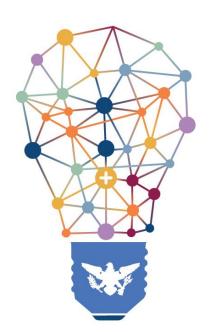
Welcome to the ...



U.S.V.I. Community Business Forum'20

"Adapting Business for COVID Normal"

Sponsored by the Office of the Governor & Royal Caribbean Group

Wednesday, December 16, 2020 9:00 AM – 1:00 PM AST

David Bornn





U.S.V.I. Community Business Forum'20 "Adapting Business for COVID Normal"

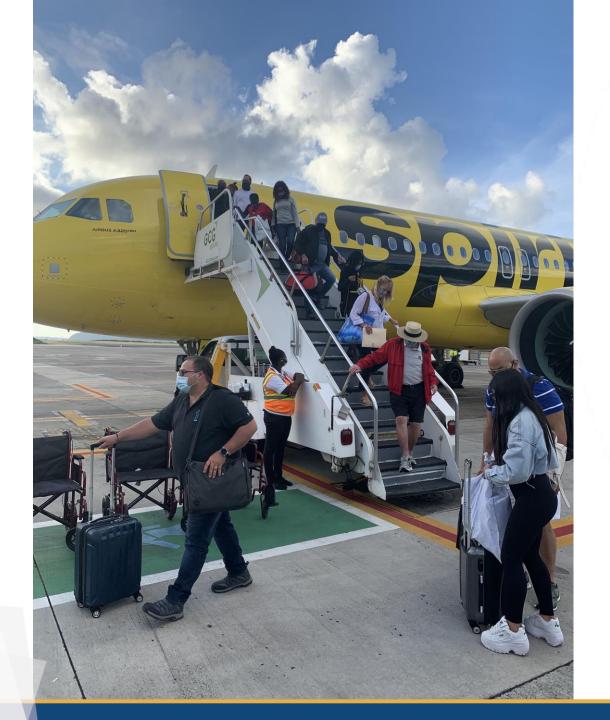
The free port of St. Thomas was the Caribbean port closest to Europe. Its physical location at the center of the Caribbean and Central American trade was at the crossroads of many routes for shipping. As the original trade grew between 1850-1870, necessary services were initiated. Thus, a telegraphic company was established in 1871. This renewed volume and diversity of shipping, "gave some impetus for mercantile interests to begin to expand again (Jarvis 79). Jarvis, J. Antonio (1938) Brief history of the Virgin Islands. St. Thomas: Art Club.













Monday, December 14, 2020 e Page 20

Young business standout



Photo by MAY LEADER

Willie Hamed of The Market and Moe's grocery stores, left, welcomes Amaya Leader with her lemonade product to be sold in his stores. The 7 year-old local entrepreneur pitched her product to Hamed and negotiated the deal herself for the stores to carry Amaya's Lemonade Stand drinks.



David Bornn





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- Considerations for Ensuring Access to Individuals with Disabilities (8min)



Governor of the Virgin Islands

Albert Bryan Jr.



THE UNITED STATES VIRGIN ISLANDS
OFFICE OF THE GOVERNOR
GOVERNMENT HOUSE





Economic Agenda

- Comprehensive Economic Development Strategy
- Economic Initiatives
 - Strategic Plan
 - Recovery Boom!
 - Local Small Business Support
 - Capitalizing on Enterprise Zones
 - Stabilization of EDC & RT Park programs
 - Attracting High Net Worth Individuals







Economic Agenda

- Expanding our Tourism Product
 - Increasing Market Share of Passengers to Territory
 - Sport Tourism
- Building Our Overnight Infrastructure

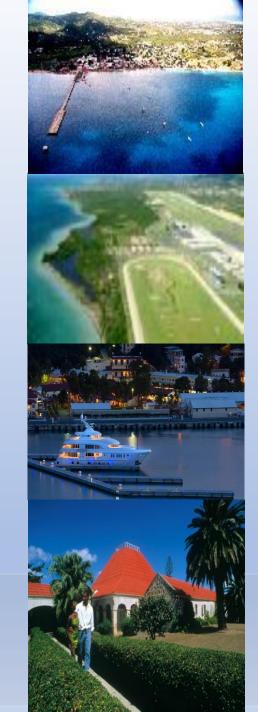






St. Croix: Economic Prosperity

- Major Hotel Project
- Marina in Gallows Bay
- Revitalization of Renaissance Park
- Research and Technology Park
- Agribusiness
- Capitalizing on STX Airport
- Marine Industry







Agenda 2040

St. Thomas- St. John Economic Prosperity

- Marina Industry
- Summers End
- Revitalization of Crown Bay
- Long Bay Landing
- Cargo Transshipment
- Downtown Development
- Major Hotel Project



Agenda 2040





Obstacles

- Energy Costs
- Capacity
- Availability of private sector capital
- Local investing to share in new wealth
- Status & Representation: Effect of federal legislation
- Impact of SUCCESS





Agenda 2040





www.usvi2040.com

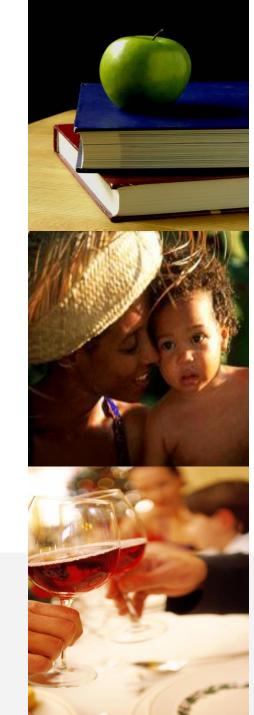


Agenda 2040



Economic Landscape 2040

- World Class Education System
- Lower level of children living under poverty line
- Balanced land and water use plan
- Acute tourism sector catering to upper class clientele





Agenda 2040



Economic Landscape 2040

- Promising economy with business and medical schools at the University to match
- Tech Park houses; Google 2020 and some of the best programmers worldwide
- Active air cargo shipping hub that give rise to new small manufacturing businesses in St. Croix
- Marinas that rivals Monaco as a destination



Agenda 2040





Economic Landscape 2040

- Expansion of the refinery operations including new experimental fuel blends
- Trans-shipment port for vessels on cross Atlantic voyages
- Telework boom increasing tax base







Agenda 2040

Healthcare

- 6 New Healthcare Facilities
- 2 New Skilled Nursing Facilities for Elder Care
- 2 New/Rebuilt Hospitals
- 2 Rebuilt Clinics (Myrah Keating & Charlotte Kimmelman)
- Healthier lifestyle adaptation
- Better recreational facilities
- Bike Paths
- Walking Communities













Agenda 2040





Rum Distillery

- Captain MorganCruzan Rum





Agenda 2040 A Vision of Promise





Governor of the Virgin Islands

Albert Bryan Jr.



THE UNITED STATES VIRGIN ISLANDS OFFICE OF THE GOVERNOR GOVERNMENT HOUSE



Attendee Rules

- 1.If your feed seems to have frozen, press the "Live" button (as you may have unintentionally paused your stream by clicking on streaming window).
- 2. For your convenience, live captions are available in up to 6 languages.
- 3.Announcements will be used to share information on upcoming presentations, break-and-resume updates, and reminders of the rules throughout the forum.



Attendee Rules (Cont'd)

4. Q&A

- a. View all questions (and their responses) in the "Featured" column of your Q&A box.
- b.Understanding Q&A sessions structure
 - i. All questions will be addressed, but limited time requires prioritizing onscreen questions.
 - ii.To maximize attendee opportunity to audibly hear back from the experts in the business community, some perspectivepresenters providing are limited to answering questions within the Q&A chat box only. Once time for onscreen questions has expired for a presenter, they will address all remaining questions via Q&A chat box.



Attendee Rules (Cont'd)

4c. Q&A: Asking questions

- i. Attendees are encouraged to freely ask questions as they come to mind. You do not have to wait until the end of a presentation to do so. However, we ask for your patience in receiving a response to your question. The internal team is determined to address all concerns.
- ii. Before posing a question, please type in the same name you RSVP'd under. You will only be required to do this once. Any question posted as anonymous will not be prioritized and may **not** be addressed.
- iii.If your question is not addressed during the forum, please follow up on the FAQs section of our USVI CBF support page, www.vi.gov/community-business-forum, which will be updated after each forum. Otherwise, look out for an email from cbf@go.vi.gov with a response to your question.

(This is why it is vital your credentials match.)



Attendee Rules (Cont'd)

4d. Q&A: Asking questions

If your question was already asked by someone else, you can promote it by liking their question.

The moderating team will take preference to such

questions for onscreen discussion, as time permits.

To like a question: Select Q&A on the right side of the screen. Click the "Featured" tab. Now click the

"thumbs up" icon on the question.





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PERSPECTIVES ON CRUISE LINE COMPANIES AND THEIR GUESTS

Presented by Jayne Halcomb and Elisa Shen of Royal Caribbean Group

Jayne Halcomb is the Director of business development across the Caribbean and Americas for the Royal Caribbean Group destination development team. She explores and pursues growth opportunities for both port expansion and destination community partnerships.

Elisa Shen is the AVP of onboard revenue for Royal Caribbean International overseeing the guest experience and onboard revenue operations for gaming, shore excursions and more.









BEST CRUISE LINE OVERALL

Readers' Choice Awards • Travel Weekly



ROYAL CARIBBEAN GROUP: OUR BRANDS

GLOBAL BRANDS









JOINT VENTURES







What we know about our Cruise Guests in St. Thomas

Guest Demographic

- In 2019, 496K guests were on itineraries that included St. Thomas between Royal & Celebrity.
- Top 3 Nationalities:
 - American 79%
 - Canadian 6%
 - UK 4%
- Avg income of RCG cruiser is 50%+ more than the avg American
- Avg spend while in port: \$78 pp
- 70% of RCG guests are repeaters to RCG

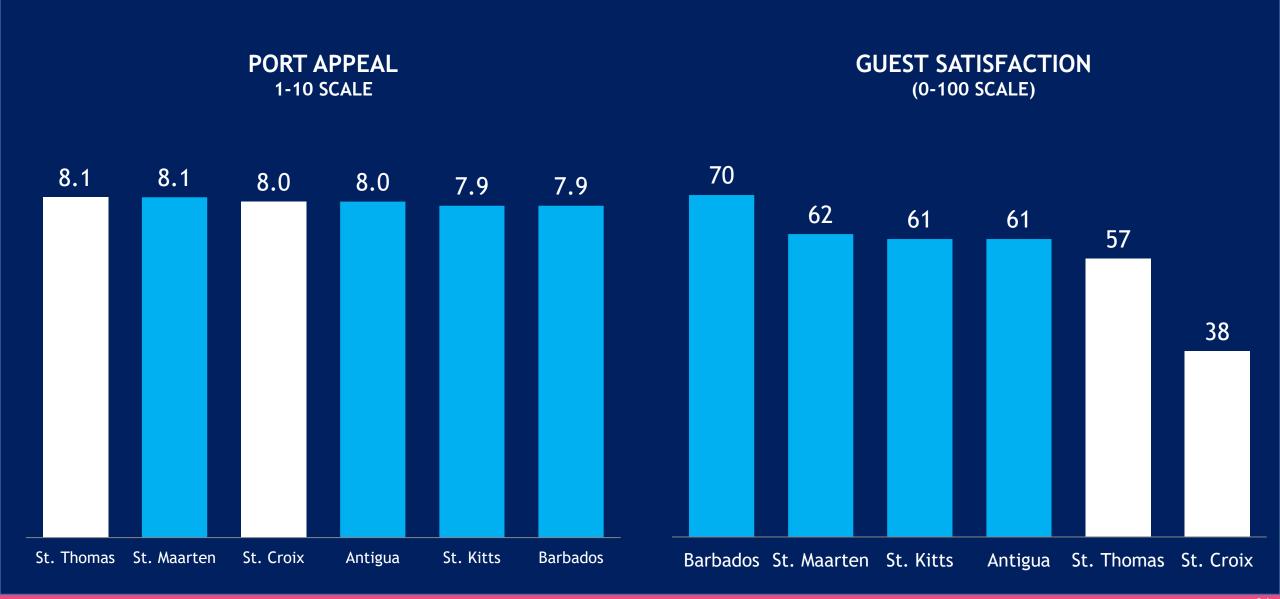
Port Statistics

- Port satisfaction rating 86.9
- 93% of pax debarked in St. Thomas
- Guests spent an average of 4.5 hours in port
- 26% of pax purchased RCG ShoreX
- RCG ShoreX rated higher than independent tours (88 vs 86 stat)





OPPORTUNITY TO PARTNER TO ENRICH GUEST SATISFACTION



St. Thomas Tours by Numbers

- Currently utilizing 7 tour operators that offer 32 different tours
- What makes up these tours?
 - 9 Snorkel tours
 - 8 Sightseeing tours
 - 6 Beach tours
 - 2 Scuba tours
 - 2 Culinary tours
 - 1 Wildlife tour (Sea Lions)
 - 1 Zipline/ Canopy tour





St. Croix Tours by Numbers

- Currently utilizing 1 tour operator that offers 13 different tours
- What makes up these tours?
 - 2 Snorkel tours
 - 4 Sightseeing tours
 - 1 Beach tour
 - 2 Scuba tours
 - 2 Culinary tours
 - 1 Kayak tour
 - 1 Cycling tour





Guest Feedback from Post-Cruise Survey

Positive

- People felt tour guides were friendly
- Snorkeling is a well-liked tour
- They enjoy the overall itinerary selection

Negative

- Tour guides could be more informative
- Communication on where to go or meet wasn't as clear as it could be
- People felt there was overcrowding on some of the more intimate boat tours







Our Healthy Return to Service - Adapt & Evolve









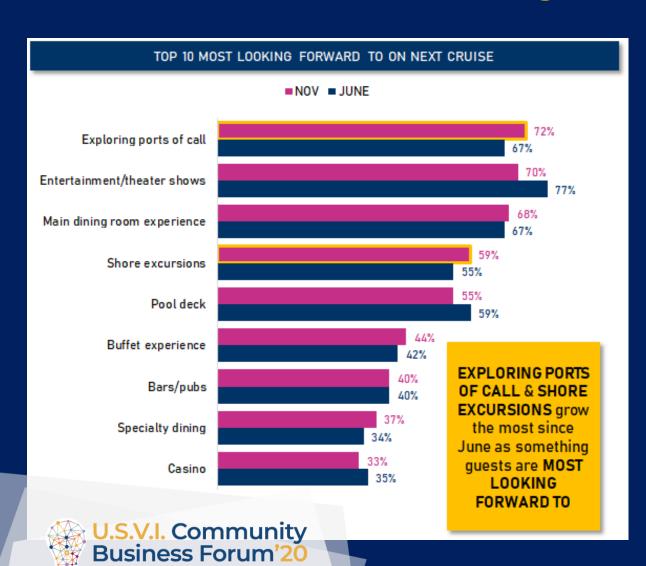








Marketing Research Insights



- Positive response to possible requirement to participate in a shore excursion to explore port
- Of those that were uncertain, main concerns were variety, flexibility, and current conditions at the time of sailing
- Relatively consistent responses across all age groups regarding what type of tours they would want with the exception of 65+ desiring highlights from a bus and the younger guests seeking adventure tours

