

## Vision

**BVICCHA** is the confident and proactive voice for the business sector and a driving force for your business success and national socioeconomic growth.

## Mission

**BVICCHA** mission is to empower, educate and equip businesses.

## Values

- Proactive Lobby
- Economic Empowerment
- **Business** Legacy

When you see this icon, it indicates that more information can be found on our website.

### Sponsor a Membership



by the effects of the COVID -19 pandemic. BVICCHA started this year with a bang! We saw a huge increase in membership in the months before the country closed down.

Our first fundraising event would have been the BVI Spring Regatta & Sailing Festival. As a 50% owner and event organizer of the Regatta, the BVI Spring

Regatta & Sailing Festival ng would have been the first large injection into funding our operating costs. This event has been postponed until 23-25 October 2020 (so excited!).

While the next event isn't exactly a fundraiser for the operational budget, the next fundraising effort would have been used to send the BVI National Culinary Team off to Miami to compete in the CHTA's Taste of Caribbean competition where we currently hold the Silver Medal overall. This event has been (continued on page 11)

# Upcoming Events

8 — Lunch&Learn: Crisis

July

22 – Lunch&Learn: Insurance Planning

The word "Membership"

has a long history. Its first

what does this word mean

today? Does it mean being

included? Being a part of

something awesome? To

mitment or community?

The BVICCHA is a non-

profit organization (NPO)

funded by memberships

and event fundraisers. In

depends on memberships

each year. The remaining

45% relies on fundraising

tered NPOs, the Chamber

was hit square in the jaw

efforts. Like other regis-

fact, 55% of our income

belong? Does it mean com-

usage was in 1614. But

27 – ChamberTalk:

Business Grants Program

Director of Trade

### August

3-5 – Festival Holiday

3-7–Office Closure

12-Members Only Meet-

13 – Business Stakeholders Meeting

26 – ChamberTalk:

### **Digital Transformation**

September

2 – Starting a Business in the VI

9 – ChamberTalk: Financial Management

23 – ChamberTalk: Manufactoring & Exporting 101

30 - Lunch&Learn: Employee/Employer Relations



The BVI Chamber of Commerce (BVICCHA) Chamber News is published quarterly by the BVICCHA, Tropic Aisle Building, Wickham's Cay 1, Road Town, Tortola VG1110.

### 2018-2020 BOARD OF DIRECTORS

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Louis Potter Louis Potter and Associates

### Message from the Executive Director

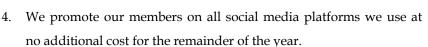
### **Empowered! Educated! Equipped!**

Not too long ago, last summer to be exact, the Board of Directors for the Chamber of Commerce and Hotel Association met to strategise about how to move the Chamber forward over the next five years. With this came the mission to ensure that our members are ALWAYS #empowered, #educated, and #equipped for whatever may come. We also set out to ensure that we remain **the confident and proactive voice for the business sector and the driving force for your business success and national socioeconomic growth**.

With this aim and mission at the forefront of everything we do, the Chamber and the Board of Directors set out in full force to ensure that every business in this territory was given a fair chance to survive and more than thrive. We set out to ensure that our members had a greater opportunity at national socioeconomic growth through additional member benefits.

I always say, we are here for **<u>every</u>** business but there are perks to being a member. And there are!

- 1. Members can join the Multi-employer Pension Plan (MEPP) and the Caribbean Hotel & Tourism Association (CHTA).
- 2. We have launched our Member-2-Member Discount Program where members and their staff receive discounts from other business members in our registry.
- 3. We are offering deeply discounted member rates to advertise for our brand new A La Carte Ad Menu.



- 5. Businesses can list their promotions in the Member Information Center (MIC) for <u>free</u> until 1 January 2021.
- Businesses can list their job vacancies in the MIC, promote their business via a full 'website' just for them (in the MIC), and, as always, every event is either free to members or discount

 Business can get Business Support Services at a reduced cost. (continued on page 3) The perks just don't stop!

Lately, we've found a need to support <u>all</u> business and have embarked on educating all in the Virgin Islands on topics such as business insurance, business continuity planning, preparing for a hurricane, leadership during a crisis, and digital transformation. We have been advocating for all businesses in the Virgin Islands and have been working with policymakers. It's been a rough but amazing year thus far and we have plenty more in store for all businesses in the Virgin Islands. Flip through this edition and see our calendar of events. It's jammed packed with ChamberTalk events and Lunch&Learn sessions to empower you with the knowledge to move forward and soar!



Keiyia J. George Executive Director

This is the best time to be a member! As you peruse this issue, let us know if you want to see something specific or place an ad. We are here; we got you!



### 5 Girls Ltd

R&R Malone Complex Pockwood Pond, Totola VG1110 (284) 494-0970 http://www.5girlsltd.com **Retail** 

<u>Aflair Ltd</u> P O BOX 203 Unit B-Building 6 Hannah Bay Marina Hannah's Estate, Tortola VG1110 (284) 494-0960 **Event Planning** 

### **BVISUPCO**

PO Box 91 Skelton Bay Lot Warehouse 3F Fish Bay, Tortola VG 1110 (284) 346-1981 http://www.bvisupco.com **Sporting Goods** 

<u>CCT Boatphone</u> P.O Box 267 Road Town, Tortola VG1110 (284) 494-3825 **Telecommunications** 

### Crandall's Pastry Plus

P.O. Box 909 Fisher's Lane Tortola VG1110 Road Town (284) 494-5156 **Restaurants** 

### **Deliver** VI

Tortola Pier Park Road Town, Tortola VG1110 (284) 444-8646 http://www.delivervi.com **Concierge Services** 

#### Digicel (BVI) Ltd

P.O. Box 4168 Road Town, Tortola VG1110 (284) 300-1000 **Telecommunications** 

East Caribbean Salt & Soap Co. Wickham's Cay II Road Town, Tortola VG1110 (284) 346-1023 http://www.ecsoapco.com Manufacturing & Production <u>Fresh Start Office Solutions</u> Skelton Bay Lot #10 Fish Bay, Tortola VG1110 (284) 547-4733 **Office Furniture & Supplies** 

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Infinite Solutions Ltd PO Box 4506 Jayla Place Road Town, Tortola (284) 494-5030 https://www.infinite-solutions.biz/ Computer Service/Sales

## **BVICCHA Multi-Employer Pension Plan (MEPP)**

On February 20, 2012, the BVI Chamber of Commerce and Hotel Association (BVICCHA) embarked on establishing a pension plan structure that provides coverage to its Members, future Members and their respective employees. Collaborating with the BVICCHA in the launch and of this initiative was Pension Management Interactive, Inc. (PMI), a firm that specializes in the customization of pension plans. PMI developed the governance framework, which is now known as the BVICCHA Multi-Employer Pension Plan (MEPP).

Eight (8) years into its formation, the MEPP has been a remarkable success with well over forty (40) Member Companies participating. The MEPP has amassed a sum of \$8,473,282.34 in assets.

The MEPP is designed to maximize the economies of scale by pooling resources under a common set of MEPP Rules. It provides Member Companies with some flexibility and discretion to customize the requirements that are consistent with their respective operational efficiencies.

As depicted in the graphic, the MEPP is governed by a Master Trust Deed and supported by the MEPP Rules and an Investment Policy Statement (IPS). Any company can join the MEPP by first becoming a Member of the BVICCHA and then adopting a Deed of Adherence. It is within the Deed of Adherence that a participating Member Company can determine the unique characteristics that are consistent with their respective operational efficiencies. Some of those areas of customization are Contribution Rates, Employee Coverage, and Vesting Schedules.

#### Member Company Reports (Online/Physical) Investments Multi-/lembe Employer Conservativ Company 1 Pension Plan IPS Growth Employee Member mpany Master Trust Deed and Plan Rules Member Reports (Online/Physical) • DOA → Deed of Adherence IPS → Investment Policy Statement PMI

**BVICCHA MULTI-EMPLOYER PENSION PLAN** 

The approved IPS provides for an initial investment structure driven by identifying groupings of employees of participating Member Companies based on protecting persons as they age towards retirement. The MEPP commenced with the following three (3) mandates:

- Conservative Mandate associated with persons who have five (5) years or less to retirement;
- Moderate Mandate five (5) to fifteen (15) years to retirement; and
- Growth Mandate excess of fifteen (15) years to retirement.

(continued on page 5) (continued on page 3) At its October 2019 meeting, the Board of Trustees approved the addition of another investment mandate, entitled "Total Growth," to meet the request from Member Companies for an increased opportunity for higher growth and capital appreciation over time.

The MEPP is governed by a Board of Trustees led by the Chairman of the Board, Chad Maduro, who on a quarterly basis monitors the MEPP's performance. The MEPP is registered and approved by the Commissioner of the Inland Revenue Department of the Government of the Virgin Islands, which provides added tax benefits to Member Companies. The design and ongoing day-to-day management and administration are performed by PMI who reports to the Board of Trustees and provides comprehensive reporting to respective Member Companies and their respective employees concerning their contributions and overall status in the MEPP.

To learn more about the MEPP, please contact BVICCHA at (284)494-3514 or <u>info@bviccha.org</u> and/or PMI at (284)494-4484/5 or <u>info@pmipensions.com</u>. *Adapted from PMI* 



#YOURBUSINESSISOURBUSINES #WEGOTYOU

# <u>STEPS TO JOIN</u>

- **1. BECOME A MEMBER.**
- 2. EMAIL US A COPY OF YOUR TRADE LICENSE.
- 3. PAY THE ONE-TIME APPLICATION FEE AND THE Annual dues.
- 4. FILL OUT THE FORM TO JOIN THE MEPP AND CREATE YOUR CUSTOM PLAN.

ALREADY A PAID MEMBER? ONLY STEP 4 IS NEEDED!

www.bviccha.org info@bviccha.org

## <u>Empower</u>

Go to our website and click Join.

### **Educate**

Every employer <u>MUST</u> have a Pension Plan in place for their employee(s) - Section 111 of the Labour Code 2010.

## Equip

You save money and time. We've set up everything. All you need to do is sign-up for it once a member!



Why Your Marketing Plan Should Include Sponsorship

Sponsorships are the financial or in-kind support of activities. Businesses often sponsor events, trade shows, groups, or charity causes to reach specific business goals and increase their competitive advantage.

Though sponsorship is a form of marketing, it is different from advertising, which attempts to persuade customers to make purchases by sharing specific messages about a product or company.

Sponsorships, on the other hand, don't directly promote your company or products. Instead, your company pays to support a specific event that your customers care about. Your business is then associated with the event by customers, attendees, and the media.

# How Event Sponsorships Work

Most community events use sponsorship support to offer more exciting programs and to help defray costs.

Promotional opportunities at trade shows, charity events, or business functions include sponsorships of press rooms, an international lounge, a speaker or VIP room, an awards reception, educational programs, banners, badge holders, audiovisual equipment, display computers, shuttle buses, tote bags, or other branded swag.

Local causes such as sports teams or charity drives offer more limited places for your branding and products, but they also allow you to reach a specific local audience. For example, fewer people will see your logo on the backs of local Little League uniforms than at a national trade show. However, if your customers are all local and have kids on the Little League team, that's the best place to be seen by your ideal audience.

# 9 Marketing Benefits of Sponsorship

In all its forms, sponsorships allow you to reach targeted niche markets without the expense and uncertainty associated with traditional advertising. Strategic sponsorships can help your business meet multiple marketing goals at once.

- 1. Shape consumer attitudes. Sponsoring events that your customers care about creates positive feelings about your brand. If customers feel you care about the same things they do, they are more likely to have a positive attitude toward your company.
- 2. **Build brand awareness.** Sponsorships with in-kind products are often cheaper than traditional advertising. If you choose your events carefully, it guarantees you an audience that needs your products, unlike (continued on page 9)



Missed this ChamberTalk? Watch it again on in our library on Facebook. Click here to watch it now.

# Find us on facebook

Search for us at **BVICCHA** or @BVICCHA



# Be a Chamber Hero: BVICCHA Launches a New Program

As the Chamber continues to work on behalf of our business community through the COVID-19 crisis, we have seen that our business community has had a challenging and difficult time. The business community needs the BVI Chamber and Hotel Association (BVICCHA) more than ever and we are going to need the community's support. We have launched a "Chamber Heroes" program to help support the Chamber and its many small businesses through the next six months. The BVICCHA brings value to the husiness community on so more

The BVICCHA brings value to the business community on so many fronts. We continually monitor

legislation that impacts our business community and lobby as needed. The Chamber is

dedicated to the economic well-being of the Virgin Islands,

and as such, we continue to monitor and respond to events in the country. We have re-launched our <u>**#BUYBVI**</u> campaign to help bring attention to our local

businesses, we continue to strengthen our networks in the region (even as far as Africa, Canada, and other UN nations) in support of manufacturing and exporting locally made products, and we aim to bring our community as much information and as many resources to help you deal with the COVID-19 challenges. Through our social media outreach, virtual meetings, webinars and more, we continue to strive to meet the needs of our Territory. Won't you help us?

We are asking citizens, visitors and businesses to consider being a "Chamber Hero." We ask you to make a \$50 commitment or more. These funds will be used to ensure all our local businesses and community will have access to the resources of the BVICCHA.

All of our "Heroes" will be listed on our website, our newsletter, and on social media, which is a \$300 value! You will receive a Chamber Hero badge for you to proudly display electronically. Complete the form <u>here</u> (https://www.bviccha.org/form/view/20693) to show your appreciation.



(284) 494-3514

Tropic Aisle Building P.O. Box 376 Road Town, Tortola British Virgin Islands

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info@bviccha.org www.bviccha.org **f** @bviccha

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# Member-2-Member Discount Program

### Save Money and Increase Visibility

The BVI Chamber of Commerce and Hotel Association believes in empowering businesses for growth and success. Therefore, we have created the Chamber Member-2-Member Discount Program. Member 2 Member Discounts are a great way to draw more attention to your business both offline and online. Your business gets extra exposure through advertising and your fellow Chamber members save money!

Companies that offer discounts will receive publicity in the Chamber's newsletter, *ChamberNews*, and have their business published on the Chamber's website. In addition, your discount offer is hyperlinked to your website, generating additional traffic to your site.

<u>There is NO cost to participate in the Member-2-Member Discount Program.</u> Your only expenditure is the discount you offer. If you would like to join the program, you must offer something unique to Chamber members; the appropriate discount is one not offered to the general public. You are free to choose whichever discount you feel fits your business.

All members, in good standing, are eligible to participate in the program.

 6	

### Please compete the following form and submit your discount via drop-in or e-mail.

Business Name:	
	Email Address:
Physical Address:	
Telephone #:	Web Address:
Discount Offered (10% discount, buy one get c	one free, \$25 off, free admission, etc)
Deal Details	
	Business + Staff Discount
Authorized Signature:	Date:
All discounts expire 31 December of each year	r, unless otherwise specified.
Disease duran in forms and LOCO to Transis Airly	Desilations (in the Desilations with UNAL sources from Masterna Union) and social to

Please drop-in <u>form and LOGO</u> to Tropic Aisle Building (in the Building with UMI across from Western Union) or e-mail to: executive.director@bviccha.org. For information call 284.345.3513.

#### (continued from page 6)

traditional media ads, which can be seen by anyone. For example, a pet store owner who provides branded leashes for a local kennel club's annual dog show knows their brand's name will be seen in action repeatedly by their target customers.

- 3. **Drive sales.** Driving sales goes hand-in-hand with brand awareness, and many sponsorship opportunities allow you to introduce consumers to your product in a way that encourages them to make a purchase. Food or cosmetic companies at a trade show, for example, may have samples for a customer to try at the same location where they can purchase full-size products. You may choose to link purchases to a specific event, as American Express did by making a donation every time customers used their AmEx cards during its "Charge Against Hunger" campaign.
- 4. **Increase reach.** Strategic sponsorship encourages word-of-mouth marketing. Ideally, people who attend an event that you sponsor will have a positive interaction with your brand and continue to talk about your service or product. If your company's name is on the event's promotional materials, including emails and advertisements, you have an additional opportunity to reach more customers.
- 5. Generate media exposure. For many small companies, media coverage is expensive and out of financial reach. If, however, you can sponsor a local occasion or industry trade show, you can capitalize on the media presence of that event. Media coverage often includes the names of sponsors, especially if your logo is tied to the name or branding of the event. This positive publicity increases the visibility of your products and services, especially if you have a media plan in place to capitalize on the exposure.
- 6. Differentiate yourself from competitors. Sponsoring an event, especially an exclusive sponsorship, sets you apart from your competitors by tying you to something positive in consumers' minds. This tactic is particularly helpful if your competitor has a larger ad budget than your company.
- 7. **Take on a "corporate citizen" role.** Not all sponsorships have to center around industry events. Sponsoring local sports teams, charity campaigns, or public organizations like museums puts you in the role of a good neighbor or a corporation with a conscience. Customers are more likely to perceive you as contributing to their community, which creates goodwill and positive associations with your brand.
- 8. Generate new leads. If you're sponsoring an industry event, you have the opportunity to connect with consumers who are actively in need of your services. Capitalize on the position and respect associated with sponsorship to showcase yourself or your product. Don't focus on sales. Be knowledgeable and helpful while providing a way for interested customers to sign up to learn more about your business. If you can, offer something for free in exchange for their contact information.
- 9. Enhance business, consumer, and VIP relationships. Many events will offer special opportunities to sponsors, such as exclusive networking settings, VIP receptions, or outings with high-profile people in the industry. You can take advantage of these events to meet key customers and solidify business relationships, especially if you have a plan for following up once the event is done.

# How to Add Sponsorship to Your Marketing Plan

Sponsorships help your business increase its credibility, improve its public image, and build prestige. Like any form of marketing, it should be used strategically as a way to reach your target customers.

As you build your marketing plan, research the events and causes that your ideal customers care about.

- Have they worked with sponsors before?
- If not, are they open to the idea in the future?
- What sort of financial support do they expect from sponsors? (*continued on page 10*)





# **Current Member-2-Member Discounts**



w: (254) 495-8030

E-rail i

NEW CLIENTS WILL RECEIVED A 10% DISCOUNT ON A CONSULTATION FEE.





(continued from page 10)

• How much exposure can you reasonably expect at different levels of sponsorship?

Depending on the cost and reach of different sponsorship opportunities, you may find that they are a better use of your marketing budget than many forms of traditional advertising.

Adapted from The Balance Small Business





#### (continued from page 1)

cancelled for 2020. We may see it again in 2021. It just depends on how things look next year, right? Let's pray this happens in 2021 so that our BVI National Culinary Team can get the exposure and recognition from this event they deserve (although some local exposure and recognition is also being explored).

And then there was the BUY BVI Business Expo (the rebranded Trade Expo). This was set to take place in June. We are hoping to still have the Expo this year and are depending on the creative ideas that the planning committee comes up with. And of course, the Annual Business Recognition Awards and Gala, where we would have held a grand gala in celebration of 50 years of advocacy, network, and support for local businesses, hopefully, will happen. Both of these events are still in the discussion phases and will soon shift to their respective planning committees for further planning.

We relaunched our magazine *Visit BVI* in November 2019. Royalties from the ads placed by businesses help keep the doors open. Normally this magazine launches in November for the next calendar year, but this year we are hoping to see it in your hands in January for the 2021 year. The royalties should be realized , but we know that the advertising budget is sometimes the first to go. We will continue to advocate for businesses so that they can recover and promote themselves



So what does this mean? Well, for all of 2020, maintaining our NPOs operating costs have been solely dependent upon membership dues. While the Chamber works closely with the policymakers to ensure protocols and programmes are in place to safeguard locals and visitors alike when the borders reopen, all local businesses were closed down over two months and far too many have been affected for over four months. Many of these businesses do not have the extra money to pay for their Chamber membership for this year. This is something the Chamber completely understands and encourages any business to pay bills that cover their individual operating costs to keep their doors open and business running. We, however, do not want to lose our members. Without them, there cannot be a BVI Chamber of Commerce and Hotel Association.

We have offered 3-6 month deferments to those businesses that are struggling, but there is a way you can help. Make a difference in our business community: adopt a business and pay their Chamber membership dues (or a part of them) this year. We have almost 250 members currently registered with us. Nearly 50 of them have signed up this year. This is a strong indication that our businesses are proud to be a part of something good, they value the benefits that Chamber membership offers, and they desire to be a part of a group that works together and supports each other. These members want to remain with the Chamber and I am sure they would appreciate the help. Plus, this will help the Chamber continue fighting your causes and empowering, educating, and equipping you with everything you need to be successful and to grow.

Can you help out? Besides shopping locally (#BUYBVI), supporting a community business with a membership donation is another positive way to assist our businesses' recovery efforts. If you are willing to adopt a business for BVICCHA membership, please contact me at (284) 345-3513, or send an email to info@bviccha.org. Membership in the BVICCHA allows you and others to continue to be a part of something great.

Come and join us!

# VISIT BVI APP LAUNCHED

The BVICCHA is proud to announce the launch of the companion App for the *Visit the British Virgin Islands* publication, the official in-room coffee table guide book of the BVICCHA.

Visitors to the BVI will find information on shops, restaurants, activities and attractions at their fingertips. It's like taking the upscale guide with them as they explore our beautiful islands. The App features user-friendly access and information on all our *Visit the British Virgin Islands* sponsors. A photo and description of our advertisers are listed under their respective categories. Additionally, with Google Maps embedded, visitors can access directions to advertiser locations on any of the islands.

The App is available on Google Play and on the App Store. Simply type in Visit BVI to download.





### Integral Professional Services (BVI)

PO Box 3242 Road Town, Tortola VG1110 (284) 341-9966 **Consultants** 

### KAD Pool Services Limited

PO Box 3169, PMB 196 Cutlass Tower, Wichkams Cay 1, Tortola VG1110 (284) 495-8030 http://www.kadpoolservices.com **Contractors/Construction Services** 

### Kewl Water Charters

PO Box 2228 Nanny Cay Marina Nanny Cay, Tortola VG1110 (284) 346-5560 http://www.kewlwatercharters.com **Marine Charters, Sales & Service** 

<u>Manuel Reef Marina Ltd.</u> Sea Cow's Bay Road Town, Tortola vG1110 (284) 494-0445 https://manuelreefmarinabvi.com/ Marine Charters, Sales & Service

### Maximum Return Business Solutions

P.O. Box 3252 (PMB 1307) Road Town, VI VG1110 1-284-495-1185 Business & Professional Services Legal Services

### Nagico Insurance

P.O. Box 3448 Road Town, Tortola VG1110 (284) 494-6433 **Insurance** 

### Nutmeg Designs PO Box 3252 PMB 1708 164 Waterfront Drive PO Box 3252 PMB 1708 Road Town, Tortola VG1110 (284) 494-1426 http://www.nutmegandcobvi.com Retail

Saba Rock Company Resort LTD PO BOX 67 The Valley, Virgin Gorda VG1150 (284) 542-1771 http://www.sabarock.com Resorts

### Social Butterfly

Frenchmans Cay West End, Tortola VG1130 (284) 542-2060 **Event Planning** 

### <u>Triple A Trucking</u> Fort Hill, Tortola VG1130 (284) 542-5600 **Contractors/Construction Services**

<u>VI Contractors Association</u> Road Town, Tortola VG1110 (284) 494-5632 https://www.vicontractors.org/ **Contractors/Construction Services** 





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**f** @bviccha

# **A LA CARTE MARKETING MENU**

Need a little extra marketing for a special occasion or for your business in general? Take advantage of these low-cost marketing opportunities!

Business Name:		
Contact Person/Representative Name:		
Telephone #:	Email:	

Telephone#:

Email:

	Non Members	Members
Email Blast	$\Box$ \$250 for up to three categories	□\$100 for up to three categories
	□\$50 for each additional category	$\Box$ \$30 for each additional category
Ads	□Top \$125/week	□Top \$75/week
	$\Box$ Article or Event \$100/week	□\$50/week
	□Side \$75/week	□\$35/week
	□Article footer rotating \$50/week	□\$25/week
Newsletter Ads	□Inside Cover \$350	□Inside Cover \$250
	□Inside \$250 Full	□Inside \$150 Full
	□Inner Page \$150 1/2	□Inner Page \$75 1/2
	□Inner Page \$75 1/4	□Inner Page \$50 1/4
	□Back Page \$400	□Back Page \$300
Weekly Email (two weeks )	□ \$275 Top	□\$175 Top
	□\$150 Content	□\$50 Content
	□\$200 Bottom	□\$100 Bottom
Events Planning/Webinar Hosting	□\$100/hour	□\$75/hour
Social Media (share/promote)	$\Box$ \$25 per post + plus ad cost	□\$5+plus ad cost
Video Member Spotlight 5-10 minute	25	□\$350 including editing
		$\Box$ \$150 excluding editing
Facebook Live Spotlight - 3-5 minute	S	□\$250 excluding editing
Enhanced Membership		□\$100/year



British Virgin Islands Chamber of I Commerce and Hotel Association

Tropic Isle Building

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284. 494.3514

<u>info@bviccha.org</u>

<u>www.bviccha.org</u>

Let's Connect:

Twitter: @BVICCHA

Facebook: @BVICCHA

Instagram: @BVIChamber

Newsletter Design:

**RKG** Consulting Group

www.rkgconultinggroup.com

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