

# Commerce *means* Business

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## MINISTRY OF COMMERCE, BUSINESS DEVELOPMENT, INVESTMENT AND CONSUMER AFFAIRS

### Mission Statement

To actively promote and facilitate, in close collaboration with the Private Sector, the establishment of a dynamic investment and trading environment, which anticipates changes in global circumstances, whilst strengthening and enhancing the productive capacities and competitiveness of Industry and Commerce, encouraging good business practices and promoting consumer interest.

### Vision Statement

To be an agency that delivers internationally certified quality services for Private Sector Development in Saint Lucia.

*happy new year*

# Editor's Note

*Welcome to the 6th Issue of Commerce means Business,*

a publication of the Ministry of Commerce, Business Development, Investment and Consumer Affairs,  
produced by the Commercial Information Centre (CIC).

As we start off the new year, the Ministry of Commerce, Business Development, Investment and Consumer Affairs takes this opportunity to wish everyone a year filled with success, health, prosperity and thanksgiving. We wish to encourage everyone to work assiduously to achieve the goals or resolutions you may have set, in order to achieve a greater sense of self-actualization and gratitude.

In this new year, the Ministry is working towards setting stronger, more targeted core values and objectives through its recently initiated visioning exercise, aimed at taking a more strategic approach to the management of this critical agency. This however can only be achieved through the collaborative efforts of key stakeholders, as according to Howard Schultz (1953-present), *"victory is much more meaningful when it comes not just from one person, but from the joint achievements of many."*

In this sixth issue of Commerce means Business, some of the main activities undertaken by the various departments of the Ministry in the months of *October, November and December 2014* are included. A significant piece on the fundamental work undertaken by the Ministry on the institution of the Small Business Development Centre Model (SBDC) is provided.

As started off in the previous issue of this newsletter, we capture the story of yet another small business owner who, through the efforts of the Small Enterprise Development Unit (SEDU) of the Ministry has grown over the years. We then wrap-up with some health tips and staff profile, as well as, a brief note on one of the publications available at the Commercial Information Centre for referencing by commercial information users.

The Ministry of Commerce, Business Development, Investment and Consumer Affairs is pleased to present another issue of this publication to our readers, with the hope that we can continue to satisfy your appetite for knowledge and information, through our quarterly publication of "Commerce means Business."

*Lydia Dariah - Information Officer/Editor*  
*Commercial Information Centre*

*Happy Reading!!*

## Saint Lucia-Taiwan Partnership Trade Exhibition 2014

The Saint Lucia-Taiwan Partnership Trade Exhibition is an annual, auspicious event held in Saint Lucia, aimed at promoting Saint Lucia's locally made products, as well as, trade between the two countries which share cordial diplomatic relations. After seven years of development, this exhibition has become a trade exhibition of "Internationalization, Specialization and Branding."

To continue this trend, the 7<sup>th</sup> Annual Saint Lucia-Taiwan Partnership Trade Exhibition which is jointly organized by the Ministry of Commerce, Business Development, Investment and Consumer Affairs in partnership with the Embassy of the Republic of China (Taiwan) was held at the Bay Walk Mall from November 7 – 9, 2014.

Since its inception in 2008, the Saint Lucia-Taiwan Partnership Trade Exhibition trends on the heels of market development and adheres to the principle of resource sharing and win-win benefit. The exhibition covered all sectors of industry, with over thirty (30) companies participating from both Saint Lucia and the Republic of China (Taiwan). The focus of the exhibition was also on a combination of up and down stream development, product sales, technical service and further promotion of international trade and cooperation.



The exhibition included many famous international brands from the Republic of China (Taiwan), as well as, many of Saint Lucia's diverse, innovative and specially made products and services—thus marking the Saint Lucia-Taiwan Partnership Trade Exhibition an important exhibition to the development of Saint Lucia's economy.

