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Helping Small Businesses in Belize

by

Laura Catherine Hollingsworth

Advisor: Dr. Amy Farmer

**An Honors Thesis in partial fulfillment of the requirements for the degree Bachelor of
Science in Business Administration in Finance and Accounting.**

**Sam M. Walton College of Business
University of Arkansas
Fayetteville, Arkansas**

May 11, 2018

Background

Belize is a small nation in Central America. Formerly known as British Honduras, it is an ethnically diverse nation with many different cultural influences. Colonization has had a huge impact on the on the demographics of Belize. (Wiley, 1998) The Mayans were the first to inhabit the region, but their population is currently dwindling. In Belize, there are three Mayan groups: the Mopan, the Yucatec, and the Q'eqchi. The Mopan lineage includes people that were indigenous to the area as well as some Guatemalan arrivals. (Belize Population 2022, n.d.) The Mopan usually live apart from other communities and work in agricultural settlements. The Yucatec is a group of people that escaped from Mexico during the Caste war. Lastly, the Q'eqchi group includes people who fled from the slavery in Guatemala. Belizean Creoles account for around 25% of the population but they hold they most political power. They are descendants of slaves and slave owners that came to Belize for logging. They are also sometimes referred to as Afro-Belizeans or Kriols. Spanish- speaking Mestizos account for the 50% of Belize's population. Many descendants are a mix of Mexican refugees and Mayans. The Garinagu people are a mix of West/Central African and Caribbean descendants. They account for 4.5% of the population. Belize also has large communities of Asians, East Indians, Americans, and Africans.

Belize's long history of oppression and exploitation are what has led to all the issues they are facing today. Around the 900s, the Mayan ruled Mesoamerica and they had a flourishing kingdom until they faced a drought that killed most of their population. In the 16th century, The Spanish invaded and captured the Aztec empire while looking for gold. Along the way they killed an estimated half a million Mayan's and discovered that the trees were the most profitable resource in the area. Britain was very interested in the dying properties of the native logwood tree. Soon, Britain was fighting the Spanish for the land, and they won. British loggers took over the area and brought in African slaves for labor. Three-fourths of the population were slaves by 1790 and the majority of the Mayan's land was owned by a few white men.

In 1981, Belize finally attained freedom from British rule when "England's lumberyard" ran out of trees. They left the country in a state of disarray; impoverished, un-educated, and disorganized. The country had poor water and electricity infrastructure as well as a poor governing foundation. Belize is now a parliamentary democracy but because of corruption, Belize is ranked 109th on the 2022 Index of Economic Freedom. Their people are considered "mostly unfree" because of laws governing taxes, property rights, trade freedom, health care, and the lack of transparency within the government. Belize has little foreign investment and the labor market has never reached its potential because of the corruption within the government and judicial system. If the government gave its citizens more economic freedoms, they would stop repressing their economic development. Creating opportunities for businesses to prosper will help boost the economy and therefore employment. (Priddy, 2013)

Belize has a very diverse cultural mix because of their history but as a result of longstanding British rule the official language is English. This is a very important asset to tourism because English is a very dominant language in the industry. (Wiley, 1998) The agriculture sector is Belize's largest employer, but the tourism industry is Belize's largest foreign exchange earner. Belize has a few exports including sugar, molasses, bananas, citrus, marine products, and crude petroleum. Belize's gross exports were around \$200 million for 2018 and around 60% of those exports were sugar. The tourism industry generated around \$766.8 million dollars in 2017, accounting for 41.3% of 2017's GDP. (Trade in Services, n.d.) Belize had one of the largest increases in number of tourists in 2018. The number of overnight tourists grew by

14.6% and the number of cruise ships visitors increased by 19.9%. Tourism in Belize was devastated because of COVID-19 but numbers are expected to increase over the next few years as more airline routes become available, and more cruise ships add stops. (Belize-Market Overview , 2019)

