



Republic of the Philippines
Department of Environment and Natural Resources
Provincial Environment and Natural Resources Office
MIMAROPA Region
Bgy. Sta. Monica, Puerto Princesa City, Palawan
E-mail: penropalawan@denr.gov.ph
Telfax No. (048) 433-5638 / (048) 433-5638

Region

October 11, 2022

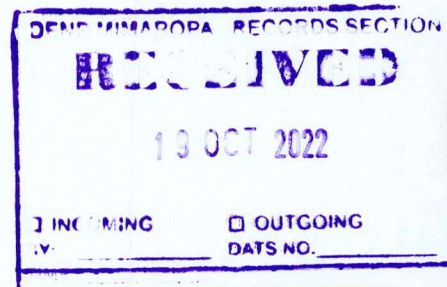
MEMORANDUM

FOR : The Regional Executive Director
DENR MIMAROPA
1515 L&S Bldg., Roxas Blvd.
Ermita, Manila

THRU : The OIC, ARD for Technical Services

FROM : The Provincial Environment and
Natural Resources Officer

SUBJECT : **3RD QUARTER CY 2022 CONSOLIDATED REPORT ON GREEN
FINS ON-BOARD ASSESSMENT IN EL NIDO-TAYTAY
MANAGED RESOURCE PROTECTED AREA (ENTMRPA)**



Forwarded is the memorandum dated September 29, 2022 of CENRO Taytay along with the 3rd quarter report on Green Fins on-board assessment in El Nido-Taytay Managed Resource Protected Area (ENTMRPA) pertaining to the target activity under Management of Coastal and Marine Resources/Areas – Green Fins Implementation – conduct of assessment of dive/snorkel operators.

Please be informed that on August 19, 2022 and September 14–15, 2022, the Green Fins assessors conducted the on-board assessments of David John Travel and Tour, Krischana Travel and Tour, and Leatherback Travel and Tour. The latter has been one of the Green Fins members since 2018 and scored 166 on the assessment. For this year, the Leatherback Travel and Tour garnered a score of 150, while the David John Travel and Tour and Krischana Travel and Tour garnered a score of 246 and 165, respectively.

Further, the assessors conducted the feedbacking session and discussed with the owner/managers the three (3) action points for improvements to help them gain much lower scores in the future.

For information and record.



HELIZARDO B. CAYATOC

DENR-PALAWAN
PENRO-RECORDS
RELEASED
By
Date: 12 OCT 2022



Republic of the Philippines
Department of Environment and Natural Resources
MIMAROPA Region

COMMUNITY ENVIRONMENT AND NATURAL RESOURCES OFFICE

By the National Highway, Poblacion, Taytay, Palawan 5312

Mobile: 0926-505-9335 TM 0912-171-3889 TNT

Email: cenrotaytay@denr.gov.ph

September 29, 2022

MEMORANDUM

FOR : The Provincial Environment and Natural Resources Officer- Palawan
Sta. Monica, Puerto Princesa City

FROM : The Community Environment and Natural Resources Officer
This jurisdiction

SUBJECT : **THIRD (3RD) QUARTER CY 2022 CONSOLIDATED REPORT
ON GREEN FINS ON-BOARD ASSESSMENT IN EL NIDO-
TAYTAY MANAGED RESOURCE (ENTMRPA), EL NIDO,
PALAWAN**

Respectfully forwarded is the memorandum dated September 19, 2022 of Protected Area Superintendent (PASu) signed by APASu/PMF being an accomplishment and as **Means of Verification (MoV)** on the target activity for the 3rd quarter on Green Fins Implementation of El Nido-Taytay Managed Resource Protected Area (ENTMRPA), El Nido, Palawan.

Please acknowledge the receipt hereof. Thank you.

