

Meeting of Caribbean Small Business Entrepreneurs,  
Organizations and Agencies  
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**REPORT OF THE MEETING OF  
CARIBBEAN SMALL BUSINESS ENTREPRENEURS,  
ORGANIZATIONS AND AGENCIES**

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# **REPORT OF THE MEETING OF CARIBBEAN SMALL BUSINESS ENTREPRENEURS, ORGANIZATIONS AND AGENCIES**

## **MEETING OBJECTIVES AND ACHIEVEMENTS**

### **Objectives**

The promotion of small and medium-size enterprises (SMEs) as a viable sector of the economy has been the focus of most Caribbean governments. To achieve this goal, a number of institutions, both private and public, have been established. However, the policy directives and guidelines that should drive the industry remain underdeveloped, uncoordinated and, in some cases, non-existent. The problems are exacerbated, in some instances, by the absence of a clearly defined policy on issues such as entrepreneurial promotion, technical and vocational training, credit facilities and industrial development.

The diversity of economic activities in the region lends itself to the establishment of SMEs, specifically tourism, agriculture, natural resource use, light manufacturing and, more recently, information technology. These provide a good climate for collaboration and cooperation provided that there is regional awareness of the strengths and weaknesses and the identification of areas where collaboration will enhance complementarities. This is only possible, however, when information is freely exchanged, linkages established and experiences shared.

In the context of the above, the Economic Commission for Latin America and the Caribbean (ECLAC) and the European Union (EU) Netherlands Antilles programme hosted a meeting to address some of the major issues and concerns, specifically:

- (a) National and regional policies on SME development;
- (b) National and regional structures established for service to the SME sector;
- (c) Examination of financing and credit systems;
- (d) Technological services, including new product development and processes;
- (e) Prospective entrepreneur programmes;
- (f) Collective purchasing;
- (g) Information systems and delivery;
- (h) Networking

The programme of the meeting appears at Annex 1.

## Participants

The meeting targeted representatives from SMEs from both the private and public sectors and from the following Caribbean countries – Barbados, Belize, Dominica, Grenada, Guyana, Haiti, Jamaica, St. Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines and Trinidad and Tobago, as well as Aruba, Bonaire, Curacao, Saba, St. Eustatius and St. Maarten. Also in attendance were representatives from the following agency and organization: the Caribbean Industrial Research Institute (CARIRI), Trinidad and Tobago; the EU; GOPA, Netherlands Antilles; Inter-American Institute for Cooperation on Agriculture (IICA), Trinidad and Tobago; the Organisation of Eastern Caribbean States (OECS); the Scientific Research Council (SRC), Jamaica; and ECLAC, Santiago, Chile, and the Subregional Headquarters for the Caribbean, Port of Spain, Trinidad and Tobago. A full list of participants is included at Annex 2.

## Achievements

Following three days of presentations and discussions, common trends and issues requiring immediate attention emerged. These include:

- (a) The high cost of materials;
- (b) The lack of information on markets,
- (c) The lack of appropriate technology;
- (d) The high cost of credit;
- (e) The lack of training in business management; and
- (f) The sensitisation on regional and international issues relating to standards and quality.

Based on the above, a number of decisions were taken and a plan of action for a regional programme was agreed upon. Among the decisions taken were:

1. The establishment of a network of SME agencies and practitioners;
2. Knowledge of all the elements of an effective network;
3. Knowledge of the services available;
4. Identification of needs;
5. Maintenance of a networking system;
6. Cost of operations of a network;
7. The formation of working groups that would ensure measurable progress, no matter how small, towards the establishment of such a network.

Representatives from member States, institutions and entrepreneurs agreed to be part of the working groups in order to provide ownership to the programme. The groups below were formed from the representative member countries and/or organizations, with the lead role to be taken by the persons identified below. In some instances, representatives co-opted agencies or organizations operating in their respective countries. Members met during the final session of the meeting to define the respective scope of works and reported back to the meeting. Working group leaders are highlighted.

## Working groups

### Finance

Curacao; Guyana (**Ms. Manjula Brijmohan**); Jamaica; St. Eustatius and St. Maarten. Among the issues to be addressed by the members were:

- The strengthening of national financial institutions
- Criteria for lending
- Best policies for disbursement
- Non-traditional finance options
- Government policies
- Regional financial institutions
- Funding sources
- Needs of the entrepreneur.

### Policy and structure

Barbados (**G. L. Sydney Simmons**); Belize; Curacao; Saint Lucia; St. Maarten; Saint Vincent and the Grenadines and Trinidad and Tobago. The group advised that the most important issue was the sharing of all information that was available.

### Technology transfer, product development, standards and quality assurance

CARIRI (**Megnath Gosein**); Institute of Applied Science and Technology (IAST), Guyana; SRC, Jamaica; University of the West Indies (UWI); University of Curacao; St. Maarten and Trinidad and Tobago. The group proposed to:

- Identify the major technological barriers to SME development in the region
- Share information on all technical services available in the region
- Devise a plan of action that would include monitoring programmes.

### Information, information technology and market intelligence

CARIRI; SRC (**Hawthorne Watson**); Bonaire; Saint Lucia and St. Maarten.

### Human resource development and training

Belize; Curacao (**Carl Camelia**); Haiti; Jamaica; Saint Lucia; St. Maarten and UWI. The group will:

- Compile all the training and education material available in the region
- Share all information
- Assess the material to determine if it adequately met the needs of the target market.

## Market access and transportation

Bonaire; CARIRI; Jamaica; Saint Lucia and St. Maarten (**Rafael Arrindell**).

### **Conclusion**

It was agreed that the volunteers would be in regular communication with each other to ensure that objectives were achieved. The chairperson of each group would be responsible for drafting out the scope of work in the respective areas and circulate this for comment among the members before finalising and forwarding to the Science and Technology Unit of ECLAC by 30 June 2002.

## **PROCEEDINGS OF THE MEETING OF CARIBBEAN SMALL BUSINESS ENTREPRENEURS, ORGANIZATIONS AND AGENCIES**

### **Opening session**

The meeting was opened by the Chairman of the session's proceedings, Mr. Cosmos Richardson, Permanent Secretary, Ministry of Commerce, Tourism, Investment and Consumer Affairs, Government of Saint Lucia. Mr. Richardson welcomed all delegates to Saint Lucia and thanked the organizers for selecting that country as the venue of the meeting. He commented on the importance of the SME industry, not only to Saint Lucia, but to all of the Caribbean, especially during this era of globalisation and noted that Caribbean countries had much in common and that their similarities far outweighed their differences, which were often used to divide the people of the region.

Ms. Len Ishmael, Director of the ECLAC Subregional Headquarters for the Caribbean, welcomed all delegates and formally thanked all partners and sponsors, specifically the European Union, ECLAC, Santiago, and the Italian Government, for making the meeting possible. She also made special mention of the Government of Saint Lucia for offering to host the meeting, the subject of which was very timely for a banana-producing country such as Saint Lucia. She noted that the limited access to European markets over the past 18 months had led to the dislocation of many persons who relied on banana production. This meant that the SME industry could serve as a viable alternative for income earning possibilities. In a wide-ranging address that covered the economic performance of the region from 2000–2002, with reference to all the major industries, Ms. Ishmael referred to the poor performance during that time, citing many different reasons, including the challenges provided as a result of globalisation and the 11 September 2001 attacks on the United States of America.