Strongest Response

- Beach & Snorkeling
- Historical & Cultural
- Culinary

Less Favorable Response

- Walking
- Adventure
- Shopping

Potential Up and Coming Demand







Cultural, Culinary and Authentic Experiences

Private Transportation for Small Group Tours

Sustainable & Off the Beaten Path Tours



Requirements for Third Party Tour Operator for RCG

- A unique or creative product that aligns with the demands of our guest
- \$2,000,000 General Liability Insurance Policy for Third Party Tours + contingent transportation in the US & its territories
 - 1. Auto: < 15 pax \$2,000,000 per occurrence & > 16 pax \$5,000,000 per occurrence
 - 2. Watercraft: \$2,000,000 per occurrence
- Full support staff (dispatch, guides, administration, etc.)
- Quality Transportation, well maintained, safe & clean (seat belts preferred)
- Dunn and Bradstreet background check
- Customer service focused team



Exclusive Pier Experience Opportunity - Example

- USVI collaboration to create a controlled debark experience for our guests as an alternative and addition to participating in an organized tour
- Ability to offer cultural, culinary, and shopping experiences otherwise not accessible under current guidelines
- Staggered departures in 90-minute loops to promote adequate physical distancing







Employment Opportunities

Shoreside



Shipboard





Find out more at: rcgcareers.com

RCG Contacts

Royal Caribbean International

Account Manager: Melissa De La Cruz mdelacruz@rccl.com

Account Executive: Daniella Cardenas daniellacardenas@rccl.com



Celebrity Cruises

Account Manager: Althea Palmer <u>apalmer@rccl.com</u>

Account Executive: Iris Rosario irosario@rccl.com







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PERSPECTIVES ON OVERNIGHT GUESTS

Presented by Lisa Hamilton of USVI Hotel and Tourism Association

Lisa has been President of the Association since 2008 and previous to that she was the Director of Sales & Marketing for Marriott International at Frenchman's Reef for 13 years. She is also the President of My Brothers Workshop. Born in the Finger Lakes region of NY she is a proud 29-year resident of the Virgin Islands.





USVI Hotel & Tourism Association

Community Business Forum
December 16, 2020





MEMBERSHIP

St. Thomas – St. John Hotel & Tourism Association

Accommodations (Hotel, Timeshare and Villas): 30

Allied Members: 129

St. Croix Hotel & Tourism Association

Accommodations (Hotel, Timeshare and Villas): 17

Allied Members: 29





ACCOMMODATIONS SECTOR AVAILABILITY*

Hotels Closed Since Irmaria:

| | Rooms: | Opening Date: |
|--------------------------|------------|------------------------|
| Frenchmans Reef Marriott | 478 | Opening Q2 2022 |
| Sugar Bay Resort | 300 | Unknown |
| Caneel Bay Resort | 166 | Unknown |
| Elysian Resort | 69 | December 2020 |
| Divi Carina Bay Resort | 192 | December 2020 |
| Carambola Resort | <u>151</u> | Open – Limited Service |
| TOTAL CLOSED: | 1356 | |

Hotel Rooms Open Post Irmaria:

641 Hotels & Villas STT/STJ 949 Timeshare STT/STJ 635 Hotels & Villas STX 2225





Air BnB SECTOR AVAILABILITY

AS OF MAY 2020

Total: 2,450

ST. THOMAS Active Listings: 1,500

ST JOHN Active Listings: 420

ST CROIX Active Listings: 530





STATE OF THE INDUSTRY

Accommodations: The large hotels are still trying to rebuild post pandemic. Finances available for renovations are diminished extending the timelines for reopening.

Restaurants and Activities & Attractions: Heavily reliant on hotels guests and cruise ship passengers. Covid restrictions have created a huge financial burden for these businesses.

Retail: Heavily reliant on the cruise ship passengers. The CDC did NOT extend the "no sail" order that expired October 31st. They are in negotiations to determine when the ships will be back to the territory.



WHAT IS THE HOTEL GUEST LOOKING FOR?

SAFETY

AIRPORT ARRIVAL
CHECK IN PROCEDURES

HOTELS PROTOCOLS: MASKS, SOCIAL DISTANCING AND SANITIZING

UNIQUE EXPERIENCES

CULTURE: HISTORY, LANGUAGE, FASHION

CUISINE: WEST INDIAN, SPANISH, DANISH, FRENCH, EAST INDIA & AMERICAN

ADVENTURES: LAND/SEA





LOCAL EXCURSIONS

NEED TO ACCOMMODATE SMALLER GROUPS: ADD MORE INTIMATE OFFERINGS SHOWCASING LOCALLY MADE PRODUCTS.

AFFORDABLE TRANSPORTATION: NEED TO WORK ON THE ADDITIONAL PERSON CHARGE THAT ONLY EXISTS IN THE USVI.

CASHLESS TRANSACTIONS: WITH THE ADVENT OF PAYPAL AND VENMO APPS MANY VISITORS DO NOT WANT TO CARRY CASH NOT ONLY FROM A SAFETY STANDPOINT BUT MORE RELEVANT THE HYGIENE FACTOR – MONEY IS DIRTY!

CREATE NEW VENUES: CARIBBEAN CARNIVAL MINI MARKET TO INCLUDE A VERSION OF FOOD FAIR WITH LOCAL MUSICIANS AND DANCERS (TROUPES, HERITAGE DANCERS, MOCKO JUMBIES, ETC)





SHOPPING

MORE VARIETY SHOPS BEYOND JEWELRY: LOCALLY MADE ARTS, CRAFTS, ETC,

POP-UP CO-OP SITES. HAVENSIGHT, RED HOOK, CRUZ BAY, C-STED, F-STED

DIFFERENT HOURS OF OPERATION: HOTEL GUESTS ARE AT THE BEACH OR ON THE WATER DURING THE DAY.
OFFER GUESTS OPTIONS TO SHOP IN EVENINGS. SUGGEST HOURS OF OPERATION MOVED OR EXTENDED TO 7PM.

REVIVE THE DOWNTOWN "HARBOUR NIGHTS" EVENT: SHOPS ARE OPEN UNTIL 7PM. RESTAURANTS OFFER SPECIALS. DOT TO PROVIDE ENTERTAINMENT & SECURITY. THINK OF A MINI VERSION OF MIRACLE ON MAIN STREET. THIS CAN BE OFFERED WEEKLY TO START. ST. CROIX JUMP UP A BIG SUCCESS.



PARTNER WITH COMPANIES THAT OFFER TOURS VIA APPS: INCLUDE BORDEAUX, NELTJEBERG, BOTANICAL GARDENS, WHIM PLANTATION, CATHERINEBERG......



HEALTH PROTOCOLS BEST PRACTICES

STRATEGIC PARTNERSHIPS WITH AIRLINES TO COMMUNICATE REQUIREMENTS.

REQUIRE THEY PRESENT COVID NEGATIVE TESTS AND/OR LIABILITY WAIVER

REQUIRE MASKS BE WORN IN PUBLIC AREAS EXCEPT WHEN EATING, DRINKING OR SWIMMING. PROMINENTLY DISPLAYED SIGNAGE.

USE OF ELEVATORS FOR FAMILY UNIT ONLY – OTHERWISE ONE PERSON AT A TIME

HOUSEKEEPING ON REQUEST ONLY

CREATIVE SANITIZING SOLUTIONS





ALL QUESTIONS WILL BE ADDRESSED IN CHAT ©



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 - Chambers of Commerce (10 min)
 - Restaurants (5 min)
 - Marine Industry (10 min)
 - Young Entrepreneurs (7 min)

(Q&A within Chat only!)



CHAMBERS OF COMMERCE (STT/STJ/STX)

Presented by Ryan Nelthropp and Adriane Dudley

Adriane Dudley: Partner

Attorney, resident in the VI since 1975. Practice: administrative law, business transactions, economic incentives under EDC and compliance, and labor and employment law. Active in many civic organizations including the St Thomas-St John Chamber of Commerce and professional organizations including the Virgin Islands and American Bar Association.

Ryan Nelthropp: Chairman

A 7th generation Crucian, attended the Country Day School and received an undergraduate degree from Rider university. Mr. Nelthropp was a member of the USVI National Swim Team for 10 years representing the territory at several international competitions. He is currently a sales executive with Marshall & Sterling Insurance and in his second year as Chairman of the Board of Directors for the STX Chamber of Commerce.



Challenges in doing business

- Pandemic fatigue-business owners, managers, & employees face daily operating challenges and added stress to make ends meet.
- Increased expenses and man hours are now a necessity for businesses to provide a safer, cleaner place of business.
- Depletion of a reliable & experienced workforce as many have left island or remain unemployed.
- Uncertainty and inability for business owners to properly plan for the future.
- Lack of access to capital, changes or loss in suppliers, & delays in logistics/shipping.



Highlights for the future

- Creativity and the ability to pivot business models has been key during the pandemic.
- Many businesses are establishing or enhancing their digital presence to better promote/monetize their business.
- Exporting of local products has grown as owners see the need in expanding customer base outside of the territory.
- Meetings are held virtually which has been key to remain in contact with workforce and allow for flexible stay at home working conditions.
- Vaccines in 2021 provide hope for many businesses to persevere and plan future investment.



Expansion Opportunities

- Continue to grow Agriculture sector through education, expansion of funding, & implementation of more technology.
- Drive options for local manufacturing and food processing, providing a more sustainable local product.
- Increased development of EDA program
- Hotel & Resort sector is steadily returning with tourist numbers increasing and post hurricane rebuilding projects near completion.
- Cruise industry-dredging of harbors in Charlotte Amalie, Frederiksted,
 & Gallows Bay to allow for larger ships.



Q&A

All questions will be responded

to in the chat box!



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RESTAURANTS

Presented by **Ted Gutierrez**, State Director of VI Small Business Development Center

Ted J. Gutierrez, MBA is the State Director for the Virgin Islands Small Business Development Center. Mr. Gutierrez has several years of experience working with entrepreneurs and small businesses. His background includes Economic Development, Community Development, finance/banking, public and private sector success, and non-profit work and volunteerism.







Presentation by Ted J Gutierrez, VI SBDC State Director

USVI Restauranteur Survey Oct. – Nov. 2020

- VI SBDC contracted with local group
- Former members of USVI Restaurant Association
- Met with restaurant owners in STT and STJ
- 29 Owners 38 restaurants represented
- Conducted survey questions via email
- Chambers of Commerce assisted with email survey
- STX business survey currently taking place

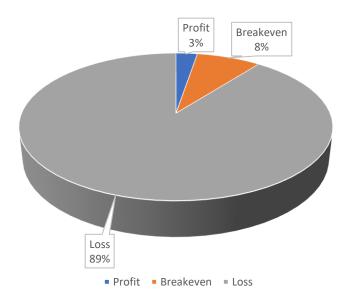






PROFIT MARGIN IMPACT

TOTAL RESTAURANTS (38)
OCTOBER-NOVEMBER 2020







PROFIT MARGIN IMPACT

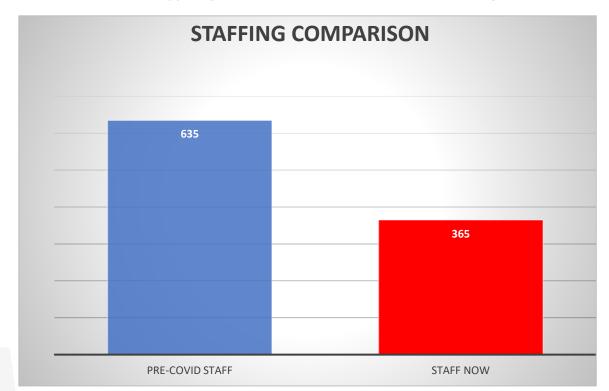
| St. Thomas average revenue decrease | 64% |
|--|-----|
| St. John average revenue decrease | 58% |
| • Average revenue decrease St. Thomas & St. John | 61% |
| St. Croix average revenue decrease | TBD |





LOSS OF JOBS

Staffing decreased 43% on average







Paycheck Protection Program

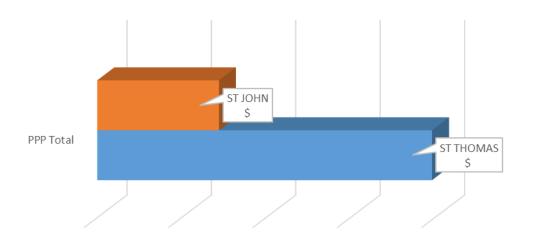
St. Thomas Total PPP \$1,983,800

St. Thomas Avg PPP \$110,211

St. John Total PPP \$721,337

St. John Avg PPP \$80,149

PPP TOTAL 29 RESTAURANTS







Economic Injury Disaster Loan

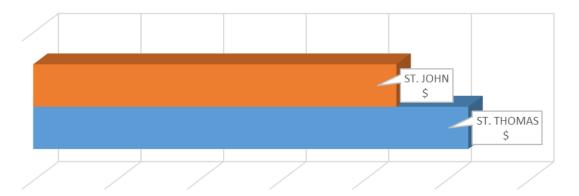
St. Thomas Total EIDL \$627,000

St. Thomas Avg. EIDL \$104,500

St. John Total EIDL \$539,900

St. John Avg. EIDL \$134,975

9 RESTAURANTS







VIRGIN ISLANDS SMALL BUSINESS DEVELOPMENT CENTER

CONCERNS

- The single biggest concern is will there be more closures.
- Energy rates
 - 3 month pay-back period not enough time for outstanding balances
- Customers not returning due to extended COVID-19 outbreaks
- CDC/VI DOH regulation confusion
- No additional federal financial stimulus assistance
 - Any previously awarded federal money expended





VIRGIN ISLANDS SMALL BUSINESS DEVELOPMENT CENTER

Recommendations

- Workers Compensation paid quarterly instead of annually
- Fine forgiveness
- Allow bar countertops to be opened following CDC guidelines
- "Foodie Tours"
 - Collaborate with retailers/musicians
- Attract "locals"





VIRGIN ISLANDS SMALL BUSINESS DEVELOPMENT CENTER



www.visbdc.org



facebook.com/visbdc

youtube.com/visbdc



www.startupspaceapp.com

St Thomas/ St John: 340-693-1694

St Croix: 340-692-4294

Email: info@visbdc.org







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(Q&A within Chat only!)



