Chapters Experiences

ST. MAARTEN CHAMBER OF COMMERCE & INDUSTRY



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Chapters Experiences

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proud to be your support on your business journey!

The COCI Magazine exists to promote local business owners and their accomplishments, inspire future entrepreneurs and to educate the business community on data, current trends and other helpful information that'll help them navigate this complex business landscape.

This is an official bi-monthly publication of The St. Maarten Chamber of Commerce & Industry (COCI).



A Message from the President

Dear Valued Community,

The Chamber of Commerce has a main focus in business development. In our quest to attain this goal COCI, in addition to all its other initiatives, seeks through this magazine to inform the business community on topics of interest. In this first edition information is taken up to entice and propel entrepreneurship in St. Maarten. Our dynamic business environment will be highlighted in each edition, as we present business success stories underscoring the resilience, innovation, passion and flavor of our local entrepreneurs.

COCI recognizes the challenges and complexities which may place a threshold for business start-up and therefore seeks to provide information, support, and guidance through its business center, programs, trainings and publications on social media. As a partner COCI strives to aid in the creation of a conducive and secure environment for business development and growth.

We believe that together, we can foster a thriving business environment and build stronger connections within our community. We are excited to embark on this journey with you and can't wait for you to dive into our first issue!

Thank you for being a vital part of our chamber. Your success is our mission, and we are here to assist you in every aspect of your business journey.

P Brandon

Peggy-Ann Brandon | President
St.Maarten Chamber of Commerce & Industry





A Message from the Executive Director

Dear Business Community,

It is with great pride and enthusiasm that I welcome you to the inaugural edition of COCI Magazine. This publication marks a significant milestone in our ongoing commitment to serve and support the vibrant business community of St. Maarten.

Within these pages, you will find a wealth of information tailored to your needs—ranging from practical business tips and marketing strategies to the latest economic data and emerging business trends. Our goal is to equip you with the tools and insights necessary to seize opportunities, navigate challenges, and ultimately, to thrive.

While the Chamber's primary role is the registration of businesses, our mission extends far beyond that. We are deeply committed to advocating for your interests, engaging with you in meaningful ways, and providing the support

you need to succeed in today's competitive environment.

COCI Magazine is just one of the many ways we aim to fulfill this obligation, and we are excited to embark on this journey with you. We hope that you find value in this magazine and that it becomes a trusted resource as you grow and develop your business.

Thank you for your continued partnership and for being an integral part of St. Maarten's business community.

Sincerely,

2 Houston

Jude Houston | Executive Director

St. Maarten Chamber of Commerce & Industry





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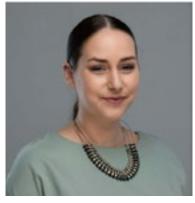
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45th year anniversary

he Chamber of Commerce & Industry is proud to celebrate its 45th year anniversary as a driving force in supporting businesses and economic growth in our community.

As we mark this significant milestone, we look back with joy on all that we have accomplished together. We are grateful to our members, partners, and the business community for their ongoing commitment and dedication to the Chamber's mission. We look forward to continuing to serve our community and support the growth and prosperity of businesses for many years to come.

Happy 45th Year Anniversary to the St. Maarten Chamber of Commerce & Industry.































































Does Work Culture Matter?

How To Get Started in Business





In the hustle and bustle of running a business, it's easy to get caught up in the day-to-day tasks and forget about something crucial—work culture. Some may think, "I'm just a small business owner working solo; does work culture even matter?" The answer is a resounding **yes!**

What is Work Culture?

Work culture refers to the environment, attitudes, and practices that define how you operate. It's the vibe of your workplace, whether that workplace is a bustling office or just you at your desk. It's how you approach your work, the standards you set, and the values you uphold.

Why It Matters

Work culture refers to the environment, attitudes, and practices that define how you operate. It's the vibe of your workplace, whether that workplace is a bustling office or just you at your desk. It's how you approach your work, the standards you set, and the values you uphold.

Motivation and Productivity

A positive work culture can boost your motivation, even when you're your own boss. When you establish a culture of positivity, accountability, and self-care, you create an environment where you're excited to work, leading to higher productivity.

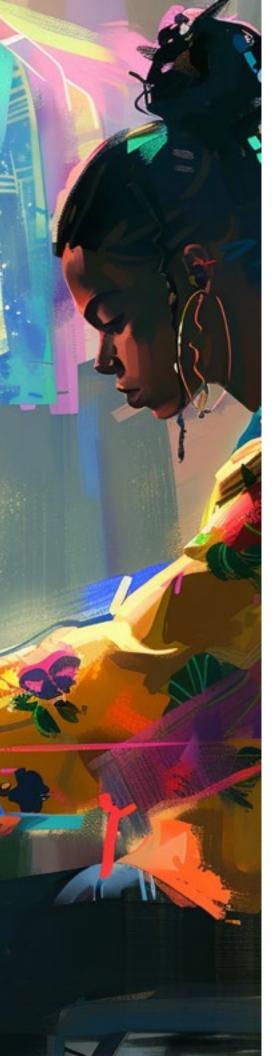
Mental Health and Well-being

Let's face it: running a business can be stressful. A healthy work culture encourages balance, ensuring you don't burn out. It's about setting boundaries, taking breaks, and celebrating small wins, which are all essential for your mental well-being.

Consistency and Growth

When you have a defined work culture, you create consistency in how you approach tasks and challenges. This consistency lays the foundation for growth, making it easier to scale your business when the time comes to hire staff.





Attracting the Right Opportunities

Even if you're a solopreneur, your work culture influences how others perceive you. A positive, professional culture attracts clients, partnerships, and opportunities that align with your values.

Cultivating a Positive Work Culture—Just for You!

You don't need a team to start building a strong work culture. Here are a few tips:

Set Clear Goals: Know what you want to achieve each day and align your tasks with your long-term goals.

Celebrate Wins: Whether it's landing a new client or finishing a project, take a moment to acknowledge your success.

Prioritize Self-Care: Make time for breaks, exercise, and hobbies. Your business will thrive when you're at your best.

Continuous Learning: Stay curious and keep learning. Invest in your personal and professional growth.

Work culture isn't just for large companies with big teams; it's for everyone, including you. By fostering a positive work environment—even if you're working alone—you set yourself up for success, happiness, and sustainable growth. Remember, a healthy work culture is the foundation upon which great things are built!

If you need more tips on creating a positive work culture or have any questions, don't hesitate to reach out to the St. Maarten Chamber of Commerce & Industry. We're here to help! Visit chamberofcommerce.sx or contact us at +1(721) 542-3595/542-3590.