For and in the absence of the CENRO:

**DENR CENRO
TAYTAY, PALAWAN
RELEASED**

BY: SEP 30 2022 CN 2809

MARIANO P. LILANG, JR.
Development Management Officer IV
In Charge, Office of the CENRO
PA 2022-01, page 3

Cc: PAMO-ENTMRPA



Republic of the Philippines
Department of Environment and Natural Resources
MIMAROPA Region
Community Environment and Natural Resources Office
EL NIDO-TAYTAY MANAGED RESOURCE PROTECTED AREA
Calle Real, Bgy. Masagana, El Nido, Palawan 5313
Landline No. 048-716-0674
Email: denrpao_elnidopal@yahoo.com / entmrpa@gmail.com

September 19, 2022

MEMORANDUM

FOR : The Community Environment and Natural Resources Officer
Taytay, Palawan

FROM : The Protected Area Superintendent
El Nido-Taytay Managed Resource Protected Area

SUBJECT : **CONSOLIDATED REPORT ON THE CONDUCTED GREEN FINS ON-BOARD ASSESSMENT IN EL NIDO-TAYTAY MANAGED RESOURCE PROTECTED AREA (ENTMRPA) EL NIDO, PALAWAN**

**DENR CENRO
TAYTAY, PALAWAN
RECEIVED**
BY: Rmc
DATE SEP 27 2022 CN 5502

Respectfully forwarded is the three (3) consolidated report of Green Fins Assessors pertaining to the target 001 Green Fins Implementation- conduct of assessment of dive/ snorkel operators dated September 8, 2022, September 15, 2022 and September 16, 2022.

Please be informed that the Green Fins Assessor conducted on-board assessment on August 19, 2022, September 14, 2022 and September 15, 2022 of David John Travel and Tour, Krischana Travel and Tour and Leatherback Travel and Tour, respectively. Per submitted report the Leatherback is one of the Green Fins members since 2018 and score 166 on the assessment and per this year on-board assessment they garnered 140 scores and it is lower than before. However, the David John Travel and Tour garnered a score of 246 and Krischana Travel and Tour garnered a score of 165 are new Green Fins member. Further, the assessors conducted the feedbacking session and discussed with the owner/ managers and the three (3) action points for improvements to help them gain the much lower scores in the future.

This serves as Milestones for the target activity.

For information and record.

**DENR - PAO
ENTMRPA
El Nido, Palawan
RELEASED**
By: Rmc
Date: 09-22-22
C.N.: 0962

For the Protected Area Superintendent:

JENUEL P. CASEL
Park Maintenance Foreman/ Assistant PASu
In-Charge, ENTMRPA-PAMO



Republic of the Philippines
Department of Environment and Natural Resources
MIMAROPA Region
Community Environment and Natural Resources Office
EL NIDO-TAYTAY MANAGED RESOURCE PROTECTED AREA
Calle Real, Bgy. Masagana, El Nido, Palawan 5313
Landline No. 048-716-0674
Email: denrpao_elnidopal@yahoo.com / entmrpa@gmail.com

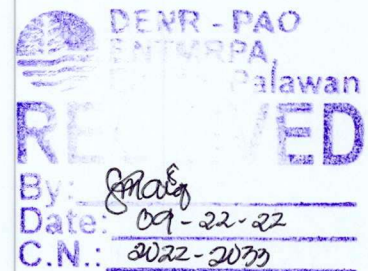
September 8, 2022

MEMORANDUM

FOR : The Protected Area Superintendent
El Nido-Taytay Managed Resource Protected Area

FROM : Park Maintenance Foreman/ Green Fins Assessor
El Nido-Taytay Managed Resource Protected Area

SUBJECT : **ONBOARD ASSESSMENT FOR SNORKELING OPERATORS: TARGET
ACTIVITY UNDER GREEN FINS IMPLEMENTATION (GAA WORK
AND FINANCIAL PLAN)**



