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Building Dominica

NEWSLETTER

VOL. 7

**Surviving
Hurricane Maria:
“From Devastation to
ongoing rehabilitation”**



Before



After



NOW

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Address by: Karl Leblanc
Member - Newsletter Committee

Revitalizing a Land through its People

Against the roofing, the cadent pitter-patter of raindrops became so rhythmic that it sounded like a pendulum set against a weighted grandfather clock. The transition from a soft lull to an all-encompassing roar brought about a suddenness that chilled the vertebrae and rattled already taut nerves. As the seemingly endless dark gave way to an early morning gloom, the true facet of the night revealed itself to the tentative half-hidden eyes, enclosed within sheer valance.

It takes a certain type of mindset to look at destruction, its debilitating impact upon persons and act in a manner conducive to growth or the restoration of a functional society. Being suited to the whimsicality of natural disasters, we Dominicans continue to carve out a livelihood undaunted—though some do call us stubborn, we merely pursue our path with conviction. Pursuant in belief that, though we may struggle, persistence instills within us a resolution characterized by reserves of strength long after the assumed limits of oneself—after all, even being obstinate denotes a type of mental fortitude of its own.

With a surplus of skill and dedicated effort, only terms such as improvement, growth, adaptation or advancement are properly able to capture our actions as common people of Dominica. Yes, cognizant of the fact that on some level, regular employment would become uncertain, working conditions would be hazardous and commuting would have been unfeasible at the beginning, the common person deserves acclamation for the effort made towards rehabilitation.

To the entrepreneurs who engage within industry—whereby risk of destruction becomes commonplace, where skills pertaining to the restoration of livelihood turn into second nature, we describe this as having achieved a Dominican level of functionality. Hence, once persistence allows for a safe and stable environment, with resilience evolving alongside future sustainability, we can finally say; we have persevered. It falls upon all of our shoulders therefore, to undertake the mantle of restoring functional ability and quality of life within Dominica.

Our mantle, our responsibility, our Dominica.

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Surviving Hurricane Maria: -2- “From devastation to on-going rehabilitation”

By Steve M. Joseph | Asst Local Government Commisioner Ag.



FEATURE ADDRESS

An absolute pillar of the Disaster Management Cycle is recovery. It is better achieved when there's effective preparedness, mitigation and a sense of inherent resilience. Our resolve to survive is largely built on a well prepared mind-set, understanding of risk and culture nurtured by wisdom, intelligence and sense of purpose. Climate change and the reality of Natural hazards is with us and Small Islands, like Dominica. A bold decision for those who has survived a category five (5) hurricane such as Hurricane Maria which hit Dominica on September 17-18, 2017, is to brave the journey of rehabilitation and reconstruction, cognizant of existential risks. Overall, damages and losses were estimated at of 224% of GDP (PDNA 2017), with about 34 dead and 35 missing and agriculture, housing and tourism, education sectors decimated. The resilience and tenacity of Dominicans was seen beyond the chaos that was evident at day break. Humanity does have the capacity to care and to work together for good. As the nature isle quietly regained its greenery and the international community and friendly Governments and people of the Caribbean poured in to support the rebuilding effort on Dominica, we again rose from the ashes.

The arduous scramble of picking up the pieces, of clearing roads, patching roofs, repairing communications and other utilities, rebuilding homes and lives, fell into place. At the same moment the business community was subjected to an unprecedented scourge of pillaging. The quick action of friendly agencies, Government and financial institutions, public officers, professionals working with people with the Will to move forward afforded those who lost much, to rebuild, to replant, and pick up themselves. The “Build back better” and smarter concept must always be central to this resolve.

For me personally, my ability to rebound my farm was made possible by the support of agencies such as the National Development Foundation of Dominica(NDFD) that provided much needed relief and refinancing. We achieve more when we work together to ensure systems are in place, and that spirit of resilience gets us going. Well tested; Comprehensive Disaster Management Plans at family, community, corporate and national levels, integrated development planning, legislation ,insurance, social protection for the most vulnerable, Good governance and proactive leadership makes for quicker, just and comprehensive recovery. People's needs must be at the centre of this rebuilding process.

