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## Upcoming Events:

- Armed Intruder & Robbery Prevention Training Program - July 31st
- Disciplinary Action- The Importance of Documentation- August 9
- GST Compliance Training Session
- The Voice of Leadership: How Leaders Inspire, Influence and Achieve Results- August 23<sup>rd</sup>
- Expo Belize Market Place September 15th & 16th, 2018
- Christmas Expo Extravaganza, December 1st & 2nd, 2018

## ADVOCACY

### Empirical Costs of Corruption

At least once per month the Belize Chamber of Commerce and Industry (BCCI)'s Business Perspective TV and Radio Show, the broadcast counterpart to this column, seeks to feature a discussion (and where possible) an update on the United Nations Convention Against Corruption (UNCAC) and its relevance to the Belizean economy and society.

For the Tuesday, April 24th, 2017 show, the BP show's hosts had the pleasure of discussing with Attorney at Law Mrs. Ashanti Arthurs Martin, a former member of BCCI's Anti-Corruption Task Force, the importance of UNCAC. And while the topic itself is quite extensive for an hour-long show, one point that is certainly worthy of reiteration is the fact that there is the need for oversight bodies to become truly independent.

Mrs. Martin, who also spoke on the UNCAC's key features for international cooperation and asset recovery, underscored that if Belize is ever truly going to see the meaningful changes as it pertains to the reduction and eradication of corruption, oversight bodies such as the Integrity Commission and the Public Accounts Committee (PAC) need to become genuinely independent.

That is to say, these bodies need to have sufficient resources to adequately execute their functions, and also need to be insulated from the Executive Branch of government, which these entities are mandated to oversee.

We've discussed the need for "independence" of oversight bodies in the newsletter before. This time around it would be good to look at costs of corruption, and why eradicating it is such a "big deal". For instance, there has been a growing literature of empirical works that continue to show that corruption negatively affects economic growth. More precisely, these studies have identified channels via which growth is hampered.

The more common channels through which corruption works to reduce growth are via investment, international trade, education, government revenues and expenditure, and the informal economy.

As far back as 1995, Paolo Mauro in the paper "Corruption and Growth" had found that countries with higher levels of corruption experience "significantly lower investment rates". That result was later confirmed by a mix of studies between the late 1990's and early 2000's.

In terms of Education and Health, which are two variables that are key in raising productivity, studies such as the 2002 paper by Sanjeev Gupta, Hamid Davoodi, and Erwin Tiongson (2002), entitled "Corruption and the Provision of Health Care and Education Services", had empirically confirmed a negative impact of corruption on health and education indicators. Among the health indicators used by the trio, it was found that corruption adversely affects child and infant mortality and low birth weight of babies. As it pertains to education, they found that it affected drop-out rates and the number of repeaters.

In a 2005 study by economists Axel Dreher and Thomas Herzfeld, "The Economic Costs of Corruption: A Survey and New Evidence", it was found that overall, when "taking the direct impact of corruption on economic growth into account, the effect [of corruption] amounts to 0.13 percentage points per year".

Said differently, a one-point increase in a country's score on the corruption index would reduce GDP growth by that amount. If a similar average was found for the Belizean economy, in monetary terms it would suggest that growth could have been higher by close to \$90 million for 2014, for example. But that in itself is quite conservative, given that even Dreher and Herzfeld (2005) indicated that their finding was "at the lower bound" when compared to other empirical works.

Dreher and Herzfeld (2005), based on data for a maximum of 71 countries from over a 26-year period (1975 to 2001), also confirmed previous works' findings regarding the negative impacts on education and life expectancy. They were also able to find that it reduces government expenditures on public goods. However, they were unable to confirm the link between corruption and lower investments despite it having been found in numerous other studies.

Naturally, the work in this area continues, but its impact on economic growth and its costs cannot be ignored. Some estimates by the entities such as the World Bank (2001) had placed the cost of bribes as high as US\$ 1 billion per year. While estimates may vary from one empirical work to the next, it is hard to ignore the consistency in the findings that corruption does lower economic growth.

To this end, if simply ensuring that oversight bodies are truly independent is one of the principal ways to achieve the eradication corruption, then it behooves all stakeholders to ensure that the Public Accounts Committee, the Integrity Commission, and other such entities are adequately resourced and insulated from the influence of those they are tasked to investigate.

