

R&P RESEARCH AND PUBLIC SERVICE NEWSLETTER

Volume 8, No. 2

News from the UVI Research and Public Service Component

June 2005

34TH ANNUAL ST. CROIX AGRICULTURE & FOOD FAIR OVER 35,000 PEOPLE ATTEND WHAT GOVERNOR CALLS 'THE STATE FAIR OF THE VIRGIN ISLANDS'



Left: Ms. Miriam Greene and Ms. Blanche Mills distribute healthy nutritious food samples to fairgoers

Right: Ms. Rosalind Browne (behind table) and home decorating display



Touted as the State Fair of the Virgin Islands by Governor Charles W. Turnbull, the 34th Annual Agriculture and Food Fair of the U.S. Virgin Islands, held on St. Croix, was host to over 35,000 residents and visitors as the territory celebrated the event. The annual Fair which was held over Presidents' Day weekend, February 19 - 21, 2005, was jointly sponsored by the V.I. Department of Agriculture and the University of the Virgin Islands Cooperative Extension Service, and was a tremendous success.

At Agrifest 2005, the University of the Virgin Islands Research and Public Service components showcased their wide variety of community outreach programs and research. This year, the focus was "From

the Farm to the Table." Emphasis was placed on the growth and preparation of agricultural food products for use in the home by the consumer. Areas of information were: gardening, foods and nutrition, new technology, varietal selection, livestock production and natural homemaking.

Displays ranged from animals on the farm to a pizza garden, and into an actual house under the tent. Tips on growing plants, preparing healthy and nutritious dishes for the table (including recipes and tastings!) and home decorating ideas were also presented to fairgoers.

The focal point of UVI's exhibit was a round centerpiece garden planted like pizza slices with tomatoes, onions and other ingredients needed to make that favorite treat. Youth got an opportunity to look at the

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MAIL LETTERS OR COMMENTS TO:
LORNA CHESTERFIELD

UVI RESEARCH & PUBLIC SERVICE

#2 JOHN BREWERS BAY

St. THOMAS, VI 00802

TELEPHONE: (340) 693-1061

FAX: (340) 693-1065

LCHESTE@UVI.EDU

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AND EMPLOYER.

AGRICULTURE & FOOD FAIR 'A HIT'

Continued from p. 1

raw ingredients and understand the role each played in giving the pizza its flavor and appearance. Emphasis was also placed on the rewards and pleasure inherent in "growing one's own food." Through this display, fairgoers understood that the ingredients start in the field with seeds and plants. The theme helped to reinforce the importance of agricultural sciences, food production and related topics in the school curriculum.

Inside the house under the tent, an assortment of handmade crafts and furnishings were on display. They ranged from place-settings on the table to miniature dolls in native costumes that hid secret compartments for jewelry, etc. Other articles included potholders, ponchos, crocheted flowers and pillows. Of special interest were the items made of recycled paper, such as toilet paper, egg cartons, inner parts of boxes and cartons. These household products are attractive, yet cost effective.

A pictorial display of agricultural activities from the early 1800s and 1900s lined the inside of the gingerbread trimmed house. Fairgoers were able to collect several Extension publications and posters.

Also, keeping with the overall theme of the fair, "Keeping Agriculture Alive Through Technology in 2005," computer technology was highlighted through demonstrations of programming and robotics. Youth were given the opportunity to test their skills at building and programming mini robots to do their bidding. The exhibit was a resounding hit.

Computer applications for farm financial



Youth were given the opportunity to build and program mini robots to do their bidding at Agrifest 2005

recordkeeping were also demonstrated to the public. In addition to all of this, there were also displays on environmental issues such as the development of nature trails, sediment and soil erosion, water conservation, marine resources and organic farming methods.

The general consensus of all fairgoers was that the 2005 Agriculture and Food Fair saw the best UVI's exhibits in many years.

SEASONING FOR THE MORTAR LAUNCHED

On February 18, 2005, the Research Publication Unit held a luncheon for its new anthology, *Seasoning for the Mortar: Virgin Islanders Writing in The Caribbean Writer, Volumes 1-15*, in the Evans Center's little theater on the St. Croix campus of the University of the Virgin Islands.

The program, which featured readings by contributors to the anthology, was well received by the audience. *Seasoning* brings together the best writing of Virgin Islanders which appeared in the parent text over the first decade and a half of publication.

Currently, volume 19 of *The Caribbean Writer* is well into production. Among its highlights are spe-

cial sections focusing on recent writing by award winning writer Velma Pollard from Jamaica and on new writing from Bermuda.

