



The Consumer Voice

OFFICIAL PUBLICATION CONSUMER PROTECTION COMMISSION, MINISTRY OF LABOUR

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JUNE/JULY/AUGUST 2017

The Unbanked Bahamian

URCA advances
small-scale
renewable
generation
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World Consumer
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The Unbanked Bahamian

FREQUENT readers of the Consumer Voice would already be familiar with the work of Consumers International (CI), the global federation of consumer organisations. They would also be familiar with World Consumer Rights Day (WCRD) commemorated each year by the international community on 15th March.

CI chooses a new theme for WCRD each year, this year's theme being 'Building a Digital World Consumers Can Trust'. It is our tradition to feature WCRD and its theme as our March cover story, and have done so from inception. This year however, instead of a one and done approach to the theme of WCRD, we have opted to feature it as a sub-theme in all subsequent 2017 editions of the Consumer Voice, until it changes in March of 2018.

As a consequence we would like to introduce our valued readers, as a part of the consumer education mandate of the Consumer Protection Commission (CPC), of which the Consumer Voice is now the official publication, to the Consultative Group to Assist the Poor (CGAP).

The Consultative Group to Assist the Poor is a global partnership of 34 leading organisations that seek to advance financial inclusion. CGAP develops innovative solutions through practical research and active engagement with financial service providers, policy makers, and funders to enable approaches at scale. Housed at the World Bank, CGAP combines a pragmatic approach to responsible market development with an evidence-based advocacy platform to increase access to the financial services the poor need to improve their lives.

What is Financial Inclusion and Why is it Important?

An estimated 2 billion working-age adults – more than half of the world's total adult population – do not have an account at a formal financial institution. Financial inclusion efforts seek to ensure that all households and businesses, regardless of income level, have access to and can effectively use the appropriate financial services they need to improve their lives.

Currently, the world's poor live and work in what is known as the informal economy. Even though they have little money, they still save, borrow and manage day-to-day expenses. However, without access to a bank, savings account, debit card, insurance, or line of credit,



for example, they must rely on informal means of managing money. This includes family and friends, cash-on-hand, pawn-brokers, moneylenders, or keeping it under the mattress. Sometimes these choices are insufficient, risky, expensive, and unpredictable.

Being included in the formal financial system helps people:

- Make day-to-day transactions, including sending and receiving money;
- Safeguard savings, which can help households manage cash flow spikes, smooth consumption and build working capital;
- Finance small businesses or microenterprises, helping owners invest in assets and grow their businesses;
- Plan and pay for recurring expenses, such as school fees;
- Mitigate shocks and manage expenses related to unexpected events such as medical emergencies, a death in the family, theft, or natural disasters; and
- Improve their overall welfare.

The benefits of financial inclusion are not only significant for individuals but for economies as well. Financial inclusion is linked to a country's economic and social development, and plays a role in reducing extreme poverty.

Recent research indicates that financial inclusion is not only positively correlated with growth and employment, but it is generally believed to causally impact growth.

There are no formal statistics available on the number of unbanked Bahamians, and Central Bank was not able to assist us in this regard. So we opted to look at the islands of The Bahamas that does not have a banking presence; bear in mind that we are dealing with an archipelagic nation of over 700 islands and 2000 cays.

Out Island branches of local banks:

- Bank of The Bahamas
1. Freeport Branch
 2. Eight Mile Rock Branch
 3. Inagua Branch
 4. Kemp's Bay Branch
 5. Mangrove Cay Branch
 6. San Salvador Branch
 7. Exuma Branch
 8. Cat Island Branch

CIBC FirstCaribbean International Bank

1. Marsh Harbour Branch
2. Freeport Branch
3. Governor's Harbour Branch

Commonwealth Bank

1. Freeport Branch
2. Lucaya Branch
3. Marsh Harbor Branch

Fidelity Bank (Bahamas) Ltd.

