Beyond the award. Follow the business.

A practical evidence and action plan for Saint Lucia's business support

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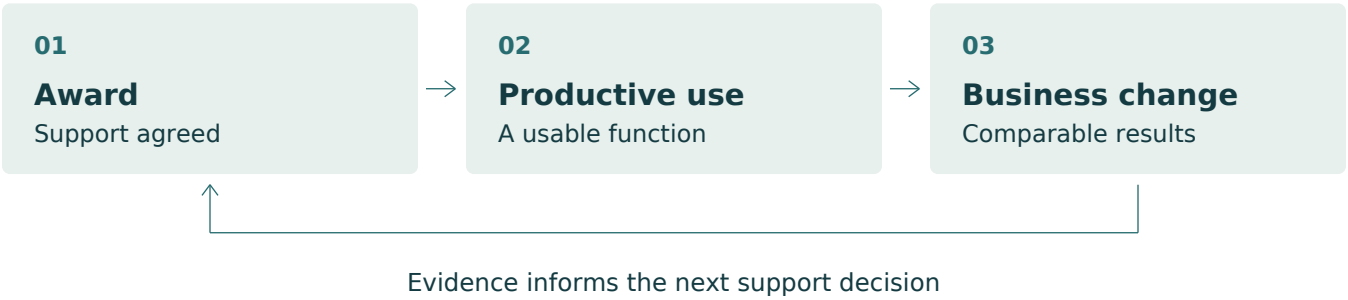
Saint Lucia can make support for micro, small and medium-sized enterprises (MSMEs) more useful by following what happens after an award. The essential questions are whether the support becomes usable, whether the business can do something better, and what should change when progress stalls. The evidence should guide that next decision.



Conceptual sequence. Each transition requires evidence.

SLPA proposes a first six-week cycle within an authorised monitoring process: reconcile one cohort, rehearse the records and decisions, test the workflow on 12 deliberately varied cases, and recheck the resulting actions. This is an operational probe. A larger assessment must retain the programme's required coverage and use a suitable sampling design.

Follow the same business over time

Keep closed firms, interrupted operations and missing observations in the account. Link each enterprise to its separate awards and support dates. Compare business performance over suitable periods, then record the evidence behind the result and the action it warrants. Plan funded follow-up at three and six months after each firm's first probe assessment, with a twelve-month season check where relevant.

The starting documents are Kevin L. Michel's Lean MSME Evidence Architecture and its technical annex, dated 30 July 2026. Their independent design work and synthetic demonstrations inform this new public analysis. This paper adds current primary-source research and applies SLPA's institutional, causal and decision frameworks to a concrete Saint Lucian choice.

01 Read the programme record carefully

Finance access and a new grant window

A Department of Commerce release of 6 February 2026 reported finance access for more than 700 MSMEs and announced marketing and digitalisation training. It describes reach and planned assistance. [1] The 10 June notice introduced an EC$1 million grant-only facility, allowed previous Loan-Grant recipients to apply and set a 10-30 June application window. The announced allocation is distinct from money paid. [2]

A monitoring commitment already exists

The July 2026 monitoring terms of reference set out an objective of at least 5% growth in productive and/or sales output and follow-up covering several cohorts. They specify 735 first- and second-call awardees, 60 extended-phase beneficiaries and an estimated 150 grant awardees, with different coverage requirements. These are planning frames. They require reconciliation before producing a unique-enterprise total. [3]

The TOR planned monitoring from August 2026 to January 2027. This review did not verify contract award, fieldwork commencement or resulting measurements. SLPA's small workflow probe would have to fit the authorised assignment; it cannot replace its required assessments or alter contractual obligations.

Progress and constraints can coexist

The CDB independent country evaluation published in May 2026 covers the 2020-2023 strategy and activities through December 2024. It identifies demand for MSME support alongside management, financial-literacy and government processing-capacity constraints. Its broader portfolio assessment also finds limited outcome monitoring. [4] The companion annex records progress in MSME capability and financial resilience. [5]

That evaluation provides useful evidence of contribution and implementation conditions. Its scope and methods differ from a current grant-cohort impact estimate. The next study should build on this record by making the enterprise, time period, evidence strength and next action more explicit.

A practical implication for the next release

Publish separate figures for unique enterprises, awards, funds available, productive use and comparable outcomes. Keep new grants and earlier loan-grant support identifiable. Explain how repeat recipients are counted. A legitimate second award does not create a second business, and an earlier recipient has had a different period in which to use assistance.