HOW TO GET STARTED IN BUSINESS

A Step-by-Step Guide on Starting a Business in Sint Maarten

is an exciting venture that can offer significant rewards. However, understanding the process and requirements is crucial to ensure a smooth and successful launch. This guide provides a step-by-step overview of the essential steps involved in starting a business in Sint Maarten.

Conduct Market Research and Develop a Business Plan

Before starting your business, it's essential to conduct thorough market research to understand the demand for your product or service, identify your target market, and assess your competition.

This research will inform the development of a comprehensive business plan, which should include:

Business Objectives: Define your business goals and mission.

Market Analysis: Detail your target audience, market needs, and competitive landscape.

Financial Projections: Include startup costs, revenue forecasts, and break-even analysis.

Marketing Strategy: Outline how you will attract and retain customers.

Operational Plan: Describe the day-to-day operations, including staffing and supply chain management.

Choose a Business Structure

In Sint Maarten, you must choose a legal structure for your business. The most common structures include:

Sole Proprietorship, Partnership, Limited Liability Company (NV or BV), Association, Foundation & Federation.

Register Your Business Name

Once you've selected your business structure, you need to register your business name with the Sint Maarten Chamber of Commerce and Industry (COCI).

The registration process includes:

Name Availability Check: Ensure that your desired business name is not already in use.

Registration Form: Fill out the necessary registration form with your business details.

Payment of Fees: Pay the required registration fee, which varies depending on the type of business structure.

Obtain Necessary Permits and Licenses

Depending on the nature of your business, you may need to obtain various permits and licenses before you can operate legally. Common permits and licenses include:

Business License, Operational Permit, Health and Safety Permits and Environmental Permits

It's important to consult with the relevant government departments to determine the specific permits and licenses your business will need.

Open a Business Bank Account

Opening a separate bank account for your business is a vital step in managing your finances. This account will be used for all business transactions, making it easier to track income and expenses and ensuring compliance with financial regulations.

Hire Employees and Comply with Labor Laws

If your business requires employees, you must comply with Sint Maarten's labor laws. This includes:

Drafting Employment Contracts Employee Registration Adherence to Labor Regulations

Consider consulting with a human resources professional or legal advisor to ensure that your employment practices are in line with local regulations.

Market Your Business

With all legal and administrative steps completed, it's time to launch and market your business.

Develop a marketing strategy that aligns with your business plan and target audience. This may include:

Online Presence: Build a website and utilize social media platforms to reach your target market.

Local Advertising: Leverage local media, such as newspapers, radio, and community events, to promote your business.

Networking: Engage with local business associations, such as the Sint Maarten Chamber of Commerce, to build relationships and gain visibility.

Starting a business in Sint Maarten involves careful planning, compliance with legal requirements, and strategic execution. By following these steps and seeking guidance when needed, you can set the foundation for a successful business venture in this vibrant Caribbean market.

For more information or assistance with the business registration process, please contact the St. Maarten Chamber of Commerce &Industry at +1 (721) 542 3595 / 542-3590 or visit their website at chamber of commerce.sx.



Unlocking Your Creative Potential

n the world of business, the ability to generate great ideas can be the difference between success and stagnation. Yet, many people believe they're not "creative enough" to come up with those game-changing ideas. The truth is creativity isn't some mysterious force reserved for a select few—it's a skill that can be developed and nurtured. So, where do great ideas come from? Let's dive into the process of idea generation and how you can unlock your creative potential.

Start with a Problem

Greatideasoftenstartwithaproblemthatneedssolving. Many successful businesses began because someone identified a gap in the market or a personal pain point. Problems are opportunities in disguise, so the next time you face a frustration or see others struggling, ask yourself, "How can this be made better?" This question can spark powerful ideas.

Combine and Remix Existing Ideas

Creativity doesn't always mean inventing something entirely new. Often, it's about combining existing concepts in fresh ways. For example, the smartphone is a blend of a phone, a computer, and a camera. Each existed separately, but together, they created something revolutionary.

Try looking at different industries or interests. How could you apply a strategy from one field to another? Combining ideas can lead to innovation.

Where do great ideas come from?

Observe the World Around You

Observation is a key source of inspiration. Pay attention to how people interact with products and services, listen to their complaints, and notice details others overlook. The more observant you are, the more opportunities for innovation you'll find. Carry a notebook or use your phone to jot down interesting observations, questions, and thoughts. Over time, patterns and connections may emerge that can lead to great ideas.

Embrace Play and Experimentation

Playfulness and experimentation are essential for creativity. When you allow yourself to explore new ideas without pressure, you open the door to unexpected insights. Great ideas often come from trial and error, so give yourself permission to fail and learn.

Set aside time to brainstorm without judgment, try new hobbies, or engage in creative exercises. The goal isn't to be perfect, but to generate as many ideas as possible, knowing that quantity often leads to quality.

Seek Inspiration from Diverse Sources

Inspiration can come from unexpected places. By exploring areas unrelated to your industry, you can discover new perspectives. Read widely, watch documentaries, attend workshops, and interact with people from different backgrounds. Diverse experiences can help you make connections that lead to great ideas.

Traveling is also a fantastic way to gain new perspectives. Experiencing different cultures and environments can inspire ideas that wouldn't occur to you in your usual surroundings.

Collaborate and Share Ideas

Collaboration is powerful for generating ideas. Working with others allows you to combine different strengths and perspectives. Don't be afraid to share your ideas with trusted colleagues or mentors. Discussing your thoughts can provide valuable feedback and inspire new directions.

Turning Ideas into Reality

Generating great ideas is just the beginning. The next step is to take action. Break your idea into manageable steps, set goals, and be ready to adapt as you learn along the way.

Need Support?

The St. Maarten Chamber of Commerce & Industry Is Here to Help!

If you're looking for guidance on turning your ideas into a thriving business, the Sint Maarten Chamber of Commerce and Industry is here to support you. Whether you need advice, resources, or networking opportunities, the Chamber is your go-to partner in success.

For more information, visit chamberofcommerce.sx or contact us at +1 (721) 542-3595/542-3590.

Elevating Your Business in Sint Maarten

In today's highly competitive market, the importance of strong branding cannot be overstated. Your brand is more than just a logo or a catchy tagline; it's the essence of your business, the perception people have of your company, and ultimately, the deciding factor in whether a customer chooses you over a competitor. As an entrepreneur and communications expert, I've seen firsthand how powerful a well-crafted brand can be in setting a business apart in the crowded marketplace of Sint Maarten.

