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MEMBERSHIP LISTING

2018/2019

1st National Bank St Lucia Ltd.

Accela Marketing Ltd

Admac Ltd.

Advertising & Marketing Services Ltd.

Allweld Incorporated

Amarna Consult Limited

Atwell Dalgliesh St Lucia Ltd.

Automotive Art (St. Lucia) Ltd.

Axcel Finance (St. Lucia) Ltd.

Bank of Nova Scotia

Barbay Ltd.

Baron Foods Ltd.

Basic Blue Ltd.

BDO

Beachcomber Ltd.

Businesstech Research Inc.

Capita Financial Services Inc

Carasco & Son Ltd.

Caribbean Financial Services

Caribbean Grains

Caribbean LED Lighting (St. Lucia) Inc

Caribbean Metals Ltd.

Carilec

Celestial Self Development Corporation

CGM Gallagher

CIBC FirstCaribbean International Bank

Coco Resorts Inc

Colombian Emeralds International

Computer & Business Services

Cox & Company Ltd.

CPJ St. Lucia Ltd

Digicel

Dilly's Ltd.

Du Boulay's Holdings Ltd.

Duty Free Caribbean Holdings Ltd.

Eagle Freight Shipping & Brokerage Services

East Caribbean Financial Holding Co. Ltd.

ECCO

Ernst & Young Services

Essential Hardware Ltd.

Eudovic's Art Studio

Export Saint Lucia

Fast Cash St. Lucia Ltd.

FDL Consult Inc

FDL Pest Control Solutions

Federal Express

Ferrands Food Products

Financial Centre Corporation

FICS

First Citizens Investment Services Ltd.

FI OW

Foster & Ince Cruise Services (St. Lucia) Ltd.

Frank B Armstrong St. Lucia Ltd.

G4S Security Services Ltd.

Goddard Catering Group (St. Lucia) Ltd.

Golden Eggs Farms

Grant Thornton

GTM Group of Insurance Companies

Guardsman (St. Lucia) Ltd

Harris Paints

Hebah Ltd.

Invest St. Lucia

J O Charles Ltd.

J Q Charles Eta.

Johnson's Hardware Ltd.

KMA Consulting

Laboratory Services & Consultation Ltd

Lewis Industries Ltd.

Massy Distribution

Massy Stores (SLU) Ltd.

Mediazone Productions Ltd.

Minvielle & Chastanet Ltd.

Nagico Insurances





MEMBERSHIP LISTING

2018/2019

NRDF

Pan American Life Insurance Company Ltd.

Peter & Company Distribution Ltd.

RBC Royal Bank

Real Foods Inc

Regional Fire & Security Ltd.

Renee's Construction Co. Ltd.

Renwick and Company Ltd.

Royalton Saint Lucia Resort & Spa

Saint Lu Woodworking Ltd

Sagicor Life Inc.

Sandals Grande St. Lucian

Sandals Halcyon Beach

Scott's Sports & Awards

SMJ Beverages St. Lucia Ltd.

SOL EC Ltd.

Spice Travel

St. Lucia Cold Storage

St. Lucia Development Bank

St. Lucia Distillers Ltd.

St. Lucia Electricity Services Ltd.

St. Lucia Insurances Ltd.

Sterling Insurance Brokers St Lucia Ltd.

Sun General Insurance Inc.

The Beacon Insurance

Trevor A Phillip Agencies

Tri-Finity & Associates

Triple N Book Store

Tropical Shipping

Ultra Mart Inc

Unicomer St. Lucia Ltd.

Union Automotive Ltd/M Motors

Union Vale Estate

Valley Cold Storage

WASCO

Windward & Leeward Brewery Ltd.

Windward Island Gases

Yello Media Group

NEW MEMBERS

2018/2019

Caribbean Grains

Computer & Business Services

Export Saint Lucia

Guardsman (St. Lucia) Ltd

Saint Lu Woodworking Ltd

St. Lucia Development Bank

The Beacon Insurance

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The St Lucia Chamber of Commerce, Industry and Agriculture Orange Park Commercial Centre, Bois D' Orange, Gros Islet. P.O. Box 482, Castries, St Lucia

Telephone 1 758 452 3165 Email: info@stluciachamber.org

Facebook: https://www.facebook. com/st.lucia.chamber.3

Website: www.stluciachamber.org

WELCOME

Our Mission

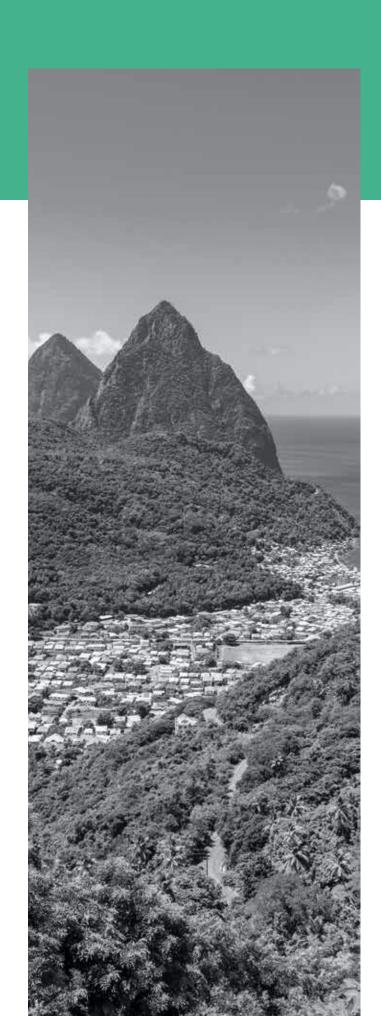
To foster sustainable business growth and development of our members through strong leadership, strategic advocacy and innovative services while enabling them to positively impact their communities

Our Vision

We are the driving force for sustainable business and community prosperity in St. Lucia

Core Values

Results Oriented Accountability Inclusiveness Integrity Member-Oriented





MESSAGE FROM THE MINISTER



HON. BRADLY FELIX

Minister for Commerce, Business Development, Investment and Consumer Affairs

s the St. Lucia Chamber of Commerce, Industry and Agriculture celebrates its 135 th Anniversary, I wish to congratulate your organization on reaching this milestone and also for yet another year of exemplary stewardship and contributions to the development and support of the business sector. My role as Minister (responsible for Commerce, International Trade, Investment, Enterprise Development and Consumer Affairs) has given me the opportunity to dialogue and interact with the leadership of the business community, including the Chamber on a range of issues confronting the sector. This interaction which is part of my Ministry's efforts to foster a sustainable partnership with business support organisations such as the Chamber, is critical to the formulation of timely and effective policy responses to the many challenges faced by the business community.

As part of this process, the St. Lucia Chamber of Commerce, Industry and Agriculture has been instrumental through its continued advocacy for various policy interventions in furtherance of the collective interests of its members. In so doing it has driven the business advancement agenda through initiatives aimed at protecting, sustaining and enhancing business practices in the country.

Indeed this tradition of ongoing collaboration between the Chamber and the Ministry has paid dividends and has enhanced our ability to navigate the contours of a dynamic and ever changing business landscape, which places demands on our businesses for continuous improvement and the need to adjust to new processes, modalities or technologies. Such is the reality of the contemporary global market place. Accordingly, if we are to remain competitive and viable, we must therefore continue to work together and to seek opportunities wherever available, especially those available in the various trade agreements which have been negotiated and secured on your behalf, so that we can translate these agreements into tangible flows that redound to

