

# HOME, DESIGN & CONSTRUCTION



OCTOBER 20, 2021

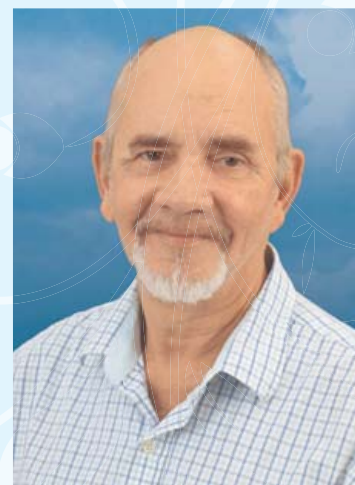
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# Room for improvement

Feeling “at home” is very much a matter of perception. A lot no doubt has to do with how a house or even place of business looks and the impression it creates. There are not only many great properties on the island, but also attractive options to enhance their appearance and functionality, tailor-made to individual needs.

This *Home, Design & Construction Special* highlights related products and services available on the local market. The underlying thought should remain that what is good can always get better.

*The Publisher*



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## HOW TO DRAW A FLOOR PLAN

### What is a floor plan?

A floor plan is a scaled diagram of a room or building viewed from above. The floor plan may depict an entire building, one floor of a building, or a single room. It may also include measurements, furniture, appliances, or anything else necessary to the purpose of the plan. Floor plans are useful to help design furniture layout, wiring systems, and much more. They're also a valuable tool for real estate agents and leasing companies in helping sell or rent out a space.

### The importance of floor plan design

Floor plans are essential when designing and building a home. A good floor plan can increase the enjoyment of the home by creating a nice flow between spaces and can even increase its resale value.

### What are the key characteristics of a good floor plan when designing your house?

•Versatile and flexible  
Make sure in the future, an office can easily be turned into a child's bedroom whether for your family or for a future buyer.

•Ideal room layout  
Make sure bedrooms are far from entertaining spaces. Bathrooms shouldn't face common entertainment spaces like dining rooms or living rooms. Most people will like if the kitchen opens to the dining- or living-room, so whoever is cooking can still interact with guests or keep an eye on the kids playing.

### Size matters

Whenever designing any room or hallway, think about how many people will be in that space at one time. Do they have room to move around? Is there room for furniture to accommodate all the planned activities?

### Fits your priorities and life-style

If entertaining is important, make sure there's a good flow from the kitchen to an outside space and living room. If you work from home, make sure your office gets ideal light and is perhaps in a quiet location. When you do laundry, is it ok if you have to climb three floors to get from your master bedroom to the laundry room?

Find the balance between architectural details and practical considerations. Think about the safety of kids, cleaning, heating and cooling bill before falling in love with some majestic staircase or floor to ceiling windows.

### Marketing and communicating with floor plans

Floor plans are also key in communicating the flow of your space to potential buyers or renters.

### Studio floor plan

Rightmove released a study in 2013 that suggests that real estate buyers consider floor plans not just nice to have, but essential when looking at properties. One in five said they would ignore a property without a floor plan. They also rated floor plans more important than photos and the description of the property. On the flip side, when sellers consider hiring a real estate agent, Rightmove found that 42% wouldn't hire an agent that didn't offer a floor plan.



You can also use a floor plan to communicate with contractors and vendors about an upcoming remodelling project.

### How to draw a floor plan

There are a few basic steps to creating a floor plan:

•Choose an area  
Determine the area to be drawn. If the building already exists, decide how much (a room, a floor, or the entire building) of it to draw. If the building does not yet exist, brainstorm designs based on the size and shape of the location on which to build.

•Take measurements  
If the building exists, measure the walls, doors, and pertinent furniture so that the floor plan will be accurate. If the layout is being created for an entirely new area, be sure that the total area will fit where it is to be built. It is advisable to examine buildings built in similar areas to use as an estimate for this floor plan. Learn more about how to measure and draw your floor plan to scale.

•Draw walls  
Add walls for each room of the building, taking care to draw them to scale.

•Add architectural features  
Begin adding features to the space by including the unchangeable things, like the doors and windows, as well as the refrigerator, dishwasher, dryer, and other important appliances that must be placed in a specific location.

•Add furniture  
Add furniture if the floor plan calls for it.

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# Splurge-worthy home goods that are worth the investment

## 1. Mattress

The average person spends about 26 years sleeping in their life – this equates to 9,490 days or 227,760 hours. That's a lot of time to spend on a mattress that hurts your back, hips, legs or whatever other body part is ailing you.

## 2. Bedding

What good is a new mattress to you if you don't

have the perfect sheets to wrap around it? Linen is great because it's moisture absorbing, bacteria resistant, and has ventilating capabilities.

## 3. Couch

As one of the largest pieces of furniture in your home, the couch comes at a pretty penny. Unless you are shopping at Ikea, you can expect to spend \$800 or more on



one. But like your bed, this is one of those items that you likely spend a lot of your time at home sitting on.

## 4. Statement pieces

Picture frames of you and your friends are easy to source and can be placed all around your home. However, there is something so nice about a statement piece that really stands out

in a room and acts as the centerpiece for all the other decor in the room, and not to mention your guests, to admire. Imagine walking into a room where something bold greets you? You couldn't help but smile!

## 5. Rugs

If you've ever purchased a rug before, you know how insanely expensive even the

smallest one for your entryway can be. A large room filling area rug can cost quite a bit. Depending on your situation with children or dogs, a good area rug should last you 10 years or maybe even more with regular upkeep. Let's do some math and say you spend \$1,000 on an area rug. That boils down to \$100 a year, which isn't too bad! There are a couple of ways to get an area rug that

doesn't completely drain the bank.