The Building Blocks of a Strong Brand

Creating a strong brand starts with a clear understanding of your business's core values and what you want to communicate to your target audience. Every interaction a customer has with your business—from the colors of your logo to the tone of your emails—should consistently convey these values. This consistency builds trust and loyalty, essential ingredients for long-term success.

But let's not sugarcoat it building a strong brand is no easy feat. It requires not only creativity and a keen sense of design but also a deep understanding of your audience and the market you operate in. This process is like navigating through rain and mud—challenging, sometimes messy, but ultimately rewarding if you persist.

Key Elements of Effective Branding

Visual Identity: Your logo, color scheme, and overall visual style should be distinctive and memorable. These elements need to work together cohesively to create an image that resonates with your target market. Remember, the goal is to be instantly recognizable.

Brand Voice: Your brand's voice is how you communicate with your audience. It should reflect your company's personality and values. Are you formal and authoritative, or casual and friendly? Consistency in your messaging, whether it's through social media, advertising, or customer service, helps solidify your brand's identity.

Customer Experience: Every interaction a customer has with your business contributes to your brand. From the quality of your products or services to the responsiveness of your customer service, each touchpoint should reinforce the brand promise you've made.

Community Engagement: In a small, close-knit community like Sint Maarten, how your business engages with the community can significantly impact your brand. Supporting local events, participating in charitable activities, and building strong relationships with other local businesses can enhance your brand's reputation and foster goodwill.

Embracing the Journey

Branding isn't a one-time project; it's an ongoing process that evolves as your business grows. There will be challenges along the way—times when you may need to revisit your strategy, adjust your messaging, or even rebrand entirely. This is all part of the journey. As the saying goes, "those who enjoy the rain must also appreciate the mud." Embrace the process, learn from your experiences, and your brand will become stronger for it.

And while it's important to maintain a professional tone in your branding, don't shy away from moments of humor or relatability. People connect with brands that feel human, so let your personality shine through when appropriate.

The Chamber's Role in Your Branding Journey

For businesses in Sint Maarten looking to strengthen their branding, the Sint Maarten Chamber of Commerce and Industry offers a wealth of resources. Whether you're a new entrepreneur or a seasoned business owner, the Chamber can provide guidance, networking opportunities, and support to help your brand stand out in the local market.

If you're ready to take the next step in your branding journey or need advice on how to refine your brand strategy, don't hesitate to reach out to the St. Maarten Chamber of Commerce and Industry. Visit our website at chamberofcommerce.sx or contact us at +1 (721) 542-3595 / 542-3590 for more information.



and building genuine relationships with your clients. So why does this matter, and how can you make it work for your business? Let's dive in!

HOW TO KNOW YOUR TARGET AUDIENCE?

Why Knowing Your Target Audience is Crucial

Think of your target audience as the foundation of your business. These are the people who need what you offer, who share your values, and who are most likely to become loyalcustomers. Understanding them is essential because:

Tailored Marketing: When you know your audience, you can create marketing campaigns that speak directly to them. This means using language, imagery, and messages that resonate with their needs and desires. It's not about casting a wide net; it's about precision.

Product Development: Understanding your target audience helps you create products or services that truly meet their needs. This leads to higher customer satisfaction and better word-of-mouth marketing.

Efficient Resource Allocation: By focusing on the right audience, you save time and money. You're not wasting resources on people who are unlikely to convert into customers.

How to Know Your Target Audience?

Research, Research!: Start by analyzing your current customers. Who are they? What do they love about your product or service? Use surveys, social media insights, and feedback to gather as much information as possible.

Create Buyer Personas: A buyer persona is a fictional representation of your ideal customer. It includes demographic details, interests, challenges, and purchasing behavior. Creating detailed personas helps you understand who you're talking to.

Stay Updated: Your audience's needs and preferences may change over time. Keep your finger on the pulse by regularly engaging with them, staying active on social media, and monitoring industry trends.

Building Authentic Relationships— The Key to Loyalty

Knowing your audience is just the beginning. The real magic happens when you use that knowledge to build authentic, lasting relationships. Here's why it's so important:

Trust and Loyalty: Authentic relationships are built on trust. When clients feel valued and understood, they're more likely to remain loyal to your brand, even in a competitive market.

Referrals and Word-of-Mouth: Happy clients are your best marketers. When you build strong relationships, they'll naturally refer others to your business, helping you grow without extra marketing costs.

Better Communication: When you know your audience well, your communication becomes more effective. You can anticipate their needs, address concerns before they become problems, and deliver a personalized experience.

Knowing your target audience and building authentic relationships with clients isn't just a nice-to-have; it's a must-have for any business aiming for long-term success. When you understand who your clients are and genuinely care about their needs, you create a loyal customer base that will support and grow with your business.

If you'd like more insights on understanding your target audience or building strong client relationships, reach out to the St. Maarten Chamber of Commerce and Industry. We're here to support your journey to success!

You can visit us online at chamber of commerce.sx or give us a call at +1 (721) 542-3595 / 542-3590.

USING **DIGITAL MEDIA** EFFECTIVELY

Unlocking the Power of Digital Media: A Guide for Business Owners

In today's fast-paced world, digital media isn't just a nice-to-have—it's a must-have. Whether you're running a cozy café on Front Street or a tech startup in Philipsburg, your business can thrive with the right digital media strategy. But with so many platforms and tools available, it's easy to feel overwhelmed. Don't worry—I've got you covered! Let's dive into some practical tips to help you make the most of digital media and give your business the boost it deserves.

Know Your Audience

Before diving into any digital media platform, take a step back and think about who your customers are. Are they young professionals scrolling through Instagram during their lunch break? Or perhaps retirees who prefer Facebook to stay in touch with family? Understanding your audience is the first step in choosing the right platforms and creating content that resonates with them.

Pick the Right Platforms

Not all digital media platforms are created equal. Here's a quick rundown:

Facebook: Great for building a community and sharing news.

Instagram: Perfect for visually-driven businesses like restaurants, boutiques, and art galleries.

LinkedIn: Ideal for B2B businesses and networking.

Twitter: Best for real-time updates and engaging in conversations.

TikTok: Excellent for reaching younger audiences with fun, creative content.

You don't need to be on every platform—just the ones where your audience is most active.

Content is King, Consistency is Queen

Content is the heart of your digital media strategy. Whether it's a blog post, a stunning photo, or a quick video, make sure it's high-quality and provides value to your audience. But here's the secret sauce: consistency. Regularly posting content keeps your business top-of-mind for your customers. Create a content calendar to plan your posts and stay organized.

