

WOMEN'S EMPOWERMENT PRINCIPLES

JUNE 2021

LEADERS IN ACTION

*Rita Hilton,
Founder and CEO, Carita Jamaica*



INSPIRING THE NEXT GENERATION OF WOMEN ENTREPRENEURS

Rita Hilton, Founder and CEO of Carita Jamaica (formerly Marketing Development) established her company in 1984. Carita Jamaica provides fresh produce and Jamaican processed food locally and internationally. Today, Carita Jamaica aims to serve Jamaicans around the world with quality food reminiscent of home.

Rita followed a winding path to her current position as CEO of Carita Jamaica. She recalled always having a love of teaching. After growing up in Kenya, Rita traveled to the United Kingdom to pursue higher education. She earned a master's degree in geography from the University of Edinburgh and a graduate teaching certificate from the University of London. Shortly after graduating from the University of London, Rita returned to Kenya where she taught for one year.

Rita came to Jamaica to be with her partner whom she met at the University of Edinburgh; the couple wanted to get married. Rita's partner was a forester by profession and connected to the nature of his home country, Jamaica. Rita moved to Jamaica and picked up her teaching career as soon as she arrived.

Rita explained, "I taught at a high school in Jamaica for many years. It gave me the love of nature. It was quite a change of experience and I loved teaching, so I was able to jump right into it. I took my students on field trips all around the island."

Moving to Jamaica and finding ways to develop her teaching skills through Jamaica's pristine nature played a key role in Rita's personal and professional development.

“The multi-social and multi-cultural backgrounds in Jamaica blew my mind. Coming from growing up in Kenya, my parents were from India and raised me in South-Asian traditions. Jamaica was quite a change of experience. The field trips I took with students as a teacher gave me the love of nature, the love of the farming community [and taught me] the innate freshness of Jamaican food.”

Rita worked as a teacher for 17 years, until it was time for her children to go to university. She needed to increase her income to pay for the costs of university. Rita felt that transitioning into the business world was a natural step for her to increase her income and to develop herself professionally.

Breaking the glass ceiling

Rita's first position outside of her teaching career was as a management trainee at a bank in Jamaica. She did not feel the same level of engagement that fueled her passion as a teacher and decided that this kind of position was not suited for her.

Eventually, Rita received an opportunity to advance into a trade management training position at a corporate firm and immediately felt a positive connection. Her role in management and training was more in line with her teaching background; she knew this was the way to progress in business.

Rita dealt with challenges of gender-based inequality and negative treatment far too often from supervisors in the corporate world. The negativity she received affected her ability to realize her worth and capabilities as a strong, accomplished woman.

Reflecting upon her childhood and the dilemmas she faced working in banking, Rita said, “When I was growing up, women were not expected to be in leadership roles or decision-making roles. There was a glass ceiling that separated women from these leadership roles. Women were the home keepers and the child carers, as well as expected to contribute to the family income.”

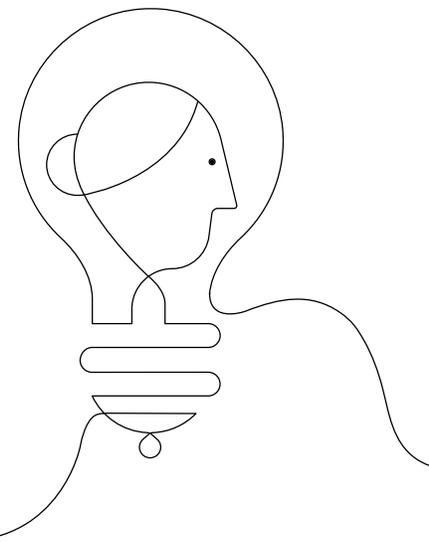
She had already moved halfway across the world from Kenya to London and then to Jamaica, and was faced with the challenge of pursuing her career and raising a family. Rita described herself as headstrong and determined to achieve whatever was in her path. She decided to veer away from private enterprise and find a way to run her own business.

Providing access to Jamaican produce around the world

In the early 1980s, Rita left the firm and began putting together potential business ideas. A friend of hers who lived abroad in New York reached out and asked her if she could send fresh peppers in bulk. Having never exported items abroad, let alone produce, Rita was determined to discover a way to fulfill her friend's request. As she explained, “That was the beginning of Marketing Development, finding out how to get peppers from farmers, packing them and learning the whole process of exporting step-by-step.”

Short after this request, in 1984, Rita founded Marketing Development and quickly learned the ins and outs of the export business.

