

STRONG COMMUNITIES, STRONG COUNTRY

*Stories of hope, opportunity,
and resilience in Sint Maarten*

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 **SintMaarten**
TRUST FUND



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Sint Maarten Strong

The Unity and Resilience of a People to Build Back Better

On September 6, 2017, the people of Sint Maarten experienced a once-in-a-generation natural disaster.

A storm the size and intensity of Hurricane Irma was considered extraordinary. At her peak, Irma was the strongest storm in the Atlantic Basin in 12 years, slamming into Sint Maarten with winds up to 180 miles per hour. Two weeks after Irma, Sint Maarten braced for Hurricane Maria, another massive Category 5 storm. While Maria thankfully skirted south of the island, it still affected the country, bringing tropical storm force winds and heavy rains that complicated already overwhelming cleanup efforts.

As global temperatures rise and oceans get warmer, hurricanes—which feed off warm moist air—are predicted to intensify. Hurricane Irma displaced over 5,000 people and damaged up to 90 percent of buildings in Sint Maarten. The World Bank estimates the combined cost of damages and losses from Hurricane Irma to Sint Maarten was about US\$2.73 billion or 255 percent of the country's gross domestic product.

In the aftermath, and in the face of the widespread devastation, Sint Maarten—located in the heart of the Caribbean's "Hurricane Alley"—knew it needed to look beyond reconstruction and create systems and structures that would make it climate resilient to better weather storms like Irma and Maria.

Recognizing this need for preparedness, **The Sint Maarten Reconstruction, Recovery and Resilience Trust Fund was launched in April 2018** as a tripartite partnership between the Government of the Netherlands, Government of Sint Maarten, and World Bank to help the country rebuild stronger and more sustainably in a way that would support longer-term development priorities. The US\$519 million fund is financed by the Government of the Netherlands, administered by the World Bank, and implemented by the Government and people of Sint Maarten.

Disasters are inevitable and unpredictable. The Trust Fund's goal is to make sure that Sint Maarten is prepared. Projects are aligned with the country's most critical needs: institutional strengthening, capacity building, climate-resilient infrastructure, and social and economic cohesion. At the heart of the Trust Fund is the community, whose stories of cooperation, resilience, and hope continue to inspire as the country rebuilds.

The Trust Fund continues to progress and evolve, moving beyond recovery and transitioning into long-term sustainability while remaining true to its mandate: helping the people of Sint Maarten to build back better, safer, and stronger.



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Photo: © Sint Maarten Trust Fund



I'm not there yet. I'm trying, but I figured each-one-help-one to a point. I am grateful, because without the World Bank, without the Enterprise Support Project and National Recovery Program Bureau, I wouldn't have done this. I would probably be looking for a job somewhere. I'm 51—how many people are hiring managers in my age group right now?"

— **Jovanka Horsford**, Owner, Sky Vogue Beach Restaurant and Lounge

Jovanka Horsford, Enterprise Support Project beneficiary, at her restaurant, Sky Vogue.

Enterprise Support Project A Recipe for Business Success

Neatly tucked along the Philipsburg beachfront in Sint Maarten, Sky Vogue's blue signpost catches the eye. An arc of green climbing plants covers the alley that leads to the restaurant's front door, giving an ambience of privacy and relaxation. Owner and manager Jovanka Horsford welcomes customers with a smile.

"I grew up in this industry. My father was a regional trainer for restaurants and hotels in the Caribbean—these were my playgrounds. We would go from island to island, setting up restaurants for companies. Even while in college in Florida, I managed my father's restaurants," says Jovanka.

Jovanka always had an entrepreneurial spirit, opening her own boutique selling gourmet foods like specialty

popcorn, chocolates, and champagne. After Hurricane Irma devastated Sint Maarten in September 2017, she was forced to close. Undeterred, in 2019, she went back to her roots, opening a gourmet popcorn and waffle lounge that quickly became popular, attracting a huge local clientele who came out every Saturday night for karaoke. "People were just having an enjoyable time singing, eating, and drinking," says Jovanka. Five months later, the COVID-19 pandemic hit. The lockdown lasted longer than expected. Unable to operate, she couldn't pay her bills, and was forced to close. "I stopped doing anything for a while."

