

ESSOR

growth, upward flight

**A NATIONAL FRAMEWORK FOR MSME CAPACITY-BUILDING,
FORMALISATION AND GROWTH ACROSS JAMAICA'S 63 CONSTITUENCIES**

CONCEPT NOTE

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1. Executive Summary

Jamaica's micro, small and medium enterprises are the backbone of the national economy. They contribute an estimated 40 to 44 per cent of GDP and account for somewhere between 70 and 80 per cent of national employment, with over 420,000 registered small businesses across the island, according to figures from the Planning Institute of Jamaica, the Ministry of Industry, Investment & Commerce, and the Small Business Association of Jamaica. Alongside this formal count sits a large informal economy, which independent studies place at somewhere between 30 and 40 per cent of total economic activity, made up largely of enterprising people who have never registered a business name, never filed a return, and never had reason to believe that formalising would make their lives easier rather than harder.

The Jamaica Business Development Corporation, which runs the country's main free business training programmes, has observed something just as important on the other side of that formal line: many entrepreneurs who are ready and willing to grow simply lack the internal structure to sustain expansion. Their businesses are not disorganised out of carelessness. They are disorganised because no one has ever sat with them long enough, consistently enough, to build the systems that growth requires.

Essor is proposed as a national capacity-building programme built to close both gaps at once. It combines a dedicated training academy focused on budgeting, operational management and service delivery, a hand-holding advisory network designed to reach entrepreneurs in all 63 constituencies rather than only those near Kingston or Montego Bay, a simple back-office technology tool that turns a photographed receipt into a compliant, exportable set of accounts, and a monitoring and evaluation framework that tracks each business's growth and competitive position over time.

The intention is not to run a series of one-off workshops and hope something sticks. It is to build long-term, always-accessible relationships with entrepreneurs, in the language and at the pace they need, and to be able to show, with real data, exactly how those businesses are developing, formalising and positioning themselves competitively. That evidence base is what makes Essor useful to three audiences at once: the entrepreneurs themselves, who gain a partner rather than a one-time trainer; government and development partners, who gain a reliable channel for translating MSME policy into constituency-level results; and financial institutions and investors, who gain a pipeline of businesses with real, well-kept books.

2. The Problem

Two related but distinct challenges sit at the centre of Jamaica's MSME landscape, and most existing interventions are built to address only one of them.

2.1 Businesses that never formalise

A large share of Jamaica's entrepreneurial activity takes place entirely outside the formal system: no business registration, no GCT filing, no NIS contributions, no separation between personal and business finances. Independent estimates place the informal economy at roughly a third to two-fifths of total economic activity. For many of these entrepreneurs, informality is not a choice made in ignorance of the benefits of formalising. It is a rational response to a system that looks complicated, time-consuming and

risky from the outside, with no one available to walk them through it in a way that fits around the realities of running a small operation day to day.

2.2 Businesses that formalise but do not grow

A second group has already cleared the formalisation hurdle, often at real cost and effort, but stalls soon after. They may have validated a product or service and even built a paying customer base, yet the business itself is not built to scale. There is no real budgeting process, no consistent operational rhythm, and no structured approach to service delivery that could support more customers, more staff, or entry into new markets. This is precisely the pattern the Jamaica Business Development Corporation has flagged in its own assessments of MSME readiness: businesses that are ready to grow but lack the structure to sustain that growth.

2.3 Why existing support has not closed the gap

Government and development partners already offer meaningful support to the sector, including the JBDC's Fundamentals, Starting a Business and Managing a Business workshop series, the EU-funded Digital Jamaica programme's MSME financial education work, and financing channelled through the Development Bank of Jamaica. These are valuable, and Eссор is designed to sit alongside them rather than duplicate them. But most existing support is workshop-based, time-bound, and delivered from a fixed set of locations. It reaches the entrepreneur once, or a few times, and then moves on. It rarely offers the kind of sustained, individualised, always-available relationship that changes how a business is actually run week to week, and it rarely reaches deep into every constituency, particularly the rural and peri-urban areas furthest from Kingston and the major business centres.

Eссор's core premise is that the missing ingredient is not more information. Jamaicans are, by regional comparison, unusually confident about their own entrepreneurial ability and place an unusually high social value on entrepreneurship. What is missing is structure, proximity and continuity: a partner who is close enough, patient enough, and present often enough to help a business build the systems that formalisation and growth both require.

