

ANNUAL REPORT

2005-2006

CHAIRMAN'S MESSAGE

The year 2005-2006 was yet another challenging year for the JBDC. The challenges resulted from different local and international events.

The many programmes being implemented by the Centre to encourage persons to move beyond looking for a job and creating a job have seen some success with a significant increase in interest to establish businesses. This however, challenged the resources of JBDC to respond to the expanded needs of clients. There was also an obvious increased awareness of quality standards for products and services. Again, this impacted on the Centre as there was increased request for technical support.

JBDC has been able, within an environment of limited resources to respond to the challenges through the valuable collaboration with their many partners in both the public and private sectors.

The Board extends our sincere appreciation for the support to the Centre. To the management and staff, we congratulate you on a successful year's work. The Board recognizes your contribution and is committed to continuing to support your efforts. Together we can achieve our goal of assisting in the economic and social development of our people.

CHIEF EXECUTIVE OFFICER'S MESSAGE

Another year has passed by so swiftly as the Centre remained on "high alert" based on the increased demand for services from an expanding client group.

It was encouraging to observe the positive approach of clients in preparing their products to compete in the global market, ensuring that there was compliance with regulations. This was significantly evident in the young entrepreneurs benefiting under the Building Youth for National Development (BYoND) programme and the clients participating in the Product Development Project funded by the Bureau of Standards.

Our international partners continue to support the Centre's programmes. These include the European Union, United Nations, Inter -American Development Bank and USAID. Our local partners include: JAMPRO, Scientific Research Council, Bureau of Standards, HEART/NTA, Development Bank of Jamaica, Jamaica Manufacturers' Association and the Chambers of Commerce.

The financial institutions including National Commercial Bank, Jamaica National Small Business, Micro Enterprise Finance Limited (MEFL), Credit Unions, EXIM Bank have demonstrated an important interest in supporting client development.

The JBDC Team looks forward to furthering these productive partnerships so as to ensure that clients have access to an enhanced suite of services.

Together with our valued clients and partners we can achieve the goal of progress for our country. We thank all the persons we have been associated with over the year who have contributed to our learning process, have helped to fill gaps where they existed in our programme and celebrated with us in those instances of success.

JBDC continues to ask "**How Can We Help You?**"

COMPANY PROFILE

The Jamaica Business Development Centre (JBDC) was established as a limited liability company within the ministry now known as the Ministry of Industry, Technology, Energy and Commerce in the year 2001. JBDC is the institution mandated to lead Government's initiative to facilitate the sustainable development of the Micro, Small and Medium Enterprise Sector (MSMEs) in Jamaica. Since its inception, the Centre has been providing Business and Technical Support in all aspects of business development. This includes the guiding of business start-ups as well as a wide range of consultancy services for the expansion and modernization of established business. Within the last three years, there has been an increase of approximately 45% in the establishment of new businesses annually. Presently, the Centre's clients who require a multiplicity of services stand at over 3000.

A Board of Directors representing critical areas of business including Banking, Law, Entrepreneurship, Accounts, and Business, guides the company's operations. The Executive Management Team is comprised of a Chief Executive Officer, supported by the Executive Director and the Chief Technical Advisor. The company's mandate is being implemented by a group of professionals, who include Designers, Product Development Specialists, Engineers, Business Advisors, Analysts and Researchers. The group is organized in various Teams: Business Advisory Services, Project Management & Consultancy, Technical Services/ Design Department and Communications.

In an effort to expand the small business sector and to provide sustained contact with the client group, a network of Business Service Providers (BSPs) has been established with representatives in most parishes. These BSPs provide first-level JBDC services and also assist in identifying and meeting new needs required by the client group.

As is clearly stated in its Motto "*How can we help you?*" the Centre also provides publications and expert referrals to help clients obtain current and comprehensive business information on a range of business issues. JBDC operates as a national network broker to facilitate clients, especially "start-up" businesses, to make efficient links with both government and private sector agencies to understand and fulfil the necessary requirements. To this end, the Centre hosts various training and product development workshops on a monthly basis. In these interventions, partners are incorporated, such as various agencies and institutions that provide support to the MSME sector. These workshops are geared towards both new and existing entrepreneurs.

JBDC has a calendar of major events presented annually. This includes the JBDC Conference. Each year the theme of the Conference is developed around current issues relevant to the MSME sector. There are also major trade events such as the *Kumba Mi Yabba* Craft Fair held in December. The core objectives of these trade fairs are to provide a direct marketing outlet to manufacturers of Jamaican products and to encourage entrepreneurs to strengthen linkages with others in the industry. These events over the years have had encouraging results and public support.

The chain of Things Jamaican Stores is a part of the JBDC portfolio. The stores currently provide retail opportunity for over three hundred (300) producers, many of whom would not

normally have access to this market. The focus of things Jamaican is the development and marketing of authentic Jamaican products. The shops are located at Devon House, Port Antonio Marina, 14 Camp Road, Norman Manley and Donald Sangster International Airports.

