

# Over-the-Hill

Community Development  
Partnership Initiative



## White Paper



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# INTRODUCTION

## A Vision For The Over-the-Hill Community

In 2014 The Hon. Dr. Hubert A. Minnis, M.P., outlined a vision for the Over-the-Hill and inner-city communities. This vision included the transformation and rejuvenation of these areas to restore dignity to the lives of these residents.

*"We can transform our inner-city communities in ways only dreamt about...I will lead a government that will provide incentives to residents and businesses who participate in meaningful ways in our community revitalization programme. This will involve inner-city tax free zones. Our people must live in dignity. Habitats that breed criminality must be fundamentally changed. If we are to change their lives, we must first start by changing their environment."*

*-- The Hon. Dr. Hubert A. Minnis, M.P.*

*21 November, 2014*

Upon becoming Prime Minister of the Commonwealth of The Bahamas in May, 2017, Dr. Minnis made the Over-the-Hill Community a key priority of his government.

This White Paper sets out the core strategies to achieve this goal. It outlines the key interventions, including the tax incentives designed to improve the Over-the-Hill Community and the lives of its residents and the profitability of its business owners.





GRANT TOWN—NASSAU, BAHAMA



Photo Credit: Rosemary Hanna

*Hanna*

The Over-the-Hill Community is an historic community of New Providence. Located just south of Nassau’s city centre, over the main ridge system of New Providence -- the Over-the-Hill Communities of Bain Town and Grants Town and parts of Centreville became the epicenter of cultural and social development in New Providence for persons of African descent. The Over-the-Hill Community has produced prominent Bahamian labour leaders, teachers, physicians and politicians. Residents endured the booms and busts of the Bahamian economy with tremendous resilience, while maintaining pride in the distinctive and rich cultural heritage of their community, their homes and their businesses.

As the socio-political and economic dynamics of The Bahamas changed, so too did the characteristics of Over-the-Hill. Many families who were progressing up the economic ladder moved out to the new more affluent suburbs. Many others that stayed fell on challenging economic times and new families moved into the area. In more recent years, the community has been known for high incidences of crime, gang related violence, dilapidated housing and poverty.

Today the area known as Over-the-Hill is one of the poorest regions in the country. Unemployment in the area remains high and the typical household size is larger than the national average.

Distribution by Household Size (%)

Size of Household	Bain Town	Centreville	Grant Town	2010 Census All Bahamas	
1	13.8	10.8	15.6	18	<b>Source:</b> Ministry of National Security, 2016. <i>Needs and Assets Assessments of New Providence Communities, Citizen Security and Justice Programme BH-L1033</i> . The Bahamas: Ministry of National Security
2	13.3	14.3	16.9	19	
3	15.9	19.3	16.9	21	
4	17.0	19.5	14.4	19	
5	15.6	14.0	13.6	10	
6	9.7	8.8	9.6	6	
7	3.2	5.3	5.0	3	
8	3.0	2.8	1.5	2	
9	4.8	1.3	2.0	1	
10 and over	3.7	3.9	4.5	1	
	100	100	100	100	

# Why The Over-the-Hill Community



Photo Credit: oldbahamas.com

**E**ducational attainment is constrained. Youth find themselves at risk for being either a perpetrator of crime or a victim of crime because of gang or drug involvement. There are many community assets such as parks, libraries, and community centres. However, these assets are generally underutilized with underdeveloped meaningful programming.

The area is one of the least connected in terms of fixed line telephone services or internet service. A high percentage of households exist without running water or indoor plumbing. This includes both rented and resident-owned accommodations. Property title is obscure due to generations of non-registration leading to unclear claims

and “unbankable” properties such that mortgages cannot be secured to improve the properties. The end result has been significant urban decay.

**Yet, so much beauty remains because of the strong sense of community and dignity, the beauty of the traditional architecture and the lush vegetation and the resilience of the people.**

This project seeks to make a positive change in the lives of the residents of the Over-the-Hill Communities.



## Objectives Of The Over-the-Hill Initiative

The objectives of this project are to:

A

Ensure A **Safer** Over-the-Hill Area



B

Ensure A **Cleaner** Over-the-Hill Area



C

Through **COMMUNITY DEVELOPMENT**,  
To Encourage The Inclusive Economic And Social Empowerment Of Residents.



To achieve these goals, the programme is structured around 6 key pillars.



# Objectives Of The Over-the-Hill Initiative

Social Empowerment



Economic Empowerment

Rejuvenation



Smart Technology

Green Technology



Youth and Elderly Empowerment





# Objectives Of The Over-the-Hill Initiative

## SOCIAL EMPOWERMENT

Social empowerment is about improving the quality of life of Over-the-Hill residents through the introduction and enhancement of targeted developmental and social support policies, practices and systems.

Social empowerment is about the process of how individuals and communities become more self-reliant and confident in how they manage themselves and their relationships to other individuals in the community around them. Social empowerment also focuses on the determinants of poverty so that there can be movement out of poverty. Programmes that foster social empowerment will focus on:

- Poverty reduction
- Skills upgrading and job training
- Supporting employment opportunities
- Supporting community building
- Health and wellness; and
- Crime reduction

For details of the proposed actions under this pillar, please refer to **Annex 1**.

## ECONOMIC EMPOWERMENT

Economic empowerment is about creating incentives to encourage the ownership and redevelopment of land and homes and business growth in the Over-the-Hill area resulting in improved living conditions and job creation.

The Over-the-Hill Community has not received the kind of attention needed to create an environment where businesses and residents can thrive. The use of tax incentives to encourage business development is a commonly used strategy, and economic empowerment zones have been created in many countries as a means of stimulating economic activity – particularly in economically challenged areas. The enactment of legislation to establish such a zone in the Over-the-Hill Community will encourage the revitalization of these areas by providing Bahamian entrepreneurs and investors with certain tax exemptions and fiscal incentives. This will result in lower costs of doing business in the Over-the-Hill area and encourage the expansion of businesses and the hiring of residents in these communities.

The initiative creates incentives to facilitate the redevelopment of land and business growth in the Over-the-Hill area resulting in improved living conditions in the area and



# Objectives Of The Over-the-Hill Initiative

boosting the local economy through entrepreneurship and job creation.

Economic Empowerment Initiatives will include:

- Designating the Over-the-Hill area as an Empowerment Zone benefitting from various incentives (tax and otherwise) to expand businesses;
- Supporting financial literacy programmes for residents;
- Supporting the creation of business facilitation services to boost local businesses;
- Supporting programmes to increase business ownership;
- Supporting policies which clarify land title and make it easier to buy land and property; and
- Encouraging principles of corporate social responsibility within the private sector and public private partnerships in the development of the area.

For details of the proposed actions under this pillar, please refer to **Annex 2**.

## REJUVENATION

Rejuvenation is about improving the physical surroundings, solid waste management and infrastructure of the Over-the-Hill Community.

The Over-the-Hill area is in need of urgent attention to address the widespread urban decay. The Initiative seeks to improve the physical surroundings, cleanliness of the environment, solid waste management, water & sanitation and electricity infrastructure of the Over-the-Hill Community through significant and targeted investments. The initiatives will include:

- Supporting Community clean-up and maintenance efforts;
- Strengthening the policy on garbage collection;
- Housing upgrades; and
- Significant and targeted investments in critical infrastructure, including water and electricity projects.

For details of the proposed actions under this pillar, please refer to **Annex 3**.



# Objectives Of The Over-the-Hill Initiative

## SMART TECHNOLOGY

Becoming smart is about strengthening the use of smart technology and facilitate increased access to Wi-Fi at public institutions, tourist sites and recreational facilities in the community.

Technology is a fundamental enabler of economic development. In recent decades information and communication technologies (ICTs) have been widely adopted in all spheres of life and to facilitate the more efficient use of resources and effective delivery of services.

The Government is developing a BSmart Master Plan with technical assistance from the International Telecommunications Union (ITU) in order to adopt a unified and integrated approach to development of all elements related to ICTs that support the efficient execution of the country's Vision 2040 agenda. Projects within the Over-the-Hill Community will be prioritized for inclusion under the BSmart Master Plan.

