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INSIDE

- Customer Service Training for Frontline EmployeePg 4
- CNMI SBDC Offers New Loan ProgramPg 6
- Green Flash ComicsPg 6
- Locally Grown Produce at Thai Smoothie & GrillPg 7
- Office CreativityPg 7
- Custom Fitness and CrossFit Gof MetgotPg 8
- Cutie Petunias opens at the ASC Market PlacePg 8
- YES Participants Visit with Local Entrepreneurs Pg 9
- Sansrik Laundromat: NOW OPEN!Pg 11
- More Coffee More Business Pg 11



U.S. Small Business Administration
SBA
Your Small Business Resource

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Pacific Composites Inc. DBA ShipRight! and boatSHOP

Expansion in the Making

By: Denise Mendiola-Hertslet
Senior Business Counselor/Bank of Guam WIB
Program Coordinator
(Guam SBDC)

Chris and Amanda Young, owners of ShipRight!, are partners in business and partners in life. They are a unique duo with even more unique approaches towards life and the business that happens whilst living it. Chris and Amanda are high school sweethearts though neither went to the same high school. Chris was homeschooled and was already taking college courses at night after work and Amanda went to Guam High School. After leaving home at 17 to live out her dream with her soon to be partner in everything, she also started working during the day and taking classes at night. Working construction and cleaning houses, they lived fugally in order to put themselves through Guam Community College, debt free. They got married not too long after college and have been married for eight years this past July 25th and have been devoted partners for 13 yrs. Today, they are blessed with three daughters: Evie 5, Lighlah 3, and Aurora 9months. We live in the flourishing village of Agat where our extended family: Chris' parents, siblings, and grandmother as well as Amanda's parents are just a drive down away. Family is the major motivation behind what they do every day so naturally their business must also feel like family.

The Young's did not just spring up to their feet and decide to open up a business. They said it "was a process that happened organically. There wasn't really a definite decision to one day own a business. It was more like making a decision not to work for another business. It felt more natural to simply work for ourselves."

Because Chris grew up in the marine industry, majority of his working knowledge was developed



Chris and Amanda Young, owners of ShipRight! And boatSHOP, (in black) snap a quick photo in front of their shop with their employees.

by the direct instruction of his father who was a boat builder/general contractor. His father and mother even built the boat that they lived on and are working their retirement on Guam towards renovating the "Our Way", the boat that sailed them through life. Having been raised on a boat, Chris sailed to many ports throughout the West Coast and South Pacific, exposing him to more building opportunities that helped him expand his abilities. Amanda working along side Chris for many years has absorbed wisdom of the Marine Industry and uses that insight to market and administer the company to be an established and prosperous marine fabrication and repair shop. With a unique upbringing and over 20 years experience in the field of building and boating, they are able to offer both skill and first hand knowledge to the services offered at their company.

The demand for their services started getting bigger than their company itself. Therefore to

accommodate what their customers wanted without compromising on their values of quality and integrity, they felt it was necessary for them to expand their business.

The Young's stated, "The templates that SBDC provided for writing up business plans and financials made this process less intimidating and the personable one on one support was very motivating. Denise Mendiola-Hertslet was our SBDC counselor, her realism and confidence was an inspiring yet calming presence during the expansion process. She rocks!" Expanding a business can bring up an array of emotions. For the Young's, the expansion process "was both thrilling and exhausting but all together gratifying. There was a lot of research, fact checking, phone calls, meetings, and many conversations in between the many other daily conversations about making this

continued on page 4



The Guam Economic Development Authority and Guam Small Business Development Center presents the
2nd ANNUAL GUAM EXPORT TRADE SHOW 2013
SEPTEMBER 19, 20 & 21, 2013 Join us at the University of Guam for 3 days of Interactive Learning and Product Showcases!



By: Guam Economic Development Authority (GEDA) and Guam SBDC Staff

It is expected to be the largest trades show ever to be held on Guam, and it will certainly highlight the growth in the

Left Photo: Elyse Eriksson teaches "The Riddle of the Exporter" last year (2012) at the Hyatt Regency Guam."

island's trade industry. The 2013 Guam Export Trade Show (GETS) will be held on Saturday, September 21 at the University of Guam Fieldhouse. GETS will feature many of the island's businesses and products, and the hope is to link them with potential buyers, both local and international.

This year will be the second annual event hosted by the Guam Economic

continued on page 2



Second Annual Guam Export Trade Show To Highlight Guam's Growing Export Industry



2012 Ribbon Cutting. From left: Greg Sablan, GEDA Grants & Loans Manager, Ken Lujan, Guam SBA Branch Manager, Gov. Eddie Calvo, Steven Green, U.S. Commercial Services, Karl Pangelinan, Former GEDA Director, and Casey Jeszenka, Guam SBDC Network Director.

continued from page 1

Development Authority (GEDA) and the UOG Guam Small Business Development Center (SBDC) with a goal to enroll 50 conference participants and 100 trade show participants.