Engage, Don't Just Broadcast

Social media isn't just a megaphone—it's a two-way street. Engage with your followers by responding to comments, liking their posts, and participating in conversations. This builds a loyal community around your brand and makes your business more relatable.

Use Analytics to Your Advantage

Most digital media platforms offer analytics tools to track how your posts are performing. Pay attention to these metrics—they'regold! They tell you what's working and what's not, so you can adjust your strategy accordingly. Maybe your audience loves behind-the-scenes videos or finds your how-to articles super helpful. Use this data to refine your content and grow your reach.

Don't Be Afraid to Experiment

Digital media is constantly evolving, and what works today might not work tomorrow. Don't be afraid to try new things—whether it's a new platform, a different content format, or a fresh way to engage with your audience. Experimentation leads to innovation, and that's where the magic happens.

Consider Paid Advertising

Organic reach on social media can be limited, especially with changing algorithms. If you have the budget, consider investing in paid ads. Platforms like Facebook and Instagram allow you to target specific demographics, making your ads more effective. Start small, measure the results, and scale up as you see success.

Stay Updated

Digital media trends change at the speed of light. What's trending today might be old news tomorrow. Stay informed by following industry blogs, attending webinars, and networking with other business owners. The more you know, the better you can adapt your strategy to stay ahead of the curve.

Tell Your Story

Your business has a unique story—tell it! Whether it's how you started, what inspires you, or the challenges you've overcome, sharing your story makes your brand relatable and memorable. People connect with stories, not just products.

Conclusion

Using digital media effectively is all about knowing your audience, creating engaging content, and staying adaptable. With these tips in hand, you're ready to take your business's digital presence to the next level. Remember, the goal isn't just to be seen—it's to connect, engage, and grow your business.

digital

St. Maarten Chamber of Commerce & Industry

For more personalized advice on leveraging digital media for your business, don't hesitate to reach out to the St. Maarten Chamber of Commerce & Industry. You can visit us online at chamberofcommerce.sx or give us a call at +1 (721) 542-3595 / 542-3590. We're here to help you succeed!

Navigating Economic Trends: Key Factors Affecting Sint Maarten and Caribbean Businesses

n today's fast-changing global economy, businesses in Sint Maarten and the wider Caribbean region must stay alert to emerging economic trends that could impact their growth and sustainability. Understanding these trends is crucial for navigating challenges and seizing opportunities in an increasingly competitive market.

Tourism, a cornerstone of Sint Maarten's economy, is gradually recovering from the setbacks caused by the COVID-19 pandemic. However, businesses must recognize that the landscape has changed. Travel behaviors are shifting, with more tourists seeking personalized and sustainable experiences. This trend highlights the need for businesses to diversify their offerings, catering to niche markets like eco-tourism or cultural tourism, to attract a broader range of visitors.

Climate change is another critical factor that Caribbean businesses cannot ignore. The region is highly vulnerable to extreme weather events and rising sea levels, which pose significant risks to economic stability. For businesses, this means adopting sustainability practices and developing resilience plans to mitigate these risks. Investing in renewable energy, for instance, not only reduces operational costs but also aligns with global sustainability trends, appealing to environmentally-conscious consumers.

Regional economic integration is gaining momentum, with trade agreements within the Caribbean Community (CARICOM) and beyond offering new opportunities for market expansion. Businesses should explore these avenues to tap into larger markets and benefit from reduced trade barriers. However, staying updated on regulatory changes is crucial to ensure compliance and maximize the advantages offered by these agreements.

In conclusion, staying informed about these economic trends is vital for businesses in Sint Maarten and the Caribbean to thrive in a dynamic environment. By closely monitoring developments in tourism, digital transformation, climate change, regional integration, and economic policies, businesses can position themselves for success and resilience in the face of uncertainty.



Business Tip!

In managing your business remember that personal needs and needs of the entity are separate and must be treated as such. This principle is commonly ignored when it comes to accessing revenue generated through the business. In providing more context to this point, a veteran local businessman says this,

"A business must feed itself - especially in the early stages, in order to feed the owner later. All funds collected should be deposited in the business account and used to pay the business expenditures. No funds should be used to gratify self in the early stages of a business. If so, the business will suffocate for lack of resources to keep it running."

In conclusion, the separation of personal and business finances is a critical practice that cannot be overlooked. Allowing your business to reinvest in itself, especially during its formative stages, is essential for long-term sustainability and growth. Prioritizing the needs of the business over personal gratification ensures that your venture remains well-funded, resilient, and capable of supporting your future financial goals. Remember, a thriving business today will pave the way for personal rewards in the future.



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ne of the unique features of Sint Maarten is its rich variety of culinary options. Whether you're looking for the bold and complex flavours of Middle Eastern cuisine, fresh seafood or a juicy double pounder, with so many restaurant options you're sure to find an one that suits your taste buds. This vibrant gastronomic landscape is sustained by the many migrant men and women who share the dishes of their culture with the Sint Maarten community.



Numerly's Kitchen - Located on the pondfill

Numerly Bruney-Lewis came to Sint Maarten from The Nature Isle, Dominica at the age of 19. Having a knack for food preparation, she applied her skill in baking shops however, after some time she decided to venture out into the world of entrepreneurship.

In 2008, Numerly's Kitchen opened its doors. With a menu reflecting popular local creole dishes, Numerly's quickly became loved by both locals and tourists alike. Creole food lovers quickly gravitated to the menu items including stuffed crab back, BBQ chicken legs, stewed oxtailand the best-selling garlic conchand fungi.

Sixteen years later, the little vintage food spot on the Pond Fill still serves customers daily. When asked how she achieved such business longevity, she said that she listens to her customersandisn'tafraidtoadmittohermistakes.

"I enjoy meeting different people and receiving suggestions from them. If I make

In this issue we're highlighting one individual who settled on the friendly island with a heart of service and the flavor of the Caribbean in her palm.

a mistake, I never refuse to admit I was wrong and I learn from them. The people who I serve, they go around and tell others about my business."

Like every proprietor, the 66 year old culinary savant has faced her fair share of share of challenges but as she reflects on the hard times, especially following the damages to her business due to hurricane Irma, she expressed her gratitude to the individuals who contributed to the recovery of her business.

For anyone aspiring to start a business - especially in the food industry, Numerly admonishes you to develop a persevering spirit and always be willing to listen. She said, "Well you have to have a lot of patience in this business because there are some days where you'll make nothing. So you must not give up. Also, when you and a customer cannot see eye to eye, you have to listen to them. If they tell you they don't eat onions, you have to listen to them."