The Over-the-Hill Community Development Partnership Initiative creates a unique opportunity to demonstrate the benefits of adopting smart/ ICT approaches in achieving the broader social and economic goals of that community.

The Over-the-Hill initiative will:

- Strengthen the use of smart technology by public institutions in the community;
- Develop Apps and Websites to assist in the dissemination of critical information to residents; and
- Facilitate increased access to broadband at public schools, community centres, libraries, health clinics, parks and other recreational facilities in the community.

For details of the proposed actions under this pillar, please refer to **Annex 4**.

## GREEN AND SUSTAINABLE TECHNOLOGY

This pillar involves promoting and incentivizing the use of green technologies and the development and preservation of green spaces throughout the OTH community, while creating economic opportunities and promoting healthy living among residents.

The Bahamas has a fragile ecosystem. All communities should do their part to ensure sustainable development. One challenge is energy. Indeed, the cost of energy in The Bahamas is high – placing a tremendous



# Objectives Of The Over-the-Hill Initiative

burden on the average household and serving as an impediment to business growth.

The aim of this pillar is to assist households and businesses to adopt energy conservation and efficiency practices and wherever practical to adopt alternative energy solutions that would not only result in energy savings for them but would also enable them to contribute to the national objective of having a reduced carbon footprint.

The initiatives under this pillar include:

- The promotion and incentivization of the use of green technologies such as solarization through the community.
- The launch of a “Water For All: 2025” Strategy which aligns with the Sustainable Development Goals and specifically invests in infrastructure to deliver piped water to residents and to eliminate the use of pit latrines which pollute our ground water supply.

For details of the proposed actions under this pillar, please refer to **Annex 5**.

## YOUTH AND THE ELDERLY

This programme invests in social interventions to improve lives, productivity and safety of youth and the elderly within the community.

At the far ends of any community are young people and the elderly. Both groups have tremendous gifts to offer, while also requiring special action. Both groups can also learn from each other.

Under this pillar, targeted activities will be directed at youth and the elderly to increase their productivity and to engage them in meaningful activities to improve the quality of life for Over-the-Hill residents at either end of the spectrum. These programmes will include:

- Identification of at-risk youth in the Over-the-Hill Community;
- The identification of elders who require special care; and
- Support for programmes targeting youth or the elderly to improve the quality of their lives, their productivity and their safety in the community.

For details of the proposed actions under this pillar, please refer to **Annex 6**.



# Objectives Of The Over-the-Hill Initiative



Photo Credit: Office of the Prime Minister

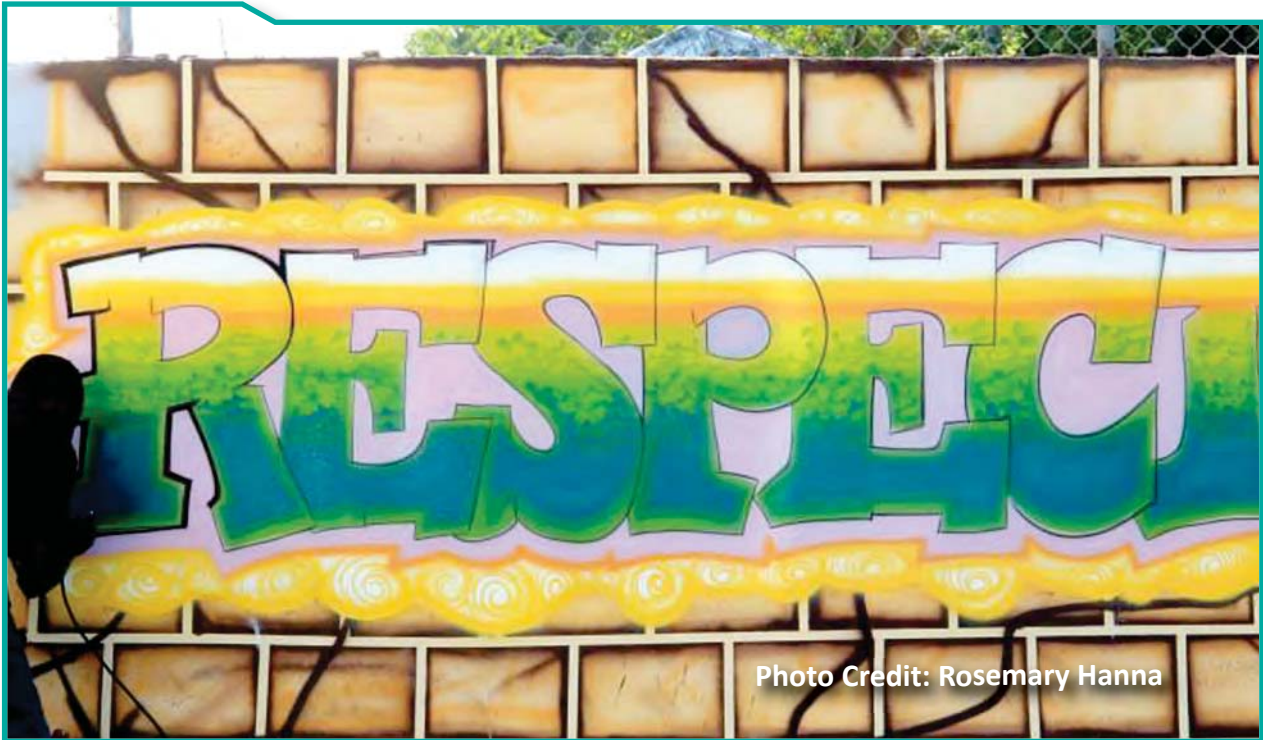


Photo Credit: Rosemary Hanna

# Overview Of Existing Tax Concessions In The Bahamas

# 4

The Bahamas has a number of programmes which confer tax exemptions on individuals and businesses to stimulate economic activity. These programmes include the following:

## Hotels Encouragement Act 1954

- Only applies to construction, equipping, furnishing and completion of premises for use as a new hotel, restaurant, shop, entertainment facility or night club.

## Industries Encouragement Act 1970

- Section 3 makes provisions to encourage the manufacture of approved products;

- Every approved manufacturer manufacturing an approved product shall be entitled to import machinery and raw materials into The Bahamas without payment of customs duty (section 9);

- Raw material imported into The Bahamas which benefit from any exemption from customs duty under section 9 shall not be used for purposes other than the manufacture of an approved product by an approved manufacturer or sold (section 12);

- Every approved manufacturer shall be entitled to the following relief from taxes (section 1);

- any export tax in respect of any relevant approved product manufactured by the approved manufacturer;

- any income tax in respect of any profits or gains earned by the approved manufacturer from the manufacture of the relevant approved product; and

- any real property tax in respect of the relevant factory premises.

## Real Property Tax Act 1969

- Real Property Tax exemptions for the following (section 42):

- Property valued under \$250,000;

- unimproved property;

- public places used exclusively for the purpose of religious worship;

- property comprising school buildings, and gardens and playing-fields; and

- Crown land, other than Crown land held under a lease.

## Real Property Tax (Amendment) (No. 2) Act 2012

- Total or partial exemption, or the deferment due to impoverished condition or hardship (section 33).



# Overview Of Existing Tax Concessions In The Bahamas

## City of Nassau Revitalization Regulations 2008

- Specific customs exemptions on items imported for repair or expansion of homes and businesses, but restricted largely to East Bay Street and Shirley Street.

## Tariff Act 2013

- Broad customs exemptions (eg. local made craft, agricultural items, used personal items, potable water, art, any items covered under incentive legislation, motor vessels used for inter-island travel) (section 5).

## Stamp Tax 1925

- First time home owners are exempt from stamp tax (section 3).
- total value of home/transaction should not exceed \$500,000.
- Instruments relating to a transfer of property that does not result in a change of beneficial ownership.

## Stamp Tax (Amendment) Act 2012

- Exemption to purchase a dwelling house to replace the first house.