3. The Eссор Model

Eссор is built around a simple idea: an entrepreneur who is formalising or trying to grow needs four things at once, and rarely gets all four from a single source. They need to be taught the fundamentals. They need someone accessible to hand-hold them through applying those fundamentals to their own business. They need tools that make compliance and record-keeping genuinely easy rather than merely explained. And they, along with the institutions that might fund or contract them, need a reliable way to see progress over time.

Teach The Eссор Academy: structured curriculum in budgeting, operations and service delivery.	Hand-hold The Constituency Network: local advisors, always accessible, in all 63 constituencies.
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Simplify

The Eссор App: photograph a receipt, get a compliant, exportable set of accounts.

Prove it

The Eссор Index: monitoring and evaluation that tracks growth and competitive position.

Each of these four components is described in turn below.

4. Component One: The Eссор Academy

The Eссор Academy is the training backbone of the programme. It is built around three core pillars, chosen because they are the areas where JBDC and independent enterprise surveys consistently find Jamaican MSMEs weakest, and because they are the areas most directly tied to both formalisation and growth.

Budgeting and financial management

Cash flow planning, separating business and personal finances, pricing for profit rather than survival, basic cost accounting, and preparing the kind of financial records that satisfy both tax authorities and lenders.

Operational management

Building repeatable processes for inventory, staffing, supplier relationships and day-to-day decision-making, so that the business can function consistently and does not depend entirely on the owner's daily presence and memory.

Service delivery

Consistent customer experience, complaint handling, quality control and the basics of building a reputation that can survive and support expansion into new customers or new markets, including public sector procurement opportunities opened up under the Public Procurement (Set Asides) Order.

The Academy is delivered through a blend of cohort-based workshops, short online modules that entrepreneurs can complete around their working hours, and constituency-based satellite sessions run in partnership with the local advisory network described in Component Two. Entrepreneurs who complete the core curriculum receive an Eссор certificate of completion, which over time can be positioned as a recognised signal of business readiness for lenders, landlords, suppliers and government procurement processes.

5. Component Two: The Constituency Network

Jamaica has 63 constituencies, and Eссор's ambition is deliberately built around that number. Most existing MSME support is concentrated in and around Kingston, Montego Bay and a small number of other urban centres. Eссор's advisory network is designed to close that distance, placing a trained local advisor, or Eссор Business Champion, within reach of entrepreneurs in every constituency, rather than requiring them to travel to access support.

The advisor model

Each Eссор Business Champion is trained in the Academy curriculum and equipped to run regular in-person clinics, answer questions between formal sessions, and walk individual entrepreneurs through applying what they have learned to their own books, their own operations and their own customers. The relationship is designed to be ongoing rather than transactional: an entrepreneur should be able to reach their advisor the way they would reach a trusted accountant or attorney, not the way they would reach a workshop facilitator they met once.

Always-accessible support

Support is delivered through a combination of scheduled constituency clinics, a central helpline, and the always-on record-keeping support built into the Eссор App described below. The aim is that no entrepreneur enrolled in the programme should ever feel that help is more than a phone call or a short walk away.

Partnership infrastructure

Rather than building physical infrastructure from zero in all 63 constituencies, Eссор is designed to partner with existing local infrastructure, including constituency offices, parish council facilities, HEART/NSTA Trust centres, and community spaces already used for public engagement, keeping the fixed cost of physical presence low while maximising reach.

6. Component Three: The Eссор App

The single most common reason MSMEs in Jamaica struggle to formalise or to access financing is the absence of reliable, up-to-date financial records. Most entrepreneurs are not failing to keep records because they do not understand why records matter. They are failing because manual bookkeeping is slow, easy to fall behind on, and unforgiving of a single missed week. The Eссор App is designed to remove that friction almost entirely.

How it works

- The entrepreneur photographs each receipt or invoice as it happens, using their phone.
- The app extracts the vendor, date, amount and category automatically and builds a running spreadsheet of income and expenses in real time.
- At any point, the entrepreneur or their Eссор advisor can export a clean, organised set of accounts, ready to support GCT filing, NIS compliance, or a loan or grant application to a financial institution.
- Data from the app feeds directly into the Eссор Index, described in Component Four, so growth can be tracked without adding extra reporting work for the entrepreneur.

