

INVEST

VOLUME 6

BELIZE

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THE COMPREHENSIVE NATIONAL
TRANSPORTATION MASTER PLAN OF BELIZE



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Welcome FROM THE MINISTER

In the last couple of years, we have seen a major shift in Belize’s position on the world map as a pristine location for trade and investment. This exposure has brought tremendous profitable and sustainable ventures to the country. Yet, we are confident that more development is to come since our wealth of attractions continues to lure investors into Belize.

Belize continues to be attractive for doing business, not just because of its geographic position, but also because it continues to boast a high Total, Early-Stage Entrepreneurial Activity (TEA) rate that rivals that of other countries in Latin America and the Caribbean. Belize’s low inflation rate, growing GDP, dynamic labor force, and investment incentives, also, are wonderful components of the package that attracts onlookers to our country.

Belize is a beneficiary of several regional trade agreements and arrangements including being a member of the CARICOM Single Market & Economy (CSME), which grants Belizean originating goods duty-free access to the region. Similarly, the country benefits from CARICOM Bilateral Agreements with Cuba, Dominican Republic, Venezuela, and Costa Rica. Likewise, Belize has preferential market access to the European Union (EU), under the CARIFORUM-EU Economic Partnership Agreement (EPA).

Belize continues to benefit from preferential market access for its export merchandise, especially citrus and sugar, into the U.S. market, under the Caribbean Basin Initiative (CBI). It

has been involved in bi-lateral trade negotiations and Partial Scope Agreement (PSA) with neighbouring countries, such as the existing PSA with Guatemala and those under negotiations with Mexico and El Salvador.

The Cabinet continues to explore the addition of new investment options, specifically in rapidly, developing industries such as infrastructure development, alternative energy, aquaculture and agribusiness. Ministry of Investment, Trade, and Commerce and Belize Trade and Investment Development Service (BELTRAIDE) remain driven by a commitment to be vigilant of investment opportunities and to refine investment options for clients. We invite investors to take advantage of our rewards programs that aim at expanding export markets and developing capital markets in order to raise productivity growth.

Additionally, the country has received international recognition as a tourist destination and recently won multiple “World Travel Awards” for Ambergris Caye and Placencia. *The New York Times* named Belize one of its “must visit” locations in 2017, while the *Financial Times*, via its *fDiMagazine*, awarded “Best Tourism Location of the Future 2017/2018”; with distinctions in “Best Investment Awards - Hotels”, “Best Enhanced Airlift”, and “Best Sustainable Strategy”. The tourism and hotel industries in Belize have been revolutionized with the addition of several branded, luxury resorts in Ambergris Caye, Seine Bight Village, Placencia and an ultra-high-end, luxury eco resort at Caye Chapel. These and similar projects in Offshore Outsourcing and Energy have an estimated investment of over US\$375 million.

Once again, I thank you for your interest in Belize and its development and extend my greatest appreciation to the BELTRAIDE team, who remains committed in building our relationship. Our simple philosophy remains the same, a win for you is a win for us; therefore, we will continue to ensure that our goals are achieved. Congratulations to BELTRAIDE on the launch of this volume that focuses on sustainable development. We look forward to seeing how Our Green Economy can ensure a fruitful trade opportunity for all stakeholders.

HON. TRACY TAEGAR-PANTON

Minister with Responsibility for Investment, Trade and Commerce,
Ministry of Economic Development, Petroleum, Investment, Trade
& Commerce



REASONS TO **INVEST** *IN BELIZE*

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CULTURAL AFFINITY

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INCENTIVE PROGRAMMES

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INVESTMENT AGREEMENTS

SKILLED LABOR FORCE
AND EASE OF EMPLOYMENT

STABLE BUSINESS ENVIRONMENTS
AND STRONG GOVERNMENT SUPPORT



Message FROM OUR CHAIRMAN

Dear Friends,

This year I joined BELTRAIDE, as Chairman, excited to be a part of an organization that is ripe with opportunities not only for foreign investors; but also, for our local entrepreneurs. BELTRAIDE's achievements can be attributed to the teams who work effortlessly to progress our mission of enhancing Belize's prosperity by fostering investor confidence, entrepreneurship, business growth and innovation. Our simple goal is tied to our vision that aims at enabling a dynamic and competitive business environment for Belize's socio-economic development. As the new Chairman, I am now privileged to be an instrumental part of an organization that is adamant about investment and trade success in Belize.

This is indeed an amazing time to live and invest in Belize where mountainous green plantation, long, dreamy, picturesque beaches, ancient memorials, mixtures of religious, ethnic and traditional cultures and democratic stability has formed a dynamic investment climate, which continues to thrive through long-term status-quo. These qualities form a vivid display of Belize to clients who choose this amazing country as a life-break from another home. Our overriding desire is to create amazing opportunities for our valued visitors and investors to enjoy truly wonderful experiences with Belize's nature and culture.

On that note, let me welcome you to the "Our Green Economy, Your Trade Opportunity" issue of the *Invest Belize Magazine*. In this issue you will explore the steps that our country continues to make towards sustainable development in an effort to attract high-quality investors, who will subscribe to the tenet of our mission. The plan ahead for Belize is to ensure that key investment decisions strategically integrate these social, environment, and economic issues into their plans and that we have the proper policies and assistance in place for investors and citizens to do so.

In closing, I would like to say that it is not just about our diverse natural beauty, though we certainly have some of the most special and unique places on earth. It is not just about the great cultural food, world renowned Traveler's wines, Marie Sharp pepper sauce, and other fine products, although we certainly have much to offer your taste buds. It is not just about our rich culture and heritage, though it is evident everywhere from Corozal to Toledo. It is about Belize — every last piece, place, and person intertwined and interconnected to provide a unique and mystic living and investing experience. This experience then becomes the promise we make to our stakeholders.

Once again, welcome to this "Our Green Economy, Your Trade Opportunity" issue and as always, please let us know what you are doing by sharing any of your news, updates and goals with us. We are all in the business of investment and prosperity and the more we know, the more we can help each other succeed. Each of us shares in this promise. A unified trade and investment industry is critical to our success, and it will take courage, vision and tenacity to succeed. It is just the kind of dream that Belize is known for. I am highly confident we will continue to succeed!

MR. DUANE BELISLE

Chief Executive Officer for Investment, Trade & Commerce,
Ministry of Economic Development, Petroleum, Investment, Trade
& Commerce

Belize

in numbers



Population: 398,050
Population Density: 44.90 per mi²
Labor Force: 172,086
Minimum Wage: \$1.65/hour

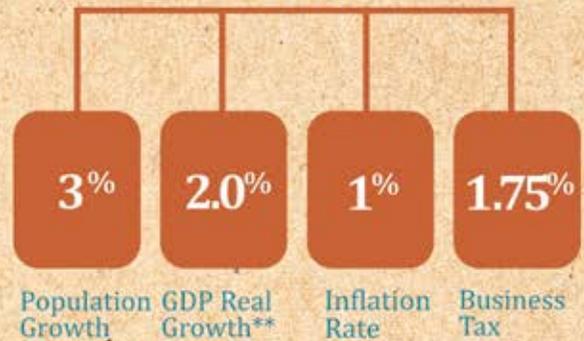


Average cost of electricity per kWh
\$0.179

Average cost of Water
\$4.36 (0-1000 gals.)
\$52.90 (7000 gals.)



Statistics



9.30%
Weighted Average Lending Rate

1.2%
Weighted Average Deposit Rate

\$4,831
GDP Per Capita

\$457.5
million
Domestic Exports

\$845.9
million
Merchandise Imports

\$1,863
million
Gross Domestic Product (GDP)

\$312
million
Gross Official International Reserves (2018)

4
months
Import Cover of Reserves (2018)

**All rates in USD*

***Projected numbers*



From
THE EXECUTIVE DIRECTOR

Looking back, Moving Forward

Building on our ambitious, strategic plan, BELTRAIDE continues to advance our efforts on enhancing a prosperous economy, achieving growth above the national average, and attaining progress for all Belizeans.

BELTRAIDE’s overarching mission to enhance Belize’s prosperity by fostering investor confidence, entrepreneurship, business growth and innovation is achieved through our four core units, BelizeINVEST, BTEC, SBDCBelize and EXPORTBelize whose combined achievements continue to indicate a positive upward trend for Belize’s economic development.

Over the last twenty-one years, we have worked hard to deliver on the commitments made to our stakeholders in our vision to enable a dynamic and competitive business environment for Belize’s socio-economic development. We have led with integrity and purpose, and have held ourselves to the highest standards of ethical conduct in our decision-making. We have engaged actively with our citizens through our units on a wide variety of initiatives from personal development to investments. More importantly, we have been open and transparent in our effort to serve the best interests of our country and its people.

Conscious of the work that we have done, this is now an important period in our mandate, as we move forward knowing that our plan is focused, balanced and consistent. The plan confirms our commitment to our clients, investors, exporters and business developers. It reflects our collective responsibility to grow the economy while wisely investing in projects in areas that matter most to our citizens.

As we move forward we remain focused and committed to providing training for at risked youths, opportunities for women entrepreneurship and on penetrating new export markets whose pursuit have the potential to increase foreign and local investments for the benefit of our country.

As BELTRAIDE’s new Executive Director, I assure you that we will continue to accomplish our work by collaborating across government and with partners from the community, business and social organizations. I am excited to be a part of a team that has achieved so much in its years of existence and continue to be well-positioned to work from the current strength of its mandate to deliver further positive results to Belizeans as we help build a prosperous, collaborative and diverse society in Belize.

Having a contagious enthusiasm for our mission, our organization has made progress on matters that are most important to Belizeans and we are right to be proud of the results that have been accomplished. Our ongoing commitment is to work hard to achieve more on behalf of all entrepreneurs, investors, and communities in our country.

We continue to build on the momentum that we have created, by encouraging our employees to take initiative, take chances, lead and make decisions in a positive and supportive environment knowing that being active is part of who we are as people and as a team. Our commitment to people, prosperity, and engagement also ensures that we continue to bring stakeholders together to discuss and shape our path forward to progress and sustainable prosperity.

DR. LEROY ALMENDAREZ

Executive Director,
BELTRAIDE



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PHOTO COURTESY: YA'AXCHÉ CONSERVATION TRUST

YA'AXCHÉ

The Harmony of Improving Community Livelihoods in Protected Areas

BY CHRISTINA GARCIA
EXECUTIVE DIRECTOR,
YA'AXCHÉ CONSERVATION TRUST

The Toledo District is comprised of a mosaic of protected areas, communities and state lands. It is the least developed region in Belize; but features the country's most pristine forests, remarkable rivers, extensive cave networks, and offshore cayes. Toledo, also, is home to diverse cultures – from Mopan and Q'eqchi' Maya, the Creole, Garifuna, East Indian, and to the Mennonite and Mestizo. It is the district that has experienced rapid rural population growth combined with slash and burn agriculture, which has driven land scarcity due to the limited fertile farming land areas. *Slash and burn* agriculture involves farmers clearing and burning a plot of land to cultivate annual subsistence crops until nutrients are depleted. Once depleted, farmers move to new areas, leaving the plot to fallow or forest to regrow for up to 15 years.

Realizing these challenges and identifying solutions, the Belizean conservation organization Ya'axché, focuses its work in an ecologically sensitive area within the Toledo District, called the Maya Golden Landscape (MGL). Ya'axché's geographic

focus area, the MGL, is a 770,000-acre landscape of globally important protected areas, covering a diverse range of ecosystems. It forms part of the nationally and regionally important Mesoamerican Biological Corridor, which is the only remaining broadleaf forest link between the Maya Mountains and the forested coastal plains of southern Belize.