## 6. Dining chairs

A plastic chair that stacks might be great for outdoor seating, but when it comes to the spot you sit to eat breakfast, lunch and dinner, you should go up a notch in the comfort level. Go with something comfortable, but that will also be durable.



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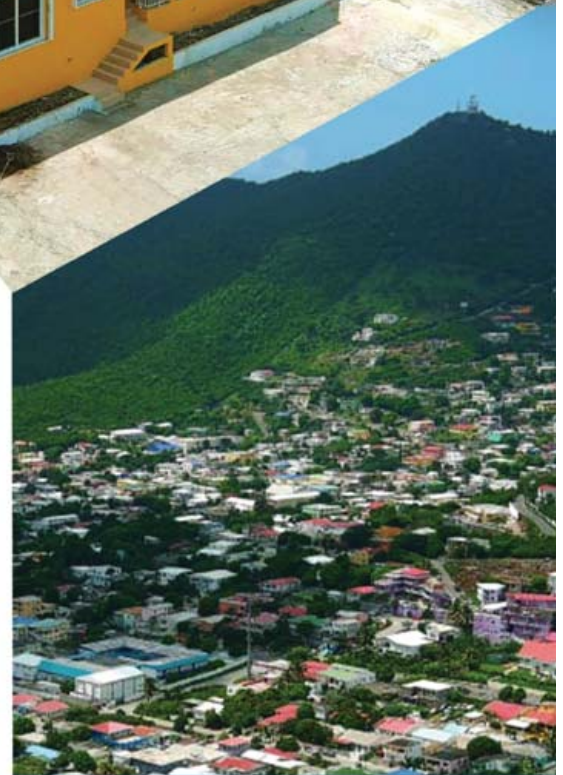
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# ORCO BANK & TULA DESIGN AND CONSTRUCTION MAKING HOME OWNERSHIP EASIER FOR LOCALS

*Orco Bank and Tula Design and Construction have teamed up to make owning a new home more affordable, accessible, and less stressful for middle-income locals who want to own a piece of their beloved St. Maarten.*

Located in the beautiful Valley Estate area, six three-bedroom (turnkey) condo units are individually owned and the land is shared amongst the homeowners.

"Our projects cater to locals and, though they are condominiums, each unit has an assigned private yard area for recreation, gardening and more. It comes complete with hurricane shutters, cistern, water pump, water heaters and assigned parking," says Shammara Jean Pierre, a young professional who is overseeing the project as developer and contractor.

The project began taking shape in the midst of the COVID-19 pandemic in June 2020 and will be completed in December 2021, just in time for new homeowners to spend the New Year in their brand-new ultra-modern units.

"We currently target middle income locals," Jean Pierre said, adding that low and middle-income buyers find it very difficult to acquire home ownership in St. Maarten's high demand market. "However, because we are able to spread the land-cost over various units, we are then able to offer reasonable prices."

Interesting about this project is that buyers are given an opportunity to choose all their interior décor and have it outfitted to their own unique taste. "So while the floor plans remain the same for all units, every unit that one enters is completely different. We allow our client's personality to flourish."

This is Tula's second condo project with Orco Bank. The developer sent the bank a proposal for the condo project back in 2017 and was called in



for a meeting. "I remember walking out completely blown away. The team was different from any I had ever met. The rest is history," she said alluding to her pleasant experience with the financial institution.

She encourages prospective homeowners to take the leap of faith to have the keys to their own homes. "First and foremost, don't give up. You never know when your opportunity will come. I also recommend that you check with Orco Bank before you start to look for a property, so you know what price-range you can entertain. I am very open with my clients and usually build a good relationship, even after construction. My goal is to help you accomplish homeownership with minimal stress. I cannot promise you perfection, but I will promise you my best, and I will do my best to make you happy so you could recommend

Tula to your friends, family and colleagues," she said.

"To get a text that says, 'I cannot believe I woke up in my own home today'; or someone in tears after signing their construction agreement, explaining that they had already given up. Jointly with Orco Bank, we contribute hope; we contribute a possibility; we contribute a chance that a lot of persons would not have otherwise."

She agrees with the general public perception that housing and home ownership are getting more and more expensive and unaffordable in St. Maarten. "Land prices as a direct result of demand are the main reason in my opinion – with the recent effect of COVID on building material, it is only expected to get worse."

"Coming from a very low-income upbringing, I

would have to say our market doesn't cater to low-income families at all; and I believe that is something that is very possible and needs to change."

Rewinding the clock just a few years in history, she said the devastating Hurricane Irma was very difficult for the company itself as it was in the middle of a previous project when labour became scarce, and the company had to vet for poor workmanship at very high prices.

Jean Pierre is one of few women who operate in a traditionally male dominated industry, but she is by no means intimidated by this. "I experienced extensive exploitation when I built my first set of apartments at a young age. That is one of the main reasons for becoming a developer, and being a female in a dominant male industry actually has its perks now.

But my knowledge and ability were questioned a lot initially. To be fair, I have come a long way. I learn something new with every project and try never to make the same mistake twice."

Tula has a bright future ahead with Jean Pierre at its helm. Its upcoming project will consist of one-, two- and three-bedroom condos.

Since this project is still in the development phase, interested persons can visit the Facebook page of Tula Design and Construction for updates. And don't forget to also check out Orco Bank to explore your financing options.

**"I have a space to call my own," says Orco Bank client who bought first home.**

Obtaining her mortgage from Orco Bank to pur-

chase one of Tula Design and Construction condo units in Valley Estate is among the best decisions that a 42-year-old single, female, first-time homeowner has made.

"It is my first home and it gives me a feeling of security to be a homeowner. I have always rented from a landlord and found myself moving about quite often due to several reasons; but as a homeowner, I feel that I have a space to call my own," she said.