"Last year's event was highly successful, with 50 local vendors showcasing their products and services, and this year's event is expected to have double the participation," according to GEDA Administrator, Henry J. Taitano. "This is a prime opportunity to link our local entrepreneurs with international buyers, helping them market their products, and in effect, helping to grow our island's trade industry."

As part of the tradeshow GEDA and the Guam SBDC will also host "Export University 101," which will be a comprehensive training session that will cover all major aspects of exporting, and will offer tips in developing global strategies for small businesses. This will include materials and information to help them create their international business plan.

As part of "Export University 101," presentations will be given by Kevin Craft, president and founder of Tradewinds Global, an award winning management and marketing company, focusing on the export development and placement of consumer brands throughout the Pacific Rim and Lesley Harvey, Project Director for Hawaii's Pacific Export Council.

"The 'Export University Series' will provide useful tools to help small businesses that are new to exporting, as well as those with a blossoming international business, grow their global business," Taitano

added, "which is the intent of the GETS event and the STEP Grant program."

The State Trade and Export Promotions (STEP) Grant, was established through the Small Business Jobs Act of 2010. It is a 3-year trade and export pilot, which is intended to assist eligible small businesses. It also ties into President Barack Obama's National Export Initiative, which seeks to double the amount of exports in the next 5 years, to increase the number of small businesses that export, as well as increase the value of exports for small businesses that are currently involved in exporting.

It was last year, GEDA received an additional \$227,445 in STEP Grant funding, and much of that money has been successfully spent on helping local businesses enter into the export industry. GEDA has also integrated its Guam Product Seal Program, and Buy Local Initiative, into its plan, in an effort to better expand local products and services into foreign markets.

"Our GPS clients will be a big focus during this year's trade show, and we are sure they will benefit from the opportunity to market their products," according to Tina Garcia GEDA's Business Development Manager.

Guam Product Seal clients who are also STEP grant clients include Grow Guam, Coco Jo's, Island Memories, B&O Sausages and Cruz Best Foods to name a few.

GETS 2013 will highlight local produce, with a real effort to expand our local farm industry. "There has been a real interest in local produce," said Garcia, who is also planning to attend a food export trade mission in Hong Kong. "We have

investors in Hong Kong, who are looking at Guam, to provide produce for their hotels and restaurants."

"Places like Hong Kong, are always looking for sources of fresh, clean produce, and so this is just another prime opportunity to export goods, and help our local farmers." GEDA will be participating in the largest Hong Kong food expo in August.

Tourism has been the island's number one industry, and tourism related products and services will also be highlights during the GETS show. Guam's tourism and trade makes up for a large percentage of the island's export industry, and the event is also beneficial in expanding the tourism market as well.

Export University 101 will be held on Thursday, September 19, 2013 and Friday, September 20, 2013 at the UOG School of Business and Public Administration, room number 129. To register go to <http://tinyurl.com/GETSU2013>. For more information on this conference, please call the Guam SBDC at 735-2590.

The Guam Export Trade Show will be held on Saturday, September 21, 2013, at the Guam Greyhound Park Expo Hall. The first couple of hours will be open for buyers and traders only, but after noon, it will be open to the public. Up to 100 exhibits featuring Guam based businesses in the Tourism industry, Farmers Coop, local wholesalers and manufacturers will be featured. Guam businesses can register as an exhibitor at www.gets.eventbrite.com.

For more information on the trade show, contact GEDA's offices at 647-4332 or visit their website at www.invest-guam.com.

Pacific Business Partners Officers, Staff and Board Members



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Guam SBDC
 Small Business Development Center

in Partnership with the U.S. SBA

 The Guam Economic Development Authority and
 Guam Small Business Development Center presents the

2nd ANNUAL GUAM EXPORT TRADE SHOW 2013

Join us for 3 days of Interactive Learning and Product Showcases!
SEPTEMBER 19, 20 & 21, 2013 - 3 DAY SEMINAR

Export University
 The World is Open for Business. Export University is Your Passport.

"One of the best decisions I've made in the last year.
 Export University changed our LIVES."
 - Inaugural Export University Graduate & Hawaii Small Business Owner

HURRY! SPACE IS LIMITED

Secure your place for the 2013 Export University 101 seminar by registering today! Participants
 will receive materials and information that will allow them to create their company-specific
 International Business Plan to navigate their best market!

***NEW!** Export University 101 is a comprehensive training seminar series that will teach you
 all major aspects of exporting while developing a global strategy for your business. Participants
 will receive materials and information that will allow them to create their company-specific
 International Business Plan to navigate their best market!

From industry experts to our very knowledgeable community partners, the Export University
 Series will help small businesses that are new to exporting as well as those with a blossoming
 international business grow their global business. Sign up today!

JOIN US! Export Roundtable Discussion: Led by Hawaii Pacific Export Council Project
 Director, Lesley Harvey and TradeWinds Global Owner, Kevin Kraft this discussion will provide
 insight into exporting.

"The completion of the intensive training program is a testimony to their commitment to growing
 and expanding their companies' export sales and fostering new business relationships." Former
 U.S. Senator Daniel Akaka, in congratulating Export University graduates, May 2012.