Later, a friend working at the National Recovery Program Bureau (NRPB) suggested she look into the Enterprise Support Project (ESP), changing her life.

Enterprise Support Project

Project: P168549

Start Date: April 4, 2019

End Date: June 30, 2025

Total Financing: US\$35 million

Highlights

- 19 micro, small, and medium enterprises (MSMEs) accessed finance between January–June 2023, and 18 of them were women-owned or managed.
- US\$14 million in grants and loans have been disbursed (June 30), supporting the recovery of 190 MSMEs, 80 of which are owned or operated by women.
- A complementary training program helps participating business owners build capacity, with topics ranging from business planning and entrepreneurship to marketing and taxes.

Creating Strong Small Businesses

The ESP is one of the projects funded by the Sint Maarten Trust Fund and implemented by the NRPB. It aims to strengthen and increase the recovery and resilience of micro, small, and medium-sized businesses (MSMEs) through direct financial assistance. This support contributes to the restoration of economic activity in Sint Maarten, with a special focus on empowering women-owned businesses.

As a new business owner, local to Sint Maarten and with a reputation for reliability, Jovanka was a prime candidate to qualify for the program.

The project has three components. The first provides direct financial support through grants and loans to MSMEs for things like investment in equipment and repairs to existing assets, as well as loans to sustain working capital. This directly complements the second

component, aimed at exploring financial solutions for improved disaster resilience. The third component helps build capacity among local businesses, providing training and tools to ensure participants can continue to operate sustainably.

Rebuilding and Succeeding

Jovanka downloaded and filled out the relevant forms. “Since I was in business, I knew how to make a business plan.” She submitted the forms and was soon invited for an interview. “They said the only thing I needed was to have a lease before I could get the loan.” This was necessary so that once she received the money, it would be used immediately. So, she took a lease for a location that would soon become Sky Vogue.

Jovanka’s new location had been closed for three years because of Hurricane Irma. On closer inspection of the property, the structural damage to the premises was more than she expected with no electricity in the building and water coming up in the floor. There were multiple challenges that would require more money and a longer construction schedule than anticipated. As a result, Jovanka used her own finances to complete the additional items. “We didn’t get to complete everything that we wanted but it was enough to start,” she says.

Acquiring additional financing and finding—and keeping—reliable workers have been her two biggest challenges, but she is keen to continue her business. The restaurant currently hosts book launches and birthday parties. Regular customers and visitors compliment her services and are repeat visitors when they are in the area.

Jovanka’s goal is to have the restaurant on the ground floor and a lounge upstairs with desserts, cocktails, and a boutique. She also wants to incorporate different specialty food makers to create unique “made-in Sint Maarten” gift baskets. Jovanka does her own marketing, with advertisements in the media, on Facebook, and on the radio.

Jovanka says, “I am grateful, because without the help of the World Bank, without the ESP and NRPB, I wouldn’t have done this.”



Photo: © Sint Maarten Trust Fund

Shipwrecks in the aftermath of Hurricane Irma strewn around Simpson Bay.

Emergency Debris Management Project Reviving the Simpson Bay Lagoon

The Simpson Bay Lagoon is usually a tranquil harbor for sailing vessels. But when Hurricane Irma slammed into Sint Maarten with winds up to 180 miles per hour, not even the most securely moored ship could withstand the force. The result was 139 shipwrecks that needed to be cleared as soon as possible. After essential parts, such as engines, had been removed, clearing the wreckage and cleaning the island was the priority, since debris like fiberglass is an environmental hazard. And that's where Paul Ellinger came in.