## Antiquities, Monuments and Museums Act 1998

- Any property/building over fifty (50) years of age may apply and be added to the National Register of Historic Resources and may apply for:

## Exemption on the payment of Real Property Tax; and

- Exemption on the payment of duty for materials used to repair and restore the resource.



**T**he Government of The Bahamas now plans to introduce a new concept to govern exemptions. This concept is the Empowerment Zone – specified regions of the country will be declared and designated from time to time because the region has fallen into economic hardship.

It is envisioned that the Over-the-Hill Community will be designated as an Empowerment Zone and as such will benefit from significant tax concessions to stimulate economic activity, property development, job growth and entrepreneurial activity. The main features of the Zone are outlined below.

## Sunset Clause on the Concessions of the Zone and Renewal

It is proposed that the designation of the Over-the-Hill Community as an Empowerment Zone last for no more than five (5) years, thereby providing sufficient certainty for an extended period with respect to the duration of the benefits of the zone, but also not establishing the permanent right to incentives. It is also recommended that the Minister responsible will have the authority to renew the designation of the zone as an Empowerment Zone, for up to an additional three (3) renewals of up to five (5) years per renewal. Indeed, it is expected that after such a period the zones should reasonably, no

longer be considered in economic hardship.

## Exemptions from Empowerment Zone Concessions and Incentives

The designation of a zone as an Empowerment Zone is limited only to locations where there is demonstrated considerable economic hardship and high levels of poverty, unemployment or crime.

It is also proposed that the incentives, concessions and exemptions provided by Empowerment Zones be limited to:

- residential properties (owner occupied and rentals);
- commercial and industrial undertakings with an aggregate turnover threshold of \$5 million dollars or less; and
- Enterprises whose primary income is not primarily derived from the business of gaming or the sale of alcohol.

## Redevelopment of Land and Buildings within the Zone

A major tenet of this initiative is to reduce the cost of property development in the zone so as to encourage new investment in property and the rejuvenation of existing properties. It is proposed that owners of





# Proposed Tax Concessions For The Over-the-Hill Zone Explained

property (both land and buildings) within the designated zone who are desirous of making a capital investment to their property or persons who wish to make an investment in property in the zone may make application to the Minister of Finance for approval for exemption from the following taxes:

- **Real Property Taxes** on an annual basis on condition that the building and land remain well maintained and in use. (i.e. continuation of the exemption may be revoked if the property falls into disrepair or is abandoned).
- **Customs Duties** in respect of all materials necessary for the construction, equipping and completion of buildings and structures on land for a period of two (2) years from the date of the approval from the Minister. This concession will apply on all materials imported directly from abroad, but also on all materials purchased from local suppliers;
- **Excise Taxes**, as applicable;
- **Stamp Duty** imposed on real property. This provision remains in effect for the duration of the zone; and
- Such other concessions as the Minister shall deem fit and proper having regard to the type of land and building redevelopment.

The application of Value Added Tax is not affected by the creation of an Empowerment Zone. This provision does not include Goods or Articles for Sale in the business.

The Office of the Prime Minister continues to consult with the Ministry of Finance to determine the best operational approaches to ensure the ease of implementation of the incentives around land and property development, as well as to devise mechanisms to promote the proper use of the incentives and to reduce the incidences of fraud and abuse particularly with respect to the Customs Duties Exemptions. Preliminary discussions have determined that an electronic card system may be necessary to monitor the granting of Customs Exemptions and other related exemptions. It is understood that there will be some administrative costs associated with this programme.

It is also the intention of the Government to ensure that local businesses are able to benefit from the increased economic activity as a result of the tax exemptions. One issue that has been brought to the Government's attention is the difficulty of local merchants with respect to backing out Customs Duty paid and a portion of the markup from existing inventory in cases where a purchaser qualifies under a tax exemption programme. Discussions with local merchants and the



# Proposed Tax Concessions For The Over-the-Hill Zone Explained

Chamber of Commerce will continue to determine the most cost effective mechanism for Bahamian businesses determine the most cost effective mechanism for Bahamian businesses.

## Exemption from Business Taxes

It is intended that businesses with a gross turnover of up to \$5 million and located within the Zone, excluding those businesses engaged in exempted activities, would be able to apply to the Minister of Finance for a **Trade Certificate** which provides for exemption from the payment of the business licence tax as stipulated below.

The Trade Certificate serves as evidence that the business is located and operates in and from within the prescribed Zone and would be issued for a period of one (1) year, with the possibility of renewal for the duration of the Zone's existence. The business would still be required to obtain a **business licence** so that the critical data on Bahamian businesses could continue to be maintained; however the business licence tax/fee would be waived as follows:

- **100% waiver of the assessed Business Licence Tax** in the case of businesses with an aggregate turnover of \$5 million or less.

## Business Vehicle Exemption

It has been recognized that businesses may require a vehicle for the conduct of their business from time to time and that this can represent a significant business expense. The aim of the proposed policy is therefore to reduce the cost of the purchase of a vehicle for bona fide use by a business within the Zone. The proposed policy ensures that: no taxes on importation for business or commercial vehicles on condition that:

- the exterior of the vehicle permanently and prominently displays business signage with lettering no less than six (6) inches in size;
- the vehicle is utilized solely for business or commercial purposes;
- if there is a change in the purpose of the vehicle, including the sale of the vehicle, all taxes related to the importation of the vehicle must be paid.

## Concern over Exemption of Goods, Articles and Things Sold within the Zone by Businesses Holding a Trade Certificate from Customs Duties

It had been suggested that all goods sold in the Zone by businesses possessing a valid Trade Certificate should be exempted from Customs Duties. This provision would have applied both to goods purchased directly



# Proposed Tax Concessions For The Over-the-Hill Zone Explained

from abroad, but also to goods purchased from local suppliers. This provision resulted in concerns for the following reasons:

It has been historically difficult to devise a mechanism for merchants to transparently back out all duties from existing stock to take advantage of duty exemptions. If implemented, (a) this would have had to have been applied to a broad range of goods and suppliers; and (b) it would be extremely difficult to prevent and detect goods purchased by retailers in the zone from being resold to merchants out of the zone, thereby resulting in duty arbitrage and leading to substantial tax revenue leakages.

For the reasons mentioned in the subparagraphs above, the Government will not extend such a provision for inclusion in the package of incentives for the Over-the-Hill Zone.

It should also be noted, however, that as The Bahamas moves towards the accession to the World Trade Organization, in general, duty rates will be expected to fall on such goods.

## Powers to Investigate and Right of Appeal

It is intended that the Minister may conduct investigations and call for documents in respect to any application made under the

initiative for tax or any other concessions.

It is also intended that an approved enterprise will have a right to judicial review of the Minister's decisions at the Supreme Court.

## Restriction on disposal of articles imported with Customs Duty Concessions

It is intended that an enterprise within the Zone, holding a valid Trade Certificate, will not be allowed to:

- Use an article imported into the Zone under the Customs Duty Exemptions for any purpose other than the approved activity; or
- Sell or transfer any such article brought into the Zone under the Customs Duty Exemptions, without the expressed written approval of the Minister. This prohibition includes the transfer or sale of the item to another business owned by the Trade Certificate Holder, but located outside of the Zone.

## Corporate Social Responsibility

It is intended that approval of an entity within the Zone for a Trade Certificate which secures the rights to various tax exemptions be conditional on that enterprise exhibiting good corporate social responsibility. As such the following conditions are proposed:

# Proposed Tax Concessions For The Over-the-Hill Zone Explained

- the continued existence or establishment of the approved enterprise is not prejudicial to the public interest;

- the approved enterprise undertakes to comply with all Bahamian laws particularly those which govern ethical and responsible standards of behaviour, including and without being limited to those dealing with the building codes, environment, and corruption and observance of labour laws;

- the approved enterprise undertakes to employ persons who reside in the Economic Empowerment Zone including those who face significant barriers to employment;

- the approved enterprise agrees to contribute to certain specified activities within the Zone during each financial year. These activities may include:

- eradicating hunger and poverty;

- promotion of education, training and technology;

- reducing child mortality and improving maternal health;

- ensuring environmental sustainability;

- employment enhancing vocational skills; social business projects;

- promoting gender equality and empowering women;

- contribution to an Over-the-Hill Fund to be established by Order of the Minister.