Marine Industry: Charter Yachts & Fishing

Presented by Oriel Blake of VIPCA and Kelvin Bailey, Jr. of VIGFC

Oriel Blake is the Executive Director of VIPCA, the marine advocacy non-profit of the U.S. Virgin Islands. VIPCA provides one voice to promote continued growth and strength of the marine charter industry in the Virgin Islands. It is the owner and organizer of the annual USVI Charter Yacht Show, runs an annual Marine Apprenticeship training to train young Virgin Islanders to become captains, and has facilitated freedom of passage between the USVI, Puerto Rico and its neighboring islands for charter.

Kelvin Bailey Jr. is the President of the Virgin Islands Game Fishing Club. He is also Vice-Chair of the St. Thomas Fishing Advisory Counsel, and the Operations Manager of Magic Moments Charters.



Virgin Islands Professional Charter Association

THE U.S. VIRGIN ISLANDS MARINE TOURISM & YACHT CHARTER INDUSTRY



Virgin Islands Professional Charter Association

Executive Director

Oriel Blake



Marine Tourism is Booming in the U.S. Virgin Islands

Total of 700 cabins [rooms] within the USVI-based yacht charter fleet 2020

... Increase to 900 cabins [rooms] anticipated by 2022

- → 1/50 term-charter yachts (15-20 weeks of charter)
- 50 bareboats (20 weeks of charter)
- 50 visiting term-charter yachts <60ft (2 weeks of charter)
- 15 sport-fishing charter yachts
- 100 day-charter yachts (40 weeks of charter)
- 250+ visiting superyachts and megayachts (for 1-3 weeks each only)
- 100+ private recreational yachts



USVI Charter Yacht Show November 11-14th 2020

A Success, with:

- 60 Exhibiting Yachts
- 110 Virtual Attending Charter Brokers
- 50 In-person Attending Charter
- Marginally Reduced Sponsorship





Covid-19 Prepared and Safe to Remain Open

- Represents a safe recreational outlet in the context of Covid-19
- A solution to tourism with its risks of viral propagation on land
- When the correct protocols are followed viral spread is diminished between tourists, crew and the USVI community
 - Yacht capacity limitation, sanitization, mask wearing and containment onboard
- USVI Seaport has remained open throughout the pandemic
- Neighbouring island nations have announced more restrictive travel policies resulting in the redirection of vessels to the USVI
- The closure of BVIs seaports resulted in yachts remaining in the USVI providing for a captive market for local marine service providers and marine services
- St. Croix is a recently "discovered" charter destination in place of BVI destinations

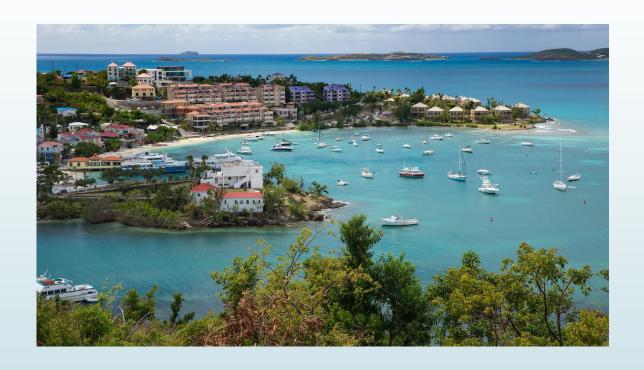


Offers Immediate Expansion Possibilities

- Proven to be a strong contributor to the Virgin Islands' economy
- Can be depended upon following a natural disaster since yachts can relocate in advance of a natural disaster and return unscathed
- Yachts do not add material strain on local resources
- Sailing yachts have minimal environmental impact
- Creates wide range of Marine Related Businesses prepared for growth
- Creates a broad employment base prepared for growth
- Economic contribution impact reaches all three islands of St. Thomas, St. John and St. Croix
- USVI-only Charter Itineraries are widely reported to be successful by charter guests of all yachts [day / term / bareboat and superyacht]

Businesses Related to Marine Industry are vast:

- Crewed and Bareboat, Day and "Term" Charter Yachts
- Yacht Service, Repair and Maintenance
- Marine Retail (Including Dive And Fishing)
- Marina Facilities
- Yacht Transportation
- Yacht Manufacture
- Dry Dock Storage
- ► Fuel, Water, Utilities
- Food and Beverage Provisioning
- Car Rentals and Taxis
- Local Recreational Activities
- Hospitality Providers of Food & Beverage (floating / yacht accessible)





NOAA U.S. Virgin Islands' Ocean Economy Data 2016:



The Ocean Economy = 7 percent of the total employment, three times more than the average of 2 percent for ocean and Great Lakes states.

| Ocean Sectors | Establishments | Employment | Total wages (\$) |
|----------------------------|------------------|--------------------|------------------|
| Living Resources | 1 | ND | ND |
| Marine Construction | 2 | ND | ND |
| Marine Transportation | 22 | 214 | \$11,030,080 |
| Offshore Mineral Resources | 5 | ND | ND |
| Ship and Boat Building | 1 | ND | ND |
| Tourism and Recreation | 373 | 6,524 | \$161,751,217 |
| Ocean Economy | <mark>404</mark> | <mark>6,738</mark> | \$172,781,297 |
| Total Economy | 3 <u>,</u> 472 | 36 <u>,215</u> | \$1,393,000,000 |
| Ocean Economy Share | <mark>12%</mark> | <mark>19%</mark> | 12% |



Many marine business activities are not captured in the national employment statistics

Not Captured:

- 1. Self-employed workers
- 2. Ocean activities not registered under traditional ocean sectors
- 3. Partially ocean-dependent activities such as retail shops

When added, USVI ocean job figures increase from 6,700 to 11,000

| Ocean Employment | National Statistics | Incorporating Additional Info | Percent Difference |
|----------------------------|---------------------|-------------------------------|--------------------|
| Living Resources | ND | 361 | N/A |
| Marine Construction | ND | 63 | N/A |
| Marine Transportation | 214 | 417 | +95% |
| Offshore Mineral Resources | ND | 0 | N/A |
| Ship and Boat Building | ND | 140 | N/A |
| Tourism and Recreation | 6,524 | 9,757 | +50% |
| Ocean Economy | 6,738 | 10,738 | +59% |

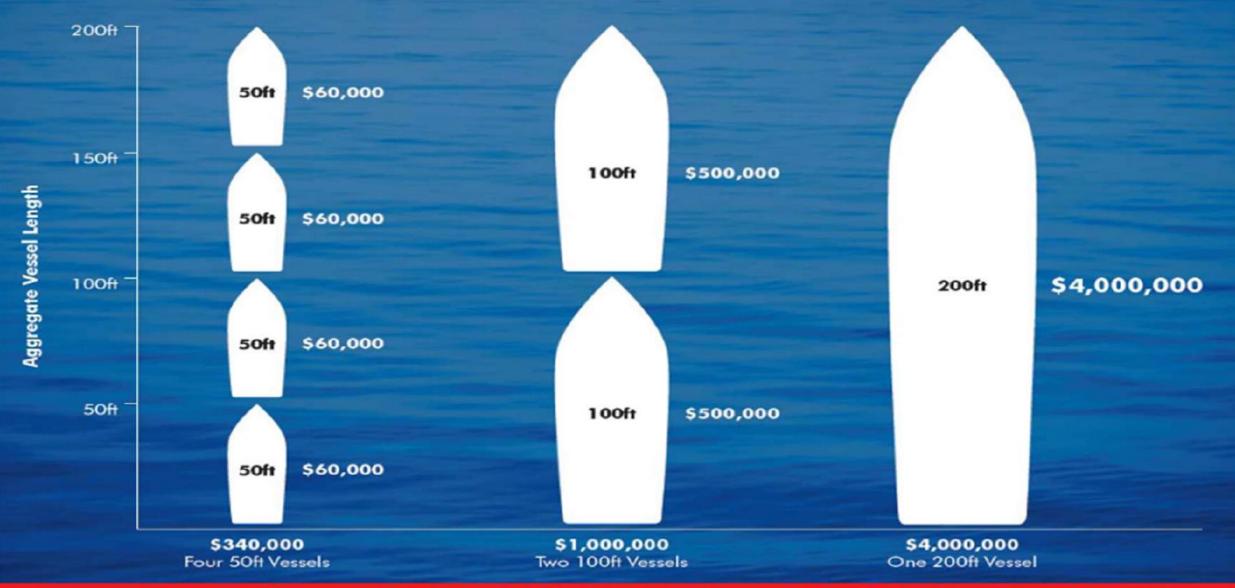


Visa Waiver Program

- The Government of the USVI has expedited a request to the Department of Homeland Security to create a Visa Waiver program
- Administratively similar to the program that has existed for multiple years in Guam and the Commonwealth of the Northern Mariana Islands
- Would utilize the "double border" of the USVI to allow foreign visitors who would otherwise have to obtain a U.S. Visa for entry to avoid such a requirement so long as the USVI is their point of entry and exit for departing out of the United States
- Benefits would provide an immediate and meaningful boost to the recreational marine industry
- Represents significant immediate and long-term economic opportunity for the USVI in the ability to base foreign-crewed vessels or cruisers in the territory
- Yachts spend millions of dollars supporting sustainable local job growth and contributing to the local tax base



ANNUAL ECONOMIC IMPACT OF VESSEL SIZES



Regulatory, Insurance, Crew, Provisioning, Dockage, Maintenance, Fuel, Communications

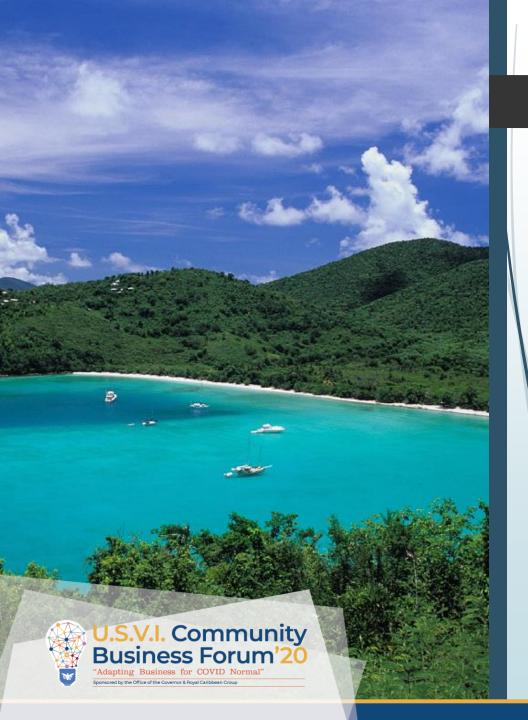
USVI Marine Trade Businesses are in Steep Decline



PROBLEM:

- The U.S. Virgin Islands are not competing with other Caribbean nations when it comes to Marine Services and Haul-out Facilities and USVI-based vessels are spending their money away from the territory for maintenance and haul-out every year
- Marine infrastructure of maintenance and repair technical service providers urgently needs to increase and improve to support marine tourism's continued growth
- Since shipyard facilities are lacking in the USVI, vessels are obligated to relocate to other islands during hurricane season for maintenance
- \$6,000,000+ per year are spent in shipyards away from the USVI by USVIbased charter vessels





Lack of Marine Infrastructure Limits Industry Growth

- SOLUTION:
- Increase business: marine service providers and train local marine technicians for recruitment
- Build state-of-the-art marine haul out facility
 - Plan for the future industry safety
 - Environment Safety
 - Protect existing marine charter businesses – support growth in the industry
 - Create immediate job expansion opportunities – trade school
 - Redirect the growth of the marine industry as a beacon of stability and economic production

Beacon of Stability and Economic Production

CONCLUSION:

- 1. Marine Tourism is Booming in the U.S. Virgin Islands
- 2. Covid-19 Prepared and Safe to Remain Open
- 3. Offers Immediate Expansion Possibilities
- 4. Businesses Related to Marine Industry are vast
- 5. The Ocean Economy = 7 percent of total USVI employment
- 6. Visa Waiver Program would provide an immediate and meaningful boost
- 7. USVI Marine Trade Businesses are in Steep Decline
- 8. Lack of Marine Infrastructure Including Technical Service Providers Limits Industry Growth
- 9. Marine Maintenance Services, Marine haul-out facility, and trade school are needed for the marine industry secure its continued stability and economic production



End

► Thank you!

■ Next: Fishing Perspective





Kelvin Bailey, Jr.

- VI Game Fishing Club President
- Magic Moments Charters Operations Manager
- St. Thomas Fishing Advisory Counsel Vice Chair



What is Sport & Recreational Fishing?

Recreational/Sport Fishing for pleasure or competition

Charter/Non-Charter Excursions

- Catch and Release
 - → Encourage Minimum Size Limits
 - → Catch Limits to Maintain Fish Stocks



What is Sport & Recreational Fishing?

- Atlantic Ocean and Caribbean Sea
- US Waters boundary
- Blue Marlin Capital of the World
- Fishing Tournaments
 - → Bastille Day King Fish
 - → Dolphin Derby
 - → Kids July Open
 - → July Open Blue Marlin
 - → Wahoo Windup
 - → Golden Hook Challenge (STX)



What We Have Available

- Charter Fishing Excursions
- Variety of Vessels for Charter
 - Center console multi engines
 - → 32 45 Foot Range (Midnight Express, Fountain, Pursuit, etc.)
 - → Accommodate 12 Passengers (Unexpected Passenger Vessel)
 - Cruisers
 - → 45 60 Foot Range (Sea Ray, Azmut, Custom Builds)
 - → Accommodate Multi Passengers (Inspected Passenger Vessel)



Industry Challenges

Community

- Accessibility
 - BVI Waters
 - → Resistance to Align with the Virgin Islands Boating Community
 - USVI Beaches
 - → Water Access
 - Swim Areas
 - National Park Restrictions
- Activities/Attractions
 - Limited Options
 - → In Need of Beach Bars, Snorkel Locations, Dive Sites
 - Consider Developing Outlying Islands and Cays
 - Easing Permit Requirements in Support of Local Business Opportunities
 - Encourage Local Diaspora to Open Businesses
 - Create Artificial Reefs to Expand Dive Sites

Industry Challenges

Community

- On Water
 - Limited Options
 - → Establish Environmentally Friendly Floating Attractions
 - Develop Near Inaccessible Land Locations or Existing Beaches
 - Easing Permit Requirements in Support of Local Business Opportunities
 - Encourage Local Diaspora to Open Businesses
- Moorings/Anchoring
 - Additional Moorings to Accommodate the Increase in Boats
 - Enhance Moorings for Larger Boats
 - Create Color System to Indicate Day/Overnight/Dive Usage
 - Identify Safe Anchor Zones

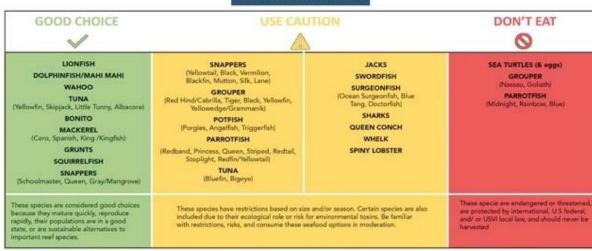






REEF RESPONSIBLE describes the use of coral reefs and other marine natural resources in a way that does not deplete stocks or otherwise cause harm or degradation to those natural resources.