In addition, JBDC hosts a number of national and internationally funded projects targeted at assisting specific groups with special focus on manufacturers, products and service providers and youth. These projects include:

- Building Youth for National Development (BYoND)
- UNDP/JBDC Income Generating Enterprises Project (IGEP)
- Japan/JBDC Banana Fibre Project
- JBDC/DBJ Fund Programme
- JBDC/Development Option/ TPDCo Tourism Fund
- The Product Development for SMEs Programme
- The EU Private Sector Development Project

JBDC is located at 14 Camp Road and operates between the hours of 8:30 am –5:00 pm, Mondays through Thursdays and 8:30am-4:00 pm on Fridays.

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New Initiatives

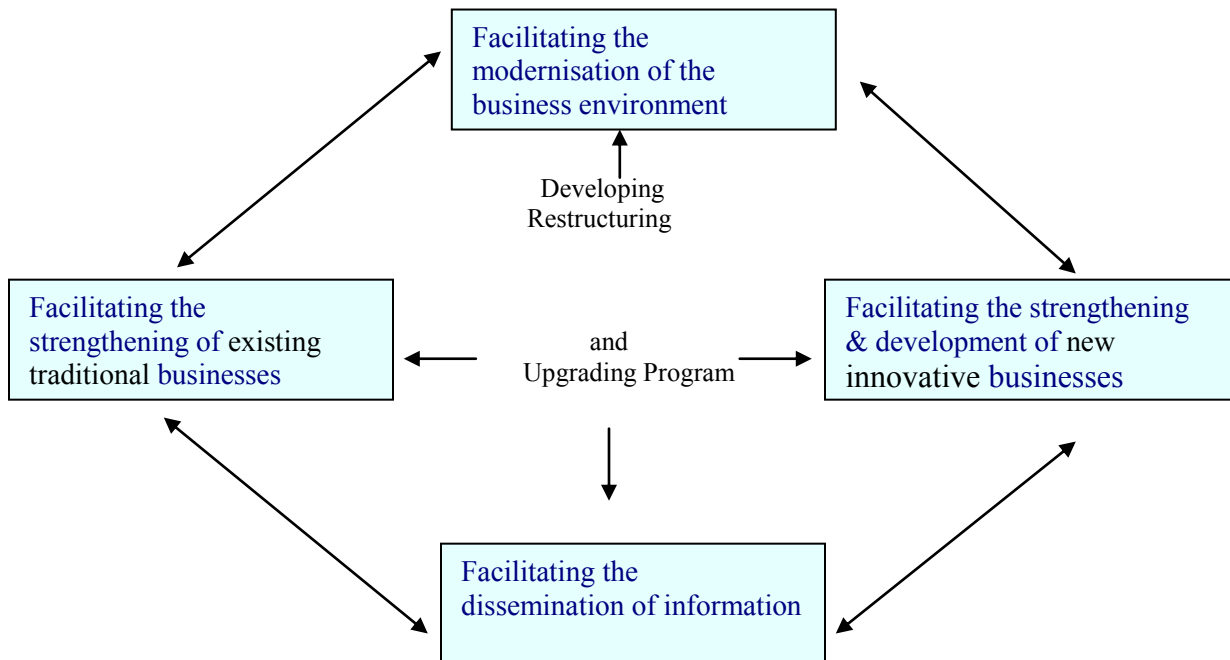
The organisation undertook a number of new initiatives for the period April 2005- March 2006. These included the following:

- In September 2005, a Memorandum of Understanding (MOU) signed with the Bureau of Standards (BSJ) in a value of J\$15M initially, will facilitate services to the SME sector in upgrading their products and processes. This is an expansion on the previous agreement valued at \$4M.
- In September 2005, senior members of the JBDC met with senior Small Business Administration (SBA)-USA officials in Washington D.C. to negotiate a Memorandum of Understanding (MOU) with SBA. JBDC has identified several SBA signature programmes that it proposes to offer in Jamaica and the MOU will facilitate the transfer of the skills and technology required to offer these products. These offerings include SBA's range of financial guarantee programmes; its business matchmaking programme and its SCORE business advisory programme that arranges for retired executives to provide free advice to entrepreneurs.
- The Centre has received grants under two (2) components of the European Union's Private Sector Development Programme (PSDP). These grants will help the Centre to have even greater impact on the SME sector as well as surrounding communities. These components are the PSO Capacity Building and Consortia Business Development Services (BDS), where the grants will be utilised to enhance the capacity of the Centre to respond and adapt to the needs of its client base and to provide demand-driven BDS to the SME sector in the form of multiple workshops/seminars respectively.
- The Jamaica National Small Business Loan (JNSBL) and Micro-Enterprise Financing Limited (MEFL) contracted JBDC to train their staff and selected clients on business development processes.

