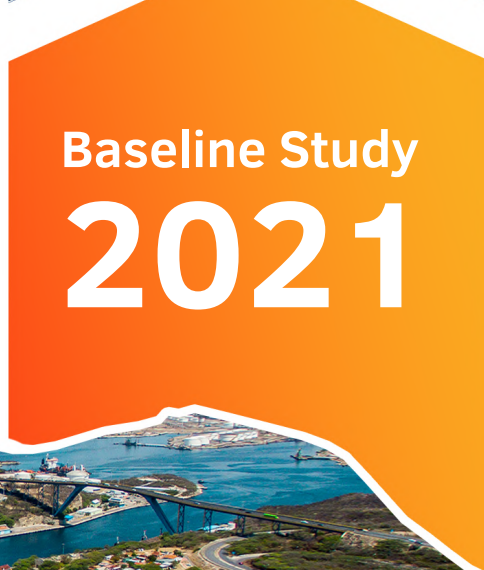


CURAÇAO EXPORT OF SOFTWARE DEVELOPMENT



A study commissioned by SIMIA and executed by MarkStra Caribbean with the support of Stichting Ontwikkeling Logistieke Sector.

TABLE OF CONTENTS

- 3 About SIMIA, Executive Summary and About this study
- 8 Why Focus on Technology
- 10 Curaçao IT-Services Providers
- 11 Sector Revenues, Investments in R&D, and Tax contributions
- 12 Jobs in Software Development
- 13 Industries and Expertise
- 14 Areas of improvement and support
- 15 Recommendations
- 17 Conclusions
- 19 Acknowledgements, About MarkStra Caribbean
- 21 Appendix
- 25 Survey results

ABOUT SIMIA

SIMIA (Software Industry Making Impact Abroad), established in 2020, is an association of small, medium, and large software development companies, all based in Curaçao.

The objectives of the association are:

- Organize and represent local software exporting companies.
- Stimulate local tech adoption & innovation
- Create a thriving entrepreneurial environment for local software entrepreneurs
- Stimulate a collaborative environment for export-focused software companies
- Create strategic external collaborations that make Curaçao Technology Export capabilities known abroad.

In order to be considered for membership, the company must sell self-authored software (for which it has the Intellectual Property) and international sales must account for at least 20% of total sales.

At this writing, the members of SIMIA are:

- 2Share
- BearingPoint
- B-Smart
- Blinkers
- ACTS
- HQ Rentals Software
- IBIS Management Associates Inc.
- ICTUAL
- InfoTrans
- MiNubia Software
- Profound
- Twinfield Caribbean

The association feels that the industry can contribute significantly to the country's GDP, becoming the 4th pillar, if supported by the appropriate infrastructure, institutional and business-enabling framework.

The association recognized the need to perform a baseline study to measure its current contribution to the Curaçao economy and take note of its strengths, weaknesses, opportunities, and threats when seeking to expand. In May 2021 it commissioned this study to MarkStra Caribbean.

DID YOU KNOW

THE CURAÇAO SOFTWARE DEVELOPMENT SECTOR PRODUCES...

Total international sales from software development companies in 2020, equivalent to 80% of import of computer and information services.

\$26
MILLION
INT. SALES

\$48
MILLION

Total 2020 revenue from software development companies that export.

345
DIRECT JOBS

As a reference, in 2020, there were 240 people on the payroll of the Oil Refinery (CRU) and an additional 100 contractors working on the plant daily.

\$139.000
REVENUE PER DIRECT WORKER

That is double the USD 67,200 revenue for ALL employed people in Curaçao.

\$10
MILLION

Investments made in Research & Development.

\$10
MILLION

Contributions made to Taxes and Social premiums.

IN THE USA, TECHNOLOGY PRODUCES:

4.8 X

INDIRECT JOBS CREATED PER TECH JOB

An estimated 4.8 additional jobs are created or supported through direct, indirect or induced means (CompTIA, 2021).

\$88.000

PROFIT PER EMPLOYEE

This compares to USD 42,000 for food, beverage and tobacco, and USD 10,000 for retail, wholesale and hotels, restaurants and leisure. Only financial services ranks higher.

28-29

EMPLOYEE AGES

The median employee age in the U.S. is 42. It is 28 at Facebook and 39 at HP (Statista).

EXECUTIVE SUMMARY

In 2020, Curaçao software developers, companies that are not inherently export-oriented, generated USD 48 million in revenues, of which 54% were from international sales. Export of locally developed software equaled 80% of imports of computer-related services. Some 345 direct jobs were created by the sector, of which over 85% were local. Given the sector's surprisingly good performance, while not facilitated by national policy, the export of software development for Curaçao has room for growth, especially given the call for more rapid digitalization around the world. This study shows some areas where attention and support can be used to take advantage of the increasing opportunities.

The impact of the technology sector reaches far beyond a lone IT solution. Technology and digitalization contribute to the overall productivity of organizations and the economy, thereby reducing the cost-of-doing business and increasing ROI. Technology also provides convenience to all, increasing the quality of life and reducing the use of resources, such as transportation, thereby mitigating climate change. Finally, technology can provide inclusion and higher quality, for example in education. For these reasons also, support of the sector will benefit the Curaçao economy.

Recommendations include structuring online (international) education for the relevant functional areas, supporting more companies in their export journey, and increasing linkages in the value chain to achieve the potential multiplier in terms of foreign exchange generated and jobs for the sector. Improvements in the business-enabling environment include easing the hiring of foreign workers while the local supply is being worked on, removing the disincentive to invest in R&D (compared to fixed assets), and possibly incentivizing such.

ABOUT THIS STUDY

The 2021 Curaçao technology-services baseline study consisted of three parts:

- A review of several global technology benchmarks and trends.
- A quantitative online survey, primarily among SIMIA members, i.e. software development companies that export. A number of companies whose core business is IT-services (as defined by ISIC), also took the survey. In total 27 companies took the survey in October 2021.
- Alignment of the findings of our desk review and the survey with the official data collected and models used by the Central Bank of Curaçao and St. Maarten, the Central Bureau of Statistics and the Ministry of Economic Development.

The intention of the study for SIMIA was to calculate the contribution of software development companies to the Gross Domestic Product (GDP), employment, taxes and foreign exchange of Curaçao.

In principle, these figures can be derived from the country's national accounts. Among others, these accounts show the country's GDP. However, it was not that simple. Firstly, because the national accounts for 2020 have not been drawn up. Even if they had been, CBS would not release the figures for the sector, because the sector is very small. Publishing the figures might give insight into the performance of individual companies. Furthermore, not all companies in the sector are invited to participate in the national accounts survey. Finally, it seems that several software development companies are classified as IT Advisory companies (ISIC 6202, Computer Consultancy), rather than as Software Development companies (ISIC 6201, Computer Programmers).

ISIC Codes, which are explained in more detail further on, reflect companies' primary source of revenue, their core business. Some companies may have started as primarily IT-Advisory companies and evolved into Software Development boutiques, without a change of their ISIC. Arrangements are being made by SIMIA with CBCS to address and where needed, correct, the ISIC codes of companies whose primary business is software development.



DID YOU
KNOW

Thousands of car reservations with leading global car rental companies are made using systems built and supplied by Curaçao.

With regard to the indirect contribution of the sector, the multiplier (spill-over effect) that the Curaçao Ministry of Economic Development uses is 1.5. This is the multiplier used for all companies in the category 'Transportation, Storage, Communication and Information'.