REEFSPONSIBLE FISH LIST



REEFSPONSIBLE SIZES

| SPECIES | LIMITS | MINIMUM SIZE LIMIT SINCHES (FORK LENGTH) | | | | | |
|--|--------|---|--|--|--|--|--|
| PARROTYSM' PRINCIPL GUELN STREED, NETWO. STOPLIGHT, RESTAUTELOWING | 10 | | | | | | |
| QUEEN CONCH | FT | 9-IN SHELL TIP TO END, 3/8 INCH (LIP WIDTH) | | | | | |
| REDBAND PARROTFISH | | B-INCHES (FORK LENGTH) | | | | | |
| SPINY LOGSTER | FT | 3.5-INCHES (CARAPACE LENGTH) | | | | | |
| SWORDFISH | 1 | 47-INCHES (LOWER JAW FORK LENGTH) | | | | | |
| TUNA | FT | 27-INCHES (FORK LENGTH) | | | | | |
| YELLOWTAIL SNAPPER | | 12-INCHES (TOTAL LENGTH) | | | | | |
| WHELK | 7.1 | 2 7/16-INCHES (SHELL WIDTH) | | | | | |

REEFSPONSIBLE CALENDAR

| SPECIES. | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC |
|--------------------|--------|-----|-----|-----|------|------|---------------|----------|------|-----|-----|-----|
| | 100 | FED | ERA | L W | ATE | R5 (| INC | Y | | | | |
| RED HIND | | | | | | | | | | | | |
| F | EDER | AL | AND | TE | RRIT | ORI | AL | TAW | ERS | | | |
| BLACK GROUPER | Т | | | | | | | Γ | | - | | |
| RED GROUPER | | | | | | | | | | | | |
| THER EXCUPER | | | | | | | | | | | | |
| VELLOWIN GROUPER | | | | | | | | | | | | |
| VELLOWEDGE GROUPER | | | | | | | | | | | | |
| MUTTON DIAPPER | | | | | | | | | | | | |
| LANE SNAPPER | | | | | | | | | | | | |
| BLACK SNAPPER: | | | | | | | | | | | | |
| BLACKEN SKAPPER | 1 | | | | | | | | | | | |
| SICK SHAPPER | \top | | | | | | $\overline{}$ | | | | | |
| VERMILION SNAPPER | | | | | | | | | | | | |
| QUEEN CONCH | | | | | | 7 | | | | 1 | | |
| | 1 | | ITO | IAL | WA | TERS | ON | LY: | | | | |
| WHILE | | | | | | | | | | | | |

Local Fish Information

Contact DPNR Department of Fish and Wildlife for Responsible Fishing Guidelines

https://dpnr.vi.gov/fish-and-wildlife

Photo Credit: VI Daily News DPNR Department of Fish and Wildlife











Thank you! (Q&A in chatbox)



Agenda

- Perspectives on Tourism and Broad-Based Businesses (27min)
 - Chambers of Commerce (10 min)
 - Restaurants (5 min)
 - Marine Industry (10 min)
 - Young Entrepreneurs (7 min)



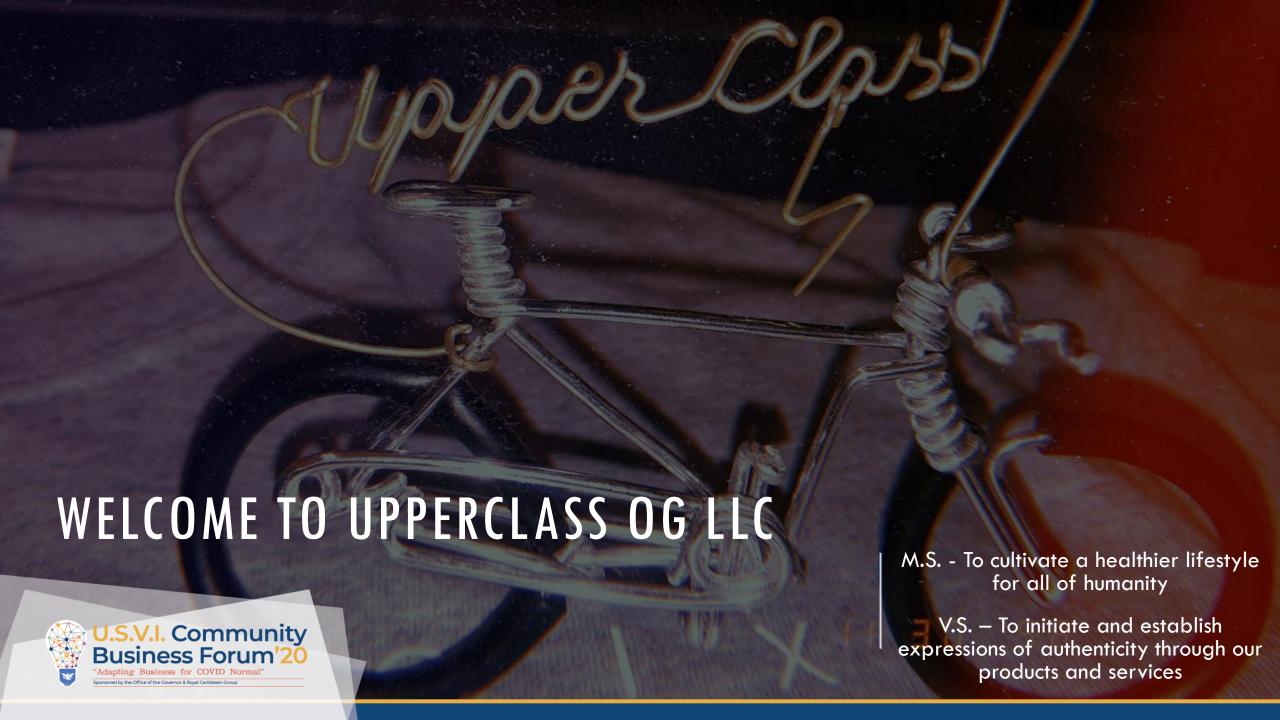
(Q&A within Chat only!)

Young Entrepreneurs

Presented by **Tywreh Nelson**: Visionary Coordinator/ Inventory Coordinator of UpperClass OG, LLC

Tywreh Nelson is a member of the graduate Class of 2020 from the University of the Virgin Islands with a Bachelor's in Hospitality and Tourism Management. He is a founding member of UCOG, a St. Croix-based lifestyle brand company, which initiated in 2017. Mr. Nelson hopes to continue to grow in the business world and expand his networks in order to truly make an impact in his community.





CHALLENGES IN BUSINESS

- Working out kinks and finding our quirks
- Learning to trust and listen to othersBusiness is a team sport
- Keeping up with demands
 - Especially as a juvenile business



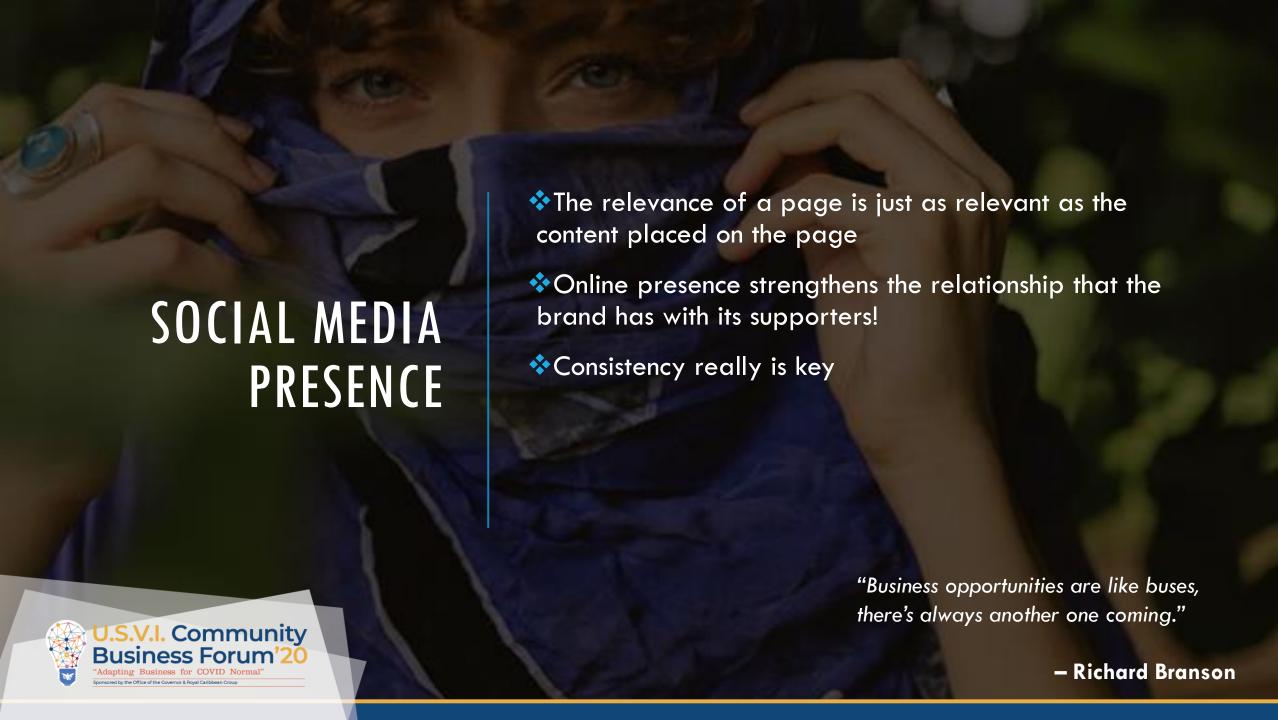
"Every problem is a gift – without problems we would not grow"

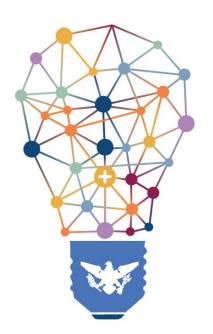
ENCOURAGE THE YOUTHS!

- THEY will not know if WE do not inform them
 - The education system creates worker bees not Queen bees
- Roots create fruits
- Always have faith in what you believe in
 - ❖The only way is UP!

"Almost everything worthwhile carries with it some sort of risk, whether it's starting a new business, whether it's leaving home, whether it's getting married, or whether it's flying into space."







U.S.V.I. Community Business Forum'20

"Adapting Business for COVID Normal"

Sponsored by the Office of the Governor & Royal Caribbean Group

Wednesday, December 16, 2020 9:00 AM – 1:00 PM AST

BREAK



Attendee Rules

Attendee Rules

- 1.If your feed seems to have frozen, press the "Live" button (as you may have unintentionally paused your stream by clicking on streaming window).
- 2. For your convenience, live captions are available in up to 6 languages.
- 3.Announcements will be used to share information on upcoming presentations, break-and-resume updates, and reminders of the rules throughout the forum.



Attendee Rules (Cont'd)

- 4c. Q&A: Asking questions
 - i. Attendees are encouraged to freely ask questions as they come to mind. You do not have to wait until the end of a presentation to do so. However, we ask for your patience in receiving a response to your question. The internal team is determined to address all concerns.
 - ii. Before posing a question, please type in the same name you RSVP'd under. You will only be required to do this once. Any question posted as anonymous will not be prioritized and may not be addressed.
 - iii.If your question is not addressed during the forum, please follow up on the FAQs section of our USVI CBF support page, www.vi.gov/community-business-forum, which will be updated after each forum. Otherwise, look out for an email from cbf@go.vi.gov with a response to your question.

(This is why it is vital your credentials match.)



Attendee Rules (Cont'd)

- 4. Q&A
- a. View all questions (and their responses) in the "Featured" column of your Q&A box.
- b.Understanding Q&A sessions structure
 - i. All questions will be addressed, but limited time requires prioritizing onscreen questions.
 - ii.To maximize attendee opportunity to audibly hear back from the experts in the business community, some perspectivepresenters providing are limited to answering questions within the Q&A chat box only. Once time for onscreen questions has expired for a presenter, they will address all remaining questions via Q&A chat box.

U.S.V.I. Community Business Forum'20

Attendee Rules (Cont'd)

4d. Q&A: Asking questions

If your question was already asked by someone else, you can promote it by liking their question. The moderating team will take preference to such questions for onscreen discussion, as time permits. To like a question: Select Q&A on the right side of the screen. Click the "Featured" tab. Now click the "thumbs up" icon on the question.





Agenda

- Forum Introduction: Governor Albert Bryan Jr. (10min)
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- Perspectives on Overnight Guests (20min)
- Perspectives on Tourism and Broad-Based Businesses (27min)

BREAK (3min)

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- Business Hygiene Guidance for Airline/Cruise Passengers, Overnight Guests, Residents, Businesses and Vehicles (25 min)

BREAK (3min)

- Tools for Businesses (1hr)
- What to Do With Excursions (18min)
- Considerations for Ensuring Access to Individuals with Disabilities (8min)



USVI Economic Reopening and Restructuring Task Force

Presented by Peter Chapman: CEO/ President & Yihan Wang: President, Business Development Advisor-Sustainability & FDI

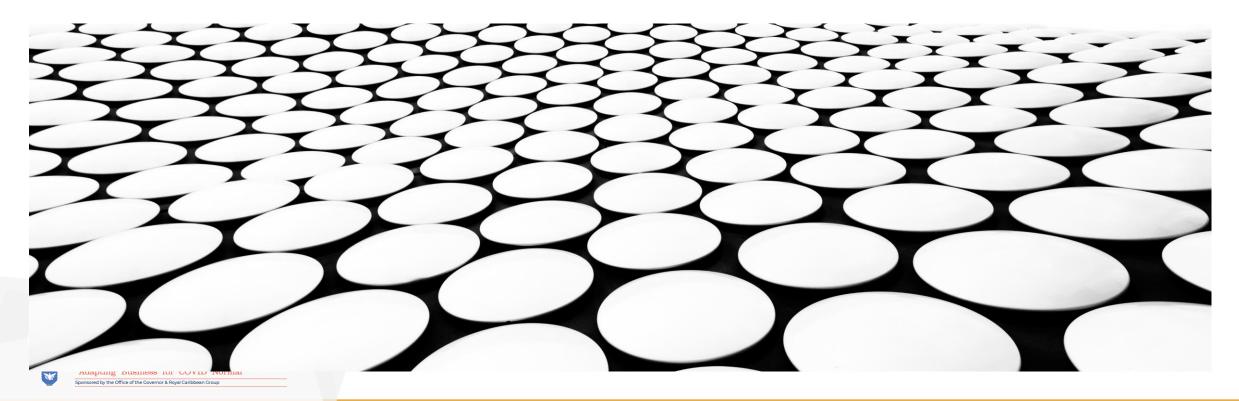
Peter Chapman is an accomplished economic and community (re)development strategist and practitioner. Peter holds over 20 years of executive leadership experience in several U.S. markets. During the course of his career he has conceptualized and implemented a diverse array of award-winning and nationally-recognized projects and initiatives promoting inclusive entrepreneurship, global commerce and the comprehensive revitalization of economically distressed regions. Currently, Peter serves as the CEO/President of the USVI Research and Technology Park.