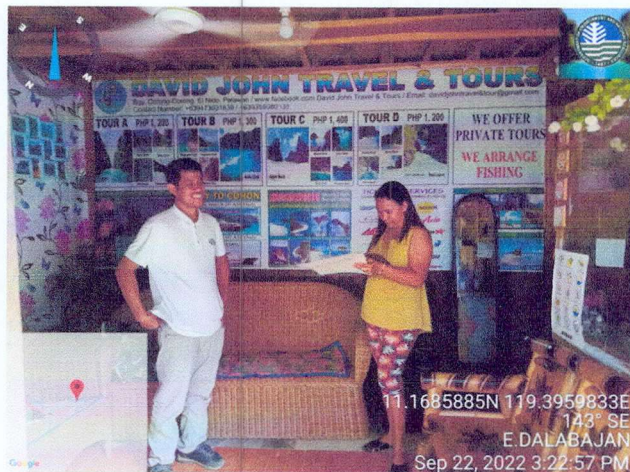
This pertains to the target activity for Green Fins implementation. The undersigned Green Fins Assessor conducted onboard assessment for snorkeling operators. On August 19, 2022, David John Travel and Tours was cooperatively arrange the assessment. The owner Ms. Myda Socito was willing to be a Green Fins member. The tour during the assessment is Tour A that includes; Big Lagoon, Secret Lagoon, Shimizu Island, Pinaglugaban Island and Papaya Beach. The staff: Jessie Genon (Boat Captain), Alejandro Dela Pena (Tour Guide) and Aljon Almonie (Helper) was very accommodating during the tour. The Green Fins Code of Conduct, some are implemented and some are not, like the case of anchoring, some of the destination has no buoys intentionally they will drop the anchor. Guest also walk on corals because there is no other means to reach the main features of the destination like the Secret Lagoon. Important things that observed during the tour is that boat crew were always in contact to the guest by reminding them the use of life vest during snorkeling. The Code of Conduct that had the red marks were also discuss during the feedbacking session.

In response and in implementation on the use of mooring buoy, at is recommended to include the purchased of buoys and installation on the other Island tour destination.

For information.


JENUEL P. CASEL

PHOTO DOCUMENTATION



CERTIFICATION

I hereby certify that the above photos were true and correct and taken during the feed backing session at David John Travel and Tour on September 22, 2022 located at Barangay Corong-Corong, El Nido, Palawan.

JENUEL P. CASEL



September 15, 2022

MEMORANDUM

FOR : The Protected Area Superintendent
El Nido-Taytay Managed Resource Protected Area
El Nido, Palawan

FROM : Green Fins Assessors

SUBJECT : **REPORT ON THE CONDUCTED GREEN FINS ON-BOARD
ASSESSMENT OF KRISCHANA TRAVEL AND TOURS**



This pertains to our target activity on the conduct of assessment of dive/snorkel operators (monitors the performance/compliance of dive centers/resort owners to GF) for El Nido-Taytay Managed Resource Protected Area (ENTMRPA), El Nido, Palawan. Please be informed that this Office conducted Green Fins on-board assessment of Krischana Travel and Tours on September 14, 2022.


The assessors used the guidelines of the Green Fins to rate the tour operators on their behaviors during the island hopping and snorkeling tour. All observation were listed and assessed including the materials and facilities within the boat.

Based on the assessment, Krishana travel and tours garnered a score of 165. The said score represents the environmental impact of the travel and tours in the marine environment. The score range from 0-330 with lower score representing lower impacts. The said score was discussed with the owner/managers and three action points for improvements recommended by the assessors and been agreed for implementation by the owner/manager.

Green Fins IEC material and shirt were given to the tour operators during the feed backing session as part of promotion for adapting Green Fins Approach for snorkeling industry.

Attached is the assessment report and photo documentation.

For information and record.


PRECY M. OBRIQUE

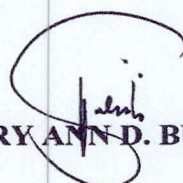

MARY ANN D. BULACAN

PHOTO DOCUMENTATION



Photo during the on-board assessment dated September 14, 2022.



Photo during the feed backing session dated September 14, 2022.

