The Challenges of a Microenterprise in Belize

Flower of St. Therese: A Case Study

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Inaldi Cardona and Zorena Obando want to establish a small-scale social enterprise in San Ignacio, Belize. The enterprise will be called Flower of St. Therese, and will be a cut flower venture that employs and provides workplace training to female victims of domestic violence. This case explores the many challenges that Inaldi and Zorena must face in launching their business. Belize has a small and stagnant economy, and there may not be space in the market for another cut flower busines. Flower of St. Therese is faced by established competitors, and like most start-ups in developing countries, is constrained by limited resources. Inaldi and Zorena aim to sell native tropical flowers to celebrate the natural beauty of Belize, but find that consumers prefer "American-style" lilies, daisies, carnations and roses, which are expensive and challenging to import. Faced with these challenges, Inaldi and Zorena are uncertain about how best to position Flower of St. Therese to ensure that it is a viable enterprise.

Key words: Belize, cut flowers, microenterprise, emerging markets, entrepreneurship.

The Challenge

Inaldi Cardona and Zorena Obando, sisters and budding entrepreneurs, creaked open the door of a small, unassuming building in San Ignacio, Belize. They blinked through the dust to examine the space. The windows would need to be replaced, and the cold cement under their feet needed re-tiling. However, the room was bright and airy, and Inaldi and Zorena predicted that the space would be perfect for their new joint venture. The sisters planned to launch a cut flower company called Flower of St. Therese. The business would be social enterprise, providing employment to women in Belize who were victims of domestic violence.

The sisters considered the challenges ahead. They expected Flower of St. Therese to be a small microenterprise, and are not ambitious for immediate growth or high profitability. However, they must face the unique challenges of launching a company in Belize. Belize is a developing country with a small and stagnant economy, and the sisters expect to contribute a significant portion of their savings to the venture. Contemplating the future, Inaldi wondered out loud: "is launching the company the right step to take? What if the business is not viable?" Zorena is more optimistic: "we can make it happen! We just need to position Flower of St. Therese the right way." Standing in the middle of the empty store space, the sisters pondered the decisions ahead of them.

The Motivation

Domestic violence is an issue that affects approximately 25-33% of women in Belize. The issue is not openly discussed, and female victims of domestic violence often do not have the resources and skills to become independent after escaping from their abusers. Although there is a domestic violence shelter in Inaldi and Zorena's small town of San Ignacio, it is currently only able to provide short-term living arrangements. The shelter does not have the capacity to help women obtain the workplace training required to help them find jobs and eventually become fully independent.

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Inaldi and Zorena came up with the idea to establish a cut flower business in San Ignacio that employs young female victims of domestic violence. The mission of the company would be to provide employees with enough business and retail acumen to eventually find their own employment or become independent entrepreneurs. Inaldi and Zorena are both trained in the field of information technology, but decided to open a retail store instead of a technology firm because it would be more accessible to young women with a wide range of previous educational experiences and skills training. The sisters decided to name the business "Flower of St. Therese" after the Catholic Saint Therese, who had a particular fondness for flowers. Inaldi and Zorena are Catholic, and the name alludes to the role that faith plays in motivating the sisters to reach out to their community.

Inaldi and Zorena's desire to enter the cut flower industry also stems from their passion for horticulture. The sisters grew up in a family of avid gardeners, and they always harbored a desire to promote and showcase the flora of Belize. Inaldi and Zorena want to celebrate the natural beauty of Belize by providing arrangements of the country's native flowers.