Under its Community Outreach and Livelihoods (COL) Program, Ya'axché works with eight indigenous communities in the MGL. The program focuses on empowering communities in conservation through environmental education, capacity building, trainings in leadership, governance, micro enterprises, and on-going extension support to mentor farmers in

implementing climate smart agricultural practices. One of the climate smart farming practices, which Ya'axché has been promoting to reduce the growing pressures on forests and biodiversity in the Maya Golden Landscape, is agroforestry. Agroforestry is a sustainable farming practice where crops, such as cacao, are grown among trees. More importantly, agroforestry diversifies income for farming families, reduces erosion on farm slopes, generates layers of mulch that helps prevent soil desiccation, and supports habitat conservation.

In 2012, seven years after adopting and promoting the use of agroforestry by Ya'axché, a 31-member cooperative called the Trio Farmers Cacao Growers Association (TFCGA), with support from Ya'axché, began the dialogue with the Government of Belize for access rights to the Maya Mountain North Forest Reserve. After extensive consultations and lobbying, a 15-year permit for 936 acres of land within the Maya Mountain North Forest Reserve was secured for TFCGA to implement cacao-based agroforestry. We are proud to say, this is Belize's first official community agroforestry concession, which is utilized and managed closely by Ya'axché and the farming group to increase farmers' food and income security; as well as to rehabilitate degraded land, which was heavily used in the past for logging and cattle ranching.

Ya'axché has been instrumental in establishing this community agroforestry concession, seeking investments, providing technical and material support to the members and leadership of the TFCGA. The strong partnership between both organizations enable sound decisions relating to

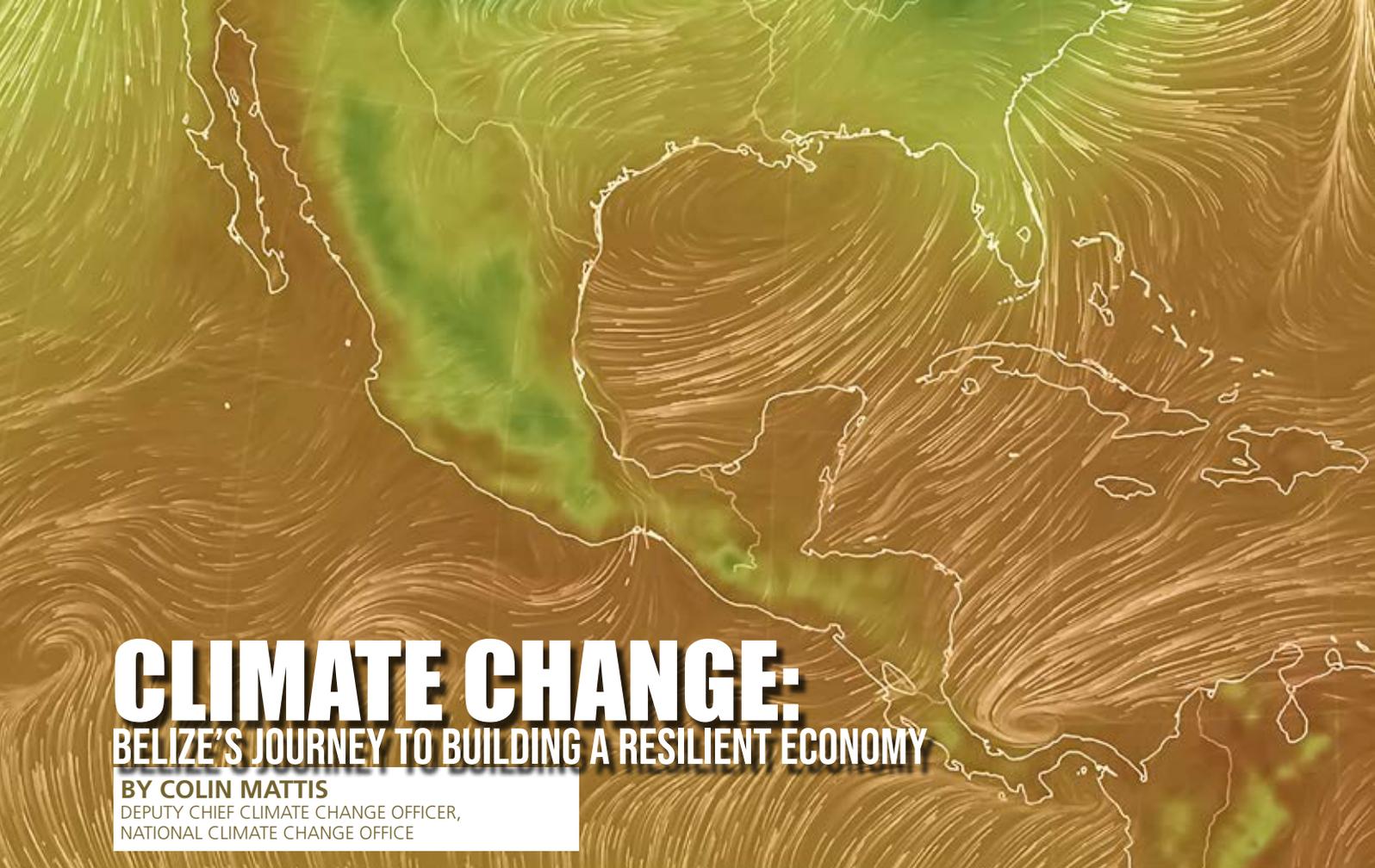
the agroforestry concession to be made; this is done through consultations with Ya'axché staff, TFCGA board of directors and its membership.

Guided by a management plan, the farmers began planting two acres of cacao in 2014, with over 165 acres established and over 58,000 trees planted by the end of 2017. In 2018, it is estimated that 1,000 pounds of wet cacao beans will be harvested and in 2019, as the cacao trees continue to mature, 90,000 lbs of cacao beans is projected to be harvested from the plots. In addition, farmers, who are engaged in bee-keeping have extracted 800 pounds of honey in 2017 and 2018. The honey has all been sold locally with future potential for exports. The agroforestry concession benefits thirty-one farmers and their families, impacting over 150 individuals.

In anticipation of the harvest that will commence in 2018-2019 from the concession, Ya'axché is exploring avenues for enterprise expansion, including that of obtaining international certification to garner maximum price and constructing a cacao drying facility for chocolate production. In addition, both the TFCGA and Ya'axché have seen the potential for ecotourism activities. Ya'axché and TFCGA continue building on momentum and sharing with other stakeholders the successes of the agroforestry concession model, one which can be replicated in other forest reserves in Belize. The initiative is a true understanding of harmony with nature for the benefit of stakeholders in southern Belize. Many partners and donors have supported this incredible work of engaging communities in the management of natural resources while improving their livelihoods in southern Belize.



PHOTO COURTESY: BELTRAIDE



CLIMATE CHANGE: BELIZE'S JOURNEY TO BUILDING A RESILIENT ECONOMY

BY COLIN MATTIS

DEPUTY CHIEF CLIMATE CHANGE OFFICER,
NATIONAL CLIMATE CHANGE OFFICE

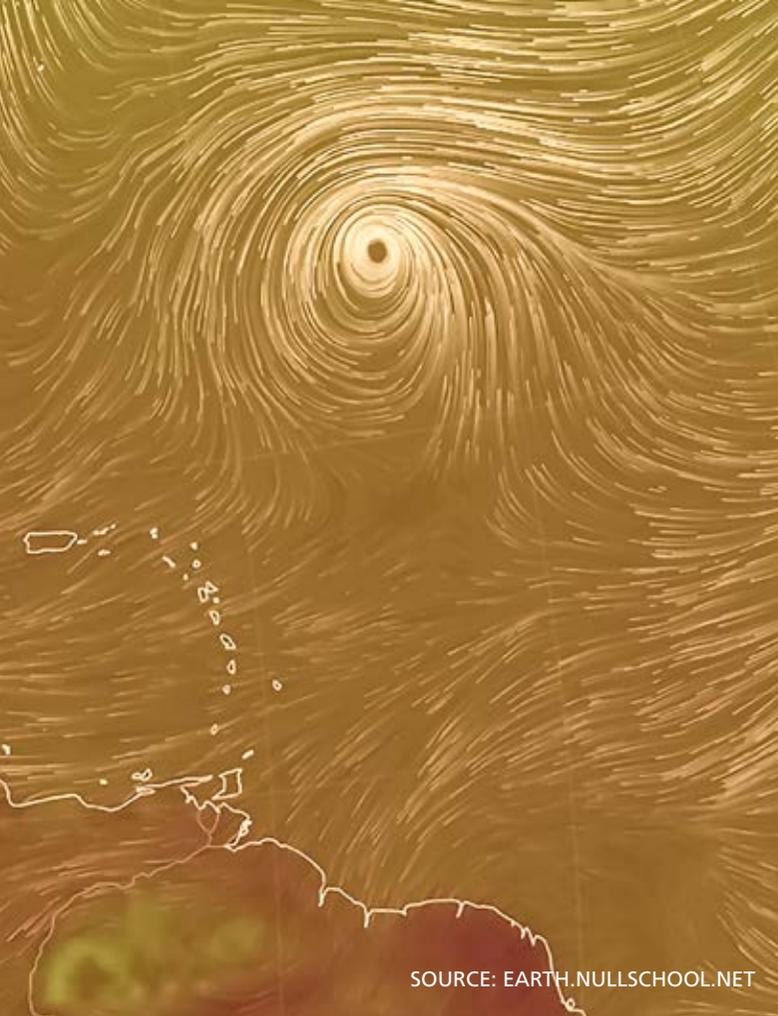
Climate change is considered as one of the most significant challenges that Belize faces in achieving sustainable development. As a country, Belize is already facing risks, which include sea level rise, increasing air and sea surface temperatures, changing rainfall patterns, and coastal erosion. Climate Change is expected to contribute to an escalation in the frequency and intensity of tropical storms and hurricanes and disruptions in rainfall and fresh-water supply. These impacts pose various risks to the population, which include water stress, loss of important ecosystems, changes in agricultural productivity, physical damage to property, increased burdens from malnutrition and infectious diseases, and increased morbidity and mortality, and so forth.

Recognising these risks, it became evident that Belize's pathway to development must consider the introduction of measures to mitigate climate change and to adapt to its impacts. As such, Belize's first step to ensuring climate resilience is encapsulated in the signing and ratification of the United Nations Framework Convention on Climate Change (UNFCCC) in 1992 and 1994 respectively. This commitment showed that the Government of

Belize was serious about implementing activities which would reduce Greenhouse Gas Emissions (GHG) and which would help the Belizean population to adapt to its many impacts.

Directly emanating from the signing and ratification of the UNFCCC was the development of Belize's first Climate Change Policy Strategy and Action Plan (NCCPSAP) in 2015 and the Development of Belize's Nationally Determined Contributions in 2016. Framed on an action-based approach, both documents collectively signalled the Government's intention to execute mitigation and adaptation activities in multiple sectors, (e.g. forestry, energy, tourism, waste and transport) based on the availability of cost-effective technology, capacity building and adequate financial support.

With the participation of Government Ministries/ Departments and NGOs, many of the stipulations in the NDC and the policy are being achieved. For instance, in the agricultural sector climate smart agricultural practices are being promoted and a national adaptation strategy was developed; the forestry sector is moving towards sustainable forest management and has developed new mangrove regulations; fisher folk are being re-trained to adopt



SOURCE: EARTH.NULLSCHOOL.NET

alternative livelihoods, to reduce fishing pressures and to develop new value-added products in the fisheries sector; coral reef nurseries and carbon sinks are being developed and enhanced in the coastal zone sector; climate change preparedness plans and adaptation strategies are being developed in the tourism sector; and SMART health facilities are being developed in the health sector.