Development approach

The recommended path is a phased build: a focused pilot version covering the core photograph-to-spreadsheet function and basic categorisation, tested with a small group of Academy graduates; a second phase adding compliance-ready export formats aligned to Tax Administration Jamaica and NIS

requirements; and a third phase adding the analytics and dashboard features that power the Eссор Index. Data privacy and security will need to be built in from the first line of code, given that the app will hold sensitive financial information for thousands of small business owners.

7. Component Four: The Eссор Index

Government partners, funders and financial institutions all ask a version of the same question: is this actually working? The Eссор Index is the answer mechanism. It is a monitoring and evaluation framework that tracks each enrolled business from the point of entry, through training, through ongoing advisory support, and over time, so that progress can be shown rather than simply claimed.

What is tracked

- Formalisation status: business registration, GCT registration, NIS compliance.
- Financial health: revenue trends, expense discipline, and profitability, drawn from Eссор App data where the entrepreneur has opted in.
- Operational maturity: adoption of budgeting, staffing and service-delivery practices taught in the Academy.
- Competitive positioning: market reach, customer base growth, and where relevant, success in accessing new markets such as public procurement or export opportunities.
- Survival and growth: whether the business is still operating, has grown its revenue or headcount, or has closed, and if closed, why.

How it is reported

Individual entrepreneurs see their own progress reflected back to them, which is itself a motivational tool. Constituency-level and national dashboards aggregate this data for government and funding partners, showing where the programme is working well, where it is struggling, and where investment should be concentrated next. This is also the evidence base that will let Eссор make the case, with real numbers rather than anecdote, that a business moved from informal to formal, or from stagnant to growing, because of the support it received.

8. Target Beneficiaries

Eссор is designed for two overlapping groups, both drawn from Jamaica's genuinely enterprising population rather than from people who need convincing to start a business in the first place.

Segment A: informal entrepreneurs ready to formalise

Small operators, often in wholesale and retail trade, personal services, food and agro-processing, who are already running viable businesses but have never registered, filed, or separated personal from business finances, and who avoid formalising mainly because the process looks costly and confusing rather than because they see no benefit in it.

Segment B: formal businesses that have stalled

Registered businesses, concentrated in the same sectors that already dominate MSME activity nationally, being wholesale and retail trade, real estate and business services, and manufacturing, which have validated their offering and built a customer base but lack the internal systems to grow beyond survival-stage revenue.

Both segments benefit from the same underlying intervention: structured training, sustained hand-holding, simplified compliance tools, and a way to prove progress. The mix of the two segments will vary by constituency, and the constituency network is designed to adapt its emphasis accordingly rather than applying a single national template rigidly everywhere.

9. Implementation Roadmap

Phase 1: Pilot

Launch in a small, deliberately mixed set of constituencies, combining urban, peri-urban and rural profiles, to test the Academy curriculum, the advisor model, and the earliest version of the Eссор App with a manageable cohort before wider rollout. This phase is also where the Eссор Index baseline methodology is tested and refined.

Phase 2: Regional scale-up

Expand advisor coverage parish by parish, building on lessons from the pilot, formalising partnerships with parish councils and constituency offices, and rolling out the compliance-ready version of the Eссор App.

Phase 3: National coverage

Reach all 63 constituencies with an active Eссор Business Champion, a functioning local clinic schedule, and full Eссор App and Eссор Index coverage, positioning the programme as a standing piece of national MSME infrastructure rather than a time-bound project.

An illustrative timeline would see Phase 1 run over twelve to eighteen months, Phase 2 over the following eighteen to twenty-four months, and Phase 3 reaching full national coverage within four to five years of launch, though the actual pace will depend on funding, partnership agreements, and the lessons learned at each stage.

10. Governance and Partnerships

Eссор is designed to be delivered in partnership rather than in isolation. Key potential partners include the Ministry of Industry, Investment & Commerce and its MSME Division, the Jamaica Business Development Corporation, the Development Bank of Jamaica, HEART/NSTA Trust, parish councils and constituency offices, the Planning Institute of Jamaica for alignment with national development reporting, private sector sponsors, and commercial banks and credit unions interested in a stronger pipeline of finance-ready MSMEs.