From a recent GDP analysis, Belize's economic activity in 2021 declined by 8.4% or \$60.4 million compared to 2020's first quarter. This is the fourth quarter in a row that Belize's GDP has decreased because of the impact of COVID-19. The tourism industry was hit the hardest because of the devastating loss of visitors. This sector accounts for around two-thirds of Belize's total GDP and production in this sector fell the most at 12.3%. Looking at Figure 1, it shows when the number of tourists fell, the GDP also dropped. The 'Hotels and Restaurants' subsector fell by 81.7%, the number of tourists fell from 123,000 people to 30,000 in 2021, and zero cruise ships arrived in 2021. Other industries related to tourism such as 'Transport and Communication' and 'Wholesale and Retail Trade' also experienced a decrease. (GDP realse for First Quarter of 2021, 2021)

Belize's current unemployment rate is at 11.2% and more than 19,000 people who lost their jobs during the pandemic have yet to find more work. (Labor Force Survey, 2021) Before the pandemic 13 to 15 percent of jobs were in the tourism industry and now tourism employs under 9% of employed people. According to the Statistical Institute of Belize, in 2019 52% of the population was living in poverty. Around 9% of the population was considered "critically poor" and 58% of children under 18 were classified as "multi-dimensionally poor." (Belize Social Protection , n.d.) Tourism is the largest contributor to Belize's economic growth and could create a radical change in Belize's economy and bring its citizen's out of poverty.

While the main reason businesses can't flourish in Belize is because of the political corruption and setbacks from the pandemic, successfully rebuilding Belize businesses that serve the tourism industry could change Belize's trajectory. There are many literary articles discussing the best and most practical ways to use tourism to alleviate poverty, but the two most relevant theories are pro-poor tourism and the eco-tourism.

The International Ecotourism Society defines eco-tourism as "responsible travel to natural areas that conserves the environment and sustains the well-being of local people." Eco-tourism centers around observation and awareness that also protects the natural environments. The main goal of eco-tourism is to benefit local communities. This requires the government's support and involvement from the local communities. Three characteristics eco-tourism focuses on are "localness, participation, and benefits." Small local businesses share the tourists that visit, and they all benefit from the income. This is much different than the all-inclusive resorts that are popular. Resorts that meet all the tourist's needs, hoard the profits, and only offer low-paid labor job to locals. (Priddy, 2013)

Many tourist that come to Belize come to scuba dive, to go on hikes, and to enjoy the natural scenery. A study of the motivations of traveler's revealed that people are traveling to explore nature, to benefit the local community, and to try local and exotic foods. The majority of people are not looking for all-inclusive resorts and breakfast in bed. Belize has so many beautiful natural areas that the Ministry of Tourism decided that pursuing the eco-tourism industry would be ideal. Eco-tourism can both have a positive impact on local communities and pursue environmental conservation. (Priddy, 2013)

Belize has become one of the best eco-tourism locations because of their environment-friendly laws and great natural wonders. With 103 protected forested areas, many animal sanctuaries, a beautiful barrier reef, and ancient Maya ruins, Belize has it all. The reason these

places are still thriving though is because of the laws put in place to protect these areas. Belize has a UNESCO-protected barrier reef, the government is phasing out plastics and Styrofoam, no-take fishing zones, and a ban on offshore oil drilling all protect Belize's environment. Belize's eco-friendly resorts and eco-tourism practices have made it the role model for other countries looking to attract tourists while preserving their natural environments. (Belize is Fast Becoming the Ecotourism Capital of the World , n.d.)

The Belizean government began enacting a plan to phase-out plastics and Styrofoam in July of 2018. After a 2017 assessment by the Department of the Environment found that Belize imports over 200 million pieces of single use plastic bags and 52 million pieces food containers including Styrofoam. That's equivalent to each Belizean citizen using 11 plastics bags and three Styrofoam containers a week. The government created a Plastics and Styrofoam Task force to lead the phasing out of plastics as well as to work on the transition to green products and to promote recycling. The task force plans on furthering the plastic phase-out by targeting Styrofoam pellets, plates, and cups as well as plastic cutlery. The legislation is not yet enacted but this is a huge step in nature conservation and continuing the eco-tourism philosophy. (Phase-out of Single Use Plastics , 2019)