“Navigating across 21 different processes and agencies, completing all of the paperwork from packing to quality control, to the airport and cutting airway bills. That was the nature of growing up in the business at that time, and it was my introduction to the export business. After that learning process, the business grew in terms of the number of exports and firms accessed.”



Into the late 1980s, Marketing Development developed steadily as a business, until a financial crisis hit Jamaica in 1991 and continued into the mid-1990s. During this time, interest rates for business loans skyrocketed and Rita was unable to pay the bills. She lost all of her assets, including her home, and had to liquidate her debt. Unsure of what to do next, Rita was approached by a woman bank manager who advised her on how to restart her business. She stated, “She advised me not to be afraid to ask for help. This was so important. Often, as women we do not want to appear that we are failing in our businesses.

Having lost everything, Rita had a family to support; still, however, she did not give up on her business.

In 2011, after a divorce and becoming the sole provider for her family, Rita changed the name of her business from Marketing Department to Carita Jamaica, as a tribute to her name and the Caribbean produce her company provides. With a new name, the company holds the same mission of exporting top-quality fresh food around the world.

Despite her decades of experience running a business and having worked in a bank, Rita explained that it is still a challenge for her to negotiate lines of credit.

“Often times, women need a male counterpart to co-sign their loans. Initially, I was turned down, not only because of my gender, but also because of my age. How do you recover a business and try to be debt free when there is no access to credit? For a business to scale up, access to low interest rates and the business proposal has to be finalized expeditiously.”

Rita has since rebuilt her business and revenues increased by 30 percent during the COVID-19 pandemic. Amid the pandemic, Carita Jamaica made a major shift in the way it exports goods, switching from airplane shipments to shipping sea containers. They went from one shipping container a week before the pandemic to two, sometimes three shipments per week during the pandemic.

The company hopes to add value to the kinds of fresh produce it exports; however, this requires capital. Rita is still finding challenges to gain access to low-interest money to acquire the equipment needed to expand the business.

Mentoring the next generation of women entrepreneurs

As business grows, Rita is planning to expand Carita's supply chain to include more women, especially women farmers. She utilizes social media to connect with rural women farmers throughout Jamaica and offer them advice, mentorship and the potential to partner as a producer. Rita's passion for teaching is reflected in her willingness to train and educate fellow women entrepreneurs.

Rita hopes to share her message: "If you can be the light of the beacon that says to people around you, do not give up, even when you are feeling overwhelmed. Do not submerge yourself under the challenge, instead reach out for help, it is not a weakness, rather a sign of strength."

In 2019, Carita Jamaica became a signatory of the Women's Empowerment Principles (WEPs). Rita hopes that through committing to advance gender equality within her company and the supply chain, she can encourage more powerful women to come to the forefront of this important work. Rita shared, "I only have my experience to share and I would love to learn to share more experiences from similar WEP signatories operating in this same industry around the world. We have a lot to learn from one another."

Women's Empowerment Principles



High-level corporate leadership



Workplace HR



Employee well-being and safety



Education and training for women



Supplier diversity & marketing practices



Community engagement



Measurement and reporting

LEADERS IN ACTION

*Michelle Smith,
Founder and CEO, Chocolate Dreams*



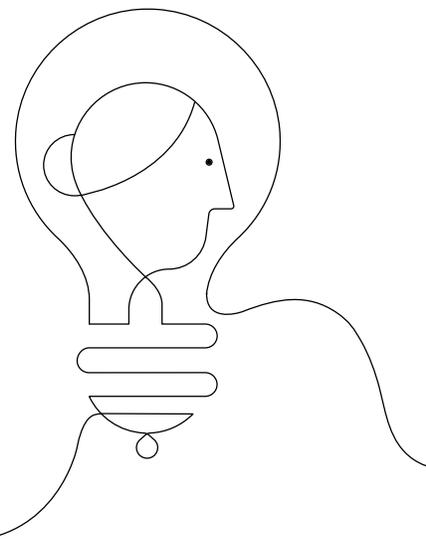
CRAFTING WOMEN'S EMPOWERMENT IN THE MARKETPLACE

Michelle Smith, Founder and CEO of Chocolate Dreams, creates hand-crafted chocolates and desserts manufactured in Jamaica. Michelle founded Chocolate Dreams in 2004, which she initially operated out of her apartment. In the beginning, Michelle produced cakes for restaurants and events; since then, the company has grown to include a factory and retail store which is located in Kingston, Jamaica.

From the beginning, Michelle worked to boost women's empowerment and prioritized gender equality in the hiring process; in the company's factory and retail store, the majority of employees are women.