Specifically for climate change mitigation, the Government is currently facilitating Belize's transition to a low carbon economy through sustainable forest management, the reduction of fuel wood consumption by 27%-66%, the protection and restoration of mangroves, the implementation of the sustainable Energy Strategy and Action Plan, the reduction in the use of conventional transport fuel by 20% by 2030, the promotion of energy efficiency in the transport sector through the use of hybrid/electric vehicles, and the transformation of the waste sector to improve integrated management and to reduce methane emissions. The activities relating to the transport and waste sectors are to be achieved through the systematic implementation of the Comprehensive National Transportation Master Plan (CNTMP) and the National Solid Waste Management Strategy

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and Action Plan. Additionally, a major goal is the improved concentration and use of renewable energy technologies by 85% through the use of solar, hydropower, wind, biomass and the reduction of transmission and distribution losses.

Currently, the energy department is executing an energy diagnosis to identify possible improvements to excess energy consumption, which should, in addition to the implementation of specified efficiency projects, lead to energy reduction and the generation of significant financial benefits. Efforts, also, are being made to expand access to sustainable electricity in rural areas with the use of solar off-grid PV systems and to diversify the energy mix in order to maximize the climate resilience of the energy sector.

The private sector can play a part in identifying climate risks and response measures and can facilitate the implementation of GHG mitigation initiatives through various funding sources, which are available to provide the resources necessary for investment in local climate change mitigation and adaptation initiatives. These sources include the Global Environment Facility (GEF), the Adaptation Fund, the Climate Investment Fund and mechanisms such as performance-based payments for reducing emissions from deforestation, degradation, and forest conservation (REDD+) and the Clean Development Mechanism (CDM).

Moreover, the Green Climate Fund (GCF) presents an opportunity for local public and private stakeholders and investors to invest in climate change mitigation and adaptation projects. Working through accredited entities such as the Caribbean community Climate Change Centre (CCCCC) and the United Nations Development Programme (UNDP), the fund can engage directly with both the public and private sectors in transformational climate-sensitive investments. Additionally, the GCF engages directly with the private sector through its Private Sector Facility (PSF). As such, working through the accredited entity, investors can access resources to develop and implement projects relating to low-emission energy access and power generation; low-emission transport; energy efficient buildings, cities and industries; sustainable land use and forest management; increased health and well-being, and food and water security; resilient infrastructure and built environment to climate change threats and resilient ecosystems.



The NAMA facility, also, provides funding for the implementation of Nationally Appropriate Mitigation Actions (NAMA); which is defined as a set of policies and actions that countries undertake as part of a commitment to reduce greenhouse gas emissions. The Facility funds innovative projects that tackle specific local challenges for cutting emissions in sectors and provides concessional loans and loan guarantees for financial intermediaries, small-scale direct investment subsidies/grants to private sector investors and grant funding of public infrastructure or public entities.

Other multilateral financing sources include multilateral development banks (MDBs), such as the World Bank; agencies of the United Nations, such as UNDP and UNEP; and special international agencies created by these MDBs in collaboration with various national governments.

For more information on regional and national climate change initiatives, and the investment opportunities that they present, contact the Belize National Climate change office using telephone numbers 501-828-5962/3 or by emailing coord.cc@environment.gov.bz and cco.cc@environment.gov.bz

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Can Green Practices Boost A Business' Bottom Line?

BY LUCY FLEMING
THE LODGE AT CHAA CREEK

PHOTO COURTESY: THE LODGE AT CHAA CREEK

THE LODGE AT CHAA CREEK'S LUCY FLEMING EXPLAINS HOW A COMMITMENT TO THE ENVIRONMENT AND LOCAL COMMUNITIES HAS PAID OFF IN UNEXPECTED WAYS

Back in 1981, my husband Mick and I took time off from building our first rudimentary guest accommodations on our farm at Chaa Creek to take part in Belize's first Independence Day celebrations.

The exhilaration of independence was enhanced by the challenges of breaking into a highly competitive global marketplace, and we, like our colleagues in this exciting new enterprise, were busy keeping up with the day-to-day demands of developing a new home-grown hospitality industry.

As a youthful nation promoting a fledgling tourism industry, Belize's public and private sector gravitated towards offering what we had in stock; a pristine habitat populated by an eclectic, friendly and educated populace. This combination formed the stable bedrock for responsible development.

In the early days of Belize's tourism industry, investment was not simply a matter of money, it was a shared vision coupled with cooperation and hard work. As "*Mother Nature's Best Kept Secret*," foreign investment was slow to come, and Belize's tourism industry was

being built from the ground up by small mom and pop style operations, with most of us learning as we went.

This was actually a blessing in disguise. Having no real track record as a travel destination or even a national marketing budget, we all knew that success depended on positive word of mouth, and we worked hard to earn a reputation as an exciting and unique newly-coined destination. Fortunately, visitors began trickling in, liked what they saw, and began telling others.

We were, also, fortunate that the ascent of Belizean tourism coincided with the growing sense of responsibility among today's travellers. Increased awareness of the impact tourism has on the environment and local communities led many travellers to become more selective in choosing a holiday destination and this played well in Belize's favour.

Before long, we were seen as a model for sustainable tourism, attracting the attention of the global travel industry and writers from *National Geographic* and other travel authorities, as well as NGOs and groups such as *The World Wildlife Fund*, *Green Globe*, and *Ethical Traveller*.

For example, this year UNESCO applauded Belize for safeguarding our barrier reef's World Heritage status by adopting "a visionary management plan for the Belize Barrier Reef System, developed during a multiyear engagement process with local communities and stakeholders." UNESCO called that strategy "one of the most innovative marine management plans worldwide."

Government and private sector cooperation resulted in successful outcomes in other areas as well, and saw *Ethical Travel* include Belize in its "Ten Best Ethical Travel Destinations for 2017." That same year, Mick and I travelled to Berlin to accept first place honours for "Engaging Communities" at National Geographic's *2017 World Legacy Awards* on behalf of Chaa Creek's 160 staff members.

Accolades and awards are of course very satisfying, but for us, the greatest satisfaction lies in being part of a national and international commitment to sustainable tourism and responsible travel. It's gratifying to prove that green practices and business success can – and do – go hand in hand.

We've also seen that sustainable practices can extend to the growing luxury travel market. More recently, our new *Ix Chel Luxury Rainforest Villas* have been attracting travellers with a personal butler service and farm-to-table dining, and as founding members of "Unique Hotels of Belize", a newly established collection of Belize's most highly regarded resorts, we can confidently ensure a consistent, luxurious vacation experience whether at an inland jungle lodge, Ambergris Caye, or the Caribbean coastal peninsula of Placencia.

We have, also, shown that today's travellers share an appreciation of culture and community engagement through their participation in our *Chaa Creek Cares* program. This initiative sees one out of every ten dollars produced by guest lodgings going directly into environmental and community projects.

Initiatives include Chaa Creek's *Pack-a-Pound* program that facilitates guests' donations of school supplies to more

than 30 local schools, our annual weeklong *Eco Kids Conservation and Culture Scholarship Camp*, *Butterflies on the Road Conservation Program* for grade schoolers, *Educational Scholarships and Career Development Internships* with local high schools, matched funding *Employee Dollar Club Insurance Scheme*, river and park clean-ups and many other projects through *Chaa Creek Cares*.

“
CALL
IT THE
ROMANCE
OF DOING
WELL AND
DOING
GOOD

Chaa Creek is just one of a number of Belizean businesses that found success while operating within a framework of environmental and social responsibility. The acknowledgement and support we receive from today's environmentally attuned travellers bode well not only for us, but for the future of our planet and all the people who inhabit it.

As National Geographic editor Costas Christ put it, in writing about our successful blend of tourism, environmental sustainability and community support, "Call it the romance of doing well and doing good."

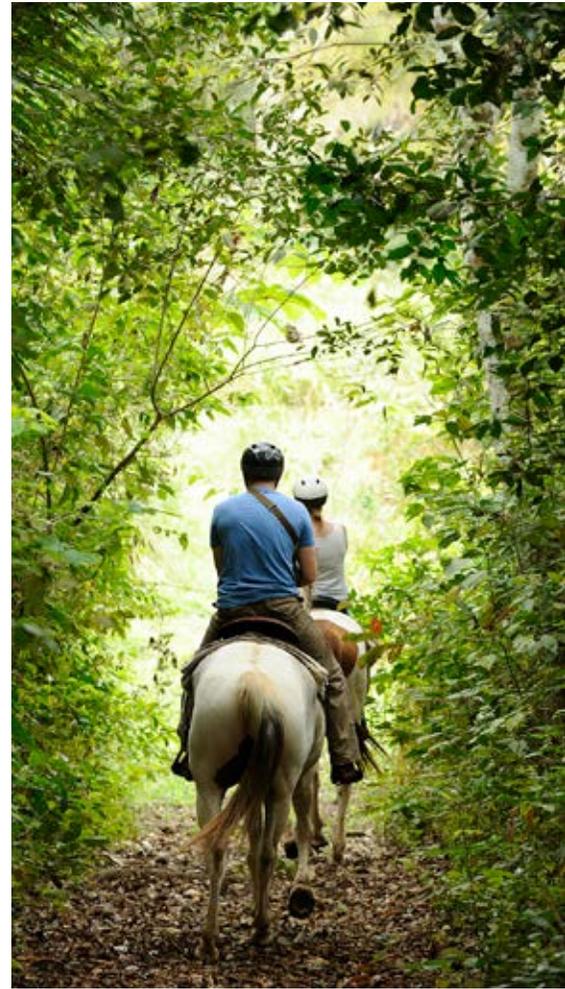


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Audubon

Building Resilient Communities

BY LUCITO AYUSO & DAREECE CHUC
BELIZE AUDUBON SOCIETY

Conservation of our natural resources cannot exist if people need basic necessities. This is the notion that moved traditional conservation practices to what it is today, a movement to *create a balance between the needs of both people and the environment*. As a leader in this arena, we have seen that education and enforcement are vital tools in creating awareness and ensuring rules are being adhered to. However, as humans we have needs, for income and subsistence. Realizing that achieving support for conservation is not a “one formula” task, the Belize Audubon Society (BAS) team set out to promote sustainable livelihoods in buffer communities, simultaneously contributing to national development goals of leadership, poverty alleviation, food security and encouraging women and youth in entrepreneurship.

As BAS began to look closer at improving lives through supplemental income and diversifying income streams, it resulted in revamping our community outreach and development programme. The goal was to improve livelihoods and we have moved on to creating an enabling environment for community Small and Medium-sized Enterprises (SMEs) through business incubation, working with buffer communities of the protected areas co-managed by BAS. It is through the application of a multi-disciplinary approach, that BAS hopes to inspire support for conservation and grow local livelihoods.

In Southern Belize, two (out of seven) buffer communities of the Cockscomb Basin Wildlife Sanctuary (CBWS) situated in “South Stann Creek” benefitted from the programme between 2013 to 2015. Through a socio-economic needs assessment and partnerships with the Ministry of Agriculture, the Department of Cooperatives, and BELTRAIDE’s Small Business Development Centre Belize (SBDCBelize), two cooperatives were established - one in Santa Rosa, and another in San Roman villages for free-range poultry production, and agro-processing with a cover structure system, respectively. Beneficiaries from both cooperatives improved their livelihoods through these small businesses, promoted sustainable natural resource use, and improved their knowledge and understanding of the importance of the CBWS. Currently, the San Roman Cooperative is still active, with six families generating income from the sale of poultry products.

PHOTO COURTESY: REBECA GUERRERO

In Northern Belize within the communities of Chunox, Copper Bank and Sarteneja, the approach to community outreach has taken a slightly different course. These fishing communities depend on marine resources, mainly conch and lobster, from the Lighthouse Reef Atoll, where you find the Great Blue Hole and the Half Moon Caye Natural Monuments, both co-managed by BAS. Since 2012, thirty-seven fisher folks and their families have benefited through income diversification opportunities that include agro-processing, small scale agriculture using irrigation systems, aquaponic vegetable production, fast food shop, honey production, lion fish jewellery making, poultry production, and beauty salons among others.

