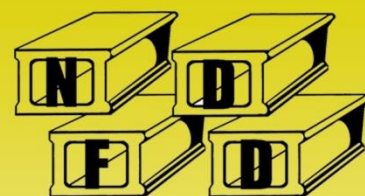


National Development Foundation of Dominica Ltd  
presents

# Triple B

BUSINESSES BUILDING BLOCK



*Building Dominica*

**NEWSLETTER**

**VOL. 6**

**FISHING:**

**Probability, Possibility  
and Patience**



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**By: Annasha LaRonde**

Member - Newsletter Committee

## -2- Fishing: Ambition's Investment.

With every venture taken by the ambitious, there should be careful analysis of the possible risks which may occur as well as careful consideration of the probability, possibility and the amount of patience needed to meet the objectives. The manifestation of the saying "feeding the economy" is not exaggerated when one invests into a fishing business.

With this ever evolving industry, deliberation on the way forward is crucial to the placement of one's efforts. In addition, it is important to the economy and growth of the country's sustainable living solution that social entrepreneurs are not comfortable with the common way of operation but are determined enough to set goals which will cause a revolution of the industry. For the maintenance and support of any aspect of this trade, investors interest as well as social effort is necessary. This challenge should ensure that all areas of operation are up to standard by the key stakeholder and that interested persons are able to source the necessary resources for vital processes as well as implement the required structure needed without excessive effort through the correct channels. An investor in this industry must first question the probability of their endeavor:

- Which parts of the industry need additional resources?
- Will being a new or innovative competitor hurt or be a catalyst for change?
- What steps are needed to ensure sustainability?
- What strategy will be used for research and development and who are the key persons needed for guidance?



The perspective of each innovator is unique therefore, ideal situations may vary for each individual. The diverse scope from other persons is good, a model service or product in one location may be adopted in another and even susceptible to have added value because of exclusive resources.

Ambition has a firm belief that anything is possible. This concept is a foundation for innovation which leads to manifestation. Right? Well in many cases, it has been proven to be true. Traditional ways of operation are still used whilst modern technology assist or quicken the process for tasks at hand, either way, persons interested in solutions for major or minor tribulations as well as those who simply have a curiosity in the trade find a way to get things done. The use of long standing techniques, upgraded methods or even a bright new idea can make the impossible seem possible in this industry. Through suitable guidance, a reviewed and tested approach to supporting a venture is highly recommended for the occurrence of an achievable result.

Similar to fishing, it is not the ability to wait on the bite, but the attitude which one encompasses whilst waiting; this is called patience. The research needed to conclude on the appropriate course of action, as well as going through the authorized processes for official inclusion may deem tedious to the ambitious however, all information obtained, is necessary.

The prospects which will solidify ambition's inclusion in the industry may vary. Will the venture give additional support to the industry or be just another competitor? Will the service or product be innovative? Does it compliment the personality of the entrepreneur? Does the idea need extensive research and development? What capital will be needed to begin where will this capital be sourced? Many questions present themselves and are catalysts for creating forks in the road on Ambition's journey. Various opportunities may be listed for indecisive yet interested persons however, introspection is the foremost act before a final decision can be made to move forward. Proper investigation and mentoring may further open one's understanding into areas which lack support, provide solutions to recurring issues and even evolve one's idea!

With a strong desire and determination to achieve success, the ambitious is able to decipher the necessary steps needed for the investment which they are interest in. Their mere interest in the industry is enough for it's survival and with innovation, support from the right channels it is safe to say, anything is possible... with ambition of course!

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**“In 2016 estimated fish catch, totalled at 1,143 tonnes, compared to 945 tonnes in 2015 a 17% increase in fish production.”**

By: **Mr. Julian Defoe**  
Fisheries Officer  
Roseau Fisheries Complex



The Growth and Social Protection Strategy, which is a policy guide for national development, anticipates the fisheries sector to make a greater contribution to the Gross Domestic Product (GDP). This will be through the creation of employment and income earnings opportunities in the sector, providing greater social and economic stability at the community level, poverty reduction, and contributing to national food security. This policy is further expressed and expanded on in the draft Fisheries and Aquaculture Policy (2012 – 2037), created to guide the long-term development of the fisheries and aquaculture sector.