With regard to export generated by the sector, it is noted that sales to St. Maarten are not considered exports (since the currency of both countries is the Antillean Guilder). Neither are transactions on a non-resident foreign currency account. Several exporters have non-resident US dollar accounts to facilitate international payments. However, it is only the net amount transferred from a non-resident foreign currency account to a resident guilder account that is considered exports and a contribution to foreign exchange. Furthermore, some entities, especially in the BES islands, hold Guilder accounts in Curaçao. Payments for services by these entities, transferred into Guilder accounts, are not considered exports or contributions to foreign exchange.

Finally, settlements may be categorized by clients or banks as 'business services' for the purposes of the Central Bank, rather than as 'communication and information services', and much less as 'software development services'. Arrangements are being made with the Central Bank to account for differences.

It is always useful to compare local developments with global developments. That proves difficult. The difficulties arise from the fact that national bureaus of statistics (which collect the data to calculate the Gross Domestic Product) use different classification systems. These systems are neither fully comparable nor comprehensive. For instance, the USA uses SIC or NAISC codes, while the rest of the world, including Curacao, uses ISIC (International Standard Industry Codes). Even so, a company such as Microsoft, a company primarily known for its software, is not classified as a technology company. It is classified as 'Business Services, Not Elsewhere Classified' under SIC. Google, on the other hand, is classified as a technology-related company under SIC.

The figures used by independent private researchers like CompTia, Deloitte and Gartner, referenced elsewhere in this report are estimates made by the researchers, based on both the figures of the national statistics bureaus and their proprietary research.



The **governments** of Anguilla, Dominica, Peru, Ghana, Greenland, Marshall Islands, Samoa, Vanuatu use software systems built and supplied by Curaçao

WHY FOCUS ON TECHNOLOGY?

- **Increase Return on Investments (ROI) of Curaçao's 6 landing cables**

The landing cables have an annual maintenance cost. They are now not being used at full capacity and are mainly being used for consumptive, rather than productive purposes.

- **High productivity**

At USD 139,000 per worker in the companies participating in the survey, the average revenue per worker is double that of Curaçao as a whole.

- **High profitability**

In the US, this profit is USD 88,000 per employee, compared to USD 42,000 for food, beverage, and tobacco, and USD 10,000 for retail, wholesale and hotels, restaurants and leisure. Only 'financials' have higher profitability (Fortune 500).

- **Employment for the youth**

The median employee age in the U.S. is 42. It is 28 at Facebook and 39 at HP (Statista).

- **Potentially very high spill-over**

An estimated 4.8 additional jobs were created or supported through direct, indirect or induced means (CompTIA, 2021).

- **Increases efficiency and reduces cost-of-doing-business of the whole economy**

Between 2008 and 2016 the productivity of companies in industries with high digital content rose 20% for those companies at the technology frontier, and 5% for the rest. For companies in industries with low digital content, productivity rose 5% for the most technologically advanced companies, while it decreased 3% for the rest (OECD, 2019).

- **Scalability**

Once developed, a software application can be used by any number of entities in the same area of business, with little or no further adaptation. A recurrent income stream is derived from the licenses that are then sold for the use of the software. Think of licenses to use Microsoft, SAP, or Google applications. Local software developers have already sold locally developed applications for banking, telecommunication, government, car rentals, and more.

DID YOU KNOW

Many banks in countries such as Belize, Suriname, Guyana, Jamaica, Bahamas, Trinidad, Turks & Caicos, Puerto Rico, St. Lucia, Antigua, St. Kitts, Nevis and many more make billions of money transfers every month in a fast and secure way, using software systems built in and supplied by Curaçao

CURAÇAO IT-SERVICES PROVIDERS

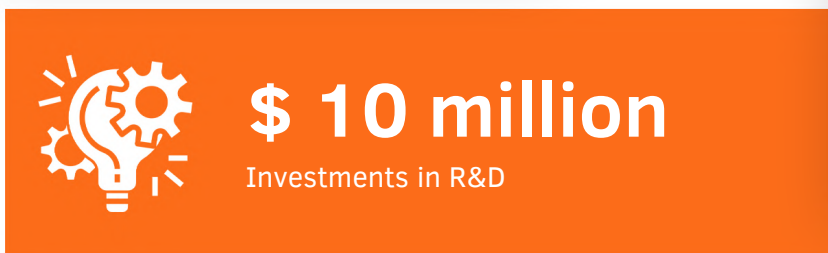
In the National Accounts that shows a country's Gross Domestic Product, the IT-Services sector is included in 'Transportation, Storage, Communication and Information'. Furthermore, the Curaçao Central Bureau of Statistics (CBS) uses ISIC, International Standard Industry Classifications, to classify companies. ISIC in turn classifies companies according to their primary business. The CBS registers a total of 118 companies in the IT-services categories included in this study, as shown in the graph below. Twenty-seven (27) of those took the survey.

As the graph shows, at the time of this writing, CBS classifies 10 (ten) companies as companies whose primary business is software development (6201), whereas, in the survey, 6 (six) companies stated software development as their primary business. At this writing, SIMIA has 12 members.

ISIC Code and Category	Number of Companies
5820 Software Publishing Licensors of self-authored software	2
6202 Computer Consultancy IT-Advisory	103
6201 Computer Programmers Software developers	10
631 Providers of data processing, hosting and web portals	3
Total	118

REVENUES OF SOFTWARE DEVELOPMENT FIRMS

AS PER THE SURVEY



- 1) The sample includes companies that export at least some software that they have developed. They may also offer and/or export other services classified as IT-services following ISIC- International Standard Industry Code.
- 2) Figure includes all gross sales to clients outside of Curaçao. That indicator is different from what the Central Bank of Curaçao and St. Maarten (CBCS) records as exports. CBCS records transfers made from non-resident accounts to resident accounts. CBCS does not count sales to St. Maarten are not counted as exports or sales to a foreign entity that settles the invoice from an account in Curacao.
- 3) CompTIA estimates that in the US 'for every job in IT services and custom software development leads to an estimated 4.8 additional jobs created or supported through direct, indirect or induced means'.
- 4) Taxes and social contributions are based on the Curalyse Model of the Ministry of Economic Development

JOBS IN SOFTWARE DEVELOPMENT

AS PER THE SURVEY

345 Direct Jobs

This compares to 240 on the payroll and 100 contractors at the Refinery in 2019

175 Indirect Jobs

229 Professional IT Jobs

\$139.000

Revenue per direct worker. This compares to a USD 67,200 revenue per employee for all employed people in Curaçao

14%

Women IT Professionals

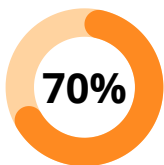
87%

Local Workers (Not on a work permit)

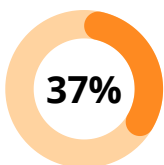
Indirect jobs are based on the multiplier of 1.5 used by the Ministry of Economic Development for the sector.



Often work with IT professionals remotely.



Never or rarely collaborate locally. Stronger linkages with universities and local IT providers lead to broader local impact and innovation.



Often collaborate with foreign providers of IT.

INDUSTRIES AND EXPERTISE OF EXPORTING SOFTWARE DEVELOPMENT COMPANIES

The three main industries served by software export development companies:

- **Business and Financial Services**
- **Government**
- **Banking, Insurance and Securities**

Highly scalable 'hospitality' is an opportunity. Hospitality is a major source of income across the Caribbean, with a relatively high share of independent and/or small properties. Technology is rapidly becoming the backbone of the industry. Small properties do not have access to applications from a 'headquarters'. Education and health care also pose good opportunities, because they are undergoing an accelerated digital transition.