The second theory to help tourism alleviate poverty in Belize is pro-poor tourism. The definition of pro-poor tourism is tourism that specifically benefits the poor. This could mean economic, social, environmental, or cultural benefits. Pro-poor tourism and eco-tourism overlap on their focus on socioeconomic and environmental improvement, but it is not eco-tourism's only focus. Pro-poor tourism focuses efforts to incorporate the poor into markets and to eventually bring more income into poor communities. This includes mass tourism markets even though that is something eco-tourism is against. Belize's dominating elite and centrally controlled tourism industry make it difficult to include others into the tourism profits. Pro-poor tourism aims to link poor communities to the tourism market by directing tourist traffic through local communities, creating open markets for restaurants and souvenir stores, and removing infrastructure barriers. (Priddy, 2013)

Centralized corporations can also benefit from pro-poor tourism because their reputation is everything. Customers and international clients may no longer want to work with a corporation that mistreats other countries and their people. On the other hand, if a company is respectful to the communities they expand to, other countries would be more open to them, and they would attract more customers.

Some pro-tourism initiatives that are already being implemented in Belize include, bringing local producers into the supply chain, employing locals, encouraging tourists to spend money locally, building relationships with local farmers, and building packages with excursions and local tours. However, these initiatives are from the corporations' side of business. Local businesses in Belize need to have the knowledge and resources to be prepared to work with hotels and resorts that serve the tourists.

Our project comes into play in this aspect of the tourism industry. Preparing and educating local businesses on how to meet tourists' needs was our goal. This could mean helping a small business create a business plan, build a website, update their business's Facebook page, and help organize their finances. Tourism has such a huge impact on Belize's economy and the community's way of life. Expanding the industry to include more of the locals and provide the locals with all the resources they need to properly serve the tourist, will improve their tourism numbers, and bring many Belizeans out of poverty.

Project

The study abroad Special Projects in Belize with Peacework was supposed to be the summer of 2019. The trip was going to be two months long and while there we were going to get paired with a community leader or a local development organization to work on a community project in Dangriga, Belize. Because of COVID-19, the trip was cancelled for the summer of 2019 and then for the summer of 2020 it was moved to virtual. The Belize team was still paired with people from the community in Dangriga but now we had to meet with them and complete the projects virtually.

I was a member of the tourism team with three other people. The first step of our project was to meet with our main contact in Belize Carlene Sanchez. We planned to have the meeting on google meet and we all wrote little biographies we could share with Carlene. During our meeting, Carlene introduced herself and told us about her job and what she did in Belize. Next, we were set up with Rose Parks to begin work with the Belize Tourism Industry Association. Our first assignment was to create a flyer for a Youth Tourism Seminar the association would be hosting. (Figure 2) It was a one-day program that's goal was to inspire entrepreneurship and empower youth in Belize. I worked on the flyer for about a week and submitted it to the team first and then to Rose for approval. The flyer ended up needing a few edits but then it was ready to be posted. I am not sure what was done with the flyer, but I did not see it posted on their Facebook page. It may have been printed out and hung up at the office. I also don't know if the Youth Tourism Seminar happened or if it was successful.

After a slow start of figuring out exactly how we can help virtually, Rose came up with the idea to have a small business mentorship program. Small businesses are the ones that serve tourists, and they wanted to make their business more attractive and accessible to visitors. The goal was to work with a few small business owners in the Dangriga area and help them with their online presence as well as any other matters of business they needed help with. Rose was tasked with finding already established businesses that would be interest in this program. The original plan was to work with the businesses for four weeks. Three of those weeks would be spent training and teaching, and the last week would be for one-on-one meetings and evaluations. Rose gave herself one week to get applications out and decide on participants.

We ended up with eight participants for the mentorship program and one youth for the Youth Business Consultancy program. We were a little confused by the youth in the group, but the eight businesses we worked with were Maria's Juice, Zane's Haircuts, Abby' Collection, Cake Bar, Tasty Time, Granny Ivy's Herbal Soaps, Illani's Clothing Store, Cinnamon Roll Cart, Female Express, and Double D's. We began the four-week program by emailing all the participants and introducing ourselves. We also attached an assessment to the end of the email so we could gage what exactly the small businesses needed help with. (Figure 3) The assessment brought about its own set of challenges because we used Google forms and many of our partners didn't have a google account or they never responded to the email. However, the responses we did receive revealed that we had a lot of work to do.