Numerly continues to provide her delicious creole cuisine for the food lovers who stop by daily. Her belief in self and dedication to her venture has her to position Numeracy's Kitchen as one of the best providers in authentic creole food.

The St. Maarten Chamber of Commerce & Industry (COCI) is proud of Ms. Lewis and you are encouraged to support when you can.



ENSURING STABILITY FOR ST. MAARTEN'S PROSPERITY

A Call to Action from the Chamber of Commerce & Industry

Now that the political dust of parliamentary elections has settled and the government formation is ongoing, the St. Maarten Chamber of Commerce and Industry (COCI) takes this opportunity to address a critical issue that has plagued our beautiful island for the past decade and has also profoundly impacts our nation's economic health and future growth, namely the instability within our government apparatus. COCI wishes to emphasize, that it is rather imperative that measures be taken immediately to ensure governmental stability, as its absence is detrimental to investment, economic development, and the overall prosperity of St. Maarten. Indeed, democracy is at play, but at the same time we must be cognizant of the effects that will impede our growth as a country.

Government stability is a cornerstone of economic growth and development. A stable government provides a predictable environment where policies are consistent, and the rule of law is upheld. This predictability is crucial for attracting both domestic and foreign investment, fostering consumer and business confidence, and enabling long-term planning. The absence thereof affects the image of the country and thus the investment climate offered; one that is also already adversely affected due to the heightened risk exposure due to the recurring impact of hurricanes and the reduce insurable risks.

Call to Action

COCI urges the government to prioritize stability and implement measures to achieve realize same. Such measures include, but are not limited to:

Strengthening Institutional Frameworks:

Ensuring that institutions are robust and capable of maintaining continuity despite political changes. This will inevitably include electoral reform.

Promoting Political Consensus:

Encouraging dialogue and cooperation among political parties to achieve consensus on key national issues.

Ensuring Transparency and Accountability:

Implementing measures to enhance transparency and accountability within the government to rebuild public trust.

Fostering Economic Policies that encourage investment:

Developing and maintaining consistent economic policies, from in-depth collaboration with the private sector, that create a favorable environment for investment and growth.

By taking these steps, St. Maarten can create a stable, predictable environment conducive to investment and continued economic development. COCI stands ready to support the government in these efforts, recognizing that the stability and prosperity of our nation depend on them.

Government stability is not merely a political issue; it is a fundamental economic necessity. For St. Maarten to thrive and grow, we must ensure our government is stable, transparent, and accountable. COCI calls on government to recognize and seek the involvement of all stakeholders, while all stakeholders are also called upon to work collaboratively with government towards this goal, ensuring a brighter, more prosperous future for all citizens of St. Maarten.









WHY INVEST IN SINT MAARTEN? THE GATEWAY TO THE CARIBBEAN

BY JUDE HOUSTON

The St. Maarten Chamber of Commerce & Industry (COCI) is pleased to present compelling reasons for choosing our vibrant island as your next investment destination. Known for its strategic location, robust tourism industry, and investor-friendly policies, St. Maarten offers an unparalleled environment for businesses seeking growth and success in the Caribbean.

Thriving Tourism Industry

St. Maarten's economy is centered around tourism, welcoming an average of 2.4 million visitors annually. This thriving sector provides a steady streamofcustomers for businesses in the hospitality, retail, and service industries. The consistent influx of tourists, coupled with the island's reputation as a premier vacation destination, offers endless opportunities for businesses to thrive and expand.

Strategic Location: The Gateway to a Wider Market

Situated in the northeastern Caribbean, St. Maarten is uniquely positioned as a hub that services not only its own population of approximately 45,000 but also the broader Caribbean market. Despite its modest size, St. Maarten's geographical location allows it to act as a central gateway to neighboring islands and markets across the Caribbean, with access to hundreds of thousands more potential customers. This strategic advantage is bolstered

by frequent airlift connections to major markets including the United States, Europe, and Latin America, making it easier for businesses to reach global markets efficiently.

Tax Advantages: A Haven for Investors

One of the most attractive features of investing in St. Maarten is its favorable tax environment. The island offers:

I. No Property Tax: Investors can own real estate without the burden of annual property taxes, significantly reducing the long-term cost of property ownership.

II. No Tax on Goods and Services: St. Maarten does not impose a value-added tax (VAT) or general sales tax (GST), allowing businesses to operate without the added costs typically associated with goods and services in other jurisdictions.



St. Maarten stands out as a prime location for investment in the Caribbean. Its strategic location, coupled with a tax-friendly environment and a booming tourism industry, makes it an ideal choice for businesses looking to expand or establish a presence in the region. By investing in St. Maarten, you are not only tapping into the local market but also gaining access to a much larger regional and international market. The COCI invites you to explore the myriad opportunities that St. Maarten has to offer and join the ranks of successful businesses that have already discovered the benefits of investing in this unique island paradise.

IDENTIFIED SECTORS FOR ECONOMIC EXPLORATION AND OPPORTUNITIES IN SINT MAARTEN BY JUDE HOUSTON

St. Maarten, with its strategic location and investor-friendly environment, offers a range of lucrative opportunities across both emerging and traditional sectors. By investing in areas such as sustainable tourism, renewable energy, creative industries, the yachting and marine sector, and light manufacturing, alongside traditional sectors like agriculture, investors can tap into significant economic benefits while contributing to the island's sustainable development.



Sustainable Tourism Opportunity:

Sustainable tourism is rapidly gaining traction as travelers increasingly seek eco-friendly and culturally enriching experiences. St. Maarten's natural beauty and biodiversity offer a prime setting for the development of eco-resorts, sustainable tourism activities, and community-based tourism projects.

Renewable Energy Opportunity:

St. Maarten's favorable climate provides abundant opportunities for renewable energy projects, particularly in solar and wind energy. Investors can venture into building renewable energy plants, energy storage solutions, and energy-efficient technologies.

Creative Industries Opportunity:

The creative industries, including film, music, fashion, and digital arts, are growing sectors that capitalize on St. Maarten's rich cultural heritage and vibrant arts scene. Investors can develop creative hubs, support local artists, and produce content that highlights the island's unique culture.

Yachting and Marine Sector Opportunity:

St. Maarten is a key player in the Caribbean's yachting and marine industry, with its deepwater harbors and extensive marine facilities. Opportunities exist in yacht charters, marina development, marine services, and the hosting of international regattas.

Light Manufacturing Opportunity:

With its strategic location and tax incentives, St. Maarten offers opportunities for light manufacturing, particularly in areas like food processing, electronics assembly, and packaging. Investors can take advantage of the island's duty-free access to import raw materials and export finished goods.