With a background in business administration, Michelle followed a varied career path working in higher education, the airline industry and civil service at different points in time. Michelle was always interested in chocolate and recognized that cocoa was heavily exported around the world. Michelle wondered why there was not more of an interest in chocolate manufactured in Jamaica.

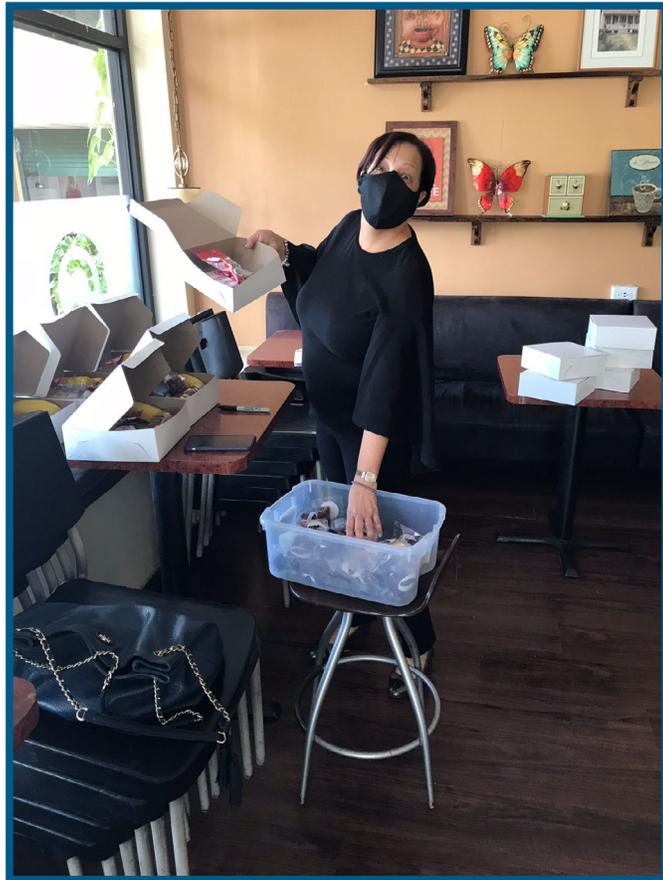
"I always wanted to be an entrepreneur" she said. She went on to explain, "I started a small gift store and that lasted for a brief period. Soon after, I [separated from my husband] and needed to earn a salary on my own to support my family – I worked two different jobs, one during a night shift and the other was a day job; that lasted for a year, and I decided to return to my interest in chocolate."



Crafting a new business

With the founding of Chocolate Dreams, Michelle wanted to ensure that local Jamaicans could enjoy cocoa with hand-crafted and unique chocolates. She asked, “We have so much cocoa here, why is this not a larger industry in Jamaica?”

Michelle had no background in baking and was self-taught in every part of the manufacturing process. She followed recipes precisely and perfected a few items, offering to sell them around her community. She was soon approached by businesses to provide chocolates and cakes for events and restaurants in Kingston, Jamaica.



“In my two-bedroom apartment with no employees, I started making chocolate. I made a flourless chocolate cake for a local restaurant and made truffles for the local awards ceremony. Soon after, I finally started a small factory.”

With her children in college in the United States, Michelle gained inspiration from small businesses in the Northeastern United States that were selling handcrafted and novel items in small towns and cities. Building upon lessons learned from the United States, Michelle opened a manufacturing facility and retail location in a prominent historic location in Kingston, Jamaica. Michelle prides herself in innovation and providing custom creations for clients.

Michelle funded Chocolate Dreams with her personal savings; in the early days of the business she did not borrow money. She explained, “I used what we earned in the early days from selling chocolates and chocolate baked products to go back into the business.”

Chocolate Dreams soon became popular with tourists visiting Jamaica, as well as local businesses and luxury hotels. At the peak of business, Chocolate Dreams had 23 employees and contracts with Caribbean hotels to provide turn-down chocolates, and continued to support charity fundraisers and awards events.



Navigating gender equality and the COVID-19 pandemic

Michelle continuously works to advance a gender balance on boards of private sector associations in Jamaica. She spent eight years serving on a local association's board. Over the years, one of the major challenges that Michelle has experienced is having her opinions heard and supported when trying to represent women in the stereotypical male-dominated manufacturing industry. She explained, "We need more gender equality in associations. My focus is on bringing more women up to higher levels; that was my mantra and still is to this day."

Michelle expanded on the challenges she has faced over the years seeking financial assistance from banks. In the past, Michelle has been asked to have a man sign her loan, regardless of his relationship to the business, and was sexually harassed by bank workers who asked her to wear a specific attire to gain a better response from the bank regarding a loan.