1.0 JBDC Support Program for the Micro, Small and Medium Enterprises (MSME) Sector

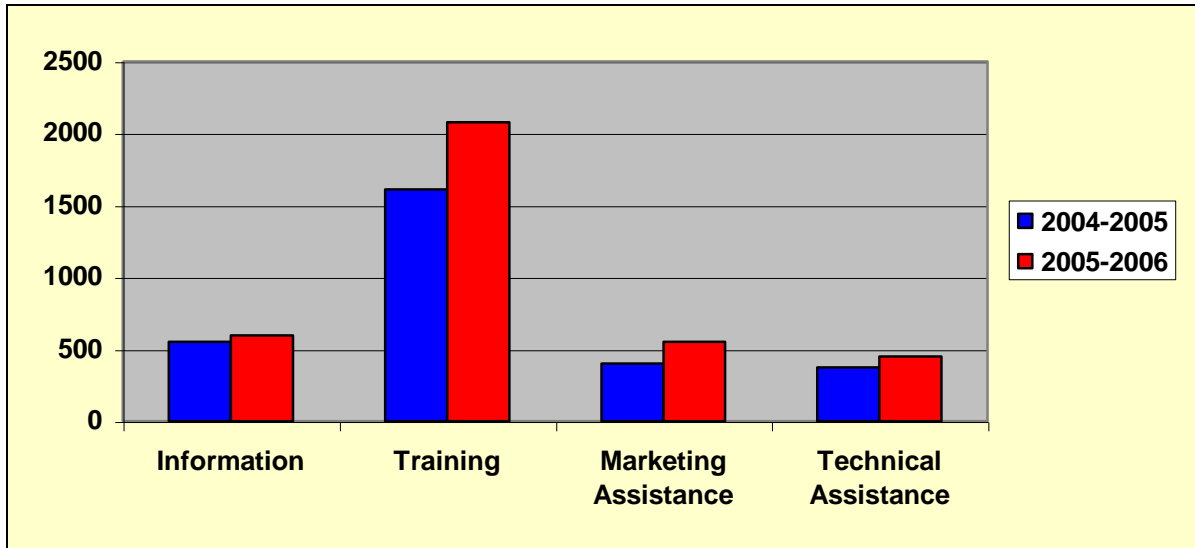
JBDC with assistance from MSME stakeholders has developed and is facilitating the implementation of a support program for the MSME sector based on the following four modules:

- Facilitating the modernisation of the business environment (policy, financial)
- Facilitating the dissemination of information relevant to the sector
- Facilitating the strengthening of existing traditional businesses
- Facilitating the strengthening and development of new innovative businesses



Operations Review

For the period under review, a total of **3,678** individuals/entities were assisted by JBDC, in comparison to the **2,936** persons who assisted for the previous financial year. This represents a 25% increase. The type of assistance given to the **3,678** entities assisted can be broken down into four categories: information, training, marketing assistance and technical assistance.



Type of Assistance	2005-2006	2004-2005	% change
Information	598	553	+8.14
Training	2079	1611	+29.05
Marketing Assistance	552	400	+38.00
Technical Assistance	449	372	+20.70
Total	3678	2936	+25.27

2.0 Modernisation of the Business Environment

Central to JBDC's thrust in facilitating the sustainable development of local businesses is the modernization of the business environment. This is achieved through:

- Exploring the accessibility to prudent financial products
- Implementation of business development support programmes
- Development of networks

2.1 Business Solutions through Financing

During the period, JBDC has initiated several financial programmes to better serve SMEs.

2.1.1 JBDC/DBJ Small Business Fund

The Jamaica Business Development Centre and the Development Bank of Jamaica have embarked on a programme: the JBDC/DBJ Fund Programme. The objective of this programme is to provide funds on a loan basis to innovative and viable micro, small and medium enterprises that require assistance. This programme is designed to combine financial and non-financial services.

The total programme cost is Ten Million Dollars (\$10,000,000) and is being funded by the Development Bank of Jamaica. This is part of a revolving fund for disbursement to new or innovative industries by providing seed capital and for expansion of business. The maximum loan amount for each project is \$500,000.

JBDC has been given overall responsibility for the co-ordination and execution of the Programme (assessment of each applicant through a rigid screening process).

Eligibility criteria for this programme include:

- Business should fall under the productive sector (e.g. manufacturing, agriculture) or is part of the supporting services to these sectors
- At least 51% of business should be Jamaican-owned
- Business should be tax compliant
- Business should be a new or innovative enterprise
- At least 50% of inputs should be indigenous to Jamaica

To date, **\$6.13M** has been disbursed to **13** clients. There are 8 projects totalling \$3.5 M being processed.

2.1.2 JBDC / Development Tourism Grant Facility

The Ministry of Industry and Tourism established the Tourism Development Fund. The programme is being implemented jointly by Tourism Product Development Company (TPDCo), Development Options and Jamaica Business Development Centre.

Funding of J\$10.0M has been provided through Development Options Ltd. The core objective of the programme is to encourage the enabling of growth of existing SMEs and facilitate new business development, particularly members of community groups to participate in the tourism industry. To date \$2.23M has been disbursed to four projects under this programme.

2.1.3 Product Development for SMEs Programme

The Product Development for SME's Programme is a result of collaboration between JBDC and the Jamaica Bureau of Standards. The programme is designed to develop and strengthen companies within the small and medium enterprises (SME) sector through the provision of information and technical support to comply with standards requirement for product, packaging and labelling and the anti- dumping regulations.

The total programme cost is \$19 million. The maximum for each beneficiary is \$500, 000 in grants. JBDC has been given the overall responsibility for the execution of the Programme.

JBDC has received \$19M and this amount has been to two types of projects. Type 1 projects include Projects promoting industry specific product and standards development such as expositions, workshops, conference and trade fair. Type 2 includes projects aimed at product and prototype development, research, packaging and labelling design etc. To date, persons have benefited from this programme

No. of Projects		Status	Amount
Type 1	Type 2		
8		Approved	\$ 1,987,025.63
	16	Approved	\$ 6,692,805.37
	8	Pending	\$ 5,123,645.00
Total			\$ 13,803,476.00

At least 10 more projects can apply for the maximum benefit.