1. Freeport Branch
 2. Marsh Harbour Branch
- Royal Bank of Canada
1. Freeport Branch

Scotiabank (Bahamas) Limited

1. Freeport Branch
2. George Town Branch
3. Marsh Harbour Branch
4. Buckleys Branch (Long Island)
5. Rock Sound Branch (Eleuthera)
6. Nicholl's Town Branch (Andros)

Bahamian Island communities without a banking presence:

1. Acklins
2. Berry Islands
3. Bimini
4. Crooked Island
5. Exuma Cays
6. Long Cay
7. Mayaguana
8. Rum Cay

This is by no means an indictment of our local banks, as we previously stated, more than half of the world's adult population do not have an account at a formal financial institution; The Bahamas is no exception.

Our purposes here is simply to shed some light on the plight, challenges and difficulties that confront Bahamians with little, limited or no access to the formal economy, particularly as it relates to financial services, and to most importantly offer alternative ideas and possible solutions for the consideration of our policy makers, local businesses and entrepreneurs who may be prompted to recognize a need and endeavor to meet or fulfill the same.

"Digital financial services have significant potential to provide a range of affordable, convenient and secure banking services to poor people in developing countries".

The high cost of building and operating brick-and-mortar bank branches has been a major obstacle for extending financial services to the poor. Physical bank branches are expensive to maintain in far-flung communities, while traveling to urban areas is costly for many rural customers.

However, unbanked individuals are increasingly gaining access to financial services through digital channels. Banks, microfinance institutions, mobile operators, and third party providers are leveraging mobile phones, point-of-sale devices, along with networks of small-scale agents, to offer basic financial services at greater convenience, scale and lower cost than traditional banking allows. There are emerging new sets of institutions such as agent network managers, payment aggregators and others who are helping build out a more far reaching and efficient digital finance ecosystem.

According to estimates, more than 400 million people are linked globally through basic mobile payments services, allowing them to send money, pay bills, or purchase prepaid electricity with greater ease, affordability and access (GSMA Global Adoption Survey, 2015). Increasingly governments are adopting digital finance to deliver social safety net cash payments and trying to make collection of fees/tariffs more efficient.

Yet there remains a long way to go in digital finance. Ecosystems take time to develop and can take years before one-quarter to a half of adults begin to use basic payment services. There are also barriers that hinder the progression

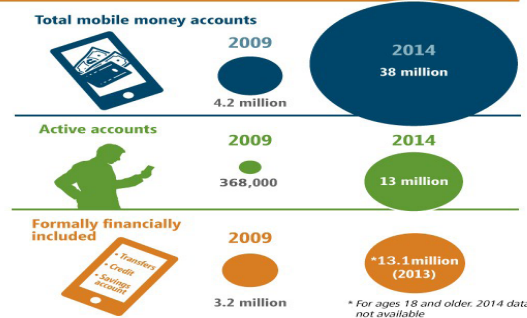
SEE NEXT PAGE

TANZANIA'S MOBILE MONEY REVOLUTION

The mobile money industry is growing at an astonishing rate in Tanzania where the environment is seen as one of the most conducive for financial inclusion.

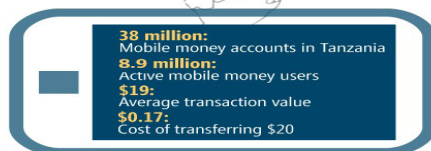
THE BIG IMPACT OF A SMALL PHONE

Tanzania's mobile money industry is one of the most well developed in the world. Unprecedented growth of the industry in the past five years helped to quadruple the number of people who now have access to formal financial services.