The three main technologies served by software export development companies:

- **Cloud Technologies**
- **Cybersecurity**
- **Business Intelligence and Data**

Artificial Intelligence and the Internet of Things are important additional areas to be explored. According to CompTIA's Emerging Technology Community, Artificial Intelligence and the Internet of Things have topped the list for emerging technologies for the past three years.

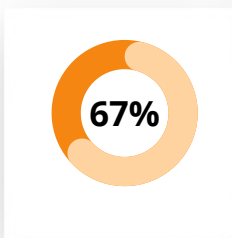
DID YOU KNOW?

Large and small companies send their payment and collection files to banks, using a solution built in Curaçao

AREAS FOR IMPROVEMENT AND SUPPORT



Marketing

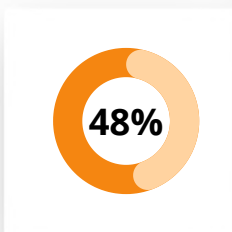


Percentage of respondent companies that have at least one internationally recognized IT-related certificate. The target should be for each company and each employee to have at least one international certificate.



Knowledge of incentives programs offered by the EU, RVO and others

The Netherlands and the EU also see technology as a major area for growth and provide support.



Percentage of respondents that have taken actions for sustainability or climate. These initiatives are increasingly important for sustainable competitiveness. So the target should be that for all companies to take some action.

RECOMMENDATIONS

The types of recommendations are twofold: recommendations directly related to the developing and strengthening the sector and recommendations to improve the business-enabling environment.

Sector Development

The recommendations with regard to sector development are drawn up to align with the national economic development goals of job creation, generation of foreign exchange and increasing productivity of investments

Creating local jobs

- Structure and facilitate continuing online education in IT that result in internationally recognized certificates, while especially engaging women
- Continue to increase the interest of the youth to engage with IT, as is now done by CITI
- Motivate local professionals to participate in international competitions so that they are sensitized to the global competitive requirements

Increasing foreign exchange

- Familiarize SIMIA members with incentive programs offered, among others, by RVO and the European Union
- Convert non-exporting software development firms to exporters, among others through RVO programs and certifications
- Research areas in Curaçao where the import of computer services can be substituted by developing solutions that are duplicable and scalable

DID YOU KNOW?



Several telecom companies in the region use a software that was developed in Curaçao to ensure that the services to their end-users run smoothly

RECOMMENDATIONS

Increasing ROI

- Increase linkages with universities and local IT providers, as well as the export sectors in the National Export Strategy (NES)
- Increase international business certifications
- Take deliberate actions with regard to climate change and other Sustainable Development Goals

Improving the business enabling environment

- Align data collection between stakeholders, so that the sector size and growth can be monitored in better way.

To this end, SIMIA has already laid contact with the Central Bank, the Central Bureau of Statistics and Deloitte (national wage-study)

- Facilitate the hiring of foreign specialized workers

The goal here is to bridge the existing gap between demand and supply, and to enable the transfer of knowledge to locals

- Eliminate the fiscal disincentive to invest in R&D and knowledge and possibly add incentives. Investments in fixed assets are not only fully deductible, but also receive a tax credit. Investments in R&D, knowledge, export marketing (travel) are not fully deductible. Hence, there is a disincentive to invest in these areas

- Reduce the cost of doing business, especially social contributions and taxes

Supporting the further growth of sectors that have a high added value, and therefore pay higher wages, social contributions and taxes is one avenue to achieve a reduction in the relative cost of doing business. A second avenue to reduce the cost of doing business is through the reduction of the number of unemployed, especially the youth (digital natives), by preparing them to work in the high growth area that software development is.



The Central Bank of Curaçao and St. Maarten uses a system for surveys and analysis developed in Curaçao to supervise the financial institutions under their supervision. Almost all Central Banks in the Caribbean have shown an interest in this system

> CONCLUSION

The findings of this study show that Curaçao software developers, companies that are not inherently export-oriented, generated a very high revenue per employee and a substantial amount in international sales. Given the sector's surprisingly good performance, while not facilitated by national policy, export of software development from Curaçao has room for growth, especially given the call for more rapid digitalization around the world.

Technology increases productivity and quality not just in business, but also in education, health care and people's personal lives. For these reasons also, support of the sector will benefit the Curaçao economy.

The most salient aspects for support are fiscal incentives for the sector, supporting structured education and (online) training in the relevant functional areas, and improving the ease of hiring specialized foreign workers.



Financial institutions, government organizations and hospitals in the region often have their websites and portals developed in Curaçao.

REFERENCES

Central Bureau of Statistics

Central Bank of Curacao and St. Maarten, Balance of Payments

CompTIA Industry Outlook 2022

CompTIA Emerging Technology Top10 List

Computer Economics

Deloitte Caribbean, Salarisonderzoek 2019

Deloitte, 2018 Global CIO Survey

International Trade Center, Curacao National Export Strategy

United Nations Department of Social and Economic Affairs, International Standard Industrial Classification of All Economic Activities Revision 4

Ministry of Economic Development, economy-wide revenue figures for 2018

OECD, Digitalisation and Productivity

Robert Half Talent Solutions

Software.org



Border control systems in the Caribbean Netherlands have been developed by a Curaçao IT company

ACKNOWLEDGEMENTS

SIMIA and MarkStra Caribbean would like to thank Stichting Ontwikkeling Projecten Logistieke Sector (SLS) and the MiNegoshi program of Ministry of Economic Development for their support of this study. They would also like to thank all who responded to the survey, and acknowledge the generous assistance from Natalie Petronella and Luelo Girigorie at the Ministry of Economic Development, Shekinah Dare, Natalia Koster and Ines Silva Correia at the Central Bank of Curaçao and St. Maarten, Harely Martina and Roeland Dreischor at the Central Bureau of Statistics, and Menno George from Deloitte Caribbean.

ABOUT MARKSTRA

MarkStra Caribbean (1995), headed by Tamira La Cruz, MBA, advises companies and governments on strategic growth, primarily in Caribbean SIDS, Small Island Development States. Over the past 10 years, the ISO20700-certified company has provided technical assistance in the area of private sector development in regional Caribbean programs funded by the European Union, the Inter-American Development Bank and the International Labor Organization, often as part of international teams. Strengthening local value chains (through clusters) and incorporating these into global value chains is an integral part of our work, as is mainstreaming the SDG's and climate action into our advise for increased competitiveness of our clients.