A lean governance structure is recommended at this stage: a small founding board providing strategic and financial oversight, an Academy leadership team responsible for curriculum and advisor training, and an advisory council drawing on government, financial sector and private sector representatives to keep the programme accountable to the outcomes it promises.

11. Business Model and Sustainability

Essor is not designed to be permanently grant-dependent. A blended revenue model is recommended from the outset:

- Government and development partner funding for the core Academy curriculum and constituency network, tied to formalisation and growth outcomes.
- Corporate and private sector sponsorship, particularly from financial institutions with a direct interest in a larger pipeline of bankable MSMEs.
- A freemium model for the Eссор App, with basic receipt-to-spreadsheet functionality free to enrolled entrepreneurs and a modest subscription fee for advanced compliance and reporting features once a business has grown past a defined revenue threshold.
- Fee-based advisory services for growth-stage businesses seeking dedicated procurement-readiness or financing-readiness support beyond the core programme.

This structure is intended to let Eссор remain free or near-free at the point of entry, where cost is most likely to discourage exactly the entrepreneurs the programme is trying to reach, while building toward long-term financial sustainability as businesses graduate into growth stages.

12. Alignment with National Priorities

Essor is designed to support, not duplicate, existing national priorities: the MSME and Entrepreneurship Policy's goal of moving more of the sector into the formal economy, the ongoing GCT and procurement reforms aimed at making formalisation more worthwhile for small businesses, and the broader national development agenda's emphasis on inclusive growth reaching every constituency, not only the major urban centres. A programme that can show, constituency by constituency, that formalisation rates, compliance rates and revenue growth are moving in the right direction gives government a concrete, reportable outcome tied directly to sector-wide policy goals.

13. About the Founder

Kadine P. Reynolds is an Employment Law, HR and Dispute Resolution professional based in Kingston, Jamaica. She is a Gazetted Mediator, a JAICA panelist, a member of the Chartered Institute of Arbitrators (UK), Arbitral Women and the Jamaica ADR Society, and is currently an LLD candidate at a UK-based university, holding a Master's in Human Resource Management from the University of Buckingham and an Executive Master of Public Administration. She is the founder of the Antilles College of Law, Mireth House, and Éclat Court Academy, and author of the forthcoming memoir *The 16th Sentence*. Eссор draws directly

on this combined background in dispute resolution, human resource management and institution-building, disciplines that sit close to the day-to-day realities of the entrepreneurs the programme is designed to serve.

14. The Ask

To funders and development partners

Support for Phase 1 pilot funding, covering Academy curriculum development, advisor training and stipends in the pilot constituencies, and the initial build of the Eссор App.

To government

Partnership and policy alignment: access to constituency-level infrastructure, formal recognition of the Eссор certificate within existing MSME support pathways, and inclusion in the national conversation around MSME formalisation targets.

To financial institutions

Early engagement as a pathway to a larger, better-documented pipeline of finance-ready small businesses, and potential sponsorship of specific constituencies or cohorts.

Next steps

The immediate priority is to finalise the Phase 1 pilot design, including the selection of pilot constituencies, a first-draft Academy curriculum, and a working specification for the Eссор App's minimum viable version, so that conversations with prospective partners can move from concept to a concrete, fundable proposal.

Appendix: Illustrative Eссор Index Indicators

Indicator Area	Sample Measures
Formalisation	Business name/company registration status, GCT registration, NIS compliance status
Financial health	Monthly revenue trend, expense-to-revenue ratio, profitability, record-keeping consistency
Operational maturity	Adoption of budgeting practice, documented processes, staff structure where applicable
Service delivery	Customer retention indicators, complaint resolution practice, service consistency measures
Competitive positioning	Market/customer base growth, entry into new markets or procurement opportunities
Survival and growth	Operating status over time, revenue growth, headcount growth, programme graduation status

Sources referenced: Planning Institute of Jamaica, *Economic and Social Survey Jamaica 2025*; Ministry of Industry, Investment & Commerce, MSME Division; Small Business Association of Jamaica; Jamaica Business Development Corporation; Inter-American Development Bank, *The Informal Sector in Jamaica*.