Macroenvironment of Belize

Belize is a democratic country with a population of approximately 331,000 and an area of 8,867 square miles (slightly larger than the American state of Massachusetts) (Exhibit 1). The country was granted independence from the United Kingdom in 1981. The official language of Belize is English, but the population is highly diverse, and several communities also speak Spanish and Creole. The country is comprised of people from Mayan, Garifuna, East Indian, Middle Eastern, and Chinese backgrounds. Belize also has a large community of Mennonites who were originally of German ancestry. 49% of the population is Roman Catholic (CIA 2000). Table 1 provides are brief overview of key facts about Belize:

Table 1: Belize Country Profile

Location	Central America
Bordering Countries	Mexico and Guatemala
Size	8,867 square miles
Population	331,000
GDP per capita	US$4,062
GDP composition per sector	agriculture: 29% industry: 16.9% services: 54.1% (2008 est.)
Population below poverty line	33.5%
Currency	Belize dollar (BZD) BZ$1 = US$0.50 (fixed)
Literacy	76.9%

Source: CIA World Factbook - Belize. https://www.cia.gov/library/publications/the-world-factbook/geos/bh.html.

Despite the discovery of oil in 2006, economic growth in Belize has been slow. The 2008 financial crisis was highly detrimental to the tourism sector. Additionally, Belize is faced with large trade deficits, unsustainable foreign debt, and high rates of unemployment. Approximately 43% of

Belizeans live below the poverty line, and 13.1% of Belizeans are unemployed (CIA 2011). Belize has a historically weak economy, and the country's small size means that people in all sectors and income levels are negatively impacted by economic imbalances. In 2009, the GDP was US$1.35 billion and country's average annual income was US$4,062 (World Bank 2011).

Belize's economy is based largely on tourism and agricultural exports. Tourists visit the country from the United States, Europe, and Canada (Richardson 2007). In 2008, tourism brought in over US$275 million in earnings. The emphasis that the government has placed on tourism has resulted in significant infrastructure development in the last decade. Electricity, telephone lines, and water utilities are widespread and reliable. However, Belize has the most expensive electricity in the Central America, and large tracts of land are inaccessible due to the lack of roads (Bureau of Western Hemisphere Affairs 2010).

In 2009, the total value of agricultural exports, including cane sugar, citrus concentrate, marine products, bananas, clothing, molasses, and crude oil, was US$395 million in 2010 market prices (U.S Commercial Service 2010). Belize has approximately 809,000 hectares of arable land, although only a fraction of this area is under cultivation. Sugar production is concentrated in the northern districts, and citrus, bananas, flowers, and other horticulture products (including flowers) are cultivated in the southern and western districts (Ministry of Agriculture and Fisheries 2008). With an annual average temperature of 27 degrees Celsius (80.6 degrees Fahrenheit) along the coast and 21 degrees Celsius (69.8 degrees Fahrenheit) in the hills, Belize has a yearlong growing season. In 2008, the total income from agriculture was US$206,495,389 (Ministry of Agriculture and Fisheries 2008).

In comparison to tourism and agriculture, the cut flower retail industry in Belize is very small, and its value is unreported. However, in 2006, it was estimated that the latent demand[1] for cut flowers in Belize was US$0.8 million (Parker 2005).

Conducting business in Belize can be challenging. The economy is very small, it is difficult to attract investors, and interest rates on bank loans are often prohibitive. The International Finance Corporation gave Belize a ranking of 99 out of 148 economies for "ease in doing business in the country" (International Finance Corporation 2010). There are indications that this ranking may increase over the next several years. A private, government, and civil sector partnership called Beltraide was established to promote entrepreneurial development and investment promotion (Belize Trade and Investment Development Service n.d.). Beltraide has recently established a Capacity Building and Development Unit to help develop Belize's small and medium business enterprises (Belize Trade and Investment Development Service n.d.).

Social capital plays an important role in doing business and the advancing economic growth in Belize. Belizean Mennonites, who are settled primary in an area of the Cayo district called Spanish Lookout, are the economic drivers of the country's agriculture sector. The Mennonites have very strong community cohesion, and their ability to share resources and work together has allowed them to become leaders in agricultural production (Roessingh & Smits 2010). The success of the Mennonites demonstrates the important role that networking and community cooperation can play in advancing an industry in Belize. Belize is a small economy with unstructured business networks and limited infrastructure for communication and marketing. It is crucial for new

[1] Latent demand is a measure of "potential industry earnings…or total revenues (not profit) if a market is served in an efficient manner" (Parker 2005).

entrepreneurs to take advantage of social capital to build a client base and establish business partnerships.

