

Funding Authorization and Certificate of Expenditures

UN Agency: UNDP

Date: 2-Dec-21

Country: Federation of St. Kitts & Nevis
 Programme Code & Title:
 Project Code & Title: 00128497 - Future Tourism Grant Support for MSMEs
 Responsible Officer(s): Carlene Henry-Morton, Permanent Secretary Ministry of Tourism
 Implementing Partner: UNDP

Type of Request:
 Direct Cash Transfer (DCT)
 Reimbursement
 Direct Payment

Currency: XCD

Activity Description from AWP with Duration	Coding for UNDP, UNFPA and WFP	REPORTING				REQUESTS / AUTHORIZATIONS		
		Authorised Amount	Actual Project Expenditure	Expenditures accepted by Agency	Balance	New Request Period & Amount	Authorised Amount	Outstanding Authorised Amount
		A	B	C	D = A - C	XCD E	XCD F	XCD G = D + F
Provision of Financial Support to Selected MSMEs.	Output: 00128497					287,550	287,550	
	Operating Unit: BRB							
	Activity: Activity 1.1							
	Account: 72600							
	Dept id: 48201							
	Implementing Unit: 001981							
	Fund: 04001							
	Donor: 00012							
Bank Charges - Other								
Bank Charges - Barbados						0	0	
Total		0	0	0	0	287,550	287,550	

CERTIFICATION


The undersigned authorized officer of the above-mentioned implementing institution hereby certifies that:

- The funding request shown above represents estimated expenditures as per AWP and itemized cost estimates attached.
- The actual expenditures for the period stated herein has been disbursed in accordance with the AWP and request with itemized cost estimates. The detailed accounting documents for these expenditures can be made available for examination, when required, for the period of five years from the date of the provision of funds.
- The advance and expenditure requested above were approved for processing.

Date Submitted: 2-Dec-21 Signature:  Name: Lavern Queueley Title: Senior Director, Economic Affairs and PSIP

NOTES: * Shaded areas to be completed by the UN Agency and non-shaded areas to be completed by the counterpart.

FOR AGENCY USE ONLY:

FOR ALL AGENCIES	
Approved by:	
Signature:	
Name:	<u>Marlon Clarke</u>
Title:	<u>Programme Analyst</u>
Date:	<u>02-Dec-2021</u>

DocuSigned by:

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FOR UNICEF USE ONLY

Account Charges		Liquidation Information	
Cash Transfer Reference:		DCT Reference:	
CRQ ref. no., Voucher ref. no.		CRQ ref. no., Liquidation ref. no.	
GL codes:		DCT Amount	0
Training	0	Less:	
Travel	0	Liquidation	
Meetings & Conferences	0	Amount	0
Other Cash Transfers	0		
Total	0	Balance	0

FOR UNFPA USE ONLY

New Funding Release	
Activity 1	0
Activity 2	0
Total	0

Revised: 10 Mar 2014

**STANDARD LETTER OF AGREEMENT BETWEEN
THE UNITED NATIONS DEVELOPMENT PROGRAMME AND
THE MINISTRY OF TOURISM FROM THE GOVERNMENT OF SAINT KITTS AND NEVIS
ON THE IMPLEMENTATION OF
FUTURE TOURISM: GRANT SUPPORT TO MSMES FOR COVID RECOVERY
WHEN UNDP SERVES AS IMPLEMENTING PARTNER**

