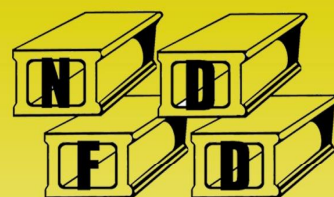


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Building Dominica

NEWSLETTER

VOL. 3
**Women in
Business**

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Address by: Ms. Juanita Casey
Member - Newsletter Committee

Women Entrepreneurs: A Growing and Promising Phenomenon.

I am sure you have heard that Entrepreneurship was once considered a man's territory, but each year, more and more women set out on the journey to launch and lead their own businesses.

Well, being an Entrepreneur is all about empowering yourself to create the business that is right for you and about facing up, rising to different challenges, overcoming the day to day demands, learning and planning for the future. Women have always been dynamic and will always be in the business world. Many of them believe that there is more pressure on them when beginning a business – pressure which is to be taken more seriously to make the right call and in some cases realize their lifelong dreams.

Some women are really doing it. I have met quite a few. They are either stressed or questioning themselves as to how they are really doing it. Women become entrepreneurs because they need to do something new, to gain recognition, importance and social status; to build confidence; and to gain greater freedom and mobility.

Let's face it, women are natural born successors and here are some quotes of determination:

- Don't be intimidated by what you don't know. That can be your greatest strength and ensure that you do things differently from everyone else." – *Sara Blakely*
- Life-fulfilling work is never about the money -- when you feel true passion for something, you instinctively find ways to nurture it." – *Eileen Fisher*
- We need to accept that we won't always make the right decisions, that we'll screw up royally sometimes --" understanding that failure is not the opposite of success, it's part of success." – *Arianna Huffington*

To be a successful business woman, you need to:

- Focus on what you want to achieve
- Find a mentor
- Be comfortable with yourself
- Pay attention to your style of leadership
- Recognize other women

Dame Mary Eugenia Charles, Avriel Boston, Lucia Stedman, Judith Pestina and Janice Amour are a few examples of women in Dominica who did not let challenges or discouragement turn them away from their business dreams. "Can Women Entrepreneurs have it all? NO! They can't but this does not mean it should stop you from pursuing your strong drive towards your goals. Leadership roles will always be the key in driving your success, so don't let the fear of man or any disadvantage hinder you from being who you are or going where you want to go."

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Women in Business

"they make significant contributions to job creation and economic growth and are able to provide for their families and other dependants"

It is generally believed that most innovations come into existence through small businesses. Hence Small businesses and entrepreneurship play a vital role in any economy. They are generally more open to new ideas and by their very nature, small businesses tend to be labor intensive, which is good for developing economies. This means more work for more women and men

In Dominica, many of our entrepreneurs are women. Some are young as 18 years old and their businesses range from farming to manufacturing to service providers. They make significant contributions to job creation and economic growth and are able to provide for their families and other dependents.

However, women entrepreneurs often face many challenges, key of which is balancing business and family. Women naturally are the backbone of the family; they lay the building blocks on which the family foundation is built. So often times, women entrepreneurs usually find themselves torn between commitment to the family and business, and when women seemingly put their business needs before the family, they are criticized, but the stark reality is that this action is often for the benefit of the family.

It is regrettably though even in 2015, women do not get the recognition which they deserve, and in any event, receive less recognition than men who are similarly placed. Consider media coverage of events which involve women entrepreneurs, and attendance of officials at such events. Then consider their participation in respect of male entrepreneurs. Notwithstanding, we need to continue to promote our women and to encourage them, to strive at all times, for excellence.

My appeal to young women is to take up your role in society. Use the opportunities at the NDFD and elsewhere as a stepping stone into your future goals. And despite the trials which you may encounter in business, maintain your compassion. Inspire others to be all that they can be, and as you journey along the way, help your fellow woman.

On behalf of the Dominica National Council of Women, I wish to applaud the NDFD for their willingness to partner with our women and to offer this loan facility. We thank you for such a great show of confidence and look forward to your continued support towards Dominican women.



Ms. Vanya David

President of the Dominica National

Council of Women

FEATURE ADDRESS

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By: Sophia Thomas

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The National Development Foundation of Dominica wishes to highlight a few of our women in business. They are involved in various industries.

JANET WRIGHT



Ms Wright is a female business woman involved in farming. She currently cultivates 3.8 acres of land with root crops such as yams and sweet potatoes, plantains, bananas and a wide range of vegetables to include tomatoes, cabbage, carrots and lettuce. Her farming business has been in development for the past eight years and began as a result of her passion for the field. Ms. Wright was introduced to farming at a very young age by her family, whom she would assist with the planting and harvesting of crops after school. She is currently able to supply supermarkets such as Whitchurch and Save-A-Lot, however the majority of her produce is sold to hucksters who then travel to St. Kitts, Monserrat, St. Marteen and Martinique to sell the produce.