Mr. Rudolf Buitelaar, Industrial Development Officer, Joint ECLAC/UNIDO Industrial and Technological Development Unit, ECLAC, Santiago, gave a background to the meeting. He informed participants that the project on SMEs in the Caribbean was part of a wider programme for promoting competitiveness in Latin America and the Caribbean. He said that the SME development programme was started approximately six years ago by the Dutch Government with

an inventory of SMEs in Latin America, that was at present, the most comprehensive inventory available. While the focus was on Latin America, there were a few case studies from Barbados, Saint Lucia and Trinidad and Tobago. The main objective of the programme was technical assistance with emphasis on design and implementation of SME development policy. More recently, with assistance from the Italian Government, programmes on SME development in the Caribbean started with two video productions: “Getting started – SME development in the Caribbean” and “SME development in the Netherlands Antilles”, which have been completed. A third video production on SME development in Haiti is scheduled to begin in the very near future. Mr. Buitelaar noted that the production of the videos and the convening of the meeting in Saint Lucia now signified that the programme which began in Latin America could now be considered as being truly regional in nature.

The Honourable Phillip G. Pierre, Minister of Commerce, Tourism, Investment and Consumer Affairs, Government of Saint Lucia, delivered the feature address. Mr. Pierre welcomed all delegates to Saint Lucia and, in his capacity as Minister for Tourism, expressed the hope that persons would get the opportunity to savour the sights and hospitality of what he described as the “most beautiful place in the world.” He was proud that Saint Lucia had taken the initiative to host the meeting since it was another opportunity for the region to move closer to economic integration. He observed that while SME development in the OECS and the Caribbean was different from that in Latin America, the challenges experienced as well as their role in the development of the economy were similar. Minister Pierre outlined the background against which the meeting was taking place, alluding to the advanced stage of the Caribbean Single Market and Economy (CSME) and the challenges of globalisation and free trade. He pointed out that small business was a mainstay of small island economies, citing the fact that although the banana industry represented a large percentage of foreign exchange earnings in Saint Lucia, cultivation was done by small farmers who should be considered as belonging to the SME sector. In his address, the Minister mentioned the role of the Saint Lucian Government in ensuring a vibrant SME sector, including legislation and the development of a national industrial development policy through consultation with the public and private sectors. He also informed persons present that the Government intended to invest approximately \$4 million in the form of direct investment in the SME sector over a four-year period. He added that the Small Enterprise Development Unit (SEDU) was to be transformed into a private sector oriented company, whose portfolio would be expanded to provide a full range of services. All the above actions were intended to ensure the sustainability of the sector. The Minister also noted that training was a very important part of the sector and that more than 500 persons had been trained in different aspects of SME development, including standards. He concluded by stating that the meeting should be used as a forum to share knowledge among all practitioners in the field. This was especially important because of the need for a level playing field for world trade.

Mr. Edwin Vos, the EU Resident Adviser based in the Netherlands Antilles, delivered greetings on behalf of the sponsors. Mr. Vos stated that the transition process for every Caribbean country would be slightly different. Underlying the process, however, was a need for economic integration if countries in the region, including those of the Netherlands Antilles, were to operate from a position of strength in the new global economy. With regard to its involvement, the EU maintained a “hands-off” approach at the entrepreneurial level, but worked instead with the organizations that provided the necessary support for SME development. He

observed that the SME sector was often the lifeline of survival for small island States, but it was unfortunate that this was not recognised by those within the public sector, since it was not always a national priority. He stated that nothing could be done for development of the sector if there was no specific policy and equally important was private and public sector collaboration. He also advised that the banking sector and other financial institutions must be included in national policy formulation. From a donor perspective, he advised individual governments to support the sector, since the donor was usually a facilitator and not in a position to enforce implementation of programmes for support of the sector. He reiterated the point that the support organizations which work with the target groups should play the major role in the development of the targets by increasing the degree of marketability and structure among other factors.

Mr. Donatus St. Aimee, ECLAC, Port of Spain, thanked all the persons at the head table for their presence and informative remarks. He then recognised the input and assistance given by Mr. Lothar Duelberg of the EU office in St. Maarten, who played a key role in organising the meeting and developing the programme. He gave a brief history of the project, which started with the production of the video of SMEs in the OECS. He expressed confidence in the fact that there was an interesting group of people gathered together in one forum, all of whom would take the opportunity to interact with each other to make for an informative three days. In closing he wished all a fruitful meeting.

### **Presentations by regional institutions**

Representatives from regional organizations made presentations on the work of their respective units with specific reference to SME development.

- **OECS - Dr. Samuel Scott**

Development, growth and competitiveness of SMEs in the Eastern Caribbean business culture and environment, technology and productivity and access to capital markets

Dr. Scott noted that there was a history of SME assistance in the subregion from the United States Agency for International Development (USAID), for the period spanning the 1980s and ongoing until 2005. His presentation revealed the weaknesses inherent within the system that did not allow for positive growth and development of SMEs in the subregion. He observed that there were shifts in paradigms during the period and noted a lack of enterprise development in the subregion when compared with some of the smaller Asian countries. He offered a comparison of the natural growth path for SME development to what occurred in the Caribbean. In the United States there were six growth paths over a 30-year period, with four in Japan over 25 years and a similar time-frame for the Asian Tigers. In order for Caribbean economies to attain the level of development experienced in the aforementioned countries, Dr. Scott advised that more cohesive planning was required. He warned that the nature of planning in the subregion was not enough to encourage growth. The business culture within the subregion was largely private sector-oriented and unfortunately lacked corporate vision, according to Dr. Scott, with the distributive trade being the focus of most members of the sector. Dr. Scott added that other weaknesses that acted as deterrents to a successful SME sector



included the absence of a consistent policy for science and technology and a weak manufacturing base. A shift was also needed from labour-intensive investment to capital and knowledge-based investment. The private sector needed to change and adapt their strategic thinking and create ownership by lobbying for enabling legislation. There was an urgent need for the Caribbean as a subregion to address both demand-side and supply-side issues. For example, a manufacturer in Dominica might ship the same commodity to the same buyer as that of a manufacturer in Grenada, when mechanisms could be put in place to share the costs of shipping, thereby reducing expenditure and maximising profits for both parties. He noted that there was no target industry and no major product sector for market development. He also noted the non-existence of a niche market focusing on quality as well as quantity that could be identified as being manufactured in the Caribbean. Other weaknesses included the fact that there was no proper structure available to the sector for distribution, merchandising or even funds retrieval. The lack of proper and relevant physical infrastructure was also cited as an inherent weakness. He observed that the industrial parks consisted of large concrete structures that were not amenable to diversification or change. In concluding, Dr. Scott stated that all activities consisted of three stages – birth, growth and death. The most desirable stage was that of growth and it was unfortunate that the Caribbean was not even at the stage of birth, but rather in the throes of death. What was needed was more investment on innovation, research and development if Caribbean countries were to ever achieve a significant level of competitiveness in the global economy.