***By: Dyon Elliot, Chief Policy Analyst***

## BCCI launches 1st San Pedro Chapter

The Belize Chamber of Commerce and Industry (BCCI) along with the Belize Business Brokers signed the first San Pedro Chapter on Tuesday, February 13th, 2018 in San Pedro Town.



The Belize Business Brokers will now serve as the BCCI's official Chapter in San Pedro Town. The formation of this Chapter is in accordance with the BCCI's Act, Chapter 308 of the Laws of Belize. The BCCI's goal in establishing the San Pedro Chapter is to extend its reach and better serve those areas of the country geographically removed from the BCCI's hub of activity in Belize City.

The Belize Business Brokers is led by its CEO Mr. Michael Haworth, who has been an international business owner for more than 20 years and is also a new investor to Belize. Mr. Haworth has been an active member of the Hamilton (Ontario) Chamber of Commerce in Canada, and has participated in their policy making committees and has been actively involved in that Chamber's community service program. He moved to Belize two years ago and entered a joint business partnership with Ms. Elida Escobar. Ms. Escobar is the President of the Belize Business Brokers. The Belize Business Brokers aims to encourage more trade and investment to Belize. Mr. Haworth is also a Rotarian and a member of the San Pedro Rotary Club.

The BCCI's President, Mr. Nikita Usher shared his personal experience when he advocated to be on the Chamber's Executive Council in order to represent Belize's Industry sector. Serving at the decision making table, he recognizes the crucial need to extend our representation to all sectors in Belize. *"We need the voices and the input of all businesses and sectors across the country. There is **Strength in Unity**".* President Usher expounded on ongoing policies and draft legislations that the Chamber has been working on which requires the invaluable input from businesses in San Pedro Town. The President and the CEO of the Chamber called for Businesses and Employers in San Pedro Town to approach their newly launched Chapter, become members, share their business experiences and challenges, and participate in upcoming activities that will strengthen the business hub in San Pedro Town.

We hereby extend a special thanks to the members and businesses who attended this launching and to the Chamber of the Americas (COTA) for their support in this initiative. If you are an entrepreneur, a business owner, employer, or manage a company, and would like more information on how your company can become a member of the Chamber, please feel free to contact us at [membership@belize.org](mailto:membership@belize.org) or call 223-5330.



## The BCCI welcomes its New Members for 2018

1. 501 Republic
2. Ale's Beach Treasures
3. Allied Tech Distributors
4. Art Box Company Limited
5. Banyan Bay Suites
6. BDO Belize LLP
7. Belize Business Brokers
8. Belize Marketing & Development Corporation
9. Belize Nutrition Solutions
10. Belize Premium Honey
11. Belize Ship Handlers Agent Ltd.
12. Belizean Ecological Growers Association of Toledo
13. Brienne Reyes
14. Brittney Galvez
15. C's Creative Things
16. Caye Talkers Ltd.
17. Cayo Enterprise Services
18. Central TV & Internet
19. Channel Broadcasting Cable
20. Cisca's Basket & Jewelry
21. Commonwealth Trading
22. Diamond Lodge Management
23. Eladio's Chocolate Adventure
24. E-Life
25. Emil C. Pinelo & Associates
26. Green Lizard
27. Hello Body!
28. Hesed Realty
29. Ice Fruit Smoothies
30. Infotel International Limited
31. Inspiration Arts
32. Jenari
33. King's Energy Belize Ltd.
34. King's Motors Limited
35. King's Rental
36. LG Jewelry
37. Mayan Bamboo Art
38. Mayan Maddies
39. Mirna Paul Greenidge
40. Motor Solutions Limited
41. Naturally Belize Coconut Products
42. NSSA Bath and Body
43. Nzinga's Cultural Connection
44. Tom Sharp Art
45. Universal Custom Brokers Agencies Ltd.
46. Universal Healing
47. Zeta Corporation Limited
48. Zeta- OW Ice Factory & Bottling Co.Ltd
49. Redi Technologies LLC
50. Redmond Garden Nursery
51. Sassy's Dessert Factory
52. Signature Flower Shoppe
53. The Candle Shop Belize
54. TKO Farms Inc.