Yihan leads sustainability and foreign direct investment programs and initiatives at the RT Park. She has over seven years of experience leading environmental conservation and economic development initiatives in several developing countries. She also has extensive experience working with the state and city governments on business attraction and foreign direct investments, especially in the field of sustainable enterprise attraction an



Restart VI Task Force

The University Of The Virgin Islands Research And Technology Park



Goals

• Generate new ideas and shape emerging initiatives that will help: 1) address the immediate challenges confronting local enterprises, and 2) support realignment and diversification of the VI economy through the advancement of entrepreneurship, small business growth and activities that promote greater economic competitiveness



Deliverables

- 1.To craft an Action Plan consisting of implementable shortterm and medium-term strategies, interventions, and investments, as well as bold ideas for promoting longer-term transformational change.
- 2. To generate sector-specific strategies that merit deeper exploration in a revised Competitive Target Industry Study (completed in 2015).
- 3. To create a framework for a substantially revised Comprehensive Economic Development Strategy, an important tool for aligning local economic development needs with federal funding priorities.



Subcommittees



Hospitality



Energy



Health Care



Blue Economy



Financial Services



Technology



Small Business



Discussion Framework

- What are the most pressing challenges confronting businesses in your industry/sector? Please be specific.
- What are your suggestions for short- and medium-term remedies (e.g., expanding access to capital, technical assistance)? What are the USVI's biggest advantages as it relates to entrepreneurship and economic development, and how might we capitalize upon these advantages as we attempt to implement short- and medium-term measures?
- Looking out longer-term, what opportunities do you see for transformational change? Please share bold ideas for positioning the USVI to become more competitive in fostering the growth/expansion of (name of industry/sector)
- What local institution(s)—private, governmental, non-profit—should or could be responsible for leading the
 implementation of any of these measures? Thinking about the strengths and weaknesses of relevant
 institutions, what steps must be taken to strengthen their capacity if the USVI is to become more
 competitive in the area of (name the industry/sector)?



Discussion Framework con.

- What are the cost implications of these proposed measures? Please describe the opportunities for generating private, public and/or philanthropic support for short- and medium-term remedies as well as transformational initiatives.
- What investments or reforms (e.g., related to new infrastructure, transit/transportation, improved broadband, energy services) will be required in order to fulfill any of the longer-term visions or goals outlined above?
- What legislative or executive actions, if any, will be required at the territorial or federal levels of government to facilitate implementation of any of the short-, medium-term or transformational initiatives?
- What are the major questions or big ideas that should be explored more deeply via a Competitive Target Industry Study, Comprehensive Economic Development Strategy, a Retail Market Analysis, or a Comprehensive Land Use Plan?



Metrics for Success

- Economic Diversification
- Tax Revenue & Government Expenditure
- GDP Growth and Trade
- Job Creation
- Wage



FINDINGS & RECOMMENDATIONS — TOURISM

In summary, the potential for the assets of the USVI are unlimited and teeming with opportunities, but it must tap into newer ways to obtain sustainable development by creating linkages between economic activities in tourism, agriculture and aquaculture, health services, green energy, and maritime transportation.

The USVI must also enrich its talent base through education and skill enhancement and increase strategic investments in trade schools to help fuel economic growth and development.

Stimulate the investments of basic infrastructure through the construction of roads, port and airport facilities and the provision of financial services is critical in revitalizing tourism sector

Tourism development needed to be guided by a centralized strategy comprising policy, regulatory, and institutional frameworks with sufficient incentives to stimulate the development of supply capacities in the market.

Revitalization of public/private sector organizations that focus on rehabilitating our downtowns and historic districts: DRI, CRRA, Frederiksted, etc. Focus on bringing back residents to downtown.

Efforts need to be made to mitigate and minimize adverse impact of tourism on the environment and on cultural heritage.



FINDINGS & RECOMMENDATIONS — BLUE ECONOMY

Strengthen the allure and competitiveness of the USVI cruising grounds (vs. BVIs) and to capitalize on the currently required USVI-only itinerary by opening access to bays (including Round Bay STJ, and Honeymoon Beach WI), and encouraging operation of more boat accessible beach / floating bars and restaurants.

Streamline CZM permitting process for major land/water permits.

Increase investments for vocational/
Technical skills training, such as marine
apprenticeship training for Virgin Islanders
as crew and captains, and marine service
technicians

Increase investments in infrastructure and marine facilities such as shipyard and vessel moorings. Lower energy costs.

Transition to e-payment structure, and strengthen the infrastructure ecosystem for remote based living/working lifestyle

Develop a marine business incubator site to attract private sector investments, technology commercialization, and job creation in marine science space

Conduct a comprehensive marine economic development plan and gather institutional quality data to assess gaps



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Business Hygiene from a VIDOH Perspective

Presented by The Honorable Justa Encarnación: Commissioner

Justa "Tita" Encarnacion, is a native Virgin Islander and University of the Virgin Islands Alumni who began her career in the Healthcare arena as a Nurse. Over the course of her career she has held various leadership roles before assuming the role of Commissioner of the Virgin Islands Department of Health. When the COVID-19 pandemic arose she assumed the Incident Commander position where she continues to work tirelessly for the people of the Virgin Islands and their safety.





Business Hygiene:

Creating Protocols for Airline and Cruise Passengers, Overnight Guests, Residents, Business Premises and Vehicles from a VIDOH Perspective

Presented by

V.I. DEPARTMENT OF HEALTH

Justa "Tita" Encarnacion, RN, MBA/HCM Commissioner, Chief Public Health Officer



On March 11, 2020, the World Health Organization formally declared COVID-19 a pandemic, underscoring the precipitous global uncertainty that had plunged lives and livelihoods into a still-unfolding crisis. Just two months later, daily reports of outbreaks—and of waxing and waning infection and mortality rates— continue to heighten anxiety, stir grief, and cast into question the contours of our collective [physiological, behavioral], social and economic future.

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Current Status!



VIDOH 2020 COVID-19 Response Report date: December 15, 2020



Contact Numbers: Hotline

Informational Hotline (non-medical 8am-8pm) Hosted by VITEMA: 340-715-6843

> Potential PUIs only 8am-10pm **STX:** (340) 712-6299 **STT/STJ**: (340) 776-1519

Testing Summary 15-Dec 14-Dec Change since 14-Dec n=1850 Total tested 32227 31740 **4**87 Tested positive 1850 1828 **A** 22 Negative Tested negative 30254 29816 **▲** 438 Pending tests 123 96 **▲** 27 n=30254

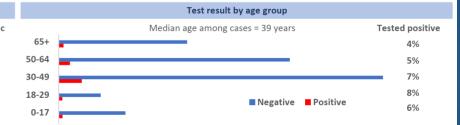
Calls volume to the hotline

15-Dec 14-Dec Change since 14-Dec 106 81 ▲ 25

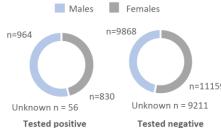
Calls completed from March 5-Dec 15, 2020

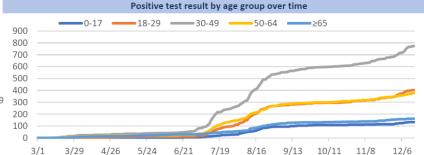
13334 total calls

47 average per day



Test result among males and females





| Current status of USVI positive cases | | | | | | |
|---------------------------------------|--------|--------|----------|----|--|--|
| | 15-Dec | 14-Dec | Change | | | |
| Active | 166 | 164 | 4 | 2 | | |
| Recovered | 1661 | 1641 | A | 20 | | |
| Fatality | 23 | 23 | + | 0 | | |

| USVI risk factors for transmission | | |
|------------------------------------|-----|--|
| Community transmission | 630 | |
| Close contact | 905 | |
| Travel | 190 | |
| Under investigation | 125 | |

| Clinical symptoms of positives | | % |
|--------------------------------|-----|-----|
| Cough | 641 | 35% |
| Fever* | 591 | 32% |
| Shortness of breath | 191 | 10% |
| Asymptomatic | 430 | 23% |

^{*}Subjective fever or measured temp ≥100.4°F



Current Status!

- ▶5% 7 day average % positivity
- Trends we are still seeing an increase in % positivity over time
- In the past week we have sent out 20 business notifications territorial wide to bars, restaurants, retail stores, schools, government agencies, salons, and churches.
- Over 2 weeks we delivered 39 business notifications

Balancing the Essence of Business with the Essentials of Healthcare during the COVID-19 Pandemic!

- PLAN
- DETERMINE RISK
- PROTECT
 - **SANITIZE**
 - **DISINFECT**
 - **►**MONITOR
- ASSESS
- REPEAT

Practice "Mindfulness thoughout!

ABORATIONII



What Plan? COVID-19 waxes and wanes

Resolve: how to confront the crisis, lead with purpose, and determine the scale and pace of action necessary to navigate toward greater resilience.

Global management consulting | McKinsey & Company

- Explore: be prepared by speaking with your local health officials and by searching the Center for Disease Control and Prevention's CDC website for best practices.
- Set objectives, create standard operational processes.
 Consistency leads to trust and creates a sense of personal responsibility.



Determine Risk

Determine the possibility of exposure/risk in order to put in place preventive measures for each work setting you may have.

Low exposure risk

Jobs or work without frequent, close contact with the general public or others.

Medium exposure risk

Jobs or tasks with close, frequent contact with the general public or others.

High exposure risk

Jobs or tasks with close contact with people who may be more likely to have COVID-19, as well as contact with objects and surfaces possibly contaminated with the virus.

Protect

- Five Steps to Mitigate COVID-19!!
 - ► Wear your mask the right way
 - Wash your hands for 20 seconds with soap and water or use hand sanitizer
 - **▶** Disinfect
 - ▶ Physical Distancing

RECEIVE THE VACCINE!!



Tips on Disinfecting

Examples of frequently touched surfaces and objects that will need routine disinfection following reopening are:

- tables,
- doorknobs,
- light switches,
- countertops,
- handles,
- desks,
- phones,
- keyboards,
- toilets,
- faucets and sinks,
- gas pump handles,
- touch screens, and
- ATM machines

Each business or facility will have different surfaces and objects that are frequently touched by multiple people. Appropriately disinfect these surfaces and objects. For example, transit stations have specific guidance for application of cleaning and disinfection.



Public Health Order XII VESSELS

U.S.V.I. Community
Business Forum'20
"Adapting Business for COVID Normal"

- Masking is required at all times when two or more persons not from the same household are within 6 feet of each other.
- Vessel occupants must wear masks except when engaged in watersports, swimming, eating, or drinking.
- Where possible, vessel occupants shall exercise social distancing by remaining 6 feet or more apart.
- Vessel occupants, when solely from the same household, are not required to wear masks.
- Private vessels and live-aboards are to be excluded.
- For all vessels up to 36' in length, the maximum number of occupants onboard a vessel is 12; for vessels 37' or longer, the maximum number of occupants is 12 or half capacity of the vessel manufacture listed, whichever is greater.
- The Captain, or his designee, of all applicable vessels shall ensure that all passengers are notified of the masking requirement prior to boarding the vessel and reminded of the obligation upon embarkation. Once so notified the obligation for compliance shall be borne by the individual passenger who may be penalized in accordance with all applicable provisions of law or Executive Orders.

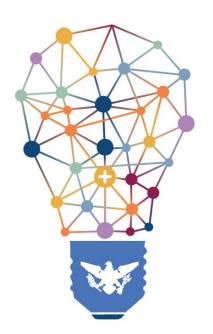
Q&A
(10 minutes
onscreen)





Let's do this together *Thank you!!*





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- What to Do With Excursions (18min)
- Considerations for Ensuring Access to Individuals with Disabilities (8min)



- Tools for Business (1hr)
 - Business Structuring, Planning, and Financing Options
 - How to get into business
 - Tech-driven business (5 min)
 - New online business perspectives and local alternatives to feed that need (x min)

(Q&A within Chat only!)



- Business Structuring, Planning, and Financing Options
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 - How to get into business
 - Tech-driven business (5 min)
 - New online business perspectives and local alternatives to feed that need (x min)

(Q&A within Chat only!)



Business Structuring, Planning and Financing Options

Presented by Dr Kendra Harris: Dean, School of Business

Dr. Kendra L. Harris is the Dean of the School of Business and Professor of Marketing at the University of the Virgin Islands. Dr. Harris has over 25 years of professional and higher education experience which includes having been in private industry and formerly teaching at other universities including Howard University and Cornell University to name a couple. One of her goals for the School of Business at UVI is that it is a great partner to all its stakeholders, especially the business and government communities of the US Virgin Islands.



Community Forum – USVI UVI School of Business Insights December 16, 2020









- Presented by:
 - Dr. Kendra L. Harris,
 Dean of the School of Business
- Contributors:
 - Professor Francisco Depusoir,
 Chair of Accounting
 - Dr. Eustace Esdaille, Director, Executive MBA Program
 - Dr. Tim Faley,
 Director of Entrepreneurship
 - Dr. Paul Flemming,
 Chair of Management and
 Marketing

The Small Business Challenges are a Multipronged Issue: Problems versus Symptoms

- Previous Performance of Companies Varies
 - Some companies were doing well pre-Covid-19.
 - Some companies were struggling pre-Covid-19
- Strategy Horizon
 - Short Term
 - Long Term



Strategies for Companies Doing Well or Reasonably Sustained

- Short Term
 - Evaluate terms of conditions for existing contracts. Renegotiate where possible (e.g. rent)
 - Manage inventories where appropriate (e.g. adjust ordering quantities to reflect current times)
 - Re-negotiate debt obligations to the degree possible (e.g. refinance loans)
- Long Term
 - Ensure that financial processes are in keeping with standard accounting practices
 - Proper tax reporting
 - Proper classification of employees
 - Consider establishing business "collectives" with other businesses that build financial reserves that can be utilized in the face of future economic trauma



Strategies for Companies Doing Well or Reasonably Sustained (Continued)

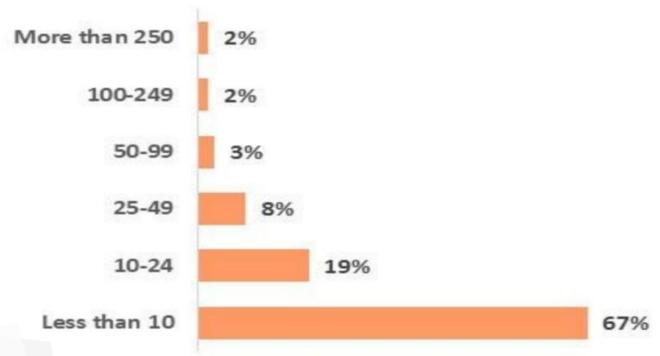
- Staying abreast of business model changes that will be essential in a post-Covid environment will be critical (e.g. safety measures will be an essential part of both consumers', and employees', and suppliers' demands)
 - There will be different consumer sensibilities and therefore their needs and preferences will be different
 - Protection of employees will be paramount



The Overwhelming Majority of Businesses in the USVI are Microbusinesses

USVI Full-time Employment by firm Size

(VIBER 2015 Survey of Businesses)





USVI Small Business Statistics

Many of these micro-businesses have been operating in over-saturated markets

Some findings regarding these businesses are that their "differentiation" is narrowly limited to price or service.