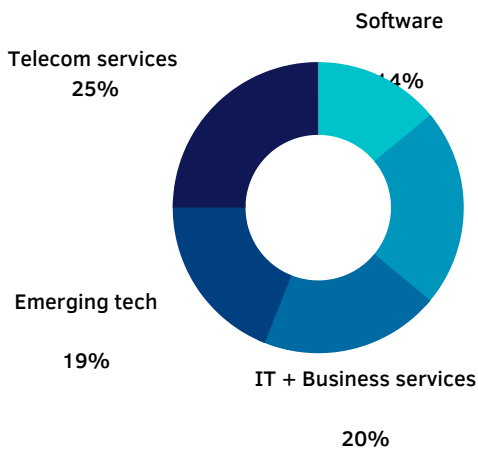
MarkStra Caribbean
Kaminda Para Karpinte 5, Curaçao
T: +5999 511 9582 | +5999 767 3085, www.markstra.com, Tlacruz@markstra.com



> APPENDIX

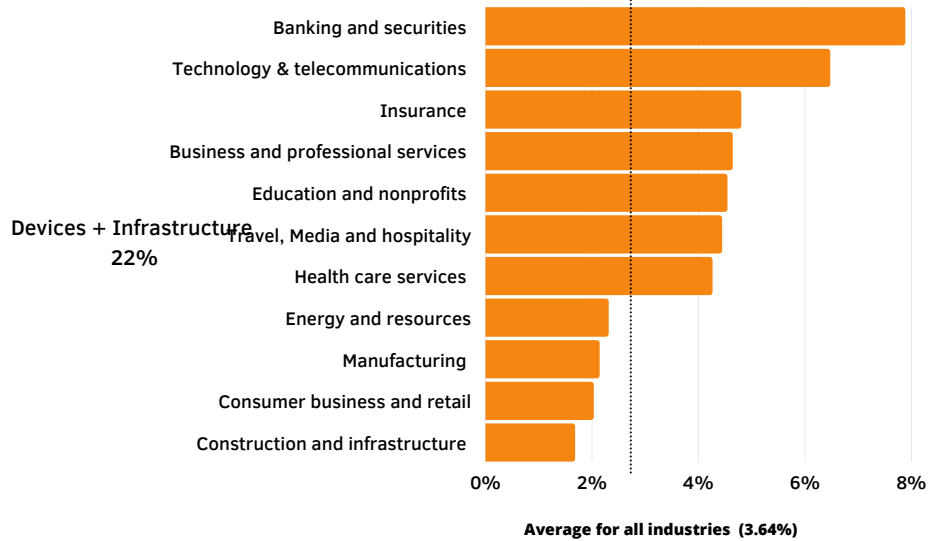
TECHNOLOGY IN THE WORLD

Software constitutes 14% of the global technology industry



Source: IDC

On average companies spend 3.64% of their revenues on IT



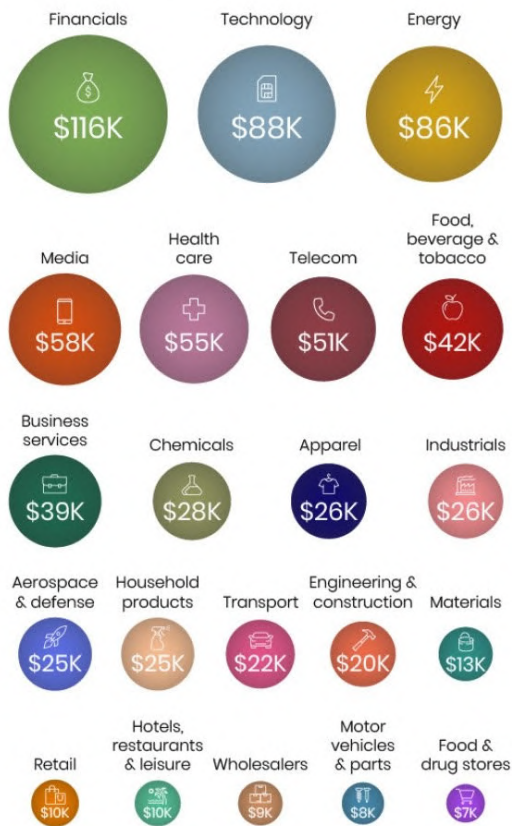
Source: 2018 Deloitte global CIO survey

IT Spending Ratios vary per industry

IT spend as ...	Discrete Mfg	Fin'l Services	High Tech	Retail	Health Care
Per User	\$3,7333-\$9,864	\$13,772-\$26,667	\$6,191-\$11,653	\$3,913-\$14,685	\$3,157-\$6,143
Per Desktop/Laptop	\$4,658-\$9,395	\$12,171-\$23,882	\$5,452-\$9,218	\$4,806-\$13,533	\$3,280-\$7,273

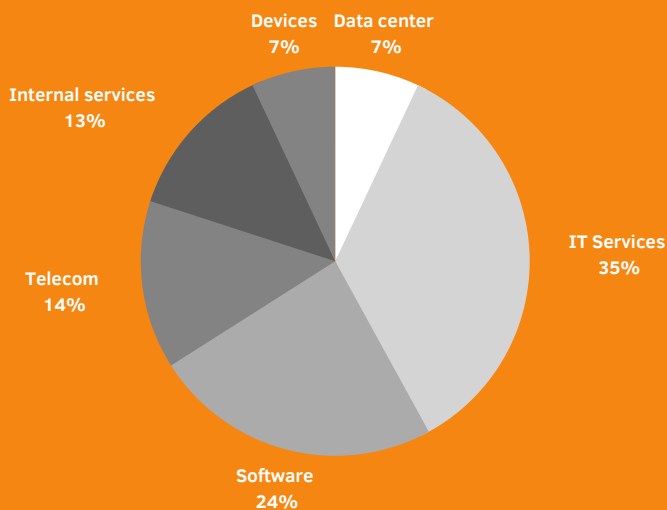
Source: Computer Economics, 2019
spending by companies between 25th and 75th percentile of their industries

Profit per Employee **by Sector**



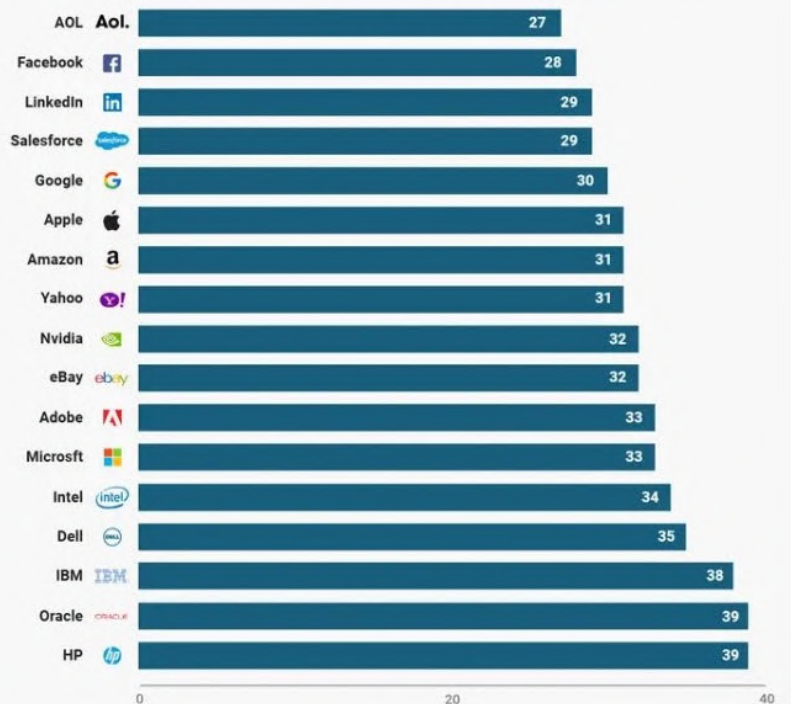
Sources: Tipalti, Fortune 500, Techcrunch
All profits reported are based on latest available company reports (2019)

Worldwide Government IT Spending forecast



Source: Gartner, 2021

MEDIAN EMPLOYEE AGE AT TOP TECH COMPANIES



SOURCES: Statista

BUSINESS INSIDER

ABOUT IT AND IT-SERVICES

The Curaçao Central Bureau of Statistics (CBS) uses ISIC, International Standard Industry Classifications, to classify companies. ISIC classifies companies according to their primary business.

IT-Services providers, which are the companies included in this study, are highlighted in the table below. The CBS registers a total of 118 companies in the IT- services included in this study, as follows: 103 IT-Advisory companies (6202), 10 software developers (6201), 2 licensors of own software (5820), and 3 providers of data processing, hosting and web portals (631).