“Right after Hurricane Irma in September of 2017, I was approached by the Marine Trades Association, mariners, and other stakeholders within the maritime sector of Sint Maarten. They said, ‘We have a problem. We have so many crushed, sunken, and wrecked boats inside the

base of the marina. How can you assist?’” says Paul. “The first thing I did, together with some colleagues, and with assistance from the Nature Foundation of Sint Maarten, was a rapid assessment of the vessels. At that point in time, I had 450–460 boats that were damaged and crashed within the Dutch waters of Sint Maarten.”

Paul is a knowledgeable ship inspector who works for the Government of Sint Maarten's Shipping and Maritime Inspectorate. It is one department with two sections: aviation, aircraft, and registration on one end and shipping and maritime on the other. Paul says, “I have wide knowledge of the Sint Maarten maritime industry. I know the ecological aspects of the coastal waters both inland and on Sint Maarten. I also have quite a bit of knowledge of the island itself.”

“I am happy to say I feel honored to be a participating individual in this component of the project. I think it's one of the most successful projects that the Trust Fund has done in Sint Maarten so far.”

— **Paul G. Ellinger**, Ship Inspector, Shipping and Maritime Inspectorate of Sint Maarten

Highlights

- US\$15.5 million was given to the shipwreck salvaging activity to clean up the Simpson Bay Lagoon.
- Salvaged exactly 139 shipwrecks and disposed of almost 4,000 metric tons of waste in an environmentally friendly manner.

Emergency Debris Management Project

Project: P167347

Start Date: December 20, 2018

End Date: December 31, 2026

Total Financing: US\$85 million

While insurance companies cleared the initial clutter, the government was tasked with addressing what remained. Because funding was a challenge, the team sought ways to finance the cleanup and the then newly formed Sint Maarten Trust Fund came to the rescue.

The Emergency Debris Management Project (EDMP), managed by Sint Maarten's National Recovery Program Bureau (NRPB), was the mechanism through which the lagoon would again become functional. The Simpson Bay Lagoon and Mullet Pond shipwreck salvaging and cleanup cost US\$15 million, just over half of the US\$25 million initially allocated to the EDMP. Paul and the team were able to clear the 139 shipwrecks, disposing of almost 4,000 metric tons of waste in an environmentally friendly manner.

Paul's team, along with the NRPB, Nature Foundation, and other partners, collected data, took photos, marked the GPS coordinates of each wreckage, and made a map.

Successful Salvage

The EDMP was the second Sint Maarten Trust Fund project to come onstream in December 2018. It was created to effectively and efficiently collect and process debris across the island in the aftermath of Hurricane Irma.

In February 2023, the project received a further US\$60 million, bringing the total to US\$85 million to reach its targets. Along with clearing the shipwrecks, the project is also charged with reconditioning and improving the solid waste disposal site and Irma Debris Deposal Site

on Pond Island. This was made possible by the additional financing.

The team successfully navigated concerns from land-owners and had a near perfect record of satisfying the conditions required by the World Bank and the government to complete the shipwreck removal project, including permitting, land issues, and dismantling the vessels. The shipwrecks had also become home to a variety of sea life, including fish and lobster, and with the help of the Nature Foundation, coral and other creatures were safely removed and rehomed, saving species that are indigenous to Sint Maarten.

Looking Forward

"We can gladly say that we have an exceptionally clean lagoon," says Paul. "We can start to receive tourists; people can have a clean lagoon again."

As part of his work, Paul has come up with new strategies for preventing this type of catastrophe. He is in consultation with stakeholders to introduce new rules and regulations for ships and vessels that enter the lagoon. "If you come into the lagoon, you are going to have insurance with a clause that has what we call wreck removal."

Paul is also trying to reinstate a harbor master who manages the flow of maritime traffic in and out of the lagoon or other Sint Maarten waters. "With the right legislation, for example, my department can have that problem resolved so that we don't have to spend that kind of money to do such a project."