The programme has transitioned from a basic micro-grants scheme to a business incubator with successful beneficiaries undergoing a stringent selection criteria that includes: application screening and interviews, entrepreneurial/human development capacity building, and business model assessment before being awarded micro-grants valued between US\$350-\$2,500 as seed or investment capital. After the disbursement, consistent mentoring and evaluation sessions take place on a one to one basis.

Underpinning successes and challenges have strengthened BAS' community outreach programme over the twenty plus years trajectory and has highlighted great potential for scaling up in the future. A true measure of success is the ability to minimize the shortfalls of the programme, notably, inefficient profiling of selected beneficiaries, identifying markets for services or products developed, and cultural differences that give rise to conflicts among individuals or groups. Likewise, key determinants of the programme's success are having strong leadership, establishing strategic partnerships and effective communication with stakeholders on the part of the implementer; while the beneficiaries all showed determination, dedication, and the entrepreneurial spirit.

In addition, the scheduling of robust mentoring activities, and establishing of support networks during and after the implementation of projects

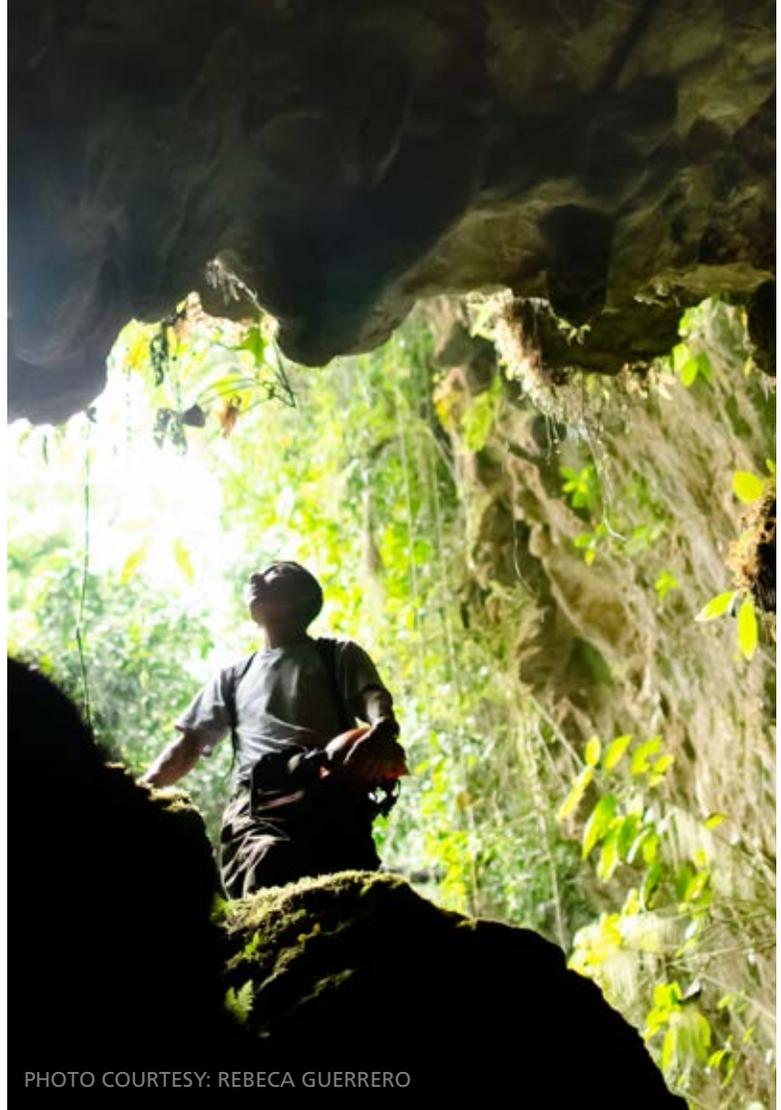


PHOTO COURTESY: REBECA GUERRERO

is pivotal. Finally, strengthening our partnerships with government departments, other conservation NGO's, BELTRAIDE and one of our recent partner's, Reforestamos Mexico, in providing continuous technical guidance will undoubtedly contribute to programme sustainability.

“
**CREATE A
 BALANCE
 BETWEEN THE
 NEEDS OF
 BOTH PEOPLE
 AND THE
 ENVIRONMENT**”

As BAS moves along the road towards strengthening its community outreach programme, there is much more work to be done in community profiling and inclusion of national development goals into project design. As we evolved in our approach we have carried out socio-economic studies, local climate change adaptation planning with targeted communities and most recently, the development of a *Community*

Engagement and Investment Strategy that seeks to promote wider collaboration and socio-economic benefits to buffer communities.

The ongoing adoption of policies to manage fisheries under practices of sustainability in Belize has created an enabling environment for the growth and increasing returns of the fisheries industry. As a result of sustainable management, Belize is poised to increase the value of the fishing sector, strengthen the job security of fisherfolk, and ensure a reliable supply of premium, high-quality seafood that is in demand globally.

Belize has set the stage for these opportunities with policies that are geared towards maintaining the health its fisheries and will poise the sector for growth through two related mechanisms: the maintenance and rebuilding of stocks; and better access to high-revenue sustainable seafood markets. The underlying policy regime enabling this opportunity includes:

- Sustainable fishing through controls on seasons, sizes, gears, and production
- A fishing-tenure system called managed access which will manage the growth in the number of fishermen, reduce illegal fishing, and empower fishermen so they are the stewards of the resource
- Replenishment zones that are being increased nearly three-fold
- Use a science-based methodology to identify sustainable harvest limits that lead to rebuilding of stocks
- A robust system of monitoring and traceability being adopted by Belizean seafood cooperatives

In an effort to develop a strategy to capitalize on this opportunity, the fishing industry, Government of Belize, and the NGO community are collaborating on an effort to link Belizean seafood to value-adding markets, international certification, and setting production on a trajectory for growth. The project seeks to reconfigure and improve supply chains by aligning them with higher-revenue markets, attract growth-oriented financing in the sector through both grants and private capital impact investment, and ensure those benefits are captured in Belize through better profits for Belizean fishermen and reinvestment in the growth of the fishing sector.

Belize's Continued Commitment to a Sustainable Fishery Industry

BY MS. FELICIA CRUZ
FISHERIES OFFICER
BELIZE FISHERIES DEPARTMENT

THE OPPORTUNITY FOR BELIZE

Under sustainable management, Belize's fisheries could rebuild and generate 40-60% higher production within 7-10 years depending on harvest controls. Investment in the rebuilding of fisheries could generate as much as an 8% return for private capital impact investors

The value of Belizean seafood could double through a portfolio of supply-chain related actions, including:

- » reconfiguring supply chains away from high-volume low value markets and towards premium, high-value markets that rewards sustainable management and higher-quality products
- » Adding value in production through shifting to whole lobster from lobster tails
- » Accessing markets in the European Union
- » Better branding and certification
- » Diversification of exports, including adding more value in the processing process
- » Reducing costs through efficiency in production

In order to accomplish this vision, work remains to be done, including three important steps:

Developing business plans for the fisheries sector to enable access to these market opportunities, and institutional strengthening plans so the fishing industry and regulators are equipped and empowered to execute on those business plans; and to ensure the benefits are captured by Belizeans, specifically with bylaws and policies that improves the management and distribution of benefits to its members.

Implementing fisheries governance policies that lead to new markets and sustainability, and which the Government of Belize is already developing, including completing the fishery management plans for lobster and conch, a national vessel monitoring regime, and creating a system of seafood traceability.

Attracting finance, in particular impact investment, to support supply chain and value chain creations and reconfigurations that will enable the industry to diversify markets and increase profits.

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The opportunities for creating value and better profits for Belize's fishing sector are real.

The value-creating market opportunities identified in the supply chain analysis for Belize are realistic and will generate better prices for Belizean fishermen. The opportunities emerging as most viable and profitable for Belize, include:

- Transition of some production from lobster tails to whole lobster
- Improving the quality of lobster tails
- Accessing the European Union marketplace, especially for conch
- Accessing high-value supply chains in Asia
- Obtaining a certification that enables premium market access or includes a price premium
- These are certainly not the only opportunities, but based on the supply chain analysis, conversations with Belize's fishing industry, these five emerge as serious opportunities for Belize.

Sustainable fisheries are a major catalyst for good management, revenue creation and growth. Belize can occupy a strategic market advantage for lobster and conch that would create more revenue and investment, which could be reinvested in effective management, more jobs, and benefits for Belizean fishermen. This upward spiral is being validated by nearly [\\$250 million \(US\) in impact finance](#) that is currently seeking investments in fisheries.

Certification can guarantee a price premium or market access. For example, FairTrade has identified Belizean lobster and conch as good candidates for its certification. And the Monterrey Bay Aquarium Seafood Selector improved their assessment of Belizean conch from "Avoid" to "Good Alternative".

There are low-cost and relatively simple systems for seafood traceability and vessel monitoring currently being used in fisheries that are similar to Belize.

Traceability and vessel monitoring are priorities for Belize – the European market for seafood is currently requires the robust monitoring generated by these systems, and the US market is adopting them. Furthermore, markets which pay more for sustainable seafood require the supply chain assurances provided by traceability and vessel monitoring. Finally, these systems will help the Belize Fisheries Department enforce its fisheries regulations, especially protecting the territorial integrity of the country from foreign illegal vessels.

Capitalizing on these opportunities will require a portfolio of financing, especially for governance and supply chain reconfigurations. Fortunately, there are options for Belize.

Traditionally, financing for sustainable fisheries has relied on government funding and philanthropic donations. These funds are necessarily, but would be insufficient for the investments Belize needs in order to capitalize on these market opportunities. Fortunately, there are growing resources available for impact investment from private capital. Impact investment capital is an option for Belize because of the opportunity for the fisheries sector to increase its profitability so dramatically. Belize is already substantially well-positioned to capitalize on these opportunities.



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TRANSFORMING *Threats to Treasure* HOW A SMALL GROUP OF WOMEN IS FIGHTING A BIG THREAT TO BELIZE'S REEFS

BY CECILIA GUERRERO
CONSERVATION COORDINATOR,
BLUE VENTURES

When thinking of handmade jewellery, usually what comes to mind is metal wire imperfectly bent and twisted in different shapes and lengths, accessorised with beads, or other fantasy-like material, to create beautiful and unique items. However, one rarely thinks of jewellery being made using natural materials, much less the fins of an invasive species like the lionfish. In Belize, twelve women from six coastal communities from the northernmost point of the country to the southernmost point work with the fins of the lionfish to craft exquisite and unique pieces of jewellery. This group of women from the *Belize Lionfish Jewellery Group*.

Originally from the Indo-Pacific Ocean, the first confirmed lionfish sighting in Belize was in Turneffe Atoll (central marine Belize) in December 2008. By August 2009, lionfish were found throughout most of the coastal zone of Belize and are now present throughout the Belize Barrier Reef Reserve System UNESCO World Heritage Site, and the Caribbean region. The invasion of red lionfish (*Pterois volitans*) threatens marine life, as they are a voracious species that feeds on commercially and ecologically important juvenile fish, such as groupers and snappers. This creates a domino effect by disrupting the marine food web, negatively impacting coral reef health, reducing fisheries productivity, and in turn threatening coastal fishing communities and their livelihoods.

Blue Ventures, a marine conservation organisation based in Sarteneja, is one of several entities working in Belize to manage lionfish populations. In an effort to achieve this, Blue Ventures hosted a lionfish jewellery workshop in 2015, and invited women from fishing communities across the country to participate. Shortly after, the Belize Lionfish Jewelry Group “*Belioness*” was conceived, being the first established women’s group in the country to use lionfish fins for the creation of jewellery to collectively address invasive lionfish and improve the livelihoods of their families and the resilience of their communities.