IT Industries based on ISIC, Rev. 4

4741 Retail Sale Of Computers, Peripheral Units, Software And Telecommunications Equipment In Specialized Stores

4651 Wholesale Of Computers, Computer Peripheral Equipment and Software

5820 Software publishing (Licensing own IP software)

61 Telecommunications

6110 Wired telecommunications activities

6120 Wireless telecommunications activities

6130 Satellite telecommunications activities

6190 Other telecommunications activities

62 Computer programming consultancy and related activities

6201 Computer programming activities (software development)

6202 Computer consultancy and computer facilities management activities (IT-advisory services)

6209 Other information technology and computer service activities.

631 Data processing, hosting and related activities; web portals

6311 Data processing , hosting and related activities

6312 Web portals

951 Repair of computers and communication equipment

9511 Repair of computers and peripheral equipment

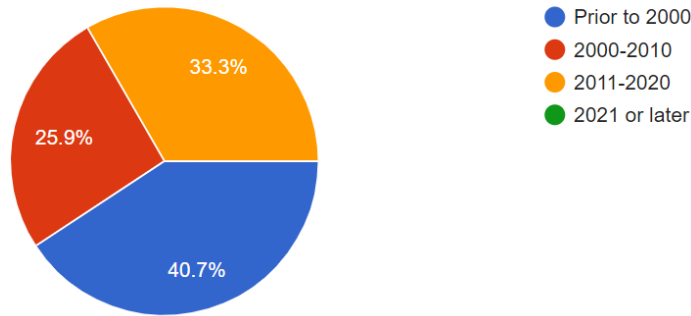
9512 Repair of communication equipment

Source: United Nations

> SURVEY RESULTS 2021

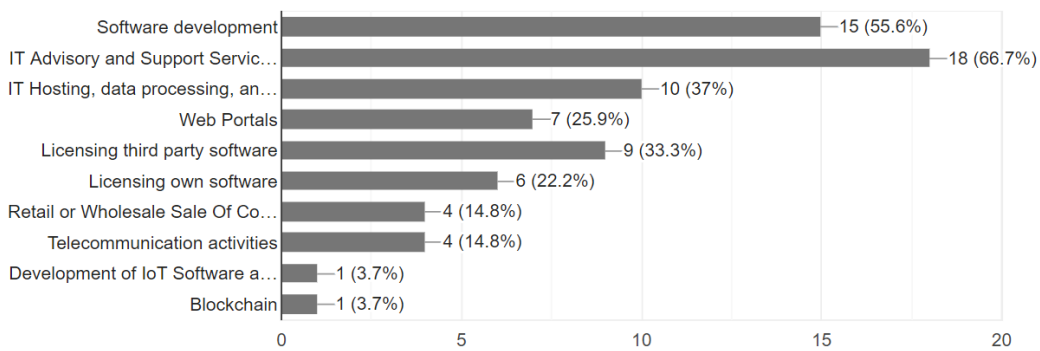
In which year was your company established?

27 responses



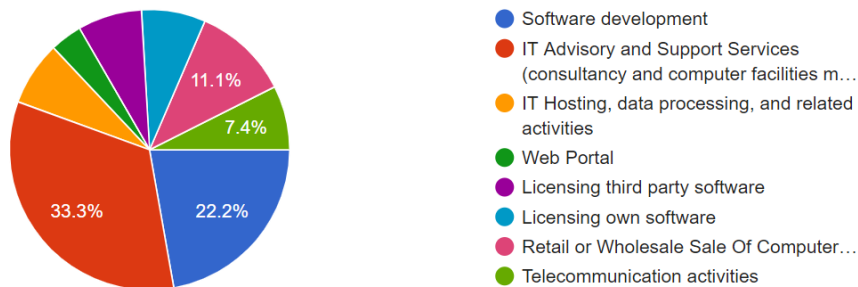
Which three areas of IT is your company primarily involved in?

27 responses



Which of those areas would you say is your most important source of revenue? Select one

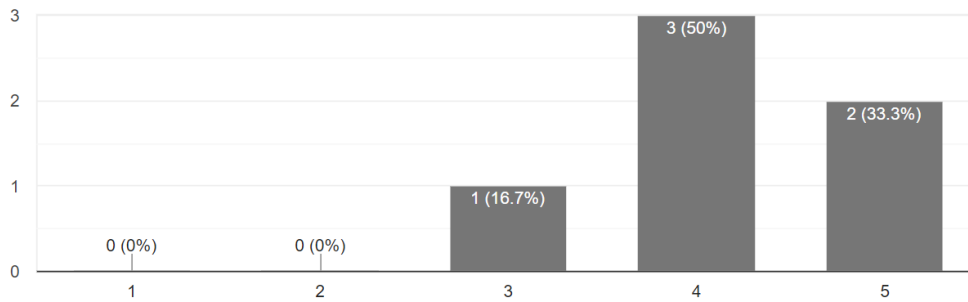
27 responses



Share of revenue due to software development

What percentage of your revenue comes from software development and/or licensing your own software?

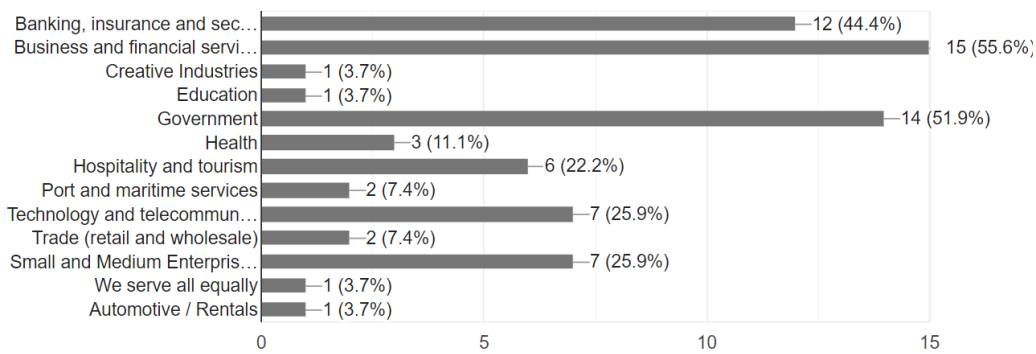
6 responses



More about your company

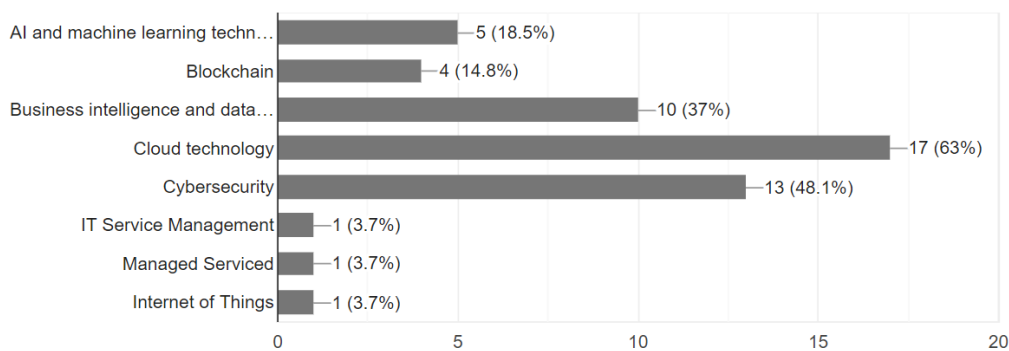
Which three (3) industry sectors are your most important sources of revenues?