September 21st, 8:30 am to 11:30 am, Guam Greyhound Conference Room

Export Round Table Discussion. Join us for an in-depth discussion on the export challenges,
 opportunities, and success stories from established exporters from around Guam.

COURSE SCHEDULE

EXPORT UNIVERSITY 101: Exporting from A-Z

September 19th, 8:00 am to 4:00 pm
 Going Global, Market Entry & Negotiation, Marketing Abstract, International Business Travel, Free
 Trade Agreements, Export Budgets

September 20th, 8:00 am to 4:00 pm
 Methods of Payment, International Legalities, APEC Success, Shipping & Logistics, Freight
 Forwarding, Customer Service & New Markets

LOCATION

University of Guam, Jesus and Eugenia Leon Guerrero School of Business, SBPA Bldg. Rm.
 129, Mangiao, Guam 96923

REGISTRATION and FEE

Space is limited. Participant fee is \$50 for the two-day seminar including lunch and access to the
 Export Roundtable Discussion. To register, complete the Export U Training Registration form at
<http://www.gets2013.com>. Pay by Tuesday, September 17, 2103 either online or at UOG
 Guam SBDC. If you have any questions please call 735-2590.

SEPTEMBER 21, 2013

TRADE SHOW | 12:00 pm to 5:00 pm
 Guam Greyhound Park Expo Hall

GETS 2013 is a FREE event and is open to the public.
 Enjoy an afternoon of local product exhibits and
 entertainment. Fun for the entire family.

No charge for exhibit space! Space is limited!

For exhibitor information and registration go to www.gets2013.com and
 click on the GETS 2013 icon. To learn more about this event please contact GEDA
 at help@investguam.com or call 647-4332.

**FREE
EXHIBIT
SPACE
NOW
AVAILABLE!**

BROUGHT TO YOU BY:



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 for reasonable accommodations for persons with disabilities will be made if requested at least one week in advance. For arrangements, please contact Nicole Tesiro, P.O. Box 5014 Mangiao, Guam
 96923, Tel: (671)735-2590, or Email nicole@pacificsbdc.com. Services are extended to the public on a non-discriminatory basis.

**Free to all
participants**

GET THE EDGE

A Public-Private Small Business Development Outreach Event

When: Tuesday & Wednesday, August 27 & 28, 2013
Time: 8:00 am Registration; Sessions from 8:30 am—12:30 pm
Venue: UOG School of Business & Public Administration, Rm #129

Schedule of Events

**For more
information**

Contact:

Grace Donaldson

Phone: 637-6906/7/8

Fax: 637-6909

E-mail: grace.donaldson@pacifichr.net

Day 1, August 27

Panel speakers
 Representing:
 Procurement Technical Assis-
 tance Center (PTAC), Small Busi-
 ness Administration (SBA),
 Small Business Development
 Center SBDC, Veterans Busi-
 ness Outreach Center (VBOC)
 and Private Sector Businesses

Day 2, August 28

Panel speakers
 representing
 Small Business Administration
 (SBA), Department of Labor
 (DOL), Office of Federal Con-
 tracts Compliance Programs
 (OFCCP), General Service Ad-
 ministration (GSA), Pacific Hu-
 man Resources (PHRS), and dek
 worldwide.

SOME OF THE TOPICS TO BE COVERED

Learn how to resolve issues related to your SAM registration
 Understand the federal DOL and OFCCP requirements
 Learn how various federal agencies can assist with the development of your federal business
 Learn how other small businesses successfully navigated the road to federal business

Registration

Name of Participant: _____ Company: _____

Tel: _____ Email address: _____

Who else will attend: _____

Email registration to: grace.donaldson@pacifichr.net.

SEATS ARE LIMITED!

Supported by:



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 or e-mail nicole@pacificsbdc.com. Services are extended to the public on a non-discriminatory basis.

SAVE A SEAT! REGISTER TODAY!

Guam SBDC Training Schedule

AUGUST

"How to Write a Business Plan"

Friday, August 16th (8:30am – 11:30am)

**Registration & payment deadline

8/14/2013 at 12noon

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"How to Survive and Thrive in Tough
 Economic Times"

Tuesday, August 20th (9am – 12noon)

**Registration & payment deadline

8/16/2013 at 12noon

Presented by Toshie Ito, Motiva Training &
 Consulting

Fee: \$30 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"How to Prepare a Marketing Plan"

Friday, August 23rd (8:30am – 11:30am)

**Registration & payment deadline

8/21/2013 at 12noon

Presented by Fred Granillo, Business
 Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148
 Leon Guerrero SBPA Building

"WIB: Growth Venture-Managing
 Operations for Growth"

Thursday, August 29th (12pm – 2pm)

**Registration & payment deadline

8/27/2013 at 12noon

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: Bank of Guam Headquarters

2nd floor Conference Room

SEPTEMBER

"How to Start a Business"

Friday, September 6th (8:30am –

11:30am) **Registration & payment dead-

line 9/4/2013 at 12noon

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"It's Time to Conduct Performance
 Reviews"

Friday, September 13th (8:30am –

11:30am) **Registration & payment dead-

line 9/11/2013 at 12noon

Presented by Pacific Human Resource
 Services, Inc.