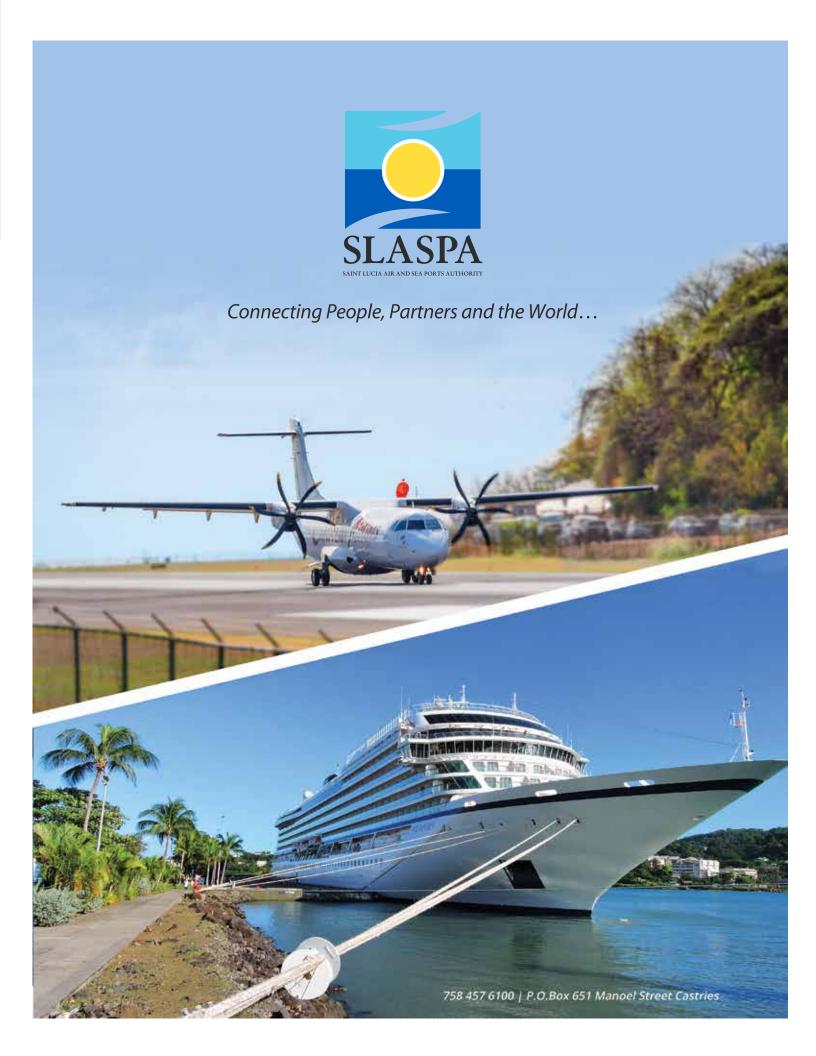
the benefit of the Chamber of Commerce and all its members.

Over these 135 years, the Chamber of Commerce has made great strides in discharging its role as the premier business representative body in Saint Lucia and in so doing has contributed immeasurably to the improvements in the investment and business climate through its promotion of trade, local investment and the general development of its members. The Chamber through its annual business awards and other initiatives (such as the Junior Achievers) has laid the foundation on which we must continue to build a culture of entrepreneurship, excellence and innovation which is needed to survive in the business environment of the 21 st century.

However, as we reflect on the achievements of the Chamber at this juncture in its existence, it is also opportune for us to look to the future and to be ready to embrace new paradigms and pursue new approaches to sustain the business growth and economic development of Saint Lucia.

Your pre-emptive action and foresight in updating your Strategic Plan to better position the Chamber for the future is indicative of the forward-thinking orientation of your organisation. For our part, the Ministry will continue to work with the Chamber to implement the necessary reforms and programmes needed to make it easier to do business in Saint Lucia and to propel and underpin the private-sector-led growth which we seek for our economy.

Against the backdrop of these many laudable achievements and aspirations, the Ministry wishes to commend the Chamber for its longevity and observance of this momentous landmark of 135 years which is a testament to your steadfastness and commitment to the pursuit of the shared goals of sustained economic prosperity for the mutual benefit of your members, their employees, customers and the wider society. Congratulations and continued success.



MESSAGE FROM THE PRESIDENT



KAREN PETER

xactly twelve (12) months ago I called the energy felt at the 134 th Annual General Meeting "the Chamber Movement". A renewed commitment, drive and support for the Vision, a well thought out Mission, a Plan; that started a few years before. I am pleased to report that I have seen fruit, yet our work is not over. The Chamber Movement, as I call it, has the Board and the Secretariat, as well as increasing number of members energized and purposeful!

The past year has been immensely interesting and rewarding as I truly value the opportunity to serve the Chamber at the Board of Director's level. Being part of such a prestigious and crucial Institution has made me more aware and appreciative of the enormity of the development task we face as a country, and the role of the private sector in this economy and nation. I am truly honored to have been given this opportunity to serve as President of this august body. My goal has been to represent you and to bring about positive change to the business environment in which we operate.

My fellow Board Directors and I continue to share our knowledge, experience and ideas with the aim of offering guidance for the advancement of the Chamber's work. Our work this year, has been to carry on the important transformation process we began some four years ago. To remain committed to strategy and ensure that, that which we do, aligns with our Strategy. We have sought to live and pursue Our VISION and MISSION while strengthening our institution through strong financial and governance practices.

I am pleased to report that we have delivered on many of our planned initiatives, including increased and regular engagement with various Government institutions, focusing on a pro business agenda, effectively addressing issues that have a direct impact on members and also revamping our internal processes so we can deliver quality and valuable services to members. These actions we believe will lead and has started leading to increased membership, greater visibility and better communication with members and other critical stakeholders.

The issues of Law and Order remain priority advocacy issues as the impact on business and citizens remains a concern. We are well aware that escalation in crime will negatively affect the environment for business as well as the ability of our country to attract foreign investment. As a nation, in tandem with government, we must adopt a zero policy to crime. The Chamber continues to engage the

relevant authorities in constructive dialogue to ensure that the necessary actions take place.

Meanwhile, the need for Government to encourage, support and promote local investment and investors remains high on our Agenda. Our Investment Symposium and Panel Discussion at the last Annual General Meeting highlighted the importance of this. Alongside this drive to change the conversation regarding investment, we must remain steadfast in our advocacy to improve the way business is conducted in Saint Lucia. We thus continue to call for good Corporate Governance and we must promote improved disclosure, accountability and transparency. These practices are not only required in the public sector.

'Making It Easier To Do Business In St. Lucia' must be kept a priority for the Chamber as we seek to dismantle the bureaucratic chains that hinder our nation's development. We have all personally experienced how the government bureaucracy threatens to leave individuals and firms even our economy paralyzed, a crisis of implementation, as we await approvals and decisions. This cannot continue if Saint Lucia is to survive this age of Globalization and technological advancement. We stand to benefit much more if the efforts we expend in navigating local bureaucracies are otherwise invested in productive, business related activity.

When the focus is on ACTION instead of bureaucracy, things GET DONE! The Chamber continues to make those necessary efforts to ensure that you, our members receive the representation which is so critical to your business development and growth. It is not always loud and visible but it occurs continually. By the same token it is imperative that members and the wider business community increase the support they give to the work of the Chamber. The Chamber is not only the Board or the Secretariat, you the members, must play an active role in the Chamber. Those who are on the sidelines "GET INVOLVED" it is your Chamber. Get your work colleagues involved, serve on a committee, be a part of "the Chamber Movement". I wish to thank the Board of Directors for your insightfulness and boldness, your many initiatives and ideas shared during the year, it was truly a collective effort and an absolute pleasure servina.

Thank you also to the Chamber Secretariat: Many thanks for a job well done. Thank you all for the support you have given the Board over the years in executing our initiatives. Without you, we would not have achieved much. I wish you all every success and God's continued guidance.



"WE CHANGE THE TREND SET THE STANDARD FOR THE BETTER AND LEAD THE WAY FOR THE BEST."

1 ST NATIONAL BANK HAS RECEIVED THE AWARDS FOR SERVICE EXCELLENCE AND BUSINESS OF THE YEAR 2019

FOR OUTSTANDING BUSINESS ACHIEVEMENTS, PERSEVERANCE, AND LEADERSHIP IN EXCELLENCE AT THE ST. LUCIA BUSINESS AWARDS.



ED'S OVERVIEW



t's my pleasure to once again present the Executive Director's Report to you, the members of the Saint Lucia Chamber of Commerce, Industry and Agriculture. I am elated to say that we have been successful in maintaining the upward trajectory of the Chamber started two years ago in all facets. We have retained a laser focus on the transformation process and we have been able to reinforce the gains made, initiate new platforms and continue to serve members. The attention to the three critical pillars upon which the Chamber has stood over time, were reinforced in the 2016-2018 Strategic Plan and has borne fruit allowing us to transition into the 2019-2021 Transformation Period.

In this process we have defined our "Value Proposition":

- · Strategic Advocacy and Pro Business Policy
- · Business Development and Education
- Networking and Communication
- · Member Engagement
- · Brand Value and Member Recognition;

Significant effort and resources were invested in January by the Chamber to craft the 2019-2021 Strategic Plan which was validated at the March Quarterly General Meeting. The Plan builds upon the previous periods' plan in a seamless manner, allowing the Secretariat to continue operations with relevant adjustments that will be fully embraced and operationalized in the ensuing years.

Over the last year the Chamber delivered a successful training program doubling the number of training workshops hosted as compared to the previous year, while also conducting a Membership Training Needs Assessment to help inform the 2020 Calendar.

Membership Subscription has remained buoyant and a few members have joined our fold. The number of Executive Luncheons and attendees also grew. The number of Breakfast Meetings and Quarterly Meetings remained consistent as did our other issue specific meetings. Generally we maintained a high level and intensity of member engagement.

The Advocacy work of the Chamber remained targeted at the critical issues outlined in the Chamber Budget Monitor Model that informs Chamber engagement with Key Public Agencies. Luncheons, Seminars and Meetings were generally in keeping with these thematic areas. Seminars on "Crime, Insurance and Promoting Local Investment" reflected this approach that all ties in with the specific thematic issues of our Advocacy Agenda.