To her, she has already realized the goals of her business but has a desire to provide her produce to a larger market in the near future. She has come to realize that amidst the difficulties associated with this industry, she is contented and grateful for the experience of establishing her own business. According to Ms. Wright, the realization of her goals would not have been possible without the help of NDFD; therefore she is very grateful for the institution. She encourages women to see the value in being independent, something they can accomplish for establishing their own business. Her message to female entrepreneurs is "Stand up, hold you head high and reach for your goal!"



FERMINE LAYNE

Ms. Layne is the owner of Green Hutts Punches. She established this business over two years ago and has expanded her product line to include twenty seven (27) different flavors of punches. Her product line includes special flavors such as Exotic Love and Well Bada. A few years ago, during her search for a local punch that would satisfy the yearning in her taste buds, Ms. Layne realized that there lacked a distinctive punch supplier on the Island. She therefore began the production of her own punches which received very good feedback from her friends and family, who then encouraged her to start her own business.

Her initial customers included friends who would purchase her punches for parties. Ms. Layne currently sells her punches at local bars and supermarkets, which proves the potential of her products. It is her intention to expand to enable export throughout the region and internationally. She expressed her appreciation to the NDFD for the startup capital that she received and providing her with an avenue to promote the business at their annual Creole in the Streets event. Ms. Layne's message to female entrepreneur is "Hold onto your dreams. Although it is very challenging particularly in regards to acquiring the financial assistance needed, envision your future and you will realize it!"

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DEBBIE LABASSIERE

A baker at heart with a passion driven from within is Mrs. Debbie Labassiere, the owner and operator of a local bakery in Jimmit. Mrs. Labassiere had this passion for several years but officially established her business one year ago. The business is involved in the baking of bread and cakes, which she supplies to her customers from her location all the way to the East of the Island. It is her intention to expand her business to enable the provision of her products across the Island and to provide employment to unemployed individuals on the Island. She expresses her gratitude to NDFD for the financial support provided and the advice and guidance given to develop her business. Mrs. Labassiere's advice to female entrepreneurs is "Be patient, determined and stay focused on your goal."



GERSHER TIMOTHY



Owner of the well known Elegant Nailz located on 48 Cork Street, Mrs. Gersha Timothy established her Nail Salon in the year 2004. The business provides nail care and beautification services to the general public including the male gender. Additional services include eyelashes, eyebrow shaping and the retail of nail salon supplies. With a passion for cosmetology since her teenage years, Mrs. Timothy began exploring the field of nail care and beautification and found that she was naturally blessed with some of her father's artistic skills. She therefore built on this talent and indulged in the necessary research and practice to teach herself the skills of a nail technician. Since the business' establishment Mrs. Timothy has ensured that she keeps up to date on the latest styles and designs in her field.

It is her intention to further develop her business to offer a wider range of services and retail products for women. Mrs. Timothy is tremendously grateful for the financial assistance that NDFD provided her which enabled the development of her business. She is also thankful for the brisk assistance provided, flexibility offered and affordable interest rate given by the NDFD. Her message to other female entrepreneurs is "Don't give up on your dream. Exercise patience, perseverance, and visit the NDFD for assistance because your dream is an NDFD visit away."

VERLANDA BRUNEY



Mrs. Verlanda Bruney is operates her very own sewing business. Her business began operations over 5 years ago and is currently involved in the manufacturing of garments, bags and hair bows. Her desire to venture into the art of sewing was due to the need to provide school uniforms for her 7 children. In an effort to make best the financial resources that she had, Mrs. Bruney taught herself the skill of sewing, a rare mark of determination. After gaining experience in the field for a few years she paid a professional for tutoring to develop her skill. It is her intention to further develop herself and the business to the point where he will provide her services to local institutions for the production of uniforms for their staff.

Mrs. Bruney is extremely thankful to NDFD for its support in the development of her business to the point where she currently produces her products at a professional standard. She expressed that her greatest accomplishment from the establishment of her business is the independence gained from being her own boss and financial provider. She therefore encourages women to find something that they love and create their own employment, because the sense of freedom this brings is priceless.

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The NDFD continues to uphold its Corporate Responsibility throughout the years and the following are the contributions for the second half of this year:

Sponsorship

NDFD Scholars

- Amanda Frampton – Isaiah Thomas Secondary School
- Brandon Lamar King – Dominica State College

Financial donations towards the following Educational Institutions:

- Bense Primary School
- Grandbay Primary School
- TC Sunbeam Pre-school
- Social Centre Model Pre-School
- Business Training Center

Use of the NDFD's conference room/Projector/Podium

- Power of 8
- Quahal Yahweh Youth Improvement Committee
- Dominica National Council of Women
- Junior Achievement Dominica.