Fee: \$30 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"Insurance for Small Business"

Friday, September 20th (8:30am – 11:30am)

**Registration & payment deadline

9/18/2013 at 12noon

Presented by Fred Granillo, Business
 Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"WIB: Growth Venture- Reaching the
 Market"

Thursday, September 26th (12noon – 2pm)

**Registration & payment deadline

9/24/2013 at 12noon

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: Bank of Guam Headquarters

2nd floor Conference Room

OCTOBER

"How to Write a Business Plan"

Friday, October 4th (8:30am – 11:30am)

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"QuickBooks: Doing Payroll"

Friday, October 11th (8:30am – 11:30am)

**Registration & payment deadline

10/9/2013 at 12noon

Presented by Fred Granillo, Business
 Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm. #148

Leon Guerrero SBPA Building

"WIB: Reaching the Market"

Thursday, October 24th (12noon – 2pm)

**Registration & payment deadline

10/22/2013 at 12noon

Presented by Denise Mendiola-Hertslet,
 Senior Business Counselor/WIB Program
 Coordinator

Fee: \$20 per person

Location: Bank of Guam Headquarters

2nd floor Conference Room

TO REGISTER log onto
<http://pisbdcnecenterdirect.com>

TO MAKE PAYMENT online log onto
 your eCenter account and click PAY
 NOW

Cash, check (payable to University of
 Guam) & major credit cards (AMEX, Visa,
 MasterCard, and Diners Club & JCB)
 accepted.

For more information, please call the
 Guam SBDC at 735-2590.

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 96923, Tel: (671)735-2590, or Email
nicole@pacificsbdc.com.
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 to the public on a
 non-discriminatory
 basis.



Customer Service Training for Frontline Employee

By: Mason Fritz

Chuuk Visitors Bureau Director

The two-day "Customer Service Training for Frontline Employee" in Chuuk sponsored by Chuuk Visitors Bureau, PATA Micronesia, and Chuuk SBDC was a success with 18 representatives from private sectors, government, and Non-Government Organizations (NGO) participated. The customer service training started on Thursday, June 27th to Friday, June 28th, 2013 at the Truk Stop Conference Room.

Mr. John Calvo, member of Pacific Asia Travel Association (PATA) Micronesia and a PATA trainer in customer service, volunteered to conduct the Customer Service Training for Frontline Employee in Chuuk.

The objective of the training is to train the trainer. After the training, new trainers can go back to their respective offices or businesses to develop their own customer service trainings for their frontline staff with the assistance from Chuuk Visitors Bureau (CVB). Among the participants, ten represented the major operators - hotels, restaurants, and dive shops in Chuuk, three from government offices, and five from NGOs.

The set up of the training emphasized

the practicality of customer service which was easy for the participants to understand and follow along. Chuuk Visitors Bureau opened the training everyday with a short customer service presentation by CVB Japan International Cooperation Agency (JICA) volunteer Ms. Yoko Kawamukai on Japanese language and specific customer services. The rest of the day was the main customer service training by Mr. John Calvo. At the end of the two-day training, almost all of the participants received a certificate of completion.

Chuuk Visitors Bureau, PATA Micronesia Chapter, PISBDCN - Chuuk SBDC, and United Airlines extend their congratulations and appreciation to the following businesses, government offices, and NGOs for their participation: Blue Lagoon Resort and Restaurant, Blue Lagoon Dive Shop, Truk Stop Hotel and Restaurant, Truk Dive Center, C&I, The Governor's Office, The Election Office, and CWC.

The sponsors along with the participating businesses, offices, and NGO extend their appreciation to Mr. John Calvo for his valuable time volunteering to train the frontline employees in Chuuk to improve and develop new methods of Customer Service, the Chuukese way.

Chuuk SBDC Training Schedule

AUGUST

How to Write a Business Plan

August 19, 2013

Read & Understand Financials

August 20, 2013

Record Keeping (Posting Transactions)

August 21, 2013

Record Keeping (Preparing Balance Sheet & Income Statement)

August 22, 2013

Customer Service

August 23, 2013

SEPTEMBER

How to Write a Business Plan

September 25, 2013

Read & Understand Financials

September 26, 2013

Record Keeping (Posting Transactions)

September 27, 2013

Record Keeping (Preparing Balance Sheet & Income Statement)

September 28, 2013

Introduction to Computer

September 29, 2013

OCTOBER

How to Write a Business Plan

October 21, 2013

Read & Understand Financials

October 22, 2013

Record Keeping (Posting Transactions)

October 23, 2013

Record Keeping (Preparing Balance Sheet & Income Statement)

October 24, 2013

Introduction to Excel

October 25, 2013

All workshops are to be held at the Chuuk Small Business Development Center training room located in Nepukos Village and are from 9:00 am - 11:00 am.