Chamber activities such as luncheons, encounters and power breakfasts are vehicles of and opportunities for communication, engagement, better understanding and hearing from our members, in addition to being powerful networking tools. We design these events around meaningful and relevant issues that are affecting, will be affecting or can affect members. We are pleased that in the last year our events generally enjoyed increased member participation and we noted, gratefully, members increased willingness and interest in partnering with the Chamber on hosting many of our activities.

I wish to highlight four areas we have initiated that are expected to blossom into real value to members in the upcoming work cycle:

- (1) Climate Changer and Disaster Risk Reduction
- (2) Southern Membership Development
- (3) Nurturing Emerging Executives Programme
- (4) Regional Chamber Cooperation (CARICHAM)

Initial work has commenced and members can look forward to these efforts taking root during 2019/2020.

The Finances of the Chamber continue to improve due to and among other things, membership retention remaining high. I am extremely pleased with the work we continue to do for members and the increasing support provided by many members including the hard working Board of Directors.

The Secretariat Staff and I look forward to working with all in the upcoming year.



Visit us at: www.saintluciaifc.com

Or contact us at:

registrar@saintluciaifc.com



OUR STRATEGIC TRANSFORMATION PROCESS CONTINUES

Our Mission

To foster sustainable business growth and development of our members through strong leadership, strategic advocacy and innovative services while enabling them to positively impact their communities

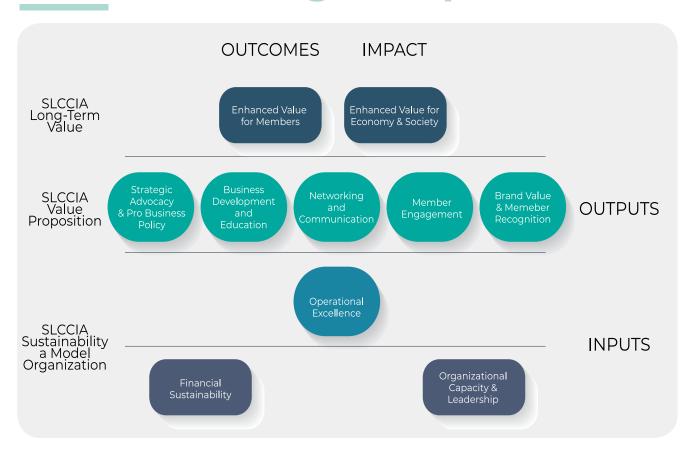
Our Vision

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SLCCIA Strategic Map





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- Check bill balances
- · Track electricity usage for the past 12 months
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KEY ACHIEVEMENTS

BUDGET MONITOR MODEL

Chamber Advocacy Agenda: Budget Monitor Model					
Issue	Chamber Expectation	GOSL's Articulated Response	Chamber Initiatives in Support of Advocacy		
Law & Order	Development of a National Crime Fighting Strategy	45% Reduction in Serious Crimes by 2022 30% Reduction in Recidivism rate by 2022 30% Improvement in Public Perception of Crime & Safety by 2022 Three Key Areas: Crime Prevention Investigation and Prosecution Rehabilitation	Establishment of Law and Order Committee Regular Meeting of the Law and Order Committee, with Minister of National Security, with the Commissioner of Police. Organization of a Police - Member Interface and Annual Security Seminar		
Legislative Agenda	(1) Enact Foreclosure Legislation (2) Enact Insolvency Legislation (3) Involvement of Chamber in Consultations on Draft Legislation as it is being developed.	These pieces of Legislation are being drafted and Chamber has been involved in the drafting process. They are expected to be brought to the house by end of 2019. GOSL does not always engage the Chamber in the drafting process of new Legislation or in the amendment of legislation.	Chamber has Representatives on Committees responsible for drafting some pieces of Legislation. Meanwhile GOSL does not have a Standard Procedure for Drafting Legislation that ensures the Chamber is involved. Chamber continues to monitor progress on key legislation that it is aware is being drafted or amended.		
Promotion and Increased support to Local Investment	Implementation and Development of specific Regimes and Programs for Local Investors	The Government did not speak directly to this issue in the Annual Budget pronouncements. However the review of the Fiscal Incentive Regime and the Tourism Incentives Act is ongoing in a piecemeal manner. Invest St. Lucia is however now seeking to develop programs directly targeted at Local Investors.	Chamber hosted a successful Panel Discussion on the Subject at the 2017/2018 Annual General Meeting. An Investment Symposium was successfully held with more than 60 attendees. A follow-up IPO Workshop has been scheduled for the first quarter of the 2019/2020 Year. St. Lucia Chamber of Commerce is building an ongoing dialogue with Invest St. Lucia and SLDB on this subject.		
Prioritize Agricultural Development	Raise the Priority Given to Investment in Agriculture to attract and support Youth In Agriculture	Restructuring the Marketing Board to provide the needed support to farmers. In respect of the fisheries sector, work will be done to strengthen the capacity and productivity of the fisher folk and to help them identify new market opportunities. GOSL is receiving support from the Government of the Peoples' Republic of China on Taiwan to increase productivity and output of a number of crops. A programme is being developed to expand cocoa production and cocoa exports to provide an alternative source of income to farmers. The Ministry of Agriculture is seeking to jumpstart the Youth in Agriculture Program	Chamber jointly hosted a Workshop with IICA on Business and Trading Opportunities specifically for the Agri-Food Sector. Chamber has a representative on the Banana Accompanying Measures Program which has a Youth in Agriculture Programme. The Chamber also has a representative on the Banana Industry Trust that manages the funding of this program.		
Trade Facilitation	Implement Port Community Single Window. Improve Ranking in Ease of Doing Business Survey Implement substantive Reform to Business Facilitation Environment	This Matter was not specifically mentioned in the Budget. The matter of Public Sector Modernization however is towards better service to the Business Community as well. GOSL after more than 10 years, when a decision to proceed was the final hurdle, GOSL has decided to go back to the starting line on the Port Community Single Window.	The Chamber's efforts in this area has been unsuccessful and has been stymied by lack of interest in implementing a system that will; increase government revenue at the border, reduce cost to the business community and consumer, increase the speed of trade and introduce increased transparency accountability and productivity at zero cost to Government. Chamber is reviewing its continued participation in these initiatives.		



Budget Monitor Model

Issue	Chamber Expectation	GOSL's Articulated Response	Chamber Initiatives in Support of Advocacy
Manage the Cost of the Public Service	Keep the cost of the Public Sector at a reasonable level while increasing productivity of the Public Sector	Public Sector Modernization and introduction of E-Government have been mooted by Government. Should be noted that Public Sector Wage Negotiations have been relatively smooth.	Chamber has continued to work with and on the National Productivity Council, the Trade Facilitation and the Ease of Doing Business Task Forces.
Tax Reform	Remove disincentives to investment in productivity and competitiveness enhancement measures etc.	Personal Income Tax Reform. Excise Tax on Fuel: excise tax rate of \$4.00 per imperial gallon on gasoline and diesel, subject to retail prices at or below the price cap of \$13.95 No VAT Reform has taken place and No Corporate Tax Reform has been introduced. Piecemeal review of Fiscal Regime is taking place. Little serious attention is being paid to the issue of the Non Accommodation Sector.	Chamber continues to lobby the Ministry of Commerce. Chamber has responded to a GOSL proposal to waiver taxes on the accommodation sector due to the proposed introduction of visitor fee.
Education and Skills	Reform Education to improve quality of Human Resources Available to the Private Sector	GOSL will advance efforts to modernize school curriculum and teaching methods; Improve the quality of technical education; create Centres of Excellence in Sport and the Arts & Culture; provide professional development training for teachers; \$10 million for the re-building and refurbishment; ICT Integration Project (SMART Schools) \$2.5 million towards digital literacy curriculum.	Chamber continues to engage and monitor the work the Ministry of Education and has a representative on the Eduction Quality Improvement Project (EQuIP) Project Steering Committee
Debt Management	Develop a plan for the management of national debt which examines all options for averting crisis	Government has a debt Management Strategy which has as its fundamental objective to raise stable and consistent levels of financing for the budget at a minimum cost subject to prudent levels of risk. Preferred strategy of the Government is to reduce cost and rollover risk by adopting a multi-pronged approach which includes lengthening the maturity, paying down of its debt while at the same time negotiating more attractive borrowing terms. Weighted average cost of borrowing at 5.3 % roll-over risk and debt maturing in one year reduced. The debt maturing in one year dropped from 24.7% to 18.3%. Department of Finance will continue to reduce the stock of short-term debt to minimize roll-over risk.	Chamber has institutionalized two key engagements with the Ministry of Finance (1) State of the Economy dialogue and (2) the Debt Situation Update. This is done at an Executive Luncheon or and Encounter with Ministry of Finance