The new homeowner told "Home, Design and Construction" that the original blueprint of the unit she had purchased was for a 3-bedroom, 2-bathroom condo, with living room and kitchen on the top floor and a yard in the back. However, as Tula gave each buyer the opportunity to make interior modifications to suit their needs, she requested to convert one of the bedrooms into a laundry room and office space.

She is a very content homeowner. "The location offers a breath-taking view of the valley looking down on the Ebenezer, St. Peters and South Reward area." She spoke about how the encounter occurred.

"For me, it was a serendipitous occurrence. Going through the experience of Hurricane Irma made me reassess how I was living my life. I was in a relationship and the emotional impact of this natural disaster confronted me with the fact that I wasn't happy... I found myself apartment hunting... My sister, who has always preached the value of homeownership, told me that 'success is the best revenge' and that it was time for me to look into acquiring a property of my own. I started my process and of course shared my aspiration with those closest to me – and a couple of weeks into my search, a friend of mine encouraged me to look on Facebook at the Tula project and from my first conversation with Shammara Jean Pierre, I knew this was the right direction for me."

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# Domus Windows & Doors: Hurricane protection 2.0

*Prior to Hurricane Irma, the thought of the strongest possible hurricane (category 5) battering the island of Sint Maarten/Saint Martin was unthinkable. Hurricane protection was not taken seriously by most, and products claiming to be "hurricane proof" were accepted at face value by the market.*

Few people realised how important properly designed windows and doors were, or that if their windows, doors or hurricane shutters were to fail, wind pressure would build up to ridiculous levels and lift off the roof and/or explode the building from inside.

The US Federal Emergency Management Agency (FEMA) publishes the following information: "Windows and glazed portions of doors are vulnerable to impact from windborne debris. Once broken, wind forces or pressure inside a building are dramatically increased when the building's envelope is breached causing significant damage from this internal pressurization."



Once windows or doors fail; at best, the winds and rain enter the building and cause extensive damage to its contents and threaten the lives of those inside; at worst, the building explodes from

the inside out, with roof or walls being ripped apart.

During Hurricane Irma, there were numerous examples across the island of roofs lifted and walls blown

out. Despite this information being in the public domain, many people chose to largely ignore the two primary causes of window and door failures, namely: windborne debris and pressure from hurricane wind.

In many cases, suppliers provided products they felt should be adequate, but were only partially tested or not tested at all. The devastation caused by hurricane shutter failure and window/door failure was immense!

**The four basics of hurricane resistant units were often ignored:**

- The frames, mullions and other structural elements of windows, doors and hurricane shutters must be strong enough to withstand the highest possible wind speeds. At 200 miles per hour, the pressure from the hurricane will be 100 pounds per square foot – a typical window will receive 2,000 pounds of force, a large sliding patio door up to 10,000 pounds; in many, many cases, windows and doors failed from wind load

- The glazing must be capable of withstanding multiple strikes by windborne debris; many windows and doors had regular glass which shattered after being struck by any object. While some units used laminated glass, the laminate was insufficiently thick and strong to withstand flying debris

- The glazing must be secured to the frames with a high-strength adhesive to prevent the glazing from "popping out"; many windows and doors used rubber gaskets which do not provide any significant resistance to the glazing being ripped from the frames, and should never be used in a hurricane prone zone.

- The windows and doors must be properly installed with sufficiently long stainless steel screws around the entire perimeter of the window. According to Domus Window and Doors CEO Terrance B. Ortt, a large percentage of the failures of windows, doors and/or shutters occurred because they were inadequately secured to the building structures.

All Domus Hurricane Resistant products are manufactured and installed in accordance with these four basic principles. In addition, Do-

mus does not sell products it "thinks" should survive a hurricane; it tests each and every one of its hurricane resistant products to ensure each will perform properly in a hurricane.

Prior to Hurricane Irma, Domus had tested all of its hurricane resistant products for both impact resistance as well as wind load resistance up to 173 mph. However, Irma had sustained winds of 185 mph, so Domus decided to increase the wind load resistance of all of its hurricane products. Ortt says Domus has the only Eastern Caribbean test lab capable of properly testing windows and doors for hurricane resistance. The company has now upgraded and tested all of its hurricane products to 200 mph (which is higher than the strongest of Caribbean hurricanes experienced over the past 150 years, and an increase of wind load resistance by 33%).

Based upon the real-life experience of hurricanes Irma and Maria, Ortt noticed that products with Domus Security Laminated Glass provided similar impact resistance to windborne debris as the much more expensive High-Impact hurricane resistant products. With this knowledge, Domus developed a new, much less expensive, but still highly effective "Domus Economical Hurricane Resistant" product line, which combines wind load resistance of 200 mph (the same as its High-Impact hurricane products) with its more economical Security-Laminated glass.

**The only difference between the specifications for the two hurricane product lines is as follows:**

- The High-Impact Hurricane Resistant products will withstand three impacts of ASTM E 1886 and 1996 Missile "D" (8-foot-long 2-inch x 4-inch wooden missiles striking the win-

dow or door at 50 feet per second).

- The Economical Hurricane Resistant products will withstand three impacts of ASTM E 1886 and 1996 Missile "C" (4-foot-long 2-inch x 4-inch wooden missiles striking the window or door at 40 feet per second).

Domus has publicly demonstrated the strength of its High-Impact windows and doors by repeatedly striking the units with a large sledge hammer – the demonstration is available at [www.domuswindows.com](http://www.domuswindows.com). "Before consumers buy a supposedly hurricane resistant product, it is suggested they test one unit with this basic test method to ensure the safety and security of loved ones and cherished property," Ortt advises.