The opening ceremony of the event included the Governor General of Saint and many dignitaries including Ministers of Government, other government officials, as well as, members of the Diplomatic Corps. The opening remarks were delivered by Mr. Emmanuel Gerald, Director of Commerce and Industry in the Ministry of Commerce who emphasised on the many economic, social, cultural and financial benefits of this important event. Following were special remarks delivered by Honourable Phillip J. Pierre, Deputy Prime Minister and His Excellency James C.P. Chang - Ambassador of the Republic of China (Taiwan). For the first time this year, the event's MC used mandarin to chair the opening ceremony.



The event was officially declared open through ribbon cutting by the Her Excellency Dame Pearlette Louisy, Governor General of Saint Lucia, Hon. Philip J. Pierre—Deputy Prime Minister and Minister for Infrastructure, Port Services and Transport and H.E. Mr. James C.P. Chang—Ambassador of the Republic of China (Taiwan).

*By: Ms. Natalia James  
Commerce & Industry Department*

# Highlights from the Exhibition



## Thought We Were Out of the Woods

The official word around the Caribbean is that Cable & Wireless, trading as LIME has bought over FLOW/COLUMBUS; a competitor in the telecommunications sector in most of the islands. This purchase which is said to be worth over US\$3 billion, now gives LIME almost total control over Landline, Internet and Cable TV Services.

This revelation sent shockwaves which reverberated from one island to the next, where consumers of the aforementioned services thought they were “out of the woods” regarding the availability of landline, internet and cable TV services from multiple service providers.

Consumers’ reaction in these territories may have been déjà vu. In 2002, the liberalization of the telecommunications sector took effect in Saint Lucia.

At the dawn of the new millennium, this vital sector which impacts most aspects of our country’s development was liberalized with the emergence of Digicel and AT&T. Given that the latter’s stay was short lived, consumers were pleased that another player was allowed into the market, significantly reducing the cost of these services to them.

In 2003, consumers’ irritation and frustration reached fever-pitch against an increase in telephone rates by Cable & Wireless. Two protest marches were organized in Castries and Vieux Fort by Mr. Andrew Antoine, Past President of the National Consumers Association (NCA) one year after its formation.

At that time, Antoine said that “his organization was concerned that the rates which the telecommunication company had published in the local media, were being introduced contrary to an existing agreement between Cable & Wireless and the Member States of the Eastern Caribbean Telecommunication Authority (ECTEL).”

Information was that “both parties agreed that in the intervening period between May 2002 and March 1, 2003, the two parties would negotiate price caps to determine the new rate regime for increases in telecommunication services” – Antoine was quoted as saying back then. He went on to have said that “by advertising those rates, Cable & Wireless was telling consumers here that irrespective of what rates are negotiated with ECTEL, these are the rates Saint Lucians will be required to pay.”

The determination by consumers to have a say and to be consulted should have brought to the attention of that telecommunication company; that consumers were in agreement with the NCA in obtaining better services and prices given the liberalization of that sector in 2002.

That was followed by the advent of another Cable TV Network - Karibe Cable TV, which may have saved consumers some more money thereby increasing their disposable income.





## Clips from the Protest Action against Cable & Wireless

However, after Karibe Cable TV settled down in Saint Lucia many complaints were pinned on the “new kid on the block.” Some consumers went back to “the devil they knew”. Ditto others who were/and are contemplating doing the same, which is what their ultimate and inadvertent destiny maybe as it pertains to Cable TV given the recent turn of events with the buyout by LIME of FLOW/COLUMBUS.

In light of the above, consumers are craving for information on the legitimacy or the lack thereof as it pertains to what seemingly looks like a monopoly in the making.

Mr. Philip Mc Clauren, Deputy Programme Manager of the CARICOM Single Market & Economy (CSME) Unit based in Barbados shared some thoughts with us on the latest discussions.