The application for the Trade Certificate should include a statement by the enterprise outlining how it will meet the Corporate Social Responsibility conditions (including the proposed activities and expenditure levels). Renewal applications of the Trade Certificate will consider whether the Corporate Social Responsibility conditions have been met.

## Other Conditions on the Certificate of Trade Holder

It is intended that the following other conditions apply to the holder of a Certificate of Trade in order to benefit from the tax incentives:

- The certificate holder shall take all reasonable measures to ensure that no danger to the health or safety of persons or the environment is constituted or threatened by the condition of the premises whereon his undertaking is carried on, the process of manufacture (if any) involved therein and his system of work.

- The certificate holder shall observe all conditions and requirements as are imposed



# Proposed Tax Concessions For The Over-the-Hill Zone Explained

upon him by or under the legislation and endeavour to ensure a like compliance therewith by his employees and agents.

## Record Keeping Requirements

It is intended that every approved enterprise and individual which imports into the Zone any article which has benefitted from a Customs Duty Incentive shall:

- Keep good records as required by the Minister of Finance or the Comptroller of Customs of the articles so imported;
- Cause such articles to be marked in a manner prescribed by the Comptroller of Customs; and
- Permit the Comptroller of Customs at all reasonable times to inspect the record.

## Disposal of Goods Abandoned in the Zone

It had been recommended that where any goods or property, which has benefitted from an exemption under the concessions offered through the Zone, is viewed by the Minister as having been abandoned for a period of six (6) months, then the Minister may dispose of the goods or property, settling any fees and remitting the balance to the owner of the goods, if claimed within three (3) months of the date of the disposal.

## Penalties, Sanctions and Confiscation

It is envisioned that the penalties for contraventions to the terms of the Trade Certificate or for any false statements under the provisions of the Zone shall result in penalties to prevent fraud and abuse of the Zone as follows:

*For minor breaches :*

- A temporary suspension of an Agreement or Trade Certificate;
- The rescinding of the Trade Certificate Approval; and
- The imposition of conditions on the Trade Certificate.

*For serious breaches*

- In the case of a company – a fine of up to twice the value of the concessions offered;
- In the case of an individual – a fine of up to twice the value of the concessions offered, or a term not exceeding six (6) months of imprisonment or to both fine and imprisonment.

In addition to the above penalties, the courts may also impose:

- An order for the confiscation of goods; and

# Proposed Tax Concessions For The Over-the-Hill Zone Explained

- An order of payment of the value of any property obtained.

## Regulations

It is envisioned that the Minister will have the powers to make regulations to give effect to the legislation and in particular for the management, supervision, control and operation of the Economic Empowerment Zone.

## Establishment of an Agency to Manage the Affairs of the Zone

It had been envisioned that an Agency will be established to manage the affairs of the Zone. This agency will be established through separate legislation keeping in mind the work currently being completed by the Office of the Prime Minister and the Ministry of Transport and Local Government with respect to the establishment of Local Government in New Providence. It is envisioned that in addition to an elected system of Local Government Representatives, New Providence will also have an Economic Development Agency charged with the responsibility of targeted economic development programmes.

In the circumstances, it is recommended that the proposed agency with respect to the Management of the Over-the-Hill Zone, be determined consistently with

the ongoing work on Local Government for New Providence. Separate legislation establishing an Economic Development Agency, which can include the functions envisioned for the management of Economic Empowerment Zones will be proposed for public consultation by 2019.



# Annex 1: Action Items - Social Empowerment Pillar



## GOAL 1

Improve the quality of life of Over-the-Hill residents through the introduction and enhancement of targeted developmental and social support policies, practices and systems.

### STRATEGIES AND ACTIONS

<p><b>1.1.</b> Strengthen the social support systems and facilities for families within the OTH Community, using competitive grant processes where applicable.</p>	<p><b>1.2.</b> Provide skills and job training to improve employability of, and empower residents in the community to participate in economic activity created by the rejuvenation process.</p>	<p><b>1.3.</b> Improve access to Health Services in the Over-the-Hill Community, with emphasis on primary health care, mental health and family planning services.</p>	<p><b>1.4.</b> Take Back our OTH Streets.</p>
<p><b>1.1.1</b> Identify and assess the existing social assistance and poverty reduction programmes available in the community. Identify best in class programmes, weaknesses and gaps and work with the partners to fill ongoing needs.</p>	<p><b>1.2.1</b> In collaboration with the Department of Labour's initiatives, conduct a skills review of OTH job seekers to determine skills needs.</p>	<p><b>1.3.1</b> Reduce appointment wait times for primary health care clinics in the OTH community.</p>	<p><b>1.4.1</b> Strengthen community policing in the OTH area by increasing patrol capacity in the area.</p>
<p><b>1.1.2</b> Improve access to social support services for OTH residents by strengthening communication provided within the community.</p>	<p><b>1.2.2</b> Partner with BTVI, NTA and civil society groups to create and conduct skills development workshops/programmes within the community.</p>	<p><b>1.3.2</b> Increase the number of programmes focused on preventing and managing non-communicable diseases in the OTH community, both in clinics and through community outreach.</p>	<p><b>1.4.2</b> Go after illegal gun possession, which is the leading cause of violence leading to a reduction of gun related violence.</p>
<p><b>1.1.3</b> Strengthen existing, and where appropriate introduce new school feeding programmes and soup kitchens to address hunger at home and at school.</p>	<p><b>1.2.3</b> Implement competitive grant process for delivery of skills training etc. (See 1.1.3.)</p>	<p><b>1.3.3</b> Strengthen the delivery of Family Planning service, including education.</p>	<p><b>1.4.3</b> Continue to recruit qualified officers from the OTH community.</p>
<p><b>1.1.4</b> Coordinate with the Citizen Security and Justice Programme to ensure that</p>	<p><b>1.2.4</b> Support programmes to equip OTH residents with drivers licences and other forms of identification.</p>	<p><b>1.3.4</b> Improve services and programmes for those OTH residents with substance use disorders and gambling addictions.</p>	<p><b>1.4.4</b> Strengthen programmes such as the Rangers and the Police Cadet Corp.</p>
	<p><b>1.2.5</b> Partner with private</p>	<p><b>1.3.5</b> Increase support for disease outbreak prevention and preparedness (i.e. Dengue, Chikungunya, etc.).</p>	<p><b>1.4.5</b> Install gunshot detection units and CCTV throughout the OTH community to enable faster response times and violence deterrents. (See 4.1.1 and 4.1.2.)</p>





# Annex 1: Action Items - Social Empowerment Pillar

## GOAL 1

Improve the quality of life of Over-the-Hill residents through the introduction and enhancement of targeted developmental and social support policies, practices and systems.

### STRATEGIES AND ACTIONS

community centres are operational and have effective programmes that meet the needs of the community. Emphasis will be placed on parenting, child and elder care, anti-gang, conflict resolution and safety programmes.

**1.1.5** Launch the 30-million-word gap programme in the OTH to at least 75% of new mothers in the OTH area.

sector firms to conduct job training sessions for select industries.

**1.2.6** Improve child care options for working parents in the OTH area as part of community partnerships.

**1.3.6** Strengthen access to mental health services in the OTH community.

**1.3.7** Support healthy eating and living initiatives.

**1.4.6** Enhance surveillance of known drug dealers, gun offenders, repeat offenders and child molesters.

**1.4.7** Produce crime data specific to the OTH community.

**1.4.8** Expand police presence in areas where after-school violence has occurred.

**1.4.9** Perform regular safety walks with community leaders.

**1.4.10** Increase the distribution of crime prevention tips throughout the community.



Photo Credit: Rosemary Hanna



Photo Credit: Rosemary Hanna





# Annex 2: Action Items - Economic Empowerment Pillar



## GOAL 2

Create incentives to encourage the ownership and redevelopment of land and business growth in the Over-the-Hill area resulting in improved living conditions and job creation.