27 responses



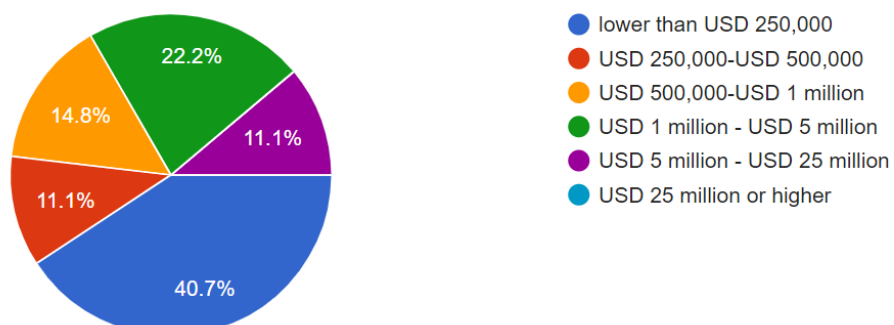
Which emerging technologies is your company specialized in? We define 'specialization' as a technology in which you have carried out at least 3 assignments (paid or unpaid).

27 responses



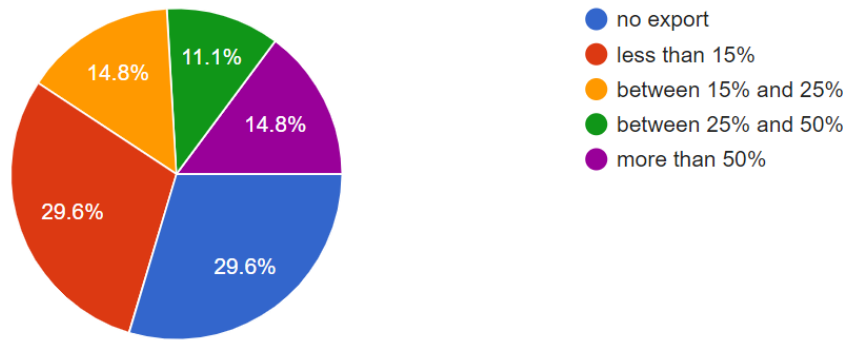
What was your company's revenue in 2020 in USD?

27 responses



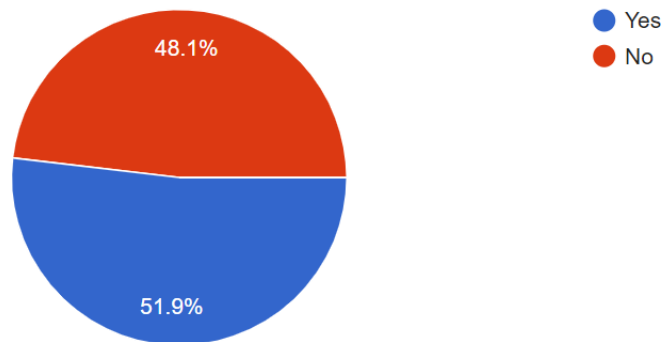
What percentage of your revenues, would you say is export?

27 responses



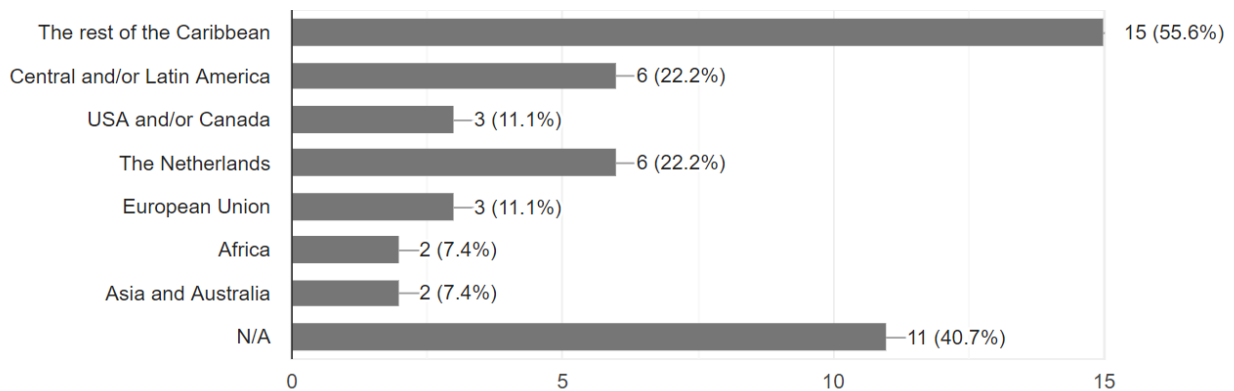
Do you export to countries outside of the Dutch Caribbean and Suriname?

27 responses



If so, where do you export to? Check all that apply

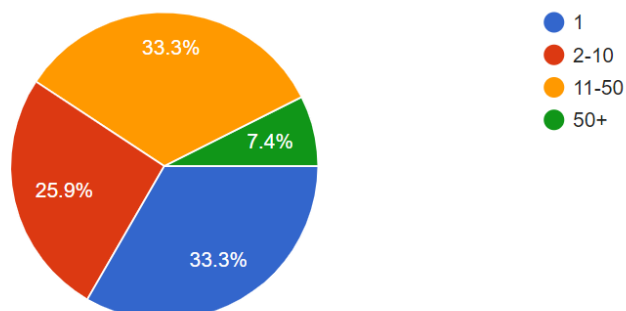
27 responses



About your people

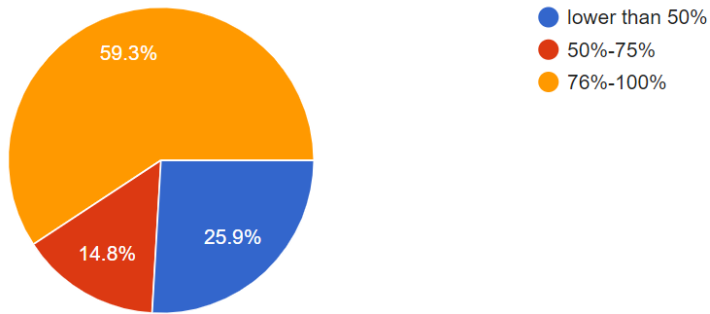
How many people work for you company?

27 responses



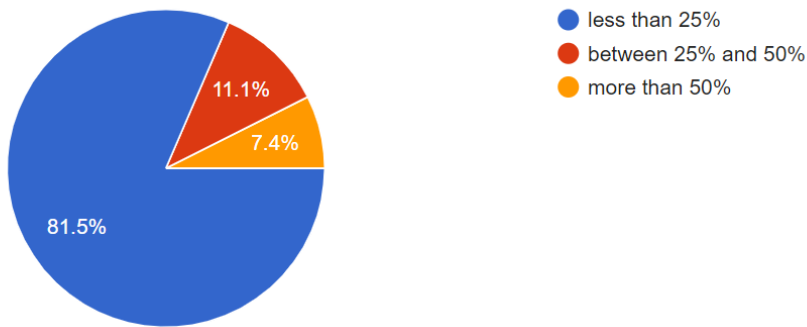
Of the people who work for your company, what percentage are IT professionals? These would include IT consultants, software developers, engineers, etc.