As we recover from Hurricane Maria, our vision must not be blindfolded by that which is behind, for as we march forward whether afflicted by another category five (5) hurricane, or seismic event, we must be adequately prepared to respond and recover with the same spirit of uncompromising insistence.

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GEM CAR RENTAL

Gerald Jno Ville

Many small businesses were affected during the passage of Hurricane Maria.
These clients are some of our success stories.

Artherly Sandy



"We going by Jose" is a local palangue used to describe activities undertaken at Mr. Artherly Sandy's extreme entertainment business located in Copthall. "Jean Bois", as the business is called, is a tourism product whereby customers can be entertained firstly by crossing a narrow spring bridge, then upon entrance into the garden, customers are welcomed to a nature bar, pool bathing, parties and paintball playing. Jean Bois was one of the victims of Hurricane Maria which struck the Island on September 18th, 2017 because of the business' close proximity to the Roseau river. Due to the water diversion, the baridge was compromised, half of the building where the bar was located was undermined and one of the pools got vanished away with debris. Mr. Sandy, with his creativity, is an Entrepreneur in all aspects of the word. In his voice, upon seeing the devastation, he remarked "ok! that can fix", and within eight (8) months, Mr. Sandy together with some helpers had the area cleaned, the bridge strengthened, connected pipes for water diversion and re-built and re-designed the bar using stronger material. It is the owner's intention to construct huts so that customers can overnight at Jean Bois and have a full eco-entertainment overnight experience. Mr. Sandy is extremely grateful to the NDFD for contributing towards his dream and contributes towards national development by employing three (3) individuals on a part-timely basis.

Beverly Telemacque



Owner of Bevo's snackette situated along the highway in Lower Belfast, Mahaut, was one of the NDFD's small businesses which was severely devastated by Hurricane Maria. The snackette which was constructed in plywood was completely destroyed and for four (4) months she was unable to operate her business. Ms. Telemacque was determined to re-open her business as her customers were demanding her products and services, therefore, she quickly returned to her Financial Institution of Choice who were more than willing to assist her. The business involves the serving of breakfasts, lunches and snacks as well as Bar-b-que chicken, to customers in and around the Mahaut area. Ms. Telemacque's decision to establish the snackette was as a result of self-motivation and continues to smile whenever the name NDFD is mentioned to her. In order to mitigate against natural disasters in the future, the building has been strengthened and hurricane ties have been inserted in the roofs. She looks forward to taking advantage of the services offered by the NDFD's support services and it is her intention to establish a Board Walk alongside her business. She currently employs two (2) other individuals on a full-time basis and advised that although the business sector is challenging, it is still rewarding.

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

Vernice Denis

The "Crevice" which was originally located in Dubique in the south of the Island, was forced to be relocated because of Tropical Storm Erika which occurred in Dominica on 27th August 2015. On September 18th, 2017, The Crevice was also a victim of Hurricane Maria when strong winds completely blew off the roof of the business. The Crevice was once an entertainment bar and grocer, now due to its new location, the business can only accommodate the sale of grocery items. Ms. Vernice Denis, owner of the Crevice, has been involved in business for over nineteen (19) years and for the past seven (7) years she has benefited from the services offered by the NDFD. Ms. Denis' decision to become an entrepreneur was because of encouragement from her sister and to date, she has never regretted this decision. The Crevice has since been rebuilt using concrete material for its roof and the doors, windows and structure have all been strengthened in order to sustain strong winds or another hurricane. Ms. Denis is one of NDFD's success stories – she keeps effective records on NDFD's record keeping book and take advantage of NDFD's support Services. She employs one other individual and recommends young people to be involved in small businesses.