Cayo District and San Ignacio

Flower of St. Therese will launch in the town of San Ignacio, which is located in Cayo, the largest district in Belize. Cayo is located in the western part of Belize, close to the Guatemalan border (Exhibit 1). The district has the country's most fertile lands for agriculture. Cayo's economy is based on citrus groves, cattle ranching, corn, sorghum, beans, fruits, flowers, and vegetables. However, the economic engine of the region is the tourism sector. A number of Belize's most visited archaeological and outdoor adventure sites are located in Cayo. A large proportion of the 600 Mayan archaeological sites in Belize are located in the Cayo district, including Caracol, Cahal Pech, Xunantunich, El Pilar, Buena Vista, and Pacbitun. Tourists are also attracted to the region to experience birding, canoeing, and caving.

There are a number of hotels and resorts in Cayo to accommodate visitors. The accommodations are mostly upscale, and have the capacity to host destination weddings, which are growing in popularity.

San Ignacio is a central hub for tourists in the Cayo district. San Ignacio and its twin city, Santa Elena, have a combined population of approximately 20,000 residents. San Ignacio's economy fluctuates according to the seasonal highs and lows of the tourism sector. November to December is the period of highest customer demand for all consumer products due to Christmas shopping and the influx of holiday tourists. September is also a high demand period. On a weekly basis, the highest customer demand occurs on weekends, when tourists are most likely to visit San Ignacio (Small-business owners in San Ignacio 2011).

The 2008 financial crisis had significant negative impacts on all levels of the economy, and recovery has been very slow. Retailers in San Ignacio are mostly small businesses that earn revenues of $1,000 to $3,000 per month during peak seasons (Small-business owners in San Ignacio 2011).

The Cut Flower Market

Flower of St. Therese aims to provide high-quality cut flower arrangements for weddings, corporate events, and special occasions. Inaldi and Zorena feel that the cut flower retailers currently operating in Cayo are not meeting the consumer demand for flower arrangements. However, Belize is a small country, and the market for cut flowers is quite small. The sisters have modest resources, and cannot afford to significantly undercut competitors or quickly scale up their enterprise. The sisters worry that the market is too small for Flower of St. Therese to be a competitive and viable business.

Inaldi and Zorena are also concerned about how to choose the optimal mix of flower types to market and sell. The sisters aim to celebrate Belizean culture by selling arrangements of native tropical flowers. They want to shift consumer preferences away from imported non-native flowers towards Belizean tropical flowers. However, they are aware that Belizeans are strongly influenced by American culture, and may prefer "American-style" flowers such as roses, daisies, lilies and carnations despite the fact that they are expensive to import and often of lower quality than locally available flowers. Inaldi and Zorena predict that there could be an opportunity to market Flower of St. Therese as a distinctly Belizean enterprise that aspires to support and promote Belizean culture

through its product offering. However, changing consumer taste preferences towards Belizean flowers could be an uphill battle. Inaldi and Zorena must contend with the fact that established competitors in the cut flower industry in Cayo are willing to adapt their product line to meet consumer preferences for imported flowers. The sisters are unsure about what product mix to offer to ensure that Flower of St. Therese is a worthwhile venture.

Firm-level Information

The Entrepreneurs

Inaldi and Zorena (Exhibit 2) are passionate about empowering the women in their community, and are committed to working towards making Flower of St. Therese a successful enterprise. Inaldi will be the executive manager of Flower of St. Therese and will facilitate the launch of the business by providing a percentage of initial funding, forming relationships with suppliers, planning long-term growth strategies, and creating marketing strategies. Zorena will be the operations manager, and be responsible for designing the flower arrangements, supervising staff, and making day-to-day management decisions.

While both sisters want to commit as much time as possible towards Flower of St. Therese, they are constrained by other responsibilities. Inaldi has a full-time job with the San Ignacio government, and she has no current plans to resign. Her income provides a steady stream of capital that she can contribute to the business. Zorena is the primary caregiver for her young son, and may occasionally need to leave the storefront to fulfill her duties as a parent. The degree of the impact that these factors will have on the business must be carefully considered.