Your Excellency,

1. Reference is made to the consultations between officials of the United Nations Development Programme (hereinafter referred to as "UNDP") in Barbados and the Eastern Caribbean and officials of the Ministry of Tourism (hereinafter referred to as "the MoT") with respect to the realization of activities by the Government in the implementation of the project Future Tourism: Grant Support to MSMEs for Covid Recovery, as specified in Attachment 2: Project Outline, to which UNDP has been selected as implementing partner.
2. In accordance with the Project Outline (attachment 2) and with the following terms and conditions, we confirm our acceptance of the activities to be provided by the MoT towards the project, as specified in Attachment 3: Description of Activities (hereinafter referred to as "Activities"). Close consultations will be held between the MoT and UNDP on all aspects of the Activities.
3. The MoT shall be fully responsible for carrying out, with due diligence and efficiency, all Activities in accordance with its Financial regulations, rules and other directives, only to the extent they are consistent with UNDP's Financial Regulations and Rules. In all other cases, UNDP's Financial Regulations and Rules must be followed.
4. In carrying out the activities under this Letter, the personnel and sub-contractors of the MoT shall not be considered in any respect as being the employees or agents of UNDP. UNDP does not accept any liability for claims arising out of acts or omission of the MoT or its personnel, or of its contractors or their personnel, in performing the Activities or any claims for death, bodily injury, disability, damage to property or other hazards that may be suffered by the MoT and its personnel as a result of their work pertaining to the Activities.
5. Any subcontractors, including NGOs under contract with the MoT, shall work under the supervision of the designated official of the MoT. These subcontractors shall remain accountable to the MoT for the manner in which assigned functions are discharged.
6. Upon signature of this Letter, UNDP will make payments to the MoT, according to the schedule of payments specified in Attachment 4: Schedule of Activities, Facilities and Payments.
7. The MoT shall not make any financial commitments or incur any expenses which would exceed the budget for the Activities as set forth in Attachment 4. the MoT shall regularly consult with UNDP concerning the status and use of funds and shall promptly advise UNDP any time when the MoT is aware that the budget to carry out these Activities is insufficient to fully implement the project in the manner set out in the Attachment 3. UNDP shall have no obligation to provide the MoT with any funds or to make any reimbursement for expenses incurred by the MoT in excess of the total budget as set forth in Attachment 4.
8. The MoT shall submit a cumulative financial report each quarter (30 December and 30 March). The report will be submitted to UNDP through the UNDP Resident Representative within 7 days following those dates. The format will follow the standard UNDP expenditure report [a model copy of which is provided as Attachment 5]. UNDP will include the financial report by the MoT in the financial report for [project #138337 Future Tourism: Grant Support to MSMEs for COVID Recovery].

9. The MoT shall submit such progress reports relating to the Activities as may reasonably be required by the project manager in the exercise of his or her duties.
10. The MoT shall furnish a final report within 1 month after the completion or termination of the Activities (January 2022), including a list of non-expendable equipment purchased by the MoT and all relevant audited or certified financial statements and records related to such Activities, as appropriate, pursuant to its Financial Regulations and Rules.
11. Equipment and supplies that may be furnished by UNDP or procured through UNDP funds will be disposed as agreed, in writing, between UNDP and the MoT.
12. Any changes to the Project Document which would affect the work being performed by the MoT in accordance with Attachment 3 shall be recommended only after consultation between the parties.
13. For any matters not specifically covered by this Letter, the Parties would ensure that those matters shall be resolved in accordance with the appropriate provisions of the Project Document and any revisions thereof and in accordance with the respective provisions of the Financial Regulations and Rules of the MoT and UNDP.
14. The arrangements described in this Letter will remain in effect until the end of the project, or the completion of activities of the MoT according to Attachment 3, or until terminated in writing (with 30 days notice) by either party. The schedule of payments specified in Attachment 4 remains in effect based on continued performance by the MoT unless it receives written indication to the contrary from UNDP.
15. Any balance of funds that is undisbursed and uncommitted after the conclusion of the Activities shall be returned within 90 days to UNDP.
16. Any amendment to this Letter shall be effected by mutual agreement, in writing,
17. All further correspondence regarding this Letter, other than signed letters of agreement or amendments thereto should be addressed to Valerie Cliff, UNDP Resident Representative for Barbados and the Eastern Caribbean. UN House, Marine Gardens, Hastings, Christ Church, Barbados.
18. The MoT shall keep the UNDP Resident Representative fully informed of all actions undertaken by them in carrying out this Letter.
19. UNDP may suspend this Agreement, in whole or in part, upon written notice, should circumstances arise which jeopardize successful completion of the Activities.
20. Any dispute between the UNDP and the MoT arising out of or relating to this Letter which is not settled by negotiation or other agreed mode of settlement, shall, at the request of either party, be submitted to a Tribunal of three arbitrators. Each party shall appoint one arbitrator, and the two arbitrators so appointed shall appoint a third arbitrator, who shall be the chairperson of the Tribunal. If, within 15 days of the appointment of two arbitrators, the third arbitrator has not been appointed, either party may request the President of the International Court of Justice to appoint the arbitrator referred to. The Tribunal shall determine its own procedures, provided that any two arbitrators shall constitute a quorum for all purposes, and all decisions shall require the agreement of any two arbitrators. The expenses of the Tribunal shall be borne by the parties as assessed by the Tribunal. The arbitral award shall contain a statement of the reasons on which it is based and shall be final and binding on the parties.