The first red flag we noticed was that all of the businesses that were in the program only had local customers. They mainly did not sell to tourists, and many did not have actual storefronts to serve visitors. Another issue we noticed was that they all needed help with different things. Maria's Juice shop needed help buying more juicing machines because the one she had was broken and she couldn't make any juice. Tasty time also needed help buying more equipment. Zane's Haircuts, Abby's Collection, and the Cake bar needed help with marketing

and managing finances. Granny Ivy's Herbal Soaps was the company that was likely oldest and most successful. This was Rose Parks' company and the things she needed help with were getting her product sold in health and beauty stores across the country and to schedule demonstrations at events. Parks' mostly sells her soap online through online markets such as Dangriga Buy and Sell.

We never received assessment answers from two of the business, but after reaching out multiple times with no reply we decided to move forward in developing a program schedule. We first had to decide what lessons we would focus on. Then the next step was to figure how we were going to teach it. Because five out of the eight companies answered that marketing and finance were areas that they needed help with we decided to first focus on that.

We met as a team and then met once with Rose again to try to decide the best way to execute this program. Many of the business owners worked all day so it would have been impossible to find a time that everyone could meet on zoom, but Rose made it clear that many wanted one-on-one help for their business. It was also important to many of the business owners that all their information could be kept private, so a group Zoom meeting was off the table. We decided that the best course of action was to communicate through email. Each week we would have a goal, an article, and a short activity. We decided to send out emails on Sunday, Tuesday, and Thursday. These seemed like good days because many of them worked on the weekend, but they would be able to check their email first thing Monday morning. We also offered to meet one-on-one with anyone if they had specific questions or problems or if they wanted extra help.

The second email we sent out for the program was an overview email. We reminded everyone to fill out the assessment sent in the previous email and then we gave them a task to start brainstorming the strengths and weaknesses on their business. We let them know that this week we would be focusing on making formal business plans. We also let them know that when we would be sending out program emails and how to schedule a one-on-one meeting.

The third email was just an update that we were changing the focus of the first lesson to help with marketing and finance because that is what the majority of the business owners said they needed help in. Our final email of the first week was the activity. We wanted everyone to be set up on the same platform for easy communication, so we asked that everyone make a google account and we also sent a video tutorial for Google Sheets. It was important that everyone be able to use Google forms to submit the survey assignments and Google sheets to work on finance assignments.

The first email of week two we started out with a link to Walton's Business writing resource page. This webpage gave examples of business briefs, business plans, and much more.

The assignment for the week was to explore the webpage we linked and to answer some short questions on google form about the articles as well as a few feedback questions. The google form assignment only had six questions; four about the writing samples and two about how the program was going so far. (Figure 4) Out of eight participants only two completed the google form assessment assignment. At the end of the form, we asked how their experience was using the materials we sent last week and if they had any finance or google sheets questions. Rose's response to the last question was to ask if we could point her to a resource that could help her with writing formulas on Sheets. I am not sure if we addressed this question. Looking back, I also wondered what our intention was in asking if the participants had any questions about finance. I think we wanted to address them in the next assignment, but it is unclear.

This week we also received a reply from one of our participants. It was from Kenrick Gonzales, the owner of Abby's collection. He was confused what this program was and that this

was not what he signed up for. We offered to meet with him one-on-one and I could not find an email that he ever got back to us.

Week three we asked that all the recipients respond to the email to schedule a one-on-one meeting. We had received very little feedback from the week two assignment and still hadn't received any response from one participant. This was a little disappointing and we wanted to speak with each business owner one-on-one to see how we change the program to better help them. Attached to this email was a document with questions that would help form a business plan later and a few links of examples. I created the worksheet by going through business plan examples on the internet and picking the questions that seemed the most important and relevant to our participants. (Figure 5) We did not ask for this assignment to be submitted but we did ask if each participant would respond to the email to schedule a meeting. The two responses we received were one from Rose saying she didn't need a one-on-one meeting, and one from Kelsie Ciego the owner of Maria's Juice. Kelsie asked to schedule a one-on-one meeting. She asked if we could meet any time after 10 am and we responded asking if 10:30am worked and never got a response back. Also, while looking back at the emails, I realized I was addressing Kelsie as Maria by mistake.