Operations

Flower of St. Therese plans to conduct operations at a storefront location on Bullet Tree Road in St. Ignacio. The location is ideal for the proposed business: the road is a high traffic area, the location has sufficient space for a storefront, and the property includes an adjoining field for flower cultivation. In the long-term, Inaldi and Zorena would like to grow their own flowers to reduce costs. In the interim, flowers will be purchased from wholesale suppliers. Initially, the store will serve as only a workspace for flower arranging, but Inaldi and Zorena hope to eventually open it up to the public.

Flower of St. Therese will require significant investments in time and money from Inaldi and Zorena. In the first 1 to 2 years, Inaldi and Zorena anticipate that they will be primarily responsible for the daily operations of the business. Inaldi and Zorena's father, Mr. Tony Cardona, has a passion for growing flowers and is willing to contribute his labor to the business on a weekly (but ad hoc) basis. Inaldi will provide funds to cover start-up costs, which include rent payments and the purchase of flower arrangement supplies. She will also pay for the necessary repairs to the store, including painting the interior, installing basic amenities, tiling the floor, and installing exterior fencing (which is estimated to cost approximately $US150). For the first few months of operation, Inaldi is willing to contribute US$500, which represents 15-20% of her monthly salary, towards Flower of St. Therese.

Upon launching Flower of St. Therese, Inaldi and Zorena expect to incur the following monthly costs:

Table 1: Estimated Monthly Costs (in US$)

Rent	100
Light	25
Water	20
Fertilizer	10

Flower of St. Therese will also be challenged by the fact that the key stakeholders involved in the business only have a limited understanding of flower cultivation and arrangement. Although Inaldi and Zorena expect to initially purchase flowers from wholesale suppliers, they would like to reduce costs by planting and cultivating their own tropical flowers on the plot of land adjacent to the storefront. Inaldi, Zorena, and Mr. Cardona cultivate potted flowering plants on their personal property, but they do not know how to effectively scale up cultivation methods to a large plot of land. Furthermore, there are many varieties of tropical flowers, and a significant amount of experimentation would be required to determine the number and type of seedlings to plant and the timing for flower production. Additionally, while Zorena has a background in floral design, she does not have a technical background in flower arrangement. Zorena does not have training in storing or maintaining cut flowers.

The cut flower industry in Belize is small and unsophisticated, and competitors to Flower of St. Therese do not demonstrate significantly more refined skills. Therefore, if Inaldi and Zorena obtain training or are able to access resources on the topic, this lack of knowledge may not be a serious impediment for Flower of St. Therese to enter the cut flower market. However, it represents an additional challenge that Inaldi and Zorena must overcome to launch the business and to make Flower of St. Therese a competitive enterprise.

Medium and Long-Term Goals

Although the business will start as a small family-operated initiative, Inaldi and Zorena would like to implement several expansion initiatives when the business establishes a strong enough client base to undertake new ventures. Within the medium-term (1 to 2 years), they would like to expand the variety of products sold and transform the storefront into a retail space. The sisters hope to open the store to the public and allow customers to enter the store to purchase flower arrangements. Within this larger enterprise, Zorena would like to sell giftware such as handmade pottery to increase and diversify the company's revenue stream. In the long-term (2 to 4 years), Inaldi hopes to implement a telephone and online ordering system.

Flower of St. Therese will initially hire 1-2 employees, but hopes to hire more employees as the business expands.

The Cut Flower Industry

Potential Customers

Flower of St. Therese aims to sell high-quality cut flower arrangements to Belizeans for special occasions and events. Belizeans buy flowers for weddings, Valentine's Day, Quinceañeras, funerals, and birthdays. Roman Catholics, who represent a significant percentage of the Belizean population, purchase flower arrangements to give to churches as religious offerings. Although the practice of giving flower arrangements as gifts is well known in Belize, it is not yet a fixture of the

culture in the same way that it is in the United States. To most Belizeans, flower bouquets are considered luxury items.