Getting Down To Business

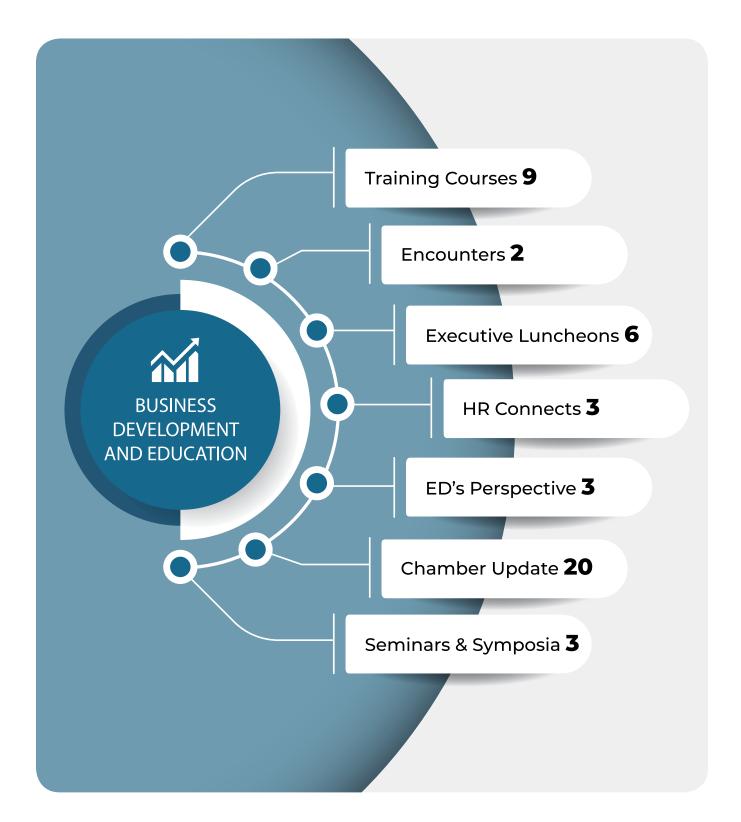
	GETTING DOWN TO BUSINESS 2018/2019				
Subject	Objective	2019	Outcomes and Planned Action		
Duty Free Liquor	1. Improve the Operation and Management of Duty Free Liquor Regime 2. Minimize Leakage of Duty Free Liquor Sold into Local Market 3. Secure Government Revenue from Liquor Sales duty	Progress on the Design of the Inventory Management System has not advanced with the speed desired. Prime Minister has intimated that the proliferation of Duty Free Liquor Shops outside the Port of Entry area will soon be stopped. The Customs & Excise Department has offically informed of their prepardeness to support a delivery to the port of departure system. There has recently been reports in the media of alcohol poisoning which may cause GOSL to consider stiffer controls on importation and related standards.	Chamber continues to work with the Customs and Excise Department and Members on this issue. The next step is the commencement of the Delivery of duty free purchased consumables to the ports of departure		
Price Control Regime	1. Review Operational Efficiency and Effectiveness of the Price Control Regime 2. Review the Relevance of the Actual Legislation in the Current Market Circumstances 3. Assess the appropriateness of the Margins, and the actual items on the Price Control List 4. Evaluate whether the Regime is meeting the objectives as originally intended without duly affecting business viability	The Ministry of Commerce is now to make a submission to Cabinet of the Revised Price Control List.	Chamber awaits the submission of the revised List and the response from Cabinet.		
Import License Regime	1. Review the operations of the Import License Regime with a view to enhance 2. Review the List of Items under Import License 3. Assess the need or usefulness of Tarification on some of the items on the list	The improved rapport and understanding between Importers and the Import Monitoring Department has quelled the complaints. The situation may change with the Implementation of the Extension of the Article 164 CARICOM Decision.	The Chamber will continue to encourage and agitate for continued improvement in the ASCYUDA World System and the expansion of the various modules to faciltate easy payment, processing and communication among the various agencies involved in the Import process. The significant immobility with the implementation of the Port Community Single Window will continue to negatively impact the ease of doing business and substantive trade faciltation in Saint Lucia.		