## Banking Issues Business Mixer



One of the core purposes of your Chamber is to Champion issues of our business members through the effective lobbying to the policy makers. Last year you our members brought your concerns to the Chamber regarding the challenges you were experiencing to “Access Foreign Exchange” and to “Open a Bank Account”. We conducted a holistic survey in this regard and had several meetings in 2017 with the Central Bank of Belize and the

Belize Banker’s Association. As a result of those meetings we decided to that it was important to bring all the parties together to have a discussion on the issues; and to have members hear first-hand from the Regulator and the Bankers of the processes and rationale for policies that are in place in the financial system. This also gave the Regulator and Bankers the opportunity to hear first-hand from our members the challenges that they are experiencing when trying to access their service. This capacitation session was held as a Business Mixer on Tuesday, February 13<sup>th</sup> in the Chamber’s McField Conference Centre where we had over 100 participants.

The Central Bank of Belize and the Belize Banker’s Association presented on the “Processes of Opening of local bank accounts and documentation; Access to Foreign Exchange and Clearing of U.S. Cheques”. The Central Bank also elaborated on their newly launched National Payment System, the *Automated Payments & Securities Settlement System* (APSSS). This infrastructure enables the electronic flow of money domestically.





The discussions were very robust and interactive as members were given the opportunity to express their concerns, comments and questions. We concluded with recommendations that the Central Bank engages in more public awareness campaign so that the users (general public and businesses) of the APSSS system are knowledgeable of the system, the Dos and Don'ts. The Banks were also advised to ensure that their supervisors and front line customer service representatives receive training in the new procedures. The processes for deposits and money transfers were also discussed. The BCCI will continue to advocate on behalf of members for changes that will reduce the bureaucracy of doing business. The survival of our economy is dependent on the existence and viability of businesses. We will continue to work collaboratively with both the Regulators and the Bankers to keep these discussions going. We are only as strong as your participation!

## BCCI Trainings

- Superior Customer Service, January 24th
- Development & Execution of a Marketing & Sales Strategies Training, Feb 22nd
- Time Management, March 8th
- Effective Business Writing, March 20th

- BAHA Sensitization Sessions  
*Belize City April 13<sup>th</sup>*  
*Orange Walk Town April 20<sup>th</sup>*

- NEMO Sensitization Sessions  
*Belize City April 11<sup>th</sup>*  
*San Pedro April 18<sup>th</sup>*  
*Placencia May 16<sup>th</sup>*

- GST Sensitization Sessions  
*Belize City May 3<sup>rd</sup>*  
*Orange Walk/ Corozal May 9<sup>th</sup>*  
*Belmopan May 23<sup>rd</sup>*

- Records Management April 5th
- Strategic Planning & Management May 10th
- Roles & Responsibilities of a New Supervisor May 24th
- Conflict Management June 7th
- 'The ICJ Referendum' Business Mixer June 27th



## **Proposed Changes to Social Security Board's Contribution Schedule Business Mixer**

From December 2016 – January 2017, the SSB undertook a series of country-wide public consultations to educate the stakeholders on the SSB's financial position and present a proposal to reform the contribution schedule. In November 2017, the Social Security Board (SSB) also held consultations with our members and presented the proposed changes to the contribution schedule (wage bands).

This year, the SSB sent the Chamber a letter indicating the recommended changes. This letter was shared with our members on February 23<sup>rd</sup>. Please see tables below. In summary, the Proposal is that the number of wage bands would be increased; they would be adding five new bands. See Table 1, numbers 1-8 will remain as is. They are proposing to add numbers 9-13. The two tables are two scenarios; Table 1 is if the incremental amount is split 50/50 between Employers and Employees and Table 2 is if the incremental amount is split 45/55 with the employer contribution 55% 2018.