Other potential customers of Flower of St. Therese include hotels, resorts, banks, and government buildings. These establishments usually want fresh weekly arrangements of native Belizean flowers. Signing contracts with these establishments may be lucrative for Flower of St. Therese, because it would ensure a consistent stream of revenue. However, establishing contracts with hotels and resorts may be difficult because many already make their own arrangements using flowers from on-site gardens. This is the case for several popular resorts around San Ignacio, including Ka'ana Resort, Chaa Creek, and duPlooy's Jungle Lodge.

Private businesses such as restaurants also want daily or weekly flower arrangements. However, many restaurants in San Ignacio only require basic arrangements, and order flowers from wholesale suppliers in the region and arrange them in-house.

It may be possible, however, to establish a relationship with hotels and resorts that host weddings. The resorts could add Flower of St. Therese to their vendor list for bridal bouquets and wedding arrangements. Destination weddings are popular in San Ignacio, and tourists from abroad often prefer local tropical flowers.

Consumer Preferences

Belizeans are strongly influenced by American culture. American television shows are widely viewed, and American culture has an undeniable role in influencing consumer preferences. American-style flowers are grown in Guatemala and Mexico, and are expensive to purchase from suppliers due to the high costs of importing to Belize. Imported flowers are generally in poor condition by the time they reach Belize, and Belizeans may only be able to afford single roses or very small bouquets of five or six flowers. Despite these factors, many Belizeans prefer imported American-style flowers to locally grown tropical flowers because of the value they associate with American-style products over traditional Belizean products. American-style products are associated with a certain level of quality and prestige that Belizean products are not believed to possess. Belizeans may also look down upon tropical flowers due to their ubiquity in home gardens.

To investigate consumer preferences, a consumer survey was conducted in the Saturday market in San Ignacio. Respondents were asked to choose between a bouquet of roses and a bouquet of tropical Belizean flowers for Valentine's Day (Exhibit 3). Both bouquets had the same costs of production. Overwhelmingly, respondents chose the bouquet of tropical flowers (Exhibit 4a). The respondents also indicated a higher willingness-to-pay for the bouquet of tropical flowers (Exhibit 4b).

These results, however, are likely not indicative of a definite preference for Belizean flowers over American-style flowers among Belizean consumers. Although both bouquets had the same costs of production, the bouquet of roses was much smaller than the bouquet of tropical flowers due to the high cost of importing. It is possible that consumers were responding to the fullness of the bouquets rather than the type of flowers. If this is the case, it is possible that Belizeans may prefer native tropical flowers if they are artfully arranged and look fuller than the sparse arrangements of American-style flowers that are offered at the same price.

Competitors

Flower of St. Therese has two main competitors with established client bases (Exhibit 5). Roberta Rose[2] runs her business out of her home in San Ignacio. She is the primary retailer of cut flowers in the region, and her arrangements are very highly demanded. Most customers request arrangements that are made up of American-style flowers, so Roberta imports these flowers from Guatemala and Mexico. Roberta's popularity could be explained by her willingness to provide arrangements to meet any budget, as well as her guarantee of free delivery. Roberta provides floral arrangements for a variety of events and special occasions, including weddings, funerals, and Valentine's Day.

The second major competitor, Vienna Bloom,[3] is a small business owner in Belmopan, which is located approximately one hour away from San Ignacio. Her shop in Belmopan is attached to a small nursery. Vienna makes arrangements for weddings, funerals, and Valentine's Day (amongst other special events) using both imported and native Belizean flowers. Her customers are based primarily in Belmopan, but she also serves customers in San Ignacio and Belize City. The arrangements she provides are mixed, using both imported and native Belizean flowers.