Krischana Trip Travel and Tours
El Nido, Palawan

Dear Mr. Krischard Alpas and the Krischana Trip travel and tour team,

Welcome to Green Fins! We are pleased to have you join the growing network of dive and snorkel operators that are protecting our reefs. As you know, being a Green fins member means you go through an annual assessment and training session to help you improve your environmental standards.

This year, we conducted your first assessment on September 14, 2022- we snorkelled and island hopped with Jack (Boat Captain), Peter (Cook), Marly, Marvin and Ramil (Tour Guides) and 17 guest at Big Lagoon, Secret Lagoon, South Miniloc, Shimizu Island and Seven Commando Beach. We are impressed with the excellent role model behaviour displayed by the staff. It is inspiring to see that the staff encouraged the guest to follow all rules related to environmental guidelines while on the tour.

After each assessment, you are allocated a score which represents the environmental impact of your agency. The score range from 0-330 with lower score representing lower impacts. This year, your score is 165. As discussed with you during the feedback session, this high score (high impact) even for a new member. However, the assessment process has shown that correcting a few small points can drastically reduce your score for next year.

We discussed and agreed that you would take the following actions before your next assessment:

1. Use the Green Fins Icons and materials during the Briefing of the tourist and Display it on their shop.

The Green Fins Icons and IEC materials will greatly help the tour guides and crew to promote the environmental awareness to the tourist. Following the said set of icons will help minimize impacts of the tourist and the boat to the marine environment.

2. Place atleast 2 trash bin with lid (for proper segregation) and ashtrays

Placing two trash bin with lid will greatly help not only on the awareness of the tourist on the proper segregation of trash but also to prevent the trash from getting back to the sea. Ashtray on the other hand will help minimizing or avoiding the ash from the cigarette get back to the sea. With the simple act like these, you are minimizing the tourist impacts to the marine environment but also in protection and conservation of the area.

3. Avoid using Chemical dishwashing liquid or use organic dishwashing liquid (Messy Bessy)

Chemical dish washing liquid when goes to the sea will greatly affect the marine organism more especially coral reef.

Protecting the environment also means protection our business. Thank you again for your cooperation and dedication to the environment. If you have any questions about any of the above points, please do not hesitate to contact us. It is fantastic to have you on board with Green Fins and we look forward to working with you again next year.

With kind regards,

Precy and Mary Ann
Green Fins Assessors

Krischana Travel and Tours IV-B, El Nido, Palawan, Philippines



Assessment Date: 14/09/2022

Assessor: Precy Obrique & Mary Ann Bulacan

Boat: Krischana 2

Staff on board: Jack (Boat Captain), Meter (Cook), Marly, Marvin & Ramil (Tour Guides)

Dive Site: Tour A (Seven Commando, Big Lagoon, Shimizu Island, Secret Lagoon, South Miniloc)

Summary

Krischana Travel and Tours is a new member of Green Fins in 2022. They previously attended the GF IEC/Training last September 28, 2021. The owner, Mr. Krischard S. Alpas was very cooperative and quickly organised the assessment and awareness raising presentation after signing the membership form.

We joined in Tour A island hopping tour with 17 tourists. All staff was very cooperative in answering our question/queries. They are visibly interested in learning on how they can protect the environment as they said that protecting the environment means protecting their livelihood.