### STRATEGIES AND ACTIONS

**2.1** Establish an Economic Empowerment Zone to encourage the promotion of micro, small, and medium sized enterprises (MSMEs).

**2.1.1** Distribute White Paper on Tax Incentives.

**2.1.2** Enact Legislation to bring into effect the Over-the-Hill Empowerment Zone.

**2.1.3** Unlock the wealth of the OTH community by launching policy initiatives to secure land titles and rights for OTH community residents.

**2.1.4** Designate and attract Anchor Institutions in the OTH community (i.e. University of The Bahamas, the National Art Gallery, Clinics, Schools etc.) to assist in economic redevelopment.

**2.1.5** Support the formalization, regulation and capacity development of auto mechanic clusters in the OTH community, including the creation of an appropriate site for auto garages on New Providence.

**2.2** Build local business and financial literacy capacity in the OTH community.

**2.2.1** Support job fairs in the OTH community, including special programmes for job seekers with criminal records.

**2.2.2** Launch a programme to upgrade and formalize petty shops in the OTH.

**2.2.3** Launch Small Business Development Centre in the Over-the-Hill Community.

**2.2.4** In coordination with the community support, establish an OTH business expo and online business directory.

**2.2.5** Increased training opportunities for MSMEs.

**2.2.6** Create programmes to allow OTH vendors to better participate in Government procurement opportunities.

**2.2.7** Support financial

**2.3** Create economic empowerment opportunities for residents by investing in the rejuvenation of cultural assets in the Over-the-Hill Community.

**2.3.1** Produce a register of historic and cultural assets in the target area created.

**2.3.2** Develop and launch a strategy to rejuvenate, mark and preserve historical and cultural assets in the Target Area.

**2.3.3** Increase in cultural activities, and local and international tourist visits to historical and cultural sites/buildings in the Target Area.

**2.3.4** Jobs created for residents in the Target Area as a result of rejuvenation of historical/cultural assets in that community.

**2.3.5** Rehabilitate the Southern Recreation Grounds area, including the Lillian Coakley Library as a major tourist attraction on





## Annex 2: Action Items - Economic Empowerment Pillar

### GOAL 2

Create incentives to encourage the ownership and redevelopment of land and business growth in the Over-the-Hill area resulting in improved living conditions and job creation.

#### STRATEGIES AND ACTIONS

**2.1.6** Support the development of business associations/ clusters on major OTH corridors (Blue Hill Road, Market Street, East Street, Wulff Road, etc.).

literacy programmes in the OTH community, including banking the unbanked population.

the political history of The Bahamas.



Photo Credit: oldbahamas.com



# Annex 3: Action Items - Rejuvenation Pillar



## GOAL 3

Improve the physical surroundings, solid waste management and infrastructure of the Over-the-Hill Community.

### STRATEGIES AND ACTIONS

<p><b>3.1</b> Increase existing waste collection efforts for all types of waste (including bulk waste and debris) and re-purpose abandoned spaces for the benefit of the community.</p>	<p><b>3.2</b> Improve and upgrade water and sanitation infrastructure.</p>	<p><b>3.3</b> Restore public spaces and recreational facilities within the community.</p>	<p><b>3.4</b> Improve housing infrastructure and develop affordable housing.</p>
<p><b>3.1.1</b> Continuously survey and identify popular dumping locations throughout the community.</p>	<p><b>3.2.1</b> Develop and implement a programme to improve the condition of existing standpipes in the area and reduce standing water in the OTH Community.</p>	<p><b>3.3.1</b> Develop and implement a strategy for the physical restoration and maintenance of parks and recreational facilities in the community: focus on seating, lighting, safety, WI-Fi, courts, sports equipment, sanitation and drinking water.</p>	<p><b>3.4.1</b> Develop and implement a strategy to improve living conditions to at least a minimum dwelling standard.</p>
<p><b>3.1.2</b> Develop and implement a strategy, involving property owners, for re-purposing abandoned lots in the Target Area.</p>	<p><b>3.2.2</b> Develop a White Paper on achieving Water and Managed Sanitation for all by 2025, including the use of prepaid water metering. i.e. eliminate the “Outside Toilet” by 2025 in the OTH community.</p>	<p><b>3.3.2</b> Innovative park funding mechanisms established (e.g. ‘adopt a park’, ‘buy a brick’, ‘advertising’, institution of fees for events, etc.).</p>	<p><b>3.4.2</b> Upgrade public housing, including a new management strategy for public accommodations in the OTH area.</p>
<p><b>3.1.3</b> Create and install signage at popular dumping locations throughout the community.</p>	<p><b>3.2.3</b> Implement an interim solution to improve sanitation conditions in the community (stand pipes and pit latrines).</p>	<p><b>3.3.3</b> Park wardens assigned for day-to-day management of public parks.</p>	<p><b>3.4.3</b> Identify crown/public land or acquire land for the construction of quality affordable housing for sale and for rent in the OTH area.</p>
<p><b>3.1.4</b> Establish process for periodic collection of bulk waste in the community.</p>	<p><b>3.2.4</b> Launch an RFP for the design and construction of affordable prefabricated bathroom units and septic tanks.</p>	<p><b>3.3.4</b> Develop and implement a strategy for the execution of continuous activities and events (sporting, cultural, arts) in</p>	<p><b>3.4.4</b> Meet with Landlords in the OTH area to discuss minimum housing standards and requirements and undertake a review of the relevant legislation.</p>
<p><b>3.1.5</b> DEHS officer(s) designated for monitoring performance of bulk waste contractors.</p>			<p><b>3.4.5</b> Develop model rental contracts for use in OTH to protect the rights of Landlords and Tenants.</p>
<p><b>3.1.6</b> Complaints desk and hotline established for receiving complaints on</p>			



# Annex 3: Action Items - Rejuvenation Pillar

## GOAL 3

Improve the physical surroundings, solid waste management and infrastructure of the Over-the-Hill community.

### STRATEGIES AND ACTIONS

infrequent pick-ups and unauthorized dumping.

**3.1.7** Design for community garbage booths completed.

**3.1.8** Garbage booths constructed at strategic locations throughout the community.

**3.1.9** Increase the frequency of, and improve the collection of residential and commercial waste (garbage).

**3.1.10** Institute measures to monitor and enforce DEH fines for offences related to waste disposal.

**3.2.5** Identify 100 homes per year for bathroom/piped water retrofitting.

**3.2.6** Launch a strategy on safe drinking water.

**3.2.7** Disseminate progress and performance results on the Water for All Strategy.

community public spaces.

**3.3.5** Agree a schedule of events/activities established based on input from various community, government and civil society organizations.

**3.3.6** Rejuvenate the Southern Recreation Grounds.

**3.4.6** Assist OTH residents in securing property rights.

**3.4.7** Encourage innovative funding mechanisms to enable OTH residents to prepare for hurricanes.

**3.4.8** Identify homeless OTH residents and develop outreach services.

**3.4.9** Prioritize public housing opportunities for women and children, women and children escaping domestic violence and the elderly.

**3.4.10** Provide stable accommodation options to provide support for people exiting institutions.

**3.4.11** Expedite efforts to identify dilapidated housing which pose a health, safety or criminal concern for DEHS notification and demolition.