21. If you are in agreement with the provisions set forth above, please sign and return to this office two copies of this Letter. Your acceptance shall thereby constitute the basis for the MoT participation in the implementation of the project.

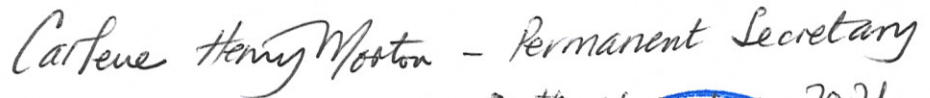
Yours sincerely,
Signed on behalf of UNDP



Valerie Cliff
Resident Representative

[Date]
26-Nov-2021

Signed on behalf of the Ministry of Tourism



[Name and title]
[Date]

26th November 2021



Attachment 1

Whereas MoT has been selected by UNDP to undertake grant-making activities under the Agreement in accordance with the Project Document MoT agrees to be bound by the following additional provisions:

Grant Award Process

- The MoT shall be fully accountable for the completion of all grant making activities in accordance with its financial regulations, rules and policies, to the extent that they are consistent with UNDP's grant policies and Financial Regulations and Rules. If they are not consistent, UNDP's grant policies and Financial Regulations and Rules must be followed.
- The MoT shall conduct an assessment of the grant recipient proposal(s) against set selection criteria established in the Project Document or in the call for proposals, and shall submit eligible grant proposal(s) to the Project Board or designated grant selection committee for consideration and final selection and/or recommendation as agreed for each specific case.
- The MoT shall ensure that:
 - a. the grant award process is organized in a fully transparent manner that guarantees impartiality and equal treatment to all applicants;
 - b. all stages of the grant award process are formally documented through standardized checklists and forms;
 - c. grants are awarded in accordance with formal rules of procedure, including adequate due diligence policies and processes;
 - d. the evaluation process is based solely on the established criteria for eligibility, selection and exclusion as indicated in the call for proposals;
 - e. the grant recipient is duly organized and in good standing in its state/country of organization, and the activities to be carried out with the grant award are eligible;
 - f. all applicants are notified in writing of the grant award outcome;
 - g. the grant award decision is made public within a reasonable timeframe following its issuance;
 - h. grant funds are channeled transparently and effectively to grant recipients;
 - i. no grant is awarded retroactively for activities already started or completed at the time of the application; and
 - j. procedures are in place (and set forth in any agreements the MoT enters into with the grant recipients pursuant to this Agreement) to:
 - i. recover grant funds unduly paid, and/or to prevent and address irregularities and fraud by the grant recipient; and
 - ii. suspend, reduce or terminate the grant if the grant recipient fails to comply with its obligations.

Managing and Monitoring Performance of Grant Recipient(s)

- The MoT shall supervise and monitor the grant recipient's activities and its achievement of specified results pursuant to the grant proposal selected by the Project Board or designated grant selection committee, including the schedules set forth therein.
- The MoT shall measure the grant recipient's performance based on results achieved against agreed performance targets in the grant agreement. Performance shall be monitored and assessed through the progress narrative and financial reports
- The MoT shall ensure that each deliverable that a grant recipient is responsible for achieving has an effective performance target against which the grant recipient must report periodically and which the Responsible Party will monitor through regular reporting, at least on a quarter basis.
- UNDP may, during the term of the Agreement, undertake various independent assurance measures (such as spot checks or audits) regarding the MoT activities that are the subject of this Agreement, including monitoring and oversight, as well as independent assurance measures of the MoT (where applicable) and grant recipients' programmatic and financial activities.