2.2 Business Solutions through “development support programmes”

The Centre has, over the period, capitalized on development support programmes for the creation and strengthening of the country’s Micro and SMEs.

2.2.1 Building Youths for National Development (BY.ND)



Overview

The Building Youth for National Development Programme (BY.ND) was launched in September 2002 with the aim of assisting young persons between the ages of 17-29 to participate in a more meaningful and visible way in the economic development of the country, thus reducing unemployment and poverty among the group in the society.

The BY.ND project anticipated success through developing the Capacity for Employment and Business Start –Ups of the Jamaican Youth through:

- Internships in host companies
- Providing business development training and start up grants to young entrepreneurs.

The first phase of the project was for two (2) years and at the end, over 1200 persons benefited. Persons were recruited and placed as interns to businesses in the garment/fashion, agro/food processing, crafts/gifts woodworking/furniture or tourism oriented industries. Training was delivered to new enterprise applicants exposing them to the basic business management skills needed to start their own businesses.

Since August 2004 the project has commenced its second phase maintaining the same focus as the previous phase but with adjustments made to the target group seeing the age limit being extended to 35.

Project Targets

The programme targets youths within the age group of 17 to 29 for internship and 17 to 35 for the Grant Component. Ultimately the aim of the project is to reduce unemployment and poverty. To accomplish this, the following targets were set for the project.

1. The provision of work experience for **500** youths through an internship programme.

2. Business Entrepreneurship Development to **300** Youths through the provision of grant funding.
3. Support provided to **30** jockeys through training provided by the Jamaica Racing Commission.
4. The continued support for **70** youths involved in making music a viable economic opportunity for young Jamaicans.

Achievements to Date

	Internship	Business Entrepreneurship Development	Jockey Training	Music Component	Total
Beneficiaries	451	152	16	19	638

For the remainder of 2006 the thrust towards business development through the Building Youth for National Development Programme will continue to provide the support that is needed for the empowerment of our young Jamaicans.

2.2.2 Jamaica Social Policy and Evaluation Programme (JASPEV)

JBDC commenced delivering sensitisation sessions on behalf of JASPEV in February 2006. This was borne out of a thrust by the Government of Jamaica through the Cabinet Office to identify social issues affecting youths. Three distinct areas were identified: *Employment, Police Relations* and *Continuing Education*. The JBDC was approached and is a signatory to the Charter and was asked to spearhead the delivery of the component of the Troika that focused on Employment. These sessions are inter-Agency collaborations targeting youths across the island. They seek to introduce to Youth between the ages of 17-35 who are interested in or are already in business the concept of “OPERATING A BUSINESS IN JAMAICA”. It focuses on sensitising them to the different elements of Business including Business Planning, Record Keeping, Product Development and Marketing. The Sessions are also focused on presenting non-traditional/creative Business Opportunities that are available through JBDC such as Soft Toys, Banana Fibre, Screen-printing and Ornamental Fish.

Some of our partners include HEART Trust/NTA, RADA, SRC, NCYD, Local Credit Unions, SELF START FUND, Jamaica National Small Business Loans and The Social Development Commission.

2.3 Business Solutions through Development of Networks

Networking has provided a vehicle through which sustainable development, particularly at the community level, can be achieved. As a result of JBDC networking approach to providing business solutions, a number of communities in the rural and urban areas have been assisted.

2.3.1 JBDC/UNDP Programme- Income Generating Enterprises Project (IGEP)

Avon Park Project

This project, which was initiated 2 years ago, is in the final stages of completion. The objectives of this project include:

- Establish a well-equipped medium-scale community bakery in the Avon Park community, which is situated in Trench Town.
- To provide employment opportunities for residents of the community.
- To provide training opportunities in Baking Technology to persons within Trench Town and its environs.
- To spiral the growth and development of other manufacturing and social enterprises in the community, thereby reversing its economic and social stagnation.

Approximately \$J 4.0M has been spent to date on this project.

Commodore Project

The Community business center has been opened and is operating. An opening ceremony took place on March 29, 2006. The aim of this project was to establish an agro processing facility and a screen-printing venture in the community of Commodore in St. Catherine. The objectives of this project included:

- To establish an economically viable agro processing facility in the community to utilise the agricultural commodities that are available there.
- To provide employment opportunities for residents of the community.
- To provide training opportunities in agro processing techniques and screen-printing techniques to members of the community and surrounding environs.
- To brand the community and expose the macro-society to them, through extensive marketing of the processed food products and the screen printed items.

2.3.2 Inter-American Development Bank (IDB)

The IDB project was approved in December 2005. The goal of the project is to contribute to improve the competitiveness of micro enterprises (ME) within the agribusiness and craft sectors in Jamaica.

This program will provide assistance to groups of micro-entrepreneurs so that they can reach the marketing and exporting channels on a sustainable basis, via their integration into the supply chain of retailers and exporters of agro-industrial products and crafts. The JBDC has been able to prove that MEs can significantly enhance their growth potential if they network with other enterprises to address similar problems. However, despite the advantages of clustering and networking, enterprises in Jamaica often do not have the capacity to coordinate their actions without the help of an external catalyst in order to fully exploit the potential of this approach. Therefore, JBDC has started an MSE cluster/network development model targeting sub-sectors, so that the Centre becomes that mechanism which facilitates the formation and sustainability of these networks.