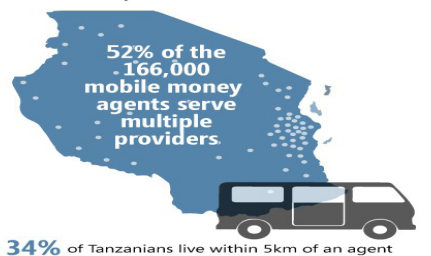
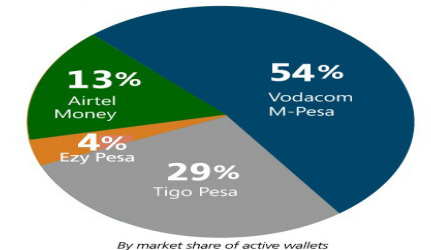


HOW TANZANIA STACKS UP TO MOBILE MONEY PIONEER KENYA

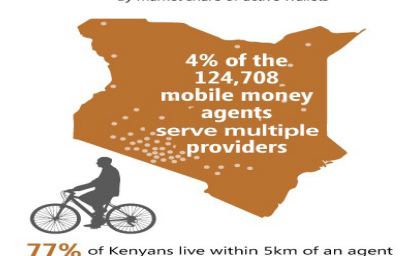
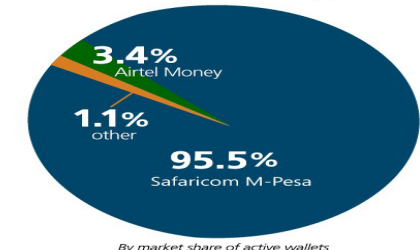
Tanzania's mobile money market is more competitive, with a greater number of strong providers and substantially more wallets registered. But Kenya, which launched its first mobile money platform in 2007, has a larger active user base and more money flowing through mobile channels.



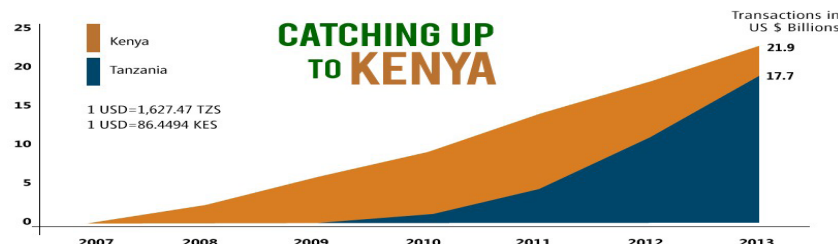
Three primary mobile money providers



One dominant mobile money provider



CATCHING UP TO KENYA



Kenya is often lauded as a global pioneer when it comes to mobile money, but Tanzania is also making its mark. With growing competition and mobile money providers starting to make their systems interoperable, Tanzania is setting an example for others.



SOURCE: Bank of Tanzania November 2014, Airtel, Ezy Pesa, Safaricom, Tigo and Vodacom, Nov 2014, Central Bank of Kenya, Microsave, InterMedia, Finscope GSMA Tanzania case study 2014

The Unbanked Bahamian

FROM PAGE 3

from payments to solutions “beyond payments”. For instance, many payments services remain relatively closed, making the integration of a broader range of solutions into existing payment platforms costly and cumbersome. In addition, many financial services such as savings and loans require significant physical touch points between customers and providers, making them difficult to scale.

Recognising these barriers, CGAP is working to explore how industry can leverage the depth and reach of existing digital payments platforms, and develop a broad range of financial solutions that are relevant for the poor. In particular, CGAP focuses on the following areas:

- Open APIs seeks to support the development of open payments platforms that enable a broad range of providers to offer new solutions on top of the payment rails to the mass market.

- Interoperability seeks to help low-income users transact more easily across digital financial services networks.

- Digital Delivery Models explores the impact of emerging technologies and innovations that can be delivered through remote, automated, fully digital delivery models to financially excluded customer segments.

- Smartphone UI/UX explores how using an intuitive front-end interface can enhance the user experience, while effectively communicating relevant data and influencing customer behavior.

- Data Analytics focuses on how financial service providers can operationalize digital data and advanced analytics in the provision of financial services to the mass market.

- Digital Finance “Plus” explores how the digital processing of small-value payments can help extend critical services and utilities, such as clean water, health, energy, and education, to previously underserved communities.