Suppliers

American-style flowers are difficult to obtain for a small enterprise such as Flower of St. Therese. The only way to obtain them is to pick up orders directly from out-of-country suppliers (Exhibit 6). The closest available supplier is a vendor in a market in Melchor, Guatemala, which is just over the border from San Ignacio. However, the vendor is only available a few days every week, and cannot be depended upon for large wholesale orders. Buying from a small-scale supplier in Chetumal market presents the same challenges, although the flowers are of higher quality. There are wholesale suppliers in Flores, Guatemala, but the drive is reported to involve a serious risk of mugging. The most promising wholesale supplier of American-style flowers is a company called Norcafe that is located in Guatemala City. Chetumal Market is also an option for small orders.

Importing flowers will be very expensive for a small business like Flower of St. Therese. All imports of plant material to Belize require a permit from the Belize Agricultural Health Authority (BAHA). The permit costs US$35, and must be purchased two weeks prior to each border crossing. The permit allows for the import of fourteen different species of plants, although there is no limit on the quantity of cut plants and flowers that can be transported across the border. There is also a US$5 inspection fee upon re-entry to Belize.

Purchasing wholesale native Belizean tropical flowers would be significantly more cost-effective (Exhibit 7). There are a number of farms around San Ignacio that sell tropical flowers, including Mary Cariddi's Farm, San Miguel Farm, Angel's Farm, Punta Gorda Farm, Gallon Jug Farm, Riverwalk, Hummingbird, and Barton Creek Outpost. All of these suppliers sell the most popular tropical flowers, which include Gingers, Heliconias, Lobser Claw Heliconias, and Anthuriums. Sam Miguel's Farm sells all of these flowers at a price of US$4 per dozen.

Conclusion

[2] Name changed for confidentiality
[3] Name changed for confidentiality

Inaldi and Zorena are eager to start Flower of St. Therese. However, they must overcome a myriad of challenges, including the presence of already-established competitors, lack of knowledge about the flower arrangement industry, and limited time and starting capital. Looming over these concerns is the question about whether to focus their marketing on arrangements of native Belizean flowers, "American-style" imported flowers, or a combination of the products. Inaldi and Zorena need to address these issues before deciding to launch the company. Flower of St. Therese has the potential to provide significant opportunities to women in San Ignacio who were victims of domestic violence. However, to adequately help their community, Inaldi and Zorena must ensure that Flower of St. Therese is a viable enterprise and that it is positioned to be a strong entrant into the cut flower market.

Exhibit 1: Map of Belize



Source: Ambergis Caye (http://ambergriscaye.com/pages/town/map.html)

Exhibit 2: The Entrepreneurs - Inaldi Cardona (left) and Zorena Obando (right)



Exhibit 3: Market Survey

Respondents were shown the following photographs:

Rose Bouquet



Native Belizean Flower Bouquet



Respondents were asked:

1) Which bouquet would you prefer for Valentine's Day?
2) How much would you be willing to pay for your chosen bouquet?

Exhibit 4a: Market Survey Responses – Flower Bouquet Preferences
The bouquet preferences were as follows (from 97 respondents):