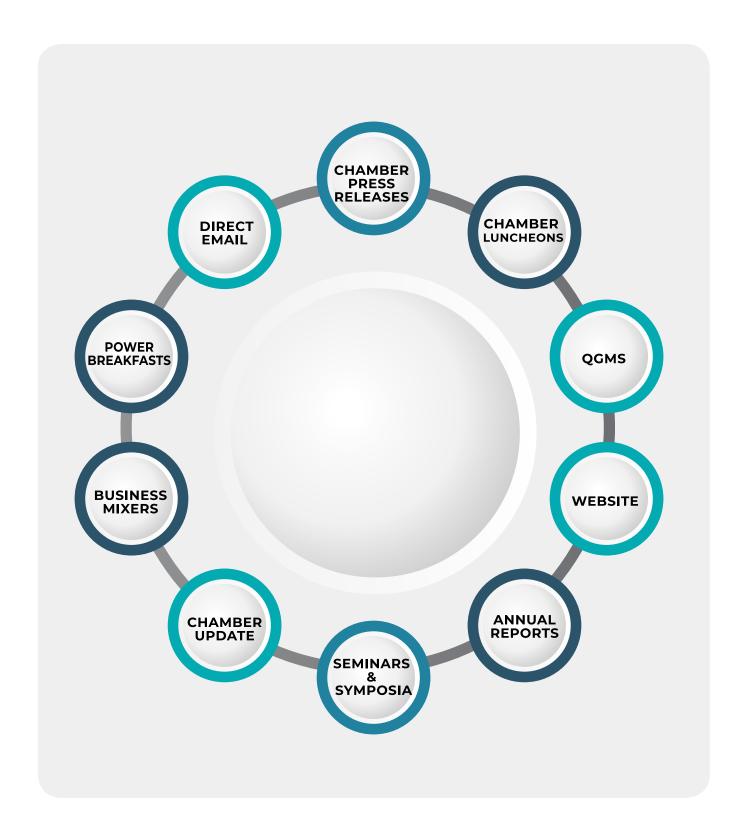
Strategic Advocacy



Business Developmet & Education

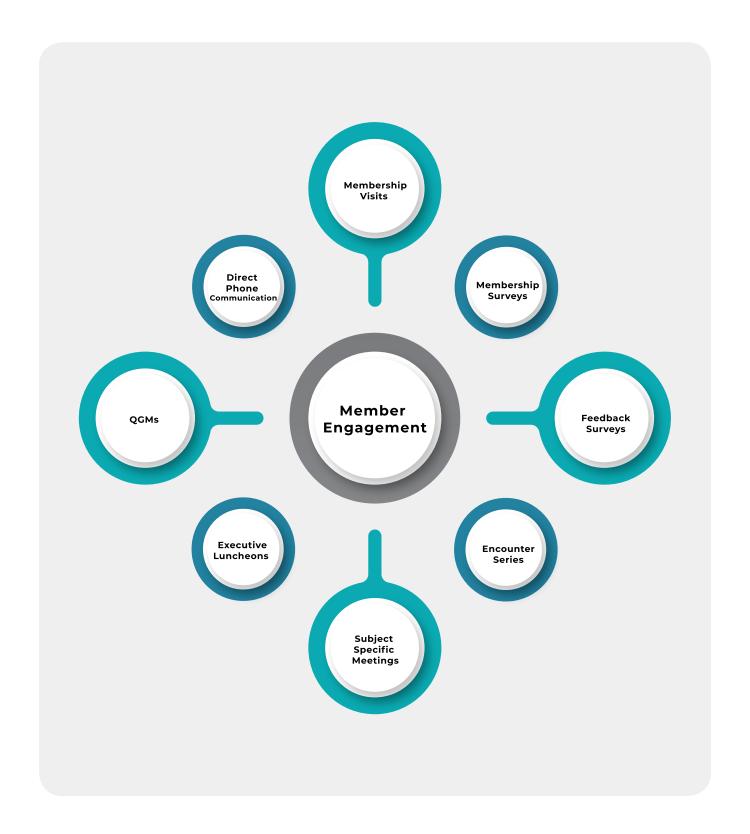


Networking and Communication



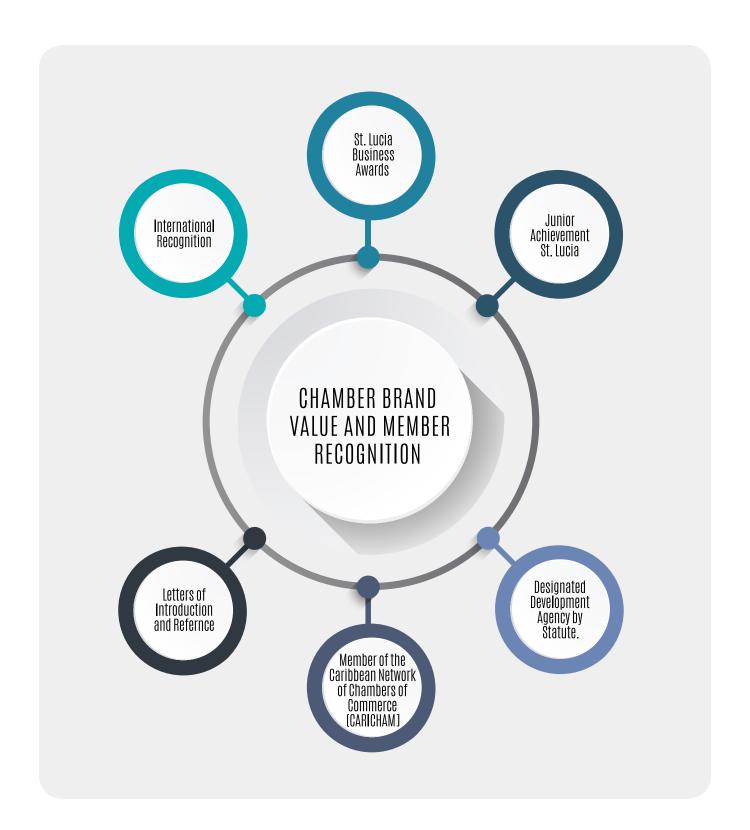


Member Engagement



KEY ACHIEVEMENTS

Brand Value and Member Recognition



BUILDING ALLIANCES AND PARTNERSHIPS

CLIMATE CHANGE/DISASTER RISK REDUCTION



he Saint Lucia Chamber has always taken the matter of Disaster Preparedness seriously. The acute awareness of the nation's vulnerability to man-made and natural disaster linked to Climate Change has punctuated the work of the Chamber. In recent times, the Chamber has worked to move from hurricane preparedness, towards disaster preparedness to business continuity planning and now to Disaster Risk

Reduction as a more comprehensive approach. The Chamber now has a program of education and information sharing to build knowledge, awareness and provide technical assistance to members to approach Disaster Risk Reduction strategically. This we have done through partnerships, locally, regionally and internationally helping to ensure that we are able to provide the vital support needed to members and the wider business community.

BUILDING ALLIANCES AND PARTNERSHIPS

ARISE

The private sector is a critical actor in the creation of risk-resilient societies. ARISE, the UNDRR Private Sector Alliance for Disaster Resilient Societies, is a UNDRR -led network of private sector entities. Members voluntarily commit to support and implement the Sendai Framework for Disaster Risk Reduction 2015 - 2030, aligned with the 2030 Agenda for Sustainable Development and its Sustainable Development Goals (SDGs), Paris Climate Agreement, New Urban Agenda and Agenda for Humanity.

The Saint Lucia Chamber of Commerce, Industry and Agriculture is the lead private sector association in Saint Lucia working with the National Emergency Management Organization to build this alliance in Saint Lucia.

On Friday, April 5th, 2019, the National Emergency Management Organization, in collaboration with the St Lucia Chamber of Commerce, the UN Office for Disaster Risk Reduction and CDEMA launched the local chapter of a UN initiative, ARISE, to harness the power of the private sector to reduce the country's exposure to disasters and the huge economic losses that comes with them. The Second BCP Workshop held in June was facilitated by ARISE Trained Facilitator Mr. Karen Charlemagne and Mr. Andrew George of NEMO.

Caribbean Joint Action Network (UNITE Caribbean)

On December 28th, 2018 the "Caribbean Joint Action Network" for "climate resilience" was launched as part of the Pair-C funded by the French Cooperation Fund and being implemented by UNITE, a Private Social and Economic Development Consulting Firm from Guadeloupe.

The Executive Director of the Chamber, Brian Louisy attended three days of meetings that brought together actors from the Public and Private sector of Dominica, Saint Lucia, Haiti, Guadeloupe and Martinique to work together at the regional level. Sharing of knowledge, resources, best practice and experiences as well as implementing regionally devised projects at the local level is the approach this Francophone project will take.

The Saint Lucia Chamber is actively participating in the Disaster Risk Reduction component of the project. In that regard, training for four people was arranged in Martinique under the project.

Business Continuity Planning Training was hosted with Mr. Andrew George being the lead trainer and Karen Charlemagne providing support. Over fifteen participants took part in the training and received certificates issued by Mr. George an ICO Certified BCP Trainer and the Saint Lucia Chamber of Commerce.

Extending the Power of the Chamber across the Region and the World CARICHAM



The Saint Lucia Chamber of Commerce, Industry and Agriculture is an active Member of CARICHAM, the Network of Caribbean Chambers of Commerce.

CARICHAM is a platform designed to represent the Chambers and their Members at the regional and international levels in order to foster constructive partnerships.

Sixteen (16) Chambers of Commerce from across the Caribbean region met in Barbados on April 1st and 2nd, 2019, for the Official Launch and first meeting of the Network of Caribbean Chambers of Commerce (CARICHAM).

The meeting was made possible through support of the United

Nations International Strategy for Disaster Risk Reduction (UNISDR), the European Union (EU), the Caribbean Disaster Emergency Management (CDEMA) and the Barbados Government.

Represented at this meeting were representatives of; UNDRR, CDEMA, CARICOM, Caribbean Export Development Agency, DFID, IADB and the International Chamber of Commerce.

Four main pillars of engagement will be pursued:

- · Advocacy and Membership Value Creation
- · Disaster Risk Reduction (DRR)
- · Knowledge Sharing, and Best Practices
- · Transportation, Trade Facilitation and Promotion.

CHAMBER AT A GLANCE

LUNCHEONS / ENCOUNTERS / SEMINARS

ENCOUNTER SERIES HELPING MEMBERS DEFINE ISSUES				
Open Forum with Hon. Allen Chastanet Prime Minister of Saint Lucia				
Number of Participating Firms 34 Number of Participants 50				
The Evolving Role of the Manager				
Number of Participating Firms 21 Number of Participants 35				
INCREASING KNOWLEDGE THROUGH EXPERT DIALOGUE & DEBATE				
SECURITY				
Number of Participating Firms 26 Number of Participants 56				
INSURANCE				
Number of Participating Firms 17 Number of Participants 35				
INVESTMENT				
Number of Participating Firms 40 Number of Participants 56				
WHAT KEEPS YOU UP AT NIGHT				
Number of Participating Firms 25 Number of Participants 28				
EXECUTIVE LUNCHEONS WHERE MEMBERS CAN 'CHEW ON' IMPORTANT INFORMATION				
St. Lucia's National Transition Strategy				
Number of Participating Firms 18 Number of Participants 36				
Private Sector Response to Climate Change-Building Resilience				
Number of Participating Firms 27 Number of Participants 37				
St. Lucia's Debt Situation and Economic Prospects				
Number of Participating Firms 27 Number of Participants 50				
St. Lucia's 2018 Economic Performance and Prospects for 2019/2020				
Number of Participating Firms 26 Number of Participants 52				
Hewanorra International Airport Development				
Number of Participating Firms 51 Number of Participants 89				
Challenging Conventional Wisdom on Economic Development				
Number of Participating Firms 44 Number of Participants 61				

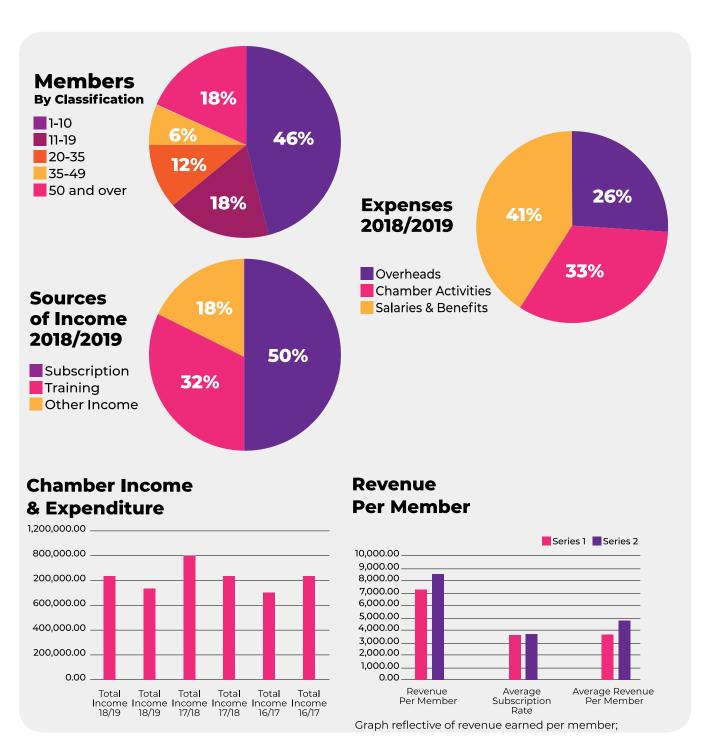
CHAMBER AT A GLANCE

TRAINING / POWER BREAKFASTS

TOPICAL, RELEVANT AND IMPACTFULL TRAINING COURSES					
Sales Management					
Number of Participating Firms 8 Number of Participants 11					
Sales Champion					
Number of Participating Firms 9 Number of Participants 13					
Dale Carnegie Skills For Success					
Number of Participating Firms 7 Number of Participants 32					
Business Continuity Planning Session I					
Number of Participating Firms 11 Number of Participants 14					
Business Continuity Planning Session II					
Number of Participating Firms 13 Number of Participants 25					
Know Your Labour Code I					
Number of Participating Firms 15 Number of Participants 25					
Know Your Labour Code II					
Number of Participating Firms 18 Number of Participants 25					
Know Your Labour Code III					
Number of Participating Firms 24 Number of Participants 31					
INFORMATIVE POWER BREAKFASTS					
Aspiring Toward A Culture of Great Governance					
Number of Participating Firms 18 Number of Participants 30					
Chamber Multi-Employer Pension Plan					
Number of Participating Firms 22 Number of Participants 30					
Wellness in the Workplace (SAGICOR)					
Number of Participating Firms 10 Number of Participants 33					
Measuring Productivity (NCPC)					
Number of Participating Firms 22 Number of Participants 35					