COC #	Rating	Description
1	GREEN	- The owner and their tour organizer are very cooperative on the conduct of onboard assessment.
2	RED	- No COC guidelines, GF certificate, or icons visible in their office and boats because they are a newly recruited member of GF but Ian (tour guide) wear the Green Fins shirt during the tour.
3	GREEN	- Their guides follow all GF Icons. - Staff acts as responsible role models during the tour.
4	YELLOW	- Verbal assurance that they participated in clean ups but there is no record to validate those.
5a	RED	- They don't participate in the mooring buoys installation programs.
5b	YELLOW	- They anchor when there is no mooring buoy within the area but actively use buoys if there are. - Not all destinations have mooring buoys (only in Big lagoon and South Miniloc)
6	GREEN	- No marine products such as sea shells, corals, clams and etc. use as display in their office instead they use recycled materials like papers and plastics as decorate.
7a	RED	- No monitoring of coral reefs conducted
7b	RED	- No record of monitoring found
8	YELLOW	- 1 Trash bin with lid available thus, no evidence of recycling/separating rubbish is observed. - 1 stray is present but not adequate - Uses re-useable containers like plates and utensils for lunch
9	RED	- Chemical dish washing liquid found in the boat. - No toilet on the boat - Food scraps were placed in an empty container and removed from the boat. - Cleaning of dishes was done in the boat result to unintentional fish feeding. - Uses 4 stroke/ diesel engines - Verbal assurance that their used oil is surrendered to the Philippine Coast Guard but as of this year, the used oil was brought to their farm for other uses. - Batteries used are rechargeable
10	YELLOW	- They did not break laws.

		- Staffs know that the area is a protected area. When asked, they have some knowledge on most of the prohibited acts within the PA.
11	GREEN	- Guide provided briefing with five environmental content (No collection of shells, sand, stone, and corals, No chasing/touching of wildlife, Always wear life vest and No stepping on the corals)
12	YELLOW	- Verbal assurance that Staffs undergo eco-tour guiding training and Green Fins IEC/Training. - Information on environmental standards provided for guest but not clear.
13	RED	- No environmental materials found and/or being offer to guests.
14	RED	- The guides and the boat staff provided information on the local MPAs in El Nido after being questioned. - They did not mention during the briefing of tourist about the MPAs and El Nido as a Protected Area - El Nido is a protected area.
15	GREEN	- No contact with marine life or stepping on the corals witnessed. - No fins and gloves provided to avoid destruction and touching of corals and other marine organisms. - The tour guides always reminded the tourist to wear their life vest most especially if they are not comfortable to water/swimming.

THREE ACTION POINTS FOR IMPROVEMENT	
	Description
1	Avoid using Chemical dishwashing liquid or use organic dishwashing liquid (Messy Bessy) or just simply bring back all used dishes and other utensils to their office to avoid washing it in the sea.
2	Provide 2 Trash bins and ashtray on board.
3	Display Green Fins IEC materials to their shop and to the boat and used it during the briefing of the guest.
Back up 1	
Back up 2	

Score: 165



September 16, 2022

MEMORANDUM

FOR : The Protected Area Superintendent
El Nido-Taytay Managed Resource Protected Area
El Nido, Palawan

FROM : Green Fins Assessors

SUBJECT : **REPORT ON THE CONDUCTED GREEN FINS ON-BOARD
ASSESSMENT OF LEATHERBACK TRAVEL AND TOURS**



This pertains to our target activity on the conduct of assessment of dive/snorkel operators (monitors the performance/compliance of dive centers/resort owners to GF) for El Nido-Taytay Managed Resource Protected Area (ENTMRPA), El Nido, Palawan. Please be informed that this Office conducted Green Fins on-board assessment of Leatherback Travel and Tours on September 15, 2022.

The assessors used the guidelines of the Green Fins to rate the tour operators on their behaviors during the island hopping and snorkeling tour. All observation were listed and assessed including the materials and facilities within the boat.

The Leather back is one of our member since 2018 and scored 166 on the assessment. The goal of this assessment is to know if our members adhere the principle of the Green Fins by lowering their assessment score as the year goes by. The threshold of final grades/score on on-boars assessment are from 0-330 to which 0-27 means Green or control(s) to mitigate risk are in place and operating efficiency; 28-204 means Yellow or control(s) are in place but there is room for improvement and 205-330 means Red or control(s) are missing or inadequate. The lower score, the lower its environmental impacts to the environment.

Per this year on-board assessment, the Leatherback Travel and Tour garnered 150 scores and found to be lower than before. The undersigned commend the managers and their staff for the job well done and persuade them to aim for Green scores/grade. The said score was discussed with the owner/managers and three action points for improvements recommended by the assessors to help them gain the much lower scores in the future and been agreed for implementation by the owner/manager.