These companies will need to identify key ways to pivot into areas of consumer need. Doing so is critical to their survival



Key Business Tenets that are Important to Know

- Growth and diversification are keys to economic stability
- Businesses that do not have official, professional, business relationships with banks will find it more difficult to access stimulus assistance in difficult times.
- A cash management system is critical



School of Business Facilitation



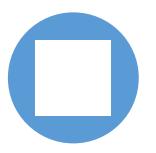
Coordination with SBDC and SCORE



Session on creating business coops



Continued research on the segmentation of businesses in the USVI and the need for product/service differentiation



Documentation of findings





Will Entertain Questions at the End

Small Business Development Center

Presented by Ted Gutierrez: State Director

Ted J. Gutierrez, MBA is the State Director for the Virgin Islands Small Business Development Center. Mr. Gutierrez has several years of experience working with entrepreneurs and small businesses. His background includes Economic Development, Community Development, finance/banking, public and private sector success, and non-profit work and volunteerism.





VIRGIN ISLANDS SMALL BUSINESS DEVELOPMENT CENTER



Presentation by Ted J Gutierrez, VI SBDC State Director

A NEW US VIRGIN ISLANDS?

- Roadmap
- VI SBDC local impact
- Services available
- Local challenges
- Obstacles identified
- Pivot strategy
- Recommendations







VI SBDC ECONOMIC IMPACT

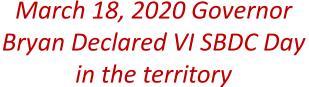
5 years 2014-2019

- \$39,243,000.00 in capitalization assistance
- 79 Businesses started (still in business)
- 788 Jobs started or supported through out counseling
- 781 Clients on all three islands
- 4,810 Hours of one-on-one counseling
- 290 Training events for clients and the general public

PY 2020 (10-1-2019 – 11-30-2020)

- \$20,437,055.00 in capitalization assistance
- 2,267 one-on-one counseling hours
- 532 different clients









VI BUSINESS ROADMAP

















VI SBDC CORE SERVICES

- Provide technical assistance to entrepreneurs and small businesses
- How to start a business
- Business Plans
- Financials
- Marketing
- Industry research
- Business strategy
- Exit strategy
- Training
- Connect and collaborate









CHALLENGES (MACRO)

- Reliance on tourism
- Energy costs
- Infrastructure decay
- Internet access/stability
- 3 Islands, 3+ different solutions
- Access to capital
- Processes antiquated
- Safety
- Supply chain interruption













OBSTACLES (MICRO)

- Businesses unprepared
- Cash business
- Financial comprehension
- Tax planning/reporting
- Business differentiation
- Refusal to change











RECOMMENDATIONS (MACRO)

- Energy costs
- Infrastructure (water, waste management, roads, ADA accessibility)
- Update processes (Legislative and Departmental)









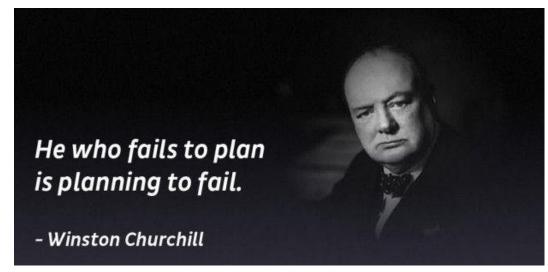




RECOMMENDATIONS (MICRO)

- Time has passed for some
- Self-inventory
- Identify business needs
- Develop strategy/plan A
- Plan B
- Pivot
- Collaborate with others









RECOMMENDATIONS (MICRO)

- Review business processes for efficiency
- Accept all forms of payment (except checks)
- Fix the books
- Improve recordkeeping
- Be open to change
- Do not rely on government for solutions
- Position your business for future success







MEET WITH VI SBDC OR OTHER QUALIFIED ADVISORS

Our Website!

www.visbdc.org





eCenter Client Portal



Business Life Cycle



Covid-19 Resources





St. Thomas/St. John 340-693-1694

St. Croix 340-694-4294

Email: info@visbdc.org



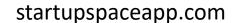


@visbdc





youtube.com/visbdc







VI Economic Development Authority

Presented by: Wayne Biggs, Jr.: Chief Executive Officer

Wayne Biggs, Jr. is the Chief Executive Officer of the Virgin Islands Economic Development Authority ("VIEDA"). Formerly appointed Assistant Chief Executive Officer (ACEO)/Chief Operating Officer (CEO) of the VIEDA in February 2015 by the Governor Kenneth E. Mapp, he was hired as the VIEDA's CEO by its Governing Board in September 2020. He holds a Bachelor of Science degree in Operation Management/Information Systems from Bradley University, Peoria, IL and a Master of Business Administration degree from the University of the Virgin Islands, Saint Croix, United States Virgin Islands.



Economic Development Bank (EDB) Small Business Loan Products





Presented by the Economic Development Bank

A subsidiary entity

of the U.S. Virgin Islands Economic Development Authority

December 16, 2020



Economic Development Bank Overview

- The Economic Development Bank (EDB) provides access to capital (direct and guaranty loans) to existing and start-up businesses that may not otherwise qualify for financing from commercial institutions which creates and maintains jobs in the Territory. The EDB is also responsible for the credit administration of its loan portfolio.
- The EDB through its business incubator, The Launch Pad, provides technical support, business counseling and guidance to small businesses in our Territory.



LOAN PROGRAMS

Micro-Credit up to \$50,000

Farmers and Fishermen up to \$50,000

Development up to \$500,000

Frederiksted up to \$20,000

Small Business Development up to \$100,000

Economic Development Administration

up to \$75,000

Intermediary Relending Loan Program

up to \$100,000

State Small Business Credit Initiative –
 Guarantee

Micro-Credit

- Maximum Direct Loan: \$50,000
- Loan Term: 5 years (Maximum)
- Interest Rate: 5% Fixed
- Borrower must be born in the USVI; or a US citizen or legal permanent resident of the USVI for at least 5 years immediately preceding the application for a loan



Farmers and Fishermen's

- Maximum Direct Loan: \$50,000
- Loan Term: 5 years (Maximum)
- Interest Rate: 4% Fixed
- Applicant must be engaged in commercial fishing or farming or at least 3 years in the USVI prior to loan application



Development

- Loan Amount: \$10,000 \$500,000
- Loan Term: 10 years (Maximum)
- Interest Rate: WSJ Prime Rate plus 1.5% (Fixed at Closing)
- Applicant must provide proof that they were born in the USVI, or a US citizen or legal permanent resident and a resident of the USVI for at least 5 years immediately preceding the application for a loan
- Business must have less than 50 employees and gross revenues must be less than \$5 million annually

Frederiksted

- Maximum Direct Loan: \$20,000
- Loan Term: 5 years (Maximum)
- Interest Rate: WSJ Prime Rate + 1.5% (Fixed at Closing)
- The loan recipient must be a resident of the USVI for at least 10 years
- Gross revenues shall not exceed \$300,000 annually
- The business must be operated on a full-time
 community
 basis by the owner

Small Business Development

- Maximum Loan: \$100,000
- Loan Term: 15 years (Maximum)
- Interest Rate: WSJ Prime rate + 1.5% (Fixed at Closing)
- Applicant must be born in the USVI or his mother or father was born in the USVI and he has been a bona fide continuous resident of the USVI for at least 5 years or he has been a bona fide continuous resident of the USVI for at least



Small Business Development

- If the business is owned by two or more persons; one of the owner must be active in the management or operation of such business concern and this should be their principal means of support
- Business must have less than 50 employees and gross revenues must be less than \$3 million annually



Economic Development Administration

- Maximum Loan: \$75,000
- Loan Term: 15 years (Maximum)
- Interest Rate: WSJ Prime rate + 1.5% (Fixed at Closing)
- Business must have less than 500 employees



Intermediary Relending Loan Program

- Maximum Direct Loan: \$100,000
- Maximum Loan Term: 7 years
- Interest Rate: WSJ Prime Rate + 1.5% (Fixed at Closing)
- The loan recipient must be a U.S. Citizen or Green Card holder
- Gross sales shall not exceed \$1,000,000 annually



State Small Business Credit Initiative (SSBCI)

Guarantee Loan Program

- **Term and interest rate:** The terms and interest rate of the loan will be based on the agreement between the Participating Lender and the EDB. The guarantee can be based on a term loan and a line-of-credit.
- Eligible businesses: The types of small business include sole proprietorships, partnerships, limited liability companies, and corporations.



SSBCI

- Collateral support program provides collateral support not to exceed 50% of the loan amount;
- Credit guarantee program provides loan participation not to exceed 50% of the total financing or the loan amount whichever is less;
- Payment, Surety and Performance Bond which can guarantee an average of 30% of a performance or payment bond from a private surety company. This program provides a guarantee for small contractors to enable them to bid on larger projects.



Eligible Businesses

- Arts and Crafts
- Tourism
- Technical
- Professionals
- Retail
- Restaurant
- Taxi operators
- Farmers and Fishermen
- Laundromat
- Such other business as the board may determine is in best interest of the development of the V.I economy



Standard Application Requirement

- Loan Application
- Business Plan
- Business License
- Registered Corporate Documents
- Stamped Copy of Past 3 Years Tax Returns
- Quotes to Support Use of Loan Proceeds
- Current Lease Agreement or Letter of Intent to Lease
- Collateral: Best Available (Developed or Undeveloped Real Estate, Acceptable Business Assets, Taxi Medallion, Life Insurance, Etc.)
- Decline letter for a lending institution for all loan programs except the Micro-Credit



Use of Proceeds

- Business Assets
- Business Expansion
- Business Purchase
- Business Construction or Renovation or Leasehold Improvements
- Machinery & Equipment (including vehicles which will be used for selling or delivering goods for the business)
- Inventory and Supplies
- Furniture & Fixtures
- Working Capital to cover operating expenses
- Livestock
- Debt Refinancing (restrictions apply)



Credit Report & Fees

- Credit is crucial and a credit check is done for each loan request via a national credit database
- There is a \$150 application fee on every loan. If the loan is approved and the terms and conditions of the commitment letter are accepted, there is a 1% fee on the approved amount



Partnerships

- Small Business Development Center
- US Small Business Administration
- US Department of Commerce Economic Development Administration
- USDA Rural Development
- Disadvantage Business Enterprise
- US Virgin Islands Energy Office
- US Virgin Islands Department of Agriculture
- US Virgin Islands Housing Finance Authority
 - University of the Virgin Islands Cooperative Extension Services



Other Small Business Programs

- The Launch Pad (EDB Small Business Incubator): Provides technical support, business counseling and business guidance to small businesses in their early stages
- Enterprise Zone Commission: Provides tax credits and tax reductions to qualifying small businesses located within the enterprise zones
- Economic Development Commission Small Business Program: Provides tax reductions to qualifying small business



Contact Information - STX



U.S. Virgin Islands Economic Development Authority 340-773-6499 (STX) or Fax: 340-714-1700 (STT)

Contact:

Monique T. Samuel, Acting Director of Lending

Email: mtsamuel@usvieda.org



ACCELERATE VI COHORT 2

Peter Chapman, Director of UVI RTPark: Tech-Driven Business



CAREWINDOW

CareWindow provides reviews and comparison tools to consumers to help them make informed long term care decisions. The platform provides presence and reputation support to long-term care providers to help them reach consumers with accurate information. It also brings families and providers together through private communication tools.



EVERYDAY CARNIVAL

On any given day of the year there's a Caribbean Carnival going on. Everyday Carnival will keep you in the loop with social content, ticketing information, photos, videos, and more, to ensure your fete-ing experience is one you'll never forget. Everyday Carnival gives you needed information for you to "Follow the Fete".



FLYION

Flyion invented a new way to deal with flight delays in a very intuitive manner at affordable prices. Travelers are largely unhappy with the insurance claim process and lack trust in insurers. Flyion offers an end-to-end automated solution for clients to get paid in minutes, not weeks.



Peter Chapman, Director of UVI RTPark: Tech-Driven Business







K-MILL 360

The patented K-Mill 360 is a multi-directional treadmill. K-Mill 360 allows the user to move forward, backwards, sideways and on diagonal patterns, while facing the console. Unlike traditional treadmills, which only focus on forward motion, K-Mill 360 is designed to utilize 360 degrees of movement via the rotation mechanism of the platform.

OCEAN PROSPECTS

Ocean Prospects connects aspiring college athletes in the US Virgin Islands, and worldwide, with National Collegiate Athletic Association (NCAA) coaches and recruiters in the US. It's a one-stop shop where athletes can showcase their video reels, sporting highlights and athletic achievements.

SQUEEZE CASH

Squeeze Cash is the safest and easiest way to send and receive cash from friends and family in the Caribbean and Latin America; the app pays and tracks digital payments in real time. It also handles the currency exchange in-app.



VIRGIN ISLANDS VIDEOGAME NETWORK

The Virgin Islands Videogame Network is designed to grow the gaming community in the US Virgin Islands and throughout the Caribbean. The streaming platform combined with hosted events gives Caribbean gamers a place to express themselves, create content and earn cash.





Office of the Lieutenant Governor Division of Corporations and Trademarks

U.S.V.I. COMMUNITY BUSINESS FORUM '20
Mechanics of Establishing Business Entity
December 16, 2020

Presenter: Denise Johannes, Director - Corporations and Trademarks



Business Entities?





