

# CWIP

**St. Ann Chamber of  
Commerce 5-Year  
Strategic Plan 2001 to 2006**

# Coastal Water Quality Improvement Project

USAID Contract No. 532-C-00-98-00777-00

## **ST. ANN CHAMBER OF COMMERCE 5-YEAR STRATEGIC PLAN 2001 TO 2006**

April 2001

Prepared for the:

Government of Jamaica's  
National Environment and Planning Agency

And the

United States Agency for International Development

Implemented by:

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## **EXECUTIVE SUMMARY**

### **Background**

In January 2001, the St. Ann Chamber of Commerce (SACOC) embarked upon a Strategic Planning exercise to chart the direction of the organization over the next 5 years. The process was kindly funded by the Coastal Water Quality Improvement Project (CWIP) and guided by a facilitator, Ms. Marguerite Orane of M!Power. The Strategic Planning process was participatory and interactive, involving members of the Board of Directors and staff of the Chamber.

## **THE STRATEGIC PLAN**

### **Vision Of St. Ann – 2021**

The St. Ann Chamber of Commerce has a vision for the parish of St. Ann that sees dramatic improvements in the environment, economy, infrastructure and social factors. The vision for the Chamber itself is one of improved services for members, improved governance and membership involvement and a strengthened organization.

### **Mission**

***To create and maintain an environment conducive to the growth and prosperity of the community of St. Ann by advancing the interests of the business community through effective lobbying, communication and networking***

### **Goals**

Based on analysis of the external factors that affect SACOC, and the internal strengths and weaknesses of the organization, the following Goals and Objectives have been set:

GOALS	OBJECTIVES
<b>1. To achieve effective governance</b>	1. To achieve 80% attendance at each Director's meeting by 2002 2. To clarify and communicate roles, responsibilities and structure of Board and Executive Director by 2001 AGM
<b>2. To achieve financial sustainability</b>	1. Income from dues, services to cover annual operating expenses by 2003 financial year 2. To net at least J\$600,000 annually from fundraising starting 2001 financial year
<b>3. To optimize the use of the secretariat</b>	1. To implement clear fiscal and administrative policies by December 2001 2. To improve and upgrade skills of all office staff by calendar 2002. 3. To set and meet targets for employee and volunteer morale each year
<b>4. To provide benefits to members</b>	1. To have an interactive website in place by July 2001 and to keep it current 2. To develop package of benefits to members by December 2001 3. To publish a St. Ann Business Directory by April 2002 and thereafter on annual basis 4. Keep members informed at least fortnightly effective April 2001
<b>5. To attract broader and more involved membership</b>	1. Develop plan to increase and sustain members involvement by October 2001 2. To recruit 50 new members each year 3. To develop a program for involving younger members by 2003
<b>6. To improve the business environment</b>	1. Implement sustained lobbying program for upgrading of Boscobel Aerodrome by September 2001 2. Identify and implement an annual project to improve the business environment 3. Develop alliances with organizations lobbying for reduction of visitor harassment by September 2001

## Projected Financial Results

This plan is expected to result in the following:

	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>
<i>Net Fundraising Revenue</i>	\$750,000	\$1,000,000	\$1,250,000	\$1,500,000	\$1,750,000
<i>Net Building Revenue</i>	557,700	613,470	674,817	742,299	816,529
<i>Net Investment Income</i>	120,000	120,000	120,000	120,000	120,000
<i>Membership, services</i>	1,616,000	1,869,150	2,136,273	2,419,463	2,711,133
<b>TOTAL REVENUE</b>	<b>3,043,620</b>	<b>2,602,620</b>	<b>4,181,090</b>	<b>4,781,762</b>	<b>5,397,661</b>
<i>Operating Expenses</i>	2,835,639	3,403,957	3,930,286	4,504,642	5,183,663
<b>SURPLUS</b>	<b>108,061</b>	<b>198,663</b>	<b>250,803</b>	<b>277,120</b>	<b>213,998</b>

## Monitoring The Plan

In order to ensure successful implementation in terms of the achievement of goals and objectives, the plan will be monitored monthly and annually as follows:

- Monthly – via report from Executive Director to the Board of Directors
- Annually – 2 months prior to start of financial year, by the Board of Directors at their annual planning retreat

**Implementation – Summary Of Action Plans**

TASK	RESPONSIBILITY								DEADLINE							
	B	P	PP	1 <sup>ST</sup> VP	F/M	A/F	B/E	ED	MAR	APR	MAY	JUN	JUL	SEP	NOV	JAN
Format Chamber bulletin (4)								*	*							
Conduct member survey in-house to determine service needs (4)								*		*						
Determine members willingness to be involved from survey (5)								*		*						
Incorporate indications of interest in application form (5)								*		*						
Request Directors & active members to target 5 new members by AGM 2001 (5)		*								*						
Set accounting reporting deadlines (3)								*		*						
Develop form for Directors Time Analysis (3)					*						*					
Establish Website Working Group (4)				*							*					
Meet with key organizations in the area to determine areas of collaboration (6)								*			*					

TASK	RESPONSIBILITY								DEADLINE							
	B	P	PP	1 <sup>ST</sup> VP	F/M	A/F	B/E	ED	MAR	APR	MAY	JUN	JUL	SEP	NOV	JAN
Sell advertising space in newsletter (2)							*				*					
Develop plan of activities to involve members (5)					*							*				
Establish Building Maintenance Account (2)						*						*				
Workshop to establish governance framework (1)	*											*				
Review fundraising plan for 2001 (2)					*								*			
Follow up with Directors & active members to determine progress (5)						*							*AGM			
Orientation for new directors (1)		*											*AGM			
Seek proposals for publishers of St. Ann Directory (4)					*									*		
Develop concrete lobbying program for aerodrome (6)							*							*		
Get quotes & identify funding for ID room (6)				*										*		

TASK	RESPONSIBILITY								DEADLINE							
	B	P	PP	1 <sup>ST</sup> VP	F/M	A/F	B/E	ED	MAR	APR	MAY	JUN	JUL	SEP	NOV	JAN
Comprehensive review of Memorandum & Articles (1)		*												*		
Identify year 2002 project (6)						*									*	
Develop fundraising plan for 2002 (2)				*											*	
Develop & solicit pool of prizes for staff and volunteers (3)			*												*	
Form Youth Committee to examine pros and cons of youth program (5)		*														*

( ) indicates related goal

B – Board

P – President

PP - Past President

F/M – Fundraising & Membership

A/F - Admin & Finance

B/E – Business & Environment

ED – Executive Director

## **A BACKGROUND**

### **St. Ann Chamber Of Commerce**

The St. Ann Chamber of Commerce (SACOC) was registered on October 23, 1955 as the Ocho Rios Chamber of Commerce. Originally the Ocho Rios Chamber of Commerce was formed to facilitate the expansion of Ocho Rios from a “fishing village” to a business community. As their work expanded to include the Parish of St. Ann, a resolution was passed in September 26, 1984 to change the Ocho Rios Chamber of Commerce to the St. Ann Chamber of Commerce (SACOC).

Since its inception, the Chamber has been instrumental in the following improvements in the Ocho Rios area:

- Purchase/donation of land to build the present day sidewalks on Main Street;
- Negotiation for acquisition of land at Buckfield to build a housing scheme;
- Lobbying for the completion of the Ocho Rios Development Road, an extended sewage system, and improved water supply;
- Beautification and clean-up campaigns for the town;
- Planning and promotion of a weekly street carnival to attract visitors to the area;
- Initiating the construction of Tourism Information Kiosks, which influenced other resort towns to follow; and
- Lobbying for the construction of a pedestrian underpass at Dunn’s River Falls.

The Chamber continues to strive and achieve their first objective stated in the Memorandum of Association ***“To promote and protect the trade, business, commerce, agriculture, industries and/or manufactures and public welfare of and in the area.”***

The Chamber has also been active in supporting various environmental activities to preserve the natural environment, which sustains tourism and brings economic benefits to the Parish of St. Ann. In order to address critical issues effecting the natural environment, an Environmental Committee was formed to address areas of concerns like Fern Gully, Shaw Park North and operation, maintenance and connection of the new Ocho Rios sewage system. Furthermore, Chamber has been instrumental in the development of an Advisory and Monitoring Committee that works in partnership with the NWC and other stakeholders to deal with the Operation and maintenance of the newly constructed wastewater treatment plant.

SACOC has played a significant role in the development of the Parish of St. Ann, and in particular the Ocho Rios area for the benefit of the residents, business and tourism sectors, and the many tourists who visit to enjoy the natural beauty Jamaica has to offer. The Chamber is committed to continue to play an effective role in the Parish’s further development.

As SACOC continues to develop and expand on their original mandate, planning for the longer term has become more important. To this end, the Coastal Water Quality Improvement Project offered to assist SACOC in developing a Strategic Plan.

### **Purpose Of The Strategic Plan**

This strategic plan, or more importantly, the strategic planning PROCESS is being done to ensure that members of SACOC:

- Clarify their thinking about the organization and the many choices that it faces in terms of direction

- Clarify the mission of SACOC and in particular its role in national development
- Develop a medium term (5-year) strategic plan that charts the direction of SACOC
- Develop an implementation plan to ensure achievement of goals and objectives
- Develop consensus and commitment to the direction and plan for SACOC
- Have a well thought-through document to present to funding agencies and other key strategic allies

Whilst they recognize the importance of the plan, the members of SACOC also recognize that they operate in a rapidly changing environment which will result in their having to remain flexible and responsive to change. Thus, the monitoring process outlined at the end of this document is key to the achievement of the goals and objectives outlined in the plan.

### **Methodology**

This Strategic Plan was developed in an interactive and participative manner, facilitated by Marguerite Orane, of M!Power. The plan was developed in 3 phases:

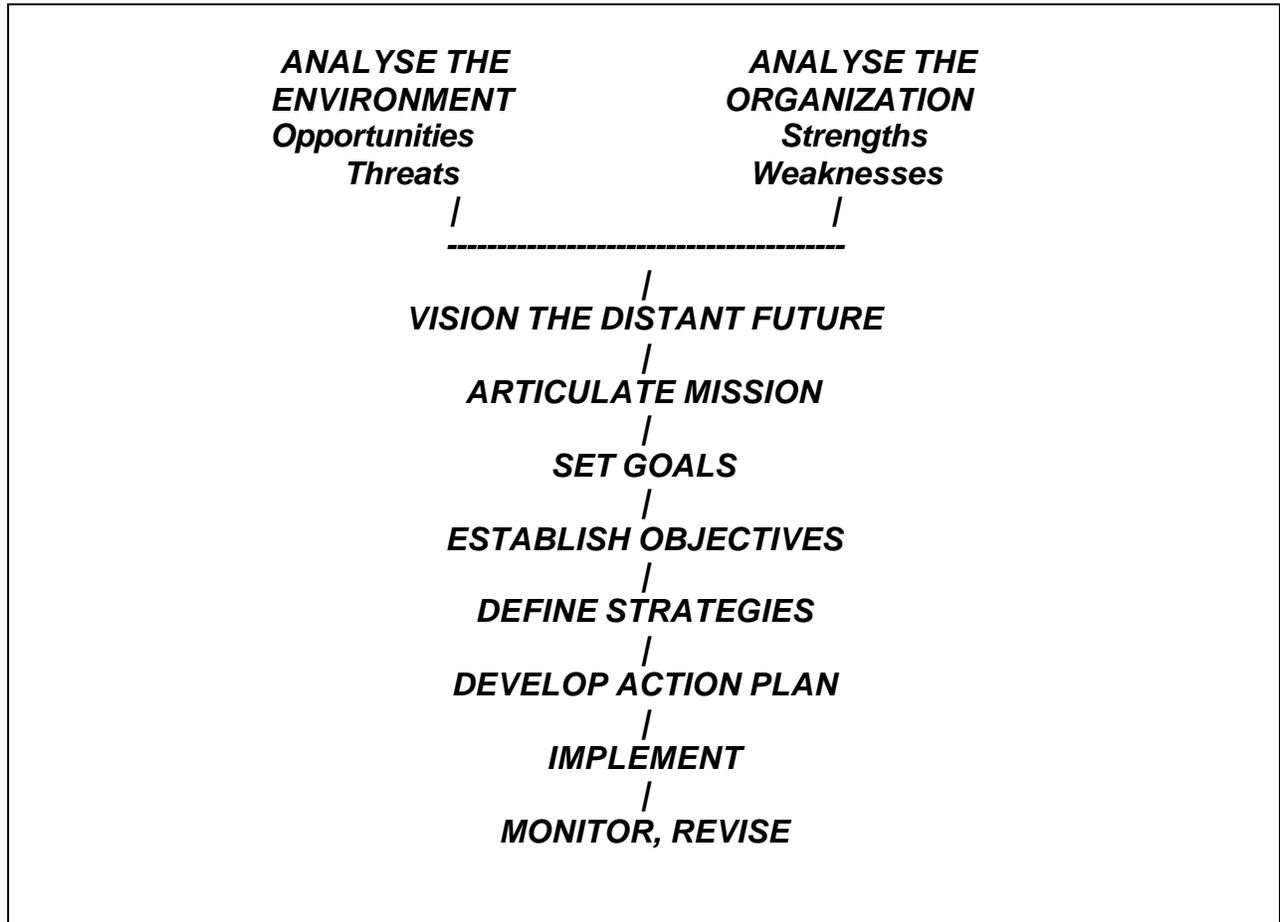
1. Identification of key issues, based on one-on-one interviews with SACOC Board members and staff
2. 2-day strategic planning retreat where members were guided through the strategic planning process
3. Follow up sessions with smaller groups to further develop the strategies and Action Plan

The facilitator guided SACOC through the Strategic Planning Process as illustrated in Exhibit A on the following page. The result of this approach is a Strategic Plan around which there is general consensus and to which SACOC Board and staff are committed.

This Strategic Plan documents:

1. The **external factors** which affect SACOC and their effect in terms of **opportunities** (positive) and **threats** (negative)
2. The internal capabilities i.e. the **strengths** and **weaknesses** of the organization
3. The **mission**, and elements of the underlying **vision**
4. Key **goals** for the next 5 years
5. Specific, measurable **objectives** for each goal
6. **Strategies** that the organization will use to meet its objectives
7. **Action plan**, detailing tasks, responsibilities, timeframe for completion and resources required
8. A process for **monitoring and review**

**EXHIBIT A: THE STRATEGIC PLANNING PROCESS**



## B. ENVIRONMENTAL ANALYSIS – EXTERNAL AND INTERNAL

A number of external factors over which SACOC has no control, affect the organization. It is important to identify and understand these so that their effects (either positive or negative) can be monitored, and the association can adjust its strategies to suit the changing climate. SACOC has identified these factors and their effects in 5 categories:

- Political – issues of power and influence locally and internationally
- Economic
- Social and Demographic
- Technological
- Regulatory

Positive impact creates **opportunities** for the organization, whereas negative impact creates **threats**. The Strategic Plan seeks to guide the organization in developing strategies that **minimize threats** and **exploit opportunities**.

It is important for the organization to clearly identify its internal strengths and weaknesses. **Strengths** are those things that the organization does well and the resources it has under its control; **weaknesses** are those things that the organization does not do well and the resources it lacks. The Strategic Plan seeks to **build on strengths** and **eliminate weaknesses**.

### External Analysis

POLITICAL FACTORS	OPPORTUNITIES	THREATS
<b>Globalization affects the structure of the Jamaican economy, making some businesses uncompetitive</b>	Opens up new markets and therefore new opportunities for existing businesses and for new members	<i>Attrition in membership as some businesses will fold</i>
<b>State ownership and Central Government control stymies development</b>	Input in planning at the local level	<i>Limits opportunities for members Makes communication, co-operations difficult as there is little involvement at the local level</i>
<b>Limited local tax base as power based in Kingston – benefits of tourism not kept in the parish</b>		<i>Lobbying more difficult outside of local area Lack of public resources in parish affects the ability of members to operate their businesses successfully</i>

<b>POLITICAL FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Election process (as personified by-election)</b>	To lobby, be heard and get public exposure	<i>Statements by SACOC can be interpreted as being partisan; failure to make comment may be seen as sign of inactivity</i>
<b>Funding agencies shifting from government to government assistance to working with NGOs and CBOs</b>	To create alliances with funding agencies; develop projects to provide benefits to members and community	<i>May cause a shift in focus away from mandate</i>
<b>International focus and increasing importance of environmental issues</b>	To create alliances with funding agencies; to develop projects that improve the business environment by addressing environmental issues	<i>May cause shift in focus away from mandate</i>

<b>ECONOMIC FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Tight economy makes Ocho Rios a magnet for people seeking work, but including “undesirables”; further heightened by fear of recession in USA and its effect on tourism</b>	Provides a potential pool of labour	<i>Decline in membership due to reduction in commercial activity; reduction in fees, donations, volunteer time</i>  <i>Pressure on SACOC to “do something”</i>  <i>Blame for economic situation could be focused on private sector (SACOC)</i>
<b>St. Ann rich in history – Marley, Columbus, Seville, Garvey</b>	Strong base for heritage tourism focus	
<b>Reliance on tourism in the parish</b>	To form alliances with tourism entities; additional members from tourism sector	<i>SACOC may ignore other sectors</i> <i>Competition with other entities representing tourism</i>
<b>High levels of activity in the parish in growing, peddling and export of drugs</b>		<i>Resulting criminality negatively affects members</i>

<b>ECONOMIC FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Large businesses in the parish not locally owned – based in Kingston or overseas</b>	“New blood” in the form of managers, personnel transferred to St. Ann provides new ideas, volunteer pool and financial support	<i>Presents competition to SACOC members, profits repatriated out of the parish</i>  <i>Not much opportunity for new members, as such businesses usually already members of chambers of in home territories</i>
<b>Cut in USAID budget</b>		<i>Could affect funding of current project and potential projects</i>

<b>SOCIAL/DEMOGRAPHIC FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Lowest median age of all parishes</b>	Potential pool of young, energetic volunteers; to form partnerships with youth groups	<i>Alienation, negative perception of SACOC</i>
<b>Crime, violence</b>	New members e.g. security services	<i>Affects staff, directors, members businesses</i>
<b>Returned residents</b>	Potential pool of experienced, committed, energetic volunteers; pool of new members	<i>Alienation, negative perception of SACOC</i>
<b>Transience of population</b>	New ideas, new business	<i>No loyalty as some businesspeople not in the parish for long leading to membership attrition</i>
<b>Convergence of people seeking opportunities – squatting, harassment</b>	Potential community partnerships with CBOs	<i>High, unrealistic expectations of the chamber</i>
<b>Perception of SACOC by community as an elitist organization</b>	Supports lobbying efforts	<i>People feel intimidated, don't join or volunteer</i>

<b>TECHNOLOGICAL FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Growth in telecommunications, information technology</b>	Global reach of SACOC	<i>Being left behind</i>
<b>State of telecommunications infrastructure in St. Ann – slow, expensive, inadequate phone lines</b>	New members (cellular and related service providers)	<i>Time consuming, affects efficiency and therefore viability of members</i>

<b>REGULATORY FACTORS</b>	<b>OPPORTUNITIES</b>	<b>THREATS</b>
<b>Bureaucracy – limits new business starts; encourages informal economy</b>	New members – businesses involved in managing, facilitating access to the bureaucracy	<i>Time consuming for staff, directors and members Takes focus from strategic issues</i>
<b>Lack of adherence to building codes – affects the environment, business community</b>	Collaboration with local agencies e.g. Parish Council	<i>Pressure on SACOC to lobby</i>

## Internal Analysis

<b>FACTOR</b>	<b>STRENGTHS</b>	<b>WEAKNESSES</b>
<b>Focus</b>		<i>Lack of identity – is it St. Ann or Ocho Rios Chamber</i>
		<i>Lack of focus</i>
<b>Human resources</b>	Human resources – directors, staff members	<i>Wider representation of membership on Board e.g. agriculture</i>
	Strong leadership	<i>Role of administration</i>
	Committed Board and staff	<i>Dedication of some directors</i>
	Continuity of representation – stability	<i>Lack of staff appreciation</i>
	Integrity	
<b>Physical Resources</b>	Well organized office	<i>Office equipment</i>
	Assets – own building	<i>Unrealized potential of Chamber building</i>
	Joint secretarial with JHTA	
	Website	
	Comprehensive reference library	
<b>Financial Resources</b>	Positive net worth	<i>Over dependence on income generated from rent</i>
	Some successful fundraising events	<i>Complacency in terms of funding, fundraising</i>
	Good financial management	

<b>FACTOR</b>	<b>STRENGTHS</b>	<b>WEAKNESSES</b>
<b>Membership</b>	Active volunteers	<i>Static membership</i>
		<i>Inadequate interaction with membership</i>
		<i>Retention of Members</i>
		<i>Mobilization of membership</i>
<b>Performance</b>	Willing to tackle controversial issues	<i>Ineffectiveness of some committees re: projects</i>
	Known to be responsive to current issues	
	Receptive to new ideas and willing to implement them	<i>Weak marketing</i>
	Contributions to worthy causes	<i>Too reactive, Need to be more proactive</i>
	Debate and research of issues	<i>Post project critique</i>
	Lobbying capability	<i>Lack of accountability of committees</i>
	Acting as liaison between agencies/members	<i>Lack of understanding of current externally funded projects</i>
	Successful event planning	
	Represents the whole parish	
	Knowledge of our parish	

FACTOR	STRENGTHS	WEAKNESSES
<b>Image</b>	Recognized as an active chamber on the national landscape	<i>Poor public image</i>
	Non partisan image	<i>“Big Man” image</i>
	Progressive	<i>Visible accomplishments</i>
	Recognition of services to community	

## **C. VISION AND MISSION**

The St. Ann Chamber of Commerce has a long-term (20 year), collective vision of the parish and the organization.

### **St. Ann Chamber of Commerce Vision for the Parish of St. Ann**

#### ***Environment***

- Park with flowers, lawns, waterfalls at Shaw Park North
- Picturesque town of Ocho Rios - brightly coloured buildings along Main Street, clean and green, streets dotted with sidewalk cafes with locals and visitors strolling along, hanging and potted flowers outside every business place

#### ***Economy***

- Business is booming
- Industrial Complex, Free Zone - St. Ann now has an industrial complex consisting of light manufacturing and information technology businesses employing over 50,000 persons
- Movie directors filming major motion pictures in the area.
- Ocho Rios has the largest visitor arrivals in the Caribbean
- The tax base of the parish is broadened
- Investors are attracted to the parish to build hotel rooms thereby increasing employment
- St. Ann's Bay is the major cruise shipping port in Jamaica with a cultural center

#### ***Infrastructure***

- A Boscobel International airport
- A Town Hall in Ocho Rios
- A comprehensive cultural facility - auditorium, art gallery, bandstand, museum Ocho Rios/Runaway Bay Marine Park
- Attraction at Seville that appeals to the international travel market
- The conveyor belts at Reynolds Jamaica mines are now passenger cars taking visitors on a scenic tour of the area.
- The Bauxite storage building at Reynolds Pier is now an attractive retail outlet for craft items
- Fully utilized and divested UDC properties – Marina, Beach, Craft markets, Dunn's River, plazas, Seville, Roaring River

#### ***Social***

- Crime rate, tourist harassment declined
- A citizenry that appreciates and respect the importance of tourism

- Adequate educational facilities for our children
- Adequate housing for all citizens; elimination of squatting
- New police stations
- Fire stations
- Transportation - buses for the community

**Vision of the St. Ann Chamber of Commerce**

***Role/Services Of The Chamber***

- Links Government and local and overseas investors to ensure a booming economy
- St. Ann Gathering is the major Chamber project encompassing historical and cultural tourism. It is the major annual attraction of the parish
- The Chamber hosts and promotes social events
- Well known and respected – attractive to potential and existing members, influence in matters undertaken (lobbying, etc.)
- Environmental awareness
- Scholarship fund for schools

***Governance***

- Directors represent a cross section of the community
- Directors and committee chairmen are active and committed

***Membership***

- The membership is varied and vast and provides resources for addressing economic, social, political issues
- Membership - 700

### **Organization**

- Office equipped, conference room, additional space for rental, information center – central business hub, full business service center
- Website - 600,000 hits per month; awards for best chamber site world wide – most informative, useful, most helpful
- Chamber monthly magazine; income from ads pays Chamber staff
- The Chamber is a strong efficient secretariat for short-term community projects.
- St. Ann Trade Directory published
- Funding to undertake any project it desires
- Pension plan
- Completely downsized office – telecommuting staff on rotation at office

### **Mission Statement of the St. Ann Chamber of Commerce**

**To create and maintain an environment conducive to the growth and prosperity of the community of St. Ann by advancing the interests of the business community through effective lobbying, communication and networking**

## **D. GOALS, OBJECTIVES, STRATEGIES, ACTION PLANS**

Flowing from the Mission statement, six key goals have been set for the next 5 years:

- 1. To achieve effective governance**
- 2. To achieve financial sustainability**
- 3. To optimize the use of the Secretariat**
- 4. To provide benefits to members**
- 5. To attract broad and more involved membership**
- 6. To improve the business environment**

### **Objectives And Strategies To Achieve Goals**

SACOC has set specific targets or objectives that will move the organization towards attaining its goals. Care has been taken to make each objective **SMART - Specific, Measurable, Attainable, Realistic and Time-bound** – “if you can’t measure it you can’t manage it”. These objectives are important milestones, and are the first step towards accountability and an effective system of planning and monitoring.

The strategies articulated for each objective represent the actions that SACOC will take to achieve its goals. Over the life of this strategic plan, it is to be expected that the strategies will change. The organization must remain flexible to changing circumstances i.e. the external factors over which it has no control, whilst always keeping sight of its ultimate goals and objectives.

### **Action Plans**

Without action, the strategic plan is worth only the paper on which it is written. Action plans are the specific means by which objectives are accomplished and strategies carried out. SACOC has therefore taken great care in developing action plans for each of the objectives. Each action plan details:

- 1. Tasks** – indicates the specific action steps that will be taken
- 2. Responsibility** – one person/post is held responsible (where everyone is responsible, then no one is responsible). However, while that person is charged with ensuring that the tasks get done, he/she will delegate and/or form committees to assist in the task
- 3. Time frame for completion** – final deadline for completion of the task
- 4. Time required** – person hours needed to complete the task
- 5. Funds required** – any financial support needed to carry out the task

SACOC is quite aware that over time, the action plans may, and indeed will and should change. However, this does not negate the validity of the process, as in developing the action plans, one also starts to consider contingencies.

The following summarizes each Goal and its related Objectives, Strategies and Action Plans.

<b>GOAL #1: To achieve effective governance</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. To achieve 80% attendance at each director's meeting by 2002	<ul style="list-style-type: none"> <li>▪ Directors to encourage non-attendees to attend meetings, be involved</li> <li>▪ Keep meetings concise and result oriented</li> <li>▪ Orientation of new board members</li> <li>▪ Apply sanctions for non-attendance</li> <li>▪ Review Memorandum, Articles</li> </ul>
2. To clarify and communicate roles, responsibilities and structure of Board and Executive Director by 2001 AGM	<ul style="list-style-type: none"> <li>▪ Review selection criteria for board to cover broader base of the business sector</li> <li>▪ Define role of the board in clear terms</li> <li>▪ Define role of executive director in clear terms</li> <li>▪ Amend articles to be more representative of current realities</li> <li>▪ Encourage high level of participation in developing the above</li> </ul>

### **Action Plan For Goal #1**

<b>TASK</b>	<b>RESPONSIBILITY</b>		<b>TIMEFRAME</b>	<b>RESOURCES</b>		<b>FEEDBACK MECHANISM</b>
	<b>PRIMARY</b>	<b>SUPPORT</b>		<b>MONEY</b>	<b>TIME</b>	
Workshop to establish governance framework	Board		June 2001	\$100,000		Report of workshop
Comprehensive review of Memorandum & Articles	President	Members	September 2001	\$100,000 (legal fees)	14 days	Presentation/report to Extraordinary General Meeting
Orientation for new directors	President	ED	AGM 2001		5 days	Scripts prepared and circulated to Directors

<b>GOAL #2: To achieve Financial Sustainability</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. Income from dues, services to cover annual operating expenses by 2003 financial year	<input type="checkbox"/> Curtail operating expenses <input type="checkbox"/> Properly utilize building maintenance account <input type="checkbox"/> Develop and strictly enforce dues collection policy <input type="checkbox"/> Annual 25% increase in income from newsletter and website
2. To net J\$600,000 annually from fundraising starting 2001 financial year.	<input type="checkbox"/> Develop and refine annual plan for fundraising <input type="checkbox"/> Review format of awards event <input type="checkbox"/> Improve fund raising capability, capacity <input type="checkbox"/> Broaden the variety of events

### **Action Plan – Goal #2**

<b>TASK</b>	<b>RESPONSIBILITY</b>		<b>TIMEFRAME</b>	<b>RESOURCES</b>		<b>FEEDBACK MECHANISM</b>
	<b>PRIMARY</b>	<b>SUPPORT</b>		<b>MONEY</b>	<b>TIME</b>	
Sell advertising space in newsletter	ED	Admin Assistant	May 2001		3 days	Signed advertising contracts
Establish Building Maintenance Account	Admin. Committee Chairman	President, 1 <sup>st</sup> VP	June 2001		2 days	Format for Building Account
Review fundraising plan for 2001	Fund-raising Committee Chairman		July 2001			Report to Admin. Committee
Develop fundraising plan for 2002	Fund-raising Committee Chairman		November 2001			Plan to Board

<b>GOAL #3: To optimize the use of the secretariat</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. To implement clear fiscal and administrative policies by December 2001.	<input type="checkbox"/> Establish time lines and format of reports expected at all levels <input type="checkbox"/> Automate procedures, fully utilize software features
2. To improve and upgrade skills of all office staff by calendar 2002.	<input type="checkbox"/> Develop annual training program based on training needs identified in the annual performance evaluation <input type="checkbox"/> Improve educational levels and other criteria of new staff
3. To set and meet targets for employee and volunteer morale each year 4.	<input type="checkbox"/> Incorporate employee morale measures in annual performance evaluations <input type="checkbox"/> Track and report on volunteer time commitment <input type="checkbox"/> Put in place reward and recognition system for volunteers and staff

### **Action Plan For Goal #3**

<b>TASK</b>	<b>RESPONSIBILITY</b>		<b>TIMEFRAME</b>	<b>RESOURCES</b>		<b>FEEDBACK MECHANISM</b>
	<b>PRIMARY</b>	<b>SUPPORT</b>		<b>MONEY</b>	<b>TIME</b>	
Set accounting reporting deadlines	ED	Staff	April 2001			Report to Finance & Admin. Committee
Develop form for Directors Time Analysis	Admin Committee Chairman		May 2001			Form developed
Develop & solicit pool of prizes for staff and volunteers	Past President	Staff, Membership Committee	November 2001		5 days	Report to Membership Committee, ED

<b>GOAL #4: To provide benefits to members</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. To have an interactive website in place by July 2001 and to keep it current	<input type="checkbox"/> Establishment of website to be guided by a small committee of representatives of the Board, members and staff <input type="checkbox"/> Quarterly updates incorporating newsletters, membership information <input type="checkbox"/> Direct benefits to members – links, banner advertising <input type="checkbox"/> Ongoing promotional program for website starting with an official launch <input type="checkbox"/> Keeping up to date with search engines and strategic links
2. To develop package of benefits to members by December 2001	<input type="checkbox"/> Developing membership kits <input type="checkbox"/> Solicit discounts from members <input type="checkbox"/> Store-front decals proclaiming SACOC membership <input type="checkbox"/> A free mail out offered to new members
3. To publish a St. Ann Business Directory by April 2002 and thereafter on annual basis	<input type="checkbox"/> Advertising to pay for costs <input type="checkbox"/> Wide circulation <input type="checkbox"/> Subcontract the publishing of the directory
4. Keep members informed at least fortnightly effective April 2001	<input type="checkbox"/> Maintain notice board <input type="checkbox"/> E-mail, fax updates on “hot” topics <input type="checkbox"/> Mechanism for facilitating feedback and support

### Action Plan - Goal #4

TASK	RESPONSIBILITY		TIMEFRAME	RESOURCES		FEEDBACK MECHANISM
	PRIMARY	SUPPORT		MONEY	TIME	
Establish Website Working Group	1 <sup>st</sup> VP	ED, Volunteer members	May 2001	-	6 hours	Work plan from Committee to Board
Conduct member survey in-house to determine service needs	ED	Staff	April 30, 2001	-	7 days	Results tabulated, analysed and reported to Board
Seek proposals for prospective publishers of St. Ann Directory	Membership Committee Chairman	Admin. Assistant	September 2001		5 days	Recommendation re: publisher to Board
Format Chamber bulletin	ED	Staff	March 2001		1 day	Chamber Bulletin sent to members

<b>GOAL #5: To attract broader and more involved membership</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. Develop plan to increase and sustain members involvement by October 2001	<input type="checkbox"/> Regularly scheduled members meetings and networking events <input type="checkbox"/> Involve members in committees and projects
2. To recruit 50 new members each year	<input type="checkbox"/> Create a membership drive script by May 2001 <input type="checkbox"/> Targeted membership drives <input type="checkbox"/> Involve directors in recruiting new members <input type="checkbox"/> Target two (2) specific new member groups each year e.g. returned residents/ St. Ann overseas residents
3. To develop a program for involving younger members by 2003	<input type="checkbox"/> Research Junior Chamber model <input type="checkbox"/> Involve youths in developing program via focus groups and other interaction <input type="checkbox"/> Review and make adjustments to SACOC constitution <input type="checkbox"/> Develop program of activities for youths

**Action Plan – Goal #5**

TASK	RESPONSIBILITY		TIMEFRAME	RESOURCES		FEEDBACK MECHANISM
	PRIMARY	SUPPORT		MONEY	TIME	
Determine members willingness to be involved from survey	ED	Staff	April 2001			Report to Board
Incorporate indications of interest in SACOC application	ED		April 2001			Revised form
Develop plan of activities to involve members	Membership Committee Chairman	Staff	June 2001		3 days	Plan presented to Board
Request Directors & active members to target 5 new members by AGM 2001	President	Admin, Membership Committees	April 2001			Request at Board meeting
Follow up with Directors & active members to determine progress	Admin. Committee Chairman		AGM 2001			Reports to each Board meeting
Form Youth Committee to examine pros and cons of youth program	President	Board members	January 2001			Plan developed and presented to Board

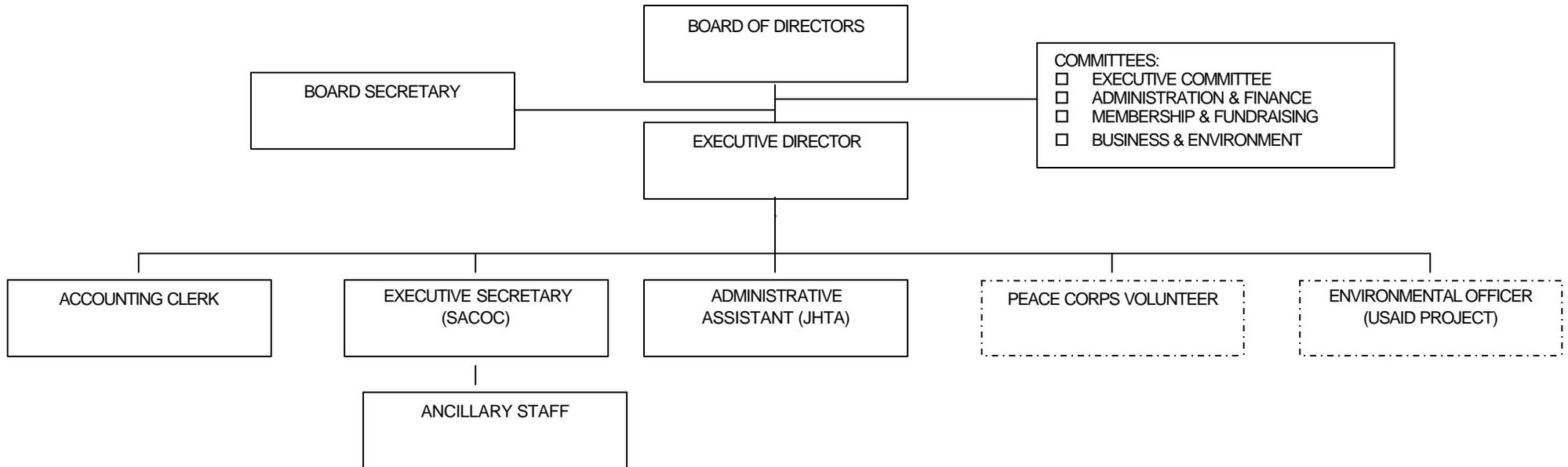
<b>GOAL #6: To improve the business environment</b>	
<b>OBJECTIVES</b>	<b>STRATEGIES</b>
1. Implement sustained lobbying program for upgrading of Boscobel Aerodrome by September 2001.	<input type="checkbox"/> Develop proactive lobbying programme <input type="checkbox"/> Develop alliances with key stakeholders in order to develop a cohesive plan
2. Identify and implement an annual project to improve the business environment	<input type="checkbox"/> Identify and develop plan for annual project in prior year out of these and other possibilities: <ul style="list-style-type: none"> <li>○ Identification Room in police station</li> <li>○ Clean up Jamaica (Ocho Rios) bumper sticker programme</li> <li>○ Clean up campaign</li> <li>○ Competition for best kept business premises 2001</li> <li>○ Clean up Ocho Rios - Runaway Bay strip</li> <li>○ Clean harbour</li> </ul> <input type="checkbox"/> Apply project management strategies to every project <input type="checkbox"/> Encourage community and members involvement in projects
3. Develop alliances with organizations lobbying for reduction of visitor harassment by September 2001	<input type="checkbox"/> Participate in JTB Youth Clubs and other educational programs in schools <input type="checkbox"/> Liaise with JHTA in developing plan for marshalling taxis <input type="checkbox"/> Work with groups representing the legal profession to ensure full knowledge of sanctions

## Action Plan – Goal #6

TASK	RESPONSIBILITY		TIMEFRAME	RESOURCES		FEEDBACK MECHANISM
	PRIMARY	SUPPORT		MONEY	TIME	
Develop concrete lobbying program for aerodrome	Business & Environment Committee Chairman		September 2001			Program presented to Board
Get quotes & identify funding for ID room	Business & Environment Committee Chairman	ED	September 2001		5 days	Report to Board
Identify year 2002 project	Business & Environment Committee Chairman	ED, staff	November 2001			Recommendation to Board
Meet with key organizations in the area to determine areas of collaboration	Business & Environment Committee Chairman	ED	May 2001		2 days	Report to Board re: areas of collaboration

**E. RESOURCES REQUIRED FOR THE PLAN**

**I. Organization**



- No additional staff will be required to carry out the administrative functions as the Chamber will increase its efficiency and effectiveness by upgrading the skills of the staff and through automation
- Project staff will be hired as and when projects come on stream
- A public relations consultant will be contracted on a monthly retainer

## **II. Time**

- Successful implementation of this Strategic Plan will depend very heavily on the quantity and quality of volunteer time. The plan assumes and seeks to put in place active, committed and involved volunteers, not just at the Board level but also involving members and non-members

## **III. Funding**

- Exhibit B presents the Projected Cash Flow for the next 5 years
- The projections reveal that the organization will NOT achieve its objective of covering operating expenses by income from membership and services unless there is significant increase in these areas, in particular, services that are of such value to members and non-members that they are willing to pay. Income from Membership, Services will have to double the projected amount in order to cover operating expenses.

## **IV. Assumptions For Projections**

### ***General Assumptions***

- 2000 figures are actual
- 2001 figures are taken from the Budget
- INFLATION – 10% per annum

### ***Income Assumptions***

- NET FUNDRAISING INCOME – increases by \$250,000 per annum
- BUILDING – rental, maintenance and expenses increase by 10% per annum
- PROJECTS – CWIP Salary Reimbursement ends in 2001/02; no projections made for future projects. These will be fully costed and funding identified as they come on stream
- NET INVESTMENT INCOME – assumes no increase in Investment Funds
- MEMBERSHIP/SERVICES:
  - Membership dues assume 50 new members each year
  - JHTA secretariat salary reimbursement increases as salaries increase
  - Newsletter, services and website have nominal amounts that do not reflect the full potential of these services

### ***Expense Assumptions***

- Marketing – advertising, meetings, public relations increases each year to reflect increased activity and involvement of members
- Finance – audit fees increase each year; bank charges remain static
- Office – electricity, maintenance increase by 10% per annum; office supplies, stationary, telephone and traveling increase by 20% to reflect increased usage. Internet increases reflect upgraded, flat rate subscription
- Salaries and benefits increase by 15% per annum

## F. MONITORING THE PLAN

In order to ensure that this Strategic Plan is successfully implemented, the following will be put in place:

TASK	RESPONSIBILITY	TIME FRAME	COMMENTS
<input type="checkbox"/> <b>Approve Strategic Plan</b>	<i>Board of Directors</i>	<i>April 2001</i>	<i>Strategic Plan to be circulated and reviewed by all SACOC Board members and approved, to ensure commitment</i>
<input type="checkbox"/> <b>Monthly report on progress in meeting Objectives and carrying out activities in Action Plans to be submitted to Board – standing item on agenda</b>	<i>Executive Director</i>	<i>Monthly</i>	<i>Based on information provided by Committee Chairmen and staff</i>
<input type="checkbox"/> <b>Annual planning retreat</b>	<i>Board of Directors</i>	<i>2 months prior to start of financial year</i>	<i>Annual review important to review the previous year, determine changes in the environment and establish plans and budget for the coming year</i>

## G. ST. ANN CHAMBER OF COMMERCE PROPOSED BUDGET

### 5-YEAR STRATEGIC PLAN

	<u>2000</u> <u>(actual)</u>	<u>2001</u> <u>(budget)</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
<b>INCOME</b>							
<b>Net Fundraising Income</b>	<b>240,000</b>	<b>500,000</b>	<b>750,000</b>	<b>1,000,000</b>	<b>1,250,000</b>	<b>1,500,000</b>	<b>1,750,000</b>
<b>Building:</b>							
Rental Income	537,967	600,000	660,000	726,000	798,600	878,460	966,306
Maintenance	136,323	150,000	165,000	181,500	199,650	219,615	241,577
Building expenses:	(223,375)	(243,000)	(267,300)	(294,030)	(323,433)	(355,776)	(391,354)
<b>Net Building Revenue:</b>	<b>450,915</b>	<b>507,000</b>	<b>557,700</b>	<b>613,470</b>	<b>674,817</b>	<b>742,299</b>	<b>816,529</b>
<b>Projects:</b>							
CWIP Salary Reimbursement	431,840	236,483	0	0	0	0	0
<b>Net Investment Income</b>	<b>90,000</b>	<b>120,000</b>	<b>120,000</b>	<b>120,000</b>	<b>120,000</b>	<b>120,000</b>	<b>120,000</b>
<b>Membership, Services:</b>							
Membership dues	650,830	800,000	950,000	1,100,000	1,250,000	1,400,000	1,550,000
JHTA Secretariat	540,000	540,000	621,000	714,150	821,273	944,463	1,086,133
Newsletter	23,100	35,000	45,000	55,000	65,000	75,000	75,000
Services	22,509	45,000	55,000	65,000	75,000	85,000	85,000
Website			10,000	20,000	40,000	60,000	60,000
<b>Income from Membership, Services</b>	<b>1,213,930</b>	<b>1,375,000</b>	<b>1,616,000</b>	<b>1,869,150</b>	<b>2,136,273</b>	<b>2,419,463</b>	<b>2,711,133</b>
<b>TOTAL REVENUE</b>	<b>2,426,685</b>	<b>2,738,483</b>	<b>3,043,700</b>	<b>3,602,620</b>	<b>4,181,090</b>	<b>4,781,762</b>	<b>5,397,661</b>

**OPERATING EXPENSES**

## Marketing:

Advertising	11,600	15,000	25,000	30,000	35,000	40,000	45,000
Meetings	68,472	55,000	75,000	100,000	125,000	150,000	175,000
PR	18,600	60,000	120,000	150,000	180,000	180,000	200,000

## Finance:

Audit	35,000	45,000	45,000	50,000	50,000	55,000	60,000
Bank Charges	13,374	13,374	15,000	15,000	15,000	15,000	15,000

## Office:

Electricity	54,688	57,505	63,256	69,581	76,539	84,193	92,612
Maintenance, repairs	49,176	55,000	60,500	66,550	73,205	80,526	88,578
Internet	15,609	15,000	30,000	30,000	30,000	30,000	30,000
Office Supplies, Stationery	195,216	180,000	216,000	259,200	311,040	373,248	447,898
Telephone	51,596	45,000	54,000	64,800	77,760	93,312	111,974
Travelling	23,600	36,000	43,200	51,840	62,208	74,650	89,580

## Salaries

Salaries	1,735,939	1,762,203	2,026,533	2,330,513	2,680,090	3,082,104	3,544,420
Benefits	91,759	141,000	162,150	186,473	214,443	246,610	283,601

**TOTAL OPERATING EXPENSES**    **2,364,629**    **2,480,082**    **2,935,639**    **3,403,957**    **3,930,286**    **4,504,642**    **5,183,663**

**PROFIT (LOSS)**                    **62,056**    **258,401**    **108,061**    **198,663**    **250,803**    **277,120**    **213,998**

**SUMMARY**

*INCOME:*

Net Fundraising Income	240,000	500,000	750,000	1,000,000	1,250,000	1,500,000	1,750,000
<i>% total revenue</i>	10%	18%	25%	28%	30%	31%	32%
Net Building Revenue:	450,915	507,000	557,700	613,470	674,817	742,299	816,529
<i>% total revenue</i>	19%	19%	18%	17%	16%	16%	15%
Projects	431,840	236,483	0	0	0	0	0
<i>% total revenue</i>	18%	9%	0%	0%	0%	0%	0%
Net Investment Income	90,000	120,000	120,000	120,000	120,000	120,000	120,000
<i>% total revenue</i>	4%	4%	4%	3%	3%	3%	2%
Income from Membership, Services	1,213,930	1,375,000	1,616,000	1,869,150	2,136,273	2,419,463	2,711,133
<i>% total revenue</i>	50%	50%	53%	52%	51%	51%	50%
<b>TOTAL REVENUE</b>	<b>2,426,685</b>	<b>2,738,483</b>	<b>3,043,700</b>	<b>3,602,620</b>	<b>4,181,090</b>	<b>4,781,762</b>	<b>5,397,661</b>
TOTAL OPERATING EXPENSES	2,364,629	2,480,082	2,935,639	3,403,957	3,930,286	4,504,642	5,183,663
<i>% total revenue</i>	97%	91%	96%	94%	94%	94%	96%
PROFIT (LOSS)	62,056	258,401	108,061	198,663	250,803	277,120	213,998
<i>% total revenue</i>	3%	9%	4%	6%	6%	6%	4%

**GOAL #4, OBJECTIVE #1: - Income from Membership, Services to cover Operating Expenses by 2003:**

<i>Operating Expenses</i>	2,364,629	2,480,082	2,935,639	3,403,957	3,930,286	4,504,642	5,183,663
<b><i>Income from Dues, Subscriptions needs to be:</i></b>	<b>2,364,629</b>	<b>2,480,082</b>	<b>2,935,639</b>	<b>3,403,957</b>	<b>3,930,286</b>	<b>4,504,642</b>	<b>5,183,663</b>
<i>Projected Income</i>	1,213,930	1,375,000	1,616,000	1,869,150	2,136,273	2,419,463	2,711,133
<i>Projected shortfall</i>	(1,150,699)	(1,105,082)	(1,319,639)	(1,534,807)	(1,794,014)	(2,085,179)	(2,472,530)
<i>Income/Operating Expenses</i>	51%	55%	55%	55%	54%	54%	52%

## **H. FACILITATOR'S COMMENTS/RECOMMENDATIONS**

Having guided the Board of Directors and members of staff through its first Strategic Planning exercise, the facilitator notes the following:

### **Governance Of The Organization**

The Board of the Chamber is evolving from a volunteer Board to a governing Board. This requires a change in the modus operandi of the Directors without in any way decreasing their commitment and involvement in the organization. As a matter of great urgency the Board needs to define its own role and that of the Executive Director and staff, and to develop policies and procedures that guide its conduct

The Board should consider splitting the Fundraising and Membership Committee into two committees. The two functions are clearly separate and vitally important, and I feel that both would be better served by the focus, attention and energy from separate committees. The Membership Committee should take on the overall responsibility for Goals #4 and #5 – increasing membership and the involvement of members. The Fundraising Committee should focus on significantly improving the revenue from fundraising activities (Goal #2, Objective #2), for which significant increases are projected.

### **Involvement And Commitment To The Strategic Plan**

It is my understanding that 15 members of the Board of Directors were confirmed to attend the retreat. However, only 9 members actually turned up. My concern is that this lack of involvement in terms of sheer numbers will affect the commitment to implementing the Strategic Plan. It is important to note that those who attended participated fully.

I recommend that the Board proceed with implementation, using every possible opportunity to reinforce its commitment to the plan.

### **Involvement Of Staff**

The facilitator detected some reticence on the part of staff in making their contribution. As the main implementers of the plan, and indeed of any activity that the Chamber carries out, the staff must feel that its' contributions are recognized, valued and welcomed

### **Role Of The Chamber**

I clearly discern a bias towards Ocho Rios that almost excludes the rest of the parish. The Chamber must seriously consider whether it is a St. Ann Chamber or an Ocho Rios Chamber. Both are valid and needed, but will require different focus and strategies. What is important is for the Chamber to resolve the issue.

### **Financial Sustainability**

The Chamber is in a very precarious financial position. It has managed to stay afloat by revenue from the building and fundraising. However, it is very important that it adopt the principle of funding core expenses with core funds and project expenses with project funds. Thus, the financial model of the Chamber should operate along the following lines:

Sources Of Income	Uses Of Income
Fundraising	Projects
Building	Building expenses
Investments	Projects, reinvestment
Membership	Operating expenses
Services	Operating expenses
Gifts, donations (if uses not specified by donor)	Project expenses
Loans	Income earning projects ONLY

### Using The Plan

The document is a very valuable and useful tool and may be used as follows:

- By the Board – to monitor its own performance and the performance of staff; to guide decision-making
- By staff – to guide their activities and decision-making
- To get commitment from stakeholders – I suggest that the plan be presented to key stakeholders such as the JHTA, JCC, JTB and others
- To support applications for funding from external funding agencies
- As part of an orientation kit for new Board members and new members of the Chamber

As much as possible, the officers of the Chamber should make mention of the Vision and Mission in public fora, newsletters, press releases, etc.

**St. Ann Chamber of Commerce Planning February 23 & 24, 2001**

Name	Position	Organization
Mable Clarke	Office Attendant	SACOC
Angela Stewart	Accounting Clerk	SACOC
Jerome Smith	Environmental Officer	SACOC
Roslyn Douglas	Executive Secretary	SACOC
Ethlyn Green	Admin. Assistant	SACOC
Suzan Perez	Peace Corps Volunteer	SACOC
Peta Goldsmith	Executive Director	SACOC
Lionel Reid	President	SACOC
Iva Walters	Director	SACOC
Eva Myres	Director	SACOC
Andrew Grant	1 <sup>st</sup> VP	SACOC
Karen Dadd	Member	SACOC
John McDowell	Member	SACOC
Cheryl Robinson	Director	SACOC
Howard Hamilton	Director	SACOC
Jeaive Dixon	Director	SACOC



CWIP

Coastal Water Quality Improvement Project