Mr. Mc Clauren, who is a former Director of Consumer Affairs in Saint Lucia, informed that “there are no merger control regulations in the Revised Treaty of Chaguaramas (RTC) however there is a project currently being undertaken by the CARICOM Secretariat that will review proposals for merger regulations and rules which will ultimately be incorporated in the RTC once approved by Member States. This means that the CARICOM Competition Commission at this time would not be able to take action on any merger case whether by way of pre-notification or intervening in a merger arrangement with cross-border effects. The CARICOM Competition Commission will only be able to take action when the merger control regulations are incorporated in the RTC.”

He went on to divulge: “Notwithstanding, Member States such as Barbados and Trinidad and Tobago which have enacted Fair Competition Legislation have merger control regulations provision in their legislation. Therefore, these Member States through the national competition authorities are in a position to ensure companies that intend to merger would have to before the merger is concluded, seek the approval of the Competition Authority. These Competition Authorities in Barbados and Trinidad and Tobago can only take action in their respective jurisdictions...”

Never mind the advocacy that is expected to be solicited from consumers by their respective consumer organizations in this region, he admonished: “unless the governments in Member States enact this critical legislation, consumers will always be at the receiving end.” Mr. Mc Clauren was of the view that “there is a potential for the emergence of either a monopoly or a dominant player in certain segments of the market, for example: internet and cable. We should also fear the possibility of bundling of services which can become an option since the merger or acquisition can result in a dominant player in certain market segments.”

Consumers, “the ball is in your court” - Take Charge!

**By: Mr. Damian Monrose**  
**Information Assistant**  
**Consumer Affairs Department**

## Implementation of the SBDC Model: Saint Lucia's Journey

The Ministry of Commerce, Business Development, Investment and Consumer Affairs and by extension the Small Enterprise Development Unit (SEDU), headed by Barbara Innocent-Charles, is honoured to be a part of the five-country pilot project (which includes Belize, Barbados, Dominica and Jamaica) to adopt the Small Business Development Center (SBDC) Model. The SBDC Model would lend support to a structured collaborative approach to the development of the Micro and Small Enterprise (MSE) Sector in Saint Lucia. We believe that the creation, success and sustainability of small businesses are critical to our nation's growth.

The strides we have made thus far would not have been possible without the support of Caribbean Export, the Department of Economic and Social Development of the Organization of American States (OAS), the U.S. Mission to the OAS, and University of Texas at San Antonio (UTSA). Presented below is our journey toward implementation of the model.

### September 2011: Introduction of the US SBDC Model to the Caribbean

During a Regional Workshop, "Promoting and Improving SME Competitiveness and Productivity in the Caribbean," held in San Diego, California, on September 6-7, 2011, the US Small Business Development Centre (SBDC) Model was introduced to the participants as an economic development tool. The participants included the then Permanent Secretary of the Ministry of Commerce, and other delegates from the Caribbean and Latin America.

Following this workshop, Caribbean Export developed a concept paper entitled, "The Small Business Development Centre Model Conceptualized for CARIFORUM." Understanding that the SBDC model would have to be adapted to suit the unique realities faced by micro, small and medium-sized enterprises (MSMEs) in the Caribbean, the United States government through the United States Mission to the OAS decided to review the feasibility of supporting the expansion of the SBDC model to the Caribbean. The OAS Department of Economic Development, Trade and Tourism, UTSA and Caribbean Export would provide guidance and support to evaluate the potential introduction of the SBDC model to select countries through a pilot project. Saint Lucia was invited to review the concept paper and indicate whether it had an interest in exploring the possibility of adapting the SBDC model.

### March 2012: National Consultation on the SBDC Model

A Stakeholder Consultation was held in Saint Lucia to determine whether a Small Business Development Centre (SBDC) would be embraced. The general consensus was that this was an opportunity to improve the delivery of services to the micro and small business sector. Caribbean Export was instrumental in helping the Ministry organize the activity.

### February – May 2013: Certificate Training for Future SBDC Counselors and Directors

The SBDC Counselor and Director Certificate Training Program consisted of 4 modules of 2 to 3 days each – a total of 10 days of training. Proposals for the adaptation of the SBDC Model were prepared during last module.