Sustainable Agriculture Opportunity:

St. Maarten's focus on food security and sustainability presents opportunities in modern, sustainable agriculture. Investors can explore organic farming, hydroponics, and agro-tourism, contributing to a resilient local food supply.

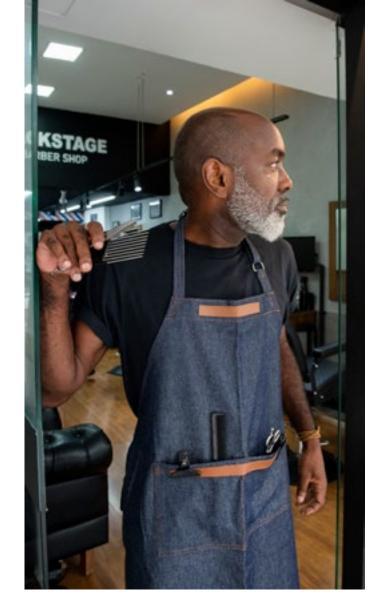
St. Maarten presents a wealth of economic opportunities for investors across both emerging and traditional sectors. By venturing into sustainable tourism, renewable energy, creative industries, the yachting and marine sector, and light manufacturing, investors can capitalize on growing market trends while contributing to the island's economic diversification and sustainability. Simultaneously, bolstering traditional sectors like agriculture through sustainable practices ensures long-term growth and resilience. These investments promise not only financial returns but also a positive impact on the island's environment, economy, and community, making St. Maarten a prime destination for forward-thinking investors.



NAVIGATING THE SLOW SEASON: TIPS FOR SMALL BUSINESS OWNERS

As a small business owner, you know that not every season is bustling with activity. There are times when foot traffic slows, sales dip, and you might find yourself wondering how to keep your revenue flowing. The good news is, a slow season doesn't have to mean slow revenue. With a bit of strategy and creativity, you can maintain and even increase your income during these quieter times.

First and foremost, it's important to plan ahead. Anticipate the slow periods in your business cycle and prepare accordingly. This means reviewing your cash flow, cutting unnecessary expenses, and ensuring you have a financial cushion to carry you through. However, maintaining revenue isn't just about cutting back; it's also about being proactive in attracting business. One effective way to do this is



by running promotions or offering discounts. Special offers can entice customers to make purchases they might otherwise postpone. You might consider creating a sense of urgency with limited-time deals or bundling products and services to increase the perceived value.

Another way to keep revenue steady is to focus on customer retention. Your existing customers are your best asset during slow times. Reach out to them with personalized offers, loyalty programs, or even just a friendly reminder that you're there for their needs. A simple "thank you" for their continued support can go a long way in encouraging repeat business. Consider leveraging email marketing or social media to stay connected and top-of-mind. It's also a

good time to review your customer service practices and ensure that every interaction leaves a positive impression.

Diversifying your income streams is another key strategy. If your business has been relying heavily on one source of revenue, think about how you can expand. Perhaps you can introduce new products or services that complement what you already offer. You might explore partnerships with other businesses to cross-promote or co-host events that draw in a crowd. If you haven't already, consider moving part of your business online. An e-commerce platform or digital offerings like webinars or consultations can open up new revenue channels and attract customers who might not visit your physical location.

Don't forget the power of community and local engagement. During slow seasons, it's more important than ever to stay visible. Participate in local events, sponsor community activities, or collaborate with nearby businesses to host special events. This not only helps to maintain your brand's presence but also strengthens your ties to the community, which can translate into loyal customers.

Lastly, use this time to invest in your business. While sales might be slower, the slow season is perfect for evaluating your operations, improving your marketing efforts, and planning for future growth. Consider offering staff training, refreshing your website, or fine-tuning your business strategy. By staying active and focused on improvement, you'll be in a stronger position to capitalize when business picks up again.

In conclusion, a slow season is a challenge, but it's also an opportunity. By planning ahead, staying engaged with your customers, diversifying your income, and investing in your business, you can navigate the downturn and come out stronger on the other side. Remember, the key is to stay proactive and positive, ensuring that your business continues to thrive no matter the season.

COCI STATISTICS

New Businesses

	2019	2020	2021	2022	2023	Total
Associations	29	15	33	28	25	130
Foundations	37	38	32	29	30	166
Foundations PFF	53	34	51	66	90	294
Limited Liability Companies	72	53	83	50	79	337
Private Limited Liability	389	242	274	282	299	1486
Sole Proprietors	311	237	287	254	280	1369
Foreign Entity	34	17	16	20	23	110
Partnership	1	2	1	3	5	12
Trust	112				1	1
Total	926	638	777	732	832	3905

Over the last 5 years (2019-2024), there has been a total of 3,905 new business registrations in the Trade Register of COCI. These new registrations include Associations with 138, Foundations with 179, Foundations PFF with 313, Limited Liability Companies with 354, Private Limited Liability with 1556, Sole Proprietors with 1460, Foreign Entity with 113, Partnership with 12, and Trust companies with 1 new registration over the period. See illustration in table above.

Active Businesses

	2019	2020	2021	2022	2023
Associations	236	243	284	335	337
Foundations	749	783	814	844	873
Foundations PFF	422	456	501	563	653
Limited Liability Companies	4094	4117	4190	4229	4307
Private Limited Liability	1618	1840	2086	2351	2650
Sole Proprietors	5135	5337	5615	5866	6143
Foreign Entity	250	266	285	305	329
Partnership	22	24	25	28	31
Trust		18	-	(2)	1
Total	12,526	13,066	13,800	14,521	15,324

From the table above, there were a total of 15, 324 active businesses in the trade registry of COCI at the end of the year 2023. Of these active businesses there were 337 Associations, 873 Foundations, 653 Foundations PFF, 4307 Limited Liability Companies, 2650 Private Limited Liability, 6143 Sole Proprietors, 329 Foreign Entities, 31 Partnership, and 1Trust company with 1 new registration over the period. Also, illustrated in the table is that there has been an upward trend from since 2019 in the amounts of active businesses in the registry.

	January	February	March	April	May	June	Total
Sole Proprietorships	29	36	26	24	20	28	163
N.V.	8	4	5	6	3	6	32
B.V.	25	26	19	19	34	32	155
Foreign Entities	0	3	0	2	0	2	7
Partnerships	0	0	0	0	1	0	1
Foundations	2	6	5	4	10	7	34
PFF	6	9	4	14	7	9	49
Associations	6	0	2	0	3	1	12
Totals	76	84	61	69	78	85	453

For this Magazine edition, the activities of the business registry for the first half of the year 2024 are reported. Some of the highlights for the six months of the year includes: First time business registration has increased by 14 percent, moving from 396 in 2023 to 453 in 2024. The composition of the newly registered businesses is illustrated above.