In 2019, Michelle took out a loan for business development; within a year, in January 2020, the bank called in the loan and demanded full repayment. At risk of losing her home, Michelle transferred homeownership to her daughter and closed one of her retail locations to rectify the payment request.

Amid the COVID-19 pandemic, overnight, Chocolate Dreams lost business from five hotels; these five hotels generated close to 70 percent of the businesses' income. Michelle had to reduce her staff to seven employees and consider in what ways she could pivot to maintain the business.

Michelle spoke highly about the importance of mentorship to overcome these challenges; she frequently seeks advice and consultation from one of her closest advocates, a prominent woman business owner in the community. She explained, "My mentor has helped me to remain focused and positive, and encouraged me not to incur any additional debt for the company. She has helped me to look at things in a positive way."

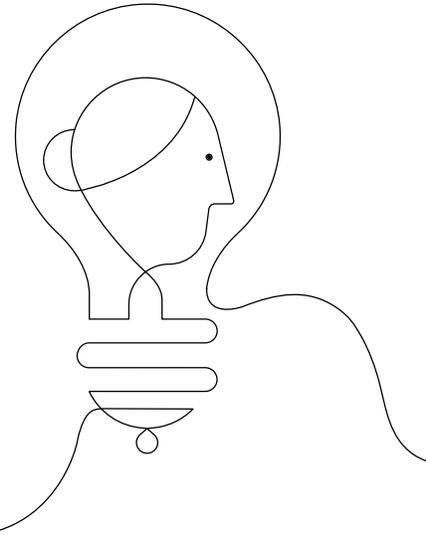
Overcoming challenges and looking ahead

Amid the COVID-19 pandemic, with the increase of online orders and delivery for food, Michelle has focused on how to pivot her products to rebound from the financial setbacks due to the pandemic. She continues to recognize the importance of women's empowerment to support this pivot. In fact, Chocolate Dreams has diversified its partners to include more women-owned businesses in the supply chain. It has partnered with a local business that makes pre-packaged cookie dough and plans to market products from a small ice-cream company, as well as a local supplier of goods for the baking industry.

"The Chocolate Dreams brand is big – to have a place where other people can showcase what they can't do from home. That's part of how I've managed to stay afloat and help others do the same."

Michelle has also taken on the role of communications to elevate her business and has taught herself to manage all of the Chocolate Dreams social media accounts. She prides herself on personally responding to each request, regardless of whether it wakes her in the middle of the night.

"Prior to the COVID-19 pandemic, my mantra was always that I respond to a customer no longer than a day. I took on social media, and it is pushing the sales. Sales fall when I am not on social media. There is no employee to do that, it is just me. It has taken its toll on me a bit. I do not get any balance. I have no free time, like everyone else. Social media is an excellent tool for me and great for business."



While the business is recovering from the financial hit it took in the early 2020s, Michelle hopes to take Chocolate Dreams to the export market and restart contracts with hotels as soon as the market for tourism opens again in Jamaica.

In May 2019, Chocolate Dreams signed the Women's Empowerment Principles (WEPs). Michelle continues to utilize the WEPs as a compass to follow to advance gender equality and women's empowerment in the company, its supply chain and the wider community.

LEADERS IN ACTION

*Jean Lowrie-Chin,
Founder and Executive Chairperson,
PROComm*



BOOSTING WOMEN'S EMPOWERMENT IN MEDIA

Jean Lowrie-Chin, Founder and Executive Chairperson, launched PRO Communications (PROComm) in December 1978. Over the past several decades, PROComm has served Jamaican and international corporations as a full-service communications firm specializing in public relations, advertising and event planning.

Jean has maintained a diverse range of professions throughout her career. She is also the Founder, CEO and Board Chair of the Caribbean Community of Retired Persons (CCRP), a membership and advocacy organization. In 2013, Jean founded PRODEV, a real estate development company. Jean is also a published writer and works as a columnist for a Jamaican daily newspaper.

Diving into entrepreneurship

With a background in media and communications, Jean became an entrepreneur early in life. Early on, while working at a communications firm, Jean worked to develop her career in advertising. Jean recalled, "My friend asked me if I ever need a supervisor or if I worked autonomously? She asked, why are you working for someone else when you could work for yourself?"

Jean took this advice, and in 1978, she left the communications firm and secured a contract with a prominent hotel providing public relations services. With help from her parents, she launched her first business. In fact, she inherited her father's office furniture, and to this day, she still uses the same filing cabinet that her father gave her. The hotel she contracted with provided her an office and a generous amount of work. Three years later, her business grew substantially, and she needed to secure a larger office space for staff.