Taking into consideration these policy objectives, all the activities of the Fisheries Division are done under three themes, these are; Research and Development, Training and Extension and Education and Awareness. These key activities are centered on providing effective training in areas of fishing business management, gear technology, capacity building for fishers and recovery following the ravages of tropical storm Erika on the sector. Notwithstanding the emphasis placed on the key activities, conservation and management of our fisheries resources, including the coastal marine environment, is critical for ensuring sustainable resource utilization. Broader financial policies by Government such as low-interest loans, and in some instances, grants, through various financial institutions, have made it possible for fishers to transition from wooden to fibre-reinforced plastic (FRP) boats. The increased lifespan, improved safety and easy installation of storage or an ice box inherent to FRP boats means improved return on investment and fish quality to more traditional boat types available locally. Additionally, fishers are able to purchase more technologically advanced engines that have greater fuel efficiency and reduce carbon emissions. These investments have spawned sub-sectors such as FRP boat construction in Layou, Soufriere and Portsmouth, where affordable, good-quality boats are constructed by locals. This has dramatically reduced the importation of similar vessels from abroad, created employment and increased the output of local business which specialize in sale of marine products.

In 2016 estimated fish catch totalled at 1,143 tonnes (t), compared to 945 tonnes in 2015, a 17% increase in fish production. Notably, the Basic Fisherman Training Course (BFTC), the flagship training programme of the Fisheries Division, recently reached the milestone of over 1000 fishers trained since its inception in 2005. There is an increasing demand for fresh fish from Dominica by overseas markets. Exports for 2016 contributed over half a million dollars to the local economy, easing the problem of oversupply, post-harvest loss and stabilizing fish prices for fishers on the local market.

However, despite the improvement in the sector there are still challenges which are being addressed such as inadequate infrastructure, implementation of international food safety standards and requirements such as Sanitary and Phyto-Sanitary (SPS) measures for the local and export markets. There are also international issues relevant to the continued development of our fishery which our fishers should be cognisant of, such as the ongoing World Trade Organisation (WTO) negotiations on Fisheries Subsidies, which has the global mandate to implement the UN SDGs 14.6 for action to be taken against “overcapacity and overfishing.” In this regard, we continue to work closely with the Ministry of Trade advocating on behalf of the fisheries sector towards a country position to secure special and differential treatment for developing countries in respect to subsidy prohibitions. In closing, it is important to note the functions of the Fisheries Division cannot be delivered without the collaboration of stakeholders in the fishery sector including local, regional and international development agencies and academic institutions.

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Grand Bay



There are many different opportunities for persons interested in Fishing. Here are a few clients from the NDFD who have sought to contribute to this industry.

## DAVE TOULON

"Fishing is who I am!" Mr Dave Toulon a young and vibrant fisherman from the community of Pottersville has been in the fishing business for twelve years and counting. His main role in this is catching and selling fish to the general public as well as Local Markets, Business Places, Hotel & Restaurants. Mr Toulon went into this fishing business from a little boy when he was not attending school and more because of his passion for the sea. His main fish targets are Yellow Fin Tuna, Dolphin and Blue Marlin. On a normal basis, he employs three persons and one or two on a part-time basis depending on the time of year. "One should always look to expand his or her business as a future goal" states Mr Toulon who wants to expand his business and is looking to export to the French Territories. NDFD has been a pillar to Mr Toulon, who is very grateful for the assistance received to help build and expand his dream business. "NDFD is a plus! Do what you have to do and NDFD will always be there to help you".



## CLEM LEWIS

For over 30 years, Mr Clem Lewis from the village of St Joseph has been involved in fishing. His main role is catching and selling fish to persons on the west coast through Roseau (General Public) and also the Fisheries Division. Growing up as a young man, the love for the sea made him consider fishing. At present he employs two individuals; with one being his son, with the intention to hire more. Mr Lewis's plans for the future are to expand his markets, improve and even to change his quality of fishing. "I want the public to visit the NDFD but just pay back because NDFD is the best place to do business." says Mr Lewis.



### BUSINESS SUPPORT SERVICES DEPARTMENT MISSION STATEMENT

*"Collaborating in the development and strengthening of a framework of business support/assistance and related effective support to small business enterprise and other business stakeholders in Dominica."*





Persons wishing to support these local businesses may do so by contacting them through the information given below on their individual business cards.