The twelve active members of the Belize Lionfish Jewellery Group come from different cultural backgrounds with four different spoken languages. These women have

PHOTO COURTESY: REBECA GUERRERO

limited financial resources, varying educational backgrounds, and limited computer and business experience. Acknowledging these challenges, Belioness actively seeks opportunities for the empowerment of its members. This has included attending workshops organised by BELTRAIDE's Small Business Development Centre Belize (SBDCBelize), as well as organising knowledge exchange workshops with other women's enterprises, and holding exclusive workshops for its members with private consultants.

"These workshops have made the group stronger and provided me with skills I never thought I would acquire, not to mention more confidence in myself - all of these activities help inspire and motivate the women to continue working. Motivation plays a key role in the group" said Mindy Cruz, Chairlady of Belioness in an interview earlier this month. *"The challenges we faced did not stop us from helping our families, our communities and our Mesoamerican Barrier Reef*



PHOTO COURTESY: REBECA GUERRERO

System, as we were determined to create handcrafted jewellery using lionfish fins," continued Mindy who has been working arduously with the group's Board of Directors to develop and promote their business, locally and internationally.

Having achieved great success at an international level, Belioness is now focusing on establishing a presence in Belize – as of February 2018, their jewellery can be found at 12 Belize in San Pedro and the Belize Zoo gift shop.

The sustained success of this small group of hard-working women can have great impact: by using lionfish fins to create jewellery, the women are creating a stronger incentive for more lionfish fishing, and thereby helping to reduce the number of lionfish in Belizean waters. This in turn leads to more resilient fisheries, and a healthier barrier reef system - an outcome, I'm sure you agree, that can be considered nothing short of patriotic.

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THE FARM TO TABLE EXPERIENCE

— at —

Copal Tree Lodge and Farms

BY RICHARD BRINKMAN
VICE PRESIDENT,
COPAL TREE LODGE

The concept of *Farm to Table* at Copal Tree Lodge and Farms, formerly known as Belcampo Belize Lodge and Farms, has always been at the heart of the philosophy since inception. It has always been the dream of our parent company, Belcampo, to provide the freshest organic produce, tender organic free-range chicken and eggs to our guests and customers. Seventy percent of the food served at the Lodge is produced right here on sight. Since the start in 2012 we have expanded into new and diverse areas to expand this idea to a new and wider range of products, while providing a unique tourist experience in the process.

The Garden

As we all know, growing vegetables in Belize can be a real challenge, growing many specialty vegetables such as lettuce, kale, and even bulb fennel in the rainforest can be an even bigger challenge. Through the combination of a staff willing to try new methods and varieties with some innovative growing techniques the farm is able to provide the lodge with a wide variety of salad greens, such as, arugula, leaf lettuce, red frill mustard to specialty peppers from Serrano to the Belize specialty and the deadly hot habanero. We grow a wide variety of fruits including pitaya, carambola and papaya. In addition, we grow serve local favourites, such as breadfruit, cassava, and yampi to give the guests a real taste of Belize.

Livestock

In addition to producing the freshest vegetables and fruits, we raise all our own poultry, eggs as well as tender young lamb. We use movable chicken coops and stock our young chickens at very low density so that they always have access to fresh grass, sunlight, and clean water. This makes a chicken that grows rapidly and has outstanding taste, and gives the consumer peace of mind that it has been produced ethically in an environmentally sound fashion. Of course, our organic chickens are grown without antibiotics or growth hormones. Our laying hens have lots of space in their coop and have access to an extremely large run where they can, well just be chickens. In the well-ventilated coop they roost high up so they can feel safe at night. Likewise, our sheep have access to lush pastures during the day and their own palapa to sleep under cover at night. All our animals have a great life with only one bad day.

PHOTO COURTESY: COPAL TREE LODGE

Chocolate

Early on in our history, we started planting cacao. It is now coming into its own. While we have made chocolate for a long time, we are now making chocolate from our own organic beans. We are in the very unique position to ferment and dry our own beans to get the richest flavour possible. We are currently making a 70% cacao dark chocolate, milk chocolate, and a unique coconut chocolate, where we use our own freshly toasted coconut. We, also, are making some chocolates filled with a rum infused ganache, using our unique rum made on sight. We are now starting to export chocolate to the US, as well as starting to sell here on the domestic market.



PHOTO: COPAL TREE LODGE

Rum and Whiskey

The Copal Tree Distillery, while technically separate, is part of the Copal Tree family. The factory has been on line since 2016, but it just now hitting its stride. The distillery uses Agricole style: fermenting fresh organic sugarcane juice, almost as you would when making wine from grapes. This is then distilled in old fashioned pot stills. The fresh, clean, full taste of the sugarcane comes right through. We grow very old varieties of sugarcane, not modern hybrids, full of flavour, and much more tender and sweeter. Some of these varieties can still be found growing in back yards around Belize.

For the whiskey, we use the local blue corn, still grown by the Ketchi and Mopan right here in Toledo. This infuses a unique nutty toasted corn flavour to the whiskey. The whiskey is then aged in oak barrels, really superb. These products will soon be coming to market and will be available at Copal Tree Lodge, as well as country wide and in the US and beyond.

Coffee

While Toledo is not the highlands of Columbia or Guatemala, we have been growing Caturra and Liberica coffee. The climate here, especially in December and January can be much cooler than you might expect or believe, with our cloudy skies and light drizzly rain. The cherries ripen more slowly, allowing a fuller development of flavours. Initial tasting of our coffee, especially the Liberica, has been bold and full, a great cup of coffee.

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Sugar Industry PIONEER

BY INTERNATIONAL RELATIONS TEAM
THE BELIZE SUGAR INDUSTRY

The sugar industry of northern Belize currently finds itself at a crossroads, as the global market challenges require significant changes to many traditional industry practices to improve efficiency and reduce cost. Among those traditions is the hand cutting and harvesting of sugarcane, which sugarcane farmers have relied exclusively on. This has been a reliable system over the years, creating employment and ensuring cane delivery to the mill. However, there are a number of challenges with hand cutting cane moving forward including a shortage of laborers, intolerably hot conditions during the final months of the crop and better opportunities in other areas of employment. The simple truth is: Cane cutting is becoming an undesirable job. All of this at a time when the lifting of the constraints on Beet sugar production in the European Union and the consequent drop in sugar prices require greater efficiency and reduced production costs at a farm level in Belize, if farmers are to remain sustainable.

Driving change is the Belize Sugar Industries Ltd (BSI); the company is among industry change champions because not only does it implement industry changes but also strategically embraces them. During the 2016-2017 Crop Season, BSI,

through its farmer support program, launched a project to introduce 49 progressive sugar cane farmers from the north, south, east and west of the sugar belt to mechanical harvesting. More than 17,000 tons of cane were successfully mechanically harvested with a total cost savings to farmers of US\$59,500. The experiences of the first pilot were then used to expand to 149 farmers in the 2017-2018 crop with more than 45,000 tons of cane mechanically harvested for US\$126,000 in savings.

The utilization of mechanical harvesting under the project also allowed these farmers to respond to the shortage of manual labor, harvest their fields in large contiguous blocks, eliminate unnecessary tasks and activities and consequently reduce their harvesting and delivery costs by an average of US\$2.75 per ton of cane. Not only did they benefit economically but have also become positive and progressive role models for the industry.

PHOTO COURTESY: BELIZE SUGAR INDUSTRY



Medium-sized farmer, Francisca Mendez, "One of the benefits was that I was able to harvest my fields quickly. It didn't take much time and I didn't have to pay people to burn my fields or open fire paths. The costs were lower when compared to other reaping groups and this helped me a lot as I was able to purchase fertilizer for my cane fields with the additional money saved under the project."

Equally satisfied with the outcome, Remijio Sanchez extolled the positives, "We have to be realistic. What we need right now are activities and projects which will save us and help us have more money in our pockets. The costs of living are very high right now. If you have any child going to school, then you have to re-think your costs. Before, sometimes I had to adjust from my salary to pay for harvesting and delivery costs. Under this project, I had money left and I was able to pay the college fees for my son."



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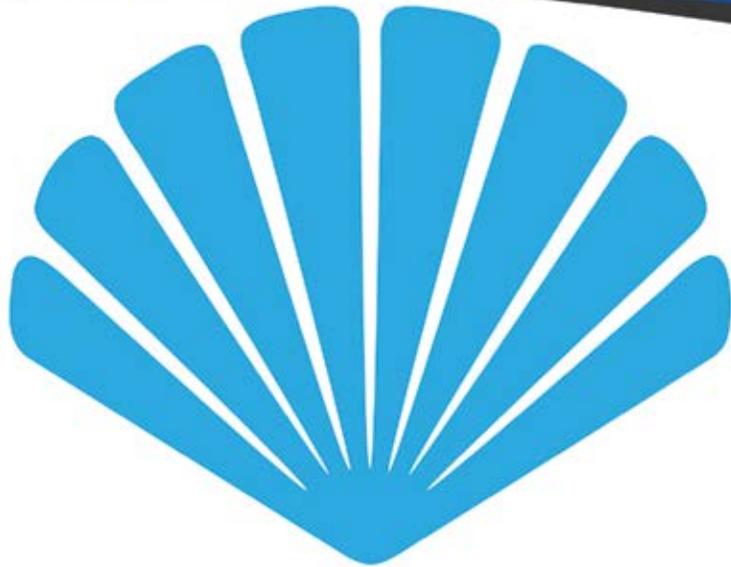
For the company, this project has permitted the introduction of a more efficient and environmentally friendly form of harvesting and delivery through a technology transfer methodology sharing best harvesting and delivery practices from farmer to farmer. Through this model behavior change project, BSI has also been able to demonstrate the benefits of reducing harvesting and production costs through block harvesting and has strengthened the communication bridge with farmers through engagement and direct contact with them.

Although change in life is constant, adapting to change is not always easy especially when it seems to conflict with tradition. Gregorio Espiritu is one of the more than five thousand farmers in Belize's sugar belt in the north. However, his penchant for change—which makes him an individual change champion—is not a widely subscribed belief.



“I like the idea of change and I am a person who likes to try different things. I have seen the mechanical harvesters work in the United States as well as in the fields of BSI [Belize Sugar Industries Ltd] and I believe they can work in my fields. It would be very good if other farmers would join the program and try it. I believe they would be very comfortable with the results and they will see more benefits with this way of harvesting cane.” – Gregorio Espiritu, Progressive Farmer

The project visibly demonstrated that change is not a threat but an opportunity. It also served as a good example of BSI leading the modernizing of the industry— through service provision. In addition, this ongoing project helps to secure a constant quality of cane supply to the mill as farmer interests grows. The project also aims to grow slightly the harvesting of cane to 65K tons for the 2018-2019 crop season. Equally important, is sharing the experiences of this project with other harvesting group leaders to multiply the benefits more widely across the industry by changing attitudes and behaviors to embrace new technology and techniques.



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A MAYA WOMAN'S TRIUMPH IN BRINGING LIGHT TO HER COMMUNITY

BY LEONEL REQUENA

NATIONAL COORDINATOR
GEF SMALL GRANTS PROGRAMME

PHOTO COURTESY: TOMAS GONGORA

Considering the global issues of air-pollution, climate, and energy-security, the world is faced with the need for immediate transformation of its energy infrastructure to clean and renewable energy. Energy experts at Stanford University did a study which shows that in 2012 the world used 12.105 terawatts (TW) of energy, which is equal to 12.105 trillion watts. The study, also, shows that by 2050, the world will need 20.604 TW, if countries do not change their approach in meeting the world's energy demand. The transformation approach of energy supply is leaning to wind, solar, geothermal, and water. In Belize, communities like Santa Teresa in the Toledo District, are helping in this transformation.

On 23rd July 2016, the GEF Small Grants Programme (GEF SGP) implemented by the United Nations Development Programme – Belize, inaugurated the Santa Teresa Solar Project. This project grant of US\$50,000 was approved by the National Steering Committee of the GEF SGP on 28th February 2015 to Plenty International Belize Limited, through an intermediary partnership with Santa Teresa Village. The project has empowered 387 residents of Santa Teresa to demonstrate the use of low carbon technology, and how to build capacity at the community level, through the installation and management of 68 renewable and sustainable solar energy systems.