The one thing that unbanked Bahamians have in common with their banked counterparts in other parts of the country is a smart phone, and according our research, that may well be all that is required to level this playing field.

- Digital Person-to-Government (P2G) Payments explores the financial inclusion potential of digitizing person-to-government payment flows.

- Merchant Payments seeks to understand the pain points of merchants and consumers around retail transactions and to identify bottlenecks and opportunities for digital solutions to add value in retail payment ecosystems.

Conclusions

The one thing that unbanked Bahamians have in common with their banked counterparts in other parts of the country is a smart phone, and according our research, that may well be all that is required to level this playing field. In our September edition we will endeavor to speak to our mobile network service providers (are they ready?) as we explore the possibility of introducing a mobile money industry to The Bahamas, both as a national development goal, and also as a means of affording greater financial inclusion for all Bahamians. We will be introducing the concept of a mobile wallet, and whether our mobile and digital infrastructure is up to par to take such a bold leap forward.



PARTICIPANTS at the Caricom CARREX Consumer Protection Regime Workshop.

Consumer Protection Technical Assistance to The Bahamas

THE Consumer Protection Commission (CPC) hosted a team from CARICOM (CSME Unit) to conduct a technical workshop for staff and stakeholders, from January 25th -27th 2017.

The workshop for staff was held at CPC Head Office, and those for stakeholders at the Paul Farquahson Centre, police barracks.

Presenting were Ms Nicole Mayers (Consumer Protection and Policy Officer) and Ms Hilda Kelshall (Consumer Health and Safety Officer) of CSME Barbados. Representatives from Consumer Protection, Consumer Welfare Unit, Price Control, Bahamas Bureau of Standards and Quality (BBSQ), Ministry of Agriculture and NGOs participated in the workshops.

Training was given on CARICOM Consumer Protection Regime, and the functioning of the CARREX – Caricom Rapid Exchange System for Dangerous Non- food Consumer Goods. A diagnostic of the operations of the Consumer Protection Commission was also given with a view to improving efficiencies and enhancing operational effectiveness.

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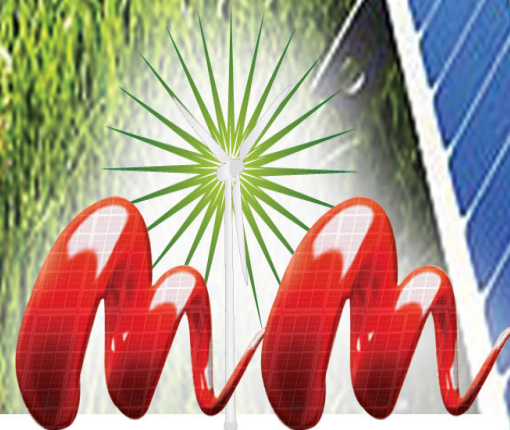
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World Consumer Rights Day 2017