Mechanics of Establishing a Business Entity

- New Registration
 - Create a user account in Catalyst

www.corporationsandtrademarks.vi.gov

- Filing of Registration
 - Name validation
 - Principal Office, Purpose, Resident Agent
 - Capital Amount and Share Authorization
 - Incorporators, Officers, Directors, Partners, Organizers, Members, Managers
 - Bylaws, Operating and Partnership Agreements
 - Filing Fee
 - Payment Method







Annual Maintenance Requirements

- Corporations
 - Franchise tax and annual report along with franchise tax, true and correct balance sheet and income statement for last fiscal year
- Partnerships
 - Annual report and fee
- Limited Liability Companies
 - Annual report and fee
- Trade Names
 - Renewal application and fee

- Proof of Initial Registration Completion
 - Certificate of Formation
 - Certificate of Authority
 - Certificate of Trade Name Registration

Proof of Compliance with Annual Requirements

- Corporations, Partnerships and Limited Liability Companies - Certificate of Good Standing
- Trade Names Renewal Certificate of Trade Name Registration



Contact Information

In response to the COVID-19 Pandemic, the Division of Corporations and Trademarks is currently closed to the public until further notice.

FOR ASSISTANCE

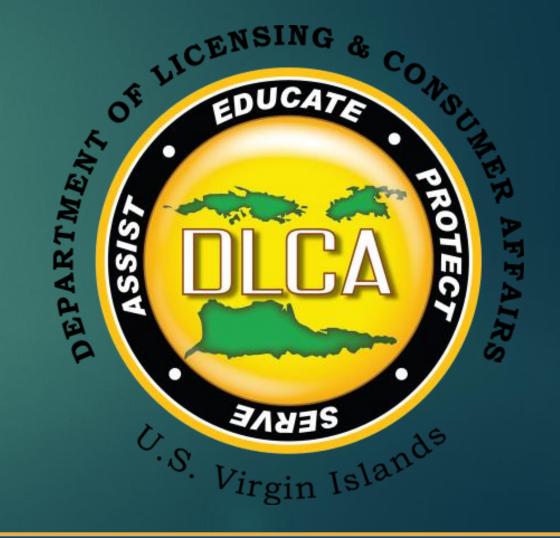
- ► Call: (340) 774-2991 (St. Thomas) or (340) 773-6449 (St. Croix)
- Visit: www.ltg.gov.vi or www.ltg.gov.vi or www.corporationsandtrademarks.vi.gov
- ► Email: <u>denise.johannes@lgo.vi.gov</u>



Richard T. Evangelista, Esq. Commissioner

U.S.V.I. Community Business Forum '20 "Adapting Business for COVID Normal"

December 16, 2020





VI Department of Licensing and Consumer Affairs

Serving

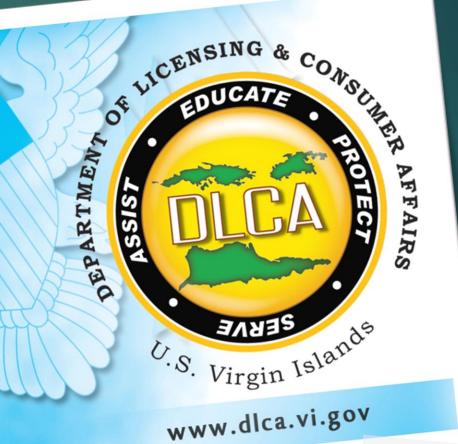
Businesses and

Assisting,

Educating and

Protecting

Consumers







DLCA Main Page

| Government of the U.S. Virgin Islands Department of Licensing and Cor | nsumer Affairs (DLCA) |
|---|---|
| | Logoff 🤣 User Guide |
| Ne | ew User Registration |
| First Name: Middle Initial: Last Name: | • |
| Please ensure your email address is correct in both Email Address: Confirm Email Address: | of the text boxes. |
| Password: Confirm Password: | *(minimum 8 characters) *(minimum 8 characters) |
| | Register blic License Search Contact Us Help Logoff epartment of Licensing and Consumer Affairs |

| ►(<u>www.dlca.vi.gov</u>) and clic | ck on |
|--------------------------------------|----------|
| Registration Button on the | |
| bottom right side of the sc | reen. |
| Fill out the registration form | ı (email |
| and password). On the sc | reen |
| that follows select Apply fo | or New |
| License at the top of the p | age. |
| Complete the application | as |
| prompted. | |





How to Apply for a Business License



Business License Application

- OLG Corporations and Trademarks
- 2. DLCA Online application (General Business License, etc.) \$50.00
- 3. VIPD Criminal History Check
- 4. DPNR Zoning Compliance Review
- 5. DOH Environmental Health Compliance Review
- 6. VIFS Fire Inspection
- 7. Photo ID
- 8. Ein # Certification (Form SS4) (www.irs.gov) (Mandatory for Sole Proprietorships



New License Category General Business License

- ► For any businesses with an employee identification number (EIN) engaging in any business transaction in the Territory and is not otherwise transacting a business activity that requires the business to obtain a license for a specific business category activity listed in section 302(a) or required by any other provision of the V.I. Code.
- With a General Business License, the following business transactions are permitted: opening of bank accounts, purchase of personal and/or real property, entering into lease agreements, importation of equipment, registering of motor vehicles and other related non-regulated transactional business activity.
- ► The application shall include proof of the following: Registration of business and approval of trade name with Office of Lt. Governor and successful police background check.
- ► Completed application shall be issued within Seventy-Two 72 hours of receipt.
- ► License Fee \$200.00 per year





THANK YOU! QUESTIONS?

(340) 725-5129 Richard.Evangelista@dlca.vi.gov







Coworking: a New Approach to Business and Work

Sonja Beverly Jennifer Sulcer Goodwin Sequeira



ENTREPRENEURS NEED:







Access to Professional Work Spaces.





WHY A
COWORKING
SPACE?



Entrepreneur s need professional spaces that are fully equipped to meet their work needs and more.

Access to Conference / Meeting Rooms and Wellness Room

Benefits of a Coworking Space

Lower Startup Costs



Increased Productivity



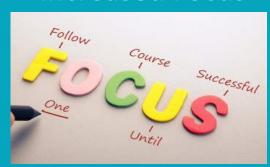
Reduced Loneliness



Reduced Risk



Increased Focus



Social Support



Enhanced Flexibility



Networking Opportunities



Structure





Who Do We Serve?



New Startups



Home-based Entrepreneurs

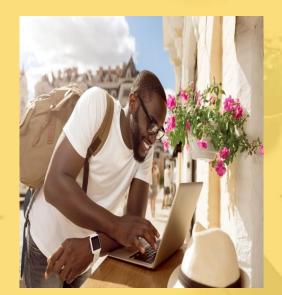


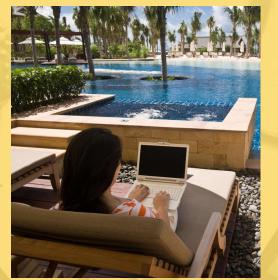
Lonely Solopreneurs



Visiting Professionals











Remote Workers, Freelancers & Workcationers

Community Organizations



Located on St. Thomas waterfront above A.H. Riise Mall

Contact Us

Jennifer Sequeira, Ph.D.

WEBSITE

https://www.seatcaribbean.com

EMAIL ADDRESS

Seatcaribbean@gmail.com

PHONE NUMBER (340) 474-1156





SEED-SPOT

WELCOME ALL DREAMERS

U.S. Virgin Islands
New Business Launch Camp

in partnership with















Community

Our mission is to educate, accelerate, and invest in entrepreneurs who are creating solutions to social problems.

SEED-SPOT

PROGRAM OVERVIEW

| | Week 1 | Week 2 |
|----------|----------------------------------|----------------------------|
| Thursday | Market Customer & Solution | Pitching & Mentor Event |
| Saturday | Business Model & Scaling | Pitch Night |



THIS WOULDN'T BE POSSIBLE WITHOUT OUR COMMUNITY ORGANIZERS







THIA HOMER



TRICIA HOMER



TREVONNE HOMER





Overview

Community Engagement

24

Entrepreneurs served

83.3%

Underrepresented entrepreneurs*



22

Mentors

6

Team Members

^{*}Traditionally underrepresented entrepreneurs include the following groups: Woman, Minority, LGBTQ, Differently-Gendered, Previously Incarcerated, Differently-Abled, First Generation Citizen or Immigrant, Military Status (veteran, military spouse, etc)

Other Program Statistics

9.28

Overall event rating

9.56

Overall rating of virtual experience

9.44

Overall rating of facilitator

94.4%

Found the mentor session very helpful

100%

Feel they have overcome any barriers to starting a business

94.4%

Have a better understanding of how to start a new business

100%

Have more confidence in starting a business



"It was great to see all the young/old entrepreneurs of our community focused on making their dreams a reality. This is the positive energy and support system that our community needs."

Participant



LIFETIME ALUMNI BENEFITS

- 1. One-on-one mentorship from SEED SPOT's National Mentors
- 2. Up to \$10,000 in 0% interest loans through Kiva
- 3. Strategic intros to national venture funds like TechStars or Halcyon
- 4. Up to \$100,000 in Amazon Web Services cloud computing credits
- 5. Free and discounted marketing automation tools
- 6. Pro bono legal support
- 7. Marketing and branding services for up to 50% off
- 8. Expert goal-setting consultation or personalized impact metric plan from the SEED SPOT team
- 9. Discounts on coworking memberships

SEED-SPOT

TURN YOUR BUSINESS IDEA INTO REALITY

bit.ly/USVI_LaunchCamp email: vi@seedspot.org



#SEEDSPOTVI

Home Health Care and Medical Professions

Janis M Valmond, MS, DrPH, CHES®

Deputy Commissioner-Health Promotion and Disease Prevention

USVI Department of Health



Home Health Care in the USVI

- During the COVID-19 pandemic, home-based care has gained increased significance as a way to keep those at the highest risk for the virus at home while receiving the care they need under the watchful eye of home care professionals.
- Agencies must ensure retention and recruitment of a home care workforce with all available and proper safety equipment during the Public Health Emergency.
- Ensure adequate monitoring for highest levels of infection control best practices in clients' homes



Home Health Care in the USVI

- Step1: Create a business plan
- Step 2: Register your agency/service
- Step 3: Obtain Medicare and Medicaid certification
- Step 4: Hire staff



Home Health Care In the USVI

- Step 2: Register your agency
 - A Certificate of Need (CON) is needed to obtain a business license
 - CON is "a process whereby the territory grants permission to establish health care services, expand health care services, construct health care facilities and/or acquire major medical equipment which satisfies an estimated unmet need in a define health service geographic area"
 - "Health care service means clinically related services (i.e. diagnostic, treatment or rehabilitative).." and includes "..home health care services and home maker services..."
 - "Home health agency is a public or privately owned agency or organization....authorized to conduct business on specified island(s) in the territory..."



Home Health Care in the USVI

- Step 2: Register your agency (continued)
 - CON Application- Office of Professional Licensure and Health Planning-VIDOH
- Step 3: Obtain Medicare and Medicaid (MAP) certification
 - Medicare certification can take up to 1 year: cms.gov
 - MAP Provider Enrollment:
 - A written agreement (Provider Agreement or Memorandum of Agreement for local clinics) must be signed between the provider of service and the USVI Medicaid Program.
 - Providers can visit <u>www.vimmis.com</u> to access the enrollment form, reference materials or to register as a user



Home Health Care in the USVI

- Step 4: Hire staff
- Examples of staff for a home health care service (not exhaustive):
 - Medical: Ensure staff credentialed and licensed to practice in the territory
 - physician, advanced practice/registered nurse, physical therapist, occupational therapist, speech therapist, medical social worker
 - Non-medical/caregiver: home health aides



References

- CON Rules and Regs (Dated: July 25, 2005)
- cms.gov
- www.vi.doh.gov
- www.dhs.gov
- www.vimmis.com
- Contact information
 - Janis Valmond, MS, DrPH, CHES®, Deputy Commissioner, Health Promotion and Disease Promotion
 - janis.Valmond@doh.vi.gov





COMMISSIONER KIMBERLEY CAUSEY-GOMEZ, MSW U.S. VIRGIN ISLANDS DEPARTMENT OF HUMAN SERVICES

Wednesday, December 16, 2020



UNITED STATES VIRGIN ISLANDS
Department of Human Services
Medicaid Program



Home Care Small Business Program





THE BUSINESS OPPORTUNITY

Not-for-Profits May ENROLL as a Medicaid Home Care Program Agency

Our Aging Population 18% of the population of the U.S. Virgin islands is age 65 and over.

There are currently <u>NO</u> certified skilled nursing facilities in the U.S.

Virgin Islands

Home Health and Home
Health Aide Services
provided by a certified
Home Health Agency are
covered under the
Medicaid State Plan.





Medicaid Home Care Business Opportunity WHO IS IT FOR?

- 1. Existing Not-for-Profit Agencies
- 2. Entrepreneurs
 - Personal Care Attendants
 - ✓ CNAs/ MAs/Caregivers



- Home Health (Medical Provider / Requires Licensed Practitioners)
 - ✓ Existing business that employs LPNs / RNs/Occupational Therapists/Physical Therapists/Speech-Language Pathologists/Licensed Clinical Social Workers





NEXT STEPS



Agenda

- Forum Introduction: Governor Albert Bryan Jr. (10min)
- Perspectives on Cruise Line Companies and Their Guests (45min)
- Perspectives on Overnight Guests (20min)
- Perspectives on Tourism and Broad-Based Businesses (27min)

BREAK (3min)

- USVI Economic Reopening and Restructuring Task Force Report (15min)
- Business Hygiene Guidance for Airline/Cruise Passengers, Overnight Guests, Residents, Businesses and Vehicles (25 min)

BREAK (3min)

- Tools for Businesses (1hr)
- What to Do With Excursions (18min)
- Considerations for Ensuring Access to Individuals with Disabilities (8min)



CHANT

Presented by Frandelle Gerard, Executive Director

Frandelle Gerard serves as the Executive Director of CHANT, Crucian Heritage and Nature Tourism, Inc., a Virgin Islands non-profit dedicated to promoting heritage and nature tourism as the lead tourism product for St. Croix. Prior to joining CHANT in 2009, Ms. Gerard was a Business Counselor with the University of the Virgin Islands Small Business Development Center on St. Croix. Ms. Gerard has an extensive business background and has served on numerous Boards and Commissions in the public and civic sectors.