**In addition to providing superior hurricane protection, the following is true of Domus products:**

- They are of modern design with the most pleasing aesthetics and highest quality
- They are highly energy efficient – solar heat gain can be cut almost in half which reduces the size of A/C units and energy consumption
- They provide excellent security
- They last a lifetime – a 20-year warranty is standard

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# MAKING HOME OWNERSHIP EASIER

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The new homeowner said every time she visits the location, she is blown away by the splendour of the view, the serenity of the surroundings and the fact that she has a yard for her potted plants to take root. "The condo itself is spacious, yet cosy; and even though the dwelling is a complex, each unit has plenty of privacy. What I also love is that Tula granted us the opportunity to include fixtures, tiles, kitchen and bathroom design, etc., based on our personal taste. So, each unit has a different interior style."

When she began looking into home ownership, the price of real estate was discouraging, especially with her single income. She also had to evaluate what is realistic in terms of approach, and determine whether to purchase land and build, or purchase an existing dwelling or a unit in a



complex. "So, it becomes a matter of finding a compromise for what it is you seek in a home and what it is you can afford. Finding a suitable bank to work with is essential. While the market is pretty much compatible across the board, the service standards vary

greatly and that is a defining factor for one's success rate when engaging in this endeavour," she said. She had a similar positive experience with Orco Bank.

"When I started approaching local financial institutions, I was unpleasantly surprised by the inconsistency in service. This was pre COVID and yet with certain banks, it was impossible to make contact over the phone with a lending officer let alone to have a face-to-face meeting. The level of competency in providing accurate and relevant information was also substandard and at times I felt more like a nuisance than a potential customer

looking to partner with a trusted bank. My first appointment with Orco was with Judy King. She took her time to explain the different stages in the process and what would be considered in order to determine if I would be a suitable candidate.

"The clarity was refreshing and so was the treatment I received. Clear deadlines were set. If for some reason they couldn't be met, I would be informed accordingly and timely. When Minerva Hunt took over my file, she provided the same consistency and friendliness. In that sense, I felt secure working with both Tula and Orco Bank.

At Tula, I found a contractor who is driven by her desire to make dreams come through. Not only is she extremely skilled, but she is a person of integrity and accountability. When I encountered stumbling blocks, she always took the time to listen to my reservations and help me find feasible solutions. Her level of dedication trickles down to the entire crew, they take pride in delivering a job well done."

To persons who eventually want to become homeowners, but don't know where to start or how to prepare; her tips were straightforward: "Based on my experience, I would recommend

doing plenty of research, to gain a proper understanding of the offerings of financial institutions and the housing market. It is essential to have this insight in order to make a well-informed decision on how to move forward based on your personal circumstances."

The new homeowner said she's met many people who have forsaken their dream of homeownership and her advice is to at least have a conversation with Orco Bank Tula Construction: "Because if there is a way, I guarantee you they'll find it."



## HOW TO BUDGET FOR A NEW HOME SO YOU DON'T END UP HOUSE POOR

**What does it mean to be house poor?**

Someone who is house poor spends so much of their income on homeownership – such as monthly mortgage payments, property taxes, insurance and maintenance – that there's very little left in the budget for other important expenses.

Being house poor can limit your ability to build up retirement or other savings, pay off debt, travel or enjoy life. In fact, many recent home buyers say making their monthly mortgage payments will be among their biggest money stressors for the next two years.

**Budget before you buy**

Before shopping for a home, it's important to figure out how much house you can comfortably af-

ford, which may be a different number from the maximum mortgage you can get approved for.

Home affordability calculators are definitely a good starting point for helping to determine your housing budget. However, they also require that you have a strong understanding of your cash flow today – what income is coming in, what expenses are going out and what amount you are saving.

One rule of thumb is that you shouldn't spend more than 28% of your gross monthly income on housing-related costs and 36% on total debts, including your mortgage, credit cards and other loans.

While the 28/36 rule is a good guideline, everyone's situation is different, and the rule doesn't take into account the need to leave

room in your budget for things like furniture, as well as maintenance and repairs.

**Plan for upkeep and upgrades**

The cost of unexpected home repairs and ongoing maintenance can take first-time home buyers, in particular, by surprise. Even a house that was in very good condition on closing day will inevitably need some big-ticket fixes over the years.

Many people who have purchased a home in the past 12 months say their biggest money worries in the coming two years will be affording home repairs and maintenance. Saving 1% of the property's value is a good starting point for maintenance expenses per year.

She notes, however, that you may need to scale up to 2% of the property's value based

on the age and condition of your home, repairs you have already made, and the life expectancy of housing components like the roof or furnace.

**Tips to avoid being house poor**

Even if you plan properly for a home, it's possible to become house poor if a job loss or medical emergency leaves you unable to pay your bills.

Here are steps you can take before and after buying a home to avoid spending too much of your income on homeownership:

• **Make a larger down payment.**

If you put down more money, it will lower your monthly mortgage bill. While you can eliminate private mortgage insurance with a 20% down payment,



make sure the down payment you choose doesn't leave you with no savings or unable to manage your monthly bills.

• **Start a housing emergency fund.**

Make sure that your housing budget leaves you enough room to continue building up your emergency fund. Putting aside money every month specifically for housing expenses can provide you with a cushion for the unexpected.

• **Buy a starter home.**

Your first home doesn't have to be the house you live in forever. A starter home is a

single-family home, condominium or townhouse that is smaller and typically more affordable for first-time home buyers.

• **Rent out space or sell your home.**

Plan to rent out a small space to a tenant who will possibly cover the cost of your mortgage, freeing up room for you to save more. If you're interested in flipping the house, you may eventually be able to sell the house while making a profit, especially if it already has a tenant.



# Invest in your own reverse osmosis system with EXOFOR



*When it comes to well drilling, reverse osmosis desalination plants, water purification and treatment services and sewage systems, EXOFOR in French St. Martin and its team are the professionals you need to get the job done.*

EXOFOR is a sister company of Aguanuestra, which was established in Venezuela in 1995. In 2004, the company spread its wings and expanded to St. Martin, where it currently operates executing projects locally and abroad. "We decided to come to Saint Martin / Sint Maarten from Venezuela so that we can have a central location in the Caribbean, and because it was a good market," EXOFOR General Manager Maxence de Blegiers said.