The manuscript also includes the prize winners from volume 18: Rohan Preston—The Daily News Prize for Poetry; Garfield Ellis—The Canute Brodhurst Prize for Short Fiction; Calvin Mills—Charlotte and Isidor Paeiwonsky Prize for first-time publication in *The Caribbean Writer*; Loretta Collins—The David Hough Literary Prize to an author published over a number of years; and Edgar Lake—The Maguerite Cobb-McKay Prize to a Virgin Islands author.

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AES AQUACULTURE PROGRAM PRESENTS GREENWATER TANK CULTURE WORKSHOP



Charlie Shultz (back left) and Dr. James Rakocy (center back, white shirt) were among the presenters at the February greenwater tank culture workshop on St. Croix.

The AES Aquaculture Program presented a workshop on February 26 to ten farmers from the local community. Dr. James Rakocy and his staff, Donald Bailey and Charlie Shultz, presented information on the potential and practice of greenwater aquaculture.

The program began with a tour of the commercial-scale greenwater fish culture tank system located on the St. Croix campus. The tank consists of a 52.5 ft. diameter by 4 ft. high block wall that is lined with a polyethylene liner. The tank holds approximately 50,000 gallons of water and is stocked with 5,000 tilapia.

The greenwater system also consists of an external pump, a clarifier, a base addition tank, three aerators and a horizontal mixer. The tank is capable of producing 15,000 lbs. of tilapia annually.

The tilapia were being fed at the time of the tour, which allowed for observation of the tasks required by farmers to manage a crop of fish under standard production practices.

The fish are fed twice daily, in the morning and late afternoon, and they are given as much feed as they can consume in a 40-

minute period. Other daily tasks, which were discussed with workshop participants during the feeding period, include removal of solid waste from the external clarifier and addition of calcium hydroxide, as needed, to maintain a pH of 7.5.

The aerators, horizontal mixer, and external pump operate continuously to provide oxygen, enhance biofiltration/nitrification and remove solids.

Following the tour, the participants met in a campus classroom for presentations and discussion of the principles of greenwater tank culture systems.

Four concepts directed the development of the system: reduced land use, water conservation, nutrient recovery and economics. The greenwater system concentrates production on 1/20-acre of land comparable to the production achieved in a 1.5-acre pond. Settling and removing solids and returning the water to the production tank reduce wastewater volume.

Nutrients are recovered by applying the solid waste as a soil amendment to garden vegetable plots, and economics are addressed by low construction costs, efficient feeding and operation and marketing. Dr.

Rakocy presented these concepts to the workshop followed by Charlie Shultz discussing water quality and fish health issues and Don Bailey teaching construction and economics of the system.

The participants, from St. Croix and Puerto Rico, left the class with an excellent base of knowledge about the greenwater tank system. They will be able to incorporate these systems on their own farms and can receive assistance from the Aquaculture Program staff with planning and development.

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SBDC AND SBA RECOGNIZE USVI ENTREPRENEURS, ADVOCATES AND INSTITUTIONS AT ANNUAL AWARDS BANQUETS

In recognition of the small business community's contributions to the American economy and society, the President of The United States designates one week each year as National Small Business Week. The United States Small Business Administration (SBA) celebrated National Small Business Week earlier during the week of April 3, 2005.

The highlight of National Small Business Week is always the presentation of awards in recognition of the outstanding contributions of small business persons and advocates at the territorial and national levels. The 2005 SBDC Awards were presented in St. Thomas as part of the St. Thomas/St. John Chamber of Commerce's Business After Hours Reception.

This event was hosted by the SBDC from its Lead Office in Nisky Center. It was a resounding success

and was attended by over 100 guests and supporters.

A similar SBDC awards banquet was held on the island of St. Croix the following day at Gertrude's Restaurant. That ceremony was equally as successful and received tremendous support from the supporters and stakeholders in that district. SBDC is pleased to once again recognize and congratulate the honorees listed below.

Warren Bush, State Director, applauds the efforts of the very deserving entrepreneurs and institutions recognized at these ceremonies.. "To their credit, they have all persevered and have attained major milestones that they, and all of their supporters, should be extremely proud of." Mr. Bush went on to thank the STT/STJ Chamber of Commerce, Gertrude's Restaurant, the various sponsors, partners and friends of the SBDC for their fabulous contributions and door prizes and his SBDC staff for their efforts in helping to establish first-rate ceremonies.