**3.4.12** Introduce a project to increase the use of window screens to prevent mosquito borne diseases.

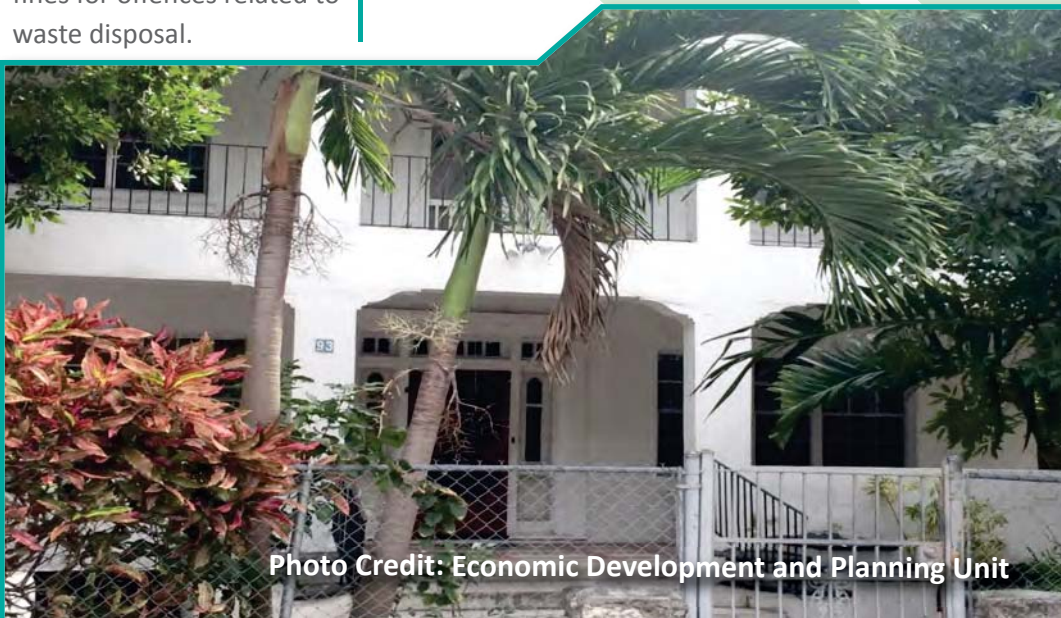


Photo Credit: Economic Development and Planning Unit



# Annex 4: Action Items - Smart Technology Pillar



## GOAL 4

The Government will strengthen the use of smart technology and facilitate increased access to Wi-Fi at public institutions, tourist sites and recreational facilities in the community.

### STRATEGIES AND ACTIONS

**4.1** Promote the use of smart technologies/ applications to facilitate improved effectiveness in the delivery of public and community services in the Over-the-Hill Community.

**4.1.1** Partner with the Royal Bahamas Police Force CCTV expansion project to ensure there is adequate CCTV monitoring in the Target Area.

**4.1.2** Where feasible, CCTV systems of schools, libraries, community centres and public health clinics interconnected with Police CCTV system to provide real time monitoring.

**4.1.3** Develop and implement a Smart Utilities Metering Pilot Project in the Target Area.

**4.1.4** Prioritize the implementation of planned e-Education/e-Library initiatives within public schools and libraries in the Target Area.

**4.1.5** Purchase and distribute additional computers at schools, libraries and Government-owned centres in the Target Area.

**4.1.6** Implement specific e-Education/e-Library project as BSmart Pilot Projects.

**4.1.7** Introduce the use of smart technology for administrative purposes at the public health clinics in the Target Area.

**4.1.8** Establish a community web portal/ app to coordinate and share information on programmes offered by community groups (potential PPP arrangement).

**4.1.9** In collaboration with private and civil society, provide additional computers at all community centres that provide homework centres and computer labs for use by the community.

**4.2** Bridge the digital divide by facilitating increased access to Wi-Fi at parks, tourist sites, schools, libraries, community centres, health clinics and other government offices in the Over-the-Hill community.

**4.2.1** Address gaps in existing regulatory frameworks (e.g. universal service obligations of electronic service providers) to ensure adequate broadband capacity free of charge to Specified Institutions (e.g. public libraries, schools, community centres, health clinics).

**4.2.2** Where necessary, improve broadband infrastructure and Wi-Fi connectivity at schools, health clinics, libraries, government community centres and government offices in the Target Area.

**4.2.3** Develop and implement a strategy for the provision of Public Wi-Fi in parks and recreational facilities in the Over-the-Hill community.

**4.2.4** Develop and implement a strategy for the provision of free Wi-Fi at Fort Fincastle.



# Annex 5: Action Items - GreenTechnology Pillar

## GOAL 5

Promote and incentivize the use of green technologies and the development and preservation of green spaces throughout the OTH community, while creating economic opportunities and promoting healthy living among residents.

### STRATEGIES AND ACTIONS

**5.1** Promote and incentivize energy efficient practices by residential and commercial establishments.

**5.1.1** In collaboration with civil society, private sector and academia, develop and implement a strategy for a subsidized solar programme that may include, but may not be limited to, shared solar power solutions, virtual net metering, financing policies targeted at persons and businesses with low incomes and innovative funding strategies.

**5.1.2** In collaboration with civil society and academia, develop and implement a public education and awareness campaign, targeted at OTH home owners on the benefits of energy efficiency practices, energy saving tips, and affordable energy efficient product options.

**5.1.3** Establish a Public Private Partnership to estab-

lish solar powered charging stations for electric vehicles at strategic locations in the target community.

**5.1.4** Leverage the opportunity to solarize residential properties as part of any home improvement or home construction initiative. (See relevant actions under Strategy 3.4 Housing Improvements above.). This may be done using a PPP arrangement.

**5.1.5** Investigate and determine innovative solar power systems that can be used as affordable options for solarizing homes in the Over-the-Hill Community. (See Action 5.1.1 above.)

**5.2** Employ more energy efficient practices in public buildings and spaces in the Over-the-Hill Community.

**5.2.1** Test the feasibility of solar solutions in public buildings by developing and implementing a plan to retrofit and/or solarize a public building in the Over-the-Hill Community.

**5.2.2** Over the next five (5) years, retrofit all street and park lighting in the Over-the-Hill Community with LED/solar lamps.

**5.3** Facilitate the development and preservation of green spaces in the community, while creating economic opportunities for residents.

**5.3.1** Provide agricultural and agri-business training and skills development opportunities for persons in the Over-the-Hill Community.

**5.3.2** Establish an online platform (e-Marketplace) to connect OTH households with fruits/vegetables for sale with purchasers throughout The Bahamas.

**5.3.3** Develop and implement a strategy for re-purposing vacant lots into community farms with vending stalls. (See strategy for acquiring and re-purposing abandoned lots at 3.1.2 above.)



# Annex 5: Action Items - Green Technology Pillar



## GOAL 5

Promote and incentivize the use of green technologies and the development and preservation of green spaces throughout the OTH community, while creating economic opportunities and promoting healthy living among residents.



Photo Credit: Economic Development  
and Planning Unit





# Annex 6: Action Items - Youth & The Elderly Empowerment Pillar

## GOAL 6

Invest in social interventions to improve lives, productivity and safety of youth and the elderly within the community Strategies and Actions.

### STRATEGIES AND ACTIONS

**6.1** Provide access to literacy and numeracy training and other learning opportunities.

**6.1.1** Establish literacy and numeracy clinics at community centres and through OTH educational institutions.

**6.1.2** Provide opportunities for experiential learning sessions and field trips.



Photo Credit: Economic Development and Planning Unit

**6.2** Address addiction and at-risk challenges in the community.

**6.2.1** Strengthen the delivery and accessibility of conflict resolution, anti-gang and safety programmes in the community.

**6.2.2** Conflict Resolution and Social Emotional Learning (SEL) curricula developed.

**6.2.3** Community leaders, police, teachers, etc. trained in the delivery of conflict resolution approaches.

**6.2.4** Conflict resolution seminars and training materials available in schools, churches, community centres.

**6.2.5** Anti-gang programming in schools and community centres.

**6.2.6** Launch a strategy to reduce instances of Child Molestation in the OTH area.

**6.2.7** Launch a Strategy to reduce instances of fighting in schools for both boys and girls.

**6.3** Provide access to designated safe spaces for young people during non-school hours, as well as the elderly in the daytime to engage in productive, structured activities.

**6.3.1** Establish state of the art Multi-purpose community centre (s) with amenities to provide supervised activities designed to promote and strengthen family and social cohesion for youth and elderly (child care programmes, elder care programmes, after-school programmes).

**6.3.2** Identify and partner with clubs, sports and arts programmes to increase participation of young people in extracurricular activities.