3.0 Dissemination of Information Relevant to the Sector

A key component to JBDC's business development process is that of the collection and dissemination of relevant information. This has been accomplished through the packaging of information in the form of manuals and handouts as well as through business development and sector-specific training.

3.1 JBDC Workshops

Over **50** workshops were conducted over the period.

▪ A Touch of France Workshop

Representatives from the Fashion Department participated in a workshop held at the Hilton Hotel on May 27, 2005. Designers from France were also participants and meaningful discussions were held under the theme, "Jamaican Designers - Reaching International Markets". Approximately fifteen (15) designers were in attendance.

▪ Jamaica Cultural Development Commission Designers Workshop

Representatives of the Fashion Department delivered technical assistance through participation in the Annual Jamaica Cultural Development Commission's island-wide Designers Workshop held on March 8-11 and 15 in Kingston, St. Mary, Montego Bay, Savanna-la-mar and Mandeville. We interacted with a total of three hundred (**300**) participants.

The workshops were designed for prospective designers and dressmakers of costumes for participants of the Jamaica Cultural Development Commission Festival Queen Competition. The sessions, included live displays and hands-on demonstrations, focusing on:

1. Elements of Design (designing Evening Wear); and
2. Developing your Business as a Designer.

▪ **Branding Workshop**

A Branding Workshop was held at Jampro on March 2, 2005, where overseas consultants related aspects of Branding including Packaging, Corporate Identity & Marketing, Reading Products, Building Product Stories and Budgeting for Designs to designers and manufacturers of Jamaican products. Following this, JBDC decided to pursue the possibilities of having the overseas consultants deliver a similar workshop to our fashion and craft clients as well as our staff. Follow up contacts are being pursued for the workshop to be delivered in the future.

▪ **Leather Craft**

The joint leather training between Leder Mode and JBDC began in January 2006. Leder Mode has developed a line of leather gift items that are to be produced by artisans under a contractual agreement. The JBDC will provide the necessary business development guidance to the artisans under this project, as well as marketing opportunities through the Things Jamaican shops. The objectives of this agreement (JBDC/LM) are as follows:

- To train a group of young entrepreneurs in the art of leather craft, initially focusing on items specifically designed by Leder Mode.
- To create a value chain that will allow participating entrepreneurs to produce and sell competitively priced leather gift items with the support of both Leder Mode and JBDC.

The programme will pursue the objectives over a 4-month period.

Examples of Workshops/Training conducted over the period

Date	Title	Details
May 2005	<i>Business opportunities in the tourism sector</i>	A product development officer made this presentation at the Jamaica Tourist Board's 'Tourism Careers Day' held at the Hilton hotel.
April 2005	<i>Product Development</i>	Presentation made to group of jewellery and textile students at the Edna Manley Centre for the Visual and Performing Arts (EMCVPA)
April 2005	<i>Operating a Successful Small Business</i>	A 2-day business clinic in St. Mary. The first day saw 168 participants being trained in marketing, money management and record keeping etc. Day 2 saw presentations from financial and technical institutions in the parish.
April 2005	<i>Financing your Business</i>	Presentation at the Portmore Economic Development Day, hosted by the Portmore Chamber of Commerce
Apr-May 2005	<i>Business Development</i>	Consisted of 4 workshops to deliver training to loan applicants of the Micro-Enterprise Financing Limited (MEFL)
May 2005	<i>Training</i>	Partnering with Jamaica National (JN) Small Business Loans to conduct 5 business development workshops to clients with loan portfolios
June 2005	<i>Business Development Sensitization</i>	JBDC officers made presentations on Business and Product Development, while an officer from JIPO, presented on Intellectual Property Registration.

July 18-28, 2005	<i>Business Development</i>	34 participants from 3 different regions: Kingston, Montego Bay and Portmore were trained in business development issues.
August 19 & 26, 2005	<i>Introduction to Business Planning</i>	Presentations were made to 13 clients on topics covering: strategic planning, market analysis and financial projections and management.
Sept 26-29, 2005	<i>Jamaica National Small Business Loans (JNSBL)</i>	A total of four (4) training sessions to eighty-two (82) JNSBL clients
Nov 29-Dec. 01, 2005	<i>Preparing Business Plans</i>	JBDC delivered a 3-day training on business planning to a group of 25 persons interested in operating an ornamental fish farm.
October 4 and 25, 2005	<i>Business Development Training</i>	JBDC has delivered two (2) training sessions to twenty-eight (28) Jamaica National Small Business Loans (JNSBL) clients.



November 23-25, 2005	<i>Introduction to Business Management</i>	JBDC conducted three (3) training sessions and trained forty-four (44) craft producers. The course was tailored to address the major issues facing the Craft industry such as: poor money management, inadequate research and planning, and unawareness of market trends and industry standards.
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3.2 JBDC Annual Conference 2005 (summary)

Since its inception in the year 2001, the JBDC has been fulfilling its major objective of assisting micro, small and medium-sized businesses to become more prosperous. Each year, the JBDC holds its annual conference, which is a culmination of the Centre's achievements for the past year. Apart from highlighting the Centre's achievements for the year, our annual conference aims to create more awareness of the activities and services offered that will add value to business operations. The conference also provides a medium through which clients can showcase their products and services and new and existing entrepreneurs can be made aware of various exciting opportunities within targeted sectors.