Photo: © Sint Maarten Trust Fund

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For people that are excluded from certain things, including them is good for their mental health. They feel socially included, and they can learn a specific skill for daily activities, creating structure in their lives.”

— **Saskia Revelman**, Manager, Sint Maarten Yacht Club

Beyonce, 15, and Deandre, 22, prepare to launch the Nemo into Simpson Bay with the help of their instructors, Sam and Maria. This is part of the Sint Maarten Yacht Club's sailability program, allowing people with disabilities to experience the joys of sailing.

Resources for Community Resilience

Giving Everyone the Ability to Sail

A small white boat floats next to the docking station at the Sint Maarten Yacht Club (SMYC). The boat has a picture of a clownfish, one fin smaller than the other—known as Nemo from the animated film “Finding Nemo.” The fish and the boat share a name. They also share a similar purpose: promoting inclusion and opportunity for people with disabilities.

The Nemo is an RS Venture Connect, a specially designed “sailability” vessel that allows almost anyone the chance to experience sailing. The SMYC acquired the Nemo via a grant offered through the Resources for Community Resilience (R4CR) program, part of the Sint Maarten Trust Fund’s Civil Society Partnership for Resilience Project (CSPFRP). In July 2023, it launched its sailability program, partnering with the White Yellow Cross Care Foundation

to provide an innovative form of physical activity and mental engagement for people with disabilities living in Sint Maarten.

“I grew up on a boat. My parents are sailors in Holland. My mom is blind, so I always saw that even though you have a disability that doesn’t limit you,” says Saskia Revelman, manager of the SMYC. She always wanted to start a sailability program. “Who doesn’t enjoy being out on the water? A person without a disability enjoys it, so why would that be different for a person with a disability?”

Granting the Gift of Sailing

“We wanted to include everybody in the sport, even if they have a disability. We have a safe, spacious lagoon.

Civil Society Partnership Facility for Resilience Project

Project: P172339

Start Date: June 26, 2020

End Date: June 28, 2024

Total Financing: US\$7.2 million

Highlights

- Capacity building for Sint Maarten's civil society organizations (CSOs) through training and grants for community-based projects.
- 8,500 project beneficiaries, who have expressed 100 percent satisfaction.
- 30 CSOs funded, with over 63 subprojects implemented.

We just needed a boat specially designed. You cannot let a person go out with any kind of boat," says Saskia.

The SMYC successfully pitched their idea for a sailability boat during round five of the R4CR's Call for Proposals for projects that benefit the Sint Maarten community. The R4CR's goal is to improve the capacity of civil society organizations (CSOs) and support the implementation of reconstruction and resilience projects at the community level. It also focuses on improving the capacity of local CSOs in reconstruction and resilience activities.

"The R4CR is small, and our turnover times are short. So, we have our projects at a maximum of a year. Our application process usually takes weeks and not months or years. So, it's different than I think all the other [Trust Fund] programs," says Steve Duzanson, R4CR Team Leader. The R4CR grant program is implemented by VNG International, working closely with the World Bank, Government of Sint Maarten, and relevant community and state agencies.

Through its small grant program, the CSPFRP aims to help finance 100 projects and target 10,000 people. In

addition, the CSPFRP helps these CSOs build capacity to better manage resources and write grants to find alternative sources of funding. As of June 30, 2023, 30 CSOs have benefitted from project grants, 63 subprojects have been funded, and 8,500 direct project beneficiaries have expressed 100 percent satisfaction with the program.

Sailing Beyond the Horizon

The sailability program is the only one of its kind on the island. The eager new sailors come in twice a week. Sailing sessions are one hour long, with two people learning at a time. The SMYC collaborates with the White Yellow Cross Care Foundation on the island, an organization that facilitates activities and support for guided living for the elderly and people with disabilities.