### September 10 – 12, 2013: America's SBDC 33<sup>rd</sup> Annual Conference, Orlando, Florida



The ASBDC Conference was the defining moment for Saint Lucia. The Saint Lucia delegation returned with greater resolve to establish an SBDC for Saint Lucia.

The Saint Lucia delegation comprised of representatives of the Ministry of Commerce, namely: *Second to fourth from left to right in photo above* - Mr. Leo Titus Preville, Permanent Secretary; Mrs. Ruthanne Carasco-Phillip, Business Development Officer, SEDU; and Mrs. Barbara Innocent-Charles, Director of the Small Enterprise Development Unit (SEDU).

**September – October 2013: Internal Review of the SBDC Proposals**

During this process the proposals developed during the certificate training were consolidated into one proposal.

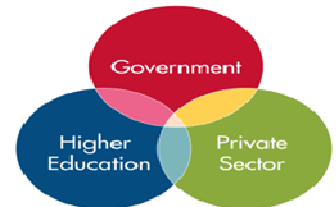
**October 21, 2013: Presentation of Proposal for the SBDC to Stakeholders**

A meeting was held with key stakeholders to allow for greater dialogue on the way forward for the implementation of this proposed SBDC Model in Saint Lucia. We recognized that in order for the model to be successful a new level of collaboration that has not existed before would be required. The process would involve active leadership and possible changes in the policies of the collaborating entities.

**February – March 2014: Develop Memoranda of Understanding (MOUs) with Core Partnering Agencies**

SEDU partnered with ten (10) key stakeholder agencies initially, namely: James Belgrave Micro Enterprise Development Fund Inc. (BELfund), Ministry of Health (Environmental Health Department), Ministry of Physical Development, Housing and Urban Renewal, Monroe College, National Research and Development Foundation (NRDF), Saint Lucia Bureau of Standards (SLBS), Saint Lucia Development Bank (SLDB), Sir Arthur Lewis Community College (SALCC), The Trade Export Promotion Agency (TEPA) and The University of the West Indies (UWI) Open Campus.

The SEDU Team met with stakeholder agencies individually to discuss this new collaborative approach to economic development. The level of support was overwhelming. This network of business support agencies, called the **SBDC Network**, is expected to expand over time as more agencies join. The network features three key sectors: **government, academia and private sector.**



**March 12, 2014: MOU Signing Ceremony to Launch the SBDC Network**

The Memoranda of Understanding formalized the relationship between the business support partners and SEDU. It is important to note that the MOUs contained the input of *all* stakeholders.



Through the joint efforts of our SBDC partners, MSMEs will be assisted in the following areas: (i) expanding market share; (ii) creating employment; and (iii) generating revenue, overall enabling the enterprises to contribute to economic development and growth.



**May 19, 2014: Inaugural Meeting of the SBDC Network**

At the inaugural meeting of the Network, the partners were introduced, the MOU was reviewed, and the referral process was discussed, among other matters. We were blessed by the presence of Ms. Barbara Mooney, who gave an overview of the SBDC Model.



**June 2014: Memo to Cabinet Ministers for approval of the SBDC Model.**

**June 16 – 20, 2014:**  
Participation in the US SBDC Study  
Tour in San Antonio and Washington, D.C.



A five-member delegation from Saint Lucia joined the four (4) other Caribbean Country delegations on the US SBDC Study Tour. The Study Tour was designed to deepen the understanding of the different aspects of the SBDC model.



The members of the team were: Honourable Emma Hippolyte, Minister for Commerce; Mr. Leo Titus Preville, Permanent Secretary, Ministry of Commerce; Mrs. Barbara Innocent-Charles, Director, Small Enterprise Development Unit (SEDU); Mrs. Jacqueline Charlemagne, Business Studies Lecturer, Sir Arthur Lewis Community College (SALCC); and Mr. Philbert Francis, Manager - Business Development and Marketing, Saint Lucia Development Bank (SLDB).