Green Fins IEC materials, flags and shirt were given to the tour operators during the feed backing session as part of promotion for adapting Green Fins Approach for snorkeling industry.

Attached is the assessment report and photo documentation.

For information and record.


PRECY M. OBRIQUE

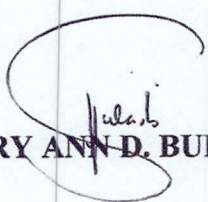

MARY ANN D. BULACAN

PHOTO DOCUMENTATION



Photo during the on-board assessment dated September 15, 2022.



Photo during the feed backing session dated September 15, 2022.

Leatherback Travel and Tours IV-B, El Nido, Palawan, Philippines



Assessment Date: 15/09/2022

Assessor: Precy Obrique & Mary Ann Bulacan

Boat: Katrina Alexandria

Staff on board: Niko (Boat Captain), Boy (Cook), Rene and Rogem (Tour Guides), Aniel (lifeguard)

Tour Site: Tour A (Seven Commando, Big Lagoon, Umbrella Beach, Shimizu Island, South Miniloc)

Summary

Leatherback Travel and Tours became member of Green Fins on year 2018. They had been undergone on-board assessment and scored 166/330, but unfortunately, the assessors did not have the record on their assessment report. Further, Amidst of Covid-19 pandemic, the tourism industry in El Nido stopped, thus, no on-board assessment had been conducted on year 2019 to 2021.

This year, the owner, Mr. Joie and Reggie Ulanday requested for an on-board assessment. They were very cooperative and quickly organised the schedule of the assessment.

We went on board the company's boat named Katrina Alexandria with 4DR5 diesel engine for our tour A with 13 tourists. All staff was very cooperative in answering our question/queries. They are visibly interested in learning on how they can protect the environment as they said that protecting the environment means protecting their livelihood.

We conducted the feed backing session on the same date at exactly 06:00 Pm. During the feed backing session,

COC #	Rating	Description
1	GREEN	- The owner and their tour organizer are very cooperative on the conduct of onboard assessment.
2	GREEN	- COC guidelines, GF certificate, or icons visible in their office.
3	YELLOW	- All staff follow majority of the GF Icons. - Staff acts as responsible role models during the tour but they did not always correct guest bad behaviour.
4	GREEN	- There are clear evidence that they are participating on the clean ups and been participated to the clean ups more than 5 in the past year. Moreover, they been facilitating their own clean up once or twice every quarter.
5a	GREEN	- They participated on the installation of mooring buoys within the PA last year.
5b	GREEN	- They anchor when there is no mooring buoy within the area but actively use buoys if there are. - Not all destinations have mooring buoys (only in Big lagoon and South Miniloc)
6	GREEN	- No marine products such as sea shells, corals, clams and etc. use as display in their office instead they use recycled materials like papers and plastics as decorate.
7a	RED	- No monitoring of coral reefs conducted
7b	RED	- No record of monitoring found
8	YELLOW	- 1 Trash bin with lid available thus, no evidence of recycling/separating rubbish is observed. - 1 stray is present but not adequate - Uses re-useable containers like plates and utensils for lunch - Rubbish is removed from the boat and disposed to the nearest trash bin within the mainland.