In 1981, PROComm was officially incorporated in its own office space, where it was headquartered for 34 years, until a recent move to a modern professional complex developed by PRODEV. Today, PROComm has a total of nine employees and the majority (six) are women.

Discovering opportunity within challenge

One of the major challenges Jean encountered running PROComm was losing one of the company's flagship clients. PROComm had been developing brands and working as their primary advertising company until the day one of the client's employees came forward with a relative doing similar work in the advertising industry. Within four days, the client no longer required PROComm's services.

While the initial loss of a major client hurt the company, Jean found a different perspective and saw the free time as an opportunity to pivot and invest in real estate. She worked with an architect, a former student, and built a complex next to a medical facility. Jean hoped she could sell office space to doctors working in the nearby hospital and use the sales to pay back the interim loan.

The investment worked out to her advantage. She started a new company called PROComm Developments (PRODEV), and within two years, earned more than PROComm had in the previous 34 years of business. Jean shared, "This was a reminder that we must not look at challenges as failures; with every challenge comes an opportunity."

Supporting seniors across Jamaica

In 2010, on the 30th anniversary of PROComm, Jean decided to create a legacy project. She wanted to honour the women mentors in her life, specifically her mother, and started the Caribbean Community of Retired Persons (CCRP), a membership and advocacy organization for senior citizens in Jamaica. Over the past decade, CCRP has grown to 10,000 members with chapters throughout the country.

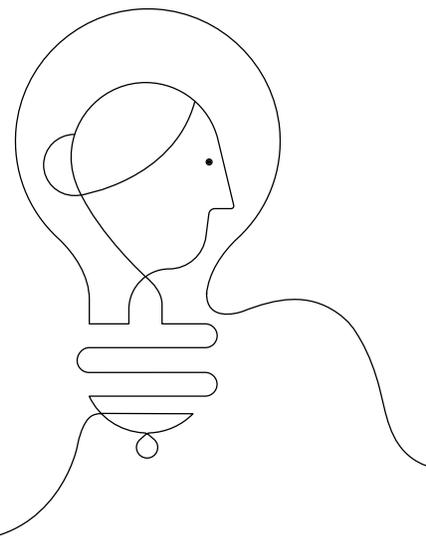
Since the founding of CCRP, Jean and her team at PROComm have managed the organization as part of their responsibilities; yet, chapters also maintain part-time employees to support administrative functions. Jean inspires her team at PROComm to dedicate genuine enthusiasm to corporate social responsibility of supporting seniors in the community.

Eighty percent of CCRP members are women and the organization provides women throughout Jamaica with support, such as affordable health, auto and property insurance. The organization is also working on policy advocacy with the Ministry of Labour and Social Security to eliminate incidence of elder abuse among senior citizens in Jamaica.

CCRP also runs a programme which helps to place members in part-time jobs. Members can join as early as 50 years of age, and for those who are retired, but still interested in working and earning a part-time income CCRP help to place members in part-time jobs. Some companies are also interested in employing seniors with skills and expertise to work part-time, so they reach out to CCRP with opportunities to recruit seniors.

As a prominent figure in the advertising industry, Jean continues to find ways to boost women's empowerment and promote women and men's contributions to the community. One such example is when Jean proposed affirmation awards for teachers, nurses and police officers. In addition, the household workers award was developed through a partnership between PROComm, GraceKennedy Group (a multinational company), and the Household Workers' Association. Each year, the public is given an opportunity to nominate and vote for household workers. Nominations are reviewed by a panel of judges which awards three household workers with a monetary prize.

“Our household workers are 57,000 strong [the majority women in Jamaica]... When you want to see the best of Jamaica, you can look at these household workers who were nominated by their employers. One woman has ensured that her five children are all university graduates and professionals. This woman is so focused on her work and on her family. It shows you the courage of our Jamaican women. The same with the teachers and nurses of the year and the police officers.”



Jean continues to emphasize the importance of celebrating both women and men working across Jamaica.

“There is so much nobility in our people. We have not worked hard enough to celebrate that; I think if we were celebrating that more we would have a different country. That was part of the reason I made this push. Instead of us always criticizing and tearing down our people, why not look to these people of honour and celebrate them.”

In April 2017, PROComm signed the Women's Empowerment Principles. Jean continues to align her company's work with the principles to advance gender equality and women's empowerment across Jamaica.

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**WOMEN'S
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