**September 2014: Cabinet approves the SBDC Project**

**September 4 – 5, 2014: US SBDC Consultants visit Saint Lucia to assist the Ministry of Commerce in developing the SBDC Framework**

**October 17, 2014: NeoSerra Webinar Training for users of the Client Activity System.**

**November 19, 2014: Launch of the SBDC Model for Saint Lucia**

The Ministry of Commerce, Business Development, Investment and Consumer Affairs on **Wednesday, November 19th, 2014** launched the **Small Business Development Centre (SBDC) – Saint Lucia** at the **Bay Gardens Hotel from 10:00 a.m. to 11:30 a.m.** This was done in collaboration with the Organisation of American States (OAS) and the University of Texas at San Antonio (UTSA).

The event formed part of the **Global Entrepreneurship Week (GEW)** of activities for 2014, under the theme, *“Get Connected through the SBDC Network.”*



***Saint Lucia’s SBDC Team***

From left to right (front): Minister for Commerce, Hon. Emma Hippolyte; Director of SEDU, Barbara Innocent-Charles; Secretary – Cyrillia Louis; Business Development Officers – Eslie Lafeuillee, Leander Calixte-Jn.Baptiste, Egbert Stevens, Roycelyn Howell, Jonathan Allain, Ruthanne Carasco-Phillip; and Permanent Secretary, Mr. Titus Preville (far right).

As part of a wider network, which includes the other SBDCs in the Caribbean, Latin America and the USA, Saint Lucia will become eligible to **access the SBDCGLOBAL.com** - an online trade platform that will link existing SBDC networks and clients to **generate new trade opportunities, increase sales and improve competitiveness.**



SBDC Model for Saint Lucia is designed to:

- Promote the adoption of best practices in the delivery of services to the business sector;
- Help eliminate duplication of effort among business support organizations; and
- Facilitate the capture and measurement of economic impact, such as: number of business start-ups and expansions, jobs created and retained, sales and investment levels, number of formalized businesses, etc, which is critical.

The model utilizes a **Client Referral System** whereby an owner of a micro, small or medium-size business can receive assistance from any other partner within the network. The relevant partner completes a **Client Referral Form** to direct the client to whichever of the other partners that would provide the next level of assistance. No business left behind. It is important to note that based on the US' experience, businesses that access the SBDC Network (the SBDC Clients) **perform better** than those businesses which do not. The aim of the Network is to ensure **businesses start, grow and develop export competitiveness.** Therefore the model will **promote international competitiveness** and accelerate the **growth of the private sector.**

The Ministry of Commerce, Business Development, Investment and Consumer Affairs wishes to thank the following sponsors who made the launch possible:

- Bank of Saint Lucia (BOSL)
- LIME
- Saint Lucia Tourism and Hotel Association (SLHTA), under the Tourism Enhancement Fund (TEF)

Special thanks to Caribbean Export, the Department of Economic and Social Development of OAS, the U.S. Mission to the OAS, and University of Texas at San Antonio (UTSA). Mr. Philbert Francis of the Saint Lucia Development Bank (SLDB), and member of the MSE Advisory Committee, deserves to be singled out for generously providing guidance and encouragement to facilitate the process.

Last but not least, Management recognizes the contribution of the dedicated staff within the Small Enterprise Development Unit (SEDU), as well as other staff of the Ministry of Commerce, who assisted with the planning and preparation for the launch.

*By: Mrs. Barbara Innocent-Charles*  
 Director  
 SEDU

## Stone's Leather Craft

To have a skill which is also your life's passion, in a field which brings you joy and puts a smile on the faces of your customers is indeed a skill to be emulated and admired. While many of us are still searching to discover our passion, Mr. Augustus Swanson discovered his passion from his younger days which he realized through repairing some football boots for some of his friends.