## KOWAN JOSEPH

Hailing from the Fishing community of Fond Cole, Mr Kowan Joseph, a young fisherman has been involved in fishing for about ten years and more. Mr Joseph is involved in FAD Fishing and targets the General Public, Businesses and Restaurants. "How can one not love fishing?" he questioned since his love for the sea inspired him to go into such a business. Mr Joseph works five days a week and rests on Fridays and Saturdays and he employs one or two persons part-timely during peak seasons. Mr Joseph's future plan is to get a bigger boat and to seek foreign markets. After experiencing problems with his boat, he approached the NDFD for assistance and he is very satisfied with the overall service. He encourages people in this business to have patience, be prepared and enjoy what they do. "When I fish I am happy. I have no worries as I enjoy the breeze against my face. Fishing is life!"



## NIGEL ALEXANDER

Mr Nigel Alexander has been practicing fishing for over fourteen years now. He hails from the community of Pottersville and is a registered fisher folk and operates from the Pottersville landing site. He sells fish mainly to the Roseau Fisheries and the excess to the General Public. Mr Alexander employs one person to assist him with the operation of the vessel and sets sail for six days a week from the hours of 6:00am to 3:00pm. Mr Alexander was occupying another individual's vessel when he approached the NDFD for assistance to purchase his own boat and engine and is indeed satisfied with the assistance. Mr Alexander encourages people in this industry to manage their time and their business in order to make it work.

## HENRY DELSOL

Mr Henry Delsol, a registered fisherman from the fishing community of Fond Cole has been involved in fishing from a very young age following his father's footsteps. Mr Delsol is involved in FAD Fishing where majority of the fish are sold in and around his surrounding communities and do deliveries based on orders from his customers. The demand for fish has been increasing so Mr Delsol goes to fish practically every day where he employs one person full time. Mr Delsol has received financial assistance from the NDFD for the commencement of such a business and is tremendously satisfied with the NDFD's service.




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**Local Fish**

**Henry DELSOL**

Provider of a variety of fresh fish  
Fond Cole, Commonwealth of Dominica  
Tel: (767) **614-9419**



The NDFD continues and will continue to uphold its responsibility of contributing to different businesses or individuals throughout the year. Financial donations were made to the following:

- Charlottes Nursery
- Roseau Primary School
- CALLS
- Chances
- Paix Bouche Primary School
- Operations Youth Quake
- Crime Stoppers
- SAN KOFA Dance Group
- Performing Arts Workshop
- Mahaut Senior Citizens
- St. Martin Primary School
- Sineku Primary School

## Sponsorship of Activities

- Business Professional Women Dominica
- Artherly Sandy – Carnival event
- Wills Stratmore School – Junior Calypso Event
- DBS Valentines Day Song Contest
- Pierre Charles Secondary School Graduation
- Wesley Community Pre-School Graduation
- Grand Bay Primary School Graduation
- Campbell Primary School Graduation
- Bense Primary School Graduation
- Warner Primary School Graduation
- Castle Bruce Primary School Graduation
- North East Comprehensive Graduation
- Junior Achievers' Symposium on National Career Day



*Daphney Royer (Right)  
Representative of Bense  
Primary School*



*Carnival Event*



## Trainings



1.

### Managing Chaos In The Work Place

Date: February 21st, 22nd & 23rd

Venue: NDFD Conference Room

Facilitator: Mrs. Carrie Charles-Thomas

3.

### Business Plan Writing

Date: April 8th | Fort Young Hotel

Facilitator: Mrs. Vidal-Francis & Mrs. Charles-Thomas

4.

### Customer Service

Date: April 18th, 20th, 25th and 27th

Venue: NDFD Conference Room

Facilitator: Mrs. Carrie Charles-Thomas



2.

### Group And Organization Behavior

For Staff of Tonge Group of Companies

Date: April 5th, 6th & 7th

Venue: First Domestic Insurance

Facilitator: Mrs. Vidal-Francis & Mrs. Charles-Thomas

5.

### Client Training Programmes

Customer Service - March

Facilitator: Mrs. Charles-Thomas

Record Keeping - April

Facilitator: Ms. Naomi A. Romain





## Outreaches

Calibishie - Wednesday 17th May  
Hosted by: Ms. Consula Cuffy



Bellevue Chopin - Wednesday 14th June  
Hosted by: Mrs. Sharon Vidal-Francis





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## JR FISHING



## LOAN REQUIREMENTS

- Basic personal information (ID, Proof of address)
- Pro-forma Invoices
- Credit Reports
- Business Plans (for loans above \$10,000)
- Financial statements/Records (for existing clients)
- Food handler's permit (if you are involved in food preparation)
- Liquor license (if you are involved in selling alcohol)
- Parlor license
- Collateral (are dependent on the loan amount)

Collateral can either be:

- Guarantor
- Cash security
- Lien on either fixed deposit or the surrender value of life insurance policy
- Caveat on a certificate of Title
- Bill of Sale on vehicle

## TIPS

From NDFD's Staff!