- **Small Enterprise Stimulation Netherlands Antilles (SESNA) –  
*Mr. Dwight Min Kon Kiem***

- The SESNA Programme

- The meeting was informed that the SESNA is a national SME support programme for the five islands of the Netherlands Antilles and is an agreement that was signed in 1998 between the Government of the Netherlands Antilles and the European Union. There is a financial component that provides credit to small businesses through the local banking institutions and a non-financial component that provided assistance on a needs basis. The services provided are not free of charge and is based on the cost-sharing principle.

- **Institute of Private Enterprise (IPED), Guyana – *Ms. Manjula Brijmohan***

- Ms. Brijmohan gave some historical insight before giving background information on the IPED which, she said, was formed in 1985 and was the first private sector institution providing financial and non-financial services to the grass-roots level of entrepreneurs. The establishment of IPED was considered an absolute necessity, given the high level of unemployment at that time which, according to Ms. Brijmohan, was a result of the State's ultimate control of the economy. There are now five full-time branches and nine sub-offices with a wide geographic spread. IPED's objectives are to create wealth by empowering people and local resources development and to provide supervised credit to create a positive established social and economic environment in communities. Ms. Brijmohan noted that as with all other organizations, at the start there were resource limitations and an operational naiveté that created challenges, which led to a decline in performance. However, in 1998, a new general manager was appointed with a clear mandate to revitalise the micro credit loan window and remodel the organization to deal

with the challenges of the new millennium. As a result of all its experiences, both positive and negative, IPED has developed very strong capabilities in areas of best practices in credit methodologies, suitable loan product creation, rural development networks, international linkages with technical and financial service providers, in-house financial management and strong management information systems. In addition to their regular loan products, IPED has been able to develop relationships with other development projects including the United Nations Development Programme (UNDP) and the Ministry of Amerindian Affairs to establish credit facilities for the Amerindian population. It should be noted that the Amerindians now run this project independently of the Government, IPED and UNDP.

▪ **Rural Agricultural Development Authority (RADA), Jamaica – *Mr. Thomas Burton***

SMEs as a catalyst for rural development

As the previous presenter, Mr. Burton provided participants with some background information on Jamaica, generally, and then on the agricultural sector specifically. He noted that before the mid-fifties Jamaica had principally an agricultural economy with the sector contributing 31.5 per cent to Gross Domestic Product (GDP) in 1950. Since then there had been a continuous decline and by 1990 contribution had dropped to 5.2 per cent. Mr. Burton observed, though, that at the end of 2000 there was an increase to 7.1 per cent. The Jamaican Government in efforts to revitalize rural communities and prevent rural to urban drift has recognised that an expansion in training programmes that will provide the technology and management skills needed to support transformation of production systems is required. To this end several training programmes have been launched by a number of organizations, including the Small Business Association of Jamaica (SBAJ), the Entrepreneurial Centre of the University of Technology, the Jamaica Exporters Association, the Business Development Services Project, the National Development Foundation of Jamaica, and RADA. RADA is the extension arm of the Ministry of Agriculture. One of its mandates is to provide training to improve the standard of living of the farm family and to make it more competitive in the global marketplace. Training is provided in all agriculturally related disciplines. Mr. Burton's presentation included the various programmes conducted by RADA in their support of rural development, including a vegetable production programme where farmers are provided, on credit, with seeds of exotic vegetables by the Sandals chain of hotels. The produce is sold exclusively to the hotels and RADA provides all the required extension support for the cultivation of the crops. RADA's Social Services/Home Economics Department, in its outreach programmes and training exercises also seeks to empower communities by targeting unemployed persons and introducing them to agro-processing ventures, including banana, plantain, cassava, breadfruit and dasheen chips, tamarind balls, processing of peanuts into various products and "bammies" from cassava. Mr. Burton concluded his presentation by stating that one of the most daunting tasks facing small economies was to ensure full preparedness to face the challenges of globalisation. One way in which this may be done was for domestic producers to re-examine manufacturing processes and cost structures in order to maintain and improve competitiveness.

- **SME policy in Curacao – Mr. Randy Curiel**

Mr. Curiel gave an overview of SME policy in Curacao, which included the definition of SMEs that included micro enterprises (less than five employees and an turnover of less than US\$27,500 per annum); small enterprises as having between five and 10 employees and a turnover of less than US\$275,000 per annum and medium-sized enterprises comprising of 10-50 employees and a turnover between US\$275,000 and US\$2,750,000 per annum. He identified the characteristics of SMEs in Curacao, revealing that 63 per cent of employment on the island came from micro enterprises, with trade, catering and business services dominating the landscape. Mr. Curiel outlined the problems experienced by both administrators and entrepreneurs by dividing them into three categories as follows:

- (a) Business activities, with deficiency in price setting, in organizational and personnel management, inadequate financial administration and marketing;
- (b) An unfriendly business climate where there exists a lack of information on government regulations, an inordinate amount of red tape, high interest rates and a general economic *malaise*; and
- (c) Lack of a structured policy, including export policy, a shortage of assessment officers, very little access to credit, no overview of subsidy arrangements and not enough attention being paid to data collection.

What was required, he stated, was policy that would result in informed entrepreneurs, easy market access, professional entrepreneurs, and productive employees.

- **Caribbean Industrial Research Institute (CARIRI) – Ms. Megnath Gosein**

Technological services in support of product development for SMEs

Mr. Gosein thanked the organizers for the invitation to attend the meeting. His presentation focused on the need for more investment into research and development in the region. He acknowledged that this was an expensive and capital intensive undertaking, the costs of which should not be borne by individual countries, but as a joint initiative. This was needed if the SME sector was to become a more vibrant part of the Caribbean's economic development. The above notwithstanding, some efforts were being made by different countries to work together and partnerships have been forged, for example, between CARIRI and the Saint Lucia Bureau of Standards. Agreements for use of CARIRI's services have also been entered into with the Governments of Antigua and Barbuda and Saint Vincent and the Grenadines. He said that CARIRI's laboratories were internationally accredited to those in the United Kingdom and institutions from as far away as Africa utilised the services offered.

Mr. Gosein observed that in the region, the emphasis is on production with very little attention paid to new product development. In the rare instance that this is done, it was often in response to a crisis in a particular industry, citing the example of the banana industry in Saint Lucia. He reminded participants, however, that while the support for new product development

was commendable, even desirable, it should be noted that in the developed world, 90 percent of new ideas never reached commercialisation. We should not therefore expect to be 100 percent successful in our quest for the commercialisation of new products. As an alternative to new product development, modification of existing products may be considered. He advised that more attention was needed in the area of product valuation before deciding to put a product on the market. This was vital, whether it was a new product or the modification of a product. In the case of small businesses, he said that too often, attempts to market a product were simply on the basis of the approval of friends and family. The testing of markets was a scientific process that required qualified personnel and involved a number of stages including regulatory requirements for the target market. CARIRI, he mentioned, was suitably qualified to conduct such evaluations. Increasing attention was also being paid to the production process and how this affected the environment, as well as the issue of intellectual property rights, which was especially important in the sharing of information. With regard to the process, training of employees in all aspects was equally important to ensure maintenance of consistency and/or reliability of products or services.