SBDC proudly displays its prestigious 2005 awards

THE AWARDS

2005 UVI-SBDC Small Business Person of the Year Award Recipient (STT)

Ms. Shaun A. Pennington, Publisher
V.I. Source

2005 UVI-SBDC Small Business Persons of the Year Award Recipients (STX)

Robert and Kathleen Mackay
Reliable Rentals

2005 UVI-SBDC Entrepreneurial Success Award Recipient

Judy Patalidis
Patalidis Design

2005 UVI-SBDC Home-Based Business Person of the Year

Ms. Diane Butler
Diane Butler Photography

2005 UVI-SBDC Accountant Advocate of the Year

Francisco Depusior, CPA

2005 UVI-SBDC Citizen Award – VI Community Advocate of the Year

Mr. Edward E. Thomas, President & CEO
West Indian Company Ltd.

2005 UVI-SBDC Corporate Award – VI Community Advocate of the Year

First Bank VI
Mr. Cassan Pancham, First Senior Vice President/
General Manager

2005 UVI-SBDC Financial Institution of the Year

Banco Popular de Puerto Rico
Mr. Valentino I. McBean, Regional Manager/Senior
Vice President

Mr. Carl Christensen, USVI Officer in Charge of the U.S. Small Business Administration, also presented the distinguished SBA's Annual Small Business Week Awards to the following USVI honorees:

United States Small Business Administration's Small Business Persons of the Year

Neil Theodule & Micah Dorsett
Fast Shipping & Communications-STT
and
Gloria P. Coursey, President
St. Croix Clinical Lab

United States Small Business Administration's USVI Bank of the Year

Banco Popular de Puerto Rico



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Top left: At the St. Thomas Awards Banquet, UVI-SBDC State Director Warren T. Bush presents the SBDC's 2005 Citizen Award, VI Community Advocate of the Year to Mr. Edward E. Thomas, President & CEO of West Indian Company, Ltd.

Bottom left: U.S. SBA's Carl Christensen addresses the audience as honorees FirstBank (represented by John D. McDonald); WICO's Edward E. Thomas; VI Source's Shaun A. Pennington; and State Director Warren T. Bush look on



Top right: 2005 UVI-SBDC Entrepreneurial Success Award Recipient Judy Patalidis, Patalidis Design (STX), accepts congratulations from Warren Bush and Ann Golden

Bottom right: Banco Popular de Puerto Rico accepts the 2005 SBDC's Financial Institution of the Year Award from Warren T. Bush, SBDC State Director, and Carl Christensen, U.S. SBA's USVI Officer in Charge, at the STX Awards Banquet. Banco Popular was also named the Virgin Islands Bank of the Year by the U.S. Small Business Administration. Pictured from left to right: Ann Golden (Sen. Lorraine Berry's Office), Abraham Edwards, Darren Browne, and Stanley Olive (Banco Popular), Warren T. Bush (SBDC), and Carl Christensen (U.S. SBA).

CES RECEIVES NEARLY \$200,000 IN FUNDING FOR COMMUNITY OUTREACH

Two competitive grants to implement educational programs for the local community were received by the University of the Virgin Islands Cooperative Extension Service's Agriculture and Natural Resources Program.

The Southern Region Sustainable Agriculture Research Education Program was granted a \$137,000 award for the implementation of a joint initiative between the UVI-CES and the University of Arkansas.

The objectives of the project are aimed at increasing and encouraging growth in the organic and sustainable agriculture sector, particularly through enhancing linkages with the existing tourism sector and other appropriate agencies and organizations.

The implementation of this project will involve the development of survey instruments to collect data regarding outcomes to the development of agriculture in the Virgin Islands.

Important outcomes of this project will include a territory-wide sustainable agriculture conference and a publication to document

project findings and policy recommendations.

Additionally, CES, in partnership with the V.I. Resource Conservation and Development Council, Inc., UVI Conservation Data Center and St. Croix Environmental Association, received a grant of \$60,000 from the U.S. Environmental Protection Agency to implement environmental outreach activities.