9	RED	<ul style="list-style-type: none"> - Chemical dish washing liquid found in the boat. - There is toilet on board and being emptied to sewage trucks on land twice a month. - Food scraps were placed in an empty container and removed from the boat. - Cleaning of dishes was done in the boat result to unintentional fish feeding. - Uses 4 stroke/ diesel engines - Verbal assurance that their used oil is surrendered to the Philippine Coast Guard but as of this year, the used oil was brought to their farm for other uses. - Batteries used are rechargeable
10	GREEN	<ul style="list-style-type: none"> - They did not break laws. - Staffs know that the area is a protected area. When asked, they have some knowledge on most of the prohibited acts within the PA.
11	GREEN	<ul style="list-style-type: none"> - Guide provided briefing with five environmental content (No collection of shells, sand, stone, and corals, No chasing/touching of wildlife, Always wear life vest and No stepping on the corals)
12	RED	<ul style="list-style-type: none"> - Verbal assurance that staffs trained to follow environmental guidelines. - The staff confirmed that the company does not provide or offer environmental educational courses. - All staff are been hired for 2 years and below.
13	YELLOW	<ul style="list-style-type: none"> - One Green Fins Icons was displayed on the Office of the tour operator but in minimal promotion of use.
14	GREEN	<ul style="list-style-type: none"> - The guides and the boat staff provided information on the local MPAs in El Nido uring the briefing of the tourist. They also provide some of the Dos and Don'ts and promote the protection and conservation of the PA.
15	RED	<ul style="list-style-type: none"> - Contact with marine life or stepping on the corals witnessed. - The tour guides always reminded the tourist to wear their life vest most especially if they are not comfortable to water/swimming.

THREE ACTION POINTS FOR IMPROVEMENT	
	Description
1	Avoid using Chemical dishwashing liquid or use organic dishwashing liquid (Messy Bessy) or just simply bring back all used dishes and other utensils to their office to avoid washing it in the sea.
2	Provide 2 Trash bins and ashtray on board.
3	Display Green Fins IEC materials to their shop and to the boat and used it during the briefing of the guest.
Back up 1	
Back up 2	

Score: 150

Leatherback Travel and Tours
El Nido, Palawan

Dear Mr. Joie and Reggie Ulanday and the Leatherback travel and tour team,

We always welcome you to Green Fins! We are pleased to have you as an active member who joined the growing network of dive and snorkel operators that are protecting our reefs. As you know, being a Green fins member means you go through an annual assessment and training session to help you improve your environmental standards.

This year, we conducted your first assessment on September 15, 2022- we snorkelled and island hopped with Niko (Boat Captain), Boy (Cook), Rene and Rogem (Tour Guides) and Aniel (Lifeguard) and 13 guest at Big Lagoon, Umbrella Beach, South Miniloc, Shimizu Island and Seven Commando Beach. We are impressed with the excellent role model behaviour displayed by the staff. It is inspiring to see that the staff encouraged the guest to follow all rules related to environmental guidelines while on the tour.

After each assessment, you are allocated a score which represents the environmental impact of your agency. The score range from 0-330 with lower score representing lower impacts. This year, your score is 150 which is lower than your score of 166 last 2018. For that, we truly commend you and your team for the job well done. As discussed with you during the feedback session, this high score (high impact) even for a new member. However, the assessment process has shown that correcting a few small points can drastically reduce your score for next year.

We discussed and agreed that you would take the following actions before your next assessment:

1. **Use the Green Fins Icons and materials during the Briefing of the tourist and Display it on their boat, if possible.**
The Green Fins Icons and IEC materials will greatly help the tour guides and crew to promote the environmental awareness to the tourist. Following the said set of icons will help minimize impacts of the tourist and the boat to the marine environment.
2. **Place atleast 2 trash bin with lid (for proper segregation) and ashtrays**
Placing two trash bin with lid will greatly help not only on the awareness of the tourist on the proper segregation of trash but also to prevent the trash from getting back to the sea. Ashtray on the other hand will help minimizing or avoiding the ash from the cigarette get back to the sea. With the simple act like these, you are minimizing the tourist impacts to the marine environment but also in protection and conservation of the area.
3. **Avoid using Chemical dishwashing liquid or use organic dishwashing liquid (Messy Bessy)**
Chemical dish washing liquid when goes to the sea will greatly affect the marine organism more especially coral reef.

Protecting the environment also means protection our business. Thank you again for your cooperation and dedication to the environment. If you have any questions about any of the above points, please do not hesitate to contact us. It is fantastic to have you on board with Green Fins and we look forward to working with you again next year.

With kind regards,

Precy and Mary Ann
Green Fins Assessors