Shopper

Diane Le presented the merchandising plan for FY24 that includes the biggest portable offering ever with more than 67,000 units. Also, the plan includes 600 kits to activate the perimeter of the store as a test to start promoting avocados in certain accounts outside of the regular produce section. For the first time, most of the merchandising units will be produced in September and early October to be ready to sell at the IFPA show.

To support Hispanic channels, Dianne Le presented the following shopper programs: a Hispanic Heritage Month program with bins and circular ads (4,000 displays and 8 HM accounts are confirmed for this program), a H&W program in march with merchandising and offers and a Hispanic thematic bag for post Cinco.

Dianne presented the e-com activation plan for FY24 including three specific areas: display media, search and digital shelf optimization:

E-COM FY24 ACTIVATION PLAN SUMMARY



OBJECTIVE: Connect the digital shelf & physical shelf to drive engagement & volume



Stephanie Bazan presented the details of the AFM experience at the IFPA show in Anaheim.

Trade

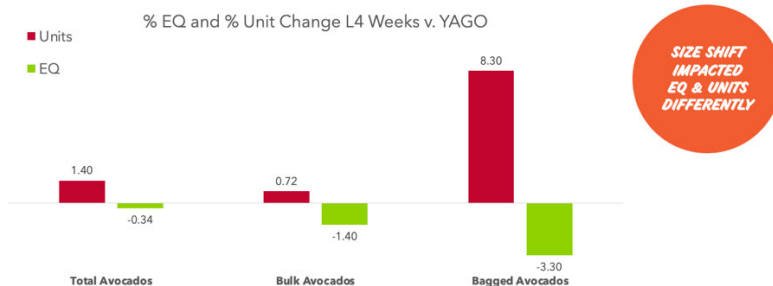
Stephanie Bazan explained to the board that in the Summer & September time frame there has been two important forces that have dominated most of the company's trade efforts: defending Mexican fruit share during the summer vs Peru and accelerating demand of the small fruit over supply in the market.

Stephanie presented the results of the US store audit where AFM recuperated 3 percentage points in share vs Peru compared to last year. By mid-August, AFM share in the audit was 68% of the market.

Stephanie presented AFM's big summer wins concentrated in big chains like Ahold, Kroger, Food Lion, Southeastern Grocers and Sam's Club. All of these chains were part of the summer strategy to recuperate Mexican fruit share that launched early 2023.

Stephanie explained the small fruit situation of the market that is impacting our company results. Based on Nielsen's information, units are up vs YA confirming that the market has good traction, the problem is that the total volume is impacted by the sizing curve on the fruit:

UNITS ARE STRONG DESPITE VOLUME DECLINE TREND



Stephanie finished up the assessment with some specific learning and key actions to reinforce volume in the upcoming months:

NOW IS THE TIME TO PREPARE AND GET BACK TO NORMAL



LEARNINGS

- The size curve in our 2 record years (FY 21 and FY 23) leaned slightly on larger fruit
- Case pricing during our non-record years soared given demand for larger fruit resulting in lower promotional activity and a focus on retailers making up margin
- This year we saw many large fruit accounts unwilling and/or slow to shift to small fruit resulting in lost volume (out of stocks - no product substitute)
- Growth in OND will be driven by a more "balanced" size share (back to before June situation)

ACTIONS

- #1 Continue to support accounts with small fruit programs through October
- #2 Launch a strong OND promotional plan
- #3 Recuperate display space in large fruit account and ensure promotional support in Dec to maximize sales leading up to SUPER BOWL, our biggest event of the year

Stephanie presented to the board a recap of the extensive AFM promotional plan for OND to bring the volume back in tract with the normalization of the fruit curve size.

New Business:

There being no additional business Jaimy Rivas motioned to adjourn until the following day to seat the new board and officers. The motion was seconded by Gary Caloroso. There was no objection.

Note: Upon completion of the MHAIA meeting, the 2024 board of directors for AFM reconvened to elect officers.

Gary Caloroso nominated Peter Shore for Chairman which was seconded by Jaime Rivas. All were in favor.

Jaime Rivas nominated Julio Shagun for Vice Chairman which was seconded by Gary Caloroso. All were in favor.

Rigo Perez nominated Ricardo Vega to be Treasurer which was seconded by Julio Shagun. All were in favor.

Therefore the new board of directors for AFM is as follows:

Jaime Rivas	
Julio Shagun	(Vice Chair)
Gary Caloroso	
Rigoberto Lemus	
Peter Shore	(Chair)
Ricardo Vega	(Treasurer)
Armando Lopez	(ex-officio)
Ron Campbell	(ex-officio - Secretary)

Upon completion of the officer nominations, Gary Caloroso motioned to adjourn which was seconded by Jaime Rivas. There was no objection.

I certify that the above is a true and accurate statement of the May 24-25, 2023 AFM Board of Directors Meeting.

Respectfully Submitted

Ron Campbell
Secretary, AFM