In concluding, Mr. Gosein compared the SME sector in the Caribbean to a sleeping giant with considerable potential to revolutionise the economies, once awakened. Ever so often, it would be prodded with a few worthwhile endeavours. What was needed, though, was not just some gentle nudges, but a big push, if its potential was to be realised.

▪ **Inter-American Institute for Cooperation on Agriculture (IICA) –  
*Ms. Judith Ann Francis***

Promoting agro-food processing for enterprise development in the Caribbean

Ms. Francis' presentation was based on a study of the agro-processing industry in the Caribbean and featured recommendations for both entrepreneurs and policy makers. She noted that a successful agro-processing sector depended on the following:

- An adequate and reliable supply of high quality raw material and other inputs, including utilities and labour at a reasonable cost;
- The availability of appropriate technology - equipment, packaging and technical know-how was also a key component for a successful industry;
- Trained human capital in all the technical aspects of the operations, business and marketing;
- Infrastructural support including up-to-date food legislation and appropriate;
- Standards, public and private sector, laboratory support services for product evaluation and certification, adequate and reliable transport services and linkages - land, air and sea;
- Effective and efficient government agencies to monitor and certify food plants and products and provide technical support;
- Governmental policies which are sensitive to the needs of sector;
- Access to relevant and timely information on markets and market requirements;
- Adequate financing.

She said that the results of a survey conducted revealed that the existing systems that are in place in the countries surveyed are not adequate to support the agro-processing sector. The sector in the Caribbean countries where the survey was conducted could, therefore, be described as weak and lacking coordination and an enabling environment. The achievements made by individual processors in penetrating local and export markets were due mainly to their innovative strategies and resilience in the face of severe odds. The major problems identified were the high costs and limited availability of raw materials and other inputs (packaging and additives), limited technical capability and know-how, limited industry standards and limited access to financing.

She told participants that while there was a need to strengthen the sector, it should be remembered that as in all other sectors, the basics of competitive advantage are strategies involving low cost leadership and differentiation based on product, service or both. Quality was also an important tool in gaining competitive advantage. In the low cost leadership, emphasis was placed on economics of scale and finding cost advantages from all sources e.g. low cost of raw materials, transport or increased production through high productivity such as innovations in process or product design or high plant capacity utilization and improved efficiencies. While it was true to state that the above issues were not being addressed in a significant manner by a number of the agro-processing plants, all processors paid close attention to their competitors and have found a niche wherever possible in which they were able to compete. In closing, Ms. Francis reiterated that the agro-processing sector in the Caribbean needed to be strengthened. She said that this could not be achieved by any one agency but that it had to be a collaborative effort of several organizations. She advised that inter-agency collaboration should therefore be promoted in each country with the group being given the specific task of designing a programme and an implementation schedule for developing the sector. A lead agency should then be appointed for overseeing the implementation. On a regional basis, harmonization of standards for products and processing plants should be promoted. It was highlighted that the entrepreneurs who have already invested in agro-processing as a business could not wait on such a programme and should be supported in their efforts to expand. In this case emphasis should be on the following:

- (a) Improving the quality and type of support services - public health, veterinary division and upgrade of food legislation.
- (b) Providing training to upgrade knowledge and skills in the technical, including sanitary, business and marketing aspects of the processing operation.
- (c) Facilitating access to information, equipment and raw materials and packaging at prices which allow the processors to be competitive and access to financing.
- (d) Providing product certification for deserving enterprises through the designated competent authorities in each country.
- (e) Improving the fiscal and other incentives.

The above recommendations, she noted, were applicable to small and medium size enterprises, as well as their larger counterparts.

- **SESNA Curacao (SesCur) – *Mr. Ivar Asjes***

- SESCur’s objectives and activities in supporting SMEs

Mr. Asjes’ presentation dealt specifically with SESCurl (SESNA, Curacao). It was described as a public-private partnership consisting of the Island Government of Curacao, the Chamber of Commerce, the Small Business Association, the Innovation Centre and the local development bank. SESCurl’s objective is to strengthen the contribution of the small business sector to economic growth and to structural employment generation and consolidation in Curacao. Through its five partners, SESCurl offers business information services and essential business skills training to micro and small entrepreneurs on the island. Some of the services are free of charge, while a small fee is charged for others. The organization hopes that its activities for 2002 would result in day-to-day information services and communication with their target group. Communication is done via the use of newsletter and one of its aims for the year is the development of a database and internet-based client information guide and a website. Another proposed activity is the institution of small business “Market Places”, where entrepreneurs can come together to initiate business relations and acquire and exchange knowledge through lectures and workshops. SESCurl management has specific targets which they expect to meet by the end of 2002, including providing advice on business planning, marketing, financial management, business administration and organization, legal aspects and production and technical aspects to 180 SME clients. They also have a goal of 575 clients trained by freelance professional business trainers in strategy for business start-up and identifying business opportunities, business planning, management concepts and business organization, marketing and customer care and finance and financial management. The participants were informed that SESCurl itself does not issue loans, but it is hoped that this will be available in the very near future, for eligible entrepreneurs, via SESNA.

- **National Research and Development Foundation (NRDF) of Saint Lucia – *Mr. Bryan Walcott***

Mr. Walcott observed that there exists nano, micro as well as small and medium-size enterprises and there was a need to recognise the difference, where separate credit and counselling services may be required to deal with the varying levels. He gave a brief history of the NRDF and its operations, stating that it was a non-governmental organization (NGO) established in 1983 to primarily promote development in the country. Over the years, there had been restructuring to the point that today the NRDF comprises different units providing a range of services, including a research, development and training unit where training to both the private and public sectors is provided for a fee. The operations of the organization have evolved to the point where the focus is on increased efficiency and revenue-earning, with lending being the principal activity. Portfolios include agricultural lands and housing. This is in keeping with their mandate of development which, he noted, must be focused on people at all times with emphasis on the three elements of development – education, science and technology and market size. He also spoke on the need for more risk sharing, since it was agencies like the NRDF, which provided assistance to the SME sector, that bore most of the risk.

## Discussions

The discussions centred on some of the problems faced by administrators of the development agencies and those responsible for the development of the SME sector. These included the fact that many were often not self-sustaining because they were usually established with the aid of grant funding. The duplication of work by national agencies was another concern, where, for example, SEDUs and NRDFs existed side by side. Mr. Walcott explained that he was not aware of the situation in other countries, but in Saint Lucia the NRDF was mandated to assist in the development of micro-enterprises, while the SEDU was for small business development. A lack of information was also cited as being a major problem. Administrators often complained about the lack of interest shown by potential entrepreneurs in the programmes. Entrepreneurs often claimed that no relevant assistance was received from the agencies established to help them or they were unaware of what was available. It was suggested that there needed to be mechanisms for the sharing of information at both the national and regional levels in order to achieve the goals of both service providers and entrepreneurs.