As for the name EXOFOR, de Blegiers said, "FOR" means to drill, in French, and the use of "EXO" was meant to signify "modern" drilling.

When it was first established, the company initially specialised in the drilling of fresh water wells in arid regions, then in drilling of brackish and sea water wells. Over the years, the company has diversified its operations and expanded its range of activities to offer the complete water treatment cycle, in a permanent effort to protect the environment.

For more than 20 years, EXOFOR has been offering turnkey solutions perfectly adapted to Caribbean islands, including well drilling, reverse osmosis desalination plants, water purification and treatment services and sewage systems.

EXOFOR is knowledgeable about the Caribbean market specificities. It boasts hardworking employees, who are ready to serve customers with professional work. It has project engineers, experienced drillers and skilled technicians to get the job done, and it boasts a portfolio of more than 500 customer-references in the Caribbean. The company has done projects from French Guiana to Cuba, where it recently sold its first desalination plant.

The company offers solutions for residential (single and multifamily homes), industrial and municipal. It says it's a competitive company for all your water needs.

"The main activity of EXOFOR is and has been drilling projects. We have been drilling in the Caribbean with activities from Aruba to Haiti," EXOFOR General Manager Maxence de Blegiers said, adding that EXOFOR now offers the complete chain of the water treatment services, from digging wells to desalinating water, distributing it, treating sewerage water and returning the treated water back to nature for irrigation purposes. "Today, water treatment and especially sewage, is one of our biggest activities."

Asked what makes EXOFOR stand out in the crowd, de Blegiers said the company offers the complete range of services when it comes to water; it is also an end user and it is knowledgeable on the best equipment for the job.

De Blegiers said persons should choose EXOFOR because it is a unique and knowledgeable company with skilled and knowledgeable staff.

Since Hurricane Irma, EXOFOR has been very busy rebuilding damaged sewage plants, as well as damaged desalination plants.

EXOFOR's office and workshop were completely destroyed during Irma. The company had 150 metres of water in its offices after the storm. It has been able to rebuild its premises since the hurricane and has been back in operation.

De Blegiers urges everyone to keep in mind when rebuilding, that future hurricanes might be stronger than Irma, so make sure to rebuild stronger and better.

De Blegiers founded EXOFOR along with a team of persons such as engineers, mechanics and electricians. As a result, "we are able to face most of all our technical challenges," she said.

*EXOFOR is located at lot 149 Baie Nettle, 97150 in Saint Martin, just in front of the former Layla's Restaurant, at the entrance of Nettle Bay. The company can be reached at tel. +590 590 52 83 22, +1 239 2443964, fax: +590 590 27 59 34 or Skype: EXOFOR.*





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# BMC: YOUR CONSTRUCTION NEEDS COVERED FROM START TO FINISH

**Bâtiment Matériaux Construction (BMC) has got you covered from start to finish, in all of your construction needs. Founded in 2005, BMC recently expanded to the Dutch side, opening under the name MBC. More expansion plans lay ahead for this passionate company, as it continues to grow.**

BMC has broadened its founding principles, making the following the core of its expansion and quality of services:

-Three major players, each with a long experience of more than 20 years in the construction industry, in the Caribbean, in mainland France and in exports.

-Three professions united in a single company, allowing BMC to meet all of your needs and to control the entire chain. BMC has you covered from analysis to purchasing, offering supplies, managing construction, excavation, demolition, the finishing touches, marketing, all the way

through after-sales service.

-Three founding operating principles: an integrated team at the office, made up of engineers and qualified technicians, work supervisors and team leaders by sector, and sub-contractors.

In 2019, BMC took an important turn in its development by integrating modern tools into its management, with the launching of a revolutionary construction method, which makes buildings resilient to earth-

quakes and storms, with a short construction time (around three months), and at a competitive price (with savings of nearly 30 per cent compared to traditional construction).

Significant investments in materials and construction machinery allow it to work independently on large construction sites, such as those of hotels, and to keep a strong partnership with leading French national insurer SMABTP, and bank CIC. This guarantees clients



properly completed work, and financial guarantee.

In 2020, BMC established itself on the Dutch side of the island with the subsidiary called MBC.

The year 2021 will be marked by the company expanding to the neighbouring islands, further into the Caribbean, and to mainland France. BMC tells a story of women and men passionate about their profession: Construction.

BMC builds your projects

and develops your dreams, while taking pride in respecting technical and financial commitments, deadlines, and the environment.

**With BMC, building is more than a job, it's a passion!**

Contact the company by visiting the Egret Building, Unit 1, Welfare Road #46, Cole Bay. Call 0690 34 12 74 or email [info@materials-building-contractor.com](mailto:info@materials-building-contractor.com)



## DIY Projects to Avoid

### Redoing your bathroom plumbing

You may be able to fix a leaky sink or running toilet yourself, but don't attempt to demolish and rebuild your bathroom plumbing without getting a professional involved. The plumbing and electric in a bathroom remodel are so close in proximity that it's imperative you have the right person with the expertise. And if you need more proof that DIY-ing this home project is a bad idea, there is potential for "disastrous" results like electrocution and flooding.

### Fixing roof shingles

While it may seem like no big deal to tack up a few missing shingles yourself, if you do so improperly, you're setting your home up for major interior damage. A bad DIY job can cause leaks into the attic, water draining behind siding instead of into the gutter, and

will void any warranty from the manufacturer.

### Installing a new light fixture

Online tutorials make installing new light fixtures seem easy enough, but there are enough risks involved that you're better off calling a professional for this one, too. Even if you turn the switch off, there could still be live wiring in the box, putting you at risk for electrocution.