**Table 1**  
**Wage Band Reform- 50/50**

GROUP	WEEKLY EARNINGS	WEEKLY INSURABLE EARNINGS/ACTUAL SALARY	WEEKLY EMPLOYEE SHARE	INCREMENT	WEEKLY EMPLOYER SHARE	INCREMENT	TOTAL	INCREMENT TOTAL	BENEFIT		
									S7/B	Pension	
									80%	Daily 1/7	60%
1	UNDER \$70.00	\$55.00	\$0.83						\$44.00	\$6.29	\$48.35
2	\$70.00 - \$109.99	\$90.00	\$1.35						\$72.00	\$10.29	\$54.00
3	\$110.00 - \$139.99	\$130.00	\$1.95		\$8.45		\$10.40		\$104.00	\$14.86	\$78.00
4	\$140.00 - \$179.99	\$160.00	\$3.15		\$9.65		\$12.80		\$128.00	\$18.29	\$96.00
5	\$180.00 - \$219.99	\$200.00	\$4.75		\$11.25		\$16.00		\$160.00	\$22.86	\$120.00
6	\$220.00 - \$259.99	\$240.00	\$6.35		\$12.85		\$19.20		\$192.00	\$27.43	\$144.00
7	\$260.00 - \$299.99	\$280.00	\$7.95		\$14.45		\$22.40		\$224.00	\$32.00	\$168.00
8	\$300.00 - \$339.99	\$320.00	\$9.55		\$16.05		\$25.60		\$256.00	\$36.57	\$192.00
9	\$340.00 - \$379.99	\$359.87	\$14.39	\$4.94	\$14.39	(\$1.65)	\$28.79	\$3.19	\$287.90	\$41.13	\$215.92
		\$360.00	\$14.40	\$4.95	\$14.40	(\$1.65)	\$28.80	\$3.20	\$288.00	\$41.14	\$216.00
		\$374.48	\$14.98	\$5.43	\$14.98	(\$1.07)	\$29.95	\$4.36	\$299.59	\$42.80	\$224.69
10	\$380.00 - \$419.99	\$394.67	\$15.39	\$5.94	\$15.39	(\$0.63)	\$30.77	\$5.17	\$307.74	\$43.96	\$230.80
		\$400.00	\$16.00	\$6.45	\$16.00	(\$0.05)	\$32.00	\$6.40	\$320.00	\$45.71	\$240.00
		\$412.29	\$16.49	\$6.94	\$16.49	\$0.44	\$32.95	\$7.38	\$329.83	\$47.12	\$247.37
11	\$420.00 - \$459.99	\$433.50	\$17.34	\$7.79	\$17.34	\$1.29	\$34.68	\$9.08	\$346.80	\$49.54	\$260.10
		\$440.00	\$17.60	\$8.05	\$17.60	\$1.55	\$35.20	\$9.60	\$352.00	\$50.29	\$264.00
		\$455.03	\$18.24	\$8.69	\$18.24	\$2.19	\$36.48	\$10.88	\$364.82	\$52.12	\$273.62
12	\$460.00 - \$499.99	\$479.58	\$19.18	\$9.63	\$19.18	\$3.13	\$38.37	\$12.77	\$383.66	\$54.81	\$287.75
		\$480.00	\$19.20	\$9.65	\$19.20	\$3.15	\$38.40	\$12.80	\$384.00	\$54.86	\$288.00
		\$489.40	\$19.58	\$10.03	\$19.58	\$3.53	\$39.15	\$13.55	\$391.52	\$55.93	\$293.64
13	\$500.00 - OVER	\$500.00	\$20.00	\$10.45	\$20.00	\$3.95	\$40.00	\$14.40	\$400.00	\$57.14	\$300.00
		\$520.00	\$20.80	\$11.25	\$20.80	\$4.75	\$41.60	\$16.00	\$416.00	\$59.43	\$312.00

**Table 2**  
**Wage Band Reform- 55/45**

GROUP	WEEKLY EARNINGS	WEEKLY INSURABLE EARNINGS/ACTUAL SALARY	WEEKLY EMPLOYEE SHARE	INCREMENT	WEEKLY EMPLOYER SHARE	INCREMENT	TOTAL	INCREMENT TOTAL	BENEFIT		
									S7/B	Pension	
									80%	Daily 1/7	60%
1	UNDER \$70.00	\$55.00	\$0.83						\$44.00	\$6.29	\$48.35
2	\$70.00 - \$109.99	\$90.00	\$1.35						\$72.00	\$10.29	\$54.00
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4	\$140.00 - \$179.99	\$160.00	\$3.15		\$9.65		\$12.80		\$128.00	\$18.29	\$96.00
5	\$180.00 - \$219.99	\$200.00	\$4.75		\$11.25		\$16.00		\$160.00	\$22.86	\$120.00
6	\$220.00 - \$259.99	\$240.00	\$6.35		\$12.85		\$19.20		\$192.00	\$27.43	\$144.00
7	\$260.00 - \$299.99	\$280.00	\$7.95		\$14.45		\$22.40		\$224.00	\$32.00	\$168.00
8	\$300.00 - \$339.99	\$320.00	\$9.55		\$16.05		\$25.60		\$256.00	\$36.57	\$192.00
9	\$340.00 - \$379.99	\$359.87	\$12.95	\$3.41	\$15.83	(\$0.22)	\$28.79	\$3.19	\$287.90	\$41.13	\$215.92
		\$360.00	\$12.95	\$3.41	\$15.84	(\$0.21)	\$28.80	\$3.20	\$288.00	\$41.14	\$216.00
		\$374.48	\$13.48	\$3.93	\$16.48	\$0.43	\$29.95	\$4.36	\$299.59	\$42.80	\$224.69
10	\$380.00 - \$419.99	\$394.67	\$13.85	\$4.30	\$16.93	\$0.88	\$30.77	\$5.17	\$307.74	\$43.96	\$230.80
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		\$440.00	\$15.84	\$6.29	\$19.35	\$3.31	\$35.20	\$9.60	\$352.00	\$50.29	\$264.00
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12	\$460.00 - \$499.99	\$479.58	\$17.25	\$7.71	\$21.10	\$5.05	\$38.37	\$12.77	\$383.66	\$54.81	\$287.75
		\$480.00	\$17.28	\$7.73	\$21.12	\$5.07	\$38.40	\$12.80	\$384.00	\$54.86	\$288.00
		\$489.40	\$17.62	\$8.07	\$21.53	\$5.48	\$39.15	\$13.55	\$391.52	\$55.93	\$293.64
13	\$500.00 - OVER	\$500.00	\$18.00	\$8.45	\$22.00	\$5.95	\$40.00	\$14.40	\$400.00	\$57.14	\$300.00
		\$520.00	\$18.72	\$9.17	\$22.88	\$6.83	\$41.60	\$16.00	\$416.00	\$59.43	\$312.00