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PRICE COMPARISON BASKET OF BASIC CONSUMER GOODS

SELECT FOOD COMMODITIES

2nd Quarter

Brands	Unit	Actual Controlled Price (VAT Incl.)	Super Value		Quality Supermarket	Budget		Early Bird	John Chea	Xtra Value	Phoenix	Centerville Foods	Minimum	Maximum
			Winton	Prince Charles	East Street	Coral Harbour	Fox Hill	Robinson Rd.	Carmichael Road	Nassau Village	Coral Harbour	6th Terrace		
Yellow Onions	3 lbs.	N/A	1.89	1.89	1.89	3.54	3.54	3.52		3.53	3.54	1.92	1.89	3.54
White Potatoes	5 lbs.	N/A	2.99	3.21	3.21	3.54	3.54	3.52		3.53	3.54	3.02	2.99	3.54
Quaker Oatmeal	18 oz.	N/A	4.29	3.21	3.21	4.18	4.18	4.16	3.70	4.17	4.18	4.32	3.21	4.32
Brunswick Sardines	3.75 oz.	N/A	1.28	1.32	1.32	1.33	1.33	1.31	1.29	1.32	1.33	1.31	1.28	1.33
Mahatma Rice (Parboiled)	5 lbs.	4.31	4.29	4.29	4.29	4.3	4.29	4.27	4.31	4.28	4.29	4.32	4.27	4.32
Quaker Grits	5 lbs.	4.66	4.65	4.65	4.65	4.65	4.61	4.59	4.65	4.60	4.61	4.68	4.59	4.68
Robinhood Flour	5 lbs.	5.03	5.02	5.25	5.25	5.02	5.02	5.00	3.99	5.01	5.02	5.05	3.99	5.25
Campbell's Vegetable Soup	10 1/2 oz	N/A	1.23	3.00	3.00	1.23	1.23	1.21	1.23	1.22	1.23	1.26	1.21	3.00
Sugar (First Choice)	4 lbs.	3.45	2.14	1.99	1.99	3.06	3.06	3.04	2.47	3.05	3.06	2.17	1.99	3.06
Roman Meal	Loaf	N/A	4.07	4.07	4.07	4.09	4.09	4.07	3.85	4.08	4.09	4.10	3.85	4.10
Eggs	1 dozen	N/A	1.89	1.89	1.89	1.97	1.96	1.94	2.23	1.95	1.96	1.92	1.89	2.23
Special Blend White Bread	Loaf	N/A	3.49	3.49	3.49	3.52	3.52	3.50	3.10	3.51	3.52	3.52	3.10	3.52
Hellman's Mayonnaise	30 oz.	6.87	5.90	5.49	5.49	5.89	5.88	5.86	5.85	5.87	5.88	5.93	5.49	5.93
Wesson Cooking Veg. Oil	48 oz.	5.00	3.75	3.49	3.49	4.56	4.56	4.54	5.00	4.55	4.56	3.78	3.49	5.00
Carnation Evaporated Milk	410 g.	1.32	1.28	1.28	1.28	1.31	1.31	1.29	1.32	1.30	1.31	1.31	1.28	1.32

EDITOR'S NOTE

The minimum and maximum prices displayed are not controlled prices, but rather reflect the price variations found by our inspectors in the field. The controlled price reflected under ‘Actual Controlled Price’.



The Consumer Right To Redress Who To Call



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Are you eating too much sugar?

By SHANDERA AMOY SMITH

LET'S have a sweet little talk about sugar. It is so sweet, isn't it? We love it; we crave it and we feel we can't live without it! Maybe because it is so addictive. Soooo addictive that it is said that it is more than six times addictive than cocaine! Imagine that! Sugar laden foods and beverages are heavily advertised, easily accessible, very acceptable and tasty... Sweet foods and beverages taste so good! Don't they? However, many of us are having too much of them and they are killing us!

Sugar is in so many foods that we love and enjoy. From pastries to condiments to beverages and snack foods. While we try to focus on and encourage the consumption of our native wholesome foods, there still remains a high consumption of processed and sugar sweetened foods and beverages which are significantly high in sugar. These foods have become a popular dietary staple for many. So...How can we achieve a sweet balance?

Because of the health implications of consuming too much sugar, practically every country's dietary guidelines encourage the limited use of sugar in one's diet. Ours is no exception. Our fourth Dietary Guideline says, "As often as possible, choose food with less sugar and less salt." Many foods like guava duff, pineapple tarts, coconut tarts, jams, jellies, cakes, chocolate, coconut cakes, benny cakes, cereals, granola bars, ketchup, barbecue sauce, baked beans, yogurt, chocolate, cookies and candies are high in sugar and should not be eaten on a daily basis and when eaten should be done in small amounts. Additionally, sugar sweetened beverages like sodas and fruit punch are also high in sugar and should be consumed in small amounts. Eating too much sugar has been linked with the following:

- Heart disease
- Diabetes/Insulin resistance
- Hypertension
- High blood cholesterol

- Cavities
- Overweight/obesity
- Dementia
- Cognitive decline
- Skin disorders
- Cancer
- Gout
- Yeast infections
- Kidney disease
- Nerve damage
- Osteoporosis
- Arthritis
- Constipation
- Hormonal imbalance
- Non-Alcoholic Fatty Liver Disease

Whoa! That is a load of stuff! Having too much sugar also suppresses or weakens our immune systems making it easier for us to become sick.