All training/workshops are open to all qualified small business owners, managers, key personnel, and/or individuals planning, considering to start or expand their business ventures. All trainings are offered at NO CHARGE (FREE). Please contact your Chuuk SBDC at (691)330-5846 or e-mail cassandra@pacificsbdc.com or ketsen@pacificsbdc.com for more details. Request for reasonable accommodations for

persons with disabilities must be made 72 hours in advance. For arrangements, please call the Chuuk SBDC at (691)330-5846. Services are extended to the public on a non-discriminatory basis.



Pacific Composites Inc. DBA ShipRight! and boatSHOP

Chris and Amanda Young spend some quality time with their daughters: Evie 5, Lighlah 3, and Aurora 9 months.

very easy way. Because of the way they wrote their plans the banker was able to set up funding options that worked best for their situation.

One of the biggest challenges the Young's faced was balancing the numbers. When looking to the future of what their business needed to survive as well as thrive, it was conflicting trying to weigh out what areas of the business would require more funding and what areas did not. They had to make modest requests for those appropriations so that financial institutions would find those requests reasonable and profitable. Another challenge was balancing life. It was difficult trying to find the stability between working on the expansion, working the business already in operation, and working on family. Balancing the time spent on each but again not compromising on the values of quality and integrity in each of those aspects, that was the hardest.

The most memorable triumph thus far in the business for the Young's was acquiring the

rights to deal and distribute Suzuki Marine, SystemThree, and HoneyComb Core to Guam and the Marianas. From those triumphs, developing personable and gratifyingly real relationships with these companies, which add value to their company as well as their life and exemplifying again the feeling of family in their business.

The future is bright for Ship Right. The Young's describe their goals both short and long term. For their short term goal, they want to complete the physical expansion of their boat supply storefront so that they can quickly accommodate the growing demand of their quality marine products. For their long term goal, they look forward to start manufacturing and marketing an award winning design of efficient boats, to support the local boating community through DIY workshops, sponsoring, and/or partnering at community events associated with water sports and recreation.

The Young's advice for future or continuing business owners is to, "[Not] wait for perfect conditions. Even the smallest action now will perpetuate into big endeavors later. And if motivation is all you need... simply set up an appointment with the people at SBDC they can help make your dreams your business."

Pacific Composites Inc. DBA ShipRight! And

- ▲ **Business Name:** Pacific Composites Inc. DBA ShipRight! and boatSHOP
- ▲ **Owner(s):** Amanda and Chris Young
- ▲ **Type of Business:** One Stop Marine Service & Supply Shop
- ▲ **Location:** Conveniently located across the street from the Agana Boat Basin, Guam's main Marina at 302 W. Soledad Ave Hagatna GU 96910 next to Moylan's party world
- ▲ **Hours of Operation:** Tues- Fri 9am-5pm Saturdays 10am-2pm closed Sundays and most major Holidays
- ▲ **Contact Information:** 989-SHIP (7447) shiprightguam.com

boatSHOP specializes in boat repair, fabrication, and distribution of marine tooling and materials. They are an official dealer of Suzuki Outboards and Parts, System Three epoxies and resins, Honey Comb Core, and more. They are conveniently located across the street from the Agana Boat Basin, Guam's main Marina at 302 W. Soledad Ave Hagatna GU 96910 next to Moylan's party world. They are open Tuesdays - Fridays from 9:00am - 5:00pm, Saturdays from 10:00am - 2:00pm, and are closed on Sundays and most major holidays. You can give them a call at (671)989-SHIP (7447) or visit their website at www.shiprightguam.com.

For more information on how the Guam Small Business Development Center can help you, please give us a call at (671)735-2590 or visit our website at www.pacificsbdc.com.



continued from page 1

expansion happen."

The Young's try to keep the funding of their business without the need of investors, because they started their business with their own efforts and continue to do so. Therefore, they came up with multiple back-up plans to finance their expansion. Their initial plan was to bring in their expansion documents to their company banker up at First Hawaiian Bank. In case that plan fell through, they would be able to fund the expansion three different ways: government financial aid institutions like SBA or USDA, creatively set up independent fundraising events, or online sources such as "indiegogo" or "go fund me". The Young's stated, "We are big on thinking outside the box!" Fortunately, they did not have to get that elaborate for funding the expansion, because the bank was impressed by their expansion documents allowing them to acquire funding in a

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Guam Media Study, Sept. 2010



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USDA Farm Service Agency offers New Loan Program for Farmers in the CNMI

By Perry Inos Jr.
Director
(CNMI SBDC)

Gov. Eloy S. Inos and Lt. Gov. Jude U. Hofshneider, through the Department of Commerce's CNMI Small Business Development Center (SBDC) in partnership with USDA's Farm Service Agency (FSA) are pleased to announce loan opportunities for farming related activities.

According to FSA assistant manager Fred A. San Nicolas, "The new Microloan (ML) Program has less stringent managerial experience and income verification requirements, along with a simpler loan application for operating loans up to \$35,000. The ML application is streamlined, but FSA's mission is to help individuals become successful agriculture business owners, and so we like to let people know they must have a solid business

proposal and meet FSA eligibility, repayment and collateral requirements."