This year's conference was held Nov 16-17, 2005 under the theme: "Hi-tech, High Touch". This was geared towards highlighting the ability of information technology to close distances and enable business to be conducted. The conference also featured a special televised broadcast, again highlighting the ability of technology to "close distances".

Over the two days, the conference comprised various presentations, targeting specific sectors and exhibitions complementing these presentations. The presentations were based on three main areas:

- 1) ***E-Business Information Centre***. The objective of this workshop was to present the programme to be implemented for establishing Centres in strategic locations, which will provide support services and e-business information to the micro and small and medium sector.
- 2) ***Innovative Financing for the SME Sector***. The objective of this workshop was to facilitate the exchange of information and experiences between selected United States and Jamaican financial institutions and the design and provision of innovative and appropriate financial products for the SME sector.
- 3) ***E-Commerce***. The objective of this workshop was to present the full process for conducting e-business from product preparation to delivery to consumer. The main aim was to emphasize that there are a number of prerequisites for e-success. Issues discussed were: selection and packaging for cyber space, regulations and documentation for product cyber travel, costs for shipping and the design and management of a cyber shop.

Over **500 persons** participated in the workshops and viewed the many exhibitions.

4.0 Strengthening of Existing Traditional Businesses

4.1 Marketing Initiatives

4.1.1. Things Jamaican

The Things Jamaican chain currently consists of 5 stores located at Devon House, JBDC Corporate office, Norman Manley International Airport, Sangster International Airport and the newly opened outlet at the Marina, Portland. With a supplier base of over 300 SMEs, the stores market a wide range of authentic Jamaican craft-n-gift items such as carvings, ceramics, coffee and spices and aromatherapy.

Purchasing

Number of Clients Screened	72
Number of New Products	47

4.1.2 Kumba Mi Yabba Craft Fair 2005 (summary)

The Jamaica Business Development Centre in continuing to pursue its mandate to support the Development of the Jamaica Gift and Craft sector staged the 5th annual Kumba Mi Yabba – Jamaican Craft Producers Market Place on December 16–18, 2005 on the lawns of Devon House.

The concept of the event reflected the concept of a Christmas Village whereby the main highlights of the show not only focused on the exhibition and retail of authentic Jamaican products but also included a nightly entertainment package in addition to a Kiddies Fun yard.

The showcase highlighted authentic Jamaican food, fashion, home, gift & craft and garden solutions. The breakdown for each category was as such:

Number of Kumba Mi Yabba 2005 Participants

Category	# Of Participants
Food	19
Fashion & Accessories	28
Home & Accessories	45
Gift & Craft	32
Garden	8
Other (Associations)	3
TOTAL	135

4.1.3 Business Opportunities for World Cup Cricket (WCC) 2007

- This programme by JBDC will focus on the development and implementation of business opportunities within the Micro and SME sectors for World Cup Cricket 2007. Emphasis will be given to Craft, Food and Fashion, as well as business opportunities in the hospitality, entertainment and other service industries.

- Through this programme, individuals and communities in areas where WCC activities will be held will receive special attention in the development of business ideas, product development, sensitisation to issues and regulations of the WCC, intellectual property protection, and good business practices.
- The objectives will be achieved through a suite of interventions including workshops, individual client business and technical assistance, capacity building for producers through skills and facilities upgrading, marketing and networking.

Project Beneficiaries:

The primary project beneficiaries are to be individual entrepreneurs and community groups, especially those residing in parishes where WCC events will be held. Persons and groups from other areas will also be targeted, as it is expected that WCC tourists will visit other areas of the island in between matches.

Activities:

The following activities have been identified:

Workshop series	Product Development Assistance	Marketing Assistance
1. Cricket World Cup (CWC) 2007 Rules and Regulations for marketing goods and services 2. Product development 3. Intellectual Property protection 4. Marketing products & services 5. Prepare individual business owners and community groups for better business practices.	1. New product development 2. Client product development	1. Visual merchandising of products 2. Packaging and promotional materials 3. Online matching service (CBOS)

Expected Results

Expected outputs include:

- Entrepreneurs successfully prepared to produce and market products and services for WCC 2007.
- New craft/fashion products for WCC 2007

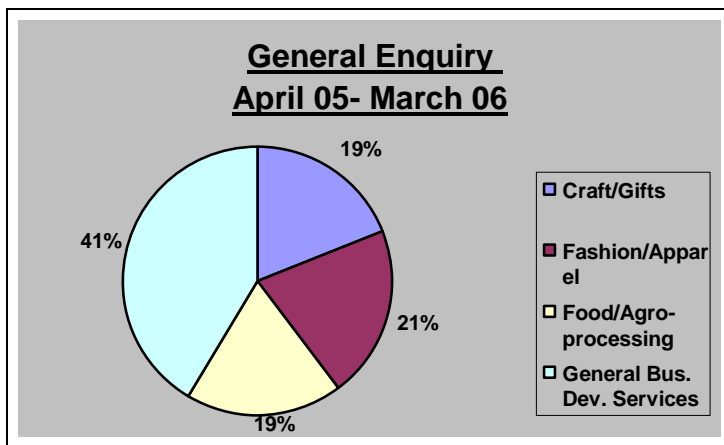
4.1.4 Jamaican Independence Expo in Washington DC

The team participated in an expo to mark Jamaica's 43rd Independence at the OAS building in Washington DC. The team was responsible for the coordination and setting up of display solutions. Products from *Ace Woodwork*, *Banyan Creations*, *A Taste of the Island*, along with other producers of craft and food (spices) were on display and for sale. Funding assistance was received from the Tourism Community Development Project.