- **Small Business Association of Jamaica (SBAJ) – Ms. Andrea Graham**

*Overview of the SME sector in Jamaica*

Ms. Graham said that the SBAJ was a membership, non-profit and voluntary organization founded in 1974 to represent the small business sector in Jamaica. The primary functions of the organization included the conducting of training programmes through seminars and workshops for entrepreneurs, hosting of conventions and expositions, consultancy services on business-related operations and intense lobbying with the government of the day, on matters affecting its members. The Association also spoke on behalf of street vendors on major issues. Membership spanned the manufacturing, services, professional, traders and the agro-industry sectors. She noted that there was no generally accepted international definition of micro and small and medium-size enterprises, but in Jamaica a small business was described as any enterprise whose capital investment was JA\$10 million or less, whose regular payroll employees were 100 persons or less and whose principal business was production, trading or services. A micro business was one whose capital investment was JA\$2 million or less, whose regular payroll employees were 10 or less and whose principal business was production, trading or services. Activities in the sector covered a wide range of businesses including small farming, manufacturing and service oriented companies such as cosmetology, transportation, food preparation, catering and sales. Ms. Graham added that most of the final products of micro and SMEs consisted largely of food, clothing, furniture, handicrafts, maintenance and services. Less imported materials and equipment were used, while the large businesses were very much dependent on such imports. She said that the statistics showed that over the past few years the micro and SME manufacturing sector had been one of the most important sectors in the Jamaican economy, although, as in other Caribbean countries, this was yet to be fully exploited. She said that it was also the most diverse sector comprising many subsectors, each with its own peculiar problems and opportunities. As a small business owner herself, Ms. Graham was of the opinion that one of the main problems facing the sector was the lack of proper record keeping by entrepreneurs. She stated that it was a fact that many small companies did not keep proper, up-to-date records. She advised that good

accounting practices were the keystone for a successful business. She emphasised the point that micro-enterprise proprietors must be able to know the extent of their receivables and how the market was receiving their products, so that they could plan for the future. She also advised that operators should seek training opportunities, for both their staff and themselves, in order to effectively manage their own businesses. This would go a long way towards competing in the global market. Another very important factor that should not be overlooked was efficiency in delivering customer satisfaction. This, she noted, would determine success over competitors.

- **Scientific Research Council (SRC) – Technology Transfer and Information Products - *Mr. Hawthorne Watson***

***Information technology and its use in support of small and medium-sized enterprises***

Mr. Hawthorne Watson gave two definitions of information technology and also identified examples before outlining the various applications of information technology in support of businesses as well as the advantages of each application. Some applications in support of business were the Internet, electronic mail (e-mail), e-business/e-commerce, intranet/LAN, radio and television networks, video conferencing and databases. With regard to the Internet, he advised that this medium offered endless opportunities for both the small sole-trader and the large company and no entrepreneur or business person could afford to ignore or refuse to access it. E-mail was described as the most successful and widely used application on the Internet, with several advantages as a communication medium including the fact that it was faster and lower in cost than paper mail and lower in cost than phone calls. Together with e-mail there was e-commerce or e-business, which was also made possible by the Internet. With e-commerce, your business was open 24 hours per day and therefore removed the boundary of time eliminating the need to wait for traditional opening hours. Mr. Watson noted that in Jamaica, e-business was not yet fully established because the infrastructure for payment using credit cards was still in its infancy. As a result e-business was confined largely to advertising and promotion, as was the case in most Caribbean countries. He suggested that one of the future uses of information technology, as articulated by the SRC, was to take information to the community level, particularly to rural areas by establishing a number of outposts. The outposts, among other things, were aimed at the use of indigenous materials, job creation and helping to stem the rural-urban drift and its attendant problems.

**Discussion**

Clarification was needed on the definition of small and micro enterprises, since this differed from country to country. In Belize, for example, small business was defined as one with a turnover of US\$25,000–US\$30, 000 per year, with micro enterprise as one with a turnover of less than US\$25,000. It was decided that one common definition was not necessarily important. The bigger issue was how SMEs fit into the business community and at the country level and to avoid, especially within the SME sector, an isolation of individual sectors. It was also important to determine the needs of each country and develop policies on that basis. For example, the NRDF of Saint Lucia provided funding in the form of loans depending foremost on the type of assistance needed as well as who was the borrower and there were no strict guidelines on



lending. It was also determined that there was a need to find new and innovative ways to provide finance since loans were not always relevant. Financiers must also be innovators and not only the entrepreneurs. In Barbados and other countries there existed equity financing, venture capital, grants, guarantee schemes, with most of them achieving varying levels of success. It was also observed that the cost of lending a small amount (micro loan) was the same as for a small or medium-size loan, therefore, ways were needed to keep the cost of lending in line with the amount borrowed.

- **Bank of Saint Lucia (BOSL) – Ms. Agnes Josie**

Criteria for lending to small and medium business enterprises

The Bank of Saint Lucia Limited (BOSL) is a major subsidiary of the East Caribbean Financial Holding Company, which itself represents a merger between the former National Commercial Bank of Saint Lucia and the Saint Lucia Development Bank. With the merger, new financial products and services were introduced to better serve businesses in general and small and medium businesses, in particular, in Saint Lucia and the OECS. An overview of the different divisions was given as well as the types of credit and the categories of business which the BOSL serves. Ms. Josie also presented the “Five Cs of Lending”, specifically, character/ability, capital, capacity, conditions and collateral. She observed that start-ups have a generally high failure rate mainly as a result of over-optimism and a lack of managerial skills. She strongly recommended the need for a business plan for all companies, whether they be just starting or in the process of expanding and reiterated the advice of the SBAJ on the importance of record keeping, especially of all financial transactions. Financial statements, she advised, were extremely important in assessing and monitoring business performance and was just one of the tools that bankers used in trying to assist business clients.

- **Economic Commission for Latin America and the Caribbean (ECLAC), Santiago – Mr. Rudolf Buitelaar**

Eco-tourism and SMEs – Keys for success

The presentation offered the participants the opportunity to examine the viability of eco-tourism in the Caribbean noting that the region was sufficiently rich in ecological resources to justify the embarking in the business. He gave examples of eco-tourism in different communities in Latin America, and identified the principles behind success, the most critical of which were the human resources of the areas identified for eco-tourism.