CNMI SBDC director Perry A. Inos Jr., commented, "The CNMI SBDC is able to provide technical assistance for business planning through one-on-one consulting with prospective FSA applicants."

Commerce deputy secretary Ivan A. Blanco added, "These types of opportunities are a breath of fresh air for our local entrepreneurs. The administration, through Commerce Secretary Sixto Igisomar, continues to support these types of programs with the partnership of our Small Business Development (SBDC) office to assist the commercial and family size farms. I also applaud the initiative by the USDA-FSA to provide these types of opportunities for those already in the farming sector and those interested in farming."

This program complements USDA

FSA's Operational Loan Program that is also available which include farm activities such as start up costs and operational costs for family sized farms and commercial farms for purchases of livestock, agricultural products, machinery, seedlings, etc.

For further information, please visit the USDA-FSA website at: <http://www.fsa.usda.gov/FSA/webapp?area=home&subject=landing&topic=landing>.

In addition, you may contact Director Inos at the CNMI SBDC at 664-3018 or perry@pacificsbdc.com as well as Fred A. San Nicolas at fred.sannicolas@pb.usda.gov (USDA-FSAGUAM).

To learn more about the CNMI SBDC's programs and services, call (670)664-3018 or visit our website at www.pacificsbdc.com.



From left, Perry A. Inos Jr., CNMI SBDC director; Fred A. San Nicolas, assistant manager, Farm Loan Program, USDA-FSAA; and Ivan A. Blanco, Commerce Deputy Secretary

Green Flash Comics, Be a Hero

By Perry Inos Jr.
Director
(CNMI SBDC)

Glenn Keaton, proud owner of Green Flash Comics, arrived in the CNMI in 2002, where he was an instructor for the Northern Marianas College in Mathematics and Science. Glenn is a father of two wonderful children, Jack and Sara, and a humble husband to Susan Keaton. Growing to love the CNMI for "Saipan's beautiful lush greenery, lovely tropical climate, clear air, and cleansing rain," the Keatons have made the CNMI their home.

Glenn has been a comic enthusiast since the age of 12, growing to love the favorites such as Spiderman, Thor, Iron Man, and the X-men. He noticed the trend of the transition from comic to movie and observed a growing market as more comic enthusiasts & collectors came about. Attending a comic convention in Dubai, he stated, "there were thousands who attended a much larger attendance than I expected, especially for a region that had no comic book



stores." Glenn saw a demand in Dubai and the CNMI. Glenn stated, "He would like to establish a reputation as a business in the CNMI, then utilize Gold Key Services, referred to by the CNMI SBDC, to expand operations to Dubai, what more then to bridge English literacy than Comics."

Glenn Keaton's experience as a comic collector and pursuing comics at many different comic retail stores

throughout the years became his hobby. Now, "I would like to start my own business and have comic collectors & children purchase comics from Green Flash Comics," stated Glenn.

Glenn says that "the CNMI Small Business Development Center helped with creating a definite plan for getting the business that needs to be considered. The CNMI SBDC outlined the process, starting with setting

me up with writing a business plan that clearly described and set down costs and budgets, schedules and strategies, objectives and goals, etc."

Glenn admitted that "the start-up process is a bit harrowing, and often scary, mainly because this is the first time for me to have my own retail business." There was many processes to follow, getting "the business from an idea to a reality and I utilized my own personal funds to properly start up the business at a planned rate of preparation and growth."

The biggest challenge for Glenn was finding the best location to fit his target market. "There were lots of spaces on Saipan for rent, but picking only one could be disastrous when they didn't fit my budget needs." The most memorable triumph for Glenn was "committing to my dream and turning the idea into a reality."

The short-term goal for Green Flash Comics is to gain control in its market and to be known in the community by its marketing campaign. Green Flash Comics' long term goals are to "contribute to literacy campaign in the CNMI by working with the local

- ▲ **Business Name:** Green Flash Comics
- ▲ **Owner:** Glenn Keaton
- ▲ **Type of Industry:** Retail
- ▲ **Location:** Garapan, Across TSL Plaza 2nd Floor
- ▲ **Hours of Operation:** Monday-Sunday, 10:00 am – 6:00 pm
- ▲ **Contact number:** Email: gkeaton2007@gmail.com

library, expanding their business to meet local needs, being affordable, and giving local artists an outlet for their talents, and then eventually expand to Dubai."

Lastly, the advice Glenn Keaton of Green Flash Comics give to others in starting a business is "to contact CNMI SBDC. They will get you started in the right direction and give you a realistic outlook to your plans."

Green Flash is open on weekdays and weekends from 10am – 6pm, located in Garapan, Saipan Across TSL Plaza 2nd Floor. For inquiries contact Green Flash Comics at or via email at gkeaton2007@gmail.com.

For more information on how the CNMI SBDC can help you, call (670)664-3018 or visit our website at www.pacificsbdc.com.