2024	January	February	March	April	May	June	
Sole Proprietorships	16	20	10	12	10	16	84
N.V.	7	10	12	5	6	12	52
B.V.	6	4	7	4	7	2	30
Foreign Entities	1	0	0	0	0	0	1
Partnerships	0	0	0	0	1	0	1
Foundations	0	2	1	1	1	1	6
PFF	0	0	0	1	1	1	3
Associations	0	0	0	0	0	0	0
Branches	0	1	0	0	0	0	1
Totals	30	37	30	23	26	32	178

Business closures increased slightly from 144 business closures in 2023 to 178 business closures in the first half of 2024.



Inspired by the vibrant underwater world of Curaçao and Sint Maarten

Design of Caribbean Guilder Revealed

Willemstad/Philipsburg - Today the Centrale Bank van Curacao en Sint Maarten (CBCS) hosted simultaneous events in Curação and Sint Maarten to reveal designs of the new Caribbean banknotes and coins for the first time. The banknotes and coins draw inspiration from the World Under the Sea where fish swim freely, seeing no borders. This serves as a metaphor for the unity shared between the countries of Curação and Sint Maarten within its monetary union. The diversity of unique aquatic life serves as a reminder that, despite our distinct identities, we are connected by collaboration and shared objectives.

Banknotes

The front of the banknotes depicts the vibrant marine life native to Curação and Sint Maarten, while the reverse showcases significant historical and cultural landmarks of both countries. Each Caribbean guilder (Cg) banknote has a distinct color. The color of the 10 Cg banknote is predominantly yellow. The main characters on the front of the Cg 10 are the Gray Angelfish and the Queen Conch. The back of the note shows the historic Light House on Klein Curacao. The color of the Cg 20 is predominantly blue. The front shows the Spotted Eagle Ray and the Yellow Cowry, while the back gives a view of the ecologically unique Simpson Bay Lagoon. The Cg 50 is a predominantly green banknote featuring the Green Sea Turtle and the Favored Tellin shell while on the back the pristine Playa Kenepa Grandi Beach is depicted. The Spotlight Parrot Fish and the Common Music Volute appear on front of the red Cg 100 banknote, while the back shows the remarkable Courthouse of Sint Maarten. The Cg 200 is predominantly purple with the Longsnout Seahorse and the Giant Tun Shell adorning the front and the iconic Queen Emma Bridge on the back.

Coins

Caribbean guilder coins have similar but distinct designs for Curação and Sint Maarten. These sets will circulate interchangeably on both islands. The Cg 5 and the Cg 1-guilder coins show the effigy of the King, along with his name 'Willem-Alexander' and the words 'Koning der Nederlanden' (King of the Netherlands) on the obverse. The reverse of the Sint Maarten Cg 5 and Cg 1-guilder coins show the national coat of arms and Green Sea Turtles while the reverse of the Curacao Cg 5-guilder and the Cg 1-guilder coins show the island of Curacao surrounded by the Caribbean Sea, its waves formed by the words 'Curacao'. Two Green Sea Turtles complement the design. The lower denominations, 1ct, 5ct, 10ct, 25ct and 50ct coins show the Orange Blossom on the obverse side. The reverse reads either "Curacao" or "Sint Maarten". The denomination sits between the Caribbean sky and waves in the middle of a constellation of three groups of 10 pearls representing the date 10-10-10, the date on which both countries became autonomous countries within the Kingdom of the Netherlands. Two Favorite Tellin Shells complete the design and together with the waves and pearls form the link to the underwater world of the banknotes.





During the reveal events in Sint Maarten and Curaçao, CBCS President Mr. Richard Doornbosch, and Executive Director Mrs. Leila Matroos-Lasten, respectively, spoke of the long journey of the Caribbean guilder, project which after 5 years of concentrated efforts by all stakeholders, enabled a beautiful and secure result: a new currency for the countries Curaçao and Sint Maarten.

Counting down to the new currency's introduction next year, the CBCS will continue to provide information on a regular basis. Among materials now available to familiarize the public and businesses on the characteristics of the new currency is the mobile application "My Caribbean Guilder", available for Android and iOS smartphones. In addition, the CBCS launched a dedicated webpage on the new currency, available at www.caribbean-guilder.com.

The CBCS will also commence training sessions for commercial bank and retail personnel on the new banknotes and coins contributing to a streamlined transition to the new currency from the NAf as the Caribbean guilder banknotes and coins replace those of the Netherlands Antilles.

We recommend visiting <u>www.caribbean-guilder.com</u> for more information on the Caribbean guilder and to download the "My Caribbean Guilder" App via Google Play or App Store. Follow us on Facebook and Instagram to stay up to date on the further developments surrounding the Caribbean guilder. We welcome your sending questions and remarks to the CBCS Corporate Communications Department via <u>CBCS@centralbank.cw</u> or <u>caribbean-guilder@centralbank.cw</u>.

Willemstad, August 22, 2024 CENTRALE BANK VAN CURACAO EN SINT MAARTEN





UBO Compliance







The St. Maarten UBO Registry

THE ULTIMATE BENEFICIARY OWNERS

UBO REGISTRY REQUIREMENTS

As of August 2024*

The St. Maarten Chamber of Industry is proud to announce the commencement of the Ultimate Beneficiary Owners (UBO) Registry. This initiative marks a significant step towards enhancing transparency and promoting ethical business practices within our jurisdiction.

The UBO Registry aims to identify the individuals who ultimately own or control companies operating in St. Maarten, ensuring compliance with the Chamber Registry Decree (Handelsregister Besluit) Article 16-21.

By establishing this registry, we are reinforcing our commitment to fostering a fair and transparent business environment, as well as improving the integrity of our register.

All businesses are encouraged to register their beneficial owners, providing necessary information that contributes to a more responsible and accountable economy. We believe that this initiative will not only strengthen St. Maarten's reputation as a reliable business hub but also safeguard the interests of our community and stakeholders.

Empower your knowledge by copying and pasting the links below into your web browser to view the Ultimate Beneficiary Owner's comprehensive procedure guide.