A Business Mixer was held on March 15<sup>th</sup> where Dr. Colin A. Young, CEO of SSB and our Special Guest Speaker, made a presentation on the recommended changes and explained the financial status of the SSB requiring the proposed increase. The SSB funds is fast-approaching its period of equilibrium (e.g., when total expenditure equals total revenue)

**The CEO of SSB presented the following proposal recommended by the Board:**

1. Increase in the contribution ceiling from the current ceiling of \$320/week to \$520/week;
2. Adopt a percentage of actual earnings methodology above the existing ceiling rather than utilizing the wage band methodology;
3. Allocate a 50/50 split of the increase in contribution between employers and employees (**Table 1**). It is important to note that since 1981, the percentage allocation between employers and employees at the ceiling has been slowly decreasing for the employers. For example, in 1981, the 7% contribution rate was split 6% for the employer and 1 % for the employee at the ceiling. In 2001, when the ceiling was increased from \$130/week, the rate was allocated at 4.52% for the employer and 2.48% for the employees at the ceiling. In 2003, the contribution rate was increased from 7% to 8%, of which employers contributed 5.02% and employees contributed 2.98% at the ceiling. In essence, the one percent increase in the rate was split equally between employers and employees. In this current proposal, it is being recommended that the 8% contribution rate will be allocated equally between employers and employees above the existing ceiling of \$320/week, resulting in employers and employees contributing 4%, respectively.
4. As per the actuarial recommendations, an increase in the contribution rate from 8% to 10% is also proposed for January 1<sup>st</sup>, 2020.

SSB informed us that the SSB Funds remain as one of two social security funds in the region who has not increased its contribution ceiling and contribution rate in the last 17.1 years and 14.6 years, respectively. Consequently, the proposed increase is now imperative as is evident from their audited financials and actuarial reports. Any significant delay in amending the legislation to achieve the increase will necessitate more onerous increases in the next few years, including greater ceiling increases and additional parametric reforms to the scheme, such as greater increases to the contribution rate, along the lines of recommendations by the International Monetary Fund.

The BCCI is required to provide a position on the proposal. Members who would be affected by the proposal were asked to submit their input as to how much the proposed change would impact their payroll costs and to indicate the number of employees that they have within the SSB wage bands at or above an insurable income of \$320 per week.

## BCCI's representation at Expo & Trade Shows

- Panama EXPOCOMER, February 28th to March 3rd
- Spanish Lookout Industrial Commercial Expo 2<sup>nd</sup> & 3<sup>rd</sup> March
- Corozal Junior College Business Expo March 16<sup>th</sup>



**“The one who creates a positive environment in all situations will be presented with countless opportunities”**

As reported in our previous edition of the Business Perspective the dynamics of the Chamber staff has been evolving and no truer words have been spoken. The Secretariat has had to be creative in filling the gaps created by staff movement. Kudos to the staff who took on the challenge and additional responsibility so as not to compromise the level of service the Chamber offers to its constituents.