On January 14<sup>th</sup>, 2015 I had the pleasure of interviewing Mr. Swanson who has been one of the Ministry's clients for quite some time. He owns and operates a small leather craft business under the nomenclature, "Stone's Leather Craft." To have interviewed Mr. Swanson and to hear of his drive and passion for his skill in leather craft brought to light the potential and determination of many of Saint Lucia's micro and small business owners, who specialize in distinctive and innovative products.

Stone's Leather Craft became registered in Saint Lucia on May 4<sup>th</sup>, 2000, through the Small Enterprise Development Unit (SEDU) of the Ministry. As a sole proprietor of this business, Mr. Swanson specializes in manufacturing genuine leather shoes, sandals and slippers and accessories for men, women and children. His raw materials are imported from Holland, Germany, United States and Trinidad and Tobago. He is a self-taught craftsman who has enhanced his knowledge through training workshops in the use of machinery, production management and customer service.



Additionally, through training undertaken in Venezuela Mr. Swanson holds a Certificate in General Craft.

Mr. Swanson can therefore be marked as a pioneer in the leather craft industry with well over 20 years of product and service delivery.

The product lines offered have certainly demonstrated excellence in quality which is recognized by both local and foreign clients.

In 1993 Stone's Leather Craft participated in the Ministry of Community Development National Crafts Exhibition and was awarded first prize in leather craft. In 2002 he received second place in the M&C Fine Arts Awards Scheme in Top Craft – Visual Arts.

Stone's Leather Craft is currently housed in the new CDC Building, Darling Road, Castries and despite the myriad of challenges faced in the location, including the constant congestion of the sidewalks and noise pollution from the day to day traffic, Mr. Swanson has managed to successfully maintain his business over the years because of his passion for this trade.

Mr. Swanson has also received training, support and guidance from the Ministry in developing his business over the years. He indicated that the technical assistance received from the Ministry has significantly enabled the growth and promotion of Stone's Leather Craft. He hopes to continue working with the Ministry in further developing his dream.



Mr. Swanson demonstrating equipment use to Lydia

In addition, having participated in the many trade shows and exhibitions facilitated by the Ministry, his business has become recognized by many local clients. In so doing he expressed contentment with the continued guidance, service and interest demonstrated by the Small Enterprise Development Unit (SEDU) of the Ministry in enabling the growth and development of his business. In the coming years Mr. Swanson hopes to expand his business, increase his production and target a wider market share.



When asked what has been his driving force over the years, Mr. Swanson confidently expressed, *"I have a passion for craftsmanship and the fact that my customers keep coming back for this service gives me the drive to keep going."*

The Ministry of Commerce wishes Stone's Leather Craft continued success in his venture and the realization of his vision.

*By: Lydia Dariah  
Information Officer  
Commercial Information Centre*

## A New ISO 9001 on the Horizon

A **Quality Management System** is about understanding your customer's requirements and using that understanding to develop business processes that deliver acceptable products to the customer. Our Quality Policy expresses the focus of our QMS.

These customer satisfying **business processes** must be monitored and measured to ensure they will deliver the results our customers demand. We call this **process control**. Our Quality Objectives define the metrics that we monitor and measure to ensure our QMS is delivering the results to our customers.

Our QMS provides the foundation and often times the impetus for **continual improvement**, which in turn increases the likelihood of greater customer satisfaction as well as greater employee, stakeholder, and management satisfaction in the future.

### QMS Customer Satisfaction

It means understanding what customer satisfaction is and making sure that every employee understands how to satisfy our customers.

QMS = Continual Improvement

### QMS Corrective Action

It means identify areas within our Ministry that are not satisfying our customer and taking **corrective action** to make sure that this never happens again.

### ISO 9001:2008 International Standard

The ISO 9001 standard specifies generic requirements for a Quality Management System. An ISO 9001 QMS can apply to any organization in any industry. It is used a lot in manufacturing, but can also be found in healthcare, services, education, and government. Variants are available in automotive (ISO/TS 16949), aerospace (AS 9100), telecommunications (TL 9000), food safety (ISO 22000), medical device (ISO 13485), and other industries.