CHAMBER AT A GLANCE

YOUR CHAMBER



Investments Symposium

134th Annual General Meeting







GBTB-Duty Free liquor License Regime



Business Continuity Planning Workshop



134th Annual General Meeting



28 | ST LUCIA CHAMBER OF COMMERCE ANNUAL REPORT 2019

Crime Prenvention Seminar

CHAMBER AT WORK

SLASPA **Executive** Luncheon

134th Annual General Meeting





2019



Business Continuity Planning Workshop

Business Continuity Planning Workshop



Budget Luncheon

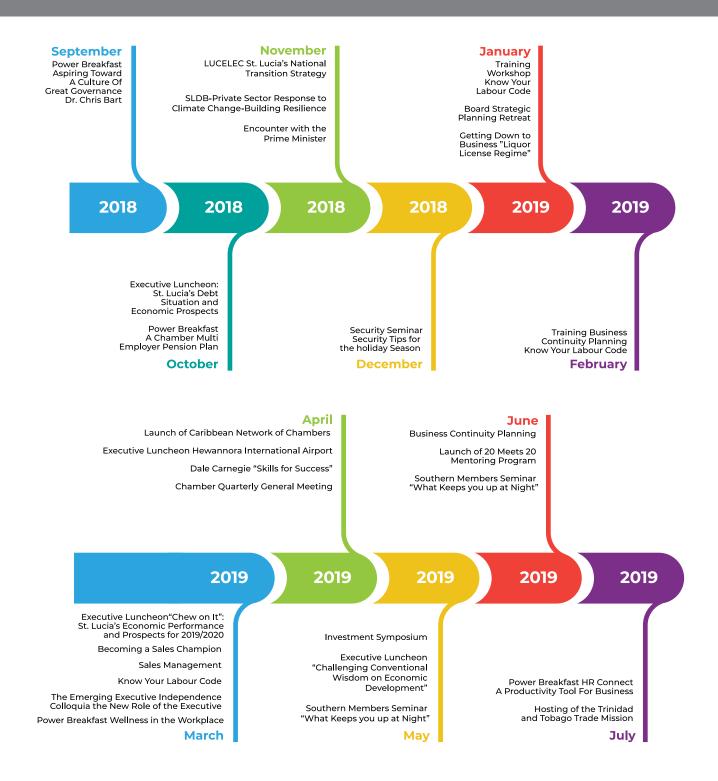


Investment Symposium

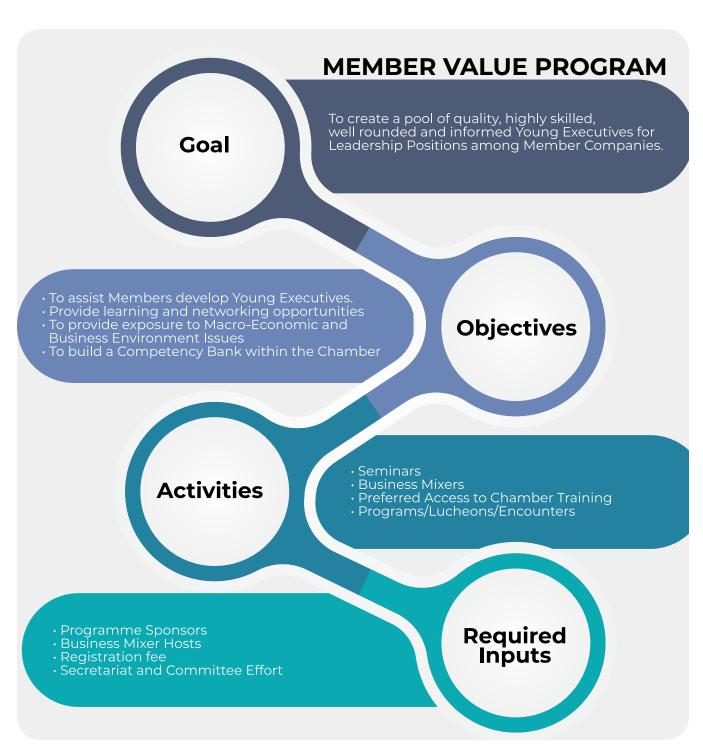
What Your Business Neesds To Know Seminar

CHAMBER AT WORK

TIME LINE



NEEP (Nuturing Emerging Executive Programme)



MEMBER VALUE PROGRAM



2020 TRAINING CALENDAR



SOUTHERN MEMEBERSHIP PROGRAM

fforts to strengthen the membership base and the provision of services to members island wide are key elements of the Chamber's Strategic plan which fortifies the importance of "inclusiveness". The initial step was to understand the needs of the various constituents and then to seek to provide the specifically requested

quality and range of services to members in the South of the island. Thus, two critical engagements activities were embarked upon.

Acknowledging that not sufficient effort has been invested in working with members and the wider business community in Vieux Fort and the southern districts of the island, the Chamber has developed a plan to

respond to the identified needs.

The objective in 2020 is to unfurl a specific work program geared towards meeting the needs while strengthening engagement with the southern business community. The Chamber will of course work with organizations operating in the south as partners in building a stronger business community.





You Up at Night^{*}

May 08 2019



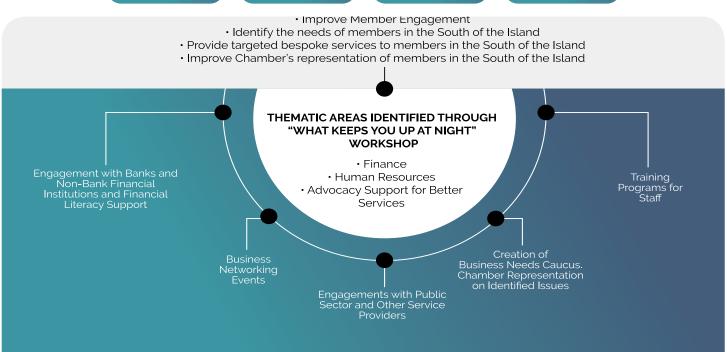
Evaluate Results, Identify Funding Mechansim and Design 2020 Work Program

May - Sep 2019



Meet with Members Share Proposal and Secure Members Agreement Commence Activities

January 2020





ENRICHING LIVES & BUILDING COMMUNITIES

St Lucia Youth Business Trust (SLYBT) is tackling youth unemployment by providing platforms for the youth to successfully start and scale up their businesses, network and develop the skills and capacity to get and keep a job. Entrepreneurship training programs, mentoring, access to finance and other business development support services for startups are readily available with the support of the corporate sector, government, funding agencies and dedicated volunteers. To achieve the desired objectives to start, grow and scale up businesses and reduce unemployment, measurement and evaluation, impact assessment and data collection methods are closely monitored.

Since its inception in 2009, the Trust has impacted approximately 500 aspiring and emerging entrepreneurs, trained well over 1500 youth on entrepreneurship and provided financial and technical support to an estimated 30 young entrepreneurs and stays focused on its delivery and impact through training from facilitators and professionals with a wealth of knowledge and experience. Training provided are hands on and participants can immediately apply the methodology and knowledge gained directly into their enterprise, with many testifying to the personal benefits and value of training to their business.

In the year in review, the SLYBT report gives an insight into training programs available, delivery, mentoring, technical support and financial support to its clientele base.

KEY AREAS IN WHICH SLYBT IS WORKING





ENTREPRENEURSHIP DEVELOPMENT PROGRAM

Youth Business International (YBI) signed an agreement with the Caribbean Development Bank (CDB) and made available funding and technical support to develop the acumen and entrepreneurship skills of the youth ages 18-35 years, in Barbados, Jamaica, Trinidad, St Lucia and Dominica under the Strengthening the Entrepreneurship Spirit of Caribbean Youth 2 year project. Subsequent to training of trainers conducted in Barbados in March 2019, 15 certified trainers/ mentors will conduct 2 cohorts of training in their respective countries.