Financial Contributions/Relief packages for the following:

- Clients, staff, and other individuals who were affected by Tropical Storm Erika
- Look-Us band towards the development of their music video
- Pierre Charles Secondary School towards a French Cultural Exchange
- People's Pentecostal Church
- Junior Achievement Dominica
- The NDFD also made a purchase towards the assistance of the feeding program to CHANCES



Mr. Challenger distributing water to residents of Bath Estate

Out Reache Programmes



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Bagatelle Primary School, Wednesday 15th July 2015
Lead by BDO Mrs. Sharon Francis



West Coast District

Colihaut Primary School, Wednesday 19th August 2015
Lead by BDO Ms. Lydia Andrew

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Creole In The Streets

On Friday 23rd October 2015, the 2nd Annual flagship event of the NDFD was held on Great Marlborough Street. This event is organized with the objective of promoting the local products and services of Dominica's small business persons to the thousands of visitors, diaspora and tourist who show interest in investing and promote the products on display.

Sponsors included: LIME Dominica, Springfield Trading, Marpin 2K4, Depex, King's Garments - Dominica Brewery & Beverages, Vibes Radio, Kairi FM and Q95



Training Overview



Office Management

The NDFD continues to fulfill the mandate of training persons in a variety of fields. Here is the list of trainings hosted by the NDFD during the second half of 2015:

-Office Management

September - Brendan Defoe

-Supervisory Leadership

November - Brendan Defoe

-Professional Image

September - Roxanne Christian

Financial Literacy Training 2015

Financial Education Training was held in Marigot on the 22nd of July 2015 for 17 persons in small business. It focused on budgeting, saving services, personal financial assessment, and other topics in financial management. NDFD also collaborated with Dominica Youth Business Trust in their efforts to assist prospective and existing young entrepreneurs who were affected by Tropical Storm Erica by training them in Financial Literacy. The trainings were held on October 13th & 14th 2015 with 26 perspective & existing small business persons benefiting from the training.

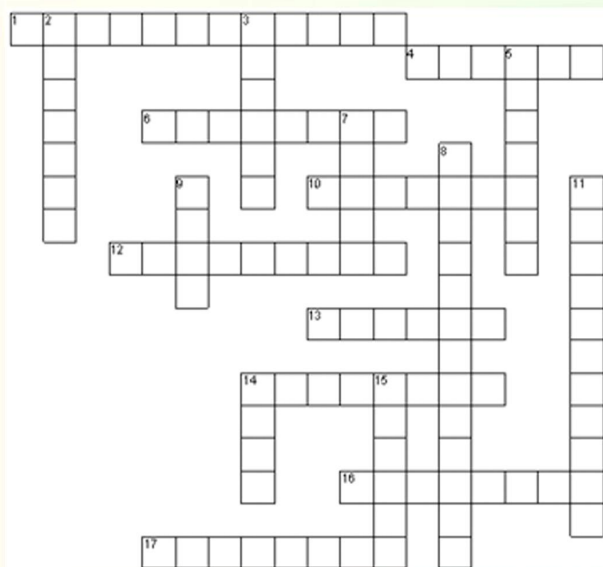


Ms. Cuffy of the BSSD facilitating the training held in Marigot.



CROSSWORD PUZZLE

Across	Down
1. rate and efficiency of work	2. proof of payment
4. ask the bank to advance money	3. put money into a company or business
6. money paid for a loan	5. money paid to owner of copyright or patent
10. wealth of person or business	7. part of the capital of a company
12. promise to repair or replace	8. where shares are bought and sold
13. amalgamation of two companies	9. money lent
14. legal agreement	11. amount of money spent
16. total sales of a company	14. neither cheque nor credit card
17. share of profits paid to shareholders	15. money returned



JOKES

1. A boss was complaining in a staff meeting that other day that he wasn't getting any respect. At mid-day, he went to a local sign shop and bought a small sign that read, "I AM THE BOSS." He then taped it to his office door. Later that day when he returned from lunch, he found that someone had taped a note to the sign that said: 'Your wife jsut called, she said she wants her sign back'

2. Manager: "Do you know anything about this fax-machine?"

Secretary: "A little. What's wrong sir?"

Manager: "Well, I sent a fax, and the recipient called back to say all she received was a blank page I tried it again, and the same thing happened"

Staff: "How did you load the sheet."

Manager: "I didn't want anyone else to read it by accident, so I folded it so only the recipient would open it and read it."



ROSES



To the organizers of the 2nd Annual Creole In The Streets Expo!



Mrs. Sandrine Eugene St. Luce of the Recoveries Department who acquired 100% work attendance for the first half of the year! She also continues to uphold the mandate of the NDFD and ensures that she meets and surpasses her target!

Way to go Mrs. St. Luce!

An exceptional employee!



Creole In The Streets Committee!

Left to right

Shara Walsh, Juanita Casey, Christine Fontaine, Carrie Charles-Thomas, George Challenger, Naomi Romain, Clarissa Attidore-Athanaze, Lydia Andrew

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