A resident of Santa Teresa, Ms. Florentina Choco, participated in a six months training at Barefoot College in India. The Barefoot Solar Engineer Programme specifically targets older women in rural villages because they are past child-rearing, so are more available to undertake this commitment. Also, they understand the urgency of improving basic services in their remote communities. Through this training, Ms. Choco learned how to build and repair small household solar systems. Thereafter, in coordination with Barefoot College, solar system parts, supplies, and tools were sourced and installed in sixty-eight households in Santa Teresa Village. The village then

elects a seven-person Solar Power Board in charge of guiding installation, operations, collecting small monthly user fees and managing the long-term sustainability of the solar systems.

Ms. Choco is the first indigenous Solar Engineer in Belize trained at Barefoot College, and now maintains the solar systems for all sixty-eight households, in which Florentina Choco is “truly grateful for the opportunity given to [her] to improve [her] life and the lives of [her] fellow villagers.”

Solar electrification in the home benefits all family members. Primary and high school students are now better able to complete their assignments and study for their classes, with the light provided by these systems. Technical support is provided by the Ministry of Energy, Rural Development, and the Caribbean Community Climate Change Center.

The GEF Small Grants Programme continues to embody the very essence of sustainable development through “Community Action - Global Impact,” by providing financial and technical support to community-driven projects that conserve and restore the environment while enhancing people's well-being and livelihoods. This project influences the development of Belize's 2030 National Sustainable Energy Strategy and Action Plan and is helping to set Belize on its transition pathway to greater use of sustainable energy. The outcome of this project has been exemplary of how community action can maintain the fine balance between human needs and environmental imperatives, and contributes to the achievement of the Sustainable Development Goals.



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SBDCBelize Client: Florentina Choco
 PHOTO COURTESY: TOMAS GONGORA

STRENGTHENING THE GRID FOR ENERGY EFFICIENCY

BY K. S. USHER, S. GILHARRY, & K. MARIN
BELIZE ELECTRICITY LIMITED





PHOTO COURTESY: BELIZE ELECTRICITY LIMITED

The face of energy is changing, and the Energy Industry itself, remains vibrant with investment opportunities and threats. Perhaps, within a more than ever dynamic energy sector, the electricity utility will have its most challenging ordeal sooner than the Belizean public is prepared to face. The Energy Industry has taken drastic strides towards the sustainability movement – a transformation effectively characterized as a healthy balance of the triple bottom-line: economics, environment, and society. With technological advancements as its underscore, the changing energy sector increasingly requires innovative action, energy planning and strategy culminating in a new age of energy engineering for today.

Belize Electricity Limited (BEL), the utility sitting at the forefront of the fast-changing energy industry, manages a grid that reaches 94 percent of the country’s population. With the ongoing task to provide reliable and quality electricity services at a sustainable rate, BEL sources its energy from several independent power producers (IPP’s). The generation mix features diversity in technologies, with renewables, hydroelectric (45% of energy in 2017), and biomass (13.1% of energy in 2017), being its local based sources.

Additionally, Belize’s grid interconnects with the Mexican national energy grid, supported by a bi-lateral energy trade agreement (36.5%, Energy Imports 2017). This configuration allows BEL access to wholesale market opportunities within Mexico and enhances the feasibility of local electricity, as well as strengthening the Belizean grid by providing improved stability and reliability.

Furthermore, to ensure in-country capacity and emergency supply, agreements are in place with a stand-by heavy-fuel oil facility, and a BEL-owned and operated diesel-fired gas turbine, accounting for approximately 5.6% of 2017’s energy generation. The integration of intermittent type renewables, such as solar and wind technologies commenced in August 2012, with the interconnection of the JICA solar plant stationed at the University of Belize compound in Belmopan.

Reformations are, also, taking place at the governance level to develop regulations in support of distributed generation that will enable small-to-medium-sized energy producers to engage in energy trade with BEL. Additionally, commencing in 2016, rural communities are now able to enjoy 24-hour access to electricity through stand-alone micro grid systems. Such projects have introduced new life into the electricity sector, positioning the country closer to fulfilling its national plan of 100% electrification by the year 2030.

Belize provides unique opportunities to investors with interests in its Electricity Sector. The existing interconnection of the Belizean and Mexican grid, for instance, provides investors with energy trade opportunities to both markets; therefore,



PHOTO COURTESY: BELIZE ELECTRICITY LIMITED

allowing developers to capitalize on volatile global prices. Furthermore, Belize is geographically located in an ideal location to join the Central American market while strengthening its current relationship with Mexico.

Moreover, grid improvements through new technologies have strengthened the electricity quality and supply throughout the country. These improvements have moved the existing electricity grid closer to smart grid capabilities, allowing investors to introduce innovative and emergent products/services, such as electric vehicles, energy efficiency, and distributed generation.

In 2018, our small but promising country completed a Country Integrated Resource Plan (IRP), which was a formidable milestone in the electricity sector for long-term investment strategy and planning. The IRP, known as Belize's Consolidated Project Plan (CPP), is a study completed to identify a comprehensive decision support tool and road map for meeting the country's objective of

providing reliable and least-cost generation while addressing the economic and renewable needs of the country.

This is a feat afforded only through the collaboration of the industry's major stakeholders: The Belize Ministry of Public Services, Energy, and Public Utilities (MPSEPU); the Belize Public Utilities Commission (PUC); and, the utility- BEL. The CPP provides developers with numerous subsidiary studies, data, research, information systems, and expertise for the Belizean electricity sector.

In a dynamic energy industry, Belize has created a propitious environment for innovation and growth that is mutually beneficial to investors and customers of the electricity sector. Improvement in the country's electricity grid, stronger bi-lateral ties, increased generational diversity, introduction of new policies and reforms and the creation of a Consolidated Project Plan has strengthened the country's electricity sector, despite the changing energy field.

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Capitalising on CARICOM Opportunities

BY JOHN RIVERO
TRADE ECONOMIST,
DIRECTORATE GENERAL OF FOREIGN TRADE

With 15 Member states and a population of about 15 million, CARICOM imports more than US\$4 billion in food annually, an increase of 50 percent since 2000, according to a report by the Food and Agriculture Organisation of the United Nations (FAO). *The state of Food Insecurity in the CARICOM Caribbean states* summarises that food imports, as opposed to national food production, are by far the largest source of food for CARICOM populations. Food imports are expected to increase to US\$8-10 billion by 2020, if current efforts are not successful in addressing this problem. Belize, with increasing production on its arable land, has been striving over the last several decades to become a breadbasket for the region.

The CET provides protection for regional producers, CARICOM is now recognised as a Single Market and trade in goods with all Non-CARICOM countries take place under a CET. Non-CARICOM goods usually have a rate structure of 0 to 20% applied to them, and sensitive products, especially agricultural, have a rate of 40% applied. Article 83 of the [Revised Treaty of Chaguaramas](#) allows for a suspension of the CET for external imports, when

the necessary quantity is unavailable and/or the standards of the specific product is not met in the region. These requests for the suspension of the CET are sent to each member state on a daily/ weekly basis as required. The demand is assessed and shared with national producers in an effort to build national production and enhance export to the region. Below graphics are summations of suspensions granted over a period of one year.

Belize has benefitted from the CET within the CARICOM marketplace and this has resulted in a steady trade surplus, as seen in the bi-lateral trade graph. With the assistance of Raw Petroleum, exports have risen to about US\$75 million in the recent past. However, the demand for raw and agro-processed food within the region lies in the billions of US dollars. Key challenges, which limit the level of exports, include the need for production facilities meeting international standards and certifications, and also as importantly, addressing the loopholes that currently exist in the CET mechanism.

Many member states import goods from third countries valuing in the hundreds of millions of US dollars applying less than the regional tariff. Derogations of the tariff on numerous lines of items

was decided in the early 1990s, when domestic production was minimal. The CET includes three lists of derogation (A, C, D), which set a regional tariff, but allows for member states to apply what they deem as necessary. Of significant interest to Belize is List A, which grants an indefinite suspension on a long list of daily consumption goods including: Refine Sugar, Soybeans, Milk, Potatoes, Corn, Onions, Fish, and various meat cuts of Beef, Pork, and Chicken.

Belizean producers can and are increasing building capacities on these products, and will be able to effectively negotiate the elimination of Exceptions on this selected goods of interest. With the protection of the regional tariff, Belize will be able to compete with imported meats from Brazil and the USA and dairy and vegetables from Europe. Belize's Directorate General for Foreign Trade is currently actively engaging the CARICOM body to move towards enforcing the 40% CET on Sugar. As production increase significantly in grains and meats and other products, this exercise will be repeated to ensure the CET can be utilised to build national production capacity and supply the burgeoning demand for food in the region.



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BUILDING THE GATEWAY BETWEEN TRADE AND OUR GREEN ECONOMY

PHOTO COURTESY: TOMAS GONGORA

BY ADRIANIE MENDEZ & CINDY NOVELO
DIRECTORATE GENERAL FOR FOREIGN TRADE

The transition to a green economy demands that international trade become sustainable and responsible. To this effect, there has been a global impetus to transform the perspective of international trade and investment as an environmental foe, to trade and investment as a catalyst of sustainable development. The World Trade Organization (WTO), the rules-based multilateral trading system, supports this notion by placing sustainable growth and the preservation of the environment as fundamental goals within its founding agreement; prompting global action through the reform of national development policies. As such, the aspect of sustainability has become critical to the work of the Directorate General for Foreign Trade (DGFT), as it fulfills its mandate to foster sustainable and inclusive economic development through a responsive trade policy.

The Government of Belize is cognizant of the fact that the Belizean economy is rooted in the successful performance of the tourism, agribusiness, fisheries and aquaculture sector, which impels it to hold its natural resources on a pedestal while maintaining a delicate balance with agricultural expansion. This has provoked a deliberate shift from conventional trade policy and regulation towards an environmental and social conscious approach to trade and development pursuit. Belize's first national trade policy will help to strengthen the synergies between trade, a greener economy and sustainable development as it seeks to nurture greater policy

coherence between trade and environmental policies. This will be pursued through collaborative efforts among relevant agencies and departments with the aim to promote the use of environmentally safe and sustainable trade practices that protect the environment from the negative externalities of trade and other economic activities.

“The United Nations Environment Programme reports global trade in environmental goods to be estimated at USD 1 trillion annually and is projected to grow to USD 2-3 trillion by 2020.” - Green Economy and Trade – Trends, Challenges and Opportunities, UNEP Report 2013.

Beyond providing policy support for Belize's transition to a green economy, the Government through the DGFT, is mandated to ensure preferential market access for Belizean products and services through the negotiation of trade agreements and arrangements¹. Belize, through its negotiated trade agreements, is a regional gateway to key markets such as the United States of America, European Union, CARICOM, Guatemala, and through its CARICOM membership, Belize benefits from bilateral agreements with Cuba, Venezuela, Colombia, Costa Rica and the

¹ A trade agreement is a negotiated bilateral or multilateral agreement, reciprocal in nature, whilst a trade arrangement is a non-negotiable unilateral and non-reciprocal arrangement under which a developed country grants tariff concessions to designated beneficiaries on a conditional basis.

Dominican Republic. These agreements allow producers and suppliers to tap into the price premiums attached to goods and services innovatively produced and supplied, in line with internationally recognized sustainability standards in foreign markets, thus increasing their return on investment.

It is gratifying to note that the global push towards a green economy presents a range of untapped trade opportunities for many countries, especially Belize. Export markets for green and sustainable food, products, services, energy and tourism are expected to grow rapidly as consumer awareness and preferences evolve. The United Nations Environment Programme (UNEP) reports global trade in environmental goods to be estimated at USD 1 trillion annually and is projected to grow to USD 2-3 trillion by 2020 (*Green Economy and Trade – Trends, Challenges and Opportunities, UNEP Report 2013*). This presents an opportunity for the diversification of Belize’s export basket as firms are incentivized to adopt green production methods, standards and certification to capitalize on this consumption trend.

In conclusion, the debate surrounding the need to transition to a green economy is not new; however, given the drastic impacts of traditional economic activity on climatic conditions and quality of life, the urgency to reconcile trade and sustainability has become imperative to governments, including the Government of Belize. Belize has enshrined its commitment to this transition within its impending

National Trade Policy. Thus, enhancing the consultative mechanism among all relevant stakeholders in trade at the international, regional and national level is at the core of making strides towards greener trade. This will establish the enabling conditions in order to become incubators for innovative green firms and as a result, competitiveness domestically and beyond.



PHOTO: WALLY SEARS

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COMPREHENSIVE NATIONAL TRANSPORTATION MASTER PLAN OF BELIZE

BY ISHMAEL QUIROZ
DIRECTOR OF THE PUBLIC-PRIVATE DIALOGUE, OFFICE OF
THE PRIME MINISTER

PHOTO COURTESY: BIG CREEK GROUP

As part of its commitment to deliver a well-organized, sustainable, and climate-resilient transportation sector, the Government of Belize, in May of this year, launched the country's first ever Comprehensive National Transportation Master Plan ([CNTMP](#)). This Master Plan sets forth the development vision, policy reform recommendations and implementation plan for Belize's transport sector over the next 15 years, and is therefore meant to serve as this country's preeminent reference document on transportation for facilitating strategic sector planning and a more efficient and effective transport of people and freight within Belize and between our main trading partners.

For the first time in our country's history, we have a consolidated body of knowledge on transport sector data which establishes our baseline, and which objectively identifies our needs and challenges. The CNTMP prudently models supply and demand forecasts, and scientifically assesses alternative projects and prescribes policy options. The CNTMP also highlights

investment opportunities and makes specific recommendations for improved service delivery to the private-sector and the general public.

To understand the significance and critical importance of the CNTMP, we need to look at our current and anticipated growth, and while we ought to be proud of Belize's high development potential, we must also acknowledge the reality that realizing that full potential, faces limitations due to our current insufficient transport infrastructure (terrestrial, maritime, and air). Weak public policies and poor institutional capacity to enforce and innovate, also, present roadblocks. These limitations inhibit the optimal performance of our key economic sectors, Tourism and Agriculture, and

affect all citizens and industries in ways that may not be immediately obvious. We must therefore invest.

This is where the CNTMP serves as an important tool. Far beyond advising on infrastructure investments only, what we, also, have is a tool for guiding government's decision-making, planning, resource allocation, and actions on the equally important institutional capacity-building for the public sector, on regulatory and legislative reform, and on opportunities for Public Private Partnerships (PPPs). Meaningful engagement with the private-sector on inclusive transport-related policy design, as well as on the mobilization and leveraging of financial resources, must therefore play an important role going forward.

Upon deep contemplation, it becomes obvious that well beyond simply being 'transport-sector investment'-oriented, the CNTMP addresses several of the social, environmental, climate resilience, energy efficiency, and citizen security objectives of the government's growth and development strategy ([GSDS](#)). The reasoning is that as we expand

and upgrade our national transport system, and as we improve its standards, availability, quality and reliability, we enhance and enable opportunities and greater productivity. Importantly, we assure greater value for money to the citizens of Belize.

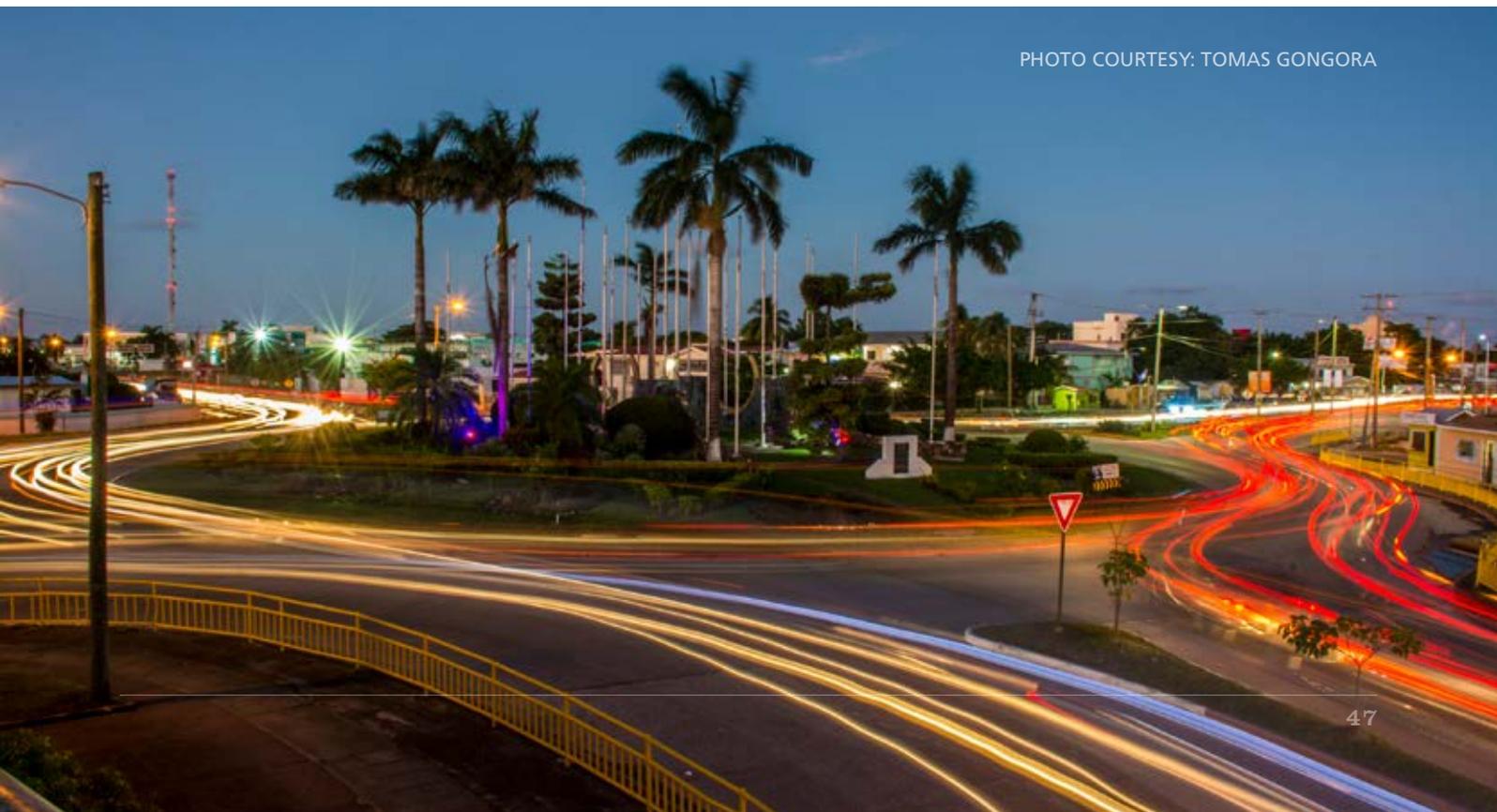
The CNTMP preparation process has offered the possibility to engage with a wide range of local decision makers and stakeholders related to transportation, including not only directly involved bodies, such as authorities for roads, ports and airports; but also, a host of related actors such as private-sector partners, environmental and social actors and businesses engaged in trade, tourism and agriculture that depend on and impact the transportation sector. As we move Belize forward, the government's aim is for a strong transport sector entailing strategic investments of time, effort, public and private-sector finance in infrastructure, institutional strengthening and legislative and policy reform as guided by the CNTMP which lays out a blueprint for optimizing current and future assets in sustainable and climate change resilient ways for impactful development in Belize.

“

THE RESULT OF EXTENSIVE COORDINATION WITH KEY RELEVANT PUBLIC AUTHORITIES AND A BROAD CROSS-SECTION OF PRIVATE-SECTOR STAKEHOLDERS, THIS MILESTONE MASTER PLAN IS INTENDED TO GUIDE FUTURE DECISIONS ON THE GROWTH AND DEVELOPMENT OF BELIZE.

The CNTMP project was funded with grant resources contributed by the Inter-American Development Bank (IDB) and executed by the Department of Public-Private Dialogue in the Office of the Prime Minister of Belize. The DPPD serves as the Secretariat to the Economic Development Council (EDC) which champions ever improving conditions for conducting business in Belize with the ultimate goal of enhanced national economic growth. For more information on the CNTMP and the EDC, visit the EDC website at: edc.gov.bz

PHOTO COURTESY: TOMAS GONGORA





The Heartbeat of Belizean Rhythms

BY SAM HARRIS
THE WORLD CULTURE BAND

Nestled in the coastal Central America heartland is my quaint little home, Belize, with its cultural diversity. When I was asked to write an article about the music industry and the advantages of it, I was taken aback at first. But I gathered my thoughts and have laid them forth to share with you all.

Looking at it from a business point of view, Belize's music industry is filled with great business opportunities for all breeds of business persons and entrepreneurs alike. What makes Belize so musically unique is its vibrant combination of languages and cultures. Belize is home to the Creole, Garifuna, Maya, Mestizos, East Indian, Mennonite, and Chinese, all intermixing their rich cultural and music heritages. Each group brings its own enriching identity to table, creating a musical pool where artists can harness and blend rhythmic patterns and cultural beats, to create electrifying melodies.

As a trade opportunity for the music industry there is a vast area in which to invest for growth, be it in producing, engineering, song writing and singing, and promoting. Our raw material, the unique genre of music rhythm and beat, is uniquely Belizean and that is the difference. This is reason music is the fastest-growing area in our creative arts' intellectual property rights in Belize. Belizean artists have been tapping on the doors of the international market with the likes of the great Andy Palacio and Garifuna Collective and a few others.

That said, if we look realistically into the music industry, the road ahead is long and difficult, but attainable. There are so many challenges we need to overcome to make sure that anyone investing into the music industry can see the benefits of doing so. There is a lot that has been done but there is much more to contend with. A clear of intent of looking at music as a vital industry, the same way we have supported the development and growth of national industries like sugar, citrus, and banana.

Using these industries as models, the music industry can progress faster away from the constraining "copycat mentality" to utilizing innovation to create their own sound beats and rhythms that reflects the uniqueness of Belizean music. With this final thought, I encourage all the players in the national music arena to forge forward to build a music industry that reflects Belize's diversity, the same that has been done in Jamaica, Trinidad and Tobago, Martinique, and Haiti.

Our population is rather small, but the gift of creativity in the arts is enormous!

PHOTO COURTESY: TOMAS GONGORA

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BY MS. MAXINE MONSANTO
ENVIRONMENTAL OFFICER
DEPARTMENT OF ENVIRONMENT

Plastic bags are lightweight, convenient for carrying groceries, and transporting items. Purchasing food from street vendors and restaurants is made easier using plastic and Styrofoam food containers and utensils, such as plates, clamshells, cups, straws, and cutlery. These plastics and Styrofoam items, like shopping bags, are cheap, easy to make, and adds to the convenience of everyday life worldwide. However, we only use them once, or maybe twice, and then throw them away. They are all single-use disposable products, and as of 20 March 2018, these products are listed as items to be phased-out in Belize by 2019 under a national initiative to *“Phase-out Single Use Disposable Plastics and Styrofoam, and Transition to Green (biodegradable and reusable) Products and Promote Recycling”*

WHY IS THE PHASE-OUT NECESSARY?

The Government of Belize approved the phase-out of single use disposable plastics and Styrofoam as a necessary pollution control measure to protect the Belizean environment from expanded polystyrene (Styrofoam) and polyethylene (plastic) contamination.

The 2011 Waste Generation and Composition Study for the Western Corridor estimated that the average Belizean throws away approximately 2.35 pounds of waste each day, of which 48% can be recycled, and 19% of this recyclable waste is composed of plastics¹. To expand on this waste composition statistics, the *2017 Situation Analysis of the Returnable Container's Act* and the Belize Recycling Sector commissioned by the Department of the Environment (DOE) estimated that Belize annually imports over 51.5 million Styrofoam pieces and over 200 million plastic single-use disposable products. The analysis, also, revealed that local production and manufacturing companies produce/manufacture annually approximately 16 million Styrofoam pieces and 50 million plastic single-use disposable products². These products are all used as packaging materials within the food service sector and after one-time use are possibly destined for final disposal at the national landfill³; or highly likely as plastic pollution clogging drains, in rivers, on highways, and eventually in the marine environment on the Belize Barrier Reef.

Plastic waste pollution of both Belize's land and sea is a great threat since river basins, marine ecosystems and the atmosphere are all connected through hydrological systems. The effects of such pollution are often felt far from their sources due to runoffs from the land, entering the food chain causing the death of animal and marine life, changes in ecological cycles with detrimental changes to humans, as it creates limited food supply and significant health risks impacting our wellbeing. Based on these statistics and the overwhelming environmental impact of plastic pollution the country is experiencing, the Government of Belize (GOB) determined that a national plastic waste reduction policy and legislation, and the development and promotion of Belize's recycling sector, are necessary to ensure the national environmental target of a Clean and Green Belize.

HOW WILL THE PHASE-OUT BE IMPLEMENTED?

To succeed in this national target to reduce single-use disposable plastic waste and promote the recycling sector, GOB, through the DOE, is implementing an aggressive 24-month Strategy & Action Plan. This plan will establish an enabling environment to transition to green (biodegradable and reusable) products by:

1. ensuring that these products do not become waste via regulatory restrictions on importation, production, manufacturing, and use;
2. improving national data quality of plastics and Styrofoam to aid in decision-making and development of policy to strengthening the recycling, productive and manufacturing sectors;
3. promoting and incentivizing the transition to, use and production of green alternatives and biodegradable products;
4. engendering national ownership and pride in transitioning to green products; and
5. monitoring and evaluating Belize's transition to green products via change in importation and production practices, change in waste stream composition, and the change in general use of single-use disposable plastics and Styrofoam products.

It is envisioned that the legislative framework to phase-out plastics and collection of data on all plastics imported/produced in Belize, combined with a national public awareness campaign, promotion of a recycling sector, and development of a local biodegradable packaging industry will move Belize towards a Green Economy. This point is further emphasized as Belize currently only has 3 operational recycling companies that target limited items, and no fully operational biodegradable production/manufacturing facility. Thus, there is a market for investment and growth in biodegradable products and the recycling sector in Belize that will only increase in years to come.

1 Hydroplan. (2011). *Waste Generation and Composition Study for the Western Corridor, Belize C.A. 2056/OC-BL*. Belize: Inter-American Development Bnk (IDB) - Belize Solid Waste Management Authority.

2 Department of Environment (2017). *Situation Analysis of the Returnable Containers Act and the Belize Recycling Sector*. Michael Somerville. Internal Consultancy Report, Department of Environment.

3 Regional Sanitary Landfill is located at Mile 24 of the George Price Highway and is managed by Belize Solid Waste Management Authority.



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EXPANDING ACCESS TO SME FINANCE & BUSINESS DEVELOPMENT SERVICES IN BELIZE

BY LEJIA MELANIE GIDEON
GENERAL MANAGER,
ENTERPRISE & INNOVATION, BELTRAIDE

According to the National Entrepreneurship Strategy of Belize, it is estimated that Micro, Small, and Medium-sized Enterprises (MSMEs) generate over 70% of private sector employment and incomes and contributes significantly to the GDP. However, one of the primary obstacles MSMEs face is access to affordable credit. Although there have been isolated efforts to provide support related to financing to both MSMEs and Financial Institutions (FIs) separately, BELTRAIDE's MIF Project worked at formally *bridging the gap* between supply and demand.

On the demand side, the typical MSME has insufficient technical and managerial skills required for credit-worthiness. High informality and low capacity for financial management makes it difficult for MSMEs to produce the financial history required for credit assessment. Businesses that cannot demonstrate their profitability and sustainability find it difficult to access finance through the formal financial systems.

On the supply side, local Financial Institutions (FIs) have only recently begun to develop strategies and products for addressing MSMEs financing needs. They view the risk involved with financing MSMEs as high, based on the premise that MSMEs do not meet standard FI lending criteria. FIs face information challenges given that poor record-keeping by the average MSME results in financial and other business information not being readily available and verifiable.

Additionally, the lack of market data limits insight into the potential opportunities and needs of the MSMEs sector.

The focus of the Multilateral Investment Fund (MIF) Project, executed by the Belize Trade and Development Service (BELTRAIDE), is to build capacity through training in order to increase the number of MSMEs obtaining financing. Specifically, at the impact level, the project's objective is to strengthen the ecosystem for MSME finance by establishing a collaborative mechanism fostering linkages between Financial Institutions and MSME business development services providers, effectively linking demand and supply with respect to financial services.

During the first phase of the Project, BELTRAIDE, with the aid of other ecosystem players, provided nine business development trainings to over 700 participants across the country. This implementation phase was complemented by SBDCBelize's Expansion Plan, which included the development of new training modules and trainings:

1. Strategic Planning
2. Financial Statement Analysis
3. Cash Flow Management
4. Internal Controls
5. Inventory Management
6. Managing Employees
7. Loan Credit Management and Repayment

Given that the first two components focused on MSMEs and BELTRAIDE's capacity to serve its business clients, the third Project components focused on strengthening the financial community. Ninety-five staff members, from four participating FIs, were trained in financial topics specifically related to MSME lending. These trainings were accompanied by training manuals in the areas of MSME Risk and Opportunity Analysis, Finance Institutional Governance for MSME Portfolio Management, MSME Loan Origination, and MSME Finance Instrument Design.

The signature component of the Project was the development and implementation of the nation's first business support mobile phone application, *BELTRAIDE App4BIZ*, thereby expanding and increasing BELTRAIDE business support reach. The App allows both clients and business community nationwide to access advisory services and provide information related to BELTRAIDE and its units.

With the project objectives being accomplished, the Government of Belize foresees more business growth, more entrepreneurs, new job opportunities, improved job skill sets, and more innovate product and service development with financial institutions playing their key role in providing relevant and ease of access lending packages.



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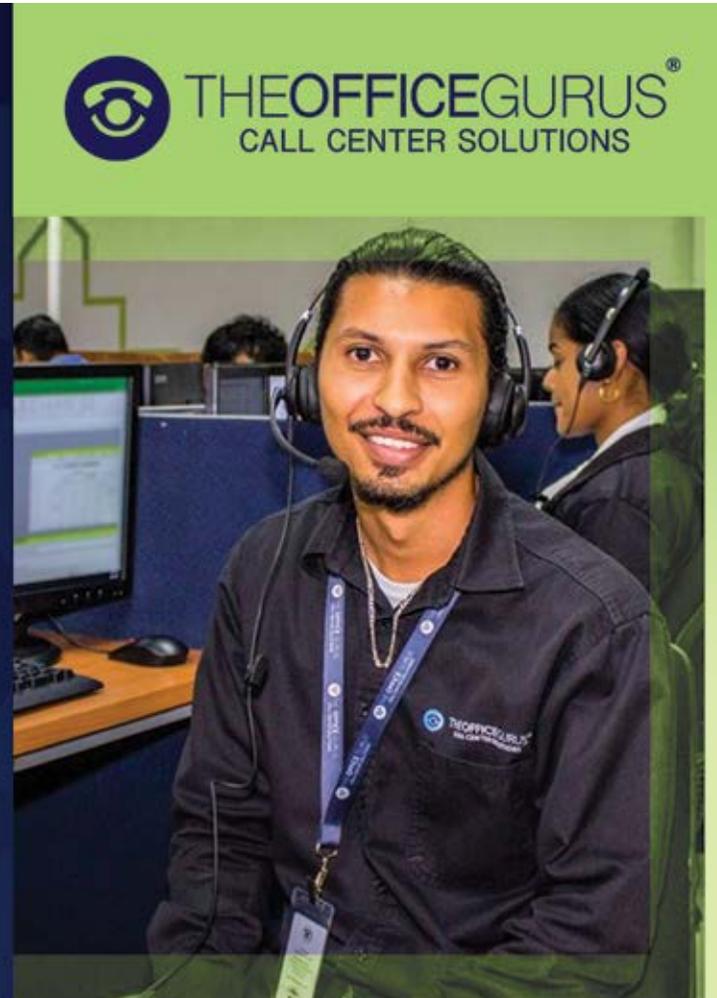
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BELIZE



INVESTMENT PORTFOLIO

As part of its efforts to further strengthen Belize's position as an attractive and competitive investment destination for both domestic and foreign investors, the Government is now aggressively implementing a campaign to fast-track investment efforts by embarking on a proactive approach that formulates a platform for investors to discover easily key business opportunities in the country.

The campaign dubbed as the first phase of the compilation of the Belize Investment Portfolio (BIP), was launched in November of 2016 and takes a clear and practical approach in attracting investments in priority areas of opportunity in specific geographic locations in Belize.

It is designed to foster the development of a national portfolio to fast-track investment generation efforts, both local and foreign, through targeted matchmaking of pre-packaged investment concepts and projects.

The BIP campaign, which is now in full swing, is being implemented by the Belize Trade and Investment Development Service (BELTRAIDE), through its technical unit BelizeINVEST, which serves as the Investment Promotion arm for the country. To date, there are over 23 developers, who have expressed interest in joining this historic campaign.

The key objectives of the campaign include: to fast-track investment generation efforts; to encourage increased domestic investment and re-investment; to stimulate increased foreign direct investment through matchmaking; to align investments with current national plans and visions; to encourage sustainable job creation; and to ultimately spur targeted and organized economic development.

The BIP, also, expects to further substantiate investment concepts submitted by key public sector Government Ministries and Partners into actionable business cases aligned with national development priorities.

The campaign strives to support private sector investment projects or "shovel ready" business opportunities, through various regional platforms, including Connect Americas, a business matchmaking platform developed by the Inter-American Development Bank (IDB) partnering with Google, VISA, DHL, and Alibaba; as well as the Caribbean Association of Investment Promotion Agencies (CAIPA). These two organizations are key supporters and collaborators of the campaign and with their status as regional promotion agencies, they will serve as launching platforms for the portfolio of opportunities in Belize to the wider global investment community.





Any company considered to be a private sector developer, real estate developer, existing enterprises or micro, small and medium-sized enterprises (MSMEs) seeking investment partners for new projects, re-investment expansions, or financing opportunities, qualify to submit investment projects to the BIP. The portfolio is open to public and private sector companies and stakeholders in fostering the matchmaking endeavour with potential investors or financiers.

Companies that submit projects to BIP will be able to enjoy numerous benefits. These benefits may include the publication of the business project online on BELTRAIDE's website, and on its blog and social media platforms; as well as promoted on regional investment promotion platforms, such as CAIPA/Connect Americas; and at international trade and investment conferences throughout the world, among others.

As part of the BIP Campaign, BELTRAIDE has created an easy to use online portal to make electronic project submissions. For more information or if you wish to submit an investment concept or project to the portfolio, please visit: www.belizeinvest.org.bz/investmentportfolio, email us at investment@belizeinvest.org.bz, or call us at +501-822-3737/0175.

BUT WHO CAN SUBMIT INVESTMENT PROJECTS TO THE BELIZE INVESTMENT PORTFOLIO?



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