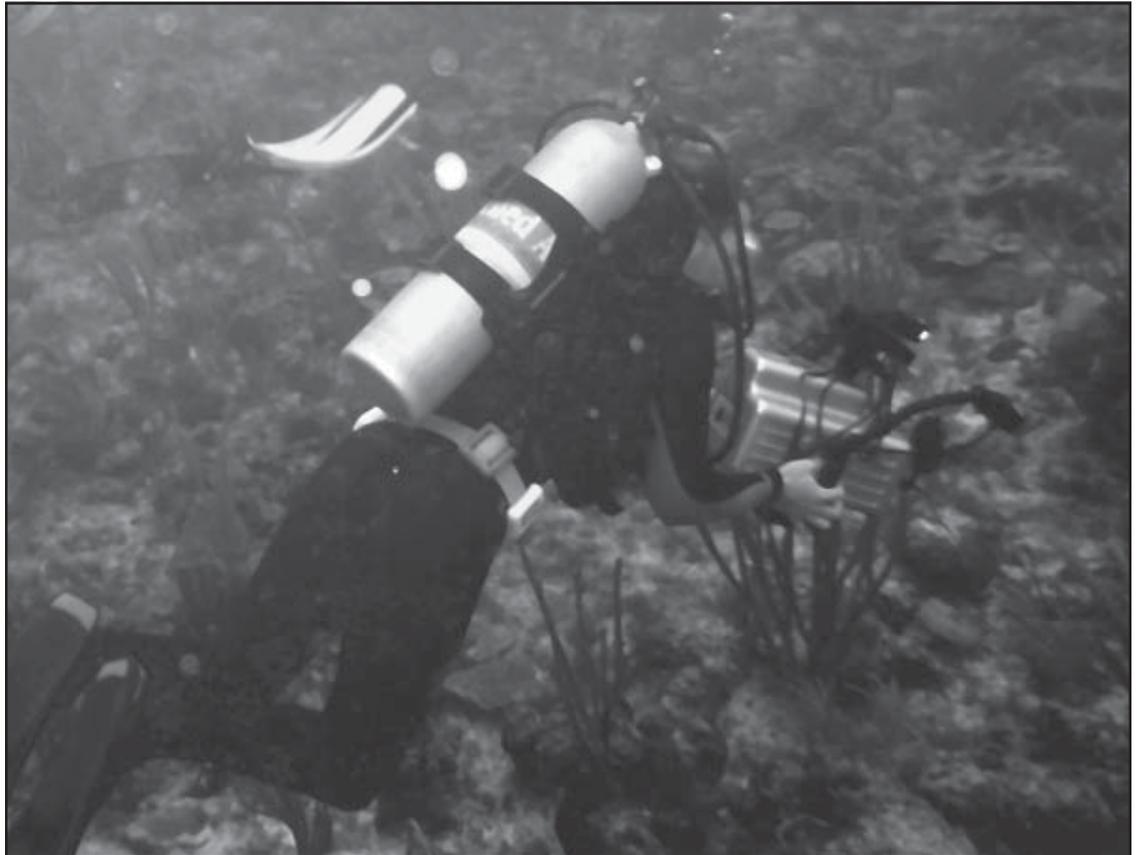
The goals of this project are to increase environmental awareness on St. Croix, to identify the community's environmental concerns, to communicate those concerns to the EPA, and to establish a repository at CES, Building D, West Campus, on St. Croix.

Staff at the repository will collect environmental information that will be accessible to residents, researchers and visitors.

A CES Extension Specialist will assist the community in assessing environmental information that will be stored at the repository. Staff will also offer field trips and nature walks to residents and community groups interested in environmental issues of St. Croix.

LIGHTS! CAMERA! ACTION! FILM DOCUMENTARY ON SPAWNING AGGREGATIONS IN THE USVI BEGINS

"ALTHOUGH RESEARCH SHOWS SEASONAL AREA CLOSURES AND YEAR-ROUND NO-TAKE MARINE RESERVES ARE EFFECTIVE IN PROTECTING AND IN SOME CASES ENHANCING PREVIOUSLY EXPLOITED SPAWNING AGGREGATIONS, USING AREA CLOSURES AS A MANAGEMENT TOOL TO PROTECT FISH STOCKS HAS BEEN MET WITH MIXED EMOTIONS BY COMMERCIAL FISHERS AND THE GENERAL PUBLIC AROUND THE CARIBBEAN."



Videographer Tim Kelly, of Friday's Films tries to capture spawning red hind on Lang Bank St. Croix

The production of a video documentary focusing on grouper and snapper spawning aggregations in Virgin Islands waters, initiated by CMES, was started in January of this year.

The project is being coordinated and managed by CMES director Dr. Rick Nemeth and funded by NOAA, The Nature Conservancy and The Ocean Conservancy. It will focus on research currently being conducted by CMES scientists on spawning aggregation sites off St. Thomas and St. Croix as well as fisheries issues and controversies surrounding the research and the subsequent fisheries management questions that it raises.

Grouper and snapper aggregation sites have been found around the world in tropical waters, and their indisputable importance in the sustainability of fish stocks has been recognized globally. In the USVI, heavy fishing pressure at aggregation sites has contributed to the collapse or near collapse of several fisheries species, including the Nassau grouper, yellowfin grouper and red hind grouper.

The most productive multi-species aggregation site known in the USVI today, the Grammanik Bank, was

temporarily closed to fishing for three months beginning February 1, 2005, and will probably be seasonally closed every year henceforth during the grouper spawning season, February through April. One red hind grouper aggregation site in the USVI is currently protected seasonally (Lang Bank, east of St. Croix) and another site year round (the Marine Conservation District, south of St. Thomas).

Although research shows seasonal area closures and year-round no-take marine reserves are effective in protecting and in some cases enhancing previously exploited spawning aggregations, using area closures as a management tool to protect fish stocks has been met with mixed emotions by commercial fishers and the general public around the Caribbean.

Distrust of government policies as well as lack of knowledge of the significance of spawning aggregation processes to the sustainability of fish populations alienate many potential supporters of these fishery conservation measures.

The premise of the spawning aggregation documentary being produced by UVI will be to educate the public

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Above: A female yellowfin grouper (Gramannik) with belly full of eggs heads into a large school of dog snapper



Left: CMES scientist Shaun Kadison films a large school of dog snapper on the Gramannik Bank

"THE SPAWNING AGGREGATION DOCUMENTARY, SLATED FOR COMPLETION BY SEPTEMBER 2005, WILL BE AVAILABLE FOR VIEW BY THE GENERAL PUBLIC. CMES RESEARCHERS HOPE THAT IT WILL EXPLAIN AND ANSWER QUESTIONS REGARDING THE PRIMARY FISHERIES RESEARCH BEING CONDUCTED AT UVI, AND THAT IT WILL RAISE THE AWARENESS OF VIRGIN ISLANDS CITIZENS OF THE BENEFITS OF MARINE CONSERVATION AND MANAGEMENT TO FUTURE GENERATIONS."

on the biology and the sensitivity of grouper and snapper spawning aggregations and to explore the issues of mistrust and miscommunication between the people and government regarding fisheries management policies.

Friday's Films, a small video production company based out of San Francisco, California, has been contracted to produce the documentary. Friday's Films was chosen for the project because of their expertise in documenting fisheries issues in developing island nations and in successfully illustrating general problems in the current state of declining fisheries. The company has specifically worked on projects filming and documenting spawning aggregation sites and has recently produced DVD's of the Bahamas and Fiji.

numbers of yellowfin grouper, Nassau grouper, tiger grouper and dog snapper that had aggregated on the site to spawn.

In addition, Pickert and Kelly interviewed numerous fishers, government officials, scientists and marine managers for the film and even showed some of their footage to the St. Thomas Fisherman's Association.

The spawning aggregation documentary, slated for completion by September 2005, will be available for view by the general public. CMES researchers hope that it will explain and answer questions regarding the primary fisheries research being conducted at UVI, and that it will raise the awareness of Virgin Islands citizens of the benefits of marine conservation and management to future generations.

UVI-CES HOSTS LIVESTOCK FARMERS, UNIVERSITY PERSONNEL FROM P.R.



UVI-CES Associate Director Kofi Boateng (second from left - front row) and Livestock Agent Sue Lakos (fifth from left - back row) pose with livestock farmers from Puerto Rico during their visit to Annaly Farms where they saw a beautiful herd of breeding heifers with their calves

A group of farmers and University personnel from Puerto Rico visited St. Croix to tour local livestock farms. Their goal was to observe what Virgin Islands farmers are doing in the areas of management and selection in order to carry that knowledge back with them to Puerto Rico. The trip was organized through their Livestock Association and the Cooperative Extension Service (CES) at the University of the Virgin Islands.

The group arrived by private charter on Friday morning, April 1st. Assisted by Extension personnel Ms. Sue Lakos and Mr. Edgar Austrie, they then made their way to the Research and Extension Center at UVI.

Dr. Robert Godfrey gave an overview of the livestock projects and research being done here at the University and Mr. Kofi Boateng, CES Associate Director, presented an overview of farming on St. Croix. They were also given an opportunity to meet representatives of the newly formed

St. Croix Livestock Farmers' Cooperative.

The tour then started at Annaly Farms where they saw a beautiful herd of breeding heifers with their calves, as well as a herd of young bulls. The Lawaetz family is a premier breeder of the St. Croix Senepol cattle.

The visitors, many of them cattle farmers themselves, were very impressed with the docility and conformation of the animals presented. Some even expressed a desire to purchase some of them to take to Puerto Rico, seeing the potential for improving their own herds. Cameras busily snapped as the farmers mingled among the animals. After the visitors viewed the cattle in the pens, the tour continued to the Annaly Farms meat market, where they discussed the aspects of marketing the product that they saw being raised in the pastures.

The next stop was Echo Valley Farm, owned by Mr. Henry Schuster. There they saw the Virgin Islands White Hair Sheep.

They were given a brief history of the white hair sheep on St. Croix and were able to observe a nice flock of ewes with young lambs.

After lunch at Villa Morales, the tour continued with a stop at the St. Croix Abattoir. Mr. Cardinal Richardson gave a synopsis of how the abattoir runs and the steps and procedures animals go through when they come there.

Although the abattoir was not operating that day, the farmers were able to get an up-close idea of how things work. Many had never been inside a facility such as this, so they were quite impressed.

Following that stop, the group continued on to the Gasperi's Castle Nugent Farms, another Senepol cattle breeder on St. Croix's south shore. They were presented with the sight of a herd of young female cattle that took their collective breath away. The cattle were uniform in color and conformation, and several farmers stated that they wouldn't hesitate to



The Puerto Rico group was impressed with the quality and confirmation of our Senepol breed of cattle. Here, a Senepol family at a recent Agricultural & Food Fair

take them home with them.

The final stop of the day was at Solitude Farm, owned by Mr. Reuben Roebuck, St. Croix's own farmer of the year 2005. Here they saw an intensive system of raising Boer goats and Dorper sheep where the quality of the livestock produced takes priority.

The following day, the group got a tour of the projects currently on-going at the Agriculture Experiment Station of the University of the Virgin Islands. Ms. Raina Dodson-Eimer gave a tour of the sheep facility and explained what the current projects are. The farmers were able to observe not only the animals, but also the management systems used and the facilities and setup.

From there, the group proceeded to the aquaculture facility and was given an extensive tour by Dr. James Rakocy. They were given the opportunity to see both small and large aquaponic systems and meet some of the fish "up close and personal." Several farmers expressed an interest in setting up systems of their own and Dr. Rakocy invited them to return in June for the annual short course in aquaponics.

After the tour was completed, Sr. Francisco Inostroza Laboy, the group coordinator from the University of Puerto Rico Extension Service, stated that the farmers felt the livestock industries on St. Croix were outstanding and the aquaculture facilities had left them speechless.

The farmers' group was very excited with what they saw and returned to Puerto Rico with many photos, phone numbers, ideas and memories. They stated that this will not be the last time they come over to St. Croix to collaborate with the farmers here.

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CES HOSTS HACCP WORKSHOP FOR POULTRY FARMERS



St. Croix poultry producers listen with great interest as Food Safety Institute personnel present information on HACCP regulations on safe poultry production and practices

Recently, the University of the Virgin Islands Cooperative Extension Service, in collaboration with the University of Puerto Rico – Mayaguez, Food Safety Institute, and the Virgin Islands Department of Agriculture, held a two-day workshop on the UVI campus for local poultry producers.

The workshop, entitled "Educational Program for the Establishment of Hazard Analysis and Critical Control Point (HACCP) Compatible Animal Production Practices in Poultry Farms," was designed to provide relevant information to the poultry producers of St. Croix.

The three presenters, Dr. Edna Negron, Dr. Jose R. Latorre, and Dr. Carol Harper from the University of Puerto Rico's Food Safety Institute, provided producers with a wide variety of information and resources to be used in improving their operations and materials determined to be critical to safe and profitable poultry production.

In this age of drug resistant diseases and potential bioterrorism, strong efforts are essential to ensure the safety of the food supply. This workshop was designed to highlight areas of concern in the poultry industries and outline methods of prevention, control and treatment of potential problems.

Topics covered by the presenters included poultry biosecurity, cleaning and disinfection of poultry facilities, personal hygiene, microbiology, and proposed new regulations regarding meat and egg production.

Farmers who attended felt that the information they received from this collaboration was very important and that it helped them become more aware of ways to produce safe, high-quality food for the people of the Virgin Islands.

A total of 15 small poultry producers received certificates of completion from the University of Puerto Rico – Food Safety Institute for their participation in the two-day event.

SBDC AND FIRSTBANK VIRGIN ISLANDS CELEBRATE NATIONAL SMALL BUSINESS WEEK 2005

"EACH YEAR, REPRESENTATIVES FROM THE BANK'S COMMERCIAL LENDING UNIT AND COMMUNITY REINVESTMENT DIVISION JOIN FORCES WITH THE SENIOR MANAGEMENT AND STAFF OF THE SBDC TO PROVIDE INSIGHT AND DIRECTION TO EMERGING AND EXISTING ENTREPRENEURS REGARDING STRATEGIES TO HELP START OR ENHANCE A BUSINESS. ADDITIONALLY, THE OPEN HOUSES AFFORD THE COMMUNITY THE CHANCE TO QUERY THE BANK AND THE SBDC PERSONNEL DIRECTLY AND SHARE INFORMATION REGARDING CONSUMER NEEDS, CONCERNS, AND RECOMMENDATIONS."



Above: SBDC's Daryl U. Edwards is seen closing the "deal" with a participant at Open House during National Small Business Week



Left: Karen Sprauve, Community Reinvestment Officer, FirstBank VI, introduces some residents to the product and service offerings of FirstBank at the St. Thomas Open House

The Small Business Development Center (SBDC) and partner FirstBank VI held open houses on St. Thomas and St. Croix as part of their outreach initiatives in celebration of National Small Business Week 2005.

These open houses have been presented annually for over four years to help educate the V.I. community to the various products and services available at the SBDC and FirstBank.

Each year, representatives from the bank's commercial lending unit and community reinvestment division join forces with the senior management and staff of the SBDC to provide insight and direction to emerging and existing entrepreneurs regarding strategies to help start or enhance a business.

Additionally, the open houses afford the community the chance to query the bank and the SBDC personnel directly and share information regarding consumer needs, concerns, and recommendations.

Anyone who needed to better identify with standard procedures for obtaining bank financing, mer-

chant services, depository options, business planning, loan packaging, marketing strategies, and other pertinent small business/bank related concerns was able to obtain handouts, brochures, and other related material to help reinforce a full understanding of the product/service offerings.

SBDC and FirstBank VI held these open houses at FirstBank Plaza on St. Thomas and FirstBank at Orange Grove, St. Croix, and took tremendous pleasure in interfacing with the residents who participated.

Some of the participants walked away with some fabulous door prizes, offered as an extended compliment of FirstBank VI, SBDC, and various community partners and stakeholders.

SBDC thanks all of the sponsors and attendees and looks forward to partnering with FirstBank VI in a continuous effort to highlight the tremendous benefits and advantages associated with the products and services that are available to the entrepreneurs of this community.

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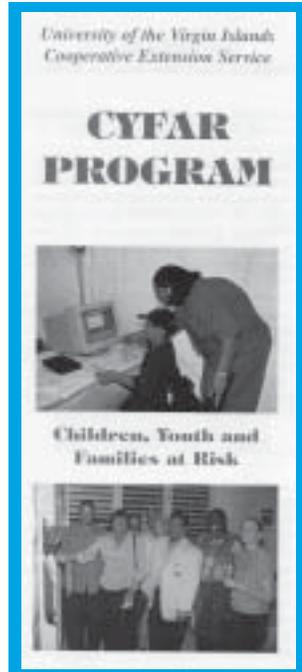
\$100,000 CYFAR GRANT AWARDED TO UVI COOPERATIVE EXTENSION

The University of the Virgin Islands Cooperative Extension Service was recently notified of the award of a \$100,000 grant from the United States Department of Agriculture (USDA).

According to UVI-CES State Director Kwame Garcia, Sr., the Children Youth and Families At Risk (CYFAR) New Communities Program grant is designed to further the efforts of the agency in serving children, youth and families at risk in the territory.

Although the CYFAR Program has been in operation for several years, the recent award is designed to further expand that effort to "bridge the computer divide" and provide marketable and other skills to low-income residents.

The New Communities Program, entitled "Helping Families Help Themselves," will also focus on



"THE CYFAR NEW COMMUNITIES PROGRAM GRANT IS DESIGNED TO FURTHER THE EFFORTS OF THE AGENCY IN SERVING CHILDREN, YOUTH AND FAMILIES AT RISK IN THE TERRITORY, TO 'BRIDGE THE COMPUTER DIVIDE,' AND PROVIDE MARKETABLE AND OTHER SKILLS TO LOW-INCOME RESIDENTS."

computer skills development, educational enrichment and other culturally-infused activities. Also, parental involvement is a very strong component of the program model.

The two program sites will be Candido Gualalupe and Kirwan Terrace housing developments, on St. Croix and St. Thomas, respectively.

For further information regarding CYFAR/NCP, please contact Ms. Lois Sanders, CES Assistant Director, at 692-4096.



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SBDC AND SBA INTRODUCE MICRO-LOAN PROGRAM UP TO \$25,000 TO THE V.I. COMMUNITY

The U.S. Small Business Administration has partnered with a preferred SBA lender, Business Loan Express, of Panama City, Florida, to offer direct micro-loans to the residents of the U.S. Virgin Islands.

In orientation sessions held by the SBA and the loan program's technical assistance provider, UVI-SBDC, individuals were introduced to a dynamic, convenient, accessible micro-loan program that offers unsecured loans from \$5,000 to \$25,000. The benefits of the loan program include the following:

- Unsecured loans (no collateral)
- No prepayment penalty
- No business plans required
- No tax returns required
- Start-up businesses allowed
- All industries considered
- Customer service/fast turn-around time
- Serves minorities, women, veterans
- Loan payments drafted from business account

Associate Director Linroy E. Freeman advised that these micro-loans are essentially character-based loans. In other words, the main prerequisite for approval under this program is having a good personal credit history. With a favor-

able overall history, emerging and existing entrepreneurs may be able to attain financing to address business start-up, expansion, or general operating needs.

According to State Director Warren T. Bush, these orientation programs were specifically designed to help small businesses flourish and obtain a full understanding of the program and prerequisites. He added that these loans are an excellent venue for business people in the territory to improve cash flow without having to submit long, involved business plans.

These sessions were attended by over a combined 100 USVI residents (STT and STX) and the SBA and SBDC are very pleased to announce that since this direct loan program was recently introduced, several loans have been approved, closed and funded. In the program's first two weeks, there were already 10 loans approved territorially.

SBDC is the official technical assistance provider for the program and anyone who is interested in obtaining or processing an application is invited to contact the St. Thomas and St. Croix offices at 776-3206 and 692-5270, respectively, for information and assistance.



RESEARCH & PUBLIC SERVICE UPCOMING EVENTS JUNE - SEPTEMBER 2005

JUNE

- 5-11 AQUAPONICS AND TILAPIA AQUACULTURE SHORT COURSE/
AES*
- 7 PROCUREMENT/PRONET-SBA PRODUCTS & SERVICES/SBDC
- 13 ESTATE PLANNING STRATEGIES FOR BUSINESSES/SBDC
- 18 WNET TRAINING-UNEMPLOYMENT INSURANCE &
GOVERNMENT INSURANCE FUND/SBDC
- 23 USING QUICKBOOKS FOR YOUR SMALL BUSINESS/SBDC

JULY

- 7 LABOR & EMPLOYMENT PRACTICES/SBDC
- 12 SBA'S COMMUNITY EXPRESS LOAN PROGRAM
ORIENTATION/SBDC
- 13 SBA EXPRESS LOAN PROGRAM/SBDC
- 15 YOUTH OUTREACH: BASIC BUSINESS EXPOSURE/SBDC
- 18 INSURANCE PLANNING STRATEGIES/SBDC
- 19 EDUCATION PLANNING AND INVESTMENT STRATEGIES/
SBDC
- 21 PREVENTING & MANAGING STRESS/SBDC
- 28 DETAILS OF BUSINESS: INVENTORY CONTROL/SBDC

AUGUST

- 3-4 VETERANS' OUTREACH PROGRAM/SBDC
- 10 DETAILS OF BUSINESS: MARKETING STRATEGY/
PRICING PRODUCTS & SERVICES/SBDC
- 17 DETAILS OF BUSINESS: BUSINESS ETIQUETTE/SBDC
- 18 HOW TO BUY OR SELL A BUSINESS/SBDC

SEPTEMBER

- 1 LEADERSHIP: THE DRIVING FORCE OF HIGH
PERFORMANCE IN PEOPLE/SBDC
- 8 HOW TO WORK WITH PEOPLE: UNDERSTANDING
TEAM DYNAMICS/SBDC
- 14-15 SBA'S 8A LOAN PROGRAM ORIENTATION/SBDC
- 20 YOUTH OUTREACH: BASIC BUSINESS EXPOSURE/
SBDC
- 24 CUSTOMER SERVICE EXCELLENCE/SBDC

**For more information on these events, contact the sponsoring department.*

University of the Virgin Islands



UVI RESEARCH & PUBLIC SERVICE
#2 JOHN BREWERS BAY
ST. THOMAS, VI 00802