02 Ask what became easier to do

Consider a fictional small bakery. It receives support for an oven, installs it and begins baking. The receipt, installation and productive use are separate facts. An assessor should establish each one before asking what changed in the business. This example illustrates the reasoning; it describes no actual beneficiary.

Sales can rise while cash becomes tighter

A higher sales figure may reflect higher prices, additional output or a different trading season. Flour, fuel and packaging costs may rise faster. Customers may pay late, and the owner may work longer hours without additional pay. Maintenance can absorb the remaining cash. A grant has helped purchase capacity, but the binding constraint may now be input costs, working capital, skill or customers.

Compare the same products and suitable periods. Record physical output, unit costs, sales value, payment timing and hours worked where the business can provide reliable records. Productivity requires a defined output and input measure. Revenue alone cannot establish profit, cash flow or output per hour.

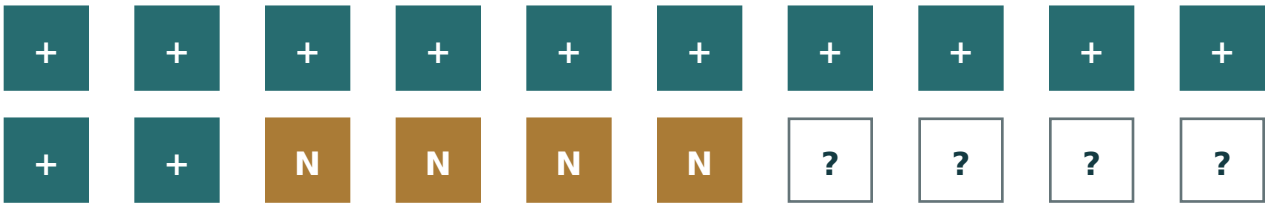
Observed situation	Useful next action
Equipment remains idle	Check installation, power, inputs, training and demand. Confirm the constraint before proposing more capital.
Sales rise but cash is tight	Review costs, margins and receivables with suitable support. Check whether repeat orders can be fulfilled profitably.
Records cannot support a comparison	Offer proportionate recordkeeping help. Mark the affected measure unknown and retain the business in the cohort.
The firm has closed	Retain closure as an outcome. Understand its timing, context and remaining obligations through the authorised process.

Choose assistance around the constraint

More finance, advice, market access and process repair solve different problems. Compare the feasible combinations. A recurring buyer, reliable utility or usable bookkeeping routine can matter as much as an additional asset. The programme should record which assistance was agreed, who could deliver it, and whether the business received and used it.

03 The denominator changes the question

The following invented cohort contains 20 supported businesses. Twelve have comparable observations showing higher sales, four have comparable observations showing no increase, and four lack comparable observations. Every square represents one fictional business. These numbers are a teaching example, not Saint Lucian programme results.



12 increased (+) 4 no increase (N) 4 unknown (?)

12 / 16 = 75% observed **12 / 20 = 60% documented**

Invented teaching cohort. Each square is one fictional business.

Among comparable observations

12 / 16 = 75%. A defensible statement is that sales increased for 75% of businesses with comparable observations. It must also say that four of the 20 businesses lacked comparable observations. The result may be selective if the missing businesses differ systematically.

Across the full cohort

12 / 20 = 60% have a documented sales increase; 4 / 20 = 20% have documented no increase; and 4 / 20 = 20% remain unknown for this measure. The 60% is the documented share of the cohort. It does not mean the remaining 40% failed, or that 60% achieved overall business success.

The impact question remains open

Neither percentage shows how much the support caused. A credible comparison must address selection, trading conditions, seasonality, prices, other assistance and spillovers. Design that evaluation before making an impact claim. OECD guidance emphasises clear objectives, sales, employment and survival, including non-surviving firms and suitable comparison groups. [6]

Operational monitoring can still guide useful action while a stronger evaluation is prepared. A failed observation should hold the affected measure for repair. It should not erase the enterprise, its operating status, its feedback or its place in the follow-up account.

04 Keep evidence and action connected

Use a short common record, with sector-specific questions only where they change a decision. Reuse authorised records and avoid asking the owner for the same receipt repeatedly. A baker, a service provider and a cooperative may need different measures of productive use. Keep the basic identity, timing and evidence rules consistent.