Reporting and Audit

- The MoT shall have in place its own systems to assess and monitor the grant recipient's activities and use of grant funds, including reporting and audit requirements.
- The MoT shall ensure the timeliness and accuracy of the grant recipient's reporting in relation to the grant and shall be responsible for the management of the grant recipient's audits. The MoT shall determine the frequency of audits of grant recipient(s), evaluate audit quality, and monitor audit findings and any corrective measures to ensure resolution. Notwithstanding the above, UNDP shall have the right to audit or review the MoT and the grant recipient's related books and records as it may require.
- The MoT shall consolidate the reporting from grant recipient(s) and shall provide progress reports ("Performance Reports") including financial and narrative information, to UNDP at least 30 days before the expected release of the next tranche or at least annually within 30 days after the end of each year until the activities have been completed. The Performance Reports should include a dated certification by the MoT representative with institutional responsibility for financial reporting.
- The MoT shall ensure that the grant recipient(s) are audited in accordance with the terms of the relevant agreements. Upon request, the MoT shall furnish or cause to be furnished to UNDP a copy of audit reports of the grant recipient(s).

Responsibility of the MoT

- The MoT shall be solely liable for claims by third parties arising from the grant recipient's acts and/or omissions in the course of performing activities under the agreement entered into with the MoT pursuant to this Agreement. UNDP shall assume no responsibility for the actions of grant recipients and shall in no way be held liable for third party claims arising therefrom.
- The MoT shall ensure that the grant agreement it enters into with grant recipient(s) under this Agreement shall be subject to, and construed in a manner that is fully in accordance with, all of the provisions of this Agreement.
- Funding provided by the MoT to any individual grant recipient shall not exceed US\$6,500 per individual grant and on a cumulative basis within the same programme period.
- Upon request, the MoT shall furnish or cause to be furnished to UNDP a copy of audit reports of the MoT.

- Any attempted or purported assignment, delegation or other transfer of obligations of the MoT set forth in the above on-granting provisions shall be void and have no effect, except with the prior written consent of UNDP.

Attachment 2

PROJECT OUTLINE FUTURE TOURISM: GRANT SUPPORT TO MSMEs FOR COVID RECOVERY

Background

Since the first COVID-19 cases were confirmed in the Eastern Caribbean countries during the second week of March 2020, the pandemic and its mobility restrictions have had severe negative impacts on people's livelihoods and businesses in all the countries. Global estimates show an equivalent of 400 million full-time jobs lost during the second quarter of 2020, with disproportionate impacts in Small Island Developing States (SIDS) which are highly dependent on tourism and extremely vulnerable to external shocks and natural hazards.

COVID-19 has had negative impacts on women working and operating businesses in the tourism, and wholesale and retail industry, with many losing their livelihoods or unable to continue business operations. Given existing skills, social and legal barriers, it is anticipated that women in the tourism industry will have more difficulty rebuilding their livelihoods post-pandemic.

The livelihoods of 1.6 billion people working in the informal economy are at stake as lockdown measures continue. MSMEs play a major role in most economies, particularly in developing countries as well as SIDS, and represent about 90% of businesses and more than 50% of employment worldwide.¹ In addition, throughout the region, MSMEs are responsible for 1 in 2 jobs and account for more than one-third of output. Furthermore, MSMEs are highly vulnerable to these shocks (due to their narrow margins and lower liquid reserves); also, many of them, although operating in the formal sector, have informal employment conditions, so both firms and employees may not be covered by formal social protection systems and therefore their incomes are adversely affected.

Based on these identified challenges, this project provides an approach that contributes to identifying strategies that directly assist the impacted small business community and strengthen existing livelihoods. This project will therefore provide needed financial support for this sector. It is envisioned that the development of this will inform the revitalization of the sector and restore the livelihoods of business operators and their workers.

To strengthen and retain livelihoods, MSMEs must adjust the physical space and incorporate innovation into their business processes. This will require going digital, hiring additional staff, access to financial services, delivery means and transportation, alliances with transporters for the same, and reaching out to customers with different profiles are methods that can be introduced and ensure business sustainability. However, these measures will require significant investment from the MSME, which may not be readily available. It is the intention of this project to provide access to MSMEs to financing opportunities to help them offset these costs.