### Replacing your electrical panel

While having the appropriate electrical panel to cover your home's energy needs may reduce your risk of a house fire, installing a new panel yourself is never a good idea. There are risks of electrocution, code non-compliance, and safety concerns – like electrical fires – that come with bad DIY wiring jobs. You're better off leaving this

complicated task to licensed professionals.

### Demolition of electrical components

Even if you feel like you can safely remove an outlet or junction box yourself, hiring a licensed electrician will serve you better in the long run. In addition to requiring specific, location-based permits, a licensed professional will help you determine what can and can't be done before you start ripping things out.

### Repairing drywall

Think you've got what it takes to drywall a room because you've got the time and tools necessary for the job? Think again. Hanging drywall and skim coating takes skill and is messy. He warns that DIY jobs often lack the polish of work done by a professional.

### Finishing unfinished rooms

That unfinished room may seem like a prime spot to add some framing and drywall, but similarly, if you're not using a professional to handle the job, you could find yourself in serious trouble. If you don't have architectural drawings with loads calculated by an engineer and a contractor with lots of experience, it's a recipe for disaster. Doing so may even add too much weight to your home

and potentially cause structural issues over time.

### Drilling into walls

Hanging a TV stand seems simple enough – until you find yourself saddled with a much bigger repair, that is. When drilling for installation, you may not know that wires and pipes run on the back of your wall. Amateurs can electrocute themselves, burst a pipe, or even cause a leak if they're not careful.

### Replacing windows

It may seem like a straightforward job, but making an error while replacing your

windows could lead to major expenses down the line. An amateur window installation may increase your energy bills. Another concern with a DIY job? Even the smallest gap between the window, framing, and walls can set you up for water leaks and mould damage.

### Adding a skylight

Installing a skylight can instantly brighten any room – or ruin it, if you're not careful. If it is not installed perfectly, it will ultimately leak and cause extensive problems. What kind of problems, you ask? Potential flooding, rot,

and mould issues. And even if you're having a pro tackle this project, make sure you're careful – ensure there's a warranty on both the skylight itself and the contractor's labour.

### Replacing an electric stove with a gas one

Eager to ditch that old-fashioned electric stove for a gas range? Account for a contractor fee as well as the appliance itself. Gas is both poisonous and flammable; and large numbers of gas accidents occur because of improper assembly, connection, or installation issues with stoves.



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# SFC CONSTRUCTION AND RENOVATION

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*Since SFC is a new company, can you tell us a bit about what you do?*

SFC Construction and Renovation is a company established in St. Martin. We provide a complete service of "before" and "after" renovations, which will make your old home transform into a completely new space. We work from the beginning to assist in the design

and calculation of a project, then we work to install false ceilings, plastering, tiling, parquet flooring and even painting. We also provide maintenance services to our installations.

*What are your goals for your business on St. Martin?*

We are looking to provide quality service.

*Do you only work on homes?*

We do not just work on homes, we provide all of our services to dwellings, professional premises, for interior design projects of all spaces and we even do wood construction for everywhere.

*How can your business be beneficial in the building process?*

If you've ever tried to do things yourself, you know it can be stressful and even come out imperfect. We provide quality services that will take the hassle out of the projects. Leave your renovations up to us and we will give you a beautiful, new space.



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the very small jobs.

email at [accueil.sfc@gmail.com](mailto:accueil.sfc@gmail.com); call us for more information at +590 690 71 32 81. We welcome your questions as well as your business.

*Do you work solely with large companies, or do you work with individuals as well?*

We serve from the large to

*Where is your location, and how can people get in contact with your business?*

We are located on St. Martin, and you can reach us via

## Right Plant, Right Place

### A plant selection guide for managed landscapes

*Choosing the "right plant for the right place" is an important consideration for all types of landscaping. Ignoring this guideline may lead to increased maintenance, a failure of plants to thrive, and sometimes the death of installed plant material. Careful planning and site evaluation are the first steps in applying this concept.*

Trees and shrubs vary considerably in their ability to tolerate different site conditions and it is critical to select plants to match the existing growing conditions of the site in addition to their ornamental value. Even the best planting practices will not help a plant to thrive if it is poorly suited for a particular site. It is also important to know the mature height and width of selected plants so that they will not outgrow the space allotted to them.

*Keep in mind the following site conditions when selecting landscape plants:*

- Light availability, intensity and duration (full sun to deep shade)

- Water availability, both quantity and quality
- Exposure to wind and temperature extremes
- Soil type, drainage, compaction
- Hardiness zone
- Competition from existing vegetation
- Below ground conditions in urban sites
- Above ground wires or obstructions

tage has the desired lighter coloured, exfoliating bark and is the preferred species to use in the landscape.

*Aesthetic considerations for plant selection include the following:*

- Growth habit, i.e., pyramidal, columnar, spreading, etc.
- Season and colour of bloom
- Foliage colour, texture, and shape
- Winter interest of bark, fruit, or structure
- Benefits to wildlife
- Seasonal colour
- Longevity



Low-maintenance landscaping does not mean that no maintenance will be required, as all plants will require some routine care in order to succeed.

In addition to plant selection, proper planting practices and the grouping of trees and shrubs, according to their needs for water, fertilizer, and maintenance, will go a long way to ensure good plant health. With good site evaluation and plant selection, woody ornamentals will thrive and enhance the landscape for many years.

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# WAYS TO MAKE THE MOST OF A SMALL YARD

## Garden in containers

Even if you don't have much soil to dig in, you can get your gardening on in containers. Plant veggies, flowers, and even trees; mix shapes and colours, or work within a visual theme. One great advantage of container gardening is its flexibility. You can easily move plants around your yard, create different spaces, and completely change your mind from season to season if you like.