The World Health Organization (WHO) used to recommend that we get no more than 10% of our daily calories from sugar, but now they're considering lowering that to 5%. For an average, healthy adult, that would mean 25 grams, or about six teaspoons of sugar per day. To break it down by gender, the American Heart Association recommended the following sugar levels: 5 teaspoons for women (20 grams); 9 teaspoons for men (36 grams); and 3 teaspoons (12 grams) for children.



You may ask, "How can I figure out how much sugar is in my food or beverage?" Well, all you need to do is to locate the Nutrition Facts on your food package/container. Look for sugars and the amount of it listed. Divide that number by four and the answer is the number of tea-

spoons of sugar in one serving of the food or beverage. Now multiply that answer by the number of servings in the package/container. Unfortunately, the amount of sugars listed on the label doesn't differentiate between the amount of added sugars and naturally occurring sugars. However, you can check out the ingredients list found near the Nutrition Facts on the food/beverage package/container. If you only see, don't see any of the following ingredients (there are also others!), then that means that all of the sugars present are naturally occurring.

So, how can we eat less sugar and still enjoy our foods? Here are some ways to strike a healthy balance:

- Choose the right cereals! Most children (and adults too!) love cereal. However, many boxed cereals tend to be high in sugar so be sure to read the Nutrition Facts on the boxes/bags and choose cereals with no more than 8% of the percent daily value (% DV) for sugar. This also applies to commercial waffle and pancake mixes. Make your own instead!

Here is a simple Granola recipe you can use:

CRUNCHY GRANOLA

Yield: 12 servings, 314 calories per serving
Serving size ½ cup

Mix together:

- 6 C Rolled oats
- ½ C Nuts (your choice)
- ½ C Sesame seeds (benny)
- ¾t Salt
- 1/3 C Honey
- ¼ C Oil
- 1T Vanilla
- 2T Water
- ½ C Raisins or chopped dates

Toss together everything except raisins. Spread on cookie sheet. Bake at 300° F for 45 minutes until lightly brown. Reduce heat to 225°F and bake until dry. Stir occasionally while baking. Add ½ cup raisins or chopped dates or your choice of dried fruits; nuts, seeds or coconut flakes after baking. Store in air tight container when cool. You can add milk and eat as a cereal, use as a topping or eat as is!

- When dining at restaurants, ask about the sugar content of various dishes especially the ones that children love and dessert.

- Offer fresh, dried or frozen fruits. Make it colorful with different shapes, textures and sizes.

- Add less sweeteners to your beverages like coffee, tea, Kool-Aid, lemonade and fruit punch.

- Swap your high sugar favourites for some smarter choices:

- Sweeten your cereal with fruits instead of sugar
- If you drink juices ensure it is 100% juices instead of juice drinks
- Drink fruit infused water, for example, with a twist of lime or lemon instead of sodas or sweet drinks
- Have a fruit smoothie instead of ice cream
- Have a fruit instead of a honey bun
- Have whole grain crackers instead of biscuits

- Have plain cereals instead of sugar laden cereals

- Have a trail mix (preferably homemade) instead of a chocolate bar

- = Have a fruit salad instead of cake

- Teach children how to make better snack and lunch choices especially when at school, parties or wherever food is offered.

- Lobby for local food manufacturers to produce foods with less sugar

- Lobby for fast food restaurants and other restaurants to prepare foods with less sugar.