- **SEDECK, Curacao – Mr. Carl Camelia**

In response to questions posed to Mr. Camelia on the difference between SEDECK and SESCO, it was noted that SEDECK was the agency responsible for business development on that island and SESCO was responsible for facilitating the work of SEDECK. SEDECK operated on a tripartite approach to business development and involved the public sector, the private sector and knowledge institutions. Prior to the establishment of SEDECK it was observed

that there was very little or no collaboration among the above-mentioned sectors, each of which were intimately associated with business development at varying levels. An agreement was signed by representatives of the three sectors as to the approach that was to be taken as well as the duties of each. The public sector provided funding as an investment, the returns on which were measured by distinct parameters, for example, by the number of jobs created or revenue generated. The private sector was represented by the Association of Small Business Entrepreneurs (Asosiashon di Empresarionan Chiki di Korsu - ADECK). An agreement has also been established with a conglomeration comprising five accounting firms, which serve as a support group for new entrepreneurs and offer advice, as needed, to small entrepreneurs. These businesses represent future clients for the firms, thereby a win-win situation was created for all parties. A Centre for Entrepreneurial Development has been established at the University of the Netherlands Antilles, where courses on entrepreneurial development are offered. The University will also play an important role by conducting research to measure the economic impact of all the above activities and programmes. SEDECK has also formed strategic alliances, locally, with the Innovation Centre and the Foundation for Micro Lending and, regionally, with the Florida Small Business Development Centre.

### **Discussion/recap of all presentations**

Mr. St. Aimee reminded participants that one of the proposed achievements of the meeting was agreement on how to reduce weaknesses by possible networking. He noted that all the presentations so far embraced one or more of the following points:

1. The delivery of the available credit systems in the region.
2. The need for flexible technological innovation and the institutions with the capability to deliver technology.
3. Use of information systems for effective sharing intra- and extraregionally.
4. The infrastructural arrangements in the provision of assistance to the SME sector at both the national and regional levels as well as the relationships which exist between and amongst service providers.
5. The mechanisms needed for effective networking in the region.
6. Collaboration at the regional level to reduce the cost of operations for small businesses, including production costs for manufacturers.
7. Development of prospective entrepreneurs from as early as the primary and secondary school levels.

The question was asked as to how could networking be used to provide the capacities needed to deal with bottlenecks in systems and services in the SME sector. St. Aimee explained that networks should first and foremost be a depository of knowledge and information that was easily accessible to all the stakeholders, and was only as strong as the weakest link, hence the

need for continuous input at the national level. Systems needed to be maintained, so there was also a cost attached to such a system, that would have to be borne by users and operators.

A discussion ensued as to whether entrepreneurship could be taught or whether it was inbred. Some persons were of the view that some skills could be introduced very early in life that would encourage an entrepreneurial spirit. It was determined that entrepreneurship was comprised of a combination of factors, with awareness of the benefits being the primary motivating factor. It was also observed that a distinction was needed between the person who decided to become an entrepreneur, recognising the risk and the person who got involved in business as a means of survival.

With regard to small business development, it was noted that many governments promoted small business only when there were insufficient jobs in the public sector. In Belize, for example, where unemployment, especially among young people, was very high, persons were encouraged from a very young age to engage in training programmes that promoted self-employment.

- **Small Enterprise Development Unit (SEDU), Saint Lucia - *Mr. Peter Lorde***

- Origin, successes, lessons learnt and the future

SEDU is a special unit established within the Ministry of Commerce, Tourism, Investment and Consumer Affairs to serve as one-stop shop for the development of the small business sector. It was a joint undertaking by the Government of Saint Lucia, the UNDP, the International Labour Organisation (ILO) and the OECS. In 1995 SEDU offered consultancy, training, coordinating and networking to women, young persons, school leavers and the unemployed. By 1998, during the implementation of the EU-funded Small Enterprise Development Project, SEDU entered into strategic alliances with the Saint Lucia Bureau of Standards, the Sir Arthur Lewis Community College and other national agencies in order to infuse the small business sector with an awareness and practice of international standards, a knowledge of modern small business management, use of state-of-the-art business application software, market development, micro financing and a market-oriented approach to agriculture in the rural communities. There were, as expected, a number of successes and failures, the latter of which contributed to a repositioning and further development of the organization that has now placed it in a better position to serve the small business sector. A four-pronged strategy comprising human resource development, marketing, finance and advocacy was being proposed to fulfil the goal of the National Industrial Policy as it relates to the small business sector.

- **Small Business Development Company Limited (SBDC) of Trinidad and Tobago – Mrs. Jean Nichols**

Activities to promote micro, small and medium-size enterprise (MSME) development in Trinidad and Tobago

The SBDC is a para-statal agency where the Government of Trinidad and Tobago is the major stockholder. Investors from the banking sector, insurance companies and other private citizens represent the remaining shareholders. The company is managed by a Board of Directors comprising representatives from the private and public sectors, including the Chamber of Commerce, members of the legal and banking fraternities and government ministries. The main objective of the SBDC is the promotion of micro, small and medium-size enterprise development, which the company achieves through the operations of the three main departments, namely: business development, sector development and finance and administration. The business development department is responsible for the operations of the loan guarantee programme, entrepreneurial training, interface advisory services and a business service centre. The sector development department is responsible for project management, research, policy, planning and network services, while the finance and administration department has responsibility for information technology, human resource and professional development and financial administration. A number of achievements of the company were highlighted, *inter alia*, the inauguration of Small Business Week, where training of potential and existing entrepreneurs is conducted in communities throughout Trinidad and Tobago, a Best Business Award to recognise and reward the achievements of small businesses and, in collaboration with the Ministry of Community Development, the implementation and management of an Export Centres Facility, with the specific objective of training apprentices in productive skills for exportable products. The SBDC has also provided consultancy services to other Caribbean countries in the development of small business development programmes.

- **OECS Regional Pharmaceutical Project – Mr. Francis Burnett**

Joint negotiating strategies for marketing and purchasing as applicable at both national and regional levels

The OECS Regional Pharmaceutical Project, formerly known as the Eastern Caribbean Drug Service, is responsible for the procurement and management of pharmaceutical supplies for Eastern Caribbean countries. This includes selection and distribution to ensure the most rational use of pharmaceuticals by doctors. Mr. Burnett explained that approximately 5 to 10 per cent of the national recurrent budget is spent on drugs. This expenditure also posed a major drain on scarce foreign exchange resources, making it practical to purchase the items falling under the category of pharmaceuticals on a group basis. The countries of the OECS already shared one common currency and market surveys conducted before embarking on the venture showed that a savings of at least 37 per cent could be realised with bulk purchasing. The project was started in 1992 with six countries participating. Both the number of countries participating and the value of purchases have steadily increased to the point where all nine OECS countries now purchase products under the project. The portfolio originally comprised pharmaceuticals only, but now includes medical supplies, contraceptive products and more recently X-ray supplies. Initial

funding for the project was provided by USAID, matched by contributions from participating countries. Apart from country contributions, a 15 per cent administration fee is charged for each invoice processed. The programme is managed by a policy board comprising the health ministers of member countries. Two committees contribute to ensure efficient operations - a tenders subcommittee with responsibility for contracts to suppliers and a technical advisory committee which provides updates on drugs procured and advice on deletions and additions to the list when necessary. Some of the critical factors that contribute to the success of the programme include testing of products on a regular basis, by regional and extraregional labs to ensure safety of products, the use of purchasing agreements that include specifications such as shelf life. In addition, the financial arrangements are very straightforward. Payment to suppliers is effected via the Eastern Caribbean Central Bank (ECCB), where each country has established an account that is part of the revolving drug fund. Payments are in full and on time (no partial invoices) with direct remittance as opposed to letters of credit. A disaster fund has also been established that may be accessed by a member country in the aftermath of any major disaster. The stability of the Eastern Caribbean dollar is also a significant contributory factor to the programme's success. Fiji has shown an interest in the programme. Even though it can be successful over a wide geographic area, the Caribbean Community (CARICOM) and Latin America made attempts to replicate the programme with no success mainly because there was no serious, voluntary, financial, commitment from the countries. According to Mr. Burnett, political commitment at the highest level is absolutely essential.