- 65 contact hours In House Entrepreneurship Development Courses-Impact: 20 Young Entrepreneurs
- 48 contact hours Community Entrepreneurship Development Courseses-Impact - 15 Young Entrepreneurs
- Business Support / After Care 12- 18 month Mentorship (as deemed necessary) – YE will be paired with mentors subsequent to in house and community based training

MIND YOUR BUSINESSS DEVELOPMENT SERIES

Mind Your Business Development Series, is a series of practical guidance workshops delivered by practicing professionals and experts who provide skills that participants can apply immediately in their business. This training targets medium and small enterprise business owners seeking to gain critical business management skills and knowledge. The objective is to help SME's in an effective, high impact, low cost manner to make them operate more profitably, and efficiently. Modules beinge

- Costing and Pricing
- Social media Marketing
- Microsoft Excel
- Financial Accounting
- Customs Knowledge
- Know Your Labour Code



MENTORSHIP PROGRAM

The Trust continues to offer a coordinated and comprehensive program to assist young persons to develop the skills, attitudes and access resources they need to scale up their business and become successful entrepreneurs. The Mentorship program is made possible through a partnership with the corporate sector and together provides business monitoring, networking and advisory services to encourage a new generation of young entrepreneurs. In the year in review, the Chamber collaborated with the Small Business Development Centre (SBDC) of the Ministry of Commerce as part of the 40th Anniversary Celebrations to provide mentorship training to a cohort professional in The "Twenty Meets Twenty" Mentorship Pilot Program. The Pilot is designed to bring together twenty (20) young and aspiring Business Owners and twenty (20) seasoned Business Professionals in a networking event aimed at pairing off mentors and mentees. Through a series of qualifying reviews and training, twenty professionals received certified training and were each paired with 20 mentees to help nurture and support youth entrepreneurship and MSME's development.



IMPROVING MSME ACCESS TO FINANCE

In its continued efforts to support its SME members, young entrepreneurs and MSMEs in the wider business community, and the recognized need to enhance the financial literacy of MSME's. The Trust conducted a series of workshops under its "Improving MSME Access to Finance" program. Collaborating agencies included the German Savings Bank International Foundation, 1st National Bank, St. Lucia Development Bank, Bank of St Lucia and the Government. Approximately 75 young entrepreneurs benefited from this training conducted by our experts.

Access to Finance Modules:

- Costing & Pricing
- Debt Management
- Understanding Financial Statements





FINANCING: TROPICAL SHIPPING - SALTCHUK FUNDING

The Saltchuk Grant Award Program of the Saint Lucia Chamber of Commerce and Youth Business Trust, financed by Tropical Shipping, Saltchuk Company has been awarding small financial grants to developing MSMEs of Saint Lucia since 2017.

Young Entrepreneurs Mr Benjamin Tomassin of Presh Production and Mr Denell Florius of Eco Caribe Inc were two of the recipient of the Saltchuk-SLYBT Grant Funding Award. The small business entrepreneurs received a total of Fourteen Thousand Three Hundred Eastern Caribbean Dollars to purchase equipment for their businesses Eco Caribe and Presh Productions. Mr. Benjamin Tomassin has been operating Presh Production, a media production company for the last five (5) years and shown significant growth and development in craftsmanship and business skills over the years. Before applying for Grant Funding, Presh Productions was already well poised within the media industry as a contracted videography firm for Coconut Bay Resort & Spa, JQ Rodney Bay Mall and Wavemaker Photography. On the strength of quality and service. Presh Production has noted the increasing demand of their services and has since been able to create employment for two media professionals.



GLOBAL ENTREPRENEURSHIP WEEK

Through a series of partner meetings which begun in April 2018, over 30 partners came together to join in the conversation, network and plan for the celebration of GEW 2018. The theme for GEW 2018 was #GEWYOUTH and celebrations began from the 12th November 2018 with the Annual RBC Royal Bank Entrepreneurs Forum, with KL Productions bringing the curtains down on the 18th November 2018 with GEW Gospel Fest.

DECA Idea Challenge Mystery Item reveal on Friday 16th November 2019 saw student teams from across the island being challenged to transform paperclips into a useful product, with 4 schools in the varying categories being announced as global finalists. GEW 2018 attracted a number of agencies and individuals who joined in on the celebrations: The Yello Media Group "How to Mazimize Your Digital Advertising Dollar" and IICA's "Business and Trading Opportunities for the Agro Food Sector" workshops were well received by attendees with Dee-licious Cheesecakes' Entrepreneurship Forum at the Anse Ger Secondary School and SLUDETERA Start UP Huddle gaining much traction and support from regional and international funders and speakers.

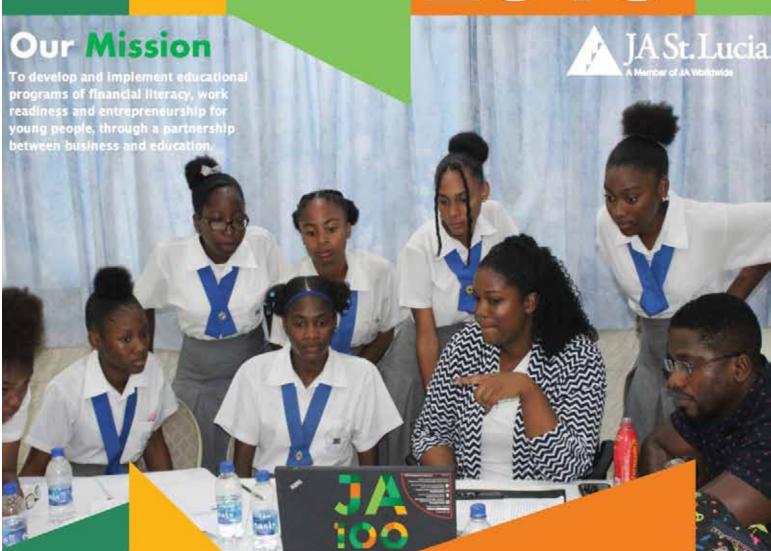


GET In The Ring

Following intense pitch training and a packed program, six startups qualified to participate in the final battle of the 2019 Get In The Ring St Lucia Competition on March 28th 2019. Mr. Gilland Avril of Ngage and Caleb Jallim of Fleek It started off the battles with Amy Antoine of T & A Household Décor battling Martin Hanna of Penny Pinch and in the third battle Sherman Sidonic of Saveur St Lucia squared off with Vernon Jean - Easy Click Solutions. After a night of tough competition, Gilland Avril, the creator of an Augmented Reality App called Peek-a-boo emerged national winner, with Mr Sherman Sidoine coming in 2nd place.

Mr. Avril and Mr Sidoine each received an all-expense paid trip to compete in the Global Meet Up in Berlin Germany, in June 2019

2019



Annual Report

Message from the Chairman

Junior Achievement - Focused on the Future

We have now completed the 2018-19 program year and I am pleased to report another successful year with approximately 400 teachers, volunteers and staff delivering 13 of the program themes to an estimated three thousand (3000) students and marginalized youth across St Lucia. All participants got the opportunity to learn about business, leadership, teamwork and entrepreneurship.

For over 22 years, Junior Achievement (JA) St Lucia has inspired and prepared more than 45 000 youth to succeed in an ever-changing global economy. And, while the organization itself has progressively evolved, the need for effective and meaningful business education programs, particularly in a climate of continued economic instability, has remained the same. And so, after 22 years, it begs the question... is Junior Achievement making an impact in St Lucia?

JA professes to be the successful link between education and the business world by giving youth the confidence and knowledge they need to define personal success, enhance their workforce readiness and pursue their dreams – but do we deliver?

JA claims to inspire youth to make better financial decisions, start a company, develop a career plan and express their innovative spirit – but are youth really listening?

The answer to these questions is a resounding "Yes". Through its 3 Pillars of Success, Junior Achievement is making a positive impact:

Financial Literacy

2. Work Readiness

3. Entrepreneurship

While staying true to our core mission-related pillars of entrepreneurship, work readiness, and financial literacy, we are convinced that this alignment will make Junior Achievement more valuable as a solution-provider and an even greater asset to our country's well-being. As we reflect back on the past year, there is much to celebrate. However, we will continue to move forward with the sense of urgency and importance that Junior Achievement's important mission demands.

JA produces graduates who attribute Junior Achievement as the transformational force that empowered them with the skills and abilities to be successful in life, their careers and in business. JA SLU is making an impact and its time we take a closer look.