- Modify recipes to use less sugar.

- Use cinnamon or cardamom to increase the natural sweetness in your foods and beverages.

- Eat whole fruits instead of drinking its juices.

- Parents and guardians, be sure that you set a good example for your children. Eat less foods and drink less beverages with added sugars and make intelligent choices when purchasing foods.

So, let us do ourselves a favor. Let us be mindful of the foods and beverages that have a lot of sugar and be intentional about consuming the right amounts. Watch the sugar content of what you eat. Our brain, heart, belly, knees, joints, skin, eyes, arteries, blood stream... our whole body would really love and appreciate it! So, let us eat less sugar... we are already sweet enough!

Shandera Amoy Smith,
M.Sc., LDN, CCDE

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URCA advances SSRG initiative



Part One June 2017

THE demand for the generation of alternative sources of energy is becoming increasingly popular and for numerous reasons.

Among the justifications for renewable energy (RE) generation programme, is that it demonstrates environmental stewardship, economic acumen and leverage of sustainable solutions.

Research indicates that REgeneration, is a world-wide natural phenomena that is expanding at a rapid pace, as the push to reverse the effects of climate change, and a greater conscientiousness of treading lightly and preserving the planet for future generations, emerges.

RE generation initiatives leverage natural renewable resources and minimise the harmful effects that fossil fuels have been known to cause on the planet. Most notable of the impacts of fossil fuel generation, is the increase in carbon output or footprint, which is linked to ozone depletion, deterioration of air quality and overall, global warming. Carbon footprint refers to the

amount of greenhouse gases and specifically carbon dioxide emitted by something (such as a person's activities or a product's manufacture and transport) during a given period [Merriam-Webster, 2017]. The aim and specific purpose of RE generation then, is to generate energy with less intrusive means using naturally occurring resources to mitigate the negative environmental effects of conventional modes of power generation which use fossil fuels or nuclear fuels.

The Bahamas government, through passage of the Electricity Act 2015, and adopting the Natural Energy Policy 2013 - 2033, has mandated the Utilities Regulation and Competition Authority (URCA) as the regulatory body for the Electricity Sector in The Bahamas. As part of that role, URCA has responsibility for regulatory oversight of the introduction of renewable energy sources in the electricity generation matrix of The Bahamas.

What is renewable energy and its benefits?
Researchers have identified myriad

benefits associated with the enactment of systems which support the advancement of the renewable generation of energy.

By definition, renewable energy, according to 'Global Issues in Context Online Collection' 2016, refers to sources of energy that are regenerated (rejuvenated) from nature.

This effort to make The Bahamas "more green", is recognised as being progressive in principle, as it reflects standard practices around the globe, whereby countries are making significant investments, educationally and economically, to help its constituents understand the significance of minimising a country's carbon footprint, in addition to supporting their population's reliance on renewables. It also has touristic marketing implications, as there is a growing movement of environmentally sensitive consumers.

There are many ways by which energy can be generated. Counted among the sources are tidal, wind, water and solar energy; however, in the Bahamian context, the most accessible forms of RE, and the focus of this discussion, are

wind and solar power. Much attention is given to solar power on account of its high level of penetration and availability in The Bahamas.

The rewards for both the consumer and service provider for the use of RE, is that the energy generated is sustainable, reliable and environmentally friendly.

From the Electricity Utility's standpoint, there are technical and economic benefits such as a reduced demand for fuel, and reduced transmission and distribution losses, all of which translates to reduced capital and operational expenses.

Ultimately, consumers will realise significant benefits by their capacity to generate their own power, see a reduction in their electricity bills, and help preserve the planet, by virtue of endorsing the use of RE.

The Utilities Regulation and Competition Authority (URCA) is an independent multi sector regulator with responsibility for the electronic communications (ECS) in The Bahamas. For more information, visit: <http://www.urcabahamas.bs/about.php>.



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