### A new ISO 9001 on the Horizon

ISO is in the process of harmonizing all management system standards. Some standards such as ISO 30301:2011 (Information and documentation – Management systems for records), ISO 22301:2012 (Societal security – Business continuity management systems), ISO 20121:2012 (Event sustainability management systems) have already been changed to the new structure and some others such as the ISO 14001:2004 Environmental Management Systems - requirements with guidance for use and the ISO 9001: 2008, Quality Management Systems – Requirements, are in the process of being revised to this new structure.

### Process Approach

The new standard for Quality Management Systems, ISO 9001:2015 will promote the process approach beyond the existing requirements of ISO 9001:2008. The clause 4.4 (Quality management system and its processes) of the draft standard provides specific requirements for adopting a process approach.

### Preventive Action vs Risk Management

*One of the key purposes of implementing a quality management system is to act as a preventive tool.* As a result the formal requirement related to preventive action does not exist in the current draft. This is being replaced with a risk based approach. Although it is required by the organization to determine and address risks, there is no requirement for implementing a formal risk management process.

## Quality Management Principles

So far the standard was based on eight quality management principles. In this standard the earlier existing eight principles have been reduced to seven quality principles, which are as follows :

### QMP 1 - Customer Focus

Meet and exceed customer expectations

### QMP 2 - Leadership

Provide purpose, direction and engagement.

### QMP 3 - Engagement of People

Recognition, empowerment and enhancement of skills and knowledge.

### QMP 4 - Process Approach

Understand processes to optimize performance.

### QMP 5 - Improvement

Maintain current performance and to create new opportunities.

### QMP 6 - Evidence-based Decision Making

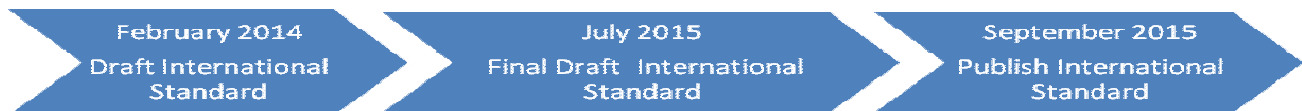
Facts, evidence and data analysis for decision making.

### QMP 7 - Relationship Management

Manage relationship with interested parties to optimize performance.



The tentative transition timeline for this new ISO 9001 Standard:



What should we be doing?

Learn about the key changes

Evaluate the impact on the ministry

Begin planning to revise the management system

Keep informed of the Draft International Standard

Begin dialogue within the Ministry

Consequently, we look forward to the fullest support of all staff of the Ministry, in continuing our drive toward improved effectiveness and efficiency, through the use of the ISO 9001 standard.

Reference: [members.qualitygurus.net](http://members.qualitygurus.net)  
[www.bizmanualz.com](http://www.bizmanualz.com)

*By: Mrs. Roycelyn Howell  
Business Development Officer  
SEDU*

## Let's Meet the Staff - Ms. Janet Barnard



I was born in the community of Choiseul and attended the Riviere Doree Anglican Combined School, the Vieux-fort Comprehensive Secondary School and subsequently the Sir Arthur Lewis Community College.