Hudson Toussaint

The fishing industry, was one of the most severely affected industries after the passage of Hurricane Maria. Mr. Hudson Toussaint was by no means an exception. A fisher folk from Bath Estate but operates from the Roseau Fisheries landing site, recalled the ordeal when not one, not two, but all three fishing vessels disappeared in the Ocean – not a single piece of equipment was left in sight. Mr. Toussaint has been a fisherfolk for over six (6) years and is involved in deep sea fishing, the use of fish pots, fish snappers, bottom fishing and uses fishing aggregate devices (FAD) to attract ocean fish such as marlin, tuna and mahi-mahi. He supplies fish to local restaurants, hotels and the general public. Client informed that not only does he enjoy his leisure activity which brings him income, but when he is out in the Ocean, he is at Peace. Due to the devastation caused by Hurricane Maria, he has only been able to purchase one fishing vessel in the name of Ocean's Best and was able to re-commence operations approximately nine (9) months after the Hurricane. At present, three other fisherfolks are employed on a part-timely basis and client goes out at sea daily. He adds value to the fish by providing sometimes cleaned fish to his customers and is also involved in delivery. His intention is to continue to apply modern technology into his business and seeks to establish a new fishing group for fisherfolks. He is ever grateful to the NDFD since he had gone to several other financial institutions and the fastest response came from the NDFD. In terms of lessons learned after the disaster, he adds that he will secure his vessel at a different location and laments that it is still a challenge to have his vessel insured. He definitely encourages young people to get involved in fishing!



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Hudson Toussaint
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The NDFD continues and will continue to uphold its responsibility of contributing to different businesses or individuals throughout each quarter. Financial donations were made to:

- Crime stoppers Dominica – Fundraising cocktail tickets
- DBS Reading Competition
- Brian Mourillon – Easels – Painting competition
- The sign man – Plaque for reading competition
- Junior chamber international
- Dondi Frampton
- Convent High School – Girl up walk
- DAIC Women in Business – Tea Party
- PCSS
- North East Comprehensive School Graduation
- DABA – Basketball Uniforms
- DABA - Business League

NDFD Events :

- Monthly Road Hype



- JA Make Something to Sell Challenge
- Grand Bay Primary School Graduation
- San Sauveur Primary School Graduation
- Woodford Hill Village Council
- National Youth Council – Inauguration
- Shanis Oussel
- DEXIA Market Day with a Difference Award
- Convent Preparatory School – Breakfast
- DAPD Inc – Fundraising Dinner

- Collaboration with Royal Global Inc “Entrepreneurial Workshop”



- Creole In The Streets 2018



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• **Business Forum** – The NDFD hosted its Business Forum on January 25th, 2018 at the Prevo Cinemall in Roseau. The training session's objective was, to inform on effective mitigation practices after a natural disaster, and it targeted all small business owners. It consisted of presentations by the National Bank of Dominica, Law Office of Laurina Vidal, Jolly's Pharmacy and Randy Rodney as an Insurance Professional. Overall, the event was successful and had a total of 45 present.



• **Agri Forum** – The NDFD hosted its Agri Forum on May 24th, 2018 at Central Co-operative Credit Union Conference Hall, Portsmouth. The training session's objective was to incorporate Good Agricultural Practices with Good Business Management Practices, and it targeted Farmers in the North of the Island. It consisted of presentations by Bureau of Standards, Ministry of Agriculture and Windcrop. Overall, the event was successful and had a total of 62 present.

• **NDFD Embarks on Collaborative Project with EcoMicro**
Excerpt from EcoMicro News Bulletin
Volume 14 – November – December 2018 clip:

EcoMicro

EcoMicro celebrates new project with 5 Caribbean Countries, including Dominica. Project design in Dominica with the National Development Foundation of Dominica was completed. It is aimed at developing and test marketing green finance solutions in a variety of geographical and sectorial contexts, and will span over the next 3-4 years.

The project will undertake the EcoMicro modular approach, which incorporates 3 mutually reinforcing interventions: (i) design and implementation of the green finance product, (ii) assessment of the Financial Institution's (FI's) loan portfolio vulnerability to climate change; and (iii) greening the FI through the development of environmental guidelines and policies.

1 Company Fishing
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Eggs
 by: Diane Joseph

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Watson Warren Dominica

Here are a few tips to help you prepare for the passage of a Hurricane.

