

## Development Bank empowers businesswoman serving her rural community

Written by Peter Ngunjiri  
Wednesday, 22 November 2017 -

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Life in the rural areas is serene, and the reason many new home owners are opting to move out there. There are, however, a few challenges associated with this life but for those in the Ottley's area, some of the challenges have been eliminated thanks to the Development Bank of St. Kitts and Nevis (DBSKN).

An enterprising small scale business lady Ms Rita Huggins and the Development Bank, the bank that truly makes a sustained positive difference in people's lives, through its Fresh Start Programme have collaborated to ensure that persons living in the Ottley's area do not experience what is colloquially referred to as late afternoon/early evening or even weekend shopping blues.

"You work in the town, and you do your shopping in the supermarkets there before you come home in the afternoon," explains Ms Huggins. "Then when you are all set to prepare your evening meal, you realise that you forgot to buy an essential item that would ensure your meal is complete. Do you drive back to town at that late hour?"

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If you are living in the Ottley's area on the island of St. Kitts, then that needs not be a problem anymore according to Ms Rita Huggins. She has recently opened the Rita's Shop & Save Minimart not far from the Grange Health Facility where people in the neighbourhood can easily walk in and purchase all essential groceries for the home.

Rita's Shop & Save Minimart is a fully stocked over the counter sale grocery store that is intended to serve people living in the Ottley's area to eliminate the process of walking or driving long distances to purchase groceries. The shop's business license was received on Wednesday November 15, and she is now open for business.

Ms Huggins, who had resigned from the hospitality industry, started making and selling cakes on order from her home. But deep inside her she felt the need to open a shop but she did not have the finances to actualise her dream. She explains: "I heard about the Fresh Start Programme at the Development Bank of St. Kitts and Nevis and I decided to go and try."

The budding businesswoman had initially wanted to use the landing outside her home as the shop. But when her dream became bigger, she realised that she would have to extend her home to get space for the shop and that is why she decided to try the Fresh Start Programme which had been assisting many small to medium scale businesses in the Federation.

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“I went to the Development Bank and the person that I spoke with was Mr Lockhart Alleyne (Business Support Technical Officer) and I got the information I needed and he told me how to go about it,” says Ms Huggins. “He assisted me prepare a business proposal as I did not have one. I did not know anything on how to get the business proposal together, but I was assisted.”

After the loan was approved and disbursed, she built an extension to her house and outfitted it with all the shelves needed to stock her merchandise and a counter that separates her from the customers who come to the shop to do business.

“If you have ideas that could propel you, and if you do not have the money to actualise your dreams then you try the Development Bank,” advises Ms Huggins. “Even if you are not sure of your idea if it will work out well for you, the bank will make it work for you. Without the Development Bank of St. Kitts and Nevis I won’t have this shop.”

Ms Huggins concludes: “The Development Bank is working for the interests of the people. I am not the only one who will benefit from this shop - the people around will also benefit. People do not have to worry now. They will come here as this is the only shop in the area. Determination takes you where you want to reach and Development Bank makes it easier.”

Business Support Technical Officer at the Business Support Unit of the Development Bank of

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St. Kitts and Nevis Mr Lockhart Alleyne, who assisted Ms Rita Huggins put her business proposal together, paid her a visit a few days before she received her business licence and was impressed at how the shop had taken shape.

“She wanted to bring a service that was not available in her area,” says Mr Alleyne. “This she did, realising that her community was expanding and the need for that service was growing, because there are more persons now residing in the area. We are happy at the Development Bank’s Business Support Unit when we see our clients contributing to the growth of the country’s economy.”

*Photo: Lockhart Alleyne, of the Development Bank of St. Kitts and Nevis, checking on Rita Huggins at her new business in Ottley’s.*