PDF: https://drive.google.com/file/d/1EcT2qGsdLgepGxhGgyL0TbI9NQRwEiNC/view?usp=sharing

Website: https://www.chamberofcommerce.sx/about-us/ubo-registry/

In order to submit your Ultimate Beneficiary Owner (UBO) documents, the St. Maarten Chamber of Commerce & Industry urges clients to visit the business center (adjacent to maintain office) to obtain their UBO requirement package.



COCI URGES BUSINESS COMMUNITY AND PUBLIC TO PREPARE FOR 2024 HURRICANE SEASON

(COCI) has taken note of this year's hurricane season prediction. An above-normal activity, with an anticipated range of 17 to 25 total named storms (winds of 39 mph or higher), of which 8 to 13 are forecasted to develop into hurricanes (winds of 74 mph or higher), including 4 to 7 major hurricanes (Category 3, 4, or 5, with winds of 111 mph or higher) are predicted. The National Oceanic and Atmospheric Administration (NOAA) from the United States has expressed 70% confidence in these predictions.

Considering the forecast, COCI strongly encourages all businesses to adopt comprehensive disaster contingency measures and start with early preparations. Measures to safeguard property, procedures to ensure that measures are executed promptly, and that staff is given ample time to make necessary preparations at home, are just a few of the actions envisioned. Provisions for reopening after the passing of a hurricane should be in place and staff should be informed timely and properly. Establishing communication means and alternative communication methods to be used, when telephone contact is not possible, should for part of the disaster preparation. It is crucial for businesses to safeguard their operations, assets against potential storm damage and ensure that staff are well prepared.

COCI also calls on the public to take necessary precautions to protect their properties. Residents are urged to gather essential supplies and make all necessary preparations to ensure the safety and security of homes.

Preparation and prevention are key to minimizing the impact of hurricanes. We must collectively strive to be hurricane-ready for the 2024 season. By taking proactive measures now, we can better protect our community and minimize the impact, duration of a disruption and potential for losses. Let's work together to ensure a safe and resilient St. Maarten.

HURRICANE DISASTER TIPS



Is your business ready for the Hurricane Season?

The Hurricane season is upon us; therefore, the Chamber of Commerce and Industry has developed this hurricane preparedness tips, with the anticipation that it will help you minimizing the impact it can have on the operation of your business, employees, and community by extension.

A Business Continuity Plan (BCP) outlines the procedures your business should follow in the event of an emergency or natural disaster like a hurricane. It includes backup plans for your organization's technology, business procedures, human resources, and other resources.



Develop a Plan

Develop a comprehensive business continuity plan. A business continuity plan should include information on how to maintain operations, manage risk, and keep customers and employees safe during a hurricane.



Secure Physical Documents

Secure your physical assets. Secure important assets such as documents, cash registers, computers, and other equipment by moving them to higher ground or by storing them in a hurricane-proof building.



Prepare Employee(s)

Prepare your employees. Make sure your employees understand what to do in the event of a hurricane. Provide them with training on how to properly secure the building and equipment and how to respond to an emergency.



Secure Financial Resources

Make sure you have enough cash flow to cover intermediate operations. Have alternative financing options in place to cover any losses.



Insurance Coverage

Consider insurance. Make sure you have adequate insurance coverage for your business in the event of a hurricane. This coverage should include your property and goods.



Inform Customers/Vendors

Communicate with customers and vendors. Make sure your customers and vendors know how your business has been impacted by the hurricane and how you will be responding.

ONLINE PAYMENT PROCESSING TIMELINE

Please be aware of our payment processing procedure:

- Payment processing takes 3-5 business days
- This timeline begins from when you send the payment
- The process ends when the Chamber receives the funds







Job Fair

Career Opportunities in Sint Maarten

The National Employment Services Center is thrilled to invite local job seekers, professionals, and recent graduates to the National Job Fair on October 2nd! Don't miss this opportunity to connect with top employers and explore exciting career opportunities.

- Over 300+ vacancies and counting.
- · Over 25+ registered businesses and counting.

Wed 2nd

October 2024

START FROM Untill 4 pm

ALEEZE Convention Center

117 A.T. Illidge Road, Madame Estate

Get your resume, cover letter, and professional attire ready. Join us at the National Job Fair and seize the opportunity to impress potential employers.



For more information, connect with us through our NESC Connect WhatsApp Service and follow us on our social media platforms.

WhatsApp NESC Connect: (+1721 5236390



Email: apply.nesc@sintmaartengov.org



@NationalEmploymentServicesCenter









Test Your Problem Solving Skills!

PVLEONGAFLZPOGHWCVISLTAKYIUXHA ERUSTMAARTENCHAMBEROFCOMMÉR Y T I I B A M P F R K P Y C Z R V V V M X R T G M C G B Q V W D K Z E L E R U O M L E R A O B I P R Y X F V A | A R | K G K Y | A B X H H | Z T Y D O G W M W OIOVFTHLWXTJGGOQKCFANNU UUHFTEETDQPKEEFCZSWBWTXNGO I CAS IAVCQUNLOGCMQGPTOHULHKXSMVH RCMALUPNIXFLDUYSTMBI PYANAW TWORIGOONMOXLHBIFLPCYAQAMWC ZEBCMQQLSOIUAVNIIUKLWUVT FIXTNVDOJUYJ XTMBTNFXAPM | EFO I M K | LXAFFZHVOBP PNRVEAETKYAGBDPEWURMVANRTMN P L X K D D S W | W I Y I L L A F O S A K O S C S W C L ARDNPNXSSLDXZYNISNRVNXQDEQOA X I K F A Z W N O L D G P N Z S A J R Q U B Y H C A U K I Q OHOMRNTARCETQDWCSBEPXXQLQLMHXK AFMITYRLIMITEDLIABI OOOSNUXUAYAATECOPKFLW NUHPEZYJAZBVTEOFBNNTI IBCOUN GNMXRNSOWOCITIRBXPVOQTCMWSL YDYMSTGLBASCYWOZRSLTAWYIGAVSTB WAREHGRXSXSRPDENARWBRT ICGOW TAQISOLEPROPRIETORSHI H I T Y P P G E M R Y T D V T B R B R | FBRX LOYDPXOIHTNEEAZENZTOIDTI XNQNGMPQABTHGAQRCKW|KDGZLHLAUS BUSINESSCOMMUNITYBKSMTPKZMQTNZ UTYNCKGDDYZRUFNICEKMSKTRGEYZYY

Private Limited Liability Company
Sole Proprietorship
St Maarten Chamber of Commerce
Business Community
Limited Liability Company
Foundation

COCI Newsletter
Limited Partnership
UBO Compliance
Association
Annual Fee



www.chamberofcommerce.sx