National Park Services: Resources & Options

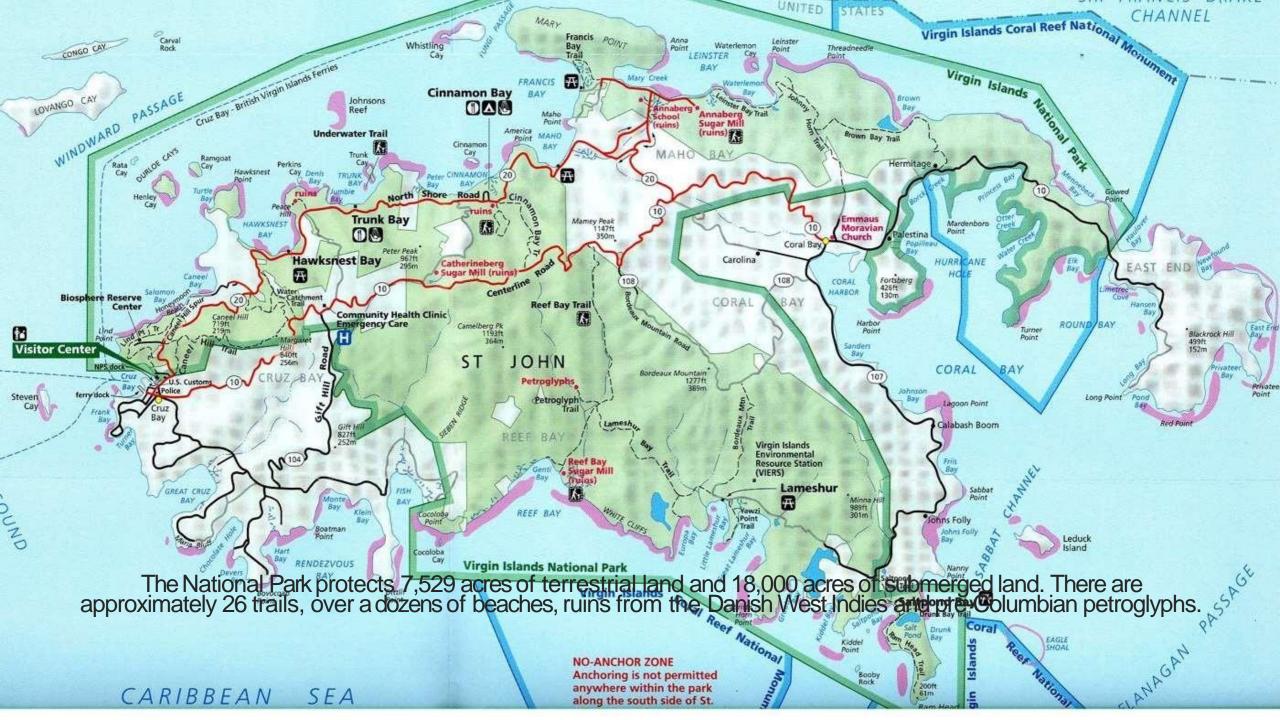
Presented by Elba Richardson, Commercial Services Manager

Virgin Islands National Park presentation will be done by Elba Richardson. Mrs. Richardson serves as the Commercial Services Manager for Virgin Islands National Park and Virgin Islands Coral Reef National Monument in St. John. Her office is responsible for issuing commercial permits and concessions contracts to the private sector which authorizes them to provide recreational and other visitor services and activities within the Park and its submerged lands.



Virgin Islands National Park Awaits You

The National Park Service preserves unimpaired the natural and cultural resources and values of the national park system for the enjoyment, education, and inspiration of this and future generations











Discover the Past



Explore marine ecosystems







Explore Mangrove Coastal Habitats









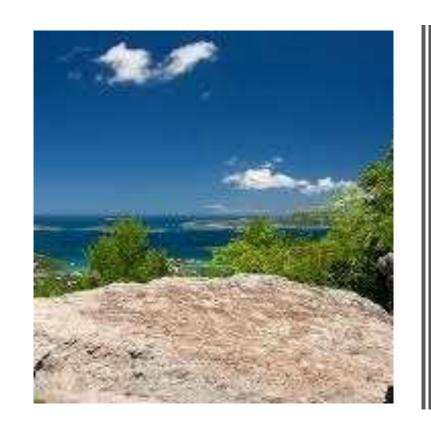
Observe Native Wildlife







Hike Trails in the Moist Tropical Forest







Hike Trails in the Dry Tropical Forest





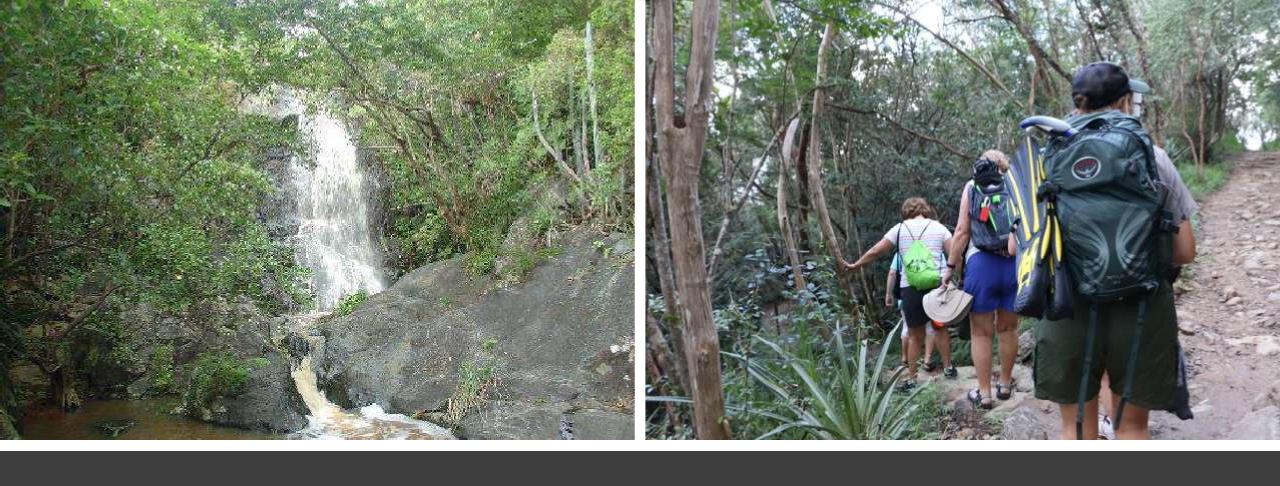
Leinster Bay Trail Hike



Reef Bay Trail Hike



Petroglyphs at Reef Bay



Waterfall at Reef Bay during the rainy season



Reef Bay Sugar Factory



Reef Bay Sugar Factory



Ram Head Trail Hike





Salt Pond and Dry Forest



Historic Ruins with Waysides





Annaberg Sugar Mill Ruins





Historic Ruins of the 1856 Annaberg Country School



Annaberg Old Cook House

Coal Pit at Annaberg



Maho Bay & Catherinberg Ruins



Peace Hill Ruins



Cinnamon Bay Loop Trail

- Boardwalk throughout the ruins
- Old chimney



Birdwatching at Francis Bay Salt Pond Trail







Approximately 130 Bird Species

35 Species call the Park home



Brown Pelican

Black Necked Stilt





Annual Folklife Festival Occurs in February

- 30th Anniversary in February 2021
- Celebration will be done virtually





Culture Bearers



Culture Bearers



May Pole Dance



Over 200 Boat Moorings



Boat Trips in the Park

Explore marine ecosystems





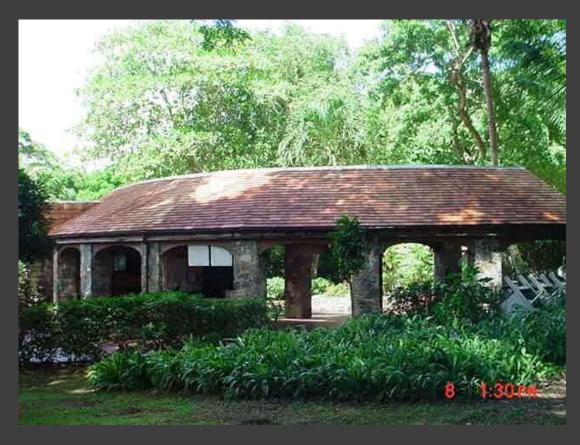


Snorkeling Sights



Nesting of Leatherback Sea Turtle



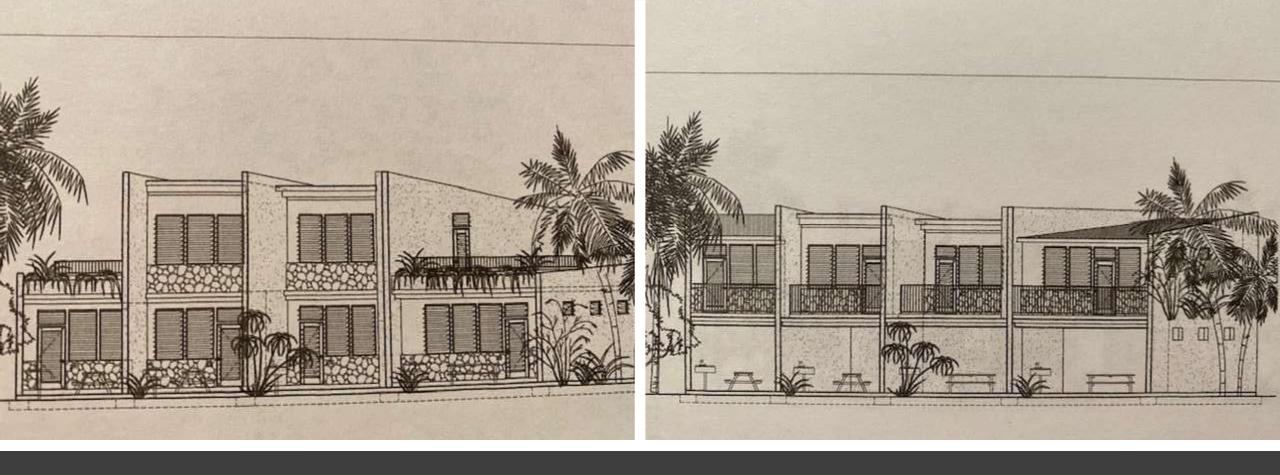


Cinnamon Bay Campground





Cinnamon Bay Campground Reopening in December 2021



Renderings of new Cottages Being Built at Cinnamon Bay Campground





Cinnamon Bay Beach



Food and Beverage and water sports equipment rentals will return to Cinnamon this season







Trunk Bay Beach Concessions





Red Hook area of Virgin Islands National Park



Hassel Island















Virgin Islands National Park Awaits You

Visit Virgin Islands National Park@ www.nps.gov/viis

For Information on Commercial Use Authorizations, Please Contact

Paul Jones at 34-776-6201 est. 224 or via email at:

Paul P Jones@nps.gov

USVI COMMUNITY BUSINESS FORUM '20

Presenter: Shane Benjamin

Title: Executive Director

Taxicab Commission

Date: December 16, 2020

Topic: Transportations Options during COVID19

Normal World

Physical Nature of Transportation

- 1. Half Capacity of Vehicle.
- 2. Hand Sanitizers attached Vehicles.
- 3. Taxi Drivers having additional masks.
 - 4. No passengers in the front seat.
- 5. Drivers will disinfect seats and spray vehicle.
- 5. Plexiglass separating driver from passengers.



Payment Options

1. Availability of different payment options.

2. Drivers will use gloves to receive cash.

Transportations Options during COVID19 Normal World

QUESTIONS
(3-min Onscreen)

Agenda

- Forum Introduction: Governor Albert Bryan Jr. (10min)
- Perspectives on Cruise Line Companies and Their Guests (45min)
- Perspectives on Overnight Guests (20min)
- Perspectives on Tourism and Broad-Based Businesses (27min)

BREAK (3min)

- USVI Economic Reopening and Restructuring Task Force Report (15min)
- Business Hygiene Guidance for Airline/Cruise Passengers, Overnight Guests, Residents, Businesses and Vehicles (25 min)

BREAK (3min)

- Tools for Businesses (1hr)
- What to Do With Excursions (18min)
- Considerations for Ensuring Access to Individuals with Disabilities (8min)



Increasing Access for Persons with Disabilities

Presented by Julien Henley Sr., Territorial ADA Coordinator

Julien E. Henley Sr. currently serves as the Territorial American with Disabilities Act (ADA) Coordinator for the Government of the Virgin Islands. A voice of empowerment for the disabled community, one of his main goals has been to make the USVI Government accessible to all individuals with disabilities, whether by physical, or digital access. Mr. Henley serves as the Chairperson of the State Rehabilitation Council, a board member of the Virgin Islands University Center of Excellence in Developmental Disability (VIUCEDD), and volunteers with AARP.



Access To Services And Opportunities To Improve In The Satisfaction of Visitors

By Julien E. Henley Sr., ADA Coordinator

There are many benefits of your business being accessible, especially in these beautiful Virgin Islands!



Being Accessible Is Necessary!

The USVI receives visitors daily, and 5 to 10% of those visitors are individuals with some disability. Some of them need ADA accessible ramps, parking, and required spacing to services when visiting.



No One Left Behind: #OperationDisembark

We also have a percentage of persons with disabilities who do not leave the ship due to a lack of accessible opportunities and activities that they can partake. However, in not extending accessible option invitations to these individuals with disabilities, we are also saying no to their families and friends who were planning to travel along.



The First Impression Of Accessibility

Although we have made improvements with our three cruise ship docks in the territory regarding access for persons with disabilities, and most of the stores in those areas are accessible, it is still necessary to install directional signage for the restrooms, crosswalks, and other activities.



Benefits for Everyone

As we make plans to have portable handwashing stations, there should also be accessible handwashing stations for persons with mobility disabilities with the appropriate accessible signage.

The Need for Accessible Transportation

As a territory, the islands of St. John and St. Croix are faced with the lack of ADA accessible taxi or hand control vehicles for rent. This is a gap because persons who need these accommodations would not

consider visiting if they cannot enjoy
U.S.V.I. Community
Business Forum'20
this destination.

However, on the Island of St. Thomas, we have over five ADA transportation taxi companies that provide this service. The National Park on St. John would be making a portion of some of their trails accessible, and their Cinnamon Bay campgrounds are also introducing accessibility units to their Camp- Ground.





Accessible Beaches WILL make a Difference

We will have two beaches on each island with accessible Beach Chairs and Mats that would allow persons with mobility challenges to have an accessible path to the water. This accommodation can now let family on our Cruise Ships who booked a beach excursion can now take that family member who has a disability with them to the beach. This accommodation will demand more ADA, accessible vehicles to transport these individuals.





Barriers Can Affect Your Business

A Barrier-Free section would be an option on our Department of Tourism Website to help direct persons of accessibility options in the Virgin Islands. We will have a taxi service and other transportation options. Restaurants, Hotels, excursions, and beaches are options of information that you would find in this area on this website.

This will remove the guesswork of businesses being accessible and for people who might want to engage in an accessible place to go.

Promotion Benefits For Accessible Business

This opportunity will give persons with small businesses an option to expand your services to this. Having this website in place would be a game-changer for people visiting or staying on the island of all disability-friendly businesses to consider.



Being Accessible Can Make A Difference For Your Businesses

It's essential to understand the importance of access and the legal rights persons have when making your businesses accessible to them. As we make more places accessible, it will have an opportunity to create more accessible companies for our accessible territory.



Questions? (3 minutes on-screen)