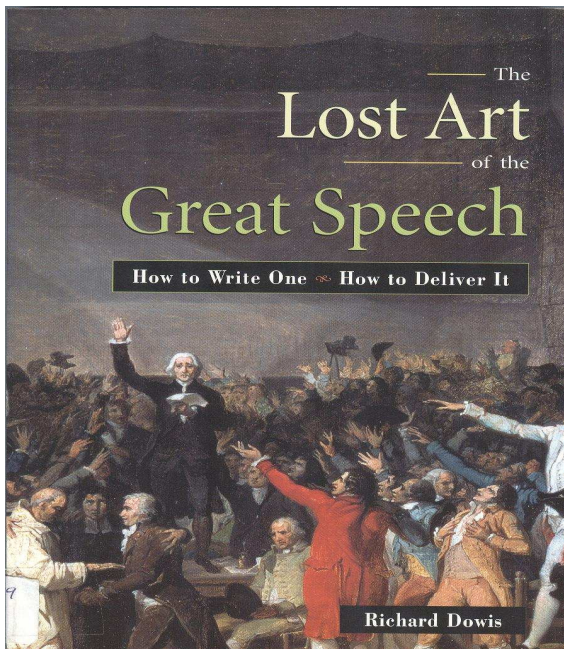
I am a graduate of the University of the West Indies, Cave Hill Campus where I obtained a B.Sc (Hons) in Economics and Management Studies.

I joined the Government Service in 1998, where I worked as a Financial Services Regulator at the Financial Services Supervision Unit (Offshore Sector). I subsequently studied in England at the Kingston University where I completed a Masters program in Finance and Accounting and obtained accreditation from the Institute of Chartered Secretaries and Administrators (ICSA).

Later I served with the Ministry of Home Affairs and National Security in the position of Financial Analyst. Currently, as Deputy Permanent Secretary of the Ministry of Commerce, Business Development, Investment and Consumer Affairs I look forward to continuing my contributing to the growth and development of Saint Lucia.

*The Management and Staff of the Ministry wishes to warmly welcome Ms. Barnard to this new post and wishes her success during her tenure with as Deputy Permanent Secretary.*

## What's in CIC



Author Richard Dowis states in his book, "The Lost Art of the Great Speech - How to Write One and How to Deliver It," that "Winston Churchill was arguably the most eloquent and dynamic speaker of the twentieth century. His words brought hope and courage to millions..."

Many of us aspire to be great speech writers and more importantly to deliver a speech that will significantly impact the lives of our audience.

The Commercial Information Centre wishes to invite you to read this publication in order to master the art of speech writing and to deliver a speech that will have your audience craving your skill and eloquence.

Some of the speeches referenced in this book includes;

"Their Finest Hour," Prime Minister Winston Churchill, 1940

"Glory and Hope," Nelson Mandela, 1992

"A Celebration of Freedom," President John F. Kennedy, 1961

"This Breed Called Americans," President Ronald Reagan, 1981

Topics include - Preparing to Write; Outlining and Organizing; the Best References and Closing the Speech.

# How Can Exercise Help You

## Exercise and You

Here are just a few ways by which exercising can make a difference to your life and health:

- Can help maintain and improve your physical strength and fitness.
- Can help improve your ability to do the everyday things that you have to do.
- Can help manage diseases like diabetes, heart disease, asthma, back or joint pain.
- Can help reduce feelings of depression and anxiety.
- May improve mood and overall well-being.
- May improve on your ability to shift quickly between tasks.
- Can help improve on your sexual relationship with your partner.



There are many different exercises that you can try—select the one that works best for you. You can start with 5 minutes of light exercise and build it up to 30 minutes of intense workout.

I know that we keep saying that we are too busy, but if we focus on the key to our well-being, we will make a bigger effort to start – NOW!

Billy Blanks says “Where I am today is where my mind put me, where I’ll be tomorrow is where my mind put me”.



By: Mrs. Ruthanne Carasco-Phillip  
Business Development Officer  
SEDU



## *Thought for Reflection*



**Always do your best. What you plant now, you will harvest later.**

*Og Mandino*

The Ministry of Commerce, Business Development, Investment and Consumer Affairs welcomes your comments and suggestions towards improving this publication. The Ministry would also like to encourage all staff members to submit articles for the upcoming issues of *Commerce means Business*.

Kindly email the Commercial Information Centre at [cic@govt.lc](mailto:cic@govt.lc) with your articles and feedback.

Thank you to all who contributed towards the sixth issue of *Commerce means Business*.



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