Report component	Minimum useful content
Who and when	One enterprise identity linked to distinct awards, support type, dates, cohort and observation windows.
Support and operation	Awarded, disbursed and used amounts or services; operating, paused, closed or unreachable status, with dates.
Comparable change	Baseline and current values, units, periods and sources; sales, costs, cash and productive measures kept distinct.
Work and capability	Baseline and current paid and unpaid work, hours and seasonality; skills used and equipment maintained. A supported job is not automatically newly created.
Evidence and response	Corroboration and missingness reasons; action owner, due date, delivery evidence, recheck and unresolved work.
Full resource cost	Programme and verification costs, assistance delivered and business-owner time, including repeated requests.

Three separate queues

Evidence review checks an important claim or discrepancy. Business support responds to a real operating constraint. Record repair corrects an identifier, period, missing field or incompatible unit. A firm can require all three. Keep the reasons and owners visible rather than combining them into one opaque score.

A material compliance concern follows the existing authorised review and challenge process. A request for help or a weak receipt alone should not automatically determine misconduct. Explain the purposes of collection, restrict access, protect sensitive records and keep optional publicity separately voluntary.

An action closes when the responsible person records what happened and a reviewer accepts the evidence. Report overdue and unserved actions as well as completed ones. Keep correction history and dated releases so a changed number can be explained.

05 Test institutional readiness

Institutional Intervention Readiness asks what existing arrangements do and what the proposed change would disturb. SLPA's proposed disposition is a targeted redesign of the evidence and response workflow. Preserve useful support relationships, verification duties and existing service access. The five findings below are conditions for a proposed probe, not ratings of an operating institution. [7]

Bounded causal account

Conditional. Establish which constraint the support addresses and how the proposed measure connects to it. Separate an installed asset, useful operation and later business performance. Record the strongest alternative explanation for an apparent improvement.

Legitimacy and rights separation

Open. Confirm authority, data access, fair selection, confidentiality, correction and challenge routes. Keep learning, assistance and adverse decisions distinct. A finding of need must not become an automatic penalty.

Dependency and alternative symmetry

Conditional. Compare a one-off compliance check, repeated census reporting and a lean follow-up panel with targeted depth. Apply the same time horizon, costs, rights and service tests. A separate impact evaluation can complement monitoring when the question is causal; mandatory coverage remains binding.

Function coverage and transition integrity

Open. Name the programme owner, reviewer and assistance providers. Confirm their capacity and the handoff from a finding to useful help. Maintain current processes while testing the replacement step. Staff time and a referral destination are real inputs.

Learning and recovery

Conditional. Agree review dates, evidence thresholds, correction history and authority to pause or redesign. Protect exportable records and a functioning fallback. No average readiness score should offset an unresolved critical gate.

A one-off check can establish use at a point in time but misses a trajectory. Repeated universal reporting offers reach but can overwhelm owners and reviewers. A properly designed panel can support learning with less repeated burden, while nonresponse and selection still require attention. Causal evaluation needs its own design, resources and safeguards.

06 Trace effects through the wider economy

RIPPLE-4 follows four causal orders. For this proposal, the pathways below are mechanisms to investigate. They are not forecasts of measured programme effects. The orders can overlap in time. [8]

O1 Direct incidence

Finance, equipment and advice reach firms. Owners and staff also spend time preparing records, receiving visits and changing routines. Record productive use, direct costs and the business time consumed. A low consultancy bill can conceal substantial unpaid reporting work.

O2 Participant adaptation

Clear follow-up may improve recordkeeping and encourage earlier requests for help. Incentives can also favour easy-to-document firms, polished stories or short-term sales. Track who enters the evidence account, who remains missing and whether providers avoid difficult cases. Hear negative and minority experiences alongside success.

O3 System propagation

A supported firm may buy from local suppliers, import machinery, borrow more or compete for existing customers. Several programmes can draw on the same business advisers and public officers. Review supplier links, credit exposure, import dependence and service queues. A gain at one firm can partly displace sales at an unsupported neighbour, so national additionality needs a wider assessment.

O4 Inherited state

Useful routines, maintained assets, reliable customers and trusted institutions can persist after funding ends. Debt, unsupported software, idle machinery and reporting fatigue can also remain. Ask what the firm and local institutions can keep doing under ordinary workload, who bears maintenance costs and what can be changed safely.

Read the ledgers together

The relevant accounts span households, firms, government, the external account, finance, institutions and trust, and natural or infrastructure assets. Owner income and unpaid family work connect the household to the firm. Public costs and shared staff connect the programme to government. Power reliability, waste and equipment maintenance connect production to infrastructure and environmental conditions.