¹ <https://www.worldbank.org/en/topic/sme/finance>

Objectives of the Project

The project aims to address the negative economic impact of COVID-19, by providing financial support to Eastern Caribbean MSMEs to reinvent and adapt to the current market needs that have been dramatically changed by the COVID-19 pandemic.

The grant funding will help MSMEs to re-tool and implement digitization measures and complement finance strategies to support resilient recovery and continued operations. It is expected that this support will help the sector evolve towards a more resilient, community-oriented, environmentally friendly, gender-inclusive and innovative zone.

The Future Tourism: Grant Support to MSMEs for COVID Recovery project aims to assist the MoT in providing financial support to MSMEs to reinvent and adapt to the current market needs that have been dramatically changed by the COVID-19 pandemic. The objectives are:

- Retooling to allow for the streamlining of business operations to survive market challenges in the COVID-19 economy;
- Support to MSMEs to equip and accelerate their transition into digital business processes and identify new ways to reach customers through digital means;
- Prioritizing financial assistance for women-owned and women-led businesses impacted by COVID-19.

Project Description

This partnership will support the implementation of the Future Tourism project aimed at the delivery of direct cash support to Micro, Small and Medium Enterprises (MSMEs) directly or indirectly in the tourism sector, which have been significantly impacted by COVID-19.

This programme, with a total budget of USD 106,500, will provide financial assistance to twenty-one (21) MSMEs in Saint Kitts and Nevis.

The average grant per MSME is US\$ 4,000 and should never exceed US\$ 6,500.

Selected MSMEs must use the grants in the following ways:

- Purchase of supplies to be in a position to restart business especially given loss of income;
- Support digitization of at least one (1) business operation;
- Support payment of employees;
- Support to female-owned businesses and businesses to assess and respond to the needs of potentially vulnerable employees (e.g., women);
- Equipping MSMEs to accelerate their transition into digital business processes and identifying new ways to reach customers through digital means;

- Secure financial management assistance to streamline business operations utilizing local private sector expertise as applicable.

Selection Criteria

After successful submission of Business Improvement Plans (BIPs) by the MSMEs participating in the UNDP Future Tourism – Business Adaptation Programme (BAP), an internal committee formed by UNDP and the implementing partners, the University of the West Indies (UWI) and Frankfurt School (FS) will determine the allocation of the grant based on the below criteria. The final list of MSMEs considered for a grant is shared on this Agreement as Attachment 6. List of MSMEs to receive grants in Saint Kitts and Nevis, for the MoT validation/no objection.

The selection criteria include:

- Business must be in operation or planning to continue operations once Government restrictions have been lifted;
- Business should be operating or currently dormant in the eligible sectors within tourism value chains or be businesses directly/indirectly related to the tourism sector;
- Business representative must have participated in the first two components of the Business Adaptation Programme (BAP) - (1) Open Training and (2) Technical Assistance & Mentoring, of the UNDP Future Tourism project;
- Business must plan to implement or be implementing their Business Improvement Plan (BIP) developed during the Technical Assistance & Mentorship component of the BAP;
- Business must have demonstrated commitment along with a positive attitude towards education, work, and peers throughout the BAP;
- Business must agree to participate in one-to-one mentoring sessions to monitor grants implementation;
- Demonstrate evidence proof of business or being in the process to be registered;
- Gender equality: Preference should be given to women-led or owned businesses and businesses that are owned partially by women;
- MSME Size: The business must be a micro or small business, meaning that it must employ less than 50 employees. Micro-business will consider for those with less than 10 employees, small businesses, less than 50 employees. At least 50% must be micro/sole proprietors. Second priority will be granted to businesses with 51-250 employees;
- Geographic criteria: The MSME must be located within the project ten countries and territories (Anguilla, Antigua and Barbuda, Barbados, British Virgin Islands, the Commonwealth of Dominica, Grenada, Montserrat, Saint Kitts and Nevis, Saint Lucia, and Saint Vincent and the Grenadines).

Implementation Period:

November 2021 - February 2022.

Attachment 3

DESCRIPTION OF ACTIVITIES

Project number: 138337

Project title: Future Tourism: Grant Support to MSMEs for COVID Recovery

Results to be achieved by the MoT

Financial support to twenty-one (21) MSMEs that have been impacted by the COVID-19 pandemic.