4.2. JBDC Technical and Business Services

In pursuing its mandate to lead the development of the Jamaica Apparel and Fashion Industry through the modernization action plan, the Fashion department of JBDC embarked on several initiatives throughout the period 2005/2006. Included was the facilitation and promotion of increased competitiveness within the industry through the delivery of technical and marketing assistance and also workshops on the new trade agreements and the implications for the local producer.

The business advisory services team provides business development assistance to new and existing enterprises. It includes support from concept to market. For the period under review, there were a total of **237** new enquiries. Of this amount, fashion accounted for 21%, craft/gifts 19%, general services 41% and food 19%.



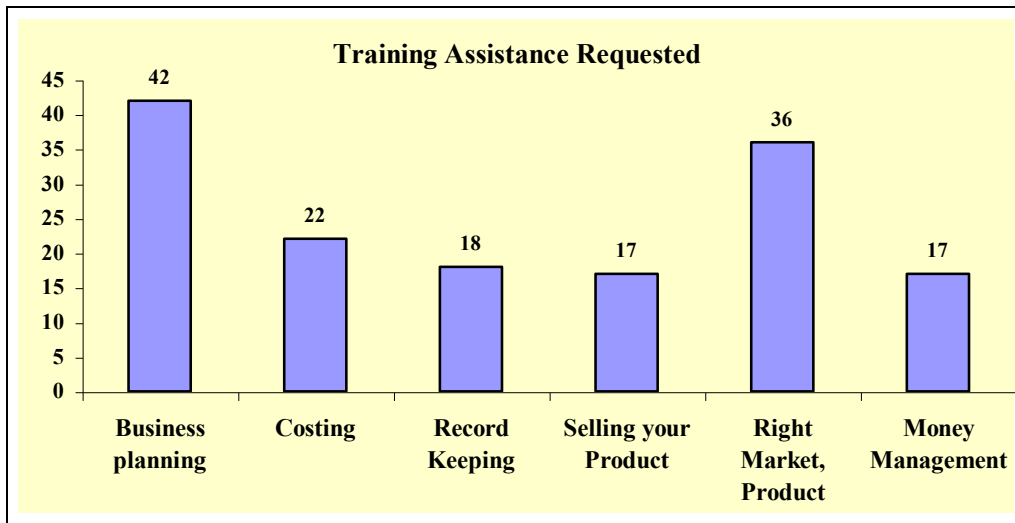
The services provided include:

- General Business Advice
- Business Plan Development
- Market Assessment
- Business Training and
- Proposal Writing

The graph below shows the training needs of clients over the reporting period:

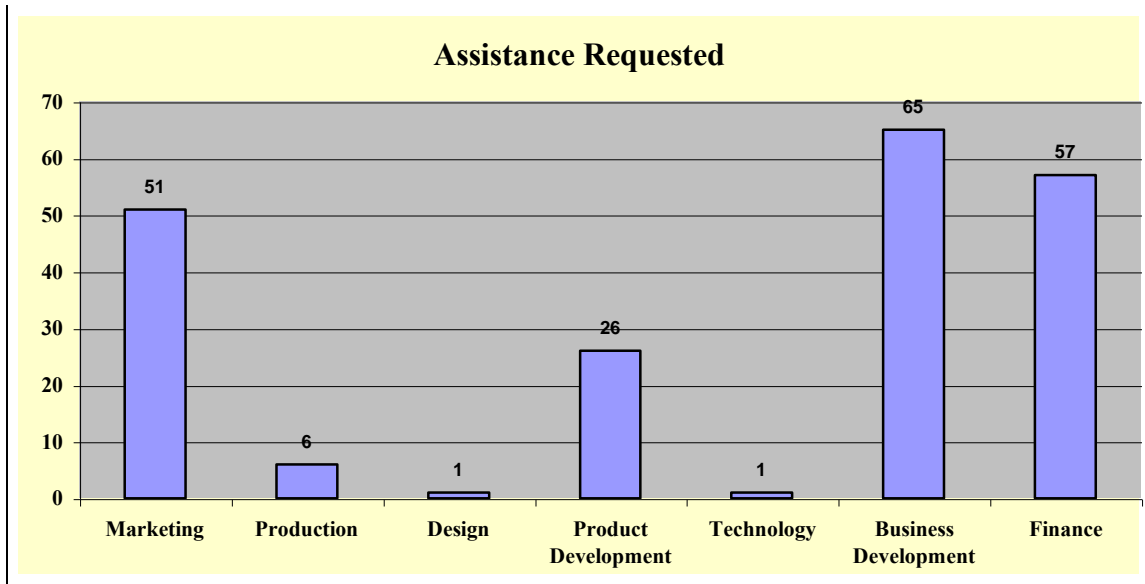
Training Assistance Required

Training Request	# of Requests
Business planning	42
Costing	22
Record Keeping	18
Selling your Product	17
Right Market, Product	36
Money Management	17
Total	152