**6.3.3** Launch adult retooling programme for senior citizens.



Photo Credit: Economic Development and Planning Unit





# Annex 6: Action Items - Youth & The Elderly Empowerment Pillar



## GOAL 6

Invest in social interventions to improve lives, productivity and safety of youth and the elderly within the community Strategies and Actions.

### STRATEGIES AND ACTIONS

**6.2.8** Launch campaign to address weapons in schools.

**6.2.9** Launch strategy to remove fight videos involving Bahamian minors from online sites and sensitize youth against videotaping and posting fights.

**6.2.10** Improve access to victim trauma counselling after serious crimes.

**6.2.11** Launch a strategy to reduce youth alcohol and drug abuse, particularly the combination of marijuana and alcohol by offering training and counselling in our OTH schools.



## Population Census and Projection (#)

	2010 Population Census	2016 Projection
Bain Town	8,743	9,500
Centreville	9,967	10,800
Grants Town	8,743	9,500
Total	27, 453	29, 800

## Age Distributions (%)

Age Range	Bain Town	Centreville	Grants Town
15-19	11.2	7.3	10.4
20-29	19.8	22.8	17.2
30-39	20.3	19.8	19.7
40-49	19.8	21.8	18.4
50-59	16.2	15.3	18.9
60-69	7.5	8.0	9.7
70+	5.2	5.3	5.7

## Gender Distribution (%)

Area	Males %	Females %
Bain Town	56.6	43.4
Centreville	52.3	47.7
Grants Town	60.6	39.4

## Highest Educational Attainment (%)

Educational Attainment	Bain Town	Centreville	Grants Town
Primary	6.5	7.0	7.6
Incomplete Secondary	6.0	2.8	7.1
Complete Secondary	59.5	64.0	64.7
Some College, No Degree	9.5	14.0	6.8

<sup>3</sup> All Data from: Ministry of National Security, 2016. *Needs and Assets Assessments of New Providence Communities, Citizen Security and Justice Programme BH-L1033*. The Bahamas: Ministry of National Security



# Data Annex

Highest Educational Attainment (%)

Educational Attainment	Bain Town	Centreville	Grants Town
Trade/Tech/Vocational Training	10.7	6.8	6.0
Associate's Degree	3.5	2.5	3.8
Bachelor's Degree	2.6	2.3	3.0
Graduate/Postgraduate Degree	1.4	0.3	0.8
Other	0.2	0.5	0.3

Employment Data, All Persons (%)

Employment Status	Bain Town	Centreville	Grants Town
Full-time	42.7	45.5	32.7
Part-time	10	8.6	9
Self-employed	19.4	14.4	18.7
Total % Employed	72.1	68.5	60.4
Unemployed	11.7	16.9	17.9
Unemployed, Not Looking	5.1	3.5	5.1
Student	3.7	3.3	7.2
Retired	7.2	7.8	9.5
Home-Maker	0.2	0	0

Distribution by Household Size (%)

Size of Household	Bain Town	Centreville	Grants Town
1	13.8	10.8	15.6
2	13.3	14.3	16.9
3	15.9	19.3	16.9
4	17	19.5	14.4
5	15.6	14	13.6
6	9.7	8.8	9.6

# Data Annex

Distribution by Household Size (%)

Size of Household	Bain Town	Centreville	Grants Town
7	3.2	5.3	5.0
8	3.0	2.8	1.5
9	4.8	1.3	2.0
10 and over	3.7	3.9	4.5

Household Composition (%)

	Hshlds with Occupants under 18	Hshlds with Occupants over 65	Hshlds with Occupants with a Disability
Bain Town	38.9	17.7	8.5
Centreville	52.1	19.3	7.7
Grants Town	36.8	12.8	13.5

Home Ownership (%)

	Own	Rent	Other
Bain Town	45.8	48.7	5.5
Centreville	52.3	47.2	0.5
Grants Town	50.0	45.7	4.3

Status of Household Utilities (%)

	No Electricity	No Fixed Tel. Line	No Internet	No Cable T.V.	No Internal Water	Outside Toilet
Bain Town	10.6	37.6	43.3	35.3	20.3	6.3
Centreville	7.2	33.0	36.8	27.1	14.4	4.3
Grants Town	6.3	26.9	56.5	38.6	15.6	4.6



# Data Annex

Mode of Transportation (%)

	Own or Family Car	Bus	Walk	Other
Bain Town	51.5	29.0	16.4	3.1
Centreville	55.1	26.1	18.3	0.5
Grants Town	45.4	28.9	24.4	1.3

Experiences of Crime (%)

	Respondents who were victims of crime	Crimes that took place in the local community	Repondents with other household members who were victims of crime	Respondents or household member(s) convicted of crime
Bain Town	38.5	72.9	30.0	16.7
Centreville	33.4	65.6	25.6	11.0
Grants Town	30.0	77.6	21.1	13.1

Distribution of Types of Crimes committed against Resident Victims (%)

	Bain Town	Centreville	Grants Town
Robbery	48.3	62.7	40.7
Armed Robbery	21.3	6.4	17.6
House Break-ins	13.5	12.7	16.7
Assault	9.2	3.2	14.8
Shooting	7.8	3.2	12
Home Invasion	3.6	0	1.9
Rape	1.4	2.4	0.0
Vandalism/Property Damage	2.8	0.0	0.0
Other	9.2	16.7	10.2



# Data Annex

## Perceptions of Individual Safety within Local Community (%)

	Bain Town	Centreville	Grants Town
1 (Least Safe)	11.5	6.7	9.2
2	2.3	2.0	1.5
3	4.6	3.7	4.6
4	7.1	4.5	4.6
5	13.1	18.4	10.0
6	7.1	9.4	8.5
7	9.4	13.7	10.8
8	14.5	16.1	16.9
9	9.9	5.7	9.2
10 (Most Safe)	20.6	19.9	24.6

## Perceptions of things needed to bring about necessary positive change in local communities (%)

	Bain Town	Centreville	Grants Town
Jobs	29.1	34.9	36.5
Stronger Police presence, including more patrols	18.3	13.7	17.1
Supervised after-school programmes	17	9.1	9.3
Community unity/togetherness/ community based activities	11.1	11.3	9.9
Skills training and education opportunities	8.9	N/A	11.3
God/Prayer	6.5	11.6	10.1
Better parenting/parenting education	4.6	6.7	5.2
Change in government	4.3	4.3	7.3
Stiffer penalties for convicts/offenders	N/A	N/A	4.4
Community crime watch	3.8	2.7	N/A
Enforcement of the law	N/A	N/A	N/A
More positive role models	N/A	4.6	3.5

**N/A - Data Not Available**



# Data Annex

## Perceptions of things needed to bring about necessary positive change in local communities (%)

	Bain Town	Centreville	Grants Town
Hanging/Capital Punishment	N/A	N/A	N/A
Community centre/safe places to hang out/better parks	N/A	N/A	N/A
Improved School System	N/A	3	N/A
Improved communications/relations between Police and the community	N/A	N/A	N/A
More Government Programmes to support mothers and families	N/A	N/A	N/A
Government needs to be tougher on crime	4.9	N/A	N/A
More outreach/involvement by local churches, leadership and membership in the community	N/A	N/A	N/A
CCTV Surveillance	N/A	N/A	N/A

N/A - Data Not Available

## Distribution of Businesses by Type of Business (%)

	Bain Town		Centreville		Grants Town	
	#	%		%	#	%
Retail Business	117	63.2	260	48.3	116	66.3
Professional Services	17	9.2	112	20.8	11	6.3
Trade Services	23	12.4	102	19	18	10.3
Production/Manufacturing Business	2	1.1	12	2.2	0	0
Other Business	26	14.1	52	9.7	30	17.1
Total Business	185	100	538	100	175	100



# Data Annex

Distribution of Retail Businesses by Type of Retail Business (%)