Work to be performed by the MoT

- In consultation with UNDP, validation of MSMEs that will receive the grants;
- Grants transfer to selected MSMEs;
- Support and accompaniment to selected MSMEs;
- Administration and monitoring of grant disbursement;
- Support to UNDP on communications surrounding grant programme;
- Final report submitted to UNDP.

Description of inputs:

- UNDP will provide USD 106,500 to the MoT;
- The MoT will disburse the grants to MSMEs;
- Technical assistance and support to MSMEs by UNDP;
- Communication strategy to be developed and implemented by UNDP with inputs from the MoT.

Annexes:

Attachment 6. List of MSMEs to receive grants in Saint Kitts and Nevis

Revised: 10 Mar 2014

Attachment 4

SCHEDULE OF ACTIVITIES, FACILITIES AND PAYMENTS

EXPECTED CP OUTPUTS and indicators including annual targets	PLANNED ACTIVITIES <i>List all activities to be undertaken during the year towards stated outputs</i>	Year 2021											
		Timeframe						Planned Budget		Schedule of payments by UNDP			
		2021			2022			Budget Description	Amount	Oct	Nov	Dec	
		Oct	Nov	Dec	Jan	Feb							
Financial support for the economic recovery of MSMEs in response to the gendered impact of COVID-19	Validation of MSMEs that will receive the grants		x										
	Grants transfer to selected MSMEs		x				USD	USD 106,500			x		
	Support and accompaniment to selected MSMEs		x	x									
	Administration and monitoring of grant disbursement		x	x									
	Support to UNDP on communications surrounding grant programme		x	x									
	Final report submitted to UNDP					x							
							Total	USD 106,500					

Note:

- UNDP shall be responsible for providing miscellaneous services such as secretarial assistance, postage and cable services and transportation as may be required by the MoT in carrying out their assignment.
- Adjustments within each of the sections may be made in consultation between UNDP and the MoT. Such adjustments may be made if they are in keeping with the provisions of the Programme Support/Project Document and if they are found to be in the best interest of the project.

Revised: 10 Mar 2014

Attachment 5

MODEL UNDP EXPENDITURE REPORT

Funding Authorization and Certificate of Expenditures

UN Agency: UNDP

Date: _____

Country: _____
 Programme Code & Title: _____
 Project Code & Title: _____
 Responsible Officer(s): _____
 Implementing Partner: _____
 Currency: _____

Type of Request:
 Direct Cash Transfer (DCT)
 Reimbursement
 Direct Payment

REPORTING

Activity Description from AWP with Duration	Actual Project Expenditure	Expenditures accepted by Agency	Balance	Actual Project Expenditure	Balance	Actual Project Expenditure	Balance
	A	B	C	D = A - C	E	F	G = D + F
Bank Charges - Other							
Bank Charges - Barbados							
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Outstanding Authorized Amount	Outstanding Authorized Amount	Outstanding Authorized Amount	Outstanding Authorized Amount
00-Jan	00-Jan	00-Jan	00-Jan
E	F	G = D + F	#N/A
0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00

REQUESTS / AUTHORIZATIONS

CERTIFICATION

The undersigned authorized officer of the above mentioned implementing institution hereby certifies that:

- The funding request shown above represents estimated expenditures as per AWP and itemized cost estimates attached.
- The actual expenditures for the period stated herein has been debursed in accordance with the AWP and request with itemized cost estimates. The detailed accounting documents for these expenditures can be made available for examination, when required, for the period stated herein.
- The advance and expenditure requested above were approved for processing.

Name: _____

NOTES: * Shaded areas to be completed by the UN Agency and non-shaded areas to be completed by the counterpart.