The CNMI SBDC Training Schedule

Month	Day	Title	Island	Location
August	29	Start an Export Plan	ROTA	Rota's Northern Marianas College
October	11	Start an Export Plan	TINIAN	Tinian Business Center
October	24	Start an Added Value Product	ROTA	Rota's Northern Marianas College
November	18	Start an Added Value Product	TINIAN	Northern Marianas College

All workshops will be conducted by Perry Inos Jr. from 10:00am – 12:00noon.

Interested in starting and/or expanding a business? The CNMI SBDC workshops are offered at NO CHARGE (FREE). For more information, please call the CNMI SBDC at (670)664-3018 or e-mail Lynette Sablan at lynette@pacificsbdc.com or Perry Inos Jr. at perry@pacificsbdc.com.

Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the CNMI SBDC at (670)664-3018. Services are extended to the public on a non-discriminatory basis.

Locally Grown Produce at Thai Smoothie & Grill

By: Janay Laville Crump
and Ayana Chamness
UOG Student Interns
(Guam SBDC)

Christopher Quitano had a dream to become his own boss and with the motivation his wife bestowed in him, it became possible. In 2010, after participating in the Guam SBDC Microcredit Training program, successfully completing the twelve-workshop program, prior experience in running a small smoothie business in Saipan and working in a purchasing department, he opened his doors to the people of Guam.

Three years later, Thai Smoothie and Grill has developed a loyal following of customers that crave their authentic local cuisine and fresh fruit smoothies. The unique feature of this mobile food business is that most of the vegetables found in their dishes are locally grown. When arriving at Thai Smoothie and Grill, one can see the display of the herbs and vegetables growing in small pots surrounding the canteen. There is an assortment of lemon grass, papaya, hot pepper, basil, spearmint, chafer lime, egg plants and Thai ginger. Your mouth will water with delight when tasting their green curry: fresh eggplant with a touch of coconut milk. Then, you can cool off by indulging in their ube-



Fresh produce and herbs such as lemon grass, basil, and egg plant grown outside Thai Smoothie & Grill.

coconut flavored smoothie.

When asked why they grow their produce rather than buy, Christopher responded that the weather here on Guam makes it possible to grow your own herbs and vegetables. He stressed that he makes the time to plant what will be used in Thai Smoothie and Grill and also extends the benefits to his family. "There are some herbs you just can't find in stores or markets." This makes Thai Smoothie and Grill uniquely delicious.

Christopher wishes to expand his business for the natural reasons of making life more comfortable for his wife,

daughter and two little boys, but there are other reasons that drive him as well. "Every (working) day is beautiful." He mentioned that the comments from his customers about the food only inspire him to do more for the community and even open another mobile canteen. Through the years he had to make sacrifices to be as successful as he is now. "Don't be afraid to open that door, challenges are always there, take it one at a time and don't give up."

Thai Smoothie and Grill is a small



Fresh spring rolls filled with crisp vegetables served with their authentic peanut sauce.

location with big and fresh flavors. It is best to order in advance, or you might miss out on their fresh

spring rolls accompanied by authentic peanut sauce! They are on the corner of Rte. 4 and Dero Rd. in Ordot and open Monday through Friday, 7am-6pm and Saturday and Holidays, 10am-6pm.

For more information on how the Guam SBDC can help you, contact us at (671)735-2590 or visit our website at www.pacificsbdc.com.

▲ **Business Name:** Thai Smoothie & Grill
▲ **Owner:** Christopher Quitano
▲ **Type of Industry:** Food & Beverage
▲ **Location:** corner of Rte. 4 and Dero Rd. in Ordot
▲ **Hours of Operation:** Monday through Friday, 7am-6pm and Saturday and Holidays, 10am-6pm.
▲ **Contact number:** 671-929-8534

Office Creativity



Jesse Lujan, owner of Office Creativity, stands in front of his business office.

By: Fred Granillo
Business Counselor
(Guam SBDC)

Jesse S. Lujan, 37, resides in Barrigada with his wife, Mariann T. Lujan and their three children, Brandon 16, Serenity 8, and Zahavah 1. Lujan enjoys outdoor sports

and off-roading, but most importantly enjoys spending time with his family.

When asked why he decided to start his own business, Lujan replied, "I have been working in the furniture industry for over 15 years and it has been a lifelong dream to owning my own company. When the opportunity arose, I did not hesitate to take that leap." With over 15 years in the furniture industry, he has worked on office designing, sales, and installation. Lujan has had the opportunity to deal with many different manufacturers and different types of furnishing. Furnishings vary from rotating files systems, cubicles, free standing desks and seating to pallet racking and shelving. He

has also worked on IT items as well as construction. In his experience then and now, he has dealt with different entities including the federal and local government as well as the private sector.

The Small Business Development Center played a pivotal role in the start of his business planning. With the help and expertise of Fred Granillo, he received guidance in creating his business plan, understanding

the tax process, and all the basic needs in starting your own business. SBDC also helped him with the SBA loan applications and processes.