- **Saint Lucia Bureau of Standards**

- SME quality assurance programmes

- The presentation focused on the benefits of standards and quality assurance that are not only geared towards protection of the consumer, but also to minimising the cost of production to manufacturers and streamlining operations for the service provider. Countries with no significant manufacturing sector are also subject to standard specifications. Representatives were informed that standards were not regulatory as was the perception, but were established to facilitate development at all levels.

- **Small Business Office (SBO), Saint Maarten – *Mr. Miguel De Weever***

- Economic environment

- Although tourism is the mainstay of the economy of Saint Maarten, following the experiences of the 1990s, the governing sector is committed to ensuring sustainable development, especially after the experience of the 1990s, when the tourism industry was seriously affected by the devastating hurricanes of the mid-1990s and the Gulf War. Mr. De Weever noted that these events served as a wake-up call for citizens. In the 1970s, tourism was identified as the major economic foreign exchange earner and government established an open market policy with regard to business establishment. Any person from any part of the world was able to establish business in Saint Maarten, which resulted in an economic boom during the 1980s as foreign investment increased and more tourists visited the island. The downside to local activity, however, resulted in a shift in the market and an exodus of local businesses from

the main commercial areas. This trend continued into the 1990s and local persons eventually became landlords and not active participants in the business environment. The result was a high cost of doing business, and together with the more than usual active hurricane seasons, led to inflation and further economic instability. The experience of the 1990s, specifically the vulnerability of depending on tourism for development was exposed and showed the need for diversification of the economy. Mr. De Weever said that there was now a shift in government policy from one of an open market to one that was more controlled, with regular monitoring of price developments to ensure that inflation remained constant and to ensure competition as well as to promote local entrepreneurial development. Tourism-related activities continued to be the mainstay of the economy, however, but persons who were directly employed within the hotel industry, for example, with the decline in arrivals, were now self-employed as taxi drivers, vendors, etc., placing them, from a government perspective, in the unregulated income category. Because the island is shared with French St. Martin, there are other challenges to managing the economy which affects all policies and stipulations since there is a free movement of goods, services and even capital between the two sides of the island. Attempts have been made at collaboration by both governments, but with limited success and only at the local government level.

- **Bonaire**

Bonaire, although the second largest island of the Netherlands Antilles, has never invested in cruise tourism as heavily as was done for the other islands within the group. As a result, the majority of businesses are micro, rather than small or medium. The Office for Private Sector Relations was established as part of the Office of the Prime Minister and created as a link between the public and private sectors to maintain goodwill within the private sector and to quicker respond to the needs of this sector. There also exist several other mechanisms in government to offer both general and specific assistance to the small business sector in the form of grants, loans and other types of financial assistance. Bonaire operates at four levels as follows: policy level dealing with government agencies, handling issues such as duty free concessions and incentives to specific sectors, among others; the parastatals, with responsibility for the provision of water, electricity and telecommunications. The parastatal boards influence and determine the efficiency of providing these services at reduced costs to consumers. At the community level, entrepreneurship programmes are conveyed to all persons. There also exist interventions from the private sector, mainly to ensure a level playing field to both large, foreign companies and small, local companies.

- **St. Eustatius Enterprise Foundation (SEF), Saint Eustatius**

The major employers on St. Eustatius are the Statia Oil Terminal, the Island Government, the tourism sector, construction, agriculture and other small business. The St. Eustatius Enterprise Foundation (SEF) represents the business life on the island. Its mission statement is *“to assist the micro and small enterprises in developing into a vibrant, viable part of the overall economic development of the island”*. On the island there are many deficiencies which the SEF hopes to address. These include a lack of officially identified potential economic areas, lack of government policies, lack of accessible statistical data to support planning and policy, lack of entrepreneurial skills development and limited access to affordable finance. SEF addresses these

deficiencies by encouraging persons interested in starting their own business to take an interest in the type of activity that is needed on the island, organizing conferences and workshops and facilitating access to information. There has been some success in achieving these goals. Their training sessions are highly accepted by the target group and, to date, they have been able to stimulate government to develop specific SME policies.

### **Presentations by entrepreneurs**

Entrepreneurs from Aruba, Grenada, Saint Kitts and Nevis, Saint Vincent and the Grenadines, Trinidad and Tobago, Saint Maarten and Saint Lucia outlined their business activities with a focus on assistance received from SME development agencies, problems encountered and the areas in which further assistance was required. Major problems identified were access to financing at a reasonable cost and marketing of goods and services. Entrepreneurs outlined their priorities, which in many cases were not those of their financiers. It was determined that there was need for much more dialogue between both parties in order to better understand each party's objectives. Legislation was also needed to promote small business development. Lack of information was cited as a major constraint to development, since in most of the countries there existed institutions, agencies as well as legislation that were specifically developed to assist and protect small enterprises.

### **Outcome**

Following three days of presentations and discussions, common trends and issues emerged that would require immediate attention, including:

- (a) The high cost of materials;
- (b) The lack of information on markets,
- (c) The lack of appropriate technology;
- (d) The high cost of credit;
- (e) The lack of training in business management; and
- (f) The sensitisation on regional and international issues relating to standards and quality.

Based on the above, a number of decisions were taken and a plan of action for a regional programme was agreed upon. Decisions taken related to:

1. The establishment of a network of SME agencies and practitioners;
2. Knowledge of all the elements of an effective network;
3. Knowledge of the services available;
4. Identification of needs;
5. Maintenance of a networking system;
6. Cost of operations of a network;
7. The formation of working groups that would ensure measurable progress, no matter how small, towards the establishment of such a network.

Representatives from member States, institutions and entrepreneurs agreed to be part of the working groups in order to provide ownership to the programme. The groups below were formed from the representative member countries and/or organizations, with the lead role to be taken by the persons identified. In some instances, representatives co-opted agencies or organizations operating in their respective countries. Members met during the final session of the meeting to define the respective scope of works and reported back to the meeting. Working group leaders are highlighted.

### *Finance*

Curacao; Guyana (**Ms. Manjula Brijmohan**); Jamaica; St. Eustatius and Saint Maarten. Among the issues to be addressed by the members are:

- The strengthening of national financial institutions
- Criteria for lending
- Best policies for disbursement
- Non-traditional finance options
- Government policies
- Regional financial institutions
- Funding sources
- Needs of the entrepreneur.

### *Policy and structure*

Barbados (**G. L. Sydney Simmons**); Belize; Curacao; Saint Lucia; St. Maarten; Saint Vincent and the Grenadines and Trinidad and Tobago. The group advised that the most important issue was the sharing of all information that was available.