FOR AGENCY USE ONLY:

Approved by: _____
 Signature _____
 Name _____
 Title _____
 Date: _____

FOR UNICEF USE ONLY

Account Charges	Reference	DCT	Liquidation Inlet
Cash Transfer Reference	CRQ ref. no., Voucher ref. no.	CRQ ref. no., Voucher ref. no.	CRQ ref. no., Voucher ref. no.
GL codes:			
Training	0		
Travel	0		
Meetings & Conferences	0		
Other Cash Transf.	0		
Total	0	0	0

FOR UNFPA USE ONLY

New Funding Release	Activity 1	Activity 2	Total
	0	0	0
Total	0	0	0

Attachment 6

List of MSMEs to receive grants in Saint Kitts and Nevis

#	Name of Business (as registered)	First Name	Last Name	Email	Type of (tourism) Business	Business Registered	Grant Amount	women-led or -owned	Number of employees
1	Boki Adventure Tours	Ian	Edgings	iedgings@hotmail.com	Tours, Guide	Yes	USD 6,500	No	1 to 5
2	Lyn's Taxi Services	Lyneth	Deguire	Emtdequire1172@hotmail.com	Tours, Guide	Yes	USD 4,000	Fully	Self-employed
3	Edgetreme Gardens	Sharonne	Edgings	edgetremegardens@hotmail.com	Other (Agritourism)	Yes	USD 6,500	Partially	1 to 5
4	Praise Dance and Mime Accessories	Vanessa	Matthew	alwaysvan@yahoo.com	Arts and Craft (Dressmaking)	Yes	USD 4,000	Fully	Self-employed
5	Prestige Destination Services (PDS) Ltd	Amanda	Pemberton	info@prestigedestinationsservices.com	Tours, Guide (Destination Management & Tours)	Yes	USD 6,500	Fully	6 to 10
6	Sugar Town Organics	Anastasha	Elliott	sugartownorganics@gmail.com	Beauty and Wellness	Yes	USD 6,500	Fully	1 to 5
7	Halix Corporation	Deborah	Tyrell	nevisislandliving@gmail.com	Arts and Craft	Yes	USD 6,500	Fully	1 to 5
8	Carabelle Batik	Jamilia	Samuel	jamillasamuel@gmail.com	Arts and Craft	Yes	USD 6,500	No	6 to 10
9	Nevis Adventure Tours	Reginald	Douglas	greeneedge2011@hotmail.com	Tours, Guide	Yes, documentation pending	USD 4,000	Partially	1 to 5
10	Golden Touch Cleaning Agency	Mandecia	Marsham	mandecia@gmail.com	Facility, Cleaning Service	Yes	USD 4,000	Fully	6 to 10

11	Juliansdottir Island Buzz Tours	Nicole Michael	Rogers Morton	juliansdottir01@gmail.com islandbuzztours@gmail.com	Arts and Craft Tours, Guide	Yes	USD 4,000	Fully	1 to 5
12	Riches of the Earth Organic Farm	Victoria	Baucom	agro.cap.sk@gmail.com	Food Production (Agriculture, Agro-processing, etc.)	In process	USD 4,000	Partially	1 to 5
13	GW Car Rentals	Gerard	Williams	Gwcarservices@gmail.com	Vehicle Rent and Charter Services	Yes	USD 4,000	Partially	1 to 5
14	Mother Becky Bush Tea	Sara	Ramirez	motherbeckys@gmail.com	Food Production (Agriculture, Agro-processing, etc.)	Yes	USD 4,000	Partially	1 to 5
15	The Potter's House	Carla	Astaphan	carla.astaphan@gmail.com	Arts and Craft	Yes	USD 6,500	Fully	Self-employed
16	Ible Real Estate	Phynora	Ible	phynora@jblerealestate.com	Accommodation	Yes	USD 6,500	Fully	1 to 5
17	Ziki's Design	Cavel	Mills	zikidesigns@gmail.com	Other (Garment manufacturing)	Yes	USD 4,000	Fully	1 to 5
18	The Soup Cafe	Unoma	Allen	unomaallen@gmail.com	Food and Beverage	Yes	USD 4,000	Fully	1 to 5
19	G.E.M. Taxis and Tours (St. Kitts)	Tryphena	James	tryfvan364@gmail.com	Transportation	Yes	USD 6,500	Fully	1 to 5
20	ACCXESS 869- Services	Marcasha	Warner	869access@gmail.com	Transportation	Yes	USD 4,000	Fully	1 to 5
21						TOTAL	USD 106,500		