Area of Assistance Required

Assistance Request	# of Requests
Marketing	51
Production	6
Design	1
Product Development	26
Technology	1
Business Development	65
Finance	57
Total	207



5.0 Strengthening and Development of New Innovative Businesses

5.1.1 Banana Fibre Project

The JBDC initially got involved with the Banana Fibre project through a 2-day workshop supported by JAMPRO and the Japanese International Cooperation Agency (JICA) in September 2001. Since then, JBDC has identified opportunities in the papermaking industry and a production facility in Lyssons, St. Thomas has been established, through assistance from the Banana Green Gold Project and Toyota (both from Japan). This area was ideal because of the availability of raw materials (banana trunks), trainable workforce and availability of factory space.

Training

- In March 2006, a presentation was made to the Rosehall Jamaica Agricultural Society Branch in Linstead, St. Catherine. The team also attended a launch of a DVD by the Natural History Division of the Institute of Jamaica. The DVD features the Banana Fibre project. A small display of banana fibre and paper was on display at the launch.
- In September 2005, a two-day banana paper-making workshop was held. Fifteen (15) persons attended on the first day, and 10 on the second. Participants were instructed

- in the art (and science) of basic paper-making on the first day. On the second day, the focus was on product development and participants were taught the basics of product development, and subsequently made their own banana paper products. Two of the attendees purchased start-up kits with the intention to begin paper-making.
- In November 2005, a workshop was held in Santa Cruz, St. Elizabeth for the 4H Club. Participants included teachers and students from various schools in the parish who are 4H members. Approximately 20 persons attended, and learnt how to make banana paper, as well as the basics of setting up a small papermaking business.

5.1.2 Knitting Machine Operations

In its continued effort to develop the Jamaica Apparel and Fashion Industry, JBDC through the Modernization Action Plan has been embarking on a developmental programme in the area of knitting. The main objective of this project is the development of the knitted products sector of the Fashion Industry through the introduction of new products and techniques for producing items in commercially viable quantities. The project seeks to expose small entrepreneurs to opportunities in the fashion industry through training programmes and other technical and business development assistance.

The Centre has recently acquired several pieces of knitting equipment that will make our goal of developing the sector attainable. These will be used in the internal capacity building programme at the Centre as well as the sustainable economic development program for community-based organizations. Six machines have been set up and staff training commenced in early March and will be delivered over a four-six-session period. The machines and training in utilisation will then be provided to community groups.

5.1.3 JAS/Fisheries Training

A partnering relationship was established in November 2005 between JBDC and the fisheries division of the Aquaculture Department of the Ministry of Agriculture Jamaica, whereby JBDC has been delivering business development training in business planning and management to their ornamental fish entrepreneurs.

A second series of these training sessions was held in February 2006 and is expected to be completed in March, and has seen to date a total of seventeen (17) ornamental fish farmers trained in business planning and management.

Community Outreach

Each year JBDC, through its annual outreach program, selects a form of charity from the community. This year, the Pines of St. Josephs Golden Age Home was chosen. To their delight, the individuals at this nursing home were entertained with a carol service and were also treated with care packages on December 20, 2005. Partners included Lasco Distributors and Johnson and Johnson. This program was born out of a desire to “give back” to the community in the true spirit of the season.

Capacity Development

The Jamaica Business Development Centre was honoured on Tuesday September 27, 2005 at an Awards Ceremony hosted by the Jamaica Employers Federation (JEF). The JBDC Team received the award from the JEF in recognizing the Centre as the leading agency for the year in outstanding leadership in the Public Sector in the fields of Industrial Relations, Human Resource Development and Productivity Improvement. The Centre is only four (4) years old and therefore the team considered it a significant achievement.

Over the year, members of staff participated in various training programmes.

Date	Programme	Details
May 31 – June 09, 2005	<i>Project Management Training</i> at the Management Institute for National Development (MIND)	16 members of staff from various departments attended this training.
July 12-14, 2005	<i>Effective Lending Techniques</i> by the Director of Caribbean Integrated Financial Services	Two (2) members of staff from the Business Advisory Services department participated in this training. With this training, the business officers can perform their duties more effectively, as they are better able to aid clients in understanding the aspects of lending and how they can improve their chances of securing a loan.
September 26-29 & October 3-6, 2005 (8 days including 3 hours each day)	<i>Computerized Pattern Making and Grading Operations of the Gerber Silhouette Machine</i> by a qualified garment technician.	3 members of staff in the fashion department

Conclusion

At this, the end of another financial year, JBDC continues to grow from strength to strength and continues to concentrate its efforts on becoming a vital organ in the development of the Micro, Small and Medium Enterprises Sector that we believe has the potential to drive our local economy. We would like to take this opportunity to thank our valued partners, staff and clients for their unwavering support.

It is the support from all our sources that gives JBDC the capacity to ask the question: “**How can we help you?**”