Lujan describes the start-up process. "In the beginning it was quite intimidating. There were so many things that I needed to do in order to get started. Start off capital is important when starting a business. This I would say was my biggest hurdle, as when I started I no longer had the residual income I was used to when I was just an employee. Much of the start-up funding came from our family savings. It was a sacrifice for my family and me during this time. But we knew that in the long run it will pay-off."

When Lujan first started his business, funding came from family savings that were intended to use for a family vacation this past summer. With the help of SBDC and SBA, he was able to acquire a credit line with Bank of Guam. One of the biggest challenges, Lujan stated, was getting the word out that he was in business. Being a new name and a new business, he had to work harder to establish his clients. When there are challenges, triumph is usually just around the corner. For Lujan, his most memorable triumph was when he received his first job from Nanbo's Insurance, just a week after he officially opened. This opportunity gave him the confidence that things will go well.

In every business, there are goals to be

made and accomplished. Lujan stated that his short-term plans for Office Creativity include establishing more consistent marketing strategies so customers are aware that they have another option for all their office needs. His long-term plans include expanding office space and carrying inventory for immediate customer needs.

We asked Lujan "What advice would you give to others who want to start a business at this time?" He responded, "Follow your intuition and believe in yourself. Don't be afraid to ask questions and most of all take advantage of the programs available through SBDC. Overall, don't be afraid to take chances and jump on opportunities when they arise."

For more information about Guam Small Business Development Center contact (671)735-2590 or visit our website at www.pacificsbdc.com.

▲ **Business Name:** Office Creativity
▲ **Owner:** Jesse S. Lujan
▲ **Type of Industry:** Office Furniture Sales & Design
▲ **Location:** ASC Office Pavilion, 2nd Floor Suite 9
▲ **Hours of Operation:** M-F, 8:00 am – 5:00 pm
▲ **Contact number:** Contact information: 989-5665 (office), 787-5665 (mobile) e-mail: jess@officecreativity.com



Custom Fitness and CrossFit Gof Metgot Opens in Anigua

An interview with Samantha King Sablan, co-owner



Ryan Claros, Samantha King Sablan, Paul Claros, Custom Fitness: Co-owners. Not pictured: Co-owner Steven Sablan

By: Denise Mendiola-Hertslet
Senior Business Counselor/Bank of Guam WIB Program Coordinator (Guam SBDC)

Custom Fitness and CrossFit Gof Metgot is a family-owned, woman-owned small business. The business partners are Samantha King Sablan (married to Matthew Sablan with one daughter, Matea Grace), brother-in-law Steven (married to Maria DeVille with two sons, Stevie Joe and Rocco) and his godbrother Paul Claros, along with his twin, Ryan Claros.

Why did you decide to start your own business?

SS: Paul and Ryan had always dreamt of opening their own fitness facility. When Ryan completed his Doctorate of Physical Therapy, he finally moved home after more than a decade away, to turn that dream into a reality. Seeing that they would need help and wanting to keep it in the family, they recruited me to run the day to day operations, and my brother-in-law who is currently pursuing his degree in Exercise Science, to assist with the training and help develop a chil-

dren's program.

What experience do you have in this type of business?

SS: This is my first time owning my own business, which is quite daunting, but I do have experience managing a front office. Ryan, Paul, and Steven all have experience coaching, degrees in the exercise field, extensive certifications, and personal training experience.

How did the Small Business Development Center and other resources help you?

SS: We had our business plan ready but needed help fine-tuning it, as well as the expertise of someone who had experience with small businesses. Denise was a God-send! :)

What was the start-up process like?

SS: A lot of work! We tried to do as much as possible ourselves, and literally poured our blood, sweat, and tears into the business.

How did you fund your business?

SS: A combination of savings and private investors. Currently we are in the process of procuring a small business loan to fund our expansion into a physical therapy

clinic and additional space for our CrossFit classes.

What were some of the biggest challenges you experienced in the start-up process?

SS: Not knowing what to expect. However, we will be so prepared for our expansion now that we have an idea of what goes into opening your own business.

What is your most memorable triumph in your start-up process?

SS: Having people believe in our vision and our expertise. Developing a member base has been a great experience and we really feel like our community is a family.

What are your short-term and long-term plans for your business?

SS: Short-term goals include opening our physical therapy practice, kicking off our children's program, and retaining members, as well as recruiting new ones. Long-term plans are to be Guam's premier functional fitness facility, hav-

ing the most knowledgeable and educated staff and continuing to better and improve ourselves and our facility so that we always have the best product possible. We also hope to continue to contribute to the island's economy by buying local, contributing to GRT, and eventually increasing our workforce by employing qualified individuals to be a part of our team.

What advice would you give to others who want to start a business at this time?

SS: Go to the Small Business Development Center and see Denise! It is a great resource and it's free!

For more information about UOG-Guam Small Business Development Center contact Denise Mendiola-Hertslet at denise@pacificsbdc.com or 671-735-2594.

▲ **Business Name:** Custom Fitness LLC and CrossFit Gof Metgot
▲ **Owner(s):** Samantha Sablan, Steven Sablan, Ryan Claros, Paul Claros
▲ **Type of Business:** