

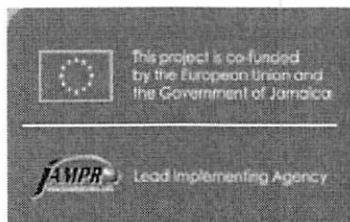


PRIVATE SECTOR DEVELOPMENT PROGRAMME

"Best Practice" Countries in the Business Approval Process: the
case of Australia, New Zealand and Mexico
(September 2007)

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Executive Summary

Best Practice Countries in the Business Approval Process, takes a look at Australia and New Zealand, two countries known for efficient practices in business entry procedures; and Mexico, an example of an economy which has shown significant reform in the same area.

The Business Approval Processes (BAP) for all three countries were identified and mapped, considering time and cost to complete procedures.

New Zealand proved to be most efficient in company incorporation, reducing this stage of the BAP to a four step online registration process completed in one day. All three countries provide searchable online government databases for business licensing information; however Australia and Mexico offer more streamlined information reducing much of the frustration encountered by enterprises in this step of the BAP. Mexico is distinguished for its One Stop Shop for Micro and Small Businesses, combining seventeen processes in one form at one agency; with registration and approval completed in one day.

The three countries demonstrate the importance of eliminating unnecessary procedures and reducing the number of government agencies with which enterprises will have to interact. They also exemplify the use of the internet in creating more efficient ways to administer business entry regulations.

1.0 Introduction

Efficient regulatory systems are an essential tool for the economic development and competitive positioning of a country in the global market. When regulation is poorly designed, it becomes a deterrent to enterprises and investors, who ordinarily would have invested in the economy, save for high costs and lengthy delays in the Business Approval Process (BAP).

The Private Sector Development Programme (PSDP), as part of its overall objectives of contributing to Jamaica's socio-economic growth and development; has targeted inefficient bureaucracy as one of the key hindrances to national competitiveness. This study forms part of the body of research which will look closely at the bureaucratic system as it relates to the BAP.

The purpose of this work is to highlight two international 'Best Practice' countries with respect to the Business Approval Process; which are known for their high levels of efficiency in this area and one country which has shown significant reform.

The report has three sections. In the first few pages, the background, objectives, scope and methodology of the investigation are outlined, to provide the framework of the study completed. Next, the findings of the research are presented, first offering a background to each country and the development of its BAP before mapping the procedures identified. Finally, a summary discussion of the data presented is provided, before stating the conclusions derived from the research.

1.1 Background

Since the early 1990's, several attempts have been made on the part of the Jamaican Government to streamline the business approval process; as part of efforts to reduce unnecessary bureaucracy and create a more attractive business environment for both local and overseas investors. Most recently, the government has published an investors/business developers' manual as a guide to the Business Approval Process in Jamaica.

The PSDP in continuing these efforts has through its Target Growth Competitiveness Committee decided to bring national attention to inefficient bureaucracy; cited as a key hindrance to competitiveness. In so doing, the first in a series of discussions will focus on the Business Approval Process in Jamaica, with a view to highlighting the areas of inefficiency and positing solutions based on international practices.

The present research therefore takes a look at the best practices in the Business Approval Process in the international arena, to provide a basis of analysis and comparison with Jamaica's own set of procedures.

1.2 Objectives

The objectives of the study were as follows:

- To identify two (2) international 'Best Practice' countries known for efficient levels of bureaucracy as it relates to the Business Approval Process and one country which has shown significant reform
- Map the stages required to set up and operate a business in the countries selected

1.3 Scope

The research undertakes a comprehensive study of the Business Approval Process for two international ‘Best Practice’ countries and one reforming country. It therefore considers:

- The Business name registration and incorporation of companies
- Additional licenses and/or permits required to start and operate new businesses in the country
- Consents, work Permits and other relevant documentation required for foreign investors to legally start and operate a new business in the country

1.4 Methodology

1.4.1 Defining the Business Approval Process

Regulations of start-up companies vary across regions within a country, across industries, and across firm sizes. For the purposes of this research, we define the Business Approval Process as that set of procedures stipulated by the government of a country that an enterprise needs to carry out to begin legally operating, whether involved in industrial or commercial activity.

Specifically, we attempt to identify all procedures that are officially required of an enterprise in order to obtain necessary permits and to notify and file with requisite authorities. We also attempt to indicate official costs and timeframes necessary for the completion of each procedure under normal circumstances. That is, assuming that the applicant is informed and that all governmental bodies involved, function efficiently.

1.4.2 Factors Considered to Determine ‘Best Practice’ Countries

The study uses a qualitative analysis approach. Five general indicators¹ were considered while reviewing reports, to determine ‘Best Practice’ countries:

1. **Starting a business;** in order to facilitate comparison between countries, most reports focus on a “standardized firm, which generally has the following characteristics – it performs general industrial or commercial activities, it operates in the largest city (by population), it is exempt from industry-specific requirements (including environmental ones), it does not participate in foreign trade and does not trade in goods that are subject to excise taxes (e.g., liquor, tobacco, gas) and it is a domestically owned limited liability company. This data underestimates the cost and complexity of entry regulation, as such it was considered along with the proceeding four indicators.
2. **Dealing with licences;** considers additional documentation and registration required with the designated authorities to be able to carry on a trade or conduct a determined economic activity
3. **Registering property;** looks at the process of acquisition of particularly land
4. **Getting Credit;** also referred to as access to loans
5. **Trading across borders;** looks at the ease with which enterprises may import and export goods and services

These indicators were further analysed, taking into consideration the variables of; **number of procedures, time and cost** required to complete each activity; in order to estimate levels of efficiency in these areas for each country.

The World Bank’s, *Doing Business 2007 Report* was used as an initial point of reference, to measure the business environment performance of over 125 economies. Other principal world reports reviewed include; The World Economic Forum’s *Global Competitiveness Report 2006 -2007*, The Fraiser Institute’s *Economic Freedom of the World 2007 Annual Report*, the Wall Street Journal’s *Index of Economic Freedom* and Havard College’s

¹ It is important to note that though various reports used alternative terms or phrases the essence of the concepts remained the same.

Quarterly Journal of Economics. One of the challenges encountered in selecting the countries, was that economies which ranked higher for starting a business, generally did not rank very well in other indicators, especially that of dealing with licenses.

Taking into consideration the aforementioned indicators, New Zealand, Australia and Canada were found to be among the economies with consistently higher rankings in most of the indicators. They were therefore among the countries short-listed for this study.

Further to this selection, South Africa and Mexico were added to the pool of countries for consideration, based on the following factors;

1. Both were found to be among the better reformers in their business entry regulations in the last few years.
2. The similitude of their economy with that of Jamaica's, both being middle income developing countries.

For the above mentioned reasons, the researcher thought it pertinent to include one of these two economies in the study, given their significant improvements in their business environment and considering their likeness to Jamaica's stage of development.

Tables 1-3 show excerpts from these reports:

Table 1

Excerpt from the Doing Business Report 2007 (Ranking of 175 economies)

	Australia	Canada	New Zealand	Mexico	South Africa	Jamaica
Starting a business	2	1	3	61	57	10
Dealing with licences	29	32	18	30	45	93
Registering property	27	22	1	79	69	107
Getting Credit	3	7	3	65	33	101
Trading across borders	23	8	12	86	67	74

Source: World Bank Report. *Doing Business 2007*, The International Bank for Reconstruction and Development/World Bank, 2007

Table 2

Excerpt from the Global Competitiveness Report 2006 – 2007 (Ranking of 125 economies)

	Australia	Canada	New Zealand	Mexico	South Africa	Jamaica
Starting a business	1	1	1	44	44	17
Dealing with licences	n/a	n/a	n/a	n/a	n/a	n/a
Registering property	n/a	n/a	n/a	n/a	n/a	n/a
Getting Credit	17	36	20	77	40	106
Trading across borders	17	39	1	50	37	58

Source: World Economic Forum. *The Global Competitiveness Report 2006-2007*, World Economic Forum, Switzerland Geneva, 2006

Table 3

Excerpt from the Economic Freedom of the World: 2007 Annual Report (Ranking of 141 economies)

	Australia	Canada	New Zealand	Mexico	South Africa	Jamaica
Starting a business	1	1	6	72	42	8
Dealing with licences	14	25	2	62	33	84
Registering property	51	8	1	64	88	100
Getting Credit	1	30	8	115	41	130
Trading across borders	16	23	2	44	59	47

Source: Kane, Tim. "Economic Freedom in Five Regions – Chapter 4" in *2007 Index of Economic Freedom*, Washington D.C. : The Heritage Foundation and Dow Jones and Company

A closer look at the BAP of each country revealed a much higher degree of difficulty in obtaining data for Canada and South Africa. In the case of Canada, while information was readily available in regards to business registration and company incorporation; information on licences and permits requirements and registration proved to be less readily accessible. South African government websites offered very limited information regarding business

licensing and registration. It therefore required making contact with various local government authorities to determine the Business Approval Process flows.

Considering the limitations of time and access to information both Canada and South Africa were eliminated. Australia, New Zealand and Mexico were therefore chosen for the study.

1.4.3 Data Collection

The main method of investigation employed, was a bibliographic review of books journals and other material as well as sources found on the internet. Data was collected on entry regulation using available written information on start-up procedures from government publications and government web pages on the Internet. This information was complemented with telephone interviews, conducted with key personnel both locally and in 'Best Practice' countries. Interviews were guided by information already reviewed, and used as a means of verifying data collected and providing new information where possible. Official sources for the number of procedures, time and cost were used. If official sources were conflicting or the laws ambiguous, the most authoritative source was used.

Once the researcher was satisfied that the information gathered was accurate and the most current available, each country's BAP map was constructed, considering the objectives outlined for the study.

2.0 Findings

The three countries identified for this study were; Australia, New Zealand and Mexico. Of the group, both Australia and New Zealand represent high income developed economies, with thriving business environments.

Since the 1980's, Australia has undertaken significant structural reform of its economy and has transformed itself from an inward-looking, highly protected and regulated marketplace to an open, internationally competitive export oriented economy. Key economic reforms include reducing protective barriers to trade, deregulating the financial services sector and reducing duplication and increasing efficiency between the federal and state branches of government.

Similarly, in New Zealand, the 1980's and 1990's saw economic reforms which laid the foundation for an open and competitive economy, and provided a firmer base for New Zealand export businesses to build on. New Zealand is trade focused and offers a highly educated and technology-friendly environment.

The Republic of Mexico, though not known among the best practice countries in the world for efficiency in bureaucracy, has shown remarkable reform over the last few years in regards to its Business Approval Process. *In the Doing Business 2007 Report*, the Republic ranked third for reforms in business entry. The most significant changes were in cutting the time to start a business in Mexico City for example, from 58 days in 2004 to 27 in 2007. This was achieved, by allowing notaries to issue a tax registration number, and streamlining company registration.

2.0.1 Flow Charts

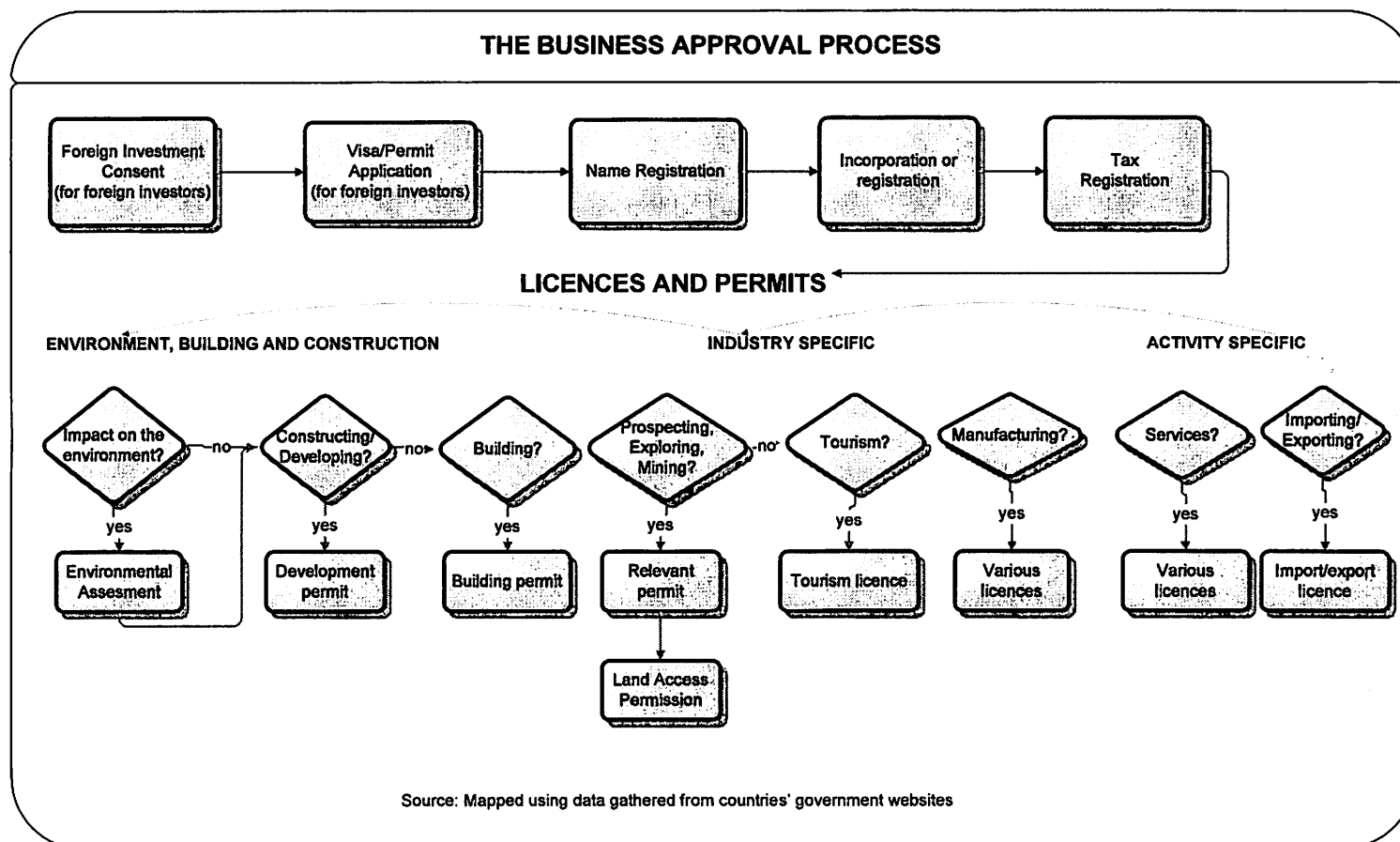
All countries have licensing regulation at the Federal (national) State and Local levels. Company incorporation in all three cases is at the Federal level while business registration may be completed at the state level. Where processes were not Federal, the capital state was used to represent the country's general standard; except in the case of Mexico, where Aguascalientes and not Mexico City was found to have the best practice in the BAP.

Flow Charts for licences and permits for each country were mapped representing a cross section of business types and industries. Consideration must be given to the non-linearity of this aspect of the BAP as such a **general** sequential flow was determined to include non-development and development type enterprises. Figure 1 shows the general BAP as it relates to all three countries (the appendix provides a guide to the symbols used in each map).

Application fees are quoted in the local currency of each country except where indicated in United States Dollars.

Time frames refer to number of working days needed to complete a procedure, except where the response is immediate and time may be indicated in minutes or hours.

FIGURE 1



2.1 Australia

Australia lies in the Asia-Pacific region, and occupies an entire continent of approximately 7.7 million square kilometres.

Australia has a population of approximately 21 million, and most Australians live in coastal areas. The national language is English and Canberra the State capital of the country.

Australia's attractiveness as a location for investors and business operators comes from a strong economy, a highly skilled and multilingual workforce and low operating costs.

The Australian Securities and Investments Commission (ASIC) is the single regulator of Australian registered companies and one of three Federal Government bodies that regulate financial services. ASIC administers the Corporations Act, the law regulating incorporation, operations and management of companies.

2.1.1 Business Approval Process

Like most other countries Australia has four basic types of business structure; the sole trader, partnership, a company or a trust. Only companies are required to register with the Australia Securities Investment Commission. Business name registration and incorporation takes an average of one day to complete and can be done in person or by post. Sole traders, partnerships and trusts may register their business name in individual states, where the business name is not the same as the owner's first or surname, or a combination of both. Tax registration is a separate process and has the advantage of online registration in addition to post or in person registration. The licences and permits registration is less streamlined, although information regarding licences types, application forms and the relevant authorities are centralised in a government database. The BAP is outlined in Figure 2:

FIGURE 2

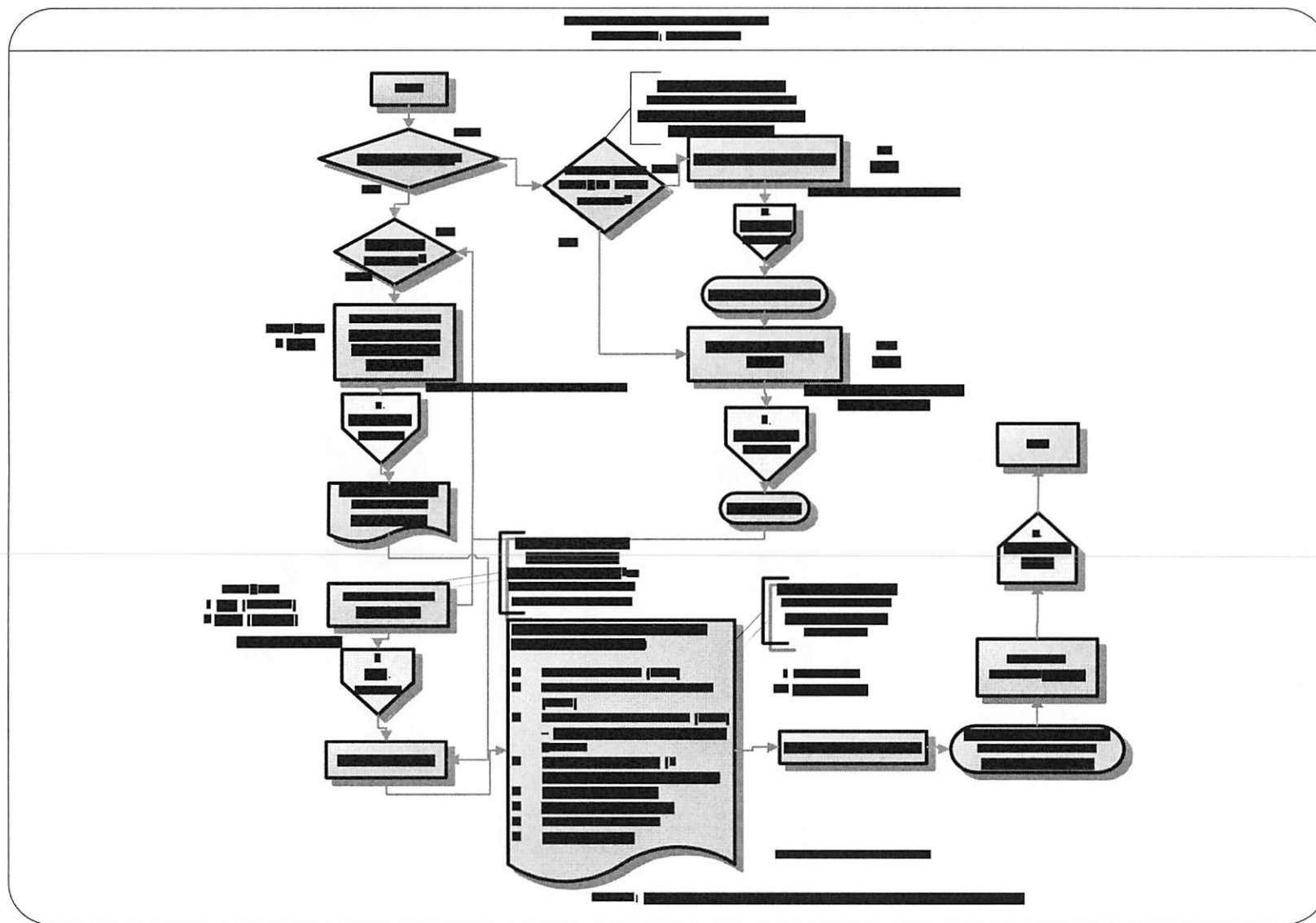


FIGURE 3

A.
Approval
Process

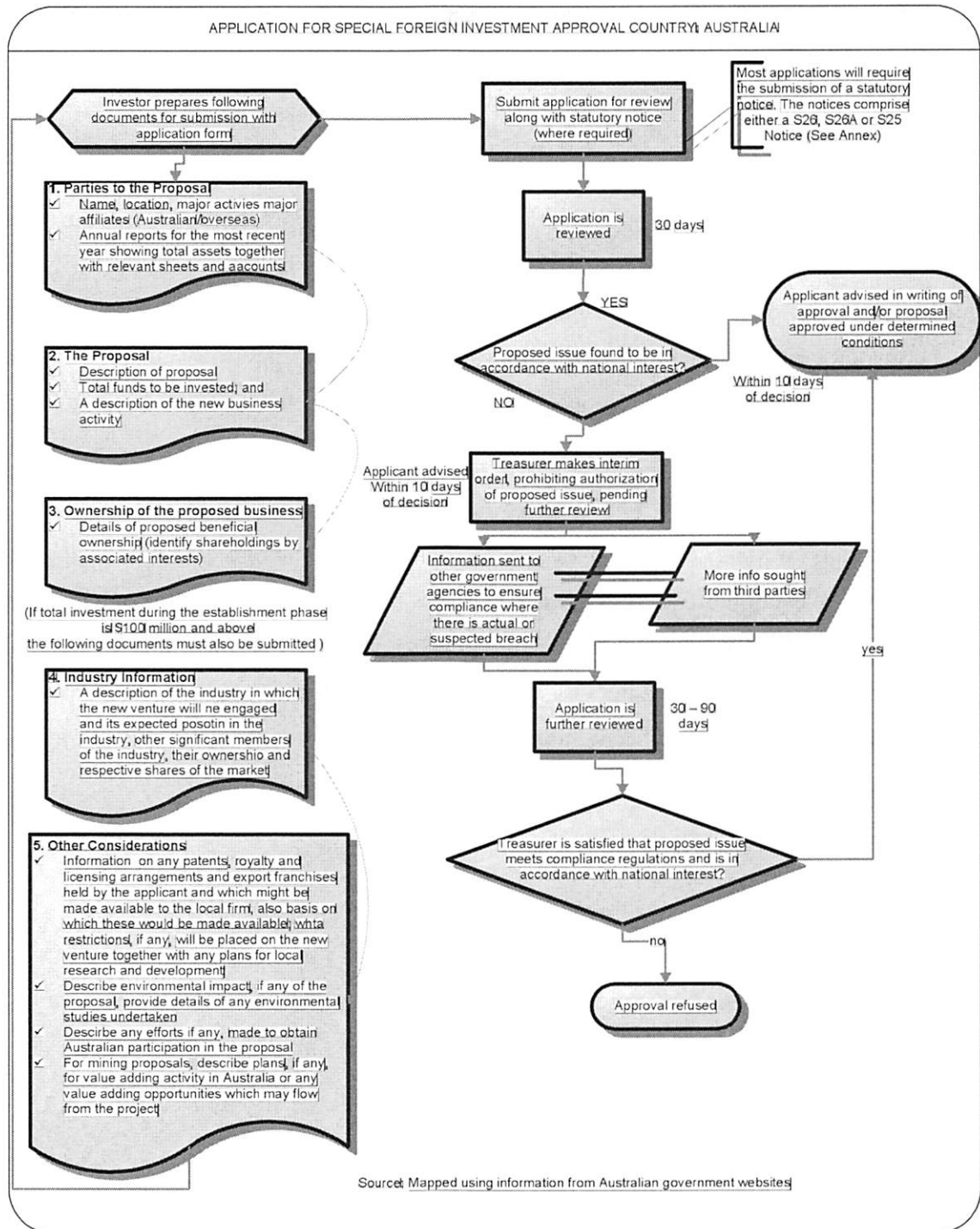


Figure 3 shows the approval process for special investment. This process does not apply to all foreign investors. Under the Foreign Acquisitions and Takeovers Act 1975 certain land interests and foreign control of certain business enterprises and mineral rights must be approved by the Foreign Investment Review Board. Application forms and supporting documents differ according to the category of investment, but the procedures and time frames are generally the same.

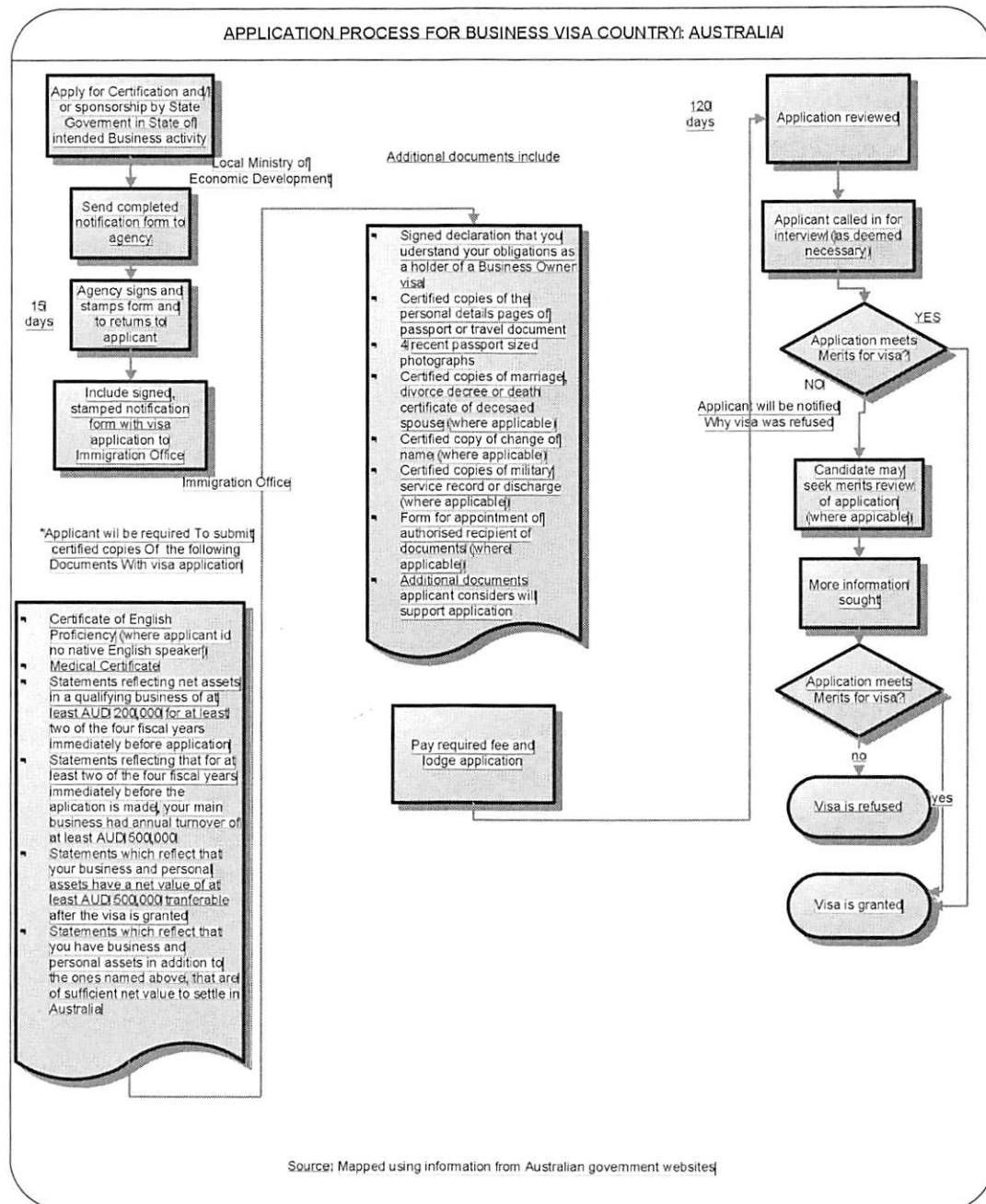
Further to the preceding step, foreign investors or entrepreneurs should contact the Ministry of Economic Development within the State they wish to invest or establish a business. Investors who do not seek permanent residency may do so without the necessity of a work permit or permanent visa. Those seeking permanent residency must apply to the same Ministry for certification or sponsorship before applying for a Business visa. Figure 4 outlines these processes.

Application for State certification or sponsorship is simple and only requires the application form and relevant fee. Where the State considers the Business or investment activity to be of significant benefit², then the applicant will be sponsored by that Territory's Government. State Sponsorship advances the visa application process for the applicant, and ensures visa approval provided the applicant submits all the necessary documentation and meets the criteria as outlined by the Department of Immigration and Citizenship.

² Each State determines the merits of certification and sponsorship

FIGURE 4

B.
Application
Process



Business name registration is completed at the State level and is either done in person or by post. Company name registration and incorporation can be completed online within one hour but only through business service providers. Applicants registering by their own account may download and complete the application form using the guide available online.

Tax registration as indicated in Figure 2 can be completed online or in office, and may be done for multiple tax obligations on one form, as needed. Registration for tax obligations is immediate when completed online. The actual certificate³ arrives ten days by post, after registration is completed. If registration is done by post, then a period of 28 days can be expected to complete this process.

Figures 5 and 6 outline the Business name registration and Company incorporation respectively.

³ This is only a letter of notification. Business is registered immediately with the Tax Office once registering online.

FIGURE 5

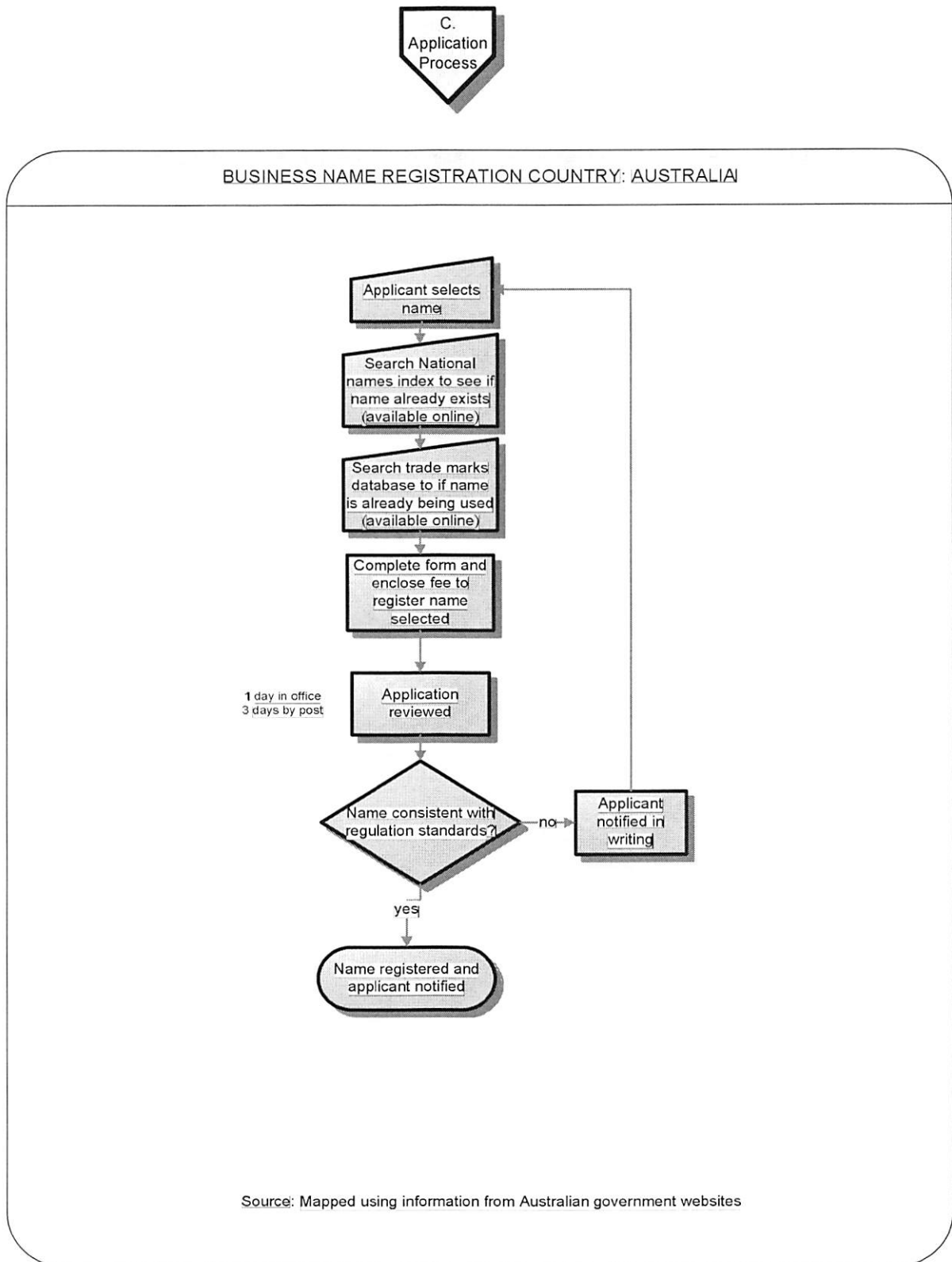
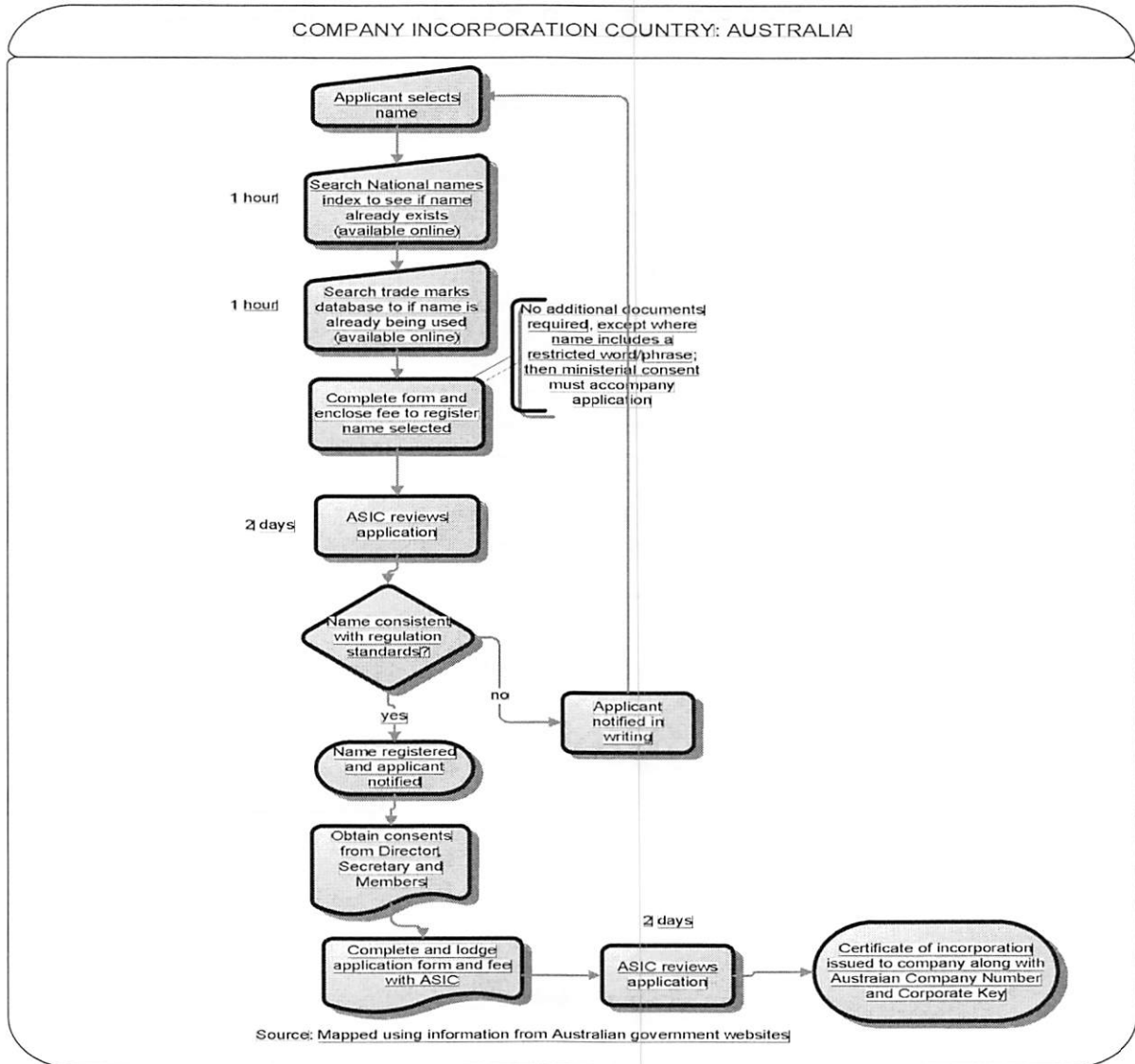


FIGURE 6

D.
Application
Process



Once business name registration and/or company incorporation is complete, the enterprise may be required to apply for additional licences and permits in accordance with the economic activity which it wishes to undertake and where.

The work permit is the first permit required of foreign enterprises before establishing their commerce in the country. All other licences and permits required of both local and foreign enterprises may be solicited after business registration or Company incorporation. The myriad of business types and combinations of licences and permits which may be required of any one business, presents a serious challenge in mapping the processes in one chart which would suit all businesses.

The Australian government's response to this question is the provision of two central databases. The first is a *Government Forms (GOVFORMS)* website (<https://govforms.business.gov.au/>) which is a single entry point for businesses to quickly find, manage and complete the forms online with all levels of government; from registering with the tax office, applying for licences to paying tax returns. The same website details the purpose of each form and who should use it. There are six ways to conduct a search on this website, by

1. title or keyword
2. category of forms
3. federal government agency
4. state government agency
5. local council and;
6. occupation

The second database: the Business Licence Information Service (BLIS) is a one-stop-shop for high level information on a range of State Government controls that enterprises must comply with when operating a business (or occupation). These controls include licences, permits, approvals, registrations, codes of practice, standards and guidelines among others. A pre-search questionnaire is applied, to help the user identify the licences or codes of

practice applicable to him. Searches are conducted by entering either business or occupation or entering key words for information on a specific licence.

Number of procedures, time and cost are not uniform in this stage of the BAP. While some licences, for example a food licence may require 30 days to complete the approval process, an environmental assessment may take up to 60 or 90 days. Even where business types may be similar, one additional activity may require a different licence or extend the review time necessary before a licence may be approved. In most cases where applicants are well informed and submit relevant documents on a timely basis, the process is expedited. This is the clear advantage of both online databases which allows for a one stop centre providing applicants with almost all the information needed to complete the application process, even before contacting the relevant government authority.

The Licences and permits phase of the BAP as already indicated, is not linear and may differ according to industry and specific activity type. For the purposes of this study, general processes for licenses and permits under the following industries and activities will be highlighted:

1. Environmental Permit; for all economic activities which may impact the environment
2. Building and Construction
3. Mining
4. Tourism
5. Manufacturing
6. Services
7. Importing/Exporting

One of the first concerns of the local governing authorities is whether or not the proposed economic activity poses environmental risk (due to the nature of the activity and/or the scale of the operation).

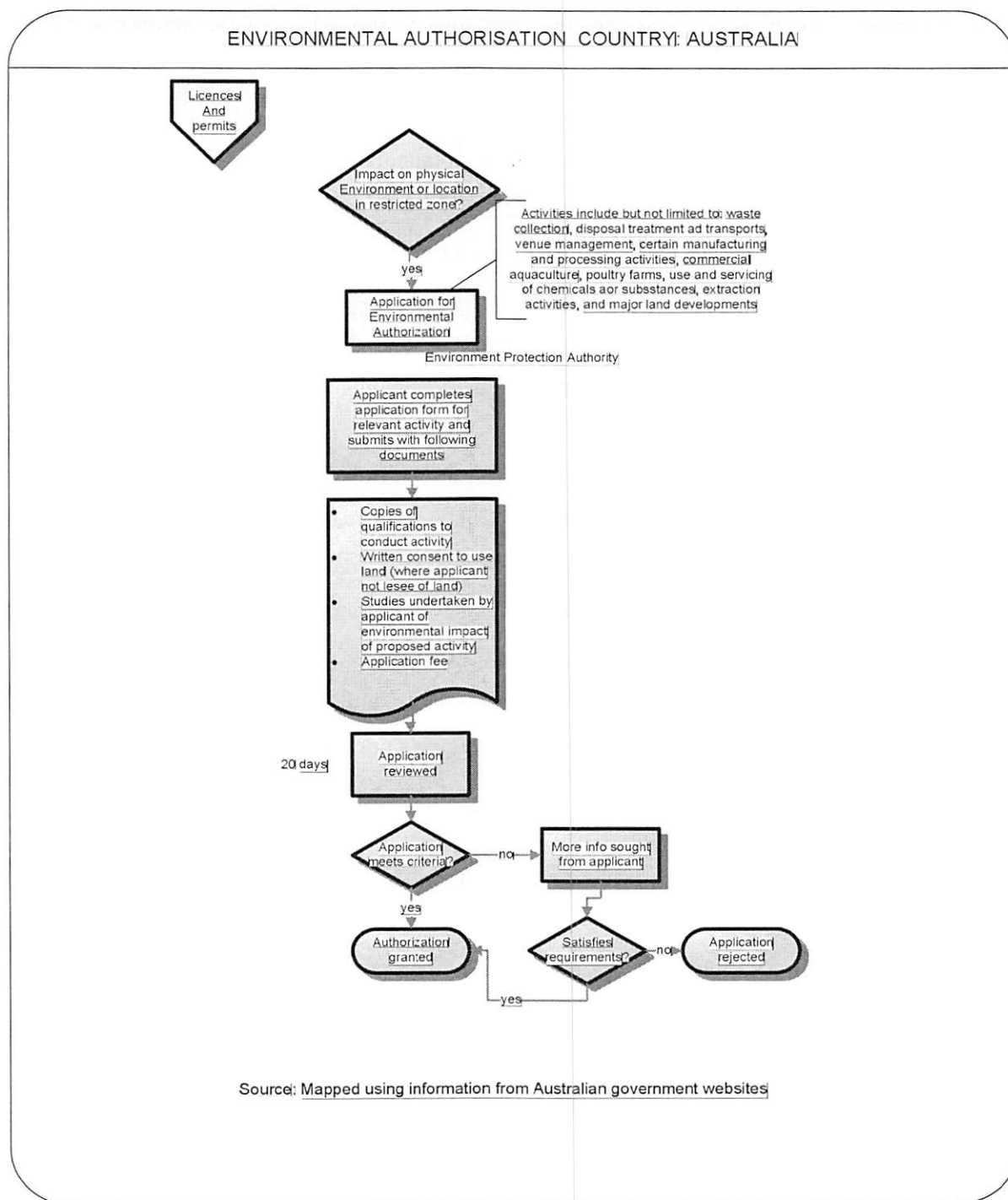
Activities that may require approval include, but are not limited to; waste collection, disposal, treatment and transport; logging and forestry operations; concerts and associated venue management; sale or supply of firewood; milking facilities; certain manufacturing and processing activities; commercial aquaculture; crematoria operation; poultry farms; open air burning; storage, sale use and servicing of certain products, chemicals or substances; extraction activities and major land developments.

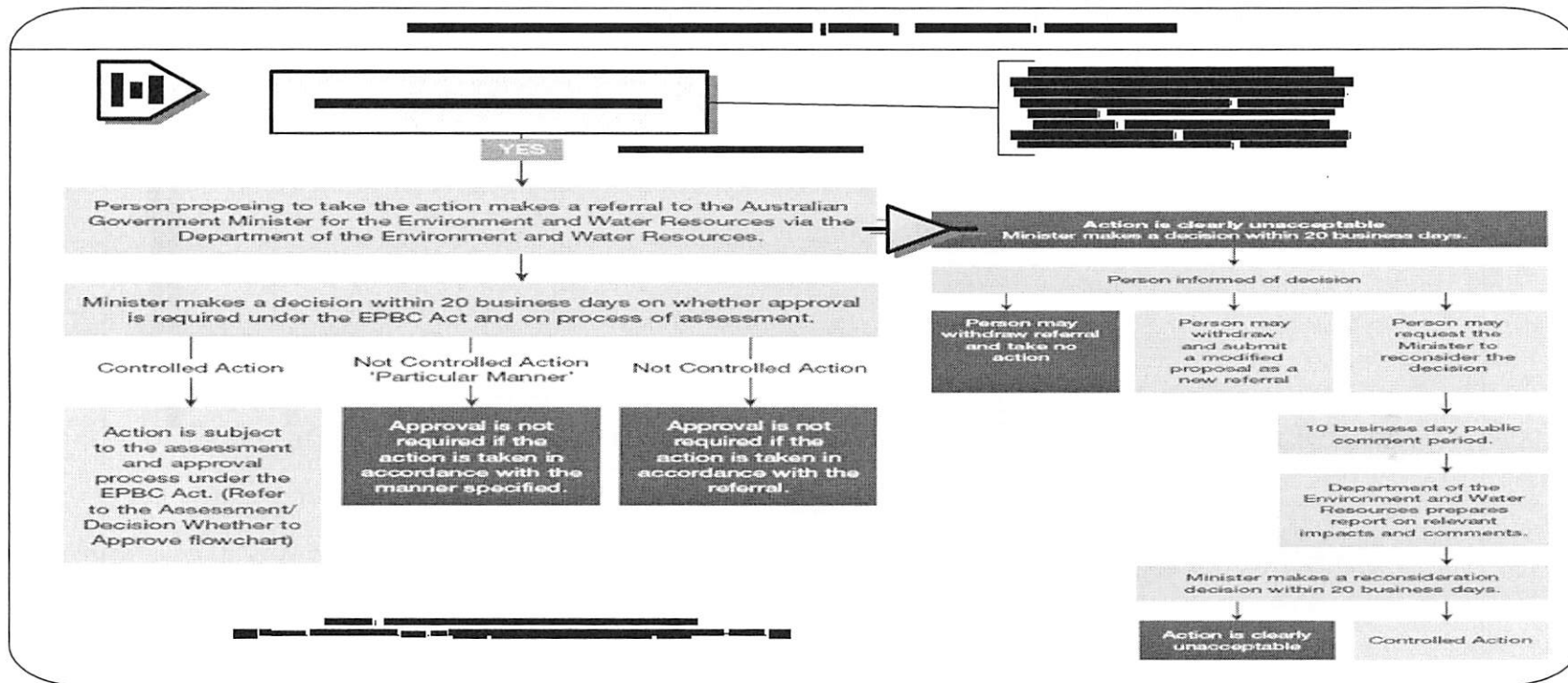
Alternately, proponents may be required to apply for an Environmental Impact Assessment if their intended action (economic activity) is likely to have a significant impact on a matter of national environmental significance. An action includes a project, development, undertaking, activity, or series of activities. The legislation currently identifies six matters of national environmental significance: World Heritage properties, Ramsar wetlands of international significance; listed threatened species and ecological communities; listed migratory species; Commonwealth marine areas; and nuclear actions.

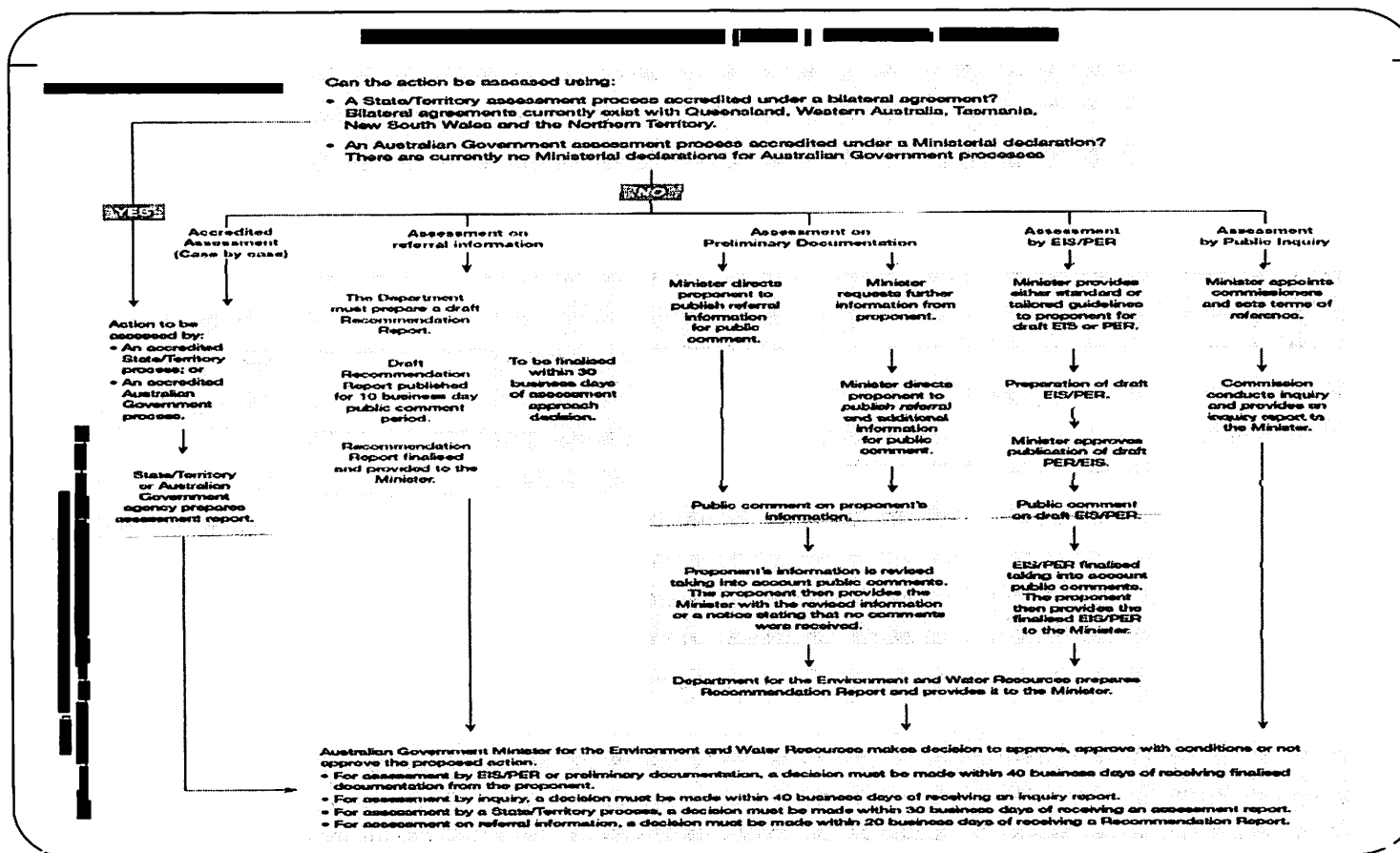
Figures 7, 8 and 9 demonstrate the procedures to obtain an Environmental Authorisation, and Environmental Impact Assessment respectively.



FIGURE 7



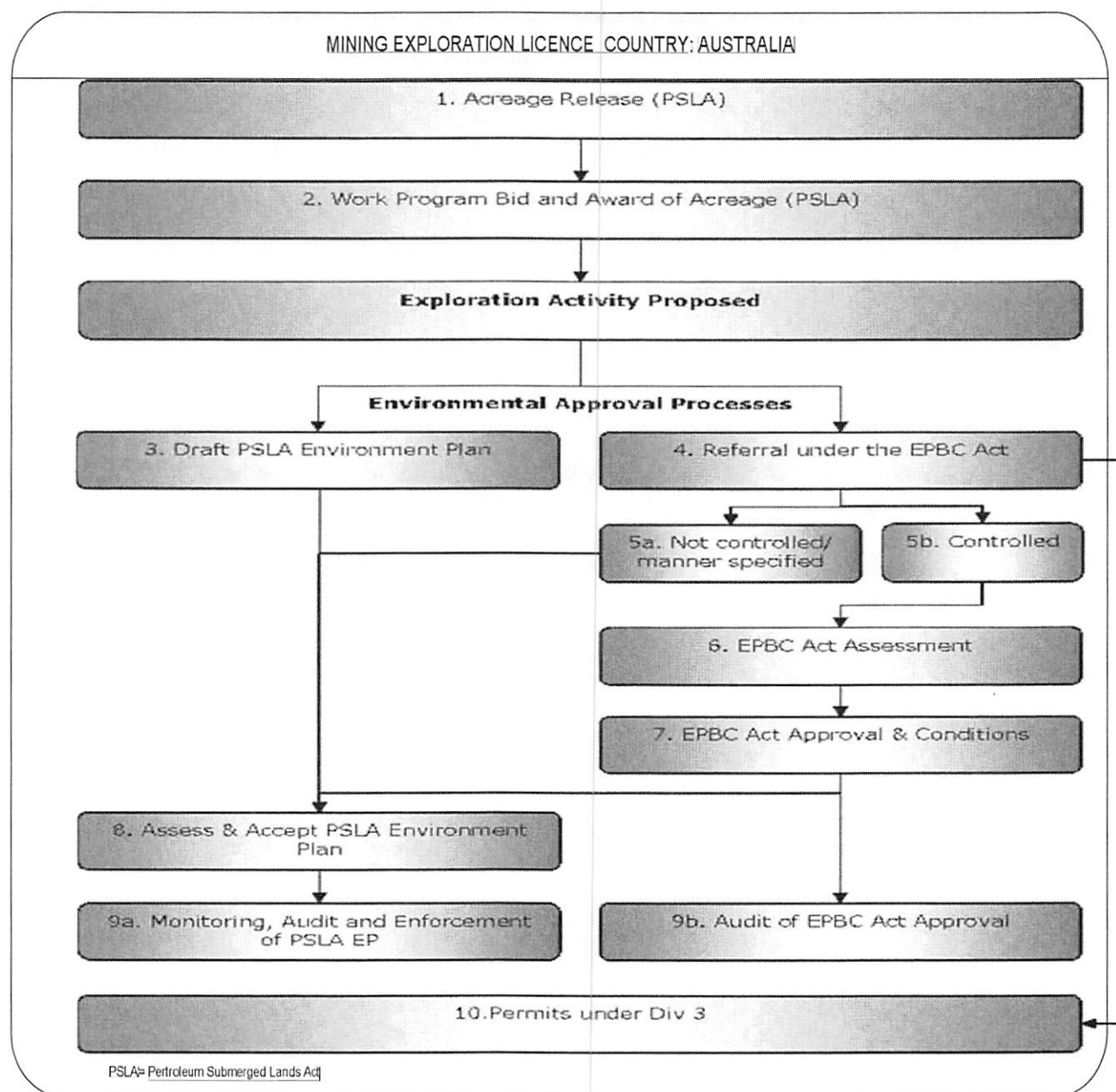




Following an environmental authorisation or environmental impact assessment, proponents who intend to carry out mining activities will need to apply to the Department of Industry, Tourism and Resources. The Petroleum Submerged Lands (PSLA) regulations provide a regime for the management of environmental performance for Australian offshore petroleum exploration and production activities. The proponent is required to submit an Environment Plan before commencing any petroleum activity. This does not replace the need for an Environmental Impact Assessment as governed by the Environment Protection and Biodiversity Act (EPBC Act). Both are necessary for the enterprise to proceed with mining activities. These procedures are outlined in Figure 10.

If the enterprise proposes to develop or vary the use of land or buildings, following environmental authorisation it will require a Development Approval and Building Approval. Projects must comply with certain land use, design and final assessment requirements. These requirements may differ according to the development's type, location and complexity. Figure 11 shows the approval process for both development and building projects.

FIGURE 10





Once Development and Building approval is completed, enterprises may need to apply for industry and/or activity specific licences and permits. The following section looks at five licences which may be required across these two areas (that is; industry and specific activities):

FIGURE 12

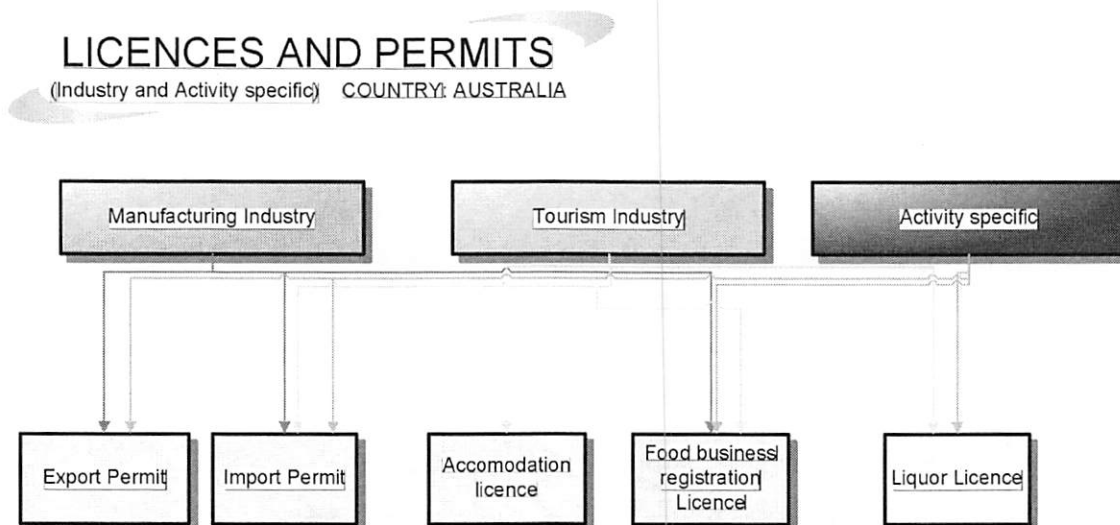


Figure 12 illustrates how some licences and permits overlap across industries and activities.

Manufacturing Industry: There is no general licence required for an enterprise to conduct activities in this sector. However authorisation, registration or permits may be required depending on the products which will be manufactured. Manufacturers of food products will be required to register with the local Health Protection Service of the Health Authority. If exporting, while no general licence is required, the manufacturer may need a permit, specific to the foods he wishes to export.

Tourism Industry: There is no general licence required for an enterprise to conduct activities in this sector. However, operators of accommodation and food services will be

required to apply for a boarding licence and register with the Health Protection Service as a food business.

Specific Activities: There is no general licence required for importing. However enterprises which wish to import goods for resale or for use may need to acquire a permit specific to the good to be imported. A list of prohibited and restricted goods is provided by the customs department, which also indicates the local authority to be contacted in order to apply for approval or a permit.

Export Licence: Proponents will need to acquire this licence to export certain foods. Figure 13 shows the process of application for registration and approval to export certain goods. The application process is referred to as an “Approved Arrangement” for the production and export of prescribed goods. Prescribed goods include: meat and meat products, processed fish, dairy produce, dried fruit, fresh fruit and vegetables and certain prescribed grains (wheat, barley, oats, mung beans).

Import Permit (Food): required if proponent intends to import foodstuffs, including restricted or prohibited items such as fresh fruit and vegetables or food containing nuts, dairy egg, meat or other animal products. The licence is required prior to importation. (see Figure 14)

Food Business Registration: required if proponent intends to operate a business that makes or sells food for human consumption. This includes any premises (such as a restaurant, café, home kitchen or mobile food vehicle) where food is prepared, manufactured, processed or treated, stored, handles, served and supplied for sale. (see Figure 15)

Boarding (Accommodation) Activity Licence: proponent will require this licence if he intends to operate a business that provides accommodation at a premise where more than two people can be accommodated. This includes facilities such as bed and breakfasts, guest

houses, hotels, motels, hostels and holiday camps. The procedures are outlined in Figure 16.

Liquor Licence – General (On/off: will be required of proponent intends to sell liquor to persons for consumption on the premises and to sell liquor in sealed containers for consumption away from the premises. (See figure 17)

FIGURE 13

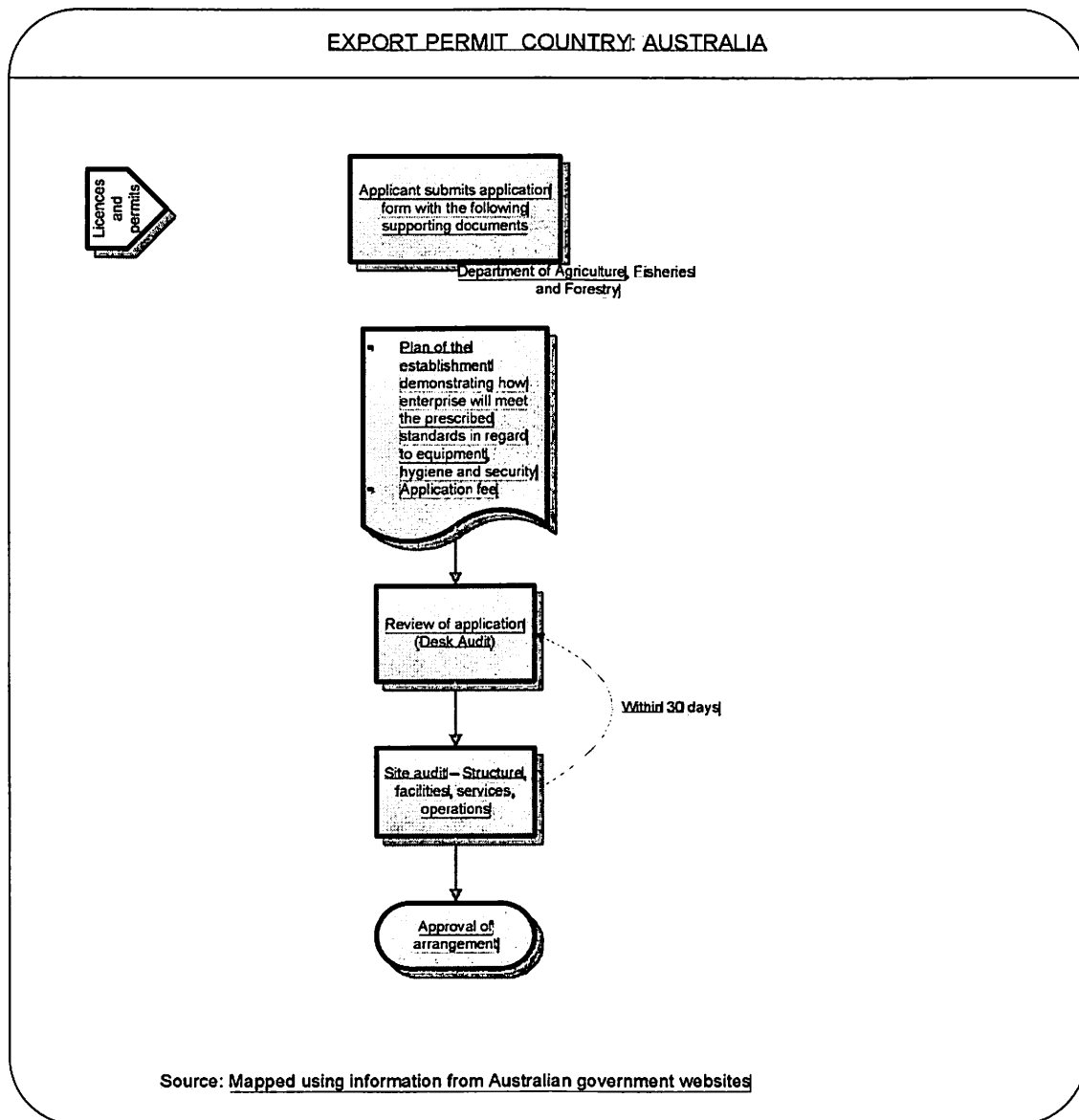


FIGURE 14

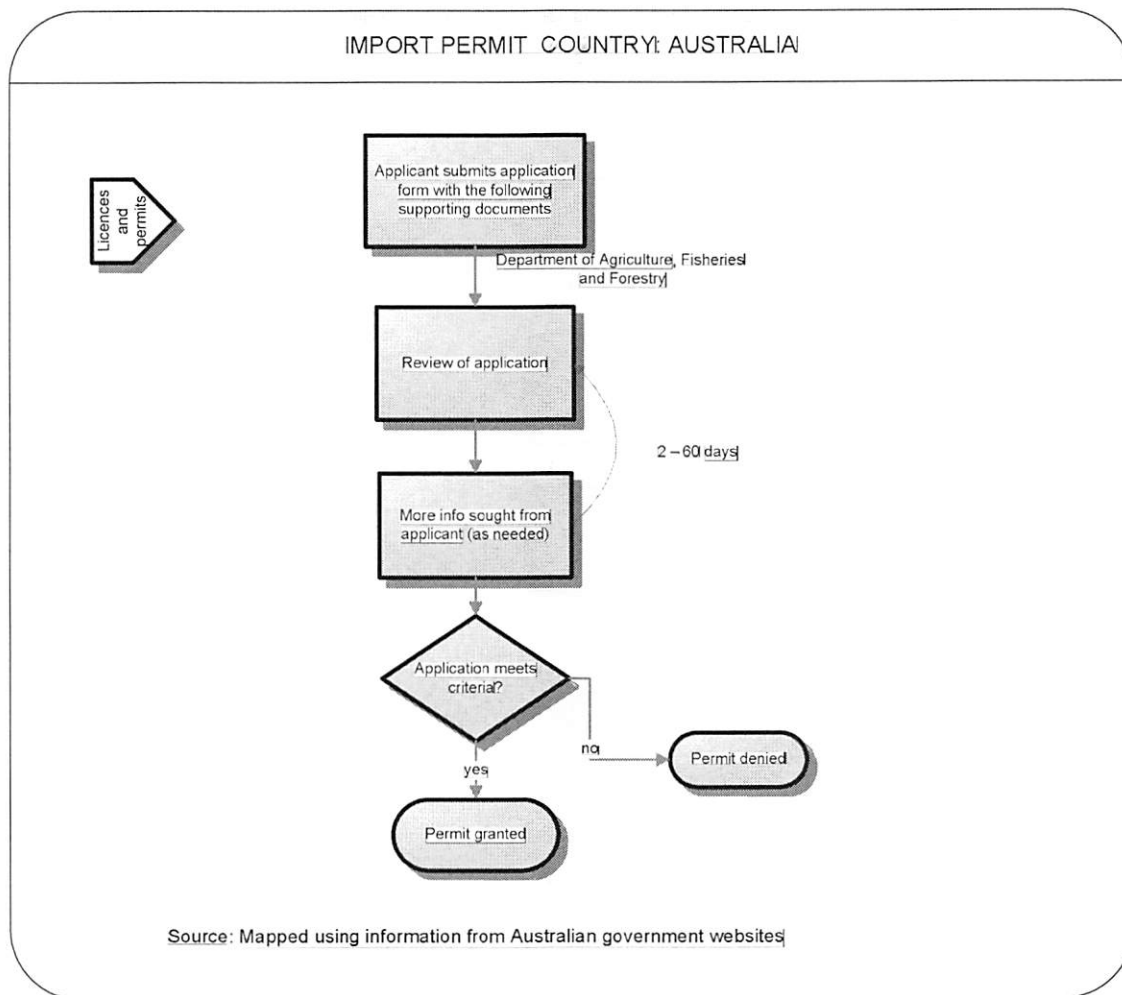


FIGURE 15

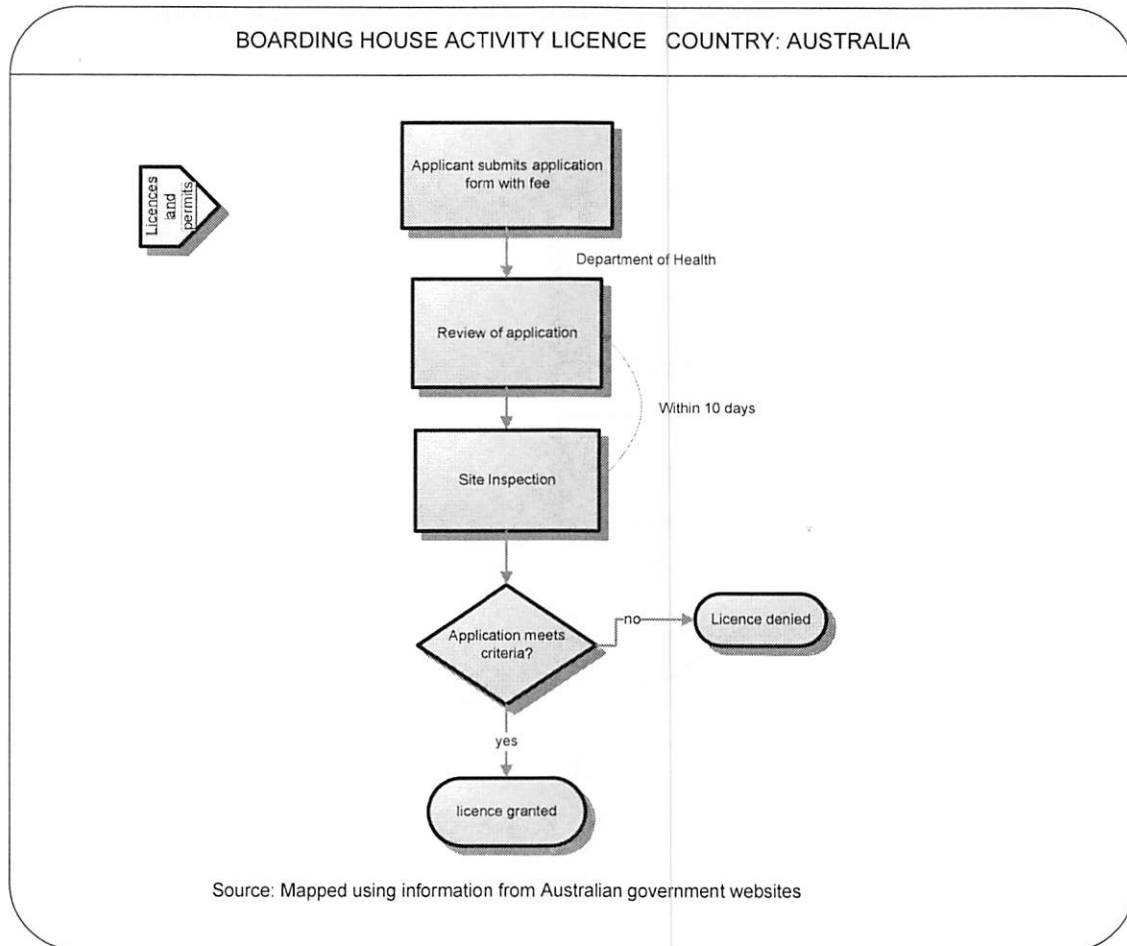


FIGURE 16

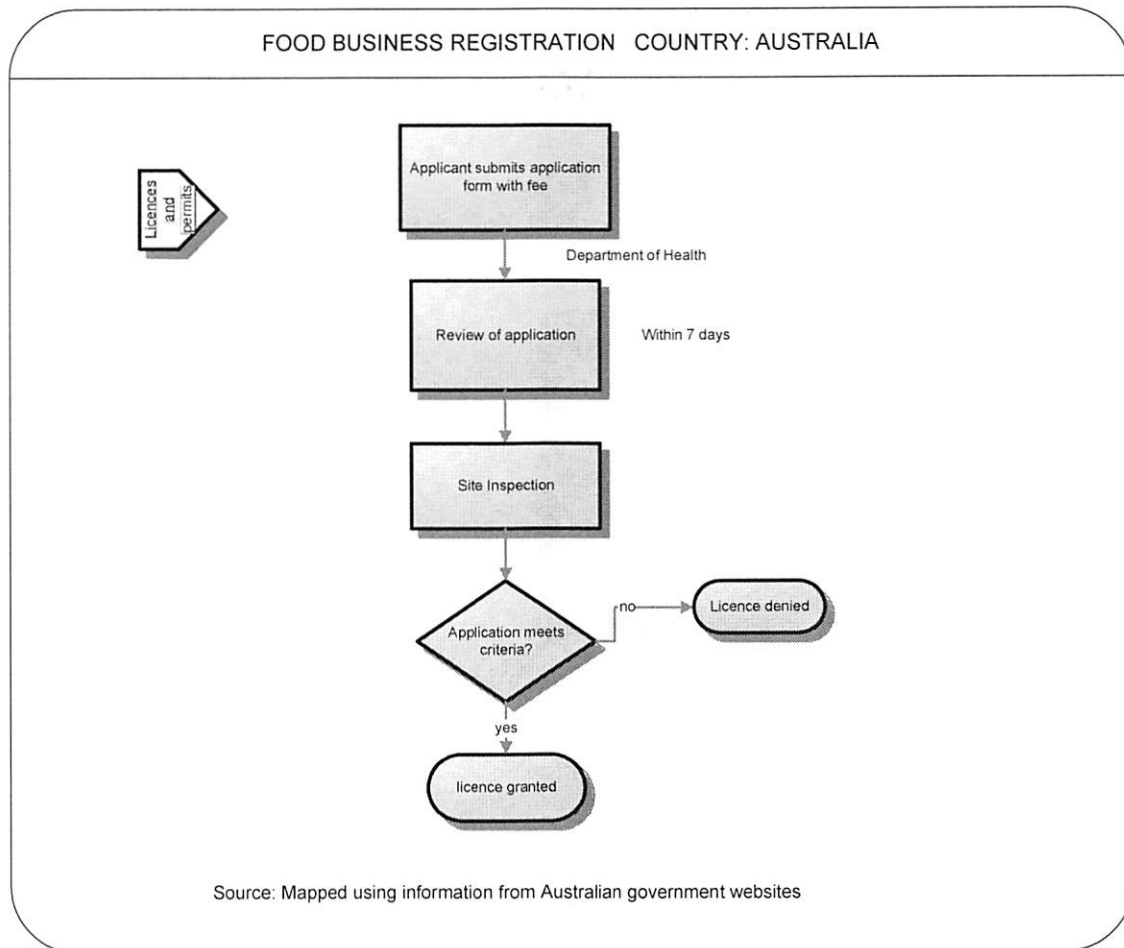


FIGURE 17

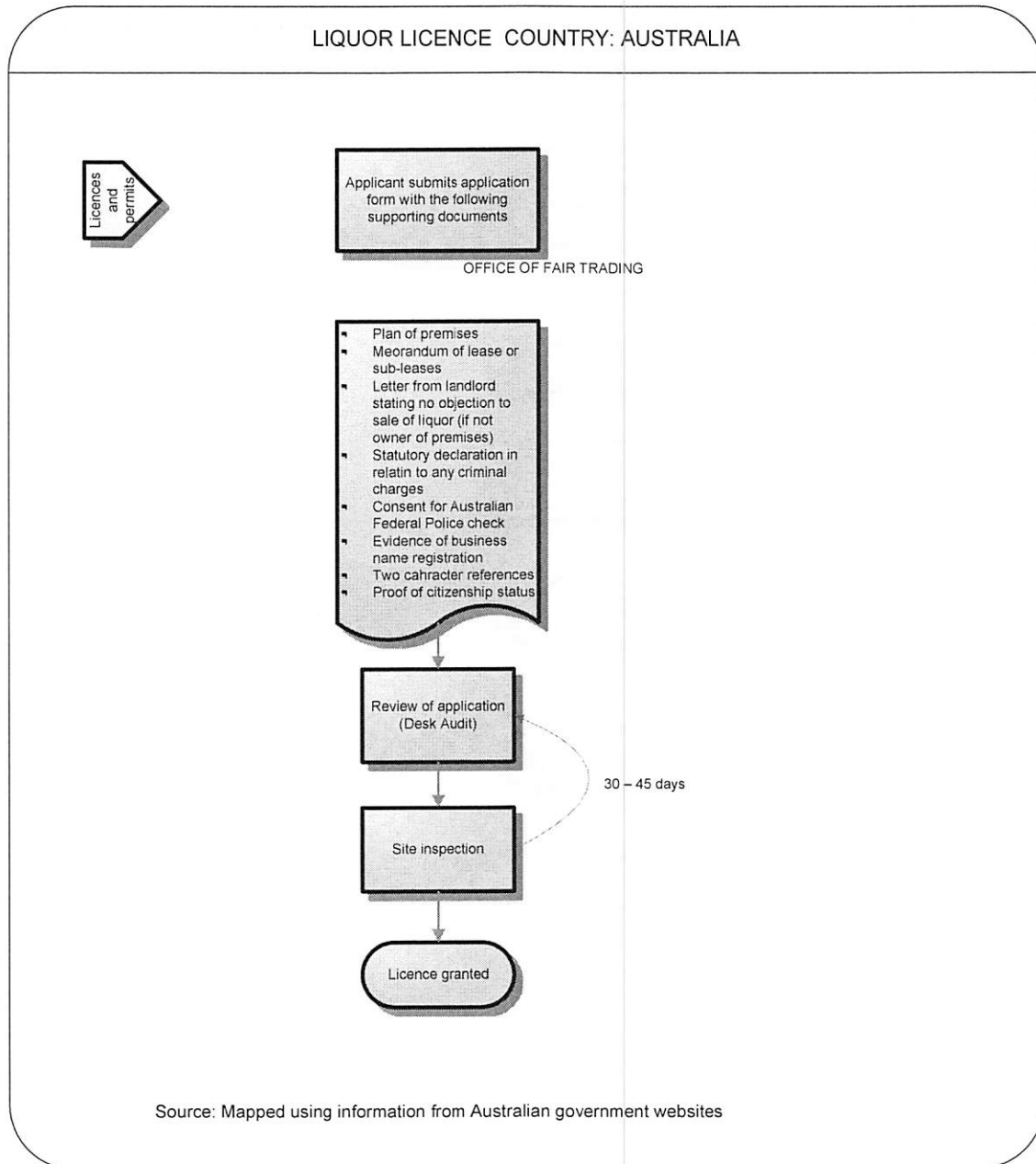


Table 4

Summary Table of Business Approval Process Country: Australia

	Time (days)	Number of Procedures
Foreign Investment Approval	40	4
Work Permit	120	4
Business Name Registration	1	4
Company Incorporation	4	8
Tax Registration	1	2
Licences and Permits (range)	30 - 90	7

Lessons Learnt

1. The BAP is facilitated primarily by the availability of information for the applicant prior to registration and licensing.
2. The information is clear and does not require intermediary agents.
3. The combination of some procedures on one form, and the option of online registration and payment as is the case of tax registration expedite the initial stages of the Business Approval Process.
4. Online Database of Business Licences and permits; service is easy to use, pre-search questionnaire guides applicant to define licences and permits applicable to him; forms and guides for application also available online

2.2 New Zealand

New Zealand lies in the southwest Pacific Ocean and consists of two main islands and a number of smaller islands. According to national statistics, New Zealand's resident population in 2006 was an estimated 4, 140 300. Its capital, Wellington is home to 450, 600 inhabitants.

The official language is English, although a New Zealand sign language and indigenous language (Maori) are also used.

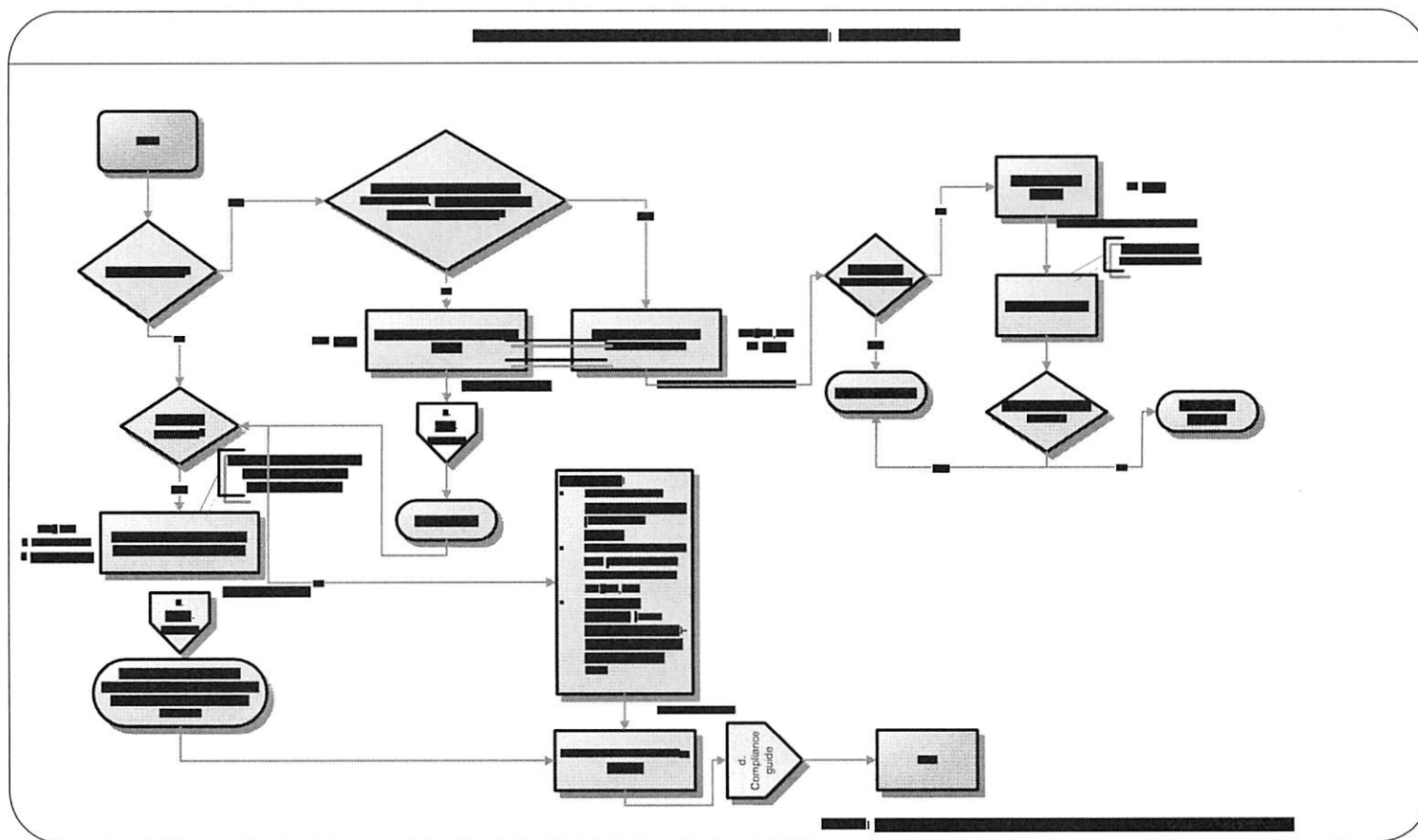
New Zealand's economy historically has been based on a foundation of exports from its very efficient agricultural system. It's economy underwent substantial structural reform during the 1980's and 1990's. There was an economic liberalisation of the New Zealand economy and deregulation in many areas. New Zealand is now one of the world's most open and competitive countries on the global market.

2.2.1 The Business Approval Process

Like Australia, in New Zealand, sole traders, partnerships and trusts are only required to register their business name, where this differs from that of the owners. Business name registration and company incorporation are facilitated online. Using this option, companies can be incorporated in a matter of six hours including tax registration which can be completed when registering the company.

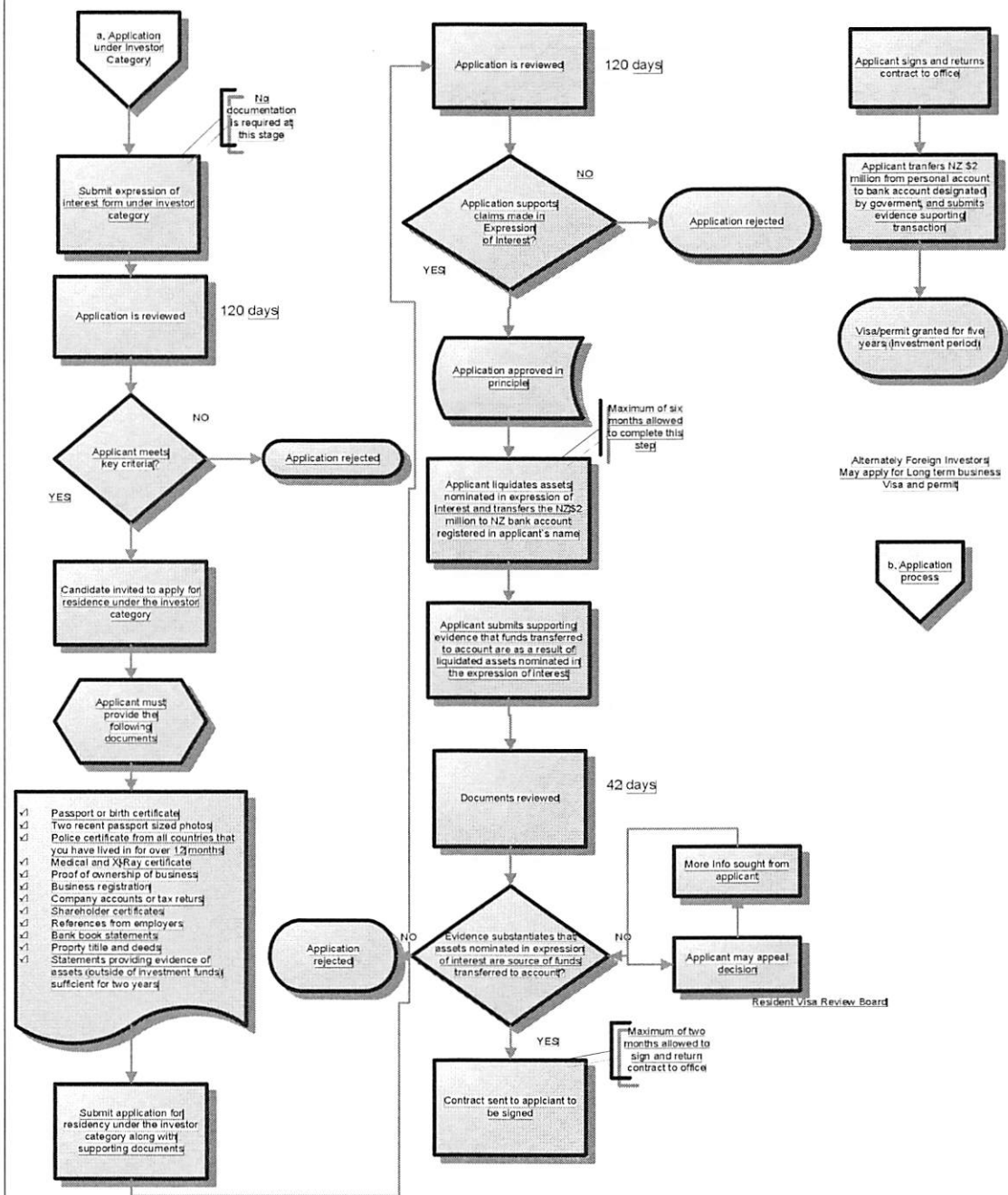
Again, the work permit or permanent visa is the first licence which an enterprise faces before establishing a business. All other licences and permits for both local and foreign enterprises may be acquired after business registration and company incorporation. Figure seven shows the general BAP flow.

FIGURE 18



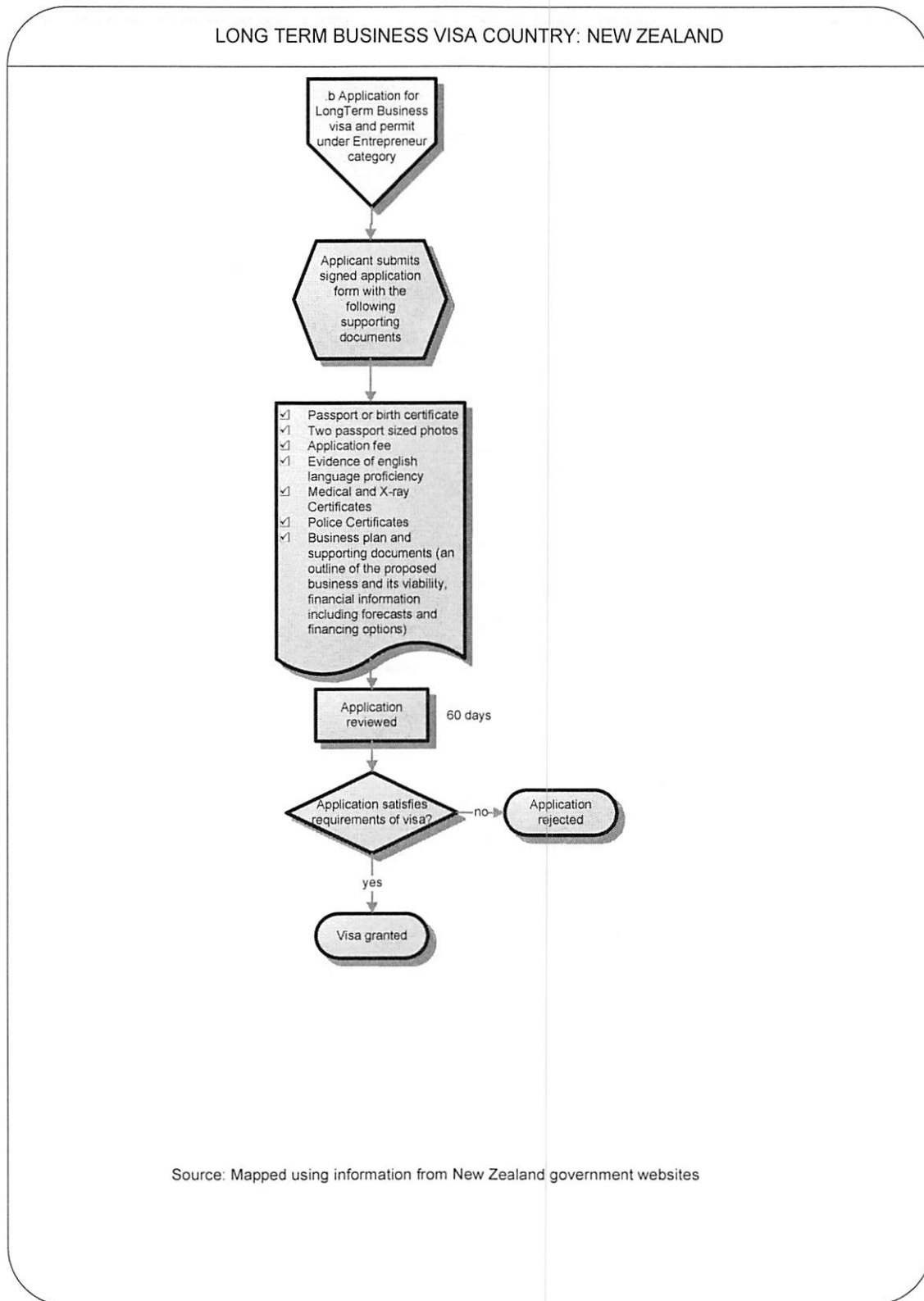
Figures 19 and 20 outline two processes for work permit application. Under the investor category, applications may be made for permanent residency. The Long term business visa is more commonly applied to and is the simpler of the two processes. It allows an entrepreneur to reside in the country for a period of five years to establish and operate an enterprise, with the possibility of applying for permanent residency under the Entrepreneur category after this period.

APPLICATION FOR WORK PERMIT COUNTRY: NEW ZEALAND



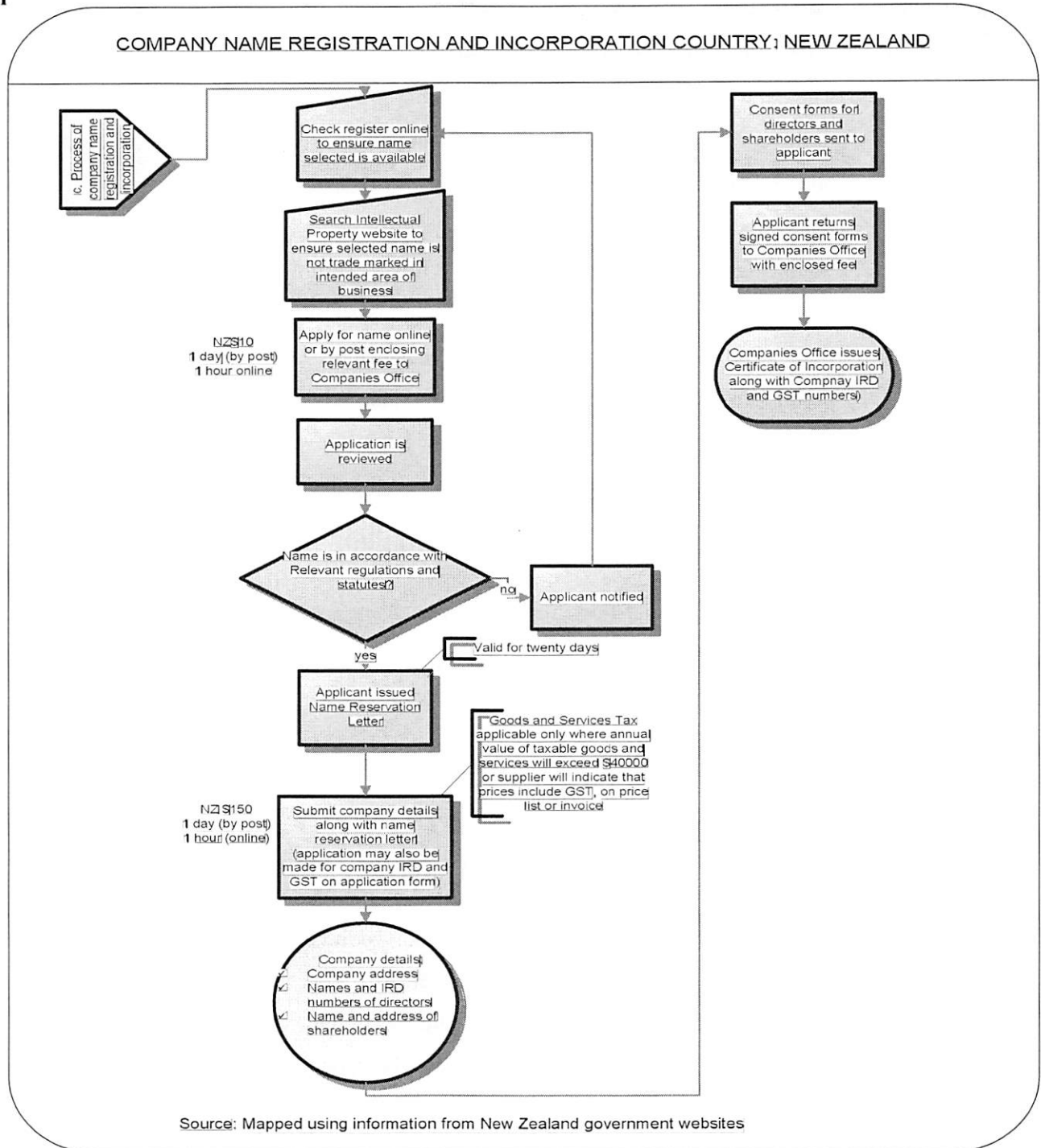
Source: Mapped using information from New Zealand government websites

FIGURE 20



Company incorporation can be completed online; this includes name registration as well as registration for tax obligations. Intermediary agents are not required and online guides are available to assist the applicant with the application process.

FIGURE 21



Business Licenses and Permits

Once business name registration and company incorporation is complete, then the enterprise may proceed to apply for licences, permits and certificates as is necessary.

Business licensing information may be accessed from three main sources:

1. The New Zealand Government website (<http://newzealand.govt.nz/>): the site is designed to offer information on licensing and registration requirements with the government, government services and government agencies. Search can be conducted by keywords, government service or government agency.
2. State Government websites
(<http://www.wellington.govt.nz/services/buildserv/buildcon/buildcon.html>): each State government has its own internet site which provides information for licences, permits and certification regulations within that Territory (State).
3. Government Ministries and Agencies: Each Government agency provides an internet site, which offers information about the licences, permits and certifications which it governs.

While there is no sequential flow for business licensing established by the Government of New Zealand, the licences presented in this section will be guided by the process flows outlined before in Figures 1 and 12.

One of the primary concerns of the Government is the use of resources. Any development, subdivision or other proposed use of a site must be assessed against the local Council's District Plan. The District Plan contains regulations about different types of activities in different parts of the city. Anything not permitted by the Plan requires a Resource Consent, which will be either for land-use consent or subdivision consent. These activities include development and building of any kind. A Resource Consent may also be required prior to acquiring a permit for Mining activities. Figure 22 outlines the application process for a Resource Consent. Figures 23 and 24 illustrate the procedures to follow for a building consent and mining permit respectively.

FIGURE 22

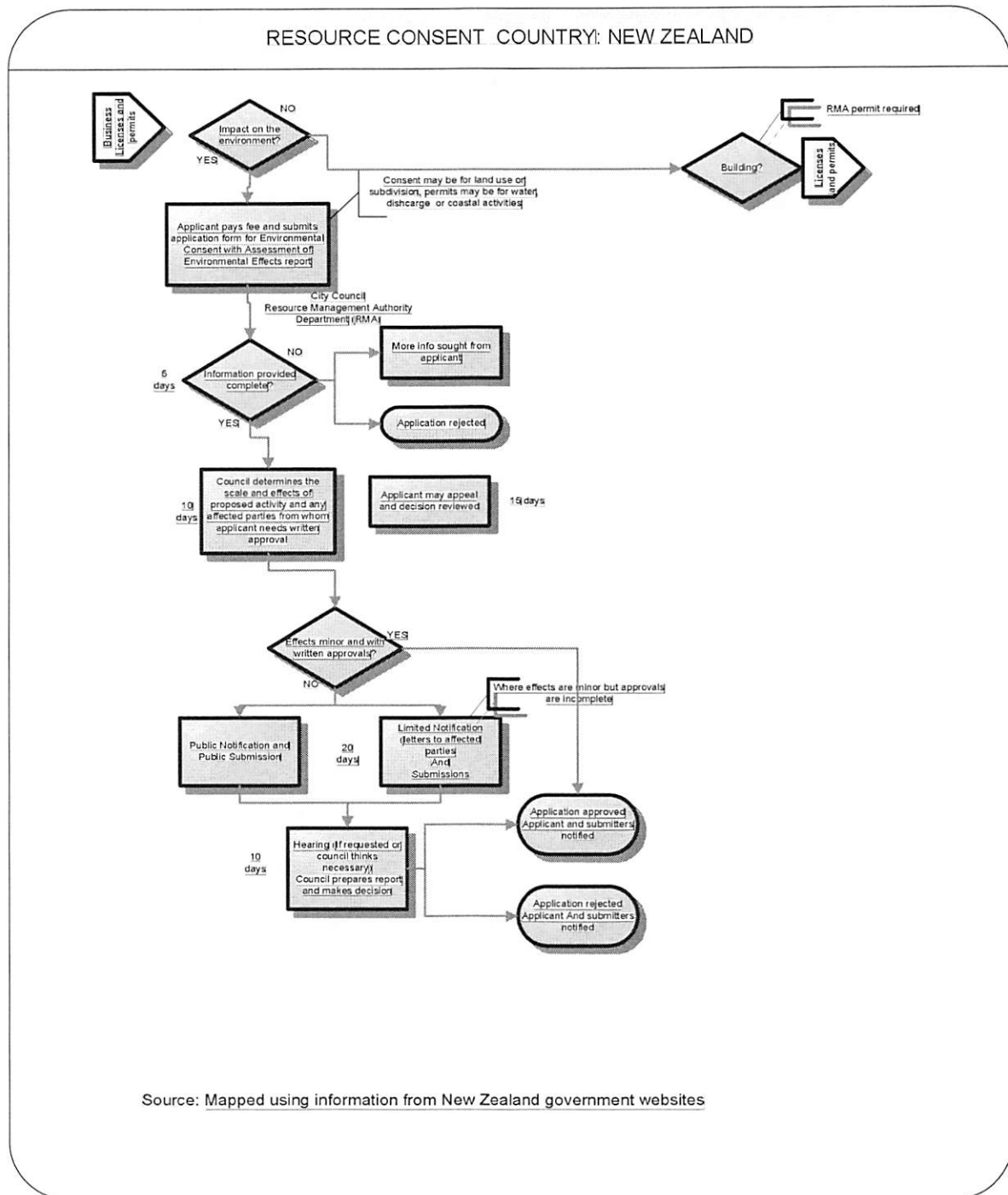


FIGURE 23

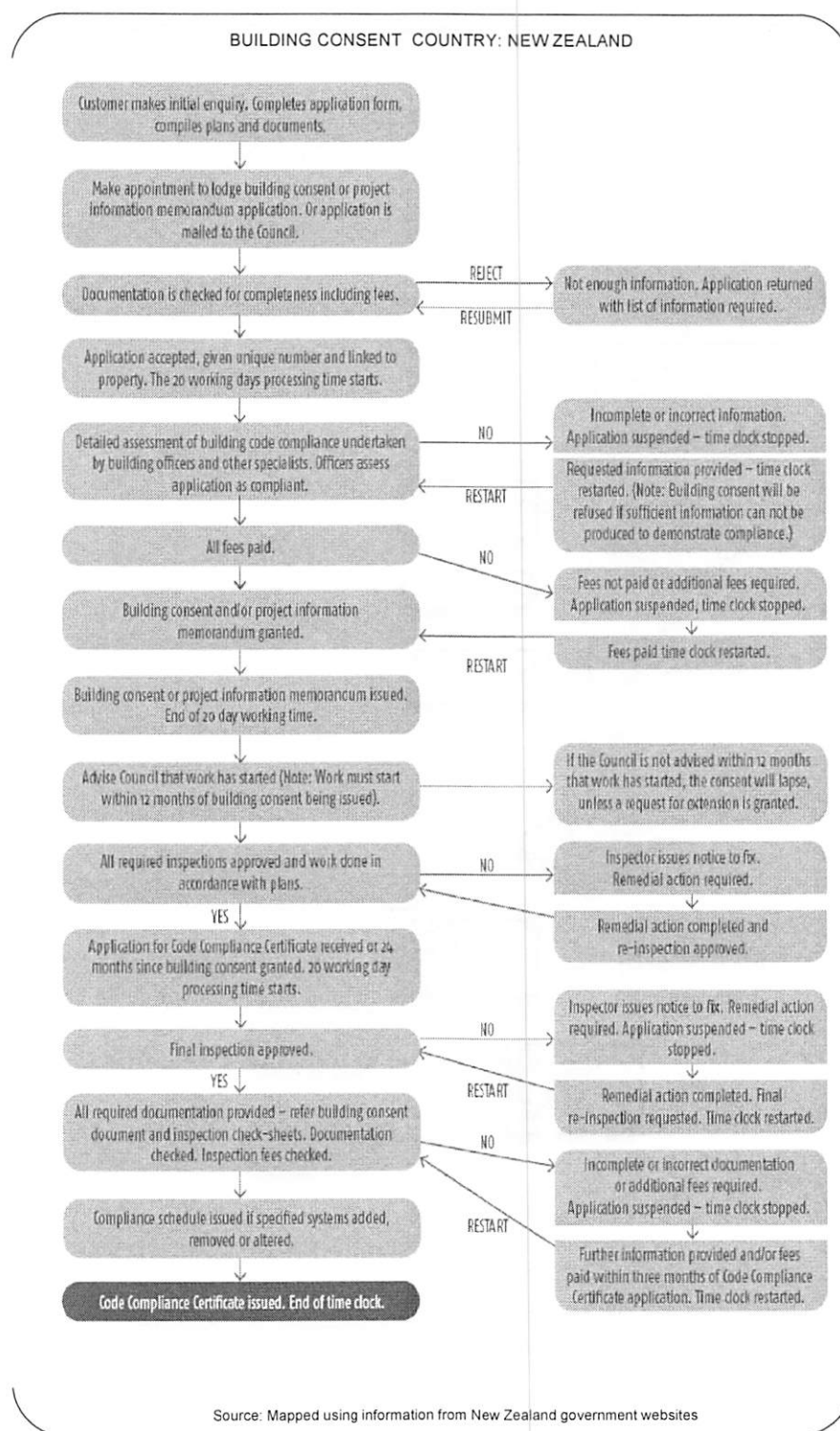
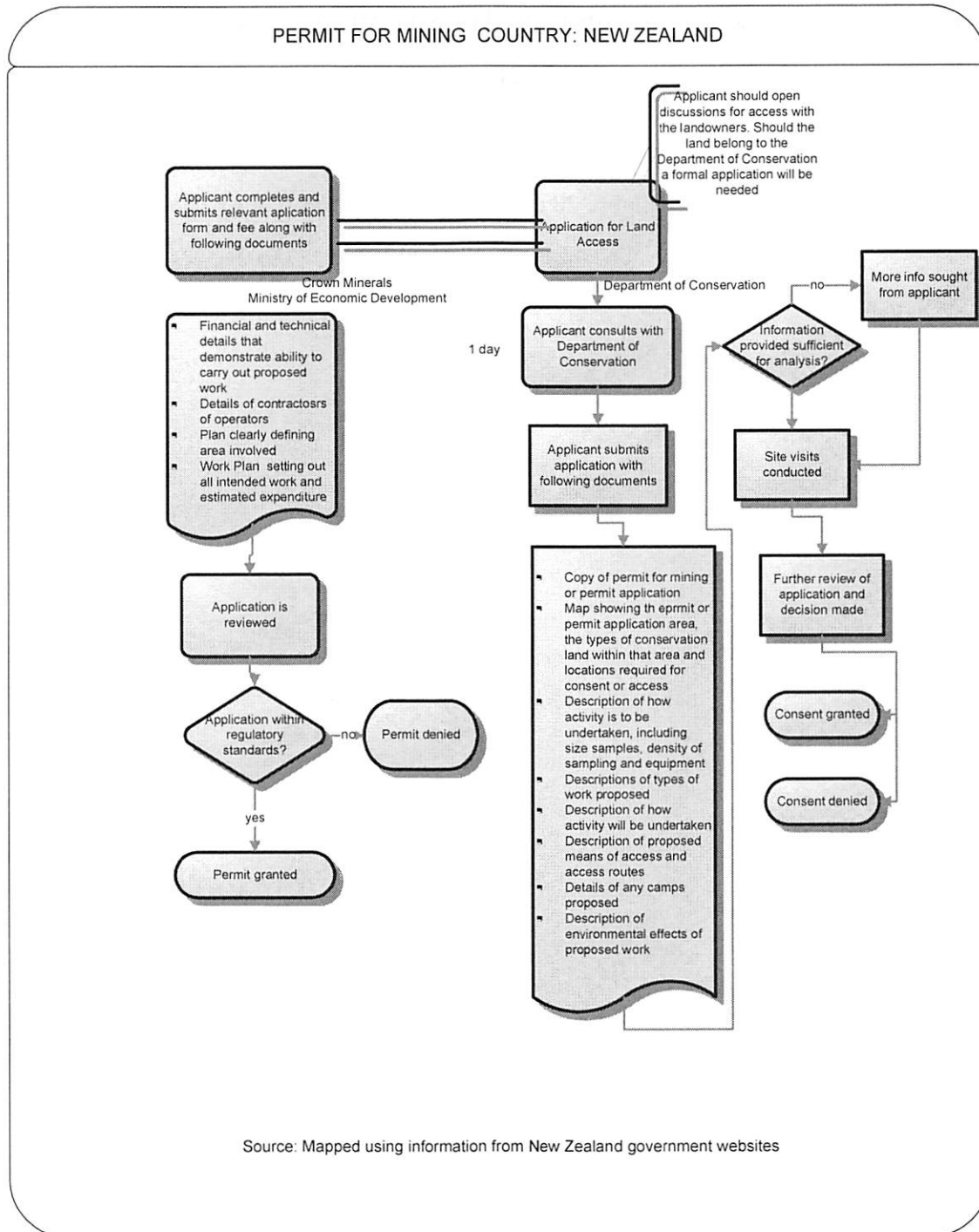


FIGURE 24



Following Development and Building requirements, industry and activity specific licences may be applied for. Like Australia there is no general licence for manufacturing, tourism, importing or exporting. However there are licensing requirements for certain goods and services within these industries and activities. Figure 25 and 26 illustrate licensing requirements for exporting and importing food products. Figure 27 shows the application process for food business registration; this process also applies to enterprises which will offer accommodation. Finally Figure 28 explains the process flow for a liquor licence.

FIGURE 25

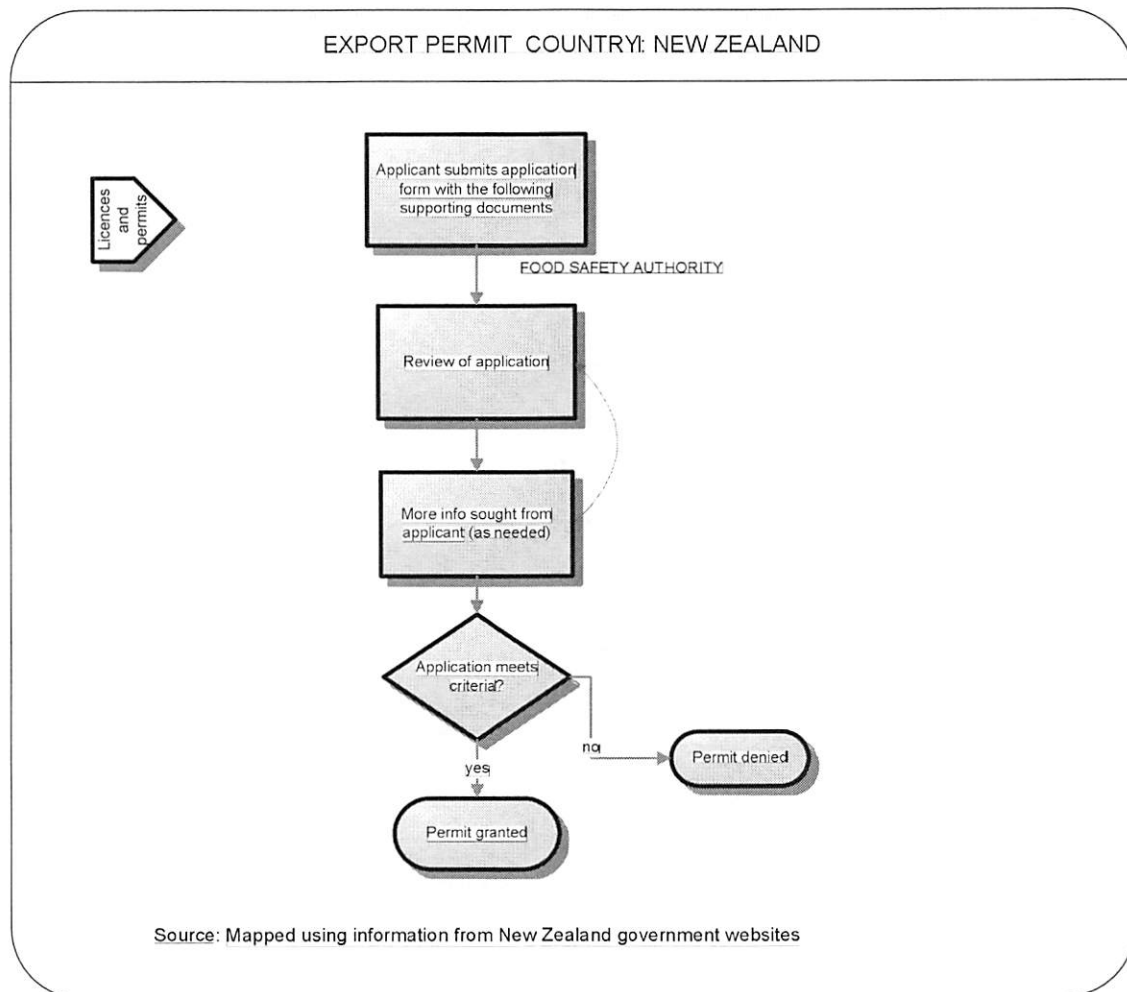


FIGURE 26

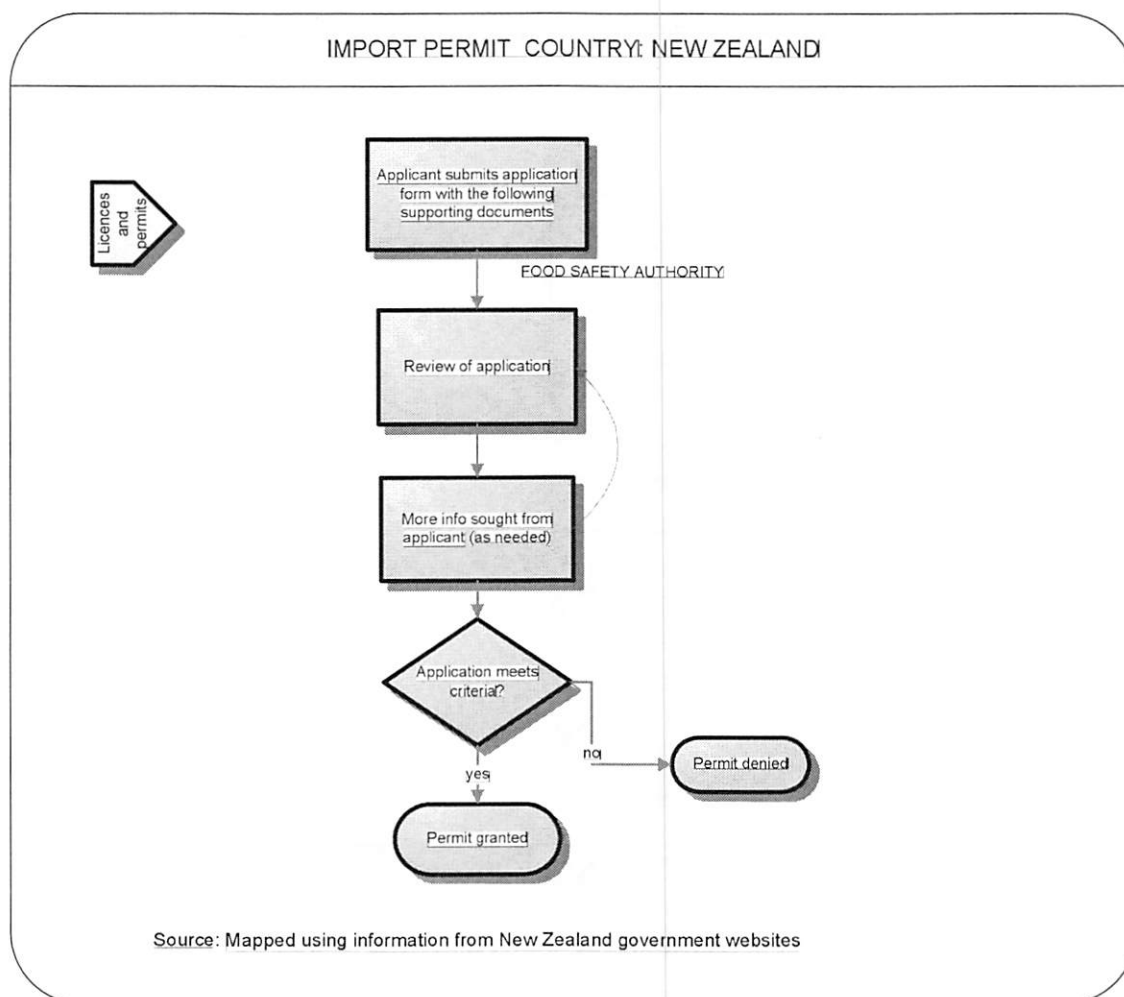


FIGURE 27

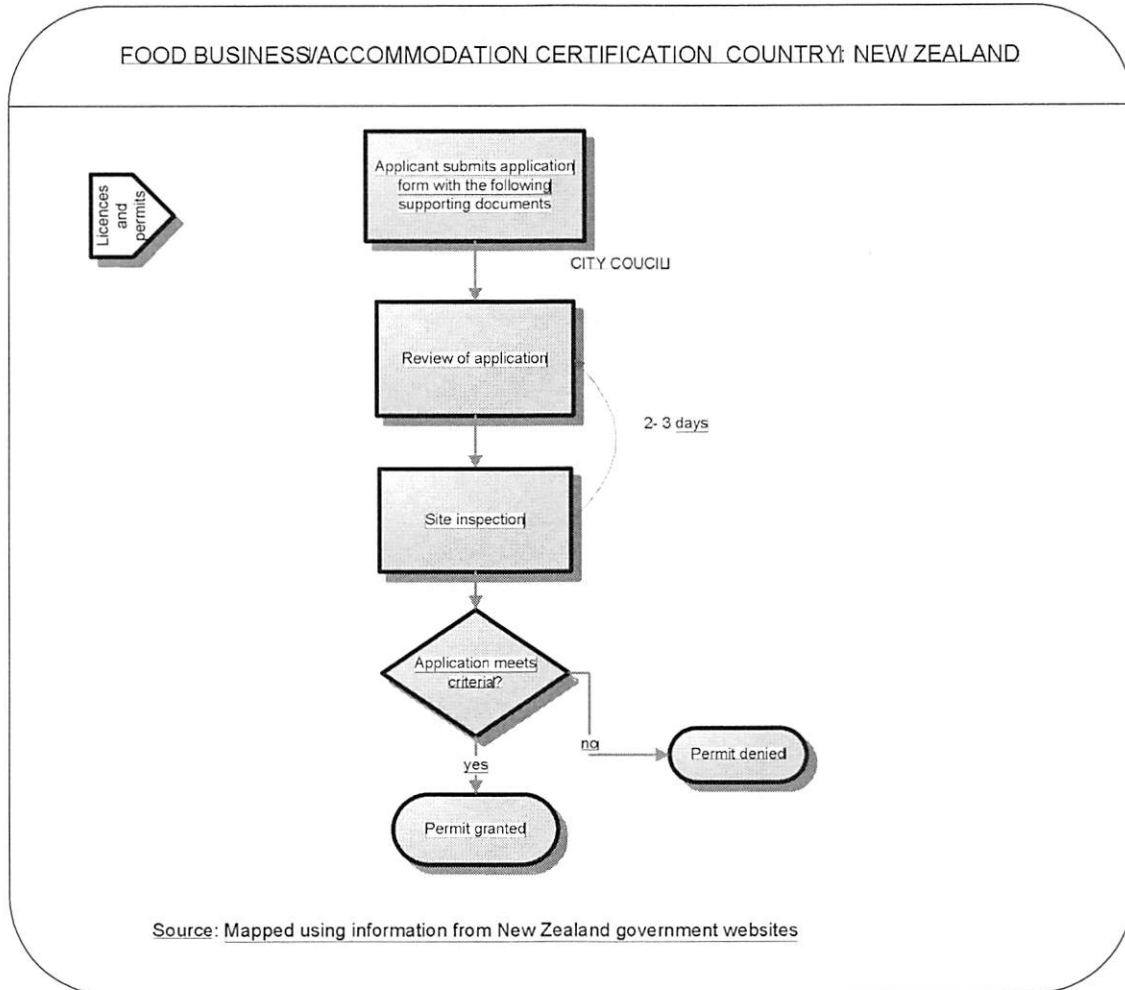


FIGURE 28

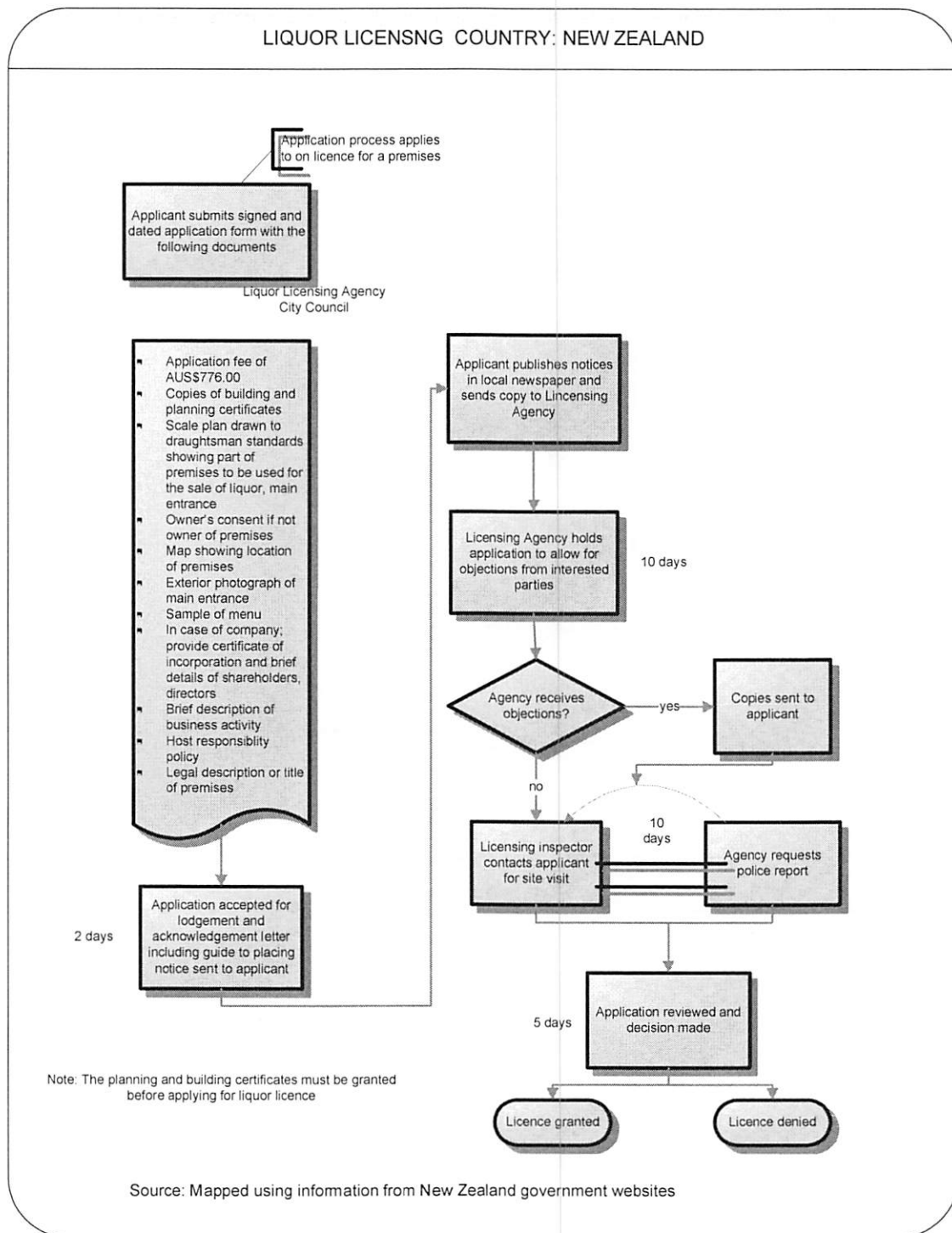


Table 5

Summary Table of Business Approval Process Country: New Zealand

	Time (days)	Number of Procedures
Foreign Investment Approval	70	4
Work Permit	60 - 120	4
Business Name Registration	1	2
Company Incorporation	1	5
Tax Registration	1	2
Licences and Permits (range)	2 – 180	5

The first stage of the BAP is streamlined and well defined. Business name registration, company incorporation and tax registration have been simplified, to involve one form and one agency in the case of companies; and two forms for all other business structures.

Without a central service or agency which provides specific business licensing information, this stage of the BAP can prove a little more difficult for an enterprise in terms of gathering information. Although there is a general search Government website, the information is less streamlined and users may spend more time sifting through data to find what is relevant to them.

Most low-risk⁴ businesses require licences which may be obtained through the local city council. These include retail businesses and personal care services (beauty salons etc.). Medium and high risk business types require a more complex array of licences which are usually industry and trade specific. In addition to licences and permits necessary at the city council, various ministries and their departments may need to be contacted to apply for the relevant permits and certificates.

⁴ The degree of risk of a business here, refers to factors including but not limited to; impact on the environment and impact on public health.

Lessons Learnt

1. Company incorporation combines three processes i.e. Business name registration, company registration and tax registration. This way, information relevant to related procedures move internally among government agencies, without requiring the applicant to make contact with each agency.
2. The information regarding business name registration, company incorporation and tax registration is simple, clear and does not require intermediary agents.
3. Online licensing information provides guides, application form and in some cases allows for online registration.

2.3 Mexico

Mexico is home to over 100 million people. A quarter of this population lives in the Mexico City area, its capital. The official language is Spanish, although various indigenous languages are spoken across the Republic.

2.3.1 Business Approval Process

The speed and the transparency of decision-making at the federal level in the Mexican government have improved immeasurably, and there are prescribed maximum time limits on administrative processes. In the year 2000 alone, the *Comisión Federal de Mejora Regulatoria (COFEMER)*, or Federal Regulatory Improvement Commission, removed almost half of the information, registration and permit requirements imposed on businesses by 11 federal government ministries.

It is important to note that the regulation is voluntary, and of 31 states in Mexico, 29 have integrated these procedures into their business regulatory system. Aguascalientes is one such state; ranked in the World Bank's *Doing Business Report 2007* as the easiest State within which to start a business of the twelve Mexican states analysed in the report.

The State has implemented two principal programs to expedite the Business Approval Process:

1. Program: One Stop Shop for Micro and Small Businesses

The State government working in conjunction with the COFEMER, and through its Ministry of Economic Development, has simplified the process of business start up, opening and operations in a new program called *Programa Uno or One Stop*.

The One Stop Shop program, has allowed the reduction of paperwork for low- public-impact businesses to one form, where information common to 16 different processes is captured in one form and one agency, rather than the 19 forms as previously used.

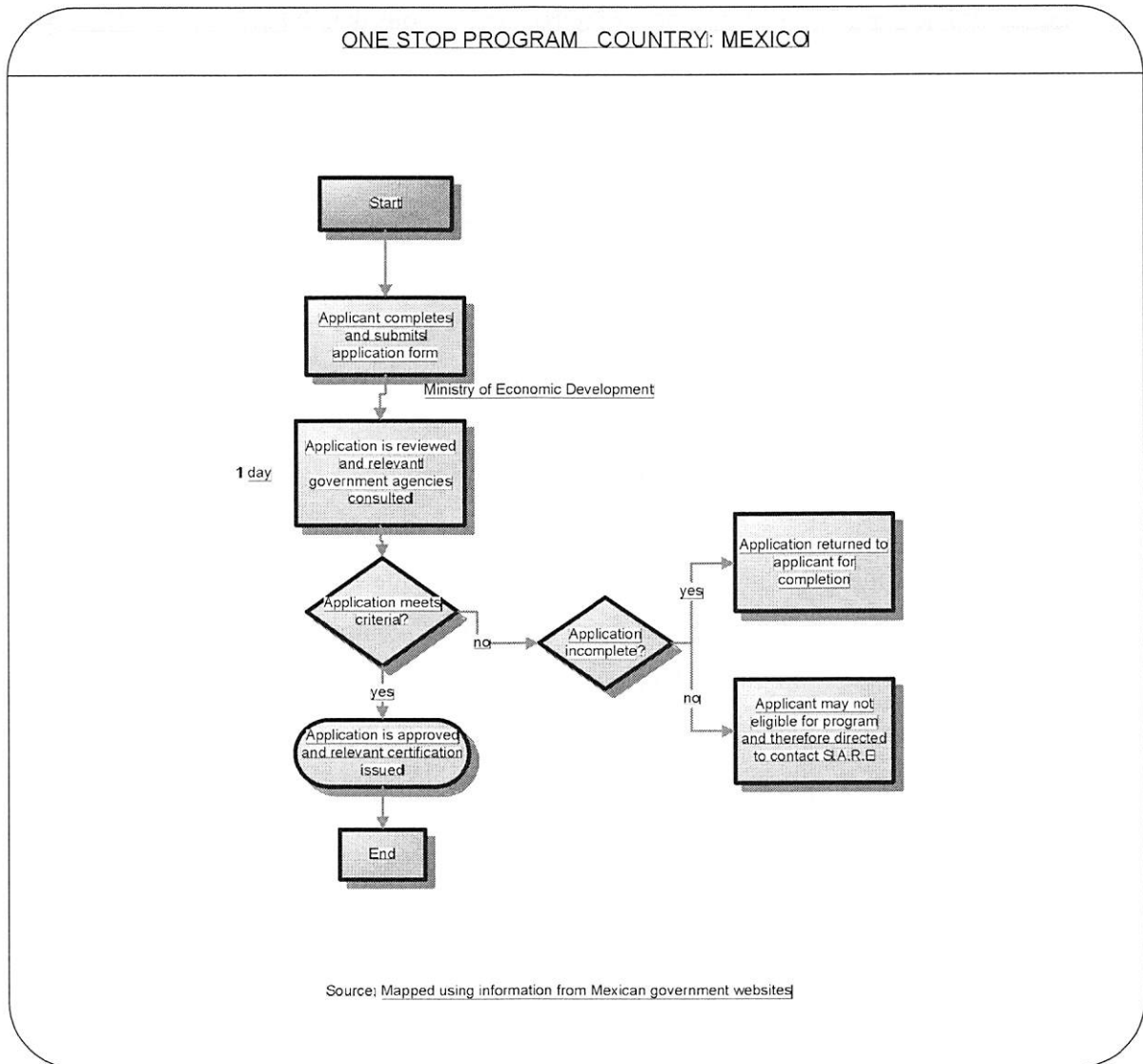
Having grouped various economic activities of low environmental impact, regulation and security, analysed and reengineered the process and documents required for their approval; the result is the implementation of a program which gives response to the totality of documents and processes required for opening a business, in one day, one place and with one application form. This includes the concessions necessary at all three levels of government; that is Federal, State and local. This has been made possible by the sharing of cartographic and other types of information, forming an inter-institutional network.

The Program applies to businesses which will conduct economic activity considered of low environmental risk, will not require construction and have identified a commercial or production location which already has all needed utilities installed.

The forms are clear and simple, and the process may be completed in various municipalities across the state.

The Process Flow is outlined in Figure 29.

FIGURE 29



There is now movement towards amending the State Act of Administrative Procedures to allow the use of electronic signatures, which very soon will give way to the approval of these businesses via internet.

2. State System for Rapid Business Approval

Since 2001, the State implemented the COFEMER program Sistema de Apertura Rápida Estatal (SARE) or State System for Rapid Business Approval; reducing the time required to open a business by 77%, compared with 1993. The system abridged the approval time from 30 to 13 days for those businesses considered to be 'no-risk'; and in the case of those not requiring construction but rather located in commercial centres the start-up time was two days.

Medium risk businesses too have seen dramatic improvement in the time taken to open a business, from 56 to 10 days, and from 85 to 30 days for high risk businesses. Of importance to note, is that preferential treatment is given to businesses which intend to operate within already established Industrial Parks, which eliminates the permit needed from the National Environmental Commission. Concession is sought instead directly with the Industrial Park, with an average approval rate of two days.

The program applies to all enterprises which would not fall under the One Stop Shop Category. It therefore includes medium and large companies, whether involved in commercial activity, mining, developing or manufacturing. Potential Investors and Entrepreneurs are invited to visit the Ministry of Economic Development (MED) for a review of their business or investment proposal and assistance with the approval process. The idea behind the program, is that while the general procedures for the BAP remain the same, the Ministry and not individuals or companies will may contact with the relevant government authorities for registration, approvals and concessions.

To facilitate the program, the MED has established contacts within the various governing bodies, who will streamline requests which come to them directly from the Ministry. Where approval processes may require lengthy review time, (for example 60 to 90 days); the MED may request that the governing body grant a conditional concession or licence based on a preliminary review of the proposal by the relevant governing body.

Applicants are still required to pay the relevant fees, but benefit from saved time and cost had they been required to interact with each of the relevant authorities and wait out normal procedural times.

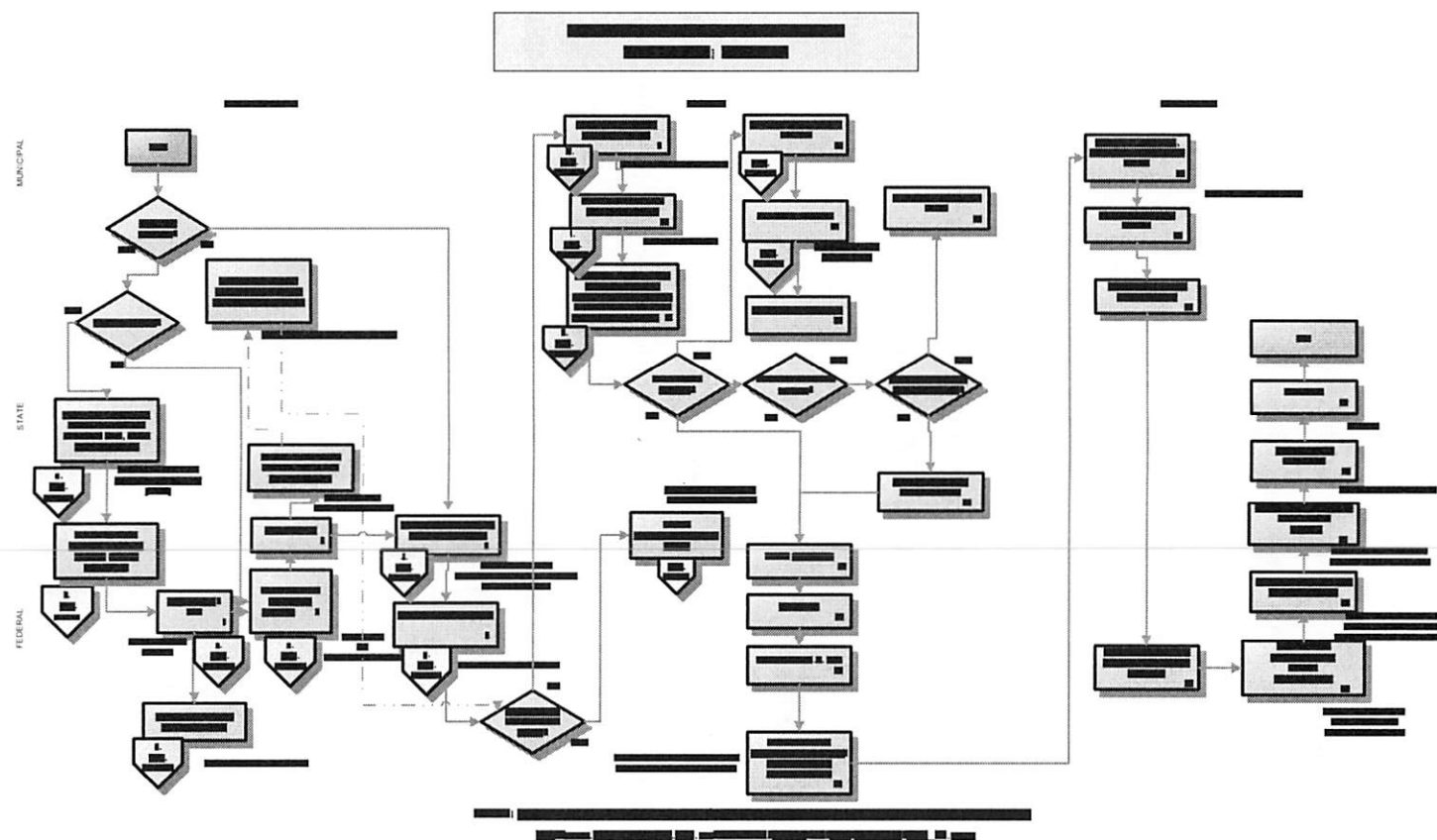
Consultation with the MED is voluntary and free. Only those proponents who go through the Ministry will be able to benefit from significant reduction time of the BAP.

2.3.2 Business Approval Process Flow Chart

The Flow chart applies to all enterprises described in the last section, which would not fall under the Micro Manufacturing and Production Companies category and therefore not able to benefit from the One Stop Shop program. The Process crosses three levels of governmental approval; Federal, State and Municipal. The procedures cover three stages; Incorporation, Opening and Operations, detailing the documentation necessary and the government agency responsible, where applicable.

Figure 30 outlines the general flow of processes. This is the general approval process for enterprises. Not all processes will apply to candidates particularly those who will not require an environmental assessment or have construction needs. It must be emphasized that all enterprise proponents can benefit from the State System for Rapid Business Approval and significantly reduce the time required, to complete the process. Those who choose not to, will complete the process as shown in Figure 30, through registered agents or on their own account.

FIGURE 30



The section which follows outlines the sub-processes from the main BAP flow chart. Figures 31 and 32 illustrate the application process from the authorisation required by foreign investors through to company incorporation and tax registration for enterprises. Next, Figures 33 – 38 show the licences, permits and approvals required by enterprises with various authorisation needs. While there are no general licences for the manufacturing or tourism industry a licence is required to carry out export and/or import activities. A health licence is required to carry out activities, which deal with the manufacture, preparation and sale of food as well as and/or the provision of accommodation services.

FIGURE 31

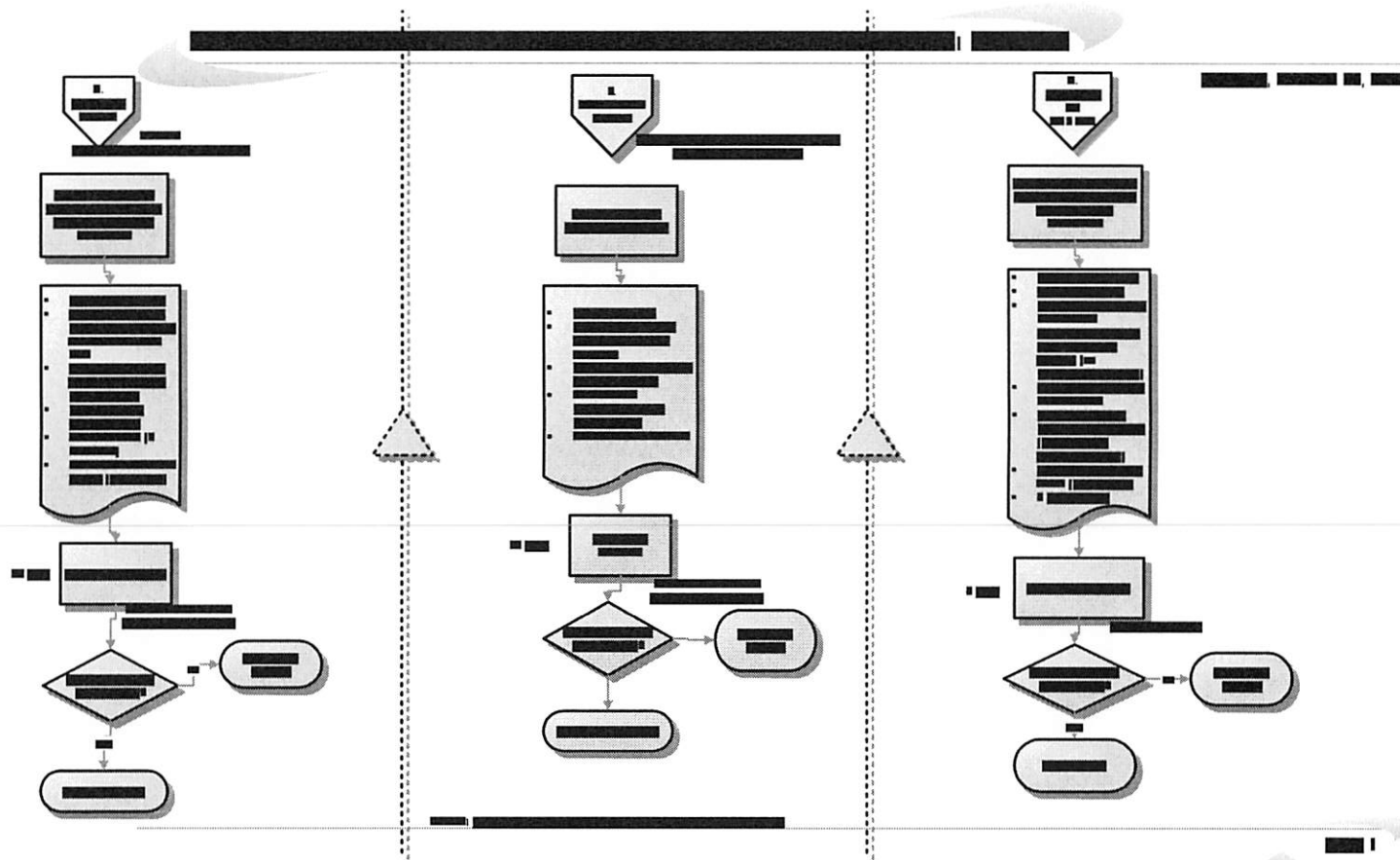


FIGURE 52

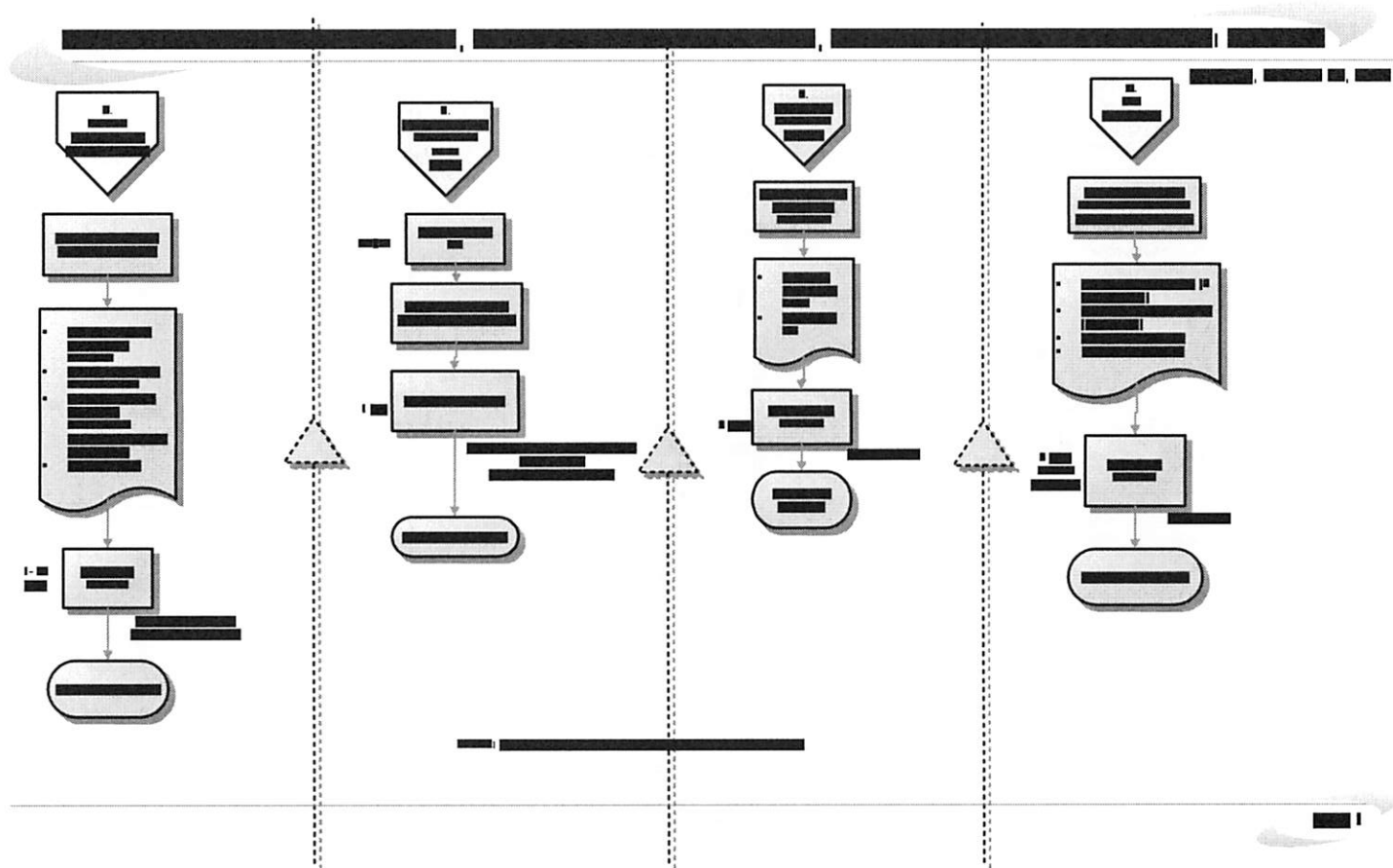


FIGURE 33

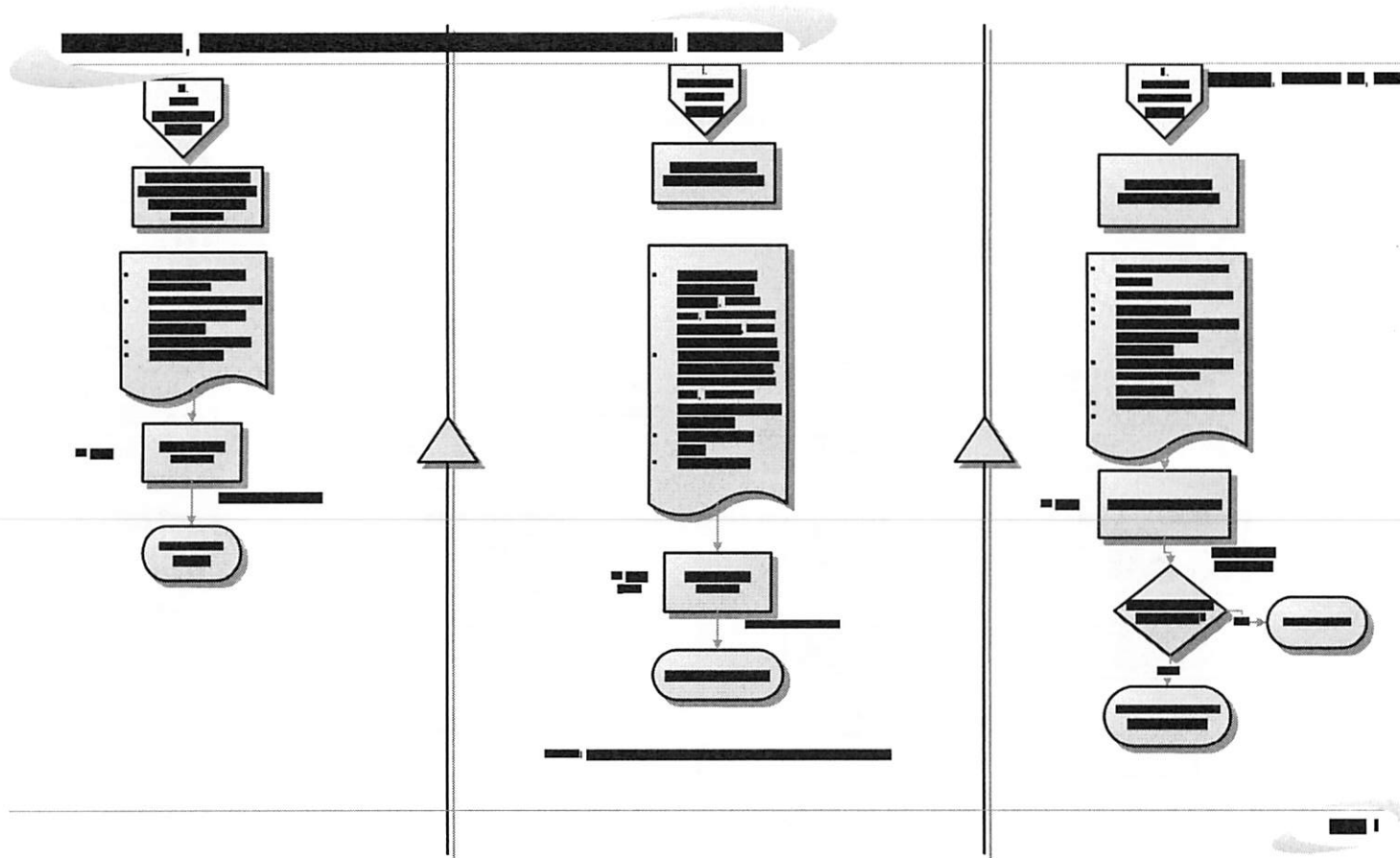


FIGURE 34

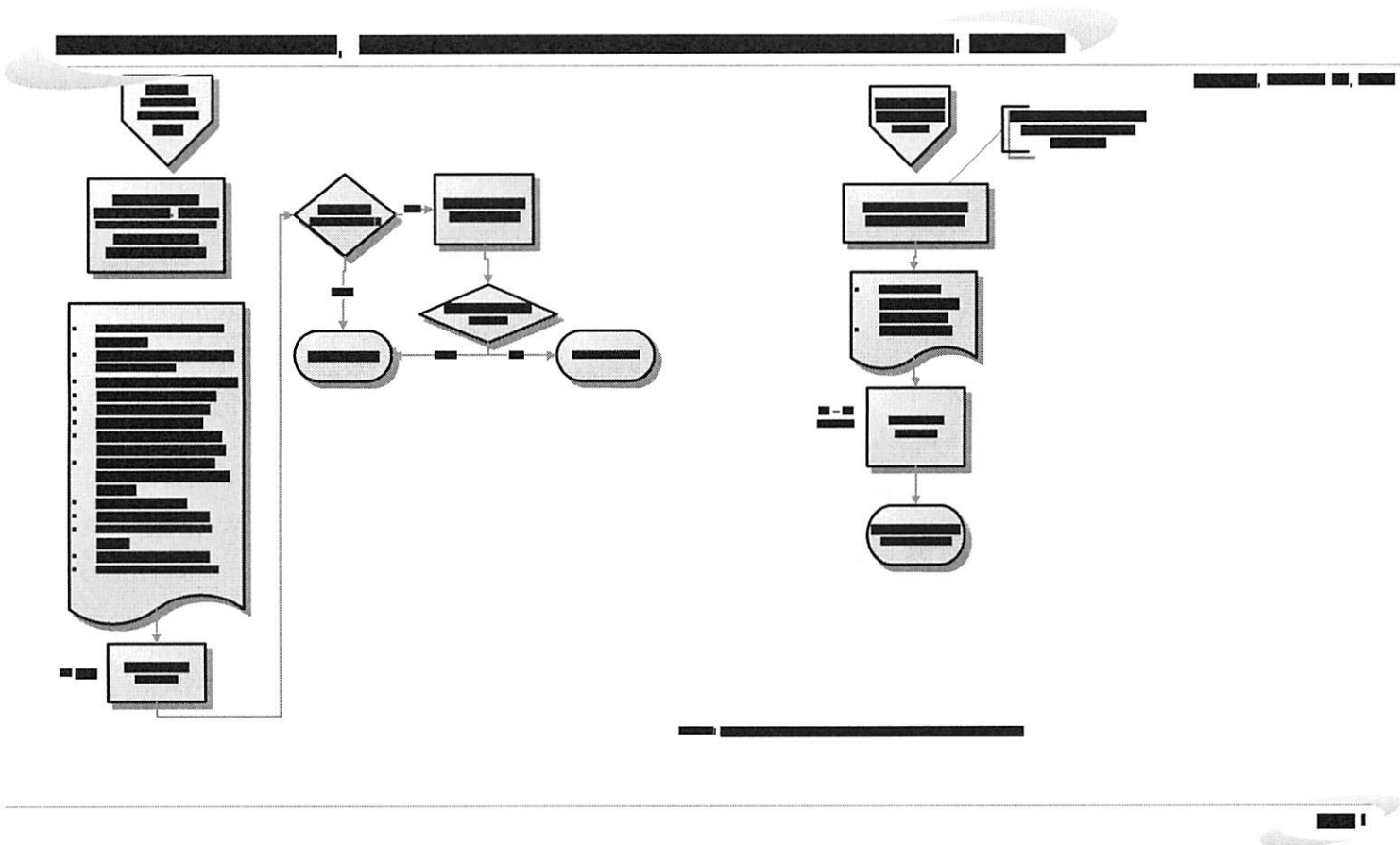


FIGURE 35

CONSTRUCTION LICENCE COUNTRY: MEXICO

Tuesday, October 16, 2007

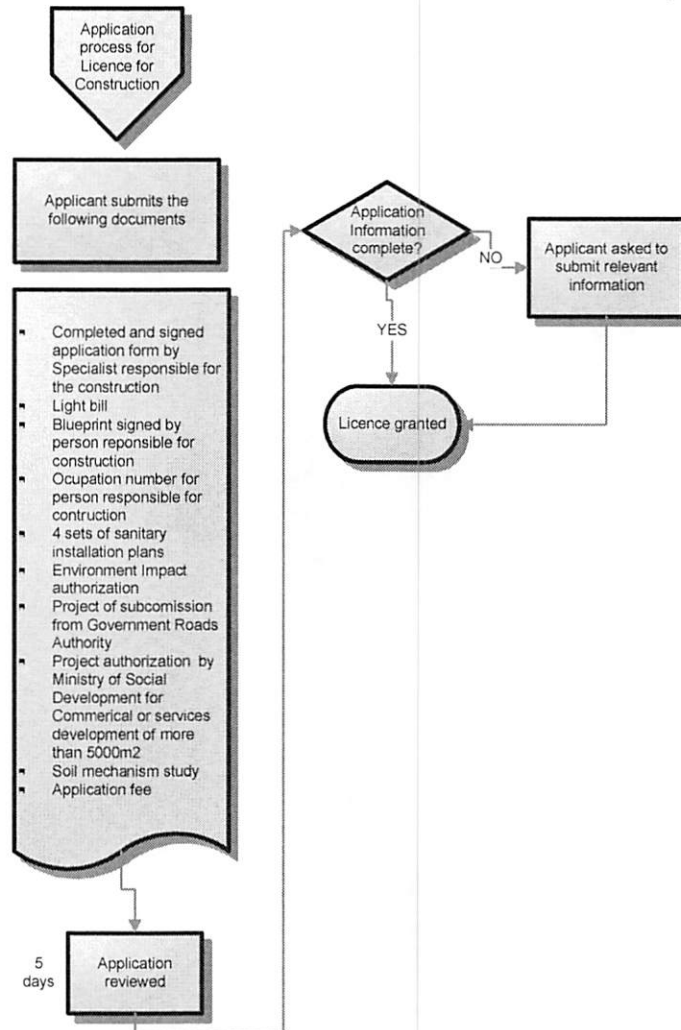
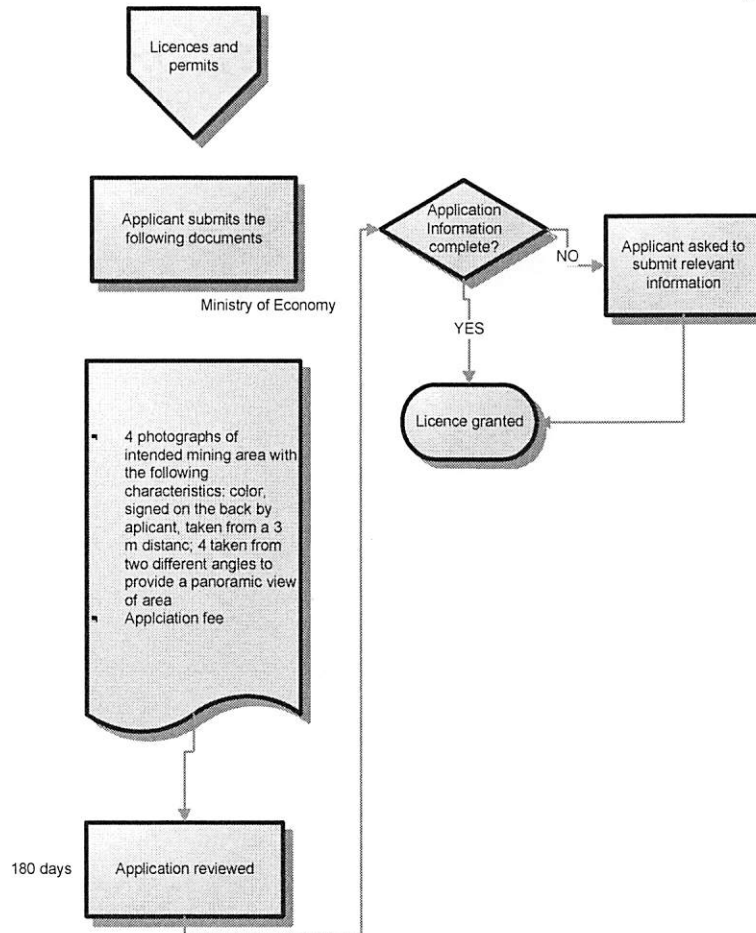


FIGURE 36

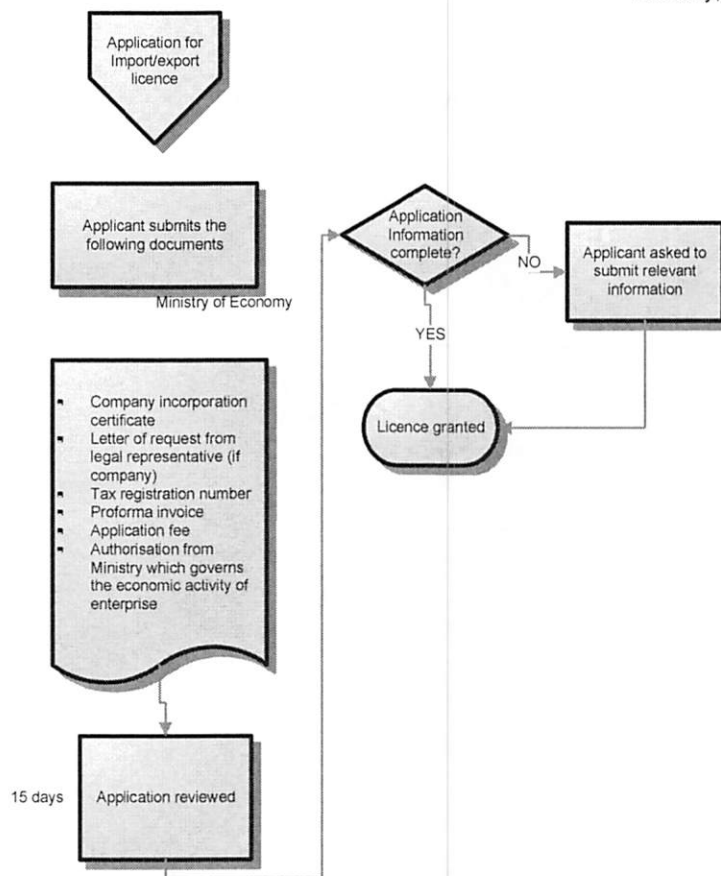
MINING PERMIT COUNTRY: MEXICO

Tuesday, October 16, 2007



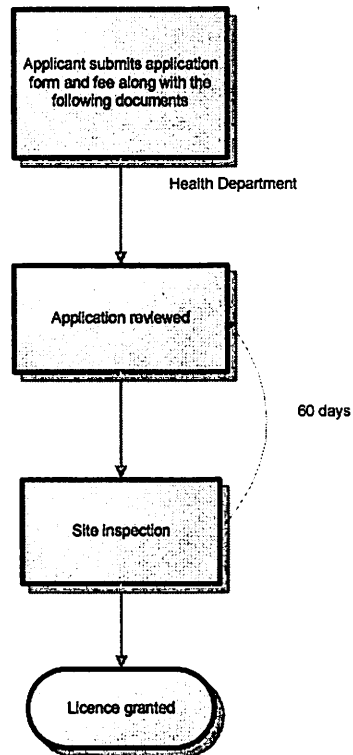
IMPORT / EXPORT LICENCE COUNTRY: MEXICO

Tuesday, October 16, 2007



HEALTH LICENCE COUNTRY: MEXICO

Tuesday, October 16, 2007



Most information relevant to the BAP in Aguascalientes, Mexico is available online, including application forms, guides, process flow charts and agencies to be contacted.

Like Australia, business licences and permits have been pooled into a central database, where process flow charts and application forms can also be accessed suited to the applicant's needs. This allows the applicant to spend more time completing the steps of the BAP and less time gathering the relevant information.

Table 6

Summary Table of Business Approval Process Country: Mexico

	Time (days)	Number of Procedures
Foreign Investment Approval	40	4
Work Permit	4	4
Business Name Registration	1	4
Company Incorporation	4	8
Tax Registration	1	2
Licences and Permits (average)	1 - 120	7

Lessons Learnt

1. One Stop Shop program has been tailored to cater the micro and small businesses which ordinarily require low assessment and documentation before approval. **Data sharing among the relevant government authorities has greatly facilitated this process to allow one agency to capture pertinent information on one form and determine eligibility of the application according to criteria.**
2. One Stop Shop program is replicated in various municipalities across the State. **This allows accessibility to these agencies in the localities of the population as much as is possible.**
3. State System for Rapid Business Approval through the Ministry of Economic Development uses the advantage that established contacts within government agencies bears, to the benefit of all enterprise types (excluding those eligible for Programa Uno). **Applicant saves time and costs which other wise would have been expended to complete the BAP on their own account.**

4. Conditional licences based on preliminary review of proposals using key criteria, can **significantly reduce the waiting period for enterprises which must go through lengthy assessment procedures. Particularly in the case of Environmental and Development licensing**
5. The information is clear and does not require intermediary agents for the completion of processes
6. The combination of some procedures on one form eliminates replication of information and therefore avoids unnecessary procedures.
7. Online Database of Business Licences and permits; service is easy to use, and provides process flow charts, guides and application forms

3.0 Summary

The preceding section examined the BAP flow charts for each of the countries selected for this study. Based on the findings of this study, below the lessons learnt from outlined BAPs will be summarised.

	Australia	New Zealand	Mexico
Lessons Learnt			
1. One Stop Shop; registration and licensing of micro and small businesses in one day at one agency			♣
2. Facilitation of Business Approval Process for all enterprise types through one Government Agency			♣
3. Grant of temporary conditional licences based on preliminary review of enterprise proposal; where normal licensing time may be lengthy			♣
4. Company incorporation includes company name and tax registration; process may be completed via the internet		♣	
5. Business licensing information available through streamlined government database; searchable by business type		♣	♣
6. Predetermined Process flow charts according to economic activity grouping available			♣
7. Ease of finding information regarding business name registration and company incorporation	♣	♣	♣
8. Ease of finding information regarding business licensing and permits	♣		♣



9. Information presented simple and clear: guides to complement application procedure for some processes	♣	♣	♣
10. Business Approval Process can be completed without intermediary agent	♣	♣	♣
11. Online registration available for some or all procedures	♣	♣	
12. Combining procedures or data collection on one form where possible	♣	♣	♣
13. Application forms for some or all procedures available online	♣	♣	♣

Conclusions and Recommendations

The three countries identified; two for their best practice in the Business Approval Process, namely Australia and New Zealand, and one for its significant reform in the same area display similar behaviour in their approach to business name registration and company incorporation. This stage of the BAP has been carefully streamlined, eliminating much of the time and interaction with government agencies necessary.

The use of online registration and the elimination of intermediary agents greatly reduce time and costs to applicants. This is greatly facilitated by clarity in the information provided on websites on the one hand, and clarity in the information required on forms, greatly aided by guides.

Business licensing to a large extent remains a daunting task, particularly because of the wide range of licence and permits required by any one business entity when its commercial activity is medium or high risk. Both Australia and Mexico have sought to reduce the cumbersome task of searching for the pertinent licence and permit for the enterprise by providing a central database, searchable by business type, occupation or licence name.

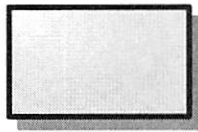
Considering the unique nature of each country's economy, some regulations may become necessary in one market, though redundant in another. Where lengthy regulations are imperative it is important to carefully assess how they may be more efficiently administered. The use of the internet for publishing regulatory information and forms greatly eases most of the frustration proponents may face.

Finally, though no one country in this study proved to be efficient in all aspects of its Business Approval Process, there were lessons to be learnt from each country's model. While the findings provide a good base for insight and initial discussions of efficient Business Approval practices, further analysis and comparative research must be done before adopting or adapting the models presented in this study for implementation at the local level. Specifically it is recommended that select industries and/or economic activities

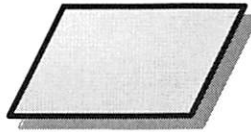
be determined for further study in these countries, to better appreciate the lessons which may be learnt from the design and administration of their business entry regulations.

APPENDIX

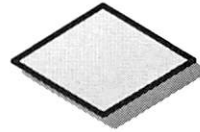
The following is a guide to the symbols represented in the Process Flow Charts:



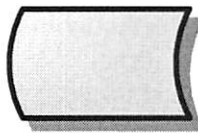
DEFINED PROCESS



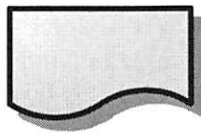
DATA



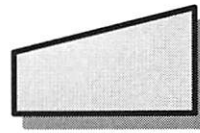
DECISION



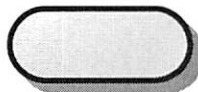
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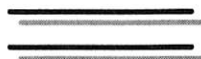
DOCUMENT



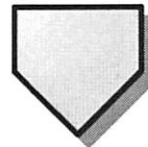
MANUAL INPUT



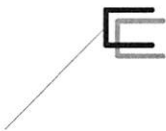
END OF PROCESS



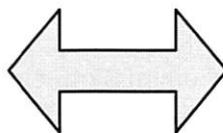
PARALLELL PROCESSES



OFF PAGE REFERENCE



OFF PAGE REFERENCE



PROCESSES AND DATA FLOW
IN BOTH DIRECTIONS

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Foreign Investment Review Board – Government of Australia

<http://www.firb.gov.au/content/default.asp>

Business Government – Government of Australia

<http://www.business.gov.au/Business+Entry+Point/>

Australian Securities & Investments Commission- Government of Australia

<http://www.asic.gov.au/asic/asic.nsf/byheadline/Foreign+Companies?opendocument>

Department of Industry, Tourism and Resources - Government of Australia

<http://www.industry.gov.au/content/itrinternet/cmscontent.cfm?objectId=DF9DB308-B0E4-7D05-1ADDA50FADCBC330&searchID=354431>

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<http://www.aguascalientes.gob.mx/economia/mejreg/cte/default.aspx>

New Zealand Government

<http://newzealand.govt.nz/>

Interviews

Interview conducted with Felix Bradley, Business Service Advisor, New Zealand Trade and Invest, New Zealand, on September 17, 2007.

Interview conducted with Edith Gonzalez, Sub-Director of Special Concessions, Ministry of Finance, Aguascalientes Mexico on September 18, 2007.

Interview conducted with Daniel Bautista Contreras, Director of Coordination of Sectors, Health, Education, Labour, Fiscal and Financial, Ministry of Finance, Aguascalientes, Mexico, on September 18, 2007.

Interview conducted with Graham Thomas, Syndication Manager, of Business Government of Australia, on Mexico, on September 21, 2007.

Interview conducted with Beatriz Moran, Head of Department for Legal Affairs, Ministry of Affairs, Aguascalientes, Mexico, on September 21, 2007.

Categories	#	Questions	Indicative Options
Operations, Customers & Ma	27	In your assessment, how will demand for the products/services from a business like yours change next year?	Increase, Decrease (large to little), No Change
Operations, Customers & Ma	28	What would you need to expand output?	List of possible needs
Finance	29	What were the sources of funds you invested when you first started the business?	None, Bank Loan, CU Loan, Family etc
Finance	30	Since start-up of the business, what has been the main source of funding?	List of possible sources
Finance	31	What hindrances were involved in procuring funding, after start-up?	List of possible factors
Finance	32	What was the Jamaican Dollar value of your output last year?	Monetary bands
Finance	33	What was the average unit price you received for your product(s) and/or services?	OPEN-ENDED QUESTION
Finance	34	What is the value of your fixed assets (excluding land & building)?	Monetary bands
Finance	35	Please indicate the level of turnover for the business for the last financial year?	Monetary bands
Finance	36	Over the last financial year what has been the direction of your profitability?	Percentage chg bands
Finance	37	What was the total operating cost incurred, last year?	
Finance	38	Which of the following sources of finance have you used to finance the business in the last two years? (Please tick all that apply)	List of possible sources
Finance	39	Which financial institutions do you use for the following?	Matrix of type of institutions (Commercial Bank, CU etc) and usual services offered (loans, FX, Savings AC etc)
Finance	40	If not using an institution, why not?	List of possible reasons
Employment & Training	41	How many people are employed in your business at the moment and two years ago, including yourself and any partners?	Matrix of nature of employment (FT, PT etc) and time period (now & 2 yrs prior)
Employment & Training	42	Please provide the following details about employed workers in the business.	Matrix of Positions Held and Key info (Sex, Age, Highest educational level reached & Yearly Earnings)
Employment & Training	43	Do you expect to increase or decrease staff over the next year?	Increase, Decrease (large to little), No Change
Employment & Training	44	Do employee skill shortages restrict performance of your business?	Yes or No
Employment & Training	45	How has staff training been delivered over the last 12 months?	List of possible methods
Employment & Training	46	Would any of the following encourage you to undertake more training? (Please tick all that apply)	List of possible factors
Employment & Training	47	What problems are you having with workers?	List of possible problems
E-commerce & Technology	48	What forms of e-commerce are employed by your business?	List of popular systems
E-commerce & Technology	49	Have any of the following factors prevented you from doing more trading online? (Please tick all that apply)	List of possible factors
E-commerce & Technology	50	What portion of your turnover currently comes from online sales?	Percentage bands
E-commerce & Technology	51	What has been the impact of online sales on your customer base? (Please tick all that apply)	List of possible impacts
Role of the Government	52	If you have not used Government funded business support services, what is the reason for this? (Please tick all that apply)	List of reasons
Role of the Government	53	What would encourage you to make more use of Government funded support services? (Please tick all that apply)	List of possible factors

Categories	#	Questions	Indicative Options
Role of the Government	54	Which of the following GOJ measures/regulations have affected your business positively?	List of measures
Role of the Government	55	Name three programmes that have been set up to assist small/micro enterprises	OPEN-ENDED QUESTION
Role of the Government	56	What three things could the GOJ do to assist businesses like yours?	OPEN-ENDED QUESTION
Crime	57	Have you suffered any of the following crime in the past 12 months?	List of types of crime
Crime	58	Were any of these crimes reported to the police?	List of types of crime
Crime	59	If there were any crimes you did not report to the police, why not? (Please tick all that apply)	List of reasons
Crime	60	Please indicate the overall cost of crime to your business, over the past 12 months.	Cost categories
Crime	61	Have you implemented any of the following security measures?	List of measures
Crime	62	How effective do you consider the following to be in reducing crime against your business?	List of measures
Environment	63	How would you rate your electricity provider?	
Environment	64	Which of the following are utilized in your business?	List:Electricity, Kerosene,Diesel, fluorescent lighting, conservation, solar power
Transportation	65	How has traffic congestion affected your business in terms of lost man-hours?	Man-hour categories
Transportation	66	How has traffic congestion affected your business in terms of lost revenue?	Revenue categories
Transportation	67	Please indicate how satisfied you are with the effect of the following transport issues on your business?	List of issues (Public Transport, Road Network etc)
Business Owner Details	68	What would be the consequence of the business becoming insolvent?	List possible outcomes
Business Owner Details	69	Which of the following qualifications do you hold?	Qualifications categories
Business Owner Details	70	Between leaving full-time education and starting your first business, how many years elapsed?	Yearly categories
Business Owner Details	71	Between leaving full-time education and starting your first business, how many paid jobs did you have?	1, 2, 3, 4 or 5 & more
Business Owner Details	72	Immediately prior to becoming the owner of this business, what was your status?	Employed, unemployed etc
Business Owner Details	73	As a business owner, compare your financial standing to that which you could have expected if you had not been a business owner.	Worse, better,unchanged etc
Business Owner Details	74	As a business owner, compare your quality of life to that which you could have expected if you had not been a business owner.	Worse, better,unchanged etc
Business Owner Details	75	In a typical week, how many hours do you spend working in your business?	Hourly categories
Business Owner Details	76	What is your age?	Age Categories
Business Owner Details	77	What are the main reasons for deciding to run own business?	List of possible reasons
Business Owner Details	78	What are the main problems you encountered at the start of the business? (Select in order of priority)	List of possible problems

ISSUES TO BE DISCUSSED

- The role and impact of EPA
- Perception of their competitiveness – do you know your local and global competitors?
- How can the government enhance competitive advantage?
- Access to low-cost inputs
 - o Raw material
 - o Labour
- Operational efficiency- inbound/outbound logistics
- Distribution channels
- Knowledge of resources and business operations
- Venture capitalism
- The impact of taxation on businesses
- Unionization
- Government procurement guidelines
- Social Class and access to resources
 - o Perception of access
 - o Age, gender, social class (discrimination)
- Issue of trust – taking away business idea
- Nepotism
- Perception of quality of outputs
- Price vs. Quality
-

INDICATIVE SURVEY QUESTIONS

Categories	#	Questions	Indicative Options
Business Details	1	How many years has this business been in existence?	Yearly categories
Business Details	2	How many businesses do you currently own/co-own and manage?	1, 2, 3, 4 or 5 & more
Business Details	3	How many other businesses have you previously owned/co-owned and managed (excluding current business(es))?	1, 2, 3, 4 or 5 & more
Business Details	4	List the main product(s) and/or service(s) offered by your company.	OPEN-ENDED QUESTION
Business Details	5	How many years in total have you been a business owner/co-owner and manager?	Yearly categories
Business Details	6	Is the business registered with Registrar of Companies?	Yes or No
Business Details	7	If not, what are the reasons for not being registered?	List of possible reasons, with "Other" option
Business Details	8	Is the business registered for GCT?	Yes or No
Business Details	9	What is percentage composition of the owners (including partners/shareholders)?	Groupings of '%age male vs female'
Business Details	10	What is the legal form of your main business?	Sole Trader, Limited etc
Business Details	11	From what type of premises do you operate your business?	Home, Office, Retail, Mobile etc
Business Details	12	In what type of area are these premises located?	City Centre, Residential, Covered Shopping Centre
Business Details	13	How did you start this business?	Inherited, franchise etc
Business Details	14	What is the objective of your business for the next two years?	Grow rapidly, expand moderately, sell the business etc
Customer & Markets	15	To what extent are the following competitiveness strengths or weaknesses in your business?	Matrix of factors (Selling price, Costs etc) and gauge ranging from 'Major Strength' to 'Major Weakness'
Operations, Customers & Markets	16	Does your business have any of the following accredited standards?	ISO 9000 etc
Operations, Customers & Markets	17	What form(s) of payment does/do your customers make?	Cash, Credit, Unspecified etc?
Operations, Customers & Markets	18	Who are your main customers?	Final Consumer(%), Higglee(%), Business(%) etc
Operations, Customers & Markets	19	Where are your customers based?	Overseas, Kingston etc
Operations, Customers & Markets	20	What was the total quantity goods produced last year?	OPEN-ENDED QUESTION
Operations, Customers & Markets	21	How is your production distributed?	Fixed Location, Direct Sales, On order etc
Operations, Customers & Markets	22	What are your primary inputs for production?	Raw materials, Own Production, Wholesaler etc
Operations, Customers & Markets	23	What problems regarding supplies/suppliers do you experience?	No problems, Cost, Seasonal Shortages etc
Operations, Customers & Markets	24	What quantity of goods are you able to produce in a 40-hour work week if all inputs to production were fully utilized?	OPEN-ENDED QUESTION
Operations, Customers & Markets	25	How many days/hours per week does the business operate?	OPEN-ENDED QUESTION
Operations, Customers & Markets	26	In your assessment, how much has the demand for the products/services from a business similar to yours changed in the past year?	Increase, Decrease (large to little), No Change

Carlinea Guy

From: Imega Breese [imega.jma@cwjamaica.com]
Sent: Tuesday, January 08, 2008 4:14 PM
To: Carlinea Guy
Cc: Blondel Facey-Chambers; oazan@bossfurniture.com
Subject: Re: Survey Questionnaire to Inform National Policy for the MSME Sector
Importance: High

January 8, 2008

Mr. Robert Gregory
President
Jamaica Trade and Invest (JTI)
18 Trafalgar Road
Kingston 5

Dear Mr. Gregory,

Re: Survey Questionnaire to Inform National Policy for the MSME Sector

The Jamaica Manufacturers' Association Ltd. (JMA) is pleased to be involved in this important process. A national policy for the MSME sector is well overdue and we appreciate the efforts of JTI and the TGCC to rectify this most urgent matter.

In order to create an enabling environment for the MSME sector we believe that the following areas should be addressed in the questionnaire:

1. Access to financing
2. Export and market access
3. Bureaucratic Red Tape
4. Financial and Fiscal Incentives
5. Business Development Services

Mrs. Imega Breese McNab, Research and Marketing Officer will represent the JMA on the Questionnaire Committee.

We look forward to assisting in the successful creation of the survey instrument which will sufficiently guide the formulation of policy to enhance the competitiveness of the MSME sector.

Yours sincerely,
THE JAMAICA MANUFACTURERS' ASSOCIATION LIMITED

Omar Azan
PRESIDENT

1/9/2008

C&WJ goes after small, medium-sized businesses with new data product

Jamaica Observer Wednesday, January 09, 2008

More focused on grabbing up, or at least keeping small and medium-sized business clients in the face of growing competition in the data telecommunications subsector, Cable & Wireless Jamaica (C&WJ) has launched a new network product that the firm says will provide cost-savings.

The new product named Business Virtual Private Networks (VPN) will allow businesses to interconnect remote branch offices using affordable broadband DSL access technologies, according to C&WJ, eliminating the need for more traditional offerings such as frame relay and leased lines, which tend to be onerous on the the information technology budgets of small and medium-sized firms.

"The launch of our Business VPN product underscore C&WJ's continued commitment to deliver affordable and modern business solutions for small and medium businesses," said C&WJ's vice-president of business solutions, Lloyd Distant in a press statement issued yesterday. "We believe that the advantages of lower costs, combined with safer network connectivity will enhance the productivity of several businesses by creating greater efficiency."

The new offering is said to be more secure than Internet, because the data is transported via a private C&WJ network and does not traverse the Internet.

The Business VPN solution uses existing broadband network intelligence and islandwide reach to interconnect remote branch offices using a variety of affordable access connections such as low cost "Internet-less" ADSL.

Companies that do not require data encryption between locations, can use the lower cost DSL modems in stead of routers, resulting in further cost savings.

Additionally, the application enables branch offices to share information and have real-time access to business applications such as accounting software, customer information systems and inventory management. It also can be designed to use managed customer premise devices to provide data traffic encryption and traffic prioritisation.

Survey Questionnaire to Inform National Policy Framework for the MSME Sector

Topics to be considered in the construction of MSME Survey Questionnaire:

1. The Issue of Standards: standardization, qualification and/or certification are relevant and impactful factors for competitiveness. Attaining standards whether in product quality or service delivery enhance consumer confidence in both local and international markets.
 - 1.1. The propensity for MSME's to seek out the national and international standards relevant to their industry/business and attempt to attain, qualify or adapt to these standards.
 - 1.2. Perceived barriers to adapting or seeking to attain qualification or certification.
 - 1.3. Ways in which the process of certification, qualification or standardization can be streamlined, made easier or encouraged amongst MSME's.
2. Intellectual Property: It is widely accepted that IP is not a priority issue for a majority of the MSME's in Jamaica. Many are unaware or simply apathetic to the benefits to be gained, the potential losses to be suffered or penalties to pay due to adherence or ignorance of IP laws and regulations.
 - 2.1. Barriers to securing the IP of MSME's
 - 2.2. General knowledge of IP regulations (or lack thereof)
3. Trade Facilitation
4. The willingness of MSME's to pay for services to improve their operations (efficiency, decision making, and opportunity identification). What type of services would they be willing to pay for? Such services may include:
 - 4.1. Consultancy services
 - 4.2. Legal services (e.g. IP lawyers)
 - 4.3. Research & Development



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MINISTERS' OVERVIEW



The Hon Ian Macfarlane MP



The Hon Joe Hockey MP

Committed to Small Business brings together a range of initiatives aimed specifically at enhancing the operating environment for small business. These initiatives build on a wide range of significant changes introduced over the past eight years to benefit small business.

A healthy small business sector is vital to the Australian economy. Small business provides jobs for almost 3.3 million people and accounts for almost half of private sector, non-agricultural employment. Small business is also a significant contributor to the economy, accounting for around one-third of Australia's non-agricultural, private sector output each year.

The small business sector is also central to flexible work practices, improved work and family balance and community life. Of the 1.2 million small businesses in this country, 785,000 operate either from home or at home. Around one-third of small business operators are women, many of these working part-time.

Behind these impressive contributions to the Australian economy stand men and women with the entrepreneurial spirit, commitment and ambition that are the hallmarks of a healthy economy and society.

In this Statement the Government is announcing some new initiatives to assist small business.

In particular, the Government will remove the requirement on all employers to provide reports under the Superannuation Guarantee arrangements to their employees from 1 January 2005. This will significantly reduce the compliance burden on all businesses, but particularly small businesses. Employees will be able to rely on annual reports from their superannuation fund and, in some cases, information on their payslips, to verify that their superannuation entitlements are being met.

Significantly reduced the superannuation reporting compliance burden for all employers.



Allowing annual reporting and payment of GST

Easier collective bargaining for small business

More Time for Business Statement in 1997

ABS paperwork has been cut by more than 30 per cent

The Government will also continue the popular Business Entry Point website as a means of disseminating information effectively to small business.

These measures follow some very significant recent initiatives including:


- announcements in the 2004-05 Budget:
 - allowing eligible small businesses to choose to move to annual rather than quarterly GST payment and reporting, which is estimated to assist around 740,000 small businesses by improving their cash flow and reducing the paper work burden;
 - allowing small businesses with an annual turnover of \$2 million or less to apportion private use of assets on an annual rather than quarterly basis for GST purposes;
 - providing generous income tax cuts which will assist sole traders and partnerships; and
 - extending a number of Fringe Benefits Tax exemptions.
- proposed changes to the Trade Practices Act to better balance the interests of small and large business, including changes to clarify the misuse of market power provisions and the unconscionable conduct provisions;
- speedier and simpler notification processes for collective bargaining;
- legislation to protect small businesses from redundancy pay obligations;
- a new website specifically designed to give small businesses the information they need on starting or running a business – smallbusiness.gov.au;
- the implementation of a small business debt initiative that will allow a schedule of debt repayment that better matches cash flow;
- a new \$11.8 billion Government land transport plan, which will cut transport costs for small businesses between factories, ports and retail outlets; and
- the recent energy statement which will ensure more businesses are eligible to claim fuel excise credits, as well as making it simpler for small businesses to claim credits.

The Government has a long track record of action to help small business.....

In 1996, the Government made a commitment to reduce the regulatory and compliance burden for small businesses. In March 1997, it announced *More Time for Business*, its response to the report of the Small Business Deregulation Task Force. Almost all of the Task Force's 62 recommendations were adopted, simplifying the tax system, making it easier to employ people, and addressing the issue of red tape and regulation impact.

Reforms from *More Time for Business* included:

- cutting the paperwork required by the Australian Bureau of Statistics by more than 30 per cent;



A commitment to the
Business Entry Point

- improved access to government information, services and transactions through the Business Entry Point;
- a review of food industry and industrial, agricultural and veterinary chemicals laws; and
- the implementation of Regulatory Impact Statements to ensure the impact of new Government measures on small business is properly considered.

Reforms to the tax system represent some of the most fundamental changes any Australian government has made in decades and small business is reaping the benefits of the Government's tax reform program. The Government has:

- introduced the New Tax System and abolished a number of complicated and inefficient taxes;
- simplified requirements for lodging business activity statements and paying the GST;
- streamlined and simplified fringe benefits tax and capital gains tax arrangements;
- cut income tax rates significantly;
- reduced the company tax rate from 36 per cent to 30 per cent; and
- abolished fuel excise indexation.

Income tax has been
significantly reduced

Individual businesses are continuing to benefit from **increased labour market flexibility and productivity**. To achieve this, the Government has:

- implemented a workplace relations system that allows small businesses and their employees the right to choose agreements suited to their own workplaces;
- freed up the workplace relations system to provide greater flexibility for small business operators; and
- doubled the number of new apprentices in training.

Greater flexibility in
workplace relations

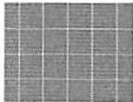
Continuing action to cut
unnecessary red tape

Continuing efforts to **remove unnecessary red tape** and streamline government regulations remain a high priority for this Government. Changes as a result include a reduction in the number of forms related to company registration and reporting, and the frequency with which they have to be lodged. Many changes in the tax system also directly reduce the regulatory and reporting burden of small business.

A fair and competitive operating environment is vital to the vigour of the small business sector. To ensure fairness in dealings by small business with big business, the Government has:

- amended the Trade Practices Act in 1998 to further protect small business from unconscionable conduct by big business and appointed a separate small business Commissioner to the Australian Competition and Consumer Commission;

Protection from
unconscionable conduct



- re-instated the secondary boycott provisions which help protect small business from being caught up in unwanted industrial action;
- implemented a mandatory Franchising Code of Conduct;
- supported the establishment of the Banking Industry Ombudsman and Code of Conduct for small business;
- established the Retail Grocery Industry Ombudsman Scheme to ensure more cost-effective and speedy dispute resolution for participants in the retail grocery vertical supply chain; and
- instituted a number of reforms to improve the affordability and accessibility of liability insurance.

Providing sound economic
management

The Government supports the **growth of small business** through its sound economic management more generally and by providing targeted opportunities and assistance to small business. The Government has made a 10 year, \$8.3 billion funding commitment for supporting business innovation through *Backing Australia's Ability*. Small business will share in the benefits of the Australia-US Free Trade Agreement. Australian companies – including small businesses – will have opportunities to compete in the large US procurement market and the Agreement will also simplify the web of regulatory and other market barriers in the US. In addition, there are a number of assistance programs specifically aimed at helping small businesses to grow.

Continuing to provide
incentives for growth and
employment

We will continue to push for changes that will benefit small business and which will provide incentives for growth and employment. We will not give up the fight for a small business exemption from the unfair dismissal laws, and we will not give up the fight to protect small businesses from unions who use strong arm tactics in forcing illegal secondary boycotts.

The health of Australia's economy and employment growth relies heavily on the performance of its small business sector. We look forward to continuing to develop a thriving small business sector in Australia and to assisting small businesses achieve their full potential.

We commend this Statement to you.

The Hon Ian Macfarlane MP
Minister for Industry, Tourism and Resources

The Hon Joe Hockey MP
Minister for Small Business and Tourism

PSOJ issues of concern for MSMEs

What are the barrier to entry, inhibitors to growth, and detriments to the health or survival of MSMEs?

Human Resource

Attracting and retaining qualified workers as the most significant challenge to the growth and survival of their business. What efforts are in place for training staff? Do MSMEs have the capacity to train staff?

Business Environment

Legal framework – legislations and regulations - The extent, complexity and uncertainty associated with regulations.

Availability of information

What are the rigid barriers for entry and approval?

Accessing the market intelligence/distribution chain

Globalization is a major force that modifies and molds the environment for small business. In light of continuous market liberalization, small businesses face greater competition from the foreign producers, this puts extra pressure on MSMEs to become more efficient, price competitive, enhance quality, control cost, experts in marketing, satisfy customers and innovative. How are MSMEs preparing themselves for the more liberalized market? As a part of MSMEs' strategies for growth and success, do they have the capacity to identify foreign markets and foreign sources of supply?

Economic uncertainty

Technology

Keeping up with the technology is a great challenge to MSMEs. E-commerce is an integral part of doing business in this new form of global trade. How many small firms currently conduct e-commerce or have plans to do so in the near future? Do Jamaican small businesses believe that e-commerce can have a positive impact on their businesses? What is their attitude to e-commerce?

Capital

Access to adequate capital is identified as the major hurdle by the MSMEs. What more can be done or facilities should be in place for raising finance (capital or loan) for MSMEs?

Sisporansa Stanford

From: Kellie-Ann Murray [kmurray@psdpjamaica.com]
Sent: Tuesday, January 08, 2008 4:47 PM
To: Carlinea Guy; Sisporansa Stanford; christopherz@psoj.org; jetcoja@mail.infochan.com; chinmook1@cwjamaica.com; yeaadmin@yeajamaica.com; rosaleahamilton@yahoo.com; blondel.jma@cwjamaica.com; jma@cwjamaica.com; jamcham@cwjamaica.com; mmyers@kfcjamaica.com; hdavis@jbdc.net; vviera@jbdc.net; Wynette Anderson; Delaine Morgan; atspence@pioj.gov.jm; bmorgan@infochan.com; kimmarie.spence@gmail.com; john.rapley@uwimona.edu.jm
Cc: Robert Gregory; Kayanne Taylor; lloyd.waller@gmail.com
Subject: MSME Survey

Dear All:

Attached are the issues submitted to date.

Persons confirmed for tomorrow morning meeting:

1. SBAJ- Edward Chin-Mook
2. MSME Alliance- Michael Brooks (Representing Dr. Hamilton)
3. JEA- Hernal Hamilton
4. Competitiveness Company- Team member to be confirmed (Dr. Morgan apologizes for her absence)
5. CAPRI- Mr. Walla, Kim-Marie, Programme Coordinator (Dr. Rapley apologizes for his absence)
6. PSOJ- Sisporansa Stanford
7. YEA- Aldain Reid

Persons still to confirm:

1. PIOJ- Wesley Hughes, Angella Taylor Spence, Richard Lumbsden
2. Jamaica Chamber of Commerce- Mark Myers
3. Jamaica Manufacturing Association- Omar Azan
4. PSDP- Delaine Morgan

Persons that will not be in attendance:

1. JBDC- Valerie Veira, Harold Davis

N.B: JBDC, Competitiveness Company, PSOJ, YEA and MSME Alliance will submit their comments at tomorrow's meeting.

We look forward to your participation. The meeting is confirmed for the Training Room at JTI at 9am.

Regards

Kellie-Ann Murray
Research Associate
Competitiveness Committee (PSDP)
First Floor JTI/JAMPRO, 18 Trafalgar Road, Kingston 10, Jamaica W.I.
Tel: +1 876-978-7755, 978-3337 Ext: 2136
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1/8/2008

From: Carlinea Guy

Sent: Fri 1/4/2008 3:10 PM

To: 'sisporansas@psoj.org'; 'christopherz@psoj.org'; 'jetcoja@mail.infochan.com'; 'chinmook1@cwjamaica.com'; 'yeaadmin@yeajamaica.com'; 'rosaleahamilton@yahoo.com'; 'blondel.jma@cwjamaica.com'; 'jma@cwjamaica.com'; 'jamcham@cwjamaica.com'; 'mmyers@kfcjamaica.com'; 'hdavis@jbdc.net'; 'vviera@jbdc.net'; Wynette Anderson; Delaine Morgan; 'atspence@pioj.gov.jm'; 'bmorgan@infochan.com'; 'kimmarie.spence@gmail.com'; 'john.rapley@uwimona.edu.jm'

Cc: Kellie-Ann Murray; Robert Gregory; Carlinea Guy; Kayanne Taylor

Subject: MSME survey

Please see the attached for your information. Please advise of your availability.

Carlinea Guy
Executive Assistant
President's Office

Head Office, 18 Trafalgar Road, Kingston 10, Jamaica, W.I.

Tel: +1 876-978-7755, 978-3337 Ext: 2108

Fax: +1 876-946-0090,

E-mail: cguy@jti.org.jm

Website: <http://www.jamaicatradeandinvest.org>

ISSUES TO BE ADDRESSED IN THE MSME SURVEY QUESTIONNAIRE

Background

The Target Growth Competitiveness Committee (of the Private Sector Development Programme) in conjunction with the Jamaica Trade and Invest (JTI) is currently co-ordinating a major survey of the Micro, Small and Medium Sized Enterprises in Jamaica in order to inform the Government's formulation of effective enabling and facilitating policies to enhance the competitiveness of this vital sector - which currently provides over eighty percent (80%) of employment opportunities.

Objective of Questionnaire Committee Meeting (QCM)

The sole objective of the QCM is to convert the issues, provided by the key stakeholders, into questions which will be incorporated in the survey instrument.

Issues from Key Stakeholders

SBAJ:

1. Government Enabling Environment –(Government Procurement –Taxation System Review-Labour Laws Review- Productivity and Innovation Based Incentives)
2. Access to Credit – (Credit Bureau-Mutual Guarantee Company- National Factoring Scheme- Venture Capital Fund- Small Business Stock Exchange)
3. Agriculture – (AMC concept refined – SUPPLY CHAIN MANAGEMENT)
4. Jamaica MSME International Marketing (not promotion) to TAKE and SELL Jamaican goods and services to the WORLD.

Also recommended by the SBAJ (from Dr William Lawrence who lectures at Nova University):

SMALL BUSINESS DEFINITION: The current definition adopted by STATIN and the PIOJ is too restrictive and excludes many members of the sector from benefits such as financing and some support services. I suggest that all firms having less than 50 employees be included.

SOME POLICY AREAS:

1. Systematic research to better understand the sector (e.g. my paper entitled "Small Business Operations Strategy" forthcoming in the Journal of Small Business Strategy)
2. MSME investments in the real sectors to boost economic growth. Most firms now focus on wholesale/retail activities.
3. Access to technology for improvements in productivity and quality (e.g. tax concessions and support services).

JTI:

1. General Profile MSME sector (what type of economic activities, size of enterprises etc)

2. Whether the enterprise operates informally or informal.
3. The **Obstacles** that prevent formalization (Tax, Transactions Cost, skills and education etc)
4. Perception of Competitiveness (Price/Quality):
 - o With whom do they you compete locally/overseas?
 - o What level of technology, competence and skills does the competition have?

TGCC/PSDP:

The survey questionnaire for the MSMEs should identify the profile, competitiveness issues and needs of the sector. Some of the broad sub-categories that should be included, in one form or another, are:

- a. Business Details; Business Owner Details
- b. Customers and Marketing; Finance
- c. Employment & Training ; E-commerce & Technology
- d. Role of the Government ;Crime; Environment

JEA:

The issues we at JEA would wish addressed are:

1. High transaction costs for doing business for MSME
2. The need for a venture capital facility to encourage small business development
3. The need to simplify export processes
4. Improved business facilitation.

Sisporansa Stanford

From: Kellie-Ann Murray [kmurray@psdpjamaica.com]
Sent: Friday, October 19, 2007 11:37 AM
To: Bet-ann Wynch; Charles Douglas (Ms. Blair); Dr. Charles Douglas; Dr. John Rapley; Dr. John Rapley; Min. Donald Buchanan; Mr. Aldain Reid; Mr. Allain Fisher; Mr. Dennis Morrison; Mr. Earl Jarrett; Mr. Harold Davis; Mr. Harold Davis (Ms. Hill); Mr. Hernal Hamilton; Mr. James Stewart; Mr. Lloyd Goodleigh; Mr. Mark Myers; Mr. Omar Azan; Mr. Omar Azan (Ms. Blondel Chambers); Mr. Reginald Budhan; Mr. Richard Chen; Mr. Richard Chen; Mr. Wesley VanReil; Mrs. Angella Taylor-Spence; Mrs. Beverly Rose-Forbes; Lola Fong-Wright; Sancia Templer; Ms. Joan Harris; Sisporansa Stanford; Prof. Evan Duggan; Sen. Dwight Nelson
Subject: FW: Business Approval Process Study #1

Dear Committee:

Most servers bounced the email sent on Wednesday (see below). Here is an attempt to resend – the second study will be sent shortly.

Regards

Kellie-Ann Murray
Research Associate
Competitiveness Committee (PSDP)
 First Floor JTI/JAMPRO, 18 Trafalgar Road, Kingston 10, Jamaica W.I.
 Tel: +1 876-978-7755, 978-3337 Ext: 2136
 Fax: +1 876-946-0090
 E-mail: kmurray@psdpjamaica.com
 Website: <http://www.psdpjamaica.com>



From: Antonio Shirley
Sent: Wednesday, October 17, 2007 2:59 PM
To: Bet-ann Wynch; Charles Douglas (Ms. Blair); Dr. Charles Douglas; Dr. John Rapley; Dr. John Rapley; Min. Donald Buchanan; Mr. Aldain Reid; Mr. Allain Fisher; Mr. Dennis Morrison; Mr. Earl Jarrett; Mr. Harold Davis; Mr. Harold Davis (Ms. Hill); Mr. Hernal Hamilton; Mr. James Stewart; Mr. Lloyd Goodleigh; Mr. Mark Myers; Mr. Omar Azan; Mr. Omar Azan (Ms. Blondel Chambers); Mr. Reginald Budhan; Mr. Richard Chen; Mr. Richard Chen; Mr. Wesley VanReil; Mrs. Angella Taylor-Spence; Mrs. Beverly Rose-Forbes; Mrs. Lola Fong-Wright; Mrs. Sancia Templer-Bennett; Ms. Joan Harris; Ms. Sisporansa Stanford; Prof. Evan Duggan; Sen. Dwight Nelson
Cc: Kellie-Ann Murray; Kayanne Taylor; Suzette Hudson
Subject: Business Approval Process Study

Dear Committee:

You may recall at our last TGCC meeting that mention was made of two research papers regarding the above-captioned. In particular the:

1. **BAPs for International “Best Practice” Countries** which involves the research of the BAPs for three international best practice countries.
2. **BAP for Jamaica.** It involves the research of the various components of the BAP for Jamaica,

the creation of a process map and the positing of solutions to some inefficient components of the BAP, based on international best practices.

The final reports are completed and attached for your review and comments/approval. We welcome you feedback on or before October 31, 2007.

Please note that the studies are **confidential** and should not be shared with external parties.

Best regards

Kellie-Ann Murray
Research Associate
Competitiveness Committee (PSDP)
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Website: <http://www.psdpjamaica.com>



From: Kellie-Ann Murray
Sent: Wednesday, October 17, 2007 2:37 PM
To: Antonio Shirley
Subject:

Dear Committee:

You may recall at our last TGCC meeting that mention was made of two research papers regarding the above-captioned. In particular the:

3. **BAPs for International "Best Practice" Countries** which involves the research of the BAPs for three international best practice countries.
4. **BAP for Jamaica.** It involves the research of the various components of the BAP for Jamaica, the creation of a process map and the positing of solutions to some inefficient components of