### *Technology transfer, product development, standards and quality assurance*

CARIRI (**Megnath Gosein**); Institute of Applied Science and Technology (IAST), Guyana; SRC, Jamaica; University of the West Indies (UWI); University of Curacao; St. Maarten and Trinidad and Tobago. The group proposed to:

- Identify the major technological barriers to SME development in the region;
- Share information on all technical services available in the region;
- Devise a plan of action that would include monitoring programmes.

### *Information, information technology and market intelligence*

CARIRI; SRC (**Hawthorne Watson**); Bonaire; Saint Lucia and St. Maarten.



### ***Human resource development and training***

Belize; Curacao (**Carl Camelia**); Haiti; Jamaica; Saint Lucia; St. Maarten; UWI. The group will:

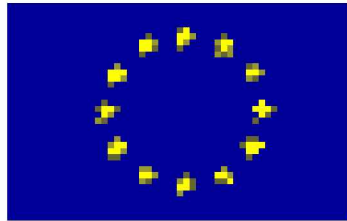
- Compile all the training and education material available in the region;
- Share all information; and
- Assess the material to determine if it was adequately meeting the needs of the target market.

### ***Market access and transportation***

Bonaire; CARIRI; Jamaica; Saint Lucia; St. Maarten (**Rafael Arrindell**).

It was agreed that the volunteers would be in regular communication with each other to ensure that objectives were achieved. The chairperson of each group would be responsible for drafting out the scope of work in the respective areas, circulate for comment among the members before finalising and forwarding to the Science and Technology Unit of ECLAC by 30 June 2002.

## Annex 1



**PROGRAMME**

**Day 1: 3 April 2002**

**Chairman - Mr. Cosmos Richardson, Permanent Secretary, Ministry of Commerce, Tourism, Investment and Consumer Affairs**

◆ **Welcome on behalf of the Government of Saint Lucia**

Mr. Cosmos Richardson, Permanent Secretary, Ministry of Commerce, Tourism, Investment and Consumer Affairs

◆ **Remarks on behalf of ECLAC**

Ms. Len Ishmael – Director of ECLAC, Subregional Headquarters for the Caribbean, Port of Spain

◆ **The SME Latin America Project**

Mr. Rudolf Buitelaar, Industrial Development Officer, ECLAC, Santiago

◆ **Feature Address**

Hon. Phillip G. Pierre, Minister - Ministry of Commerce, Tourism, Investment and Consumer Affairs, Government of Saint Lucia

◆ **Expectations of the Sponsors and Conference Objectives**

Mr. Ed Vos, European Union (EU)

◆ **Vote of Thanks**

Mr. Donatus St. Aimee, Economic Affairs Officer-Science & Technology, ECLAC, Subregional Headquarters for the Caribbean, Port of Spain

**Coffee Break**

*Chairman, Mr. Donatus St. Aimee*

◆ **Organisation of Eastern Caribbean States (OECS)**

Dr. Samuel Scott – Development, Growth and Competitiveness of SMEs in the Eastern Caribbean Business Culture and Environment, Technology and productivity, Access to Capital Markets.

- ◆ **Small Enterprise Stimulation Netherlands Antilles (SESNA)**  
Mr. Dwight Min Kon Kiem – The SESNA Programme



- ◆ **Institute for Private Enterprise Development (IPED), Guyana**  
Ms. Manjula Brijmohan – The IPED Programme



- ◆ **Rural Agricultural Development Agency (RADA), Jamaica**  
Mr. Thomas Burton - SMEs as a catalyst for rural development

- ◆ **Department for Economic Affairs, Curaçao, N.A.**  
Mr. Randy Curriel – SME Policy in Curacao.



### *Lunch break*

- ◆ **Caribbean Industrial Research Institute (CARIRI) - Trinidad & Tobago**  
Mr. Meghnath Gosein - Technological services in support of product development for SMEs.
- ◆ **Inter-American Institute for Cooperation on Agriculture (IICA)**  
Ms. Judith Francis - Promoting agro-food processing for enterprise development in the Caribbean.
- ◆ **SESCUR**  
Mr. Ivar Asjes – SESCUR's objectives and activities in supporting SMEs.
- ◆ **National Research and Development Foundation (NRDF) – St. Lucia**  
Bryan Walcott – The future of service provider under auto-financing conditions

### *Discussion*

#### **Coffee break**

- ◆ **Small Business Association of Jamaica (SBAJ) – Jamaica**  
Ms. Andrea Graham – An overview of the SME sector in Jamaica
- ◆ **Scientific Research Council (SRC) – Jamaica**  
Mr. Hawthorne Watson - Information technology and its use in the support of SMEs.
- ◆ **Small Business Development Company Limited (SBDC) - Trinidad and Tobago**  
Mrs. Jean Nichols - Activities in the SME sector in Trinidad and Tobago: The SBDC perspective

Discussion

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**Day 2: 4<sup>th</sup> April 2002**

**8:30 a.m.**

**Chairman – Mr. G. L. Sydney Simmons**

- ◆ **Bank of St. Lucia – Ms. Agnes Josie**  
Criteria for lending and financing SMEs
- ◆ **ECLAC, Santiago**  
Mr. Rudolf Buitelaar – Eco-tourism and Small Business: Keys for Success

- ◆ **SEDECK, Curacao –**  
Mr. Carl Camelia

Discussion on points arising out of presentations

- **Small Enterprise Development Unit (SEDU), Saint Lucia**  
Mr. Peter Lorde – Origin, successes, lessons learnt and the future.



- **Small Business Company Limited of Trinidad and Tobago**  
Mrs. Jean Nichols – Activities to promote MSME development in Trinidad and Tobago

- ◆ **OECS Regional Pharmaceutical Project**

Mr. Francis Burnett - Joint negotiating strategies for marketing and purchasing as applicable at both national and regional levels

- ◆ **St. Lucia Bureau of Standards**  
SME quality assurance programmes

- ◆ **Saint Maarten**

Discussion

- ◆ **Bonaire**

- ◆ **St. Eustatius**

**Presentation by entrepreneurs on experiences in establishing businesses to include, *inter alia*, problems and investment barriers encountered, assistance needed.**

- ◆ Aruba
- ◆ Grenada
- ◆ St. Kitts and Nevis
- ◆ St. Vincent and the Grenadines
- ◆ Trinidad and Tobago
- ◆ Saint Maarten

Discussion

### **Day 3: 5 April 2002**

- ◆ Field visits to selected small business establishments.
- ◆ **Podium discussion.**  
SME development in the Caribbean context - *Quo vadis?*  
This podium discussion will be moderated. 5 selective SME capacities will sit on the podium with strong interaction with podium audience
- **Video presentation on SMEs in the OECS and the Netherlands Antilles**
- ◆ **Recommendations for advancing SME development in the region to include networking, technology transfer mechanisms, technical assistance and co-operation.**
- ◆ **Conclusion and final remarks of the Conference**

**Annex 2****LIST of PARTICIPANTS****ARUBA**

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