- Develop an Emergency Plan
- Secure insurance that protects your company
- Hurricane-proof homes are real, start building today!
- Stay in contact with employees, clients and vendors
- Reach out for help early
- Assess workforce needs
- Be lean and mean
- Identify potential threats or weaknesses
- Design and practice contingency exercises
- Establish a Business Continuity Plan
- Create a Business Hurricane Preparedness Plan
- Ensure Effective Communication
- Back Up Essential Business Data and Important Document
- Keep a medical book for each of your family members in case of an emergency.
- Create an emergency plan with your neighbors
- Ensure that all mobile devices and other battery operating tools are charged and secured
- Hold as much hard cash as possible on hand
- Make a list of things to take with you
- Pack a grab-and-go bag



Roland Durand

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SUDOKU

3	6			8	4		
	8			1	7	2	
2			4				9
5	7			9		1	
			3			9	
	3		5	2			7
1	8			4			
						4	8
9	2		1	7	3		

The classic Sudoku game involves a grid of 81 squares. The grid is divided into nine blocks, each containing nine squares. The rules of the game are simple: each of the nine blocks has to contain all the numbers 1-9 within its squares. Each number can only appear once in a row, column or box.

COLOUR THE MANDALA

Amazing as it sounds, by simply coloring mandalas, you can accomplish the following:

- Relax & enhance your meditation
- Balance your body, mind, and spirit
- Make a spiritual connection
- Expand your creativity
- Increase your self-awareness
- Encourage your self-expression
- Just have fun, alone or with your friends



The mandala represents an imaginary palace that is contemplated during meditation. Each object in the palace has significance, representing an aspect of wisdom or reminding the meditator of a guiding principle. The mandala's purpose is to help transform ordinary minds into enlightened ones and to assist with healing.

9	2	4	1	8	7	3	6	5
7	6	3	5	9	2	1	4	8
1	5	8	3	6	4	9	7	2
6	3	9	4	5	1	2	8	7
8	1	2	7	3	6	5	9	4
5	4	7	8	2	9	6	1	3
2	7	1	6	4	5	8	3	9
4	8	5	9	1	3	7	2	6
3	9	6	2	7	8	4	5	1

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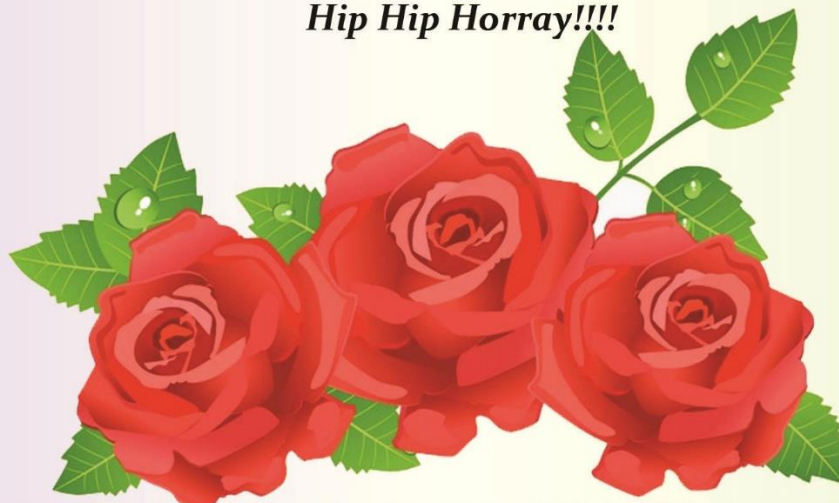


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Congratulations to these members of staff!!!

They have all been awarded for their long service and dedication to the NDFD at a Staff Retreat held at the Atlantique View Resort!!!!

Hip Hip Horray!!!!