We have had resignations from three staff members: the Manager for Business Development, the Accounts Clerk and the CSR/Marketing Representative. We are currently in the process of conducting interviews for the Project Officer.

This year we had two staff meetings; all our staff was in attendance. We also had our annual staff trip which took place in June; majority of our staff members attended.

In June we partnered with Mercy College from New York, USA and Edward P. Yorke High School in hosting two Interns for the period of six and two weeks respectively. We accepted their request and at the end the Interns will be given a small token of appreciation for their contribution to the Chamber.

The Chamber had its first ever Made in Belize Expo. Kudos to the staff for all their hard work and dedication in making this Expo the huge success that it was. Everyone worked tirelessly in seeing that things went like clockwork and the marketing was well orchestrated.

It goes without saying that our staff is second to none. We continue to work together to ensure that the best possible service is provided to you, our members. This is our Chamber and we are proud to be a part of it!

## Western Union's 25 Anniversary



The BCCI Western Union has been in service for 25 years with exponential growth from when we started with one agent location in Belize City to 25 Sub-Agent locations countrywide. During its many years of operation, the Chamber has maintained an unblemished public record and continues to operate with integrity, transparency and accountability in the money transfer service that it provides.

Western Union also offers other services such as Direct-2-Bank service, SMART and BTL Top-up. We are also a collection agent for BEL and CBC. In an effort to give back to our customers countrywide and to thank them for their loyalty to Western Union and the BCCI, we have teamed up with COURTS to offer a Brand-New kitchen makeover for a value of \$5000.00 to celebrate our 25<sup>th</sup> anniversary of being in service. BCCI Western Union celebrating 25 years of service, reliability and trust!



# Belize Chamber of Commerce & Industry Authorized Country Agent for Western Union



## Sub-Agent Locations



### BELIZE CITY

BCCI:  
4792 Coney Drive  
Tel: 223 - 5080

88 Shopping Center:  
Central American Boulevard  
Tel: 227 - 1818

DOONY'S:  
57 Albert Street  
Tel: 227 - 5209

Diversified Life Solutions  
39 Albert Street West  
Tel: 227-0623

St. John's Credit Union:  
Basra Street  
Tel: 227 - 7659

TOTO's  
Cor. Orange & George Sts.  
Tel: 207-0389

### COROZAL

Doony's Instant Loan:  
South Park St.  
Tel: 422 - 3342

Medical Health Supplies Pharmacy  
5 South Park Street  
Tel: 600-1482

### ORANGE WALK

Amrapurs:  
Belize Corozal Rd.  
Tel: 322 - 2941

Miscericordia De Dios  
27 Guadalupe Street  
Tel: 662-0663

### LADYVILLE

Low's Supermarket:  
8.5 Miles Northern Highway  
Tel: 225 - 3571

### CAYES

Paz Villas:  
Barrier Reef Drive  
San Pedro  
Tel: 226 - 2196

Syd's Services:  
Caye Caulker  
Tel: 602-7756

Xtreme Geeks:  
Pescador Drive  
San Pedro  
Tel: 226-2570

### CAYO

Allen's Hardware:  
Santa Elena  
Tel: 824 - 2060

### Belmopan City

Diversified Life Solutions  
17 Mahogany St.  
Belmopan  
Tel: 822-2080

St. John's Credit Union:  
76 Constitution Drive,  
Belmopan  
Tel: 822 - 3257

### Roaring Creek Village

Westar Truck Stop:  
49 miles, George Price Hwy,  
Belmopan  
Tel: 822 - 3794

### TOLEDO

Charlton Cable:  
Bella Vista  
Tel: 650-1494

Mahung's:  
Cor. North/Main St.  
Tel: 722 - 2874

Charlton Cable  
9 George Price Street  
Tel: 722-2197

### STANN CREEK

Escalante Tire Supply:  
Savannah Road  
Tel: 523 - 2419

EMJ's Jewelry:  
Placencia Point  
Tel: 602-1242

Gee Pee's Internet Cafe:  
Seine Beight Village  
Tel: 600-9947

Havana Pharmacy:  
22 Havana Street, Dangriga  
Tel: 626-2376

St. John's Credit Union:  
Cor Tibrouce Street & Mahogany St.  
Dangriga  
Tel: 522 - 2446

*moving money for better*



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www.belize.org/bcci/western-union



The Belize Chamber of Commerce & Industry



## Services

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- \* CATERING OFFERED
- \* AIR CONDITIONED ROOMS
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