27 responses



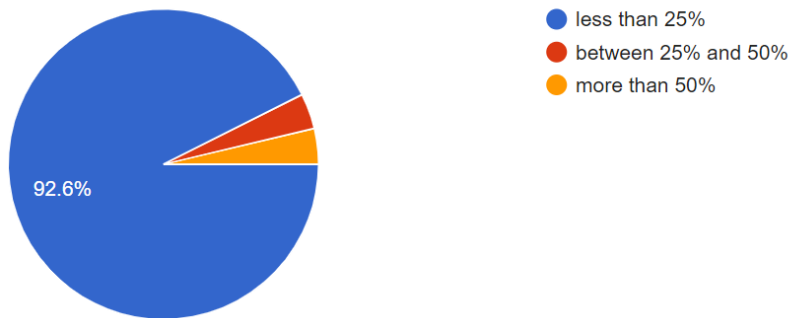
Of the IT professionals who work for your company, approximately what percentage is female?

27 responses



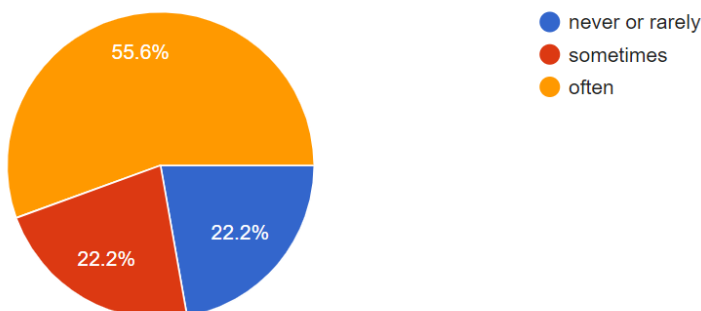
The shortage of skilled IT professionals in Curaçao is acknowledged. What percentage of the IT professionals who work for your company are on a work permit?

27 responses



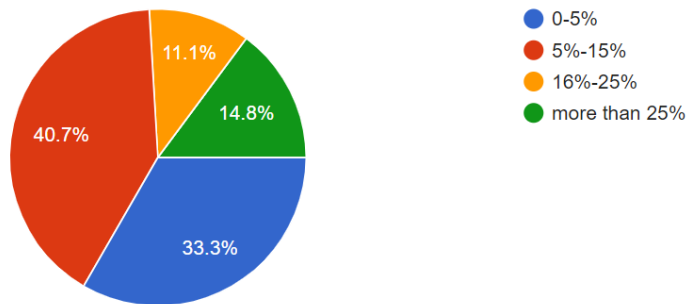
How often does your company work with IT professionals remotely?

27 responses



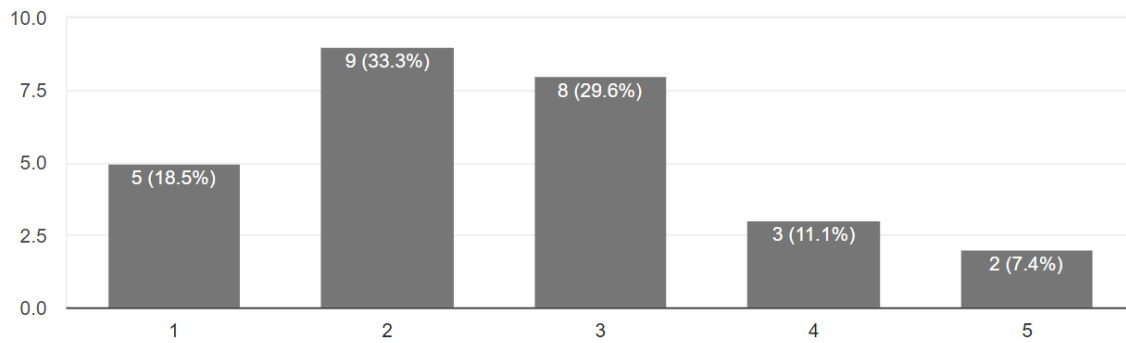
What percentage of your revenue goes to investments in R&D and innovation, creation of intellectual property, etc.?

27 responses



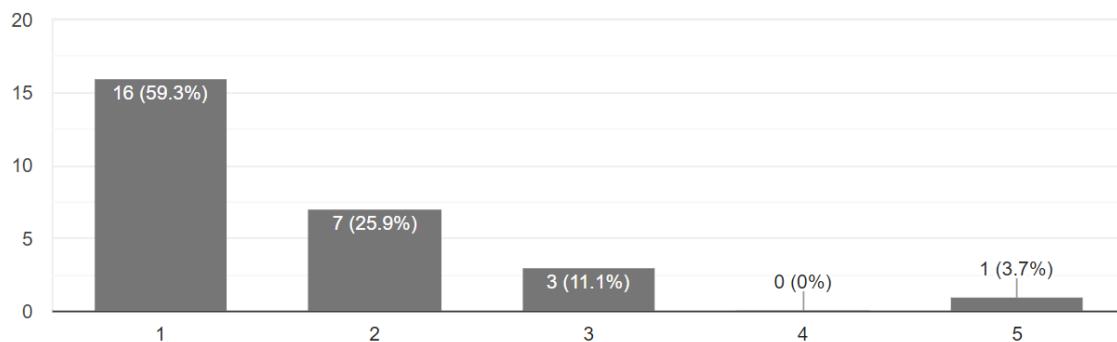
On a scale of 1 (very bad) to 5 (excellent), how would you rate your export marketing efforts?

27 responses



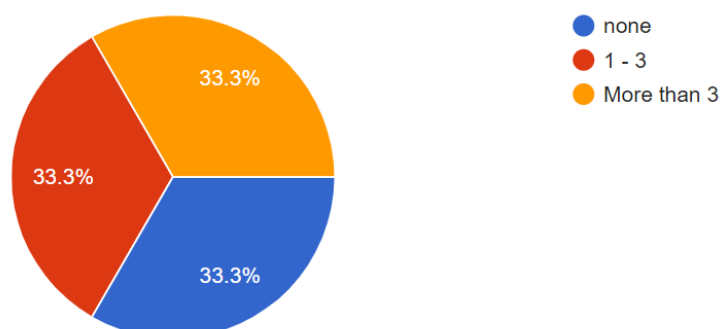
Curaçao, the Kingdom (through RVO) and the EU offer several incentives and grants to tech companies. On a scale of 1-5, how aware you of these grants and incentives?

27 responses



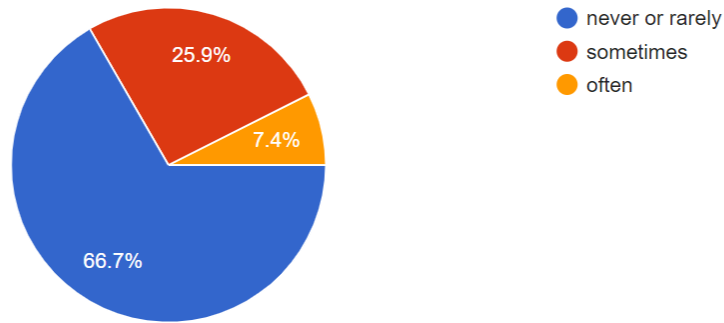
How many IT related international certifications does your company have?

27 responses



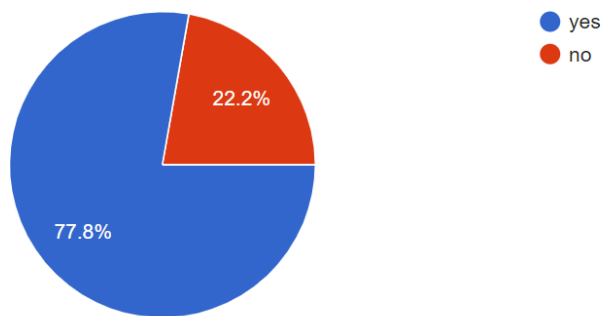
How often does your company collaborate with local universities?