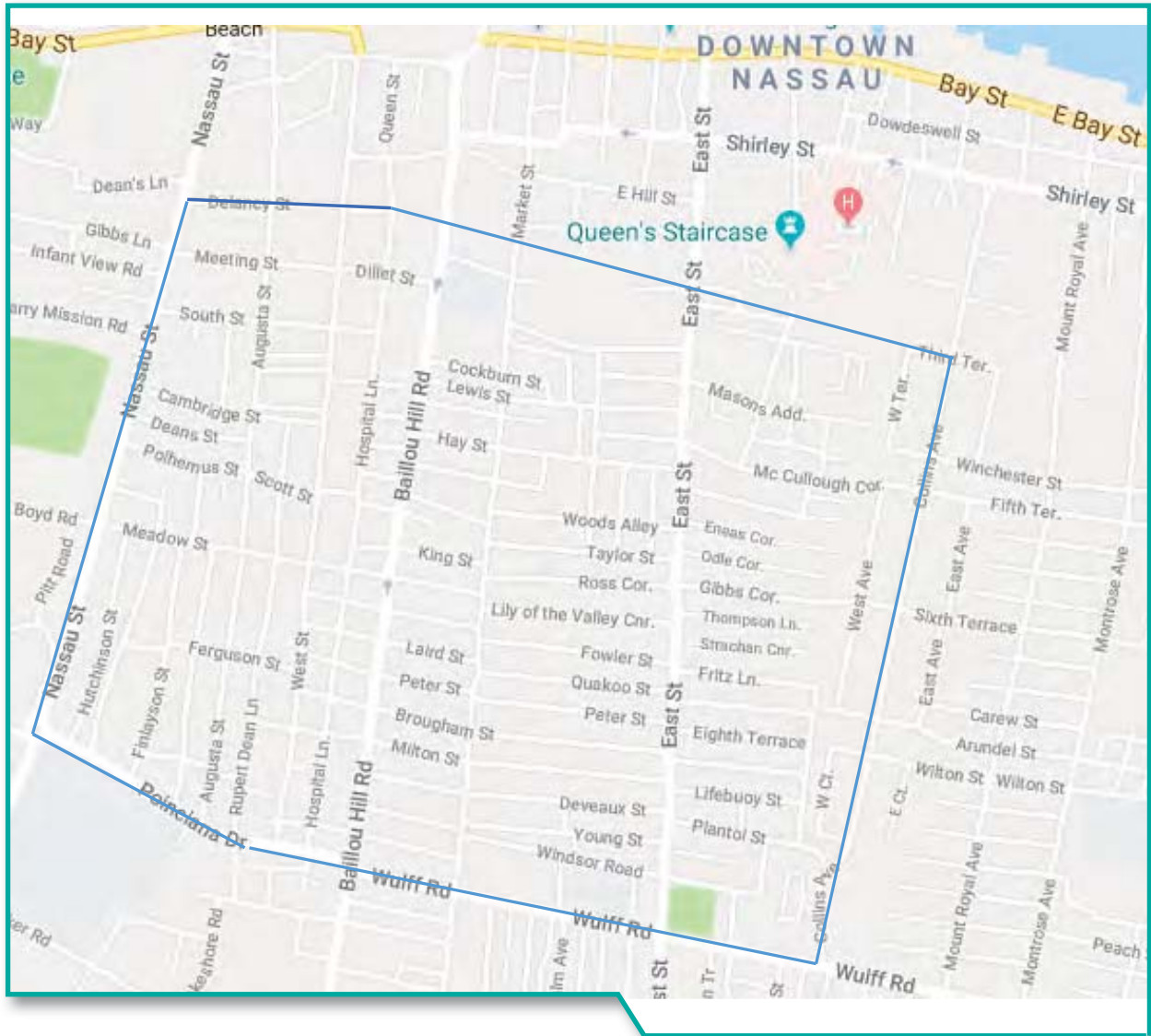
	Bain Town	Centreville	Grants Town
Grocery/Convenience Stores	18.8	13.8	19.8
Financial Retail Business	13.7	15.4	14.7
Clothing	17.1	16.2	19
Bar/Liquor Store	17.9	13.8	20.7
Restaurant/Takeaway	17.9	16.9	14.7
Gas Station	2.6	1.2	0.9
Other Retail Business	12	22.7	10.3

Distribution of Financial Retail Businesses by Type of Financial Retail (%)

	Bain Town	Centreville	Grants Town
Banks	6.3	2.5	11.8
Insurance Companies	0.0	20	0.0
Other Financial Retail	31.3	45	5.9
Gaming Enterprises	62.5	32.5	82.4







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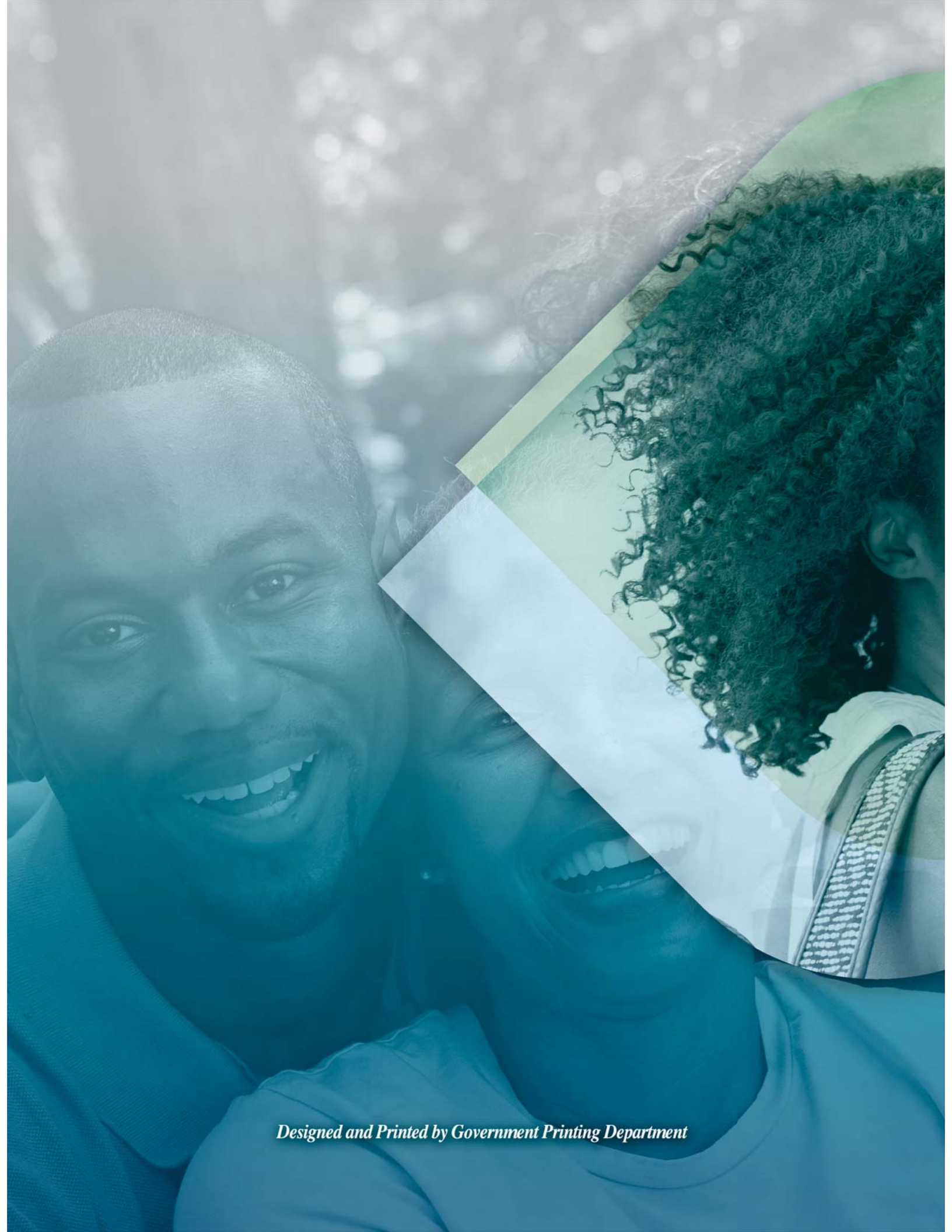


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