Explaining the mechanics of sailing, Saskia says, "You always sit on the opposite side of the sail, depending on where the wind is blowing. So, we let them practice with switching sides," she added. "We get them involved in pulling in the sails, but now we're pushing our limits." Looking at individual abilities, the instructor distributes the roles accordingly. "We motivate them to become better at a specific skill. This gives them a goal to work towards, and it provides structure when they come to the day activity center."

The sailability program is only a few months old, and the team is still fine tuning it, but Saskia is heartened that other local organizations that cater to people with special needs have approached the SMYC with an interest in partnering. Also, the program draws parental and community involvement to celebrate student achievements. "Parents are so happy to see their children participate in these team activities," Steve adds.

With the initial funds the program bought regular sailing boats. To make the program sustainable, they sell advertising space to local businesses. This creates interest from companies that are willing to sponsor and contribute, thereby building capacity. Saskia says, "In the past, we wouldn't have seen the possibility to include people with disabilities in a sport such as sailing. But with this boat which the project has funded for us, it became a possibility... Our boat is used five hours a week. I would like to see it being used five hours every day."

About Sint Maarten

Widely regarded as “the friendly island,” Sint Maarten, at just 13 square miles, is the smallest of the four countries that make up the Kingdom of the Netherlands, occupying the southern part of the island it shares with the French overseas collectivity of Saint Martin.

Over 1 million people visit Sint Maarten every year, and about 80 percent of them arrive on cruise ships that dock in Philipsburg, the capital, or land at the iconic Princess Juliana International Airport. Tourism is the country's biggest industry, making up almost half of the gross domestic product and providing jobs for up to one-third of the labor force.

Sint Maarten is vulnerable to external shocks, such as disruptions to the global travel and tourism sector. Its biggest threat, however, comes from natural hazards. On September 6, 2017, Hurricane Irma struck Sint Maarten as a powerful category 5 cyclone, with winds as high as 180 miles per hour. Just two weeks later, Hurricane Maria passed just south of the island, sparing Sint Maarteners a direct hit but bringing enough rain and wind to complicate ongoing recovery efforts.

With Hurricane Irma having affected 90 percent of Sint Maarten's infrastructure and large parts of its natural environment, the World Bank estimates the country's damages and losses at US\$2.73 billion, or 255 percent of gross domestic product.

The Sint Maarten Reconstruction, Recovery, and Resilience Trust Fund

In response to the country's need for improved disaster preparedness, **The Sint Maarten Reconstruction, Recovery and Resilience Trust Fund was launched in April 2018** as a tripartite partnership between the Government of the Netherlands, Government of Sint Maarten, and World Bank to help the country rebuild stronger and more sustainably, in line with longer-term development priorities.

The Trust Fund is financed by the Government of the Netherlands, administered by the World Bank, and implemented by the Government and people of Sint Maarten.

The project is expected to continue implementation through 2028. The current Sint Maarten Trust Fund portfolio amounts to US\$519.42 million.

Five organizations (project implementation units, or PIUs) currently execute or manage the Sint Maarten Trust Fund projects:

- National Recovery Program Bureau (NRPB)
- Princess Juliana International Airport Operating Company N.V. (PJIAE)
- Sint Maarten Medical Center (SMMC)
- UNICEF Netherlands
- VNG International (VNGI)

Currently, 10 ongoing projects are supported by the Sint Maarten Trust Fund, with additional projects being prepared and 2 completed:

Ongoing Projects

- Airport Terminal Reconstruction Project
- Child Resilience and Protection Project
- Civil Society Partnership Facility for Resilience Project
- Digital Government Transformation Project
- Emergency Debris Management Project
- Emergency Recovery Project I
- Enterprise Support Project
- Fostering Resilient Learning Project
- Hospital Resiliency Preparedness Project
- Improving Mental Health Services Project

Projects Under Preparation

- Housing Project
- Sint Maarten Wastewater Management Project

Completed Projects

- Roof Repair Project
- Emergency Income Support and Training Project

For more information about Sint Maarten and the World Bank, please visit sintmaartenrecovery.org or worldbank.org/en/country/sintmaarten

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