27 responses



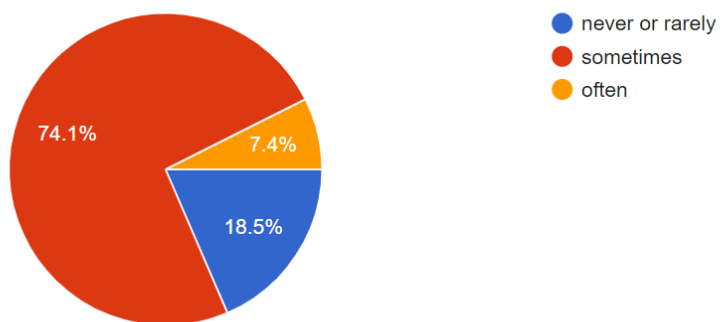
Do you have formal plans and incentives for continuing education and career development for each employee?

27 responses



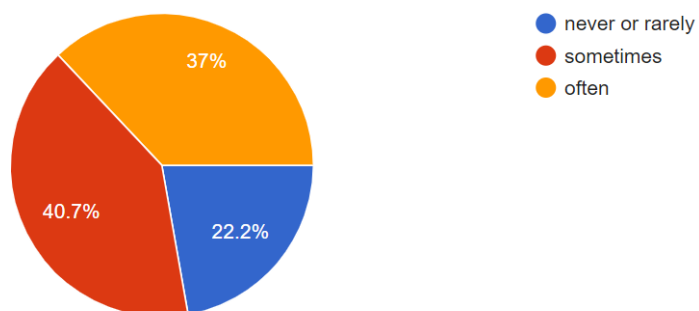
How often does your company collaborate with other local IT providers?

27 responses



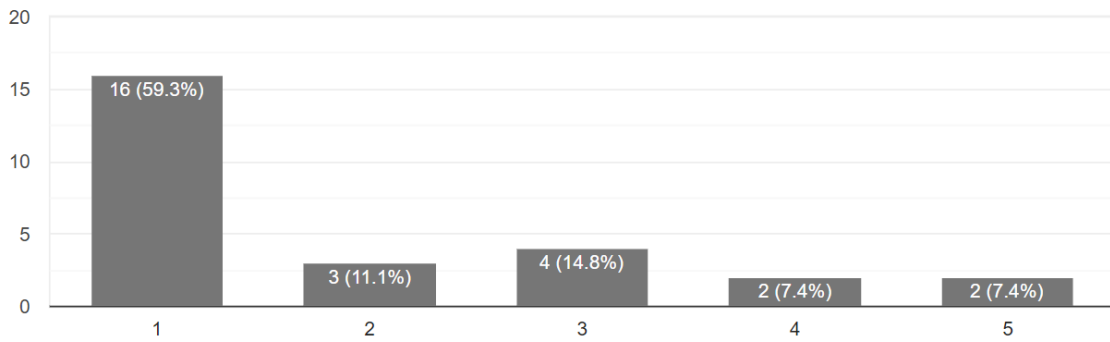
How often does your company collaborate with foreign IT providers?

27 responses



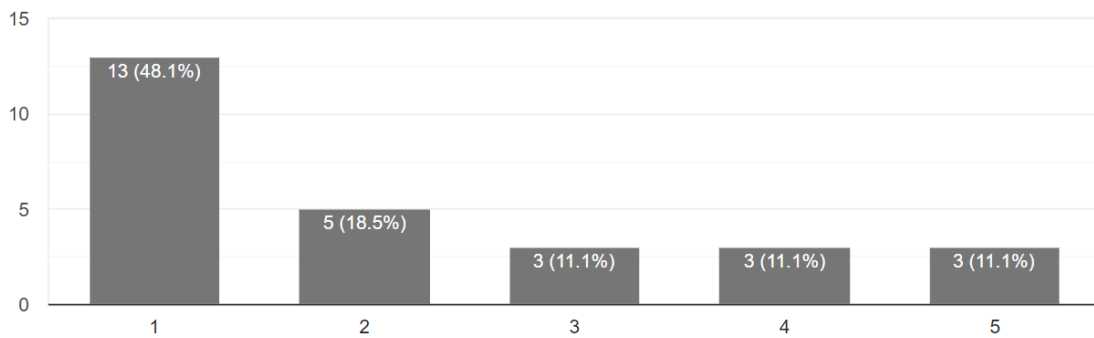
How many opportunities for export have you lost over the past 3 years due to a lack of convenient online payment options?

27 responses



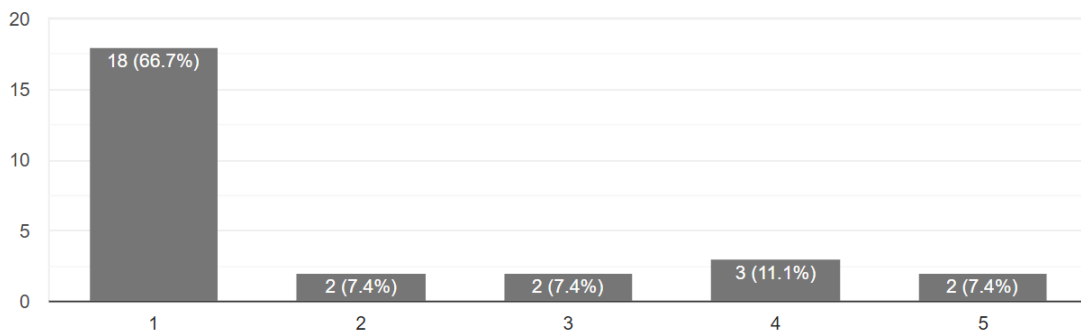
How many opportunities for export have you lost over the past 3 years due to a lack of fiscal or other incentives and support, which are available to similar companies in other countries?

27 responses



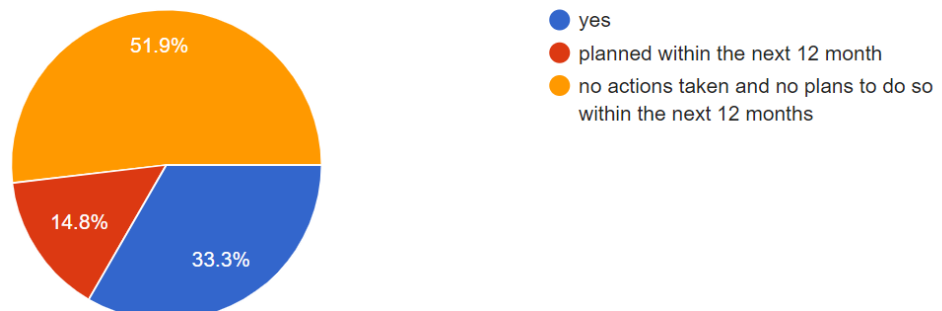
How many opportunities for export have you lost over the past 3 years due to the lengthy process for hiring foreign specialized workers?

27 responses



The competitiveness of countries and companies increasingly depends on sustainability and climate action. Has your company taken deliberate initiatives in this regard? These would include, but is not limited to, aspects such as proper governance, CSR, renewable energy, energy efficiency, electric mobility, planting trees, buying local, etc.

27 responses





✉ info@simia.cw

☎ +5999 512-1923

📍 Willemstad, Curaçao

SOFTWARE INDUSTRY
MAKING IMPACT
ABROAD