Follow us on all our social media platforms and assess the impact that our programs have had in schools, the successes our graduates have attained and the value that JA provides to participants, employers and the society. Take a Closer Look at the thousands of youth who have benefited from the programs and the hundreds of committed teachers, volunteers and mentors who have delivered thousands of hours of instructional time in classrooms across St Lucia. Take A Closer Look at the agencies, organizations and individuals who have provided financial and technical support, our team of dedicated employees and the Board of Directors whose selfless commitment is only surpassed by the immeasurable wealth of intellect, knowledge and acumen they bring to the organization. TOGETHER WE ARE CREATING A GENERATION OF CAREER CAPABLE & SELF-SUFFICENT YOUTH.

With focus on the future, let's take a closer look and begin to utilize the tested and tried approach of the Junior Achievement model.

Thank you for your support!

Mr. Kurt Hosam

Chairman



How JA Delivers

With focus on the future, Junior Achievement delivers programs which develop skills critical for the youth to be more competitive in the emerging global economy. The hands on, interactive and sequential program themes delivered, gives the youth a better understanding of financial concepts and entrepreneurship, making them better prepared for the workplace. Through a partnership with leading business professionals, teachers and individuals, Junior Achievement deliver experiential learning in and out of the classroom to students in Grades K – 12 and marginalized youth in the community. Consistently, our mentors indicate greater workplace satisfaction as well as a feeling of pride in giving back to the community in which they live.

A wide range of programs were offered to students last year throughout St Lucia with each program focusing on one or more of our pillars:







n 2019

your investment made a positive impact and we thank you for the unwavering support over the past years.

35

Corporate Contributors & Individual Donors 400

Volunteers

45,200

Hours



3000

Youth

YX



73
Program themes delivered





64

Schools



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Programs

Elementary School

JA Ourselves: Through engaging, volunteer-led activities, students learn about individual choices, money, the importance of saving and giving, and the value of work.

JA Our Families: The program introduces the concept of needs and wants and explores the ways families plan for and acquire goods and services

JA Our Community: offer practical information about businesses and the many jobs those businesses offer in a community.

JA Our City: Students learn about the four key concepts of money: earn, save, spend, and donate.

JA Our Nation: provides practical information about the need for employees who can meet the demands of the 21st century job market, particularly high-growth, highdemand jobs.

JA Global Market Place: introduces students to the global marketplace and ways in which countries trade and the effects of free enterprise.

Secondary School

Economics for Success: Provides students with the basic information to achieve a successful economic life, choosing the right career and proper money management

Company Program: Students develop manage a student based business, liquidate the company and submit Financial Statements to the Junior Achievement Office at the end of the twelve week period

Career Success: Equip students with the tools and skills required to earn and keep a job.

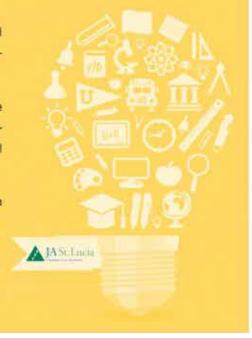
Christian Husbands Agripreneurship Project (CHAP): Students develop and manage an agricultural based enterprise with support from Renwick & Company and Ministry of Agriculture

Supplementals

Innovation Camp: One day event where students are challenged to find a solution to a problem presented. 90 students representing 6 secondary schools participated this year

Micro Business Game: A highly interactive simulation exercise where students learn to successfully manage a business. 65 students representing 7 secondary schools attended the event held in February, April and May this year.

DECA Idea Challenge: Dares students to form teams of 5 to generate a new use for a commonplace item within 8 days and pitch the invention in a creative 3 minute YouTube video presentation. The item revealed was paper clips, 16 submissions were received from schools in the elementary, secondary and tertiary education categories respectively. St Lucia was shortlisted in each of the categories in the global finals.



New Partnerships & Individual Giving

REAL FOODS INC SUPPORTS JUNIOR ACHIEVEMENT REAL FOODS INC.



As part of its CSR, Real Foods Inc. has established partnership with Junior Achievement (JA) St Lucia by committing to provide financial and technical support to the NGO which focuses on the development of the youth.

The partnership is part of Real Foods Inc. ongoing commitment to contributing to the development of the youth of the nation. Real Foods Inc. is the holder of the KFC franchise in St. Lucia. In 2011, KFC penetrated the St Lucian market with its wealth of history and a vision for excellence.

Real Foods Inc. has committed to actively supporting the Junior Achievement programs, throughout the year through mentorship, financial and in-kind support.

THE CONSULATE GENERAL OF ST LUCIA IN MIAMI ENGAGES THE ST LUCIAN DIASPORA



Following a successful JA Regional Chapters Meet & Greet in Miami, JA Saint Lucia was successful in establishing relations with Perry Wings Plus, an eating establishment in Miami, owned and managed by St Lucian national, Ms. Donna Phillips.

Staff of The Consulate General of St Lucia in Miami assisted with mobilizing members of the diaspora in Miami to ensure that Saint Lucia was well represented at the Meet & Greet event in June 2018. Subsequent to the appointment of Consul General, The Honorable, Tassa Jean in January 2019, the Consulate reaffirmed its commitment in exploring avenues to assist the Junior Achievement (JA) Program in St. Lucia through partnerships with members of the St. Lucian diaspora in Florida and the 1st partnership was secured with Ms. Phillips in May 2019.

Ms. Phillips met with Junior Achievement directors, students and teacher of the Entrepot Secondary School during her short stay here in June 2019 and encouraged students to stay in school and take advantage of the opportunities being made available to them through the JA program.

JA CHARITY OF CHOICE

Staff of Kelloggs Company in the United States undecided on choosing a Christmas Gift for their Manager, Mrs. Theodora Morille-Hinds, St Lucian national and resident of Michigan USA, unanimously agreed to make a donation to a charity in St Lucia in her honor and JA St Lucia was the charity of choice. In December 2018, the team members represented by Mrs Laurie Riveria sent a wire transfer to Junior Achievement St Lucia and gifted Mrs Hinds with a Christmas card and the wire transfer details. Mrs Hinds was pleasantly surprised and expressed her appreciation for this kind gesture by her team. Globally, JA is a charity of choice among leading organizations and individuals.



Staff of Kellogs Presents Manager with christmas Gift

Awards Ceremony

Golden Birdies

Gros-Islet Infant

The 2019 Award Winners of Junior Achievement were announced on Thursday September 26th 2019 at the Golden Palm Events Centre, Rodney Bay. The Patron of Junior Achievement Her Excellency Dame Pearlette Louisy, Acting Prime Minister, Hon Guy Joseph and Minister of Equity, Hon Lenard Montoute, Consular at the Embassy of Taiwan, teachers, corporate partners, JA Alumni and well-wishers were among those in attendance.

The featured guest speaker was Mr. Elijah Arthur Allain, five-time Groovy Monarch of St. Lucia and CEO and Sole Proprietor of Major Records SLU. Mr Allain urged the youth to capitalize on the opportunities being afforded them through the Junior Achievement Program.

The Awards recognizes schools, students, teachers and partners who have made extraordinary contributions to the program.



Vieux-Fort comprehensive

Secondary School

Vieux-Fort comprehensive

A'level Department



Arthur Elijah Allain - Guest Speaker



COY 2019 - Choiseul Secondary



DECA Global Finalist -Elementary category - Gros-Islet Infant School



Mr. Kirt Hosam - Chairman - Unicomer

Mrs. Etheline Leonce - Principal

Dr. Thecla Fitz-Lewis - Lewis Industries

Mrs. Shanelle Mc Vane - Fulgence - Renwick & Co

Mr. Jodi Boodhoo - Invest St Lucia

Mrs. Sherryanne Plummer - 1st national Bank



VFCSS - Recipient of Patrons Award for Innovation and Originality



Entrepot Sec - 2019 Spirit of Junior Achievement Award Winner



Castries Comprehensive School with Patron

Mrs. Janice Glasgow - Volunteer

Mr. Terry George - Union Vale Estate

Mr. Johnathan Allain - Ministry of Commerce

Ms. Pauline Wolff - Here to There Services

Mr. Benjamin Menald - Volunteer



Valued Partners

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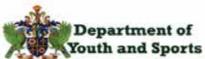








































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ODILIA PIERRE ADMINISTRATIVE ASSISTANT



STACY MAURILLE PROGRAM OFFICER



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TOYLA LAGON INTERN



MISHMA ANDERSON INTERN

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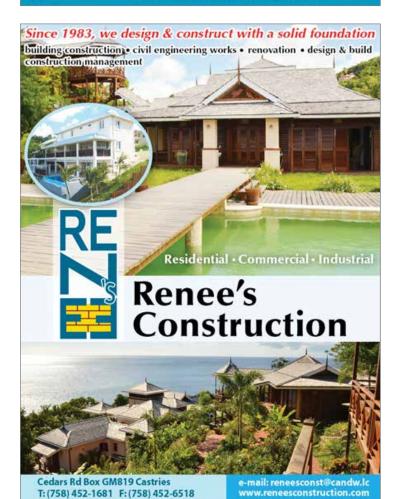
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