## Use natural elements for privacy

If your lot is small, try not to hem it in with privacy fencing. It will just feel smaller. Use your property lines as an opportunity to grow more plants with a living fence of hedges or trees. This strategy will allow your yard to merge visually with your neighbour's property, and you'll have something lush to look at while you relax.

## Create a focal point

Make a statement in a small backyard by creating a strong focal point with a fountain or sculpture. The piece will anchor your design and give the eye a place to gravitate in a space that could otherwise feel cluttered.

## Minimise furniture

Keep furniture small scale and unobtrusive, and your small backyard will feel a lot bigger. Benches without backs and slim-profile metal pieces like these chairs make excellent choices. These seats almost blend into the landscape when there's no one around to occupy them.

## Use every inch – even the side yard

If your backyard wraps around to a side yard, don't let that small piece of real estate go to waste. Instead of parking the recycling cans there, find a way to make it a private dining spot, place of contemplation, or nursery for special

plants. It may become your favourite garden nook.

## Incorporate seating into hardscapes

Find ways to include seating areas in retaining walls, walkways, and other parts of your landscape's architecture. You'll avoid the need for additional furniture, leaving more open space to view and enjoy.

## Use vertical space

When you have a small footprint to work with, use your vertical space to its best advantage. Hang planters on fences or walls, or build a planting column like the one shown here. Four sides means quadruple the planting pleasure!

## Let the sun shine in!

Keep your small backyard feeling open and airy. Avoid large pieces of overhead architecture, such as pergolas or awnings. Your yard will feel bigger and brighter, and you'll get your daily dose of Vitamin D.



## Adopt smaller scale

You can always have big ambience, even in a small backyard. Just modify the scale and think smaller. For example, if you don't have the room for a fire pit to pull Adirondack chairs up to, opt for a table-top fire bowl.

## Encourage portable play

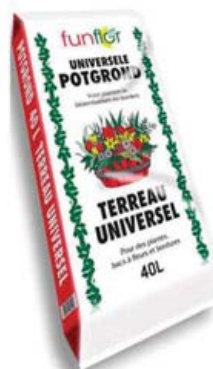
You don't need a large yard to have big-time fun for kids. No room for a swing set? No problem. Make an A-frame tent that can go indoors and out. Set it up on the patio or grass, where it can be the next reading nook, castle, or spaceship. You might want to make an extra one for yourself.

## Maximize your storage

When you have limited space in a small backyard, do your best to find pieces that can be multifunctional. This corner unit serves as a seating area and storage place for all those lawn games and toys. Plus, its built-in planters bring lush greenery into this corner of the patio.

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# Palmex synthetic thatched roofing – Eco-friendly, water resistant, aesthetic

mercial investors' expectations, the Palmex team designed and developed an artificial thatch roofing product that is both durable and ecologically-sound with classic aesthetics, gives a true Caribbean feel and is good for Mother Nature.

It stands as a highly-effective substitute for the commonly-used natural palm leaves, which are now classified as endangered species and protected in numerous countries.

Palmex synthetic thatch roofing materials meet the strictest safety standards and building and construction norms currently

in place globally. The leaves and accessories used for the roofing adapt to fit any architectural style or roofing type. It is weather-proof and UV-resistant, thanks to a high-quality polyethylene and a manufacturing and installation process that are both unique and patented.

Palmex is installed on roofs in more than 50 countries in five continents. The thatched roofs are very realistic-looking, eco-responsible, low maintenance and long-term thatch solution that respects the beauty of traditional palm leaf roofing.

People should consider Palmex because their roofs come with a 20-year warranty; are made of environmentally-friendly materials that are 100% recyclable; no leaf replacement or repair is needed; no maintenance required; no daily upkeep for indoor areas; quick and easy installation process; 100% waterproof; certified wind-resistance to 260 km/h (160 mph); have a traditional appearance and are virtually identical to natural leaves.

Roofs are also certified UV-resistant and fade-resistant;

have full protection against moss, mould and mildew, insects, birds, snakes and so on, and are made of industrial-strength materials.

Many of the most beautiful hotels on the planet have chosen the Palmex brand to decorate their roofs. This unique type of roof covering can be installed on any type of roof. Locally, Palmex roof covering is sold and installed by Palmex SXM, which is located in Orient Bay and is operated by Laurent Muguet.

Palmex fittings can be installed directly on existing structures, wooden frames, gazebos, terraces, which saves a large part of the installation costs. They are ideal for garden pavilions around swimming pools or on beaches as well as for restaurants, hotels and custom umbrellas in private homes or in companies such as beaches and restaurants.

Check out the product at Palmex SXM at 212 Rue de Winch, Parc de la Baie Orientale (Orient Bay), 97150 St. Martin. Phone: 0690 71 66 90; Email: [palmexsxm@gmail.com](mailto:palmexsxm@gmail.com)

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# COLOUR TRENDS FOR 2021: HIGH GLOSS CEILINGS WARM EARTHY TONES AND VIVID GREEN HUES

## Choose deep jewel shades

Dark and stormy is still up there when it comes to colour trends – this time used on staircases, feature windows or woodwork to bring elegant definition to a space. A deep plum or black with a red undertone makes for a warmer and more striking alternative to the popular deep charcoal greys and blue-blacks. It adds warmth to cooler palettes, and pairs beautifully with pink and nude tones.

## Combine pink and green for an on trend mix

The unusual colour pairing that is hot pink and forest green is unmissable; it is seen everywhere right now across walls, homeware and even daring kitchens like this viral kitchen combination. Green and pink are complementary colours as they sit opposite each other on the traditional colour wheel and enhance each other and are far less contrasting than green and red.