### George Challenger

- Clients should ensure that they have their fishing license to conduct any fishing activities (e.g) diving, long line fishing, net fishing.
- Fisher folks should ensure that they are accompanied by a dock man or another licensed fisher folk incase of any emergencies.
- Fisher folks are encouraged to have at least two outboard motors on their fishing vessels.

### Cletus Joseph

- Periodically check all safety equipment to ensure that they are in good working order.
- Make sure there is communication equipment, compasses, GPS & fully charged telephones for the journey.
- Attend refresher courses like the basic fisherman training course hosted by the Fisheries Division

### Davina Joseph

- Ensure when going out on sea that there is sufficient drinking water to last longer than the intended period.

## Lydia Andrew's CHECKLIST FOR LEAVING THE SHORE!

- ✓ Life Jacket
- ✓ Compass & GPS
- ✓ Fully Charged Cell phone
- ✓ Adequate Water & Food
- ✓ Extra fuel and oil for engine
- ✓ Proper storage and ice for Fish

## LOAN REQUIREMENTS

Specifically for Fishing Loan

1. UP-TO-DATE Fisherman Card
2. Letter from Fisheries Division
3. Records of fishing enterprise



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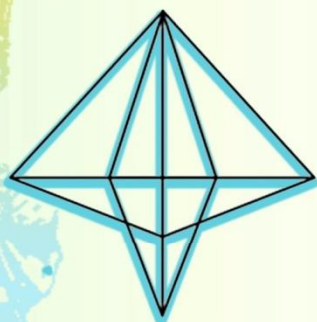
612-9537



## FOOD FOR THOUGHT

If you try to fail, and you fail, have you succeeded or failed?

1. When night fishing, the line should be angled roughly six minutes after bait is thrown. You have two strings of differing length and a burning candle. If the longer string is lit, it will burn for exactly ten minutes. The shorter string will burn for exactly one minute. How can you measure exactly five minutes and thirty seconds using the open flame and the strings?



2. How many triangles are there?

**Laughter reduces stress, diminishes pain and provides a general feeling of wellness.**

**SO - pass it on!**

### After catching a speeder...

**Policeman:** "I'm sorry sir, but do you know how fast you were going?!"

**Speeder:** "I was going the same speed as everyone else!"

**Policeman:** "Ever go fishing?"

**Man:** "Yeah..."

**Policeman:** "Ever catch ALL the fish?"

*The simple allure of fishing, is that it represents a hope of obtaining the probable, needs faith—that it is possible and PATIENCE to pursue your belief!*

3. A salt water fish weighing 3.8kg has 2,388 scales on the left side, and 2,388 scales on the right. Which side has the most scales?



**Can you mark 6 xs without making 3 in a row?!**

### CHALLENGE

**Only a genius can say these four words four times fast without getting tongue twisted!**

**EYE  
YAM  
STEW  
PEED**

1. Light both strings at one end. When the shorter string stops burning, light the other end of the longer string—Or—light both ends of the 10 minute string, the flames will meet in the middle at exactly 5 minutes—the instant this happens repeat with the 1 minute string, the flames will meet in the middle at exactly 2. Twenty-Four (24) - 3. Outside

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# FISHING LOANS

Are you interested in working in the "fishing" industry?  
Would you like to expand your fishing business?



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1. Recommendation Letter from Fisheries Division
2. Invoices for necessary materials & supplies

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Book an appointment TODAY!

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Email: ndfd@cwdom.dm  
Website: www.ndfd.dm

# ROSES

Congratulations to the following staff members who have realized academic achievements during the period January – June 2017.



**Ms. Naomi Abigail Romain**  
Bachelor of Science in  
Banking & Finance



**Ms. Tasha Elenor Pacquette**  
Bachelor of Science in  
Management Studies



**Mrs. Sharon Vidal-Francis**  
Masters in  
Project Management



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