For Saint Lucia, tourism seasons, utility interruptions and changing import costs are plausible context to investigate, not automatic explanations. Record when they occur and how the business was exposed. Strong analysis tests competing mechanisms before assigning every gain or setback to the support programme.

07 Earn the next commitment

Sovereign Option Theory gives this proposal a mission: useful, durable business capability. Protect rights, business continuity and fiscal and support capacity as viability boundaries. Stage commitments, sense results and experience, set triggers, and assign responsibility before expansion. [9]

Proposed stage	Work and release condition
Weeks 1-2 Prepare and protect	Choose one reconciled award cohort. Confirm records, authority, roles, costs, outcomes and timing. Rehearse with invented cases until critical gates are resolved.
Weeks 3-4 Operational probe	If authorised and funded, test 12 deliberately varied cases covering record conditions and operating states. Measure burden, failed contacts, evidence gaps and assistance received.
Weeks 5-6 Review and repair	Recheck actions, reconcile denominators and publish safe aggregate learning. Repair or stop weak steps. Wider follow-up requires adequate staff and resolved critical gates.
After the first assessment Sustained follow-up	Fund checks at three and six months after each firm's first probe assessment, plus a twelve-month season check where relevant. Record duties and the next decision.

Twelve cases are an SLPA workflow design choice, not a representative sample or substitute for the TOR. The responsible Commerce/SBDC owner, with SLDB where relevant and an evaluation team if appointed, would confirm how the probe fits authorised work. Preserve any historical pre-support or application baseline separately and track time from disbursement. Later stages require fresh decisions.

Hold fieldwork if authority or a responsible owner is absent. Contain a critical rights or data failure. Hold an incomparable metric for repair while retaining the firm. When assistance remains unserved, the programme owner must restore receiving capacity before adding burden. Repeated workflow failure pauses expansion.

Cost staff, travel, secure tools, assistance, owner time, review, maintenance and later follow-up. No budget is estimated here. Cost per valid assessment or resolved action answers a different question from cost per job created.

Keep one PITONS record: Problem and public purpose; Intervention readiness; Trade-offs and total consequences; Options under uncertainty; Navigation to functioning service; Scrutiny, evaluation and learning. Record the strongest rejected alternative and dissent. Keep L (legality, rights and legitimacy), R (resilience and system coupling) and F (future options, recovery and learning) separate. Portable methods and capable local staff preserve future choices. [10]

08 Sources and reading routes

Evidence reviewed to 21 October 2026. Official sources establish the dated programme context; the analysis, fictional examples and staged proposal are SLPA's contribution. The two July design documents are the originating research assets and remain separate from observed programme evidence.

1. Department of Commerce, Marketing and Digitalization Capacity-Building Training. 6 February 2026, pp. 1-2. Finance access and training announcement. Open source.

2. Government of Saint Lucia, Million Dollar MSME Grant Facility notice. 10 June 2026. Grant-only design, repeat-applicant eligibility and dated window. Open source.

3. Department of Commerce, Monitoring and Evaluation Consultancy Terms of Reference. July 2026, pp. 1-4. Objectives, cohorts and intended scope and schedule. Open source.

4. CDB Office of Independent Evaluation, Saint Lucia Country Engagement Strategy 2020-2023, Volume 1. Published May 2026; pp. 7, 15, 26, 35-36. Earlier activity through December 2024; method and capacity findings. Open source.

5. CDB Office of Independent Evaluation, Country Engagement Strategy evaluation annexes, Volume 2. May 2026, p. 36. Qualitative MSME capability and resilience contribution assessment. Open source.

6. OECD, Framework for the Evaluation of SME and Entrepreneurship Policies and Programmes 2023. Objectives, comparable outcomes, survival and impact-evaluation design. Open source.

7. SLPA, Institutional Intervention Readiness. Five separate gates and the functions existing arrangements carry. Open source.

8. SLPA, RIPPLE-4. Four causal orders and seven connected ledgers. Open source.

9. SLPA, Sovereign Option Theory. Mission, boundaries, stages, sensing, triggers and responsibility. Open source.

10. SLPA, PITONS Standard. Decision record and separate legality, resilience and future-option gates. Open source.

Related SLPA work connects this study to the cost and productivity strategy, tourism retained value and enterprise questions in the Laborie community profile. Read the interactive article at saintluciapolicy.org/research/msme-support-results.