## Add a touch of electric blue

Blue is a classic colour, no change there that it's on-trend. But we are used to seeing dark blues, navy and blue/blacks. However, for 2021, the shades at the brighter end of the spectrum are making a comeback. Brilliant sky blues and vivid cobalt bring fun and creativity into a room, even when used in a very small amount. Copy this colour trend and test out a brave blue by just painting your woodwork or your shutters. It will have just as much of an impact, but is more liveable than if you were to take it to the walls.

## Replace cool greys with neutral stone hues

The neutral trend for 2021 continues subtly away from cold greys and traditional creams, towards warmer neutral stone tones. This trend is all about

creating warm cocooning spaces that feel intimate, inviting and familiar with consumers embracing warmer, more natural colours.

Earthy, stonier tones alongside soft welcoming greens are becoming increasingly popular, providing a restful alternative to cooler choices. These gentle neutrals can be used in all areas of the home, adding warmth as well as a sophisticated, complementary canvas for fabrics, wallcoverings and furnishings from all genres.

## Bring back red

Yes, red. This bold and notoriously difficult shade to decorate with is having a bit of renaissance, again proving that the 2021 colour trends aren't about following rules. If you are wary of using primary colours in your home then test out deep terracotta or dark pinks; but if you really want to feel the joyous optimism this colour can bring, the bolder the better.

## Be inspired by nature

The year 2020 was a big year for getting back to nature, the rural idyll had more of an appeal than ever and that quickly seeped into how we were decorating our homes even in the cities. And in 2021, we continue to be inspired by nature and a big colour trend is green. Olive greens, emerald greens, sage greens – they are everywhere right now and it's such an easy, versatile shade to bring into your home. Pair it with lovely natural textures and wooden accents for a feeling of tranquillity.

## Add bolder colours with furniture

If bright colours spark joy for you – but going bold on the walls feels too much – choose strong colours on furniture pieces instead. This is a really easy way to create impact without colour overpowering the space. A beloved colour right now, which is a sure comeback this year, is a primary red. It's bright, but the clean notes in the red make it

feel vintage and therefore timeless amongst modern interiors.

## Mix bright colours with warm metallics

Often an afterthought when devising an interior scheme, metal finishes can make all the difference to the look and feel of a space, as can be seen in this blue kitchen. Texture and level of sheen aside, essentially, they read as colours. Decisions in hardware, brassware, lighting or furniture can alter, rebalance or unify a space and its palette.

## Turn to warm earthy tones

Move over, grey. These earthy tones are overtaking cool neutrals. Adding instant warmth; shades like terracotta, honey hues and even the once shunned beige do reflect that warmth that makes our homes feel more comforting and inviting. Earthy colours that bring the outside in are having a moment again, for obvious reasons. Look to classic neutrals too which provide reassurance.

Just make sure to stop them from being sapping, draining, mood-hoovering shades by livening them up with pops of colour. We all need it, and just a splash will do the job. Pair these toasty shades with a bright white, or even a touch of black to give them a contemporary edge. And be sure to layer them up, too, to create a lovely tonal effect.

## Experiment with a grown up pink

After its renaissance back in 2017 with Pantone's Millennial Pink, it's stuck around, taking on a few different forms, but this rosy hue has taken its place with grey, green and navy blue as the most popular colours to decorate with. The key to giving these rosy hues a more grown-up feel is to pair them with dark colours. In this pink bathroom, see how the black floor and cabinet give space drama and depth, it doesn't feel too Barbie's



Malibu Dreamhouse because of that contrast.

## Go two-tone in a kitchen

Why choose one colour for your kitchen when you can choose two, or three? You can go as bold or as subtle as you like with different shades for your wall cabinets and your floor cabinets, a stand-out island or pinch the idea from this black kitchen and add a splash of colour with your appliances.

## Lean into the yellow colour trend

What a gorgeous, sunny dining room; and it just proves how warm and welcoming yellow can in fact be! There has been a rise in this uplifting shade this year (unsurprisingly) mostly in a more muted, toned-down form, which is a surprisingly liveable shade even when used on four walls.

Yellow is taking centre stage with its ability to add instant positivity to a space. It is an inviting colour that makes us feel uplifted, happy and energized, so is perfect for a hallway, kitchen, living space or a front door. It is wonderful to be able to introduce new yellows that celebrate this desire for warmth and joy.

## Play with high gloss finishes

Not only are we exploring new shades, but the finishes we are using are changing too. Gloss finishes on ceilings, for example, are emerging as an incredible way to add a sense of playfulness to a room, and depth to existing colour. The finish is inspired by pubs of the 50s and 60s with close ceilings for a necessity, because they had to be easily wiped clean. Today, it's a wonderful way to bounce light and colour around the room. The effect is quite magical.





# Join The Kitchen Family!

## ~ We're looking for resellers on the islands ~

*Created in 1917, The Kitchen Family has more than 100 years of experience in the kitchen market. Among the European leaders, we produce more than 750 kitchens per day in our factories in Germany.*

Already present in some 50 countries including the United States, Australia, China, Russia and all of Europe, we are now also in the West Indies Arc.

The Kitchen Family kitchens are available exclusively through qualified furniture and kitchen retailers. That is why as part of our commercial development in the Caribbean, from our regional management in Saint-Martin, we are looking for resellers on each of the islands of the West Indian Arc.

The brand seal "Made in Germany" goes far beyond the production location for us. German Quality is taken very

seriously in all areas of production in our group of companies.

We take a lot of time and make targeted invest-

ments in state-of-the-art production facilities, efficient production technologies, high environmental standards and responsible suppli-



ers.

Our products of tomorrow should not only be modern, but also sustainable and durable – deep-rooted values to discover behind each and every door and in all drawers of our kitchens – as a standard that's self-evident.

But this ecological desire does not prevent us from being innovative! We are, in fact, winners of the BMK-Innovation price 2018 and 2019.

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