LONG SERVICE & DEDICATION AWARDS



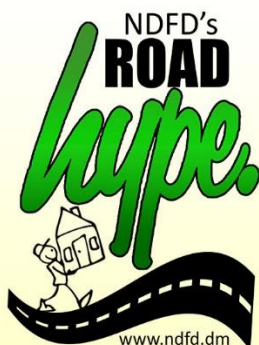
Mrs. Davina Joseph
(Janitor)
2000 to Present (19 Years)



Mr. George Challenger
(Business Development Officer)
2001 to Present (18 Years)



Ms. Juanita Casey
(Credit Officer)
2005 to Present (14 Years)



EVERY MONTH END

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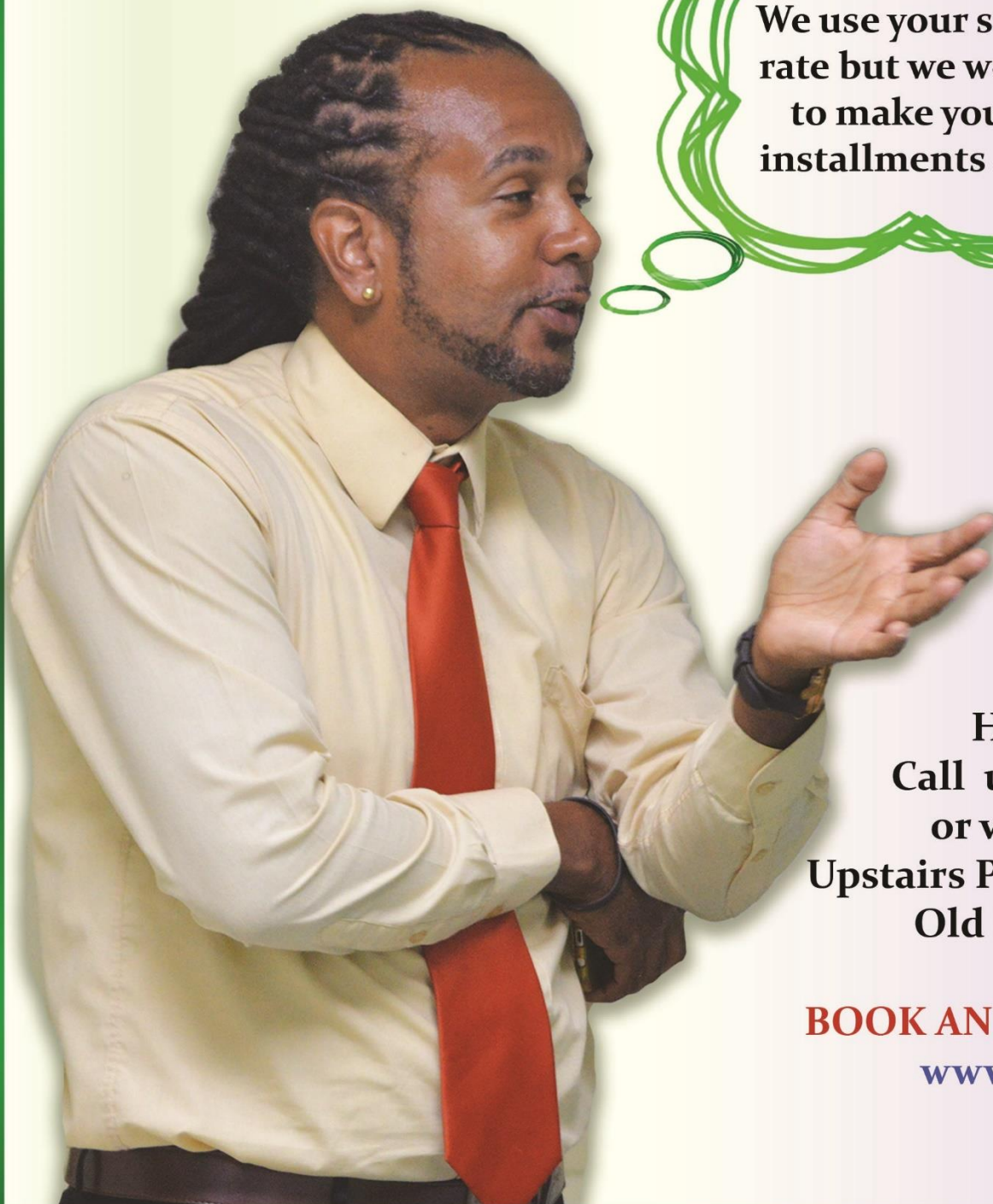
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