The second email for week three asked again to contact us for one-on-one meetings and then we attached a worksheet for the second part of the business plan lesson. (Figure 6) We also attached two articles to introduce the topic of digital marketing. The articles we attached were "Facebook Tip: How often to update your Facebook Business Page" and "Small Team? 15 Tips for Expanding Your Marketing with Limited Resources." It was difficult to find articles that were relevant and applicable to the types of businesses we were working with, but I think these resources were helpful.

The last email of week three reminded the participants to continue reaching out for one-on-one meetings and we attached the next round of digital marketing resources. The first link we attached was a website grader on Hubspot Tools. The website first requires a URL the businesses website and a valid email. The website then gives that website a grade based on performance, search engine optimization (SEO), mobility, and security. The website then further breaks down the grade it gave to help the user improve their page. For example, if a business's website has a low performance grade the website will suggest they edit their page size, page speed, page redirects and more. The second link we attached was a 23-minute-long video explaining how to build a website on Google Sites. Along with the video, we linked two article tutorials for how to build a Google Website. The last two links were articles about building a strong online presence. At the very end of the email, we asked the participants to use a search engine to search their website and to use what they have learned from the resources to brainstorm ways to improve their online presence.

Week four was our final week and we only sent two emails. The first email reminded everyone that as we were wrapping up the program that they should reach out if they needed anything else. We also attached another Google Forms survey to assess how the program went. (Figure 7) The last email closed the program and thanked everyone for participating. We also let the participants know that they would be receiving certificates for completing the program.

Evaluation

In retrospect there was a lot that could have gone better with our project. Looking back at our emails, we were not consistent, did not get a lot of participation, and I don't think the information we provided was very helpful. We did not actually understand the participants' problems so we could not provide optimal solutions. The resources and activities we provided were the best we could find. A successful and productive business looks a lot different in Belize than it does in the United States so it was hard to find articles that could relate to Belize. Throughout the four weeks, it was obvious that we got better at finding relevant resources and asking better reflection questions. We also met with Rose every week and that was super helpful in keeping us on track.

During the project, my team and I talked a lot about how to improve our communication with the participants. It was hard to get them to participate but at the same time we didn't know why they weren't participating. It could have been that they didn't have the proper technology, they were too busy, or we were sending too many emails and overwhelming them. We weren't sure what the problem was, so we didn't know how to fix it.

To try to better understand the problems our participants were dealing with we sent out multiple surveys. I still think this was a great idea, and we were on the right track, but we should have developed our questions better. At the time, we did the best we could and asked the questions that we thought would be beneficial for both of us. For example, on our first assessment we asked, "What are some things you would like us to specifically help your business with?" A better question would have been "What are expecting out of this program?" We also should have asked how much time they had to devote to the program and set up weekly one-on-one meetings with each participant. The participants and us the tourism team would have had a much better idea of what the program was if we met face-to-face weekly.

If this project was in person; it would have been much easier and much more beneficial to the participants. That wasn't an option because of the pandemic, but to the next tourism team, I suggest listening and trying to understand your community partner as best as you can. Put yourself in their shoes and try to imagine the issue and problems they deal with. It will be much easier to work alongside your community partner and to see how they operate their business. It will also be vital to adjust your definition of a "successful business." A successful business in Belize will obviously attract customers and make more than enough to break even, but the way to achieve that success will be different. In the United States, we rush around to meetings, try to use the most efficient supply chain, use cheaper materials, and try to push brand names. Those methods won't necessarily work with our Belize partners. Learn what a successful business in Belize did to get there and try to replicate that with your community partners.

Conclusion

Special Projects in Belize was a great experience and I hope in the end my team helped the small business we worked with. It was very challenging and frustrating at times, but it was an experience unlike any other. Working with a team and working with international partners helped broaden the way I think about the world. I learned that it is important to understand others and to be compassionate in everything I do. The three other members of the tourism team were great to work with and they offered ideas that I had never thought of. It was a stressful at times,

but it was nice to have three other people to depend on. The participants taught me a lot about entrepreneurship, and they inspired me with their work ethic.

The last week of our internship, Rose Park set up a cultural immersion meeting for us to meet all the people we worked with and to learn more about Belize. This was the first time I truly felt the impact of the work we were doing. It was hard to see how the projects were landing because we only communicated over email. Seeing all our participants faces and hearing how much they love their culture, and their city made our hard work worth it. I don't know how much our lessons and assignments helped build their business, but they treated us like we changed their lives. They were so welcoming to us and so proud to share their culture with us.

Business is the universal language of the world, and it can change people's lives. I hope we left our community partners in Dangriga better than we found them and that their businesses are growing and flourishing.

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Figure 1
Comparison of number of tourist and Belize's GDP

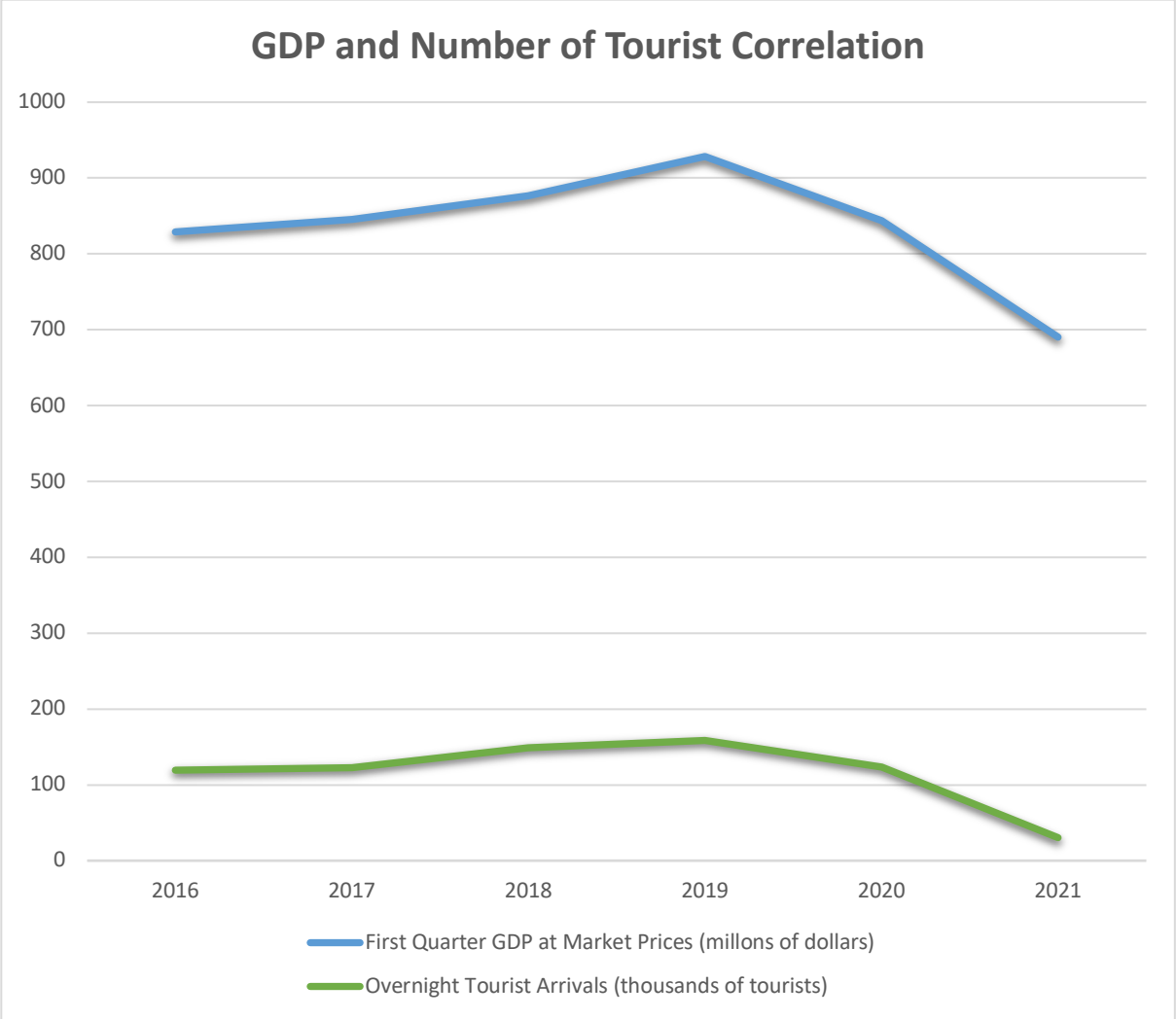


Figure 2
Youth Tourism Seminar Flyer

2021 YOUTH TOURISM SEMINAR

June 28- July 2 9 a.m.- 3 p.m

THE GOAL

The main goal is to consolidate the role of youth in societies by enhancing their participation in more holistic approach to life.

OUR HISTORY

The Youth Tourism Seminar was first introduced in 2019 by Mr. Wilber Colon "Pata" as a one-day program catered to moulding the young minds of the Dangriga Youth.

BENEFITS

At the end of the training, the participants will be given a two (2) weeks mentorship experience by working with a community-based business. Participants will be given the chance to experience much of what was taught in a more practical environment

TOPICS TO BE COVERED

- Waitering
- Bartending
- Food handling (ID)
- Customer Service
- First Aid (Certificate)
- Entrepreneurship
- Professionalism and Ethics
- Job Interviewing
- Communication Skills
- Resume Writing

REGISTER NOW

Fill out the registration form and pay the \$25.00 fee. The accepted age of participants will range from 14-29



AIMS OF THE SEMINAR

- Develop the capacity building for participants with both theory and practical experiences
- Provide skill training to participants with hands on experiences
- Encourage collaboration with BTIA Youth Arm Dangriga Branch and other stakeholders in the community
- Stimulate entrepreneurship and youth empowerment for sustainable career choices
- Provide guidance, mentorship and a support ecosystem for the participants
- Groom the next of generation young leaders, innovators and entrepreneurs.

CONTACT INFO

Mobile: 633-2145 or 614-4807
Email: eve123murray19@gmail.com

Figure 3
Assessment Questions and Answers

Timestamp	Owner	What is the name of your business?	What days and times is your business open?	How many employees do you have?	How do you currently bring in customers?	How do you communicate with customers or potential customers?	What are some reasons you have lost customers?	Do you get majority positive or negative feedback?	Do you attract more local or tourist customers?	What are some things you would like us to specifically help your business with?
6/24/2021 21:06:09	Kelsie Ciego?	Di Maria Juice	open by orders	1	Facebook media advertisement	telephone an whats app	The main reason right now is due to Covid-19, right now we are not able to meet demand because of lock down. I have enough customers attending online classes.	positive	local	to meet the market demand an equipment
6/24/2021 21:37:54	Osklum Palacob	Zane's Haircut	Monday to Saturday 8am to 6pm. Sunday's 8am to 5pm	Only one guy who comes in on Sunday's	I advertise my business on social media	I communicate with them on WhatsApp or social media	COVID and limited funding	positive	local	Mainly to promote the business more so that I could be able to see so that the business can flow better.
6/25/2021 10:39:23	Kennick Gonzales	Abys Collection	Wednesday 8am to 3pm	1	word of mouth	facebook	1. I may not be able to get the product to them in their area. 2. They can get it cheaper elsewhere. I was not consistent with providing the product.	positive	local	business plan, grants, funding, marketing, book keeping, strategic planning.
6/24/2021 13:11:28	Kylah Ciego	De Cake Bar	I do not have a physical store. So I operate based on orders.	0 employees but 3 family member that assist	I promote sales through facebook pages.	Through the above mentioned pages	due to the lack of consistency in service	positive	local	Marketing and equipment My business goal are: Longterm (Maybe a year) 1. Have people seek me out for my product instead of vice versa. 2. Increase my product in beauty/health stores countrywide. 3. I want to produce and supply 50000 bottles with 80% being set outlets and 20% being retail customers that order from me. 4. Short term (2 to 6 months) 3. Use my teaching skills to do live demonstrations and trainings at hotels, restaurants, school department, social services department etc for a fee and in schools for free. 4. build a small room where I can make and store my soaps. 5. Acquire the necessary equipments/moulds. 6. I make the effort to make my products a lot so I use Pringles cans, milk cartons and juice cartons. I would like to make the connection with hotels, restaurants and schools to collect their cartons to use. 7. Reach more people through social media (businesswise) with me being visible on social media.
6/25/2021 19:28:39	???	Tasty Time	Depends on how I feel the night before	Just myself	By the relationship established between us.	Social media, phone calls, WhatsApp, House to House		positive	local	
6/26/2021 14:10:01	Rose Parks	Granny Ivy's Herbal Soaps	I make the soaps from home and I sell online through my website. I have specific business hours but I respond to messages and orders as they come in.	I do not have any employees, it's just me.	Most most of my customers through recommendations from other customers. I also make posts and share the posts in the different places (Belize buy and sell, Dangriga buy and sell, Corozal buy and sell etc.)	Many WhatsApp messages, both voice and text, I also use phone calls and FB messenger. WhatsApp and messenger are linked to the FB page.	I am not aware of any other foot instances of persons who inquired but did not purchase.	positive	local	I would like help in marketing and a little financial assistance in promoting my business further.
6/27/2021 22:36:23	Emani Coleman	Iani's Clothing Galore	Monday to Saturday 8 to 4	None as yet	I created a page to post my items and I also use my personal Facebook profile.	Through Facebook messenger	I lost some due to the COVID pandemic and another 10% by cut by the government.	positive	local	
??	Michael Mejia	Cinnamon roll store	Delivers and sells around town							
??	Darina Noralez	Female Express								
??	Darlene Nunez	Double D's								

Figure 4
Assignment Survey Questions and Answers

Timestamp	Score	Name	What is the name of your business?	What are the 5 categories of business writings listed on the website?	What is a business plan?	What are the elements of a memo?	What is a grant proposal?	How was your experience using the course materials last week?	Do you have any questions about finances or google sheets?
7/7/2021 9:27:49		Cate	Walton	Letters, Proposals, electronic communication, reports, and informative writing n 1	A document that is intended to persuade the reader to make a purchase	Heading, text body, miscellaneous elements	A brief summary of a larger document that condenses information for the reader	going great	nope
7/7/2021 9:35:18		Kelsie Ciego	DI Mania Juice	Letters, Proposals, electronic communication, reports, and informative writing n 1	a proposal that are designed to provide information about a business venture to potential investors	Heading, text body, miscellaneous elements	A document written with the purpose of procuring funding for projects that will solve a problem or provide a need	The experience was very informative I learn alot to enhance my business an to let it ggrow in the future	no i dont have any question as yet
7/8/2021 15:48:16		Rose Parks	Cranny Ivy's Herbal Soaps	Letters, Proposals, electronic communication, reports, and informative writing n 1	a proposal that are designed to provide information about a business venture to potential investors	Heading, text body, miscellaneous elements	A document written with the purpose of procuring funding for projects that will solve a problem or provide a need	In terms of Google sheets, I saw the video but I need to go over it again and put the material into practice.	Not specifically about the sheet just maybe can you point me to a resource that can assist me to write basic formulas in the tabs.

Figure 5
Business Plan Assignment Part One

What is a business plan?

- **A guide that outlines goals for your business and how you plan to reach them**
- **Business Strategy**
- **Financial Projections**

Business plan outline

- **Executive Summary (write this last)**
 - o Mission statement _____

 - o Key points (summarize the problem, your solution, the target market, your team, and financial projections) _____

- **Business Description**
 - o What is your business? _____

 - o What is your product/service? _____

 - o How do your products/services fill a need for your customers? _____

- **Ownership and Management plan?**
 - o What is the legal structure of your business? _____

 - o How is your business organized? _____

 - o How many employees? Managers? _____

 - o When was your company founded? _____

 - o Who are the owners? _____

 - o Is your company registered? _____

- **Operational Plan**
 - o What do you do on a day-to-day basis? _____

 - o What do you do weekly? _____

 - o Who is responsible for each activity? _____

- **Financial Plan (what money comes out and what money comes in?)**
 - o Projections and expenses _____

Figure 6
Business Plan Assignment Part Two

- **Market Analysis**
 - **What is your target market?**
 - Age, gender, race, married or single, kids? where are they located? _____

 - How do you reach them? _____

 - How do you deliver your product to them? _____

- **Competitive Analysis**
 - Who is your competition? _____

 - What are they doing? _____

 - What is your competitive edge over them? What makes you different?

- **Sales and Marketing plan**
 - How do you reach your audience? _____

 - How do you get them to want to buy your product or service? _____

 - Why do they need your product? _____

 - What technology do you use? _____

 - Where is your business located? _____

 - What equipment do you need? _____