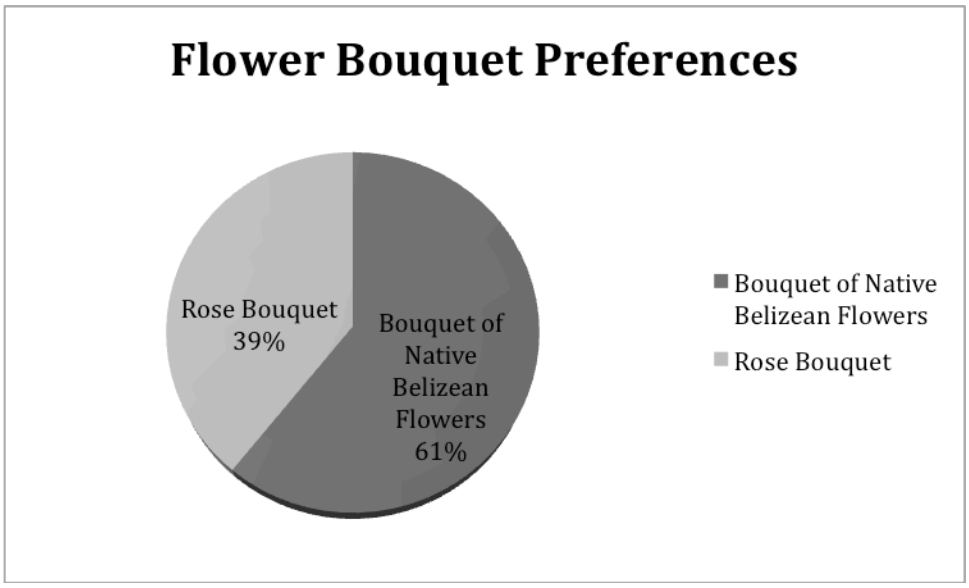


Exhibit 4b: Market Survey Responses – Willngness to Pay (WTP)

	WTP for Native Belizean Flower Bouquet ($US)	**WTP for Rose Bouquet ($US)**
Mean	15.42	10.52
Median	15.00	10.00
Mode	25.00	10.00

Exhibit 5: Competitor Information

	Miss Vienna Bloom	**Miss Roberta Rose**
Location	Belmopan (near A &R)	San Ignacio
Target Market	Belmopan, San Ignacio, Belize City	San Ignacio
Products and Prices	Funeral bouquet - US$25 Bouquet with orchids – US$125	Bridal rose bouquet – US$25 Rose bouquet/basket - $US17.50 12 roses with a card and ribbon - $US30 Wreath - $US30 Church arrangements – done for free if flowers are purchased by customers

Exhibit 6: Imported Flower Suppliers

	Melchor Greenhouse	Natural Flower Seller in Melchor	Flores (wholesale supply)	Norcafe	Chetumal Market
Location	Melchor market, Guatemala	Melchor market, Guatemala	Guatemala	4 Via 2-88 Zone 4 Parramos Chimaltenango, Guatemala City	Chetumal, Mexico
Hours of Operation	Daily, Regular Business Hours	Tuesdays and Friday	Unknown	Regular Business Hours	Daily, Regular Business Hours
Products and Prices	Rose plant - 25 quetzales Rose bouquets - $US2.61-3.92	Unknown	Unknown	Unknown	25 roses - $US17.50 10 lilies - $US12 Bunch of mini orchids - $US7 12 carnations - $US4 12 polar - $US3.50 Bunch of asteria - $US4.50 12 Mexican sunflowers - $US4
Additional Comments	Melchor is 30 minutes away from San Ignacio by private vehicle. Importing flowers requires a permit for commercial imports.	Melchor is 30 minutes away from San Ignacio by private vehicle. Importing flowers requires a permit for commercial imports.	Flores is a 2.5 hours from San Ignacio. Driving to Flores presents risk of roadside muggings.	n/a	Chetumal is a 4 hour drive from San Ignacio by private vehicle. Importing flowers requires a permit for commercial imports.

Exhibit 7: Tropical Flower Suppliers (in Belize)

	Mary Caridda	**Angel's Farm**	**San Miguel Farm (Caribbean Tobacco)**	**Punta Gorda Farm**	**Riverwalk Farm**	**Gallon Jug Farm**	**Hummingbird**	**Barton Creek Outpost**
	Esperanza	Pasofall	Western Highway, next to Esperanza	Punta Gorda	Just outside San Ignacio	Gallon Jug	Hummingbird	Barton Creek
Hours of Operation	Regular Business Hours	Regular Business Hours	Pick up flowers any time between Monday-Friday. Flowers delivered to customers on Friday.	Regular business hours.	Regular business hours.	Regular business hours.	Regular business hours.	Regular business hours.
Products and Prices	Unknown	Unknown	Ginger (pink, red and white, torch) Heliconias (yellow, red, pink) Lobster claw heliconias (red and yellow, and just red) Anthurium (pink, white) Minimum order = 1 dozen. Each dozen costs $US4 + GST (approx. $US0.50)	Unknown	Unknown	Unknown	Unknown	Unknown

Exhibit 8: Flower of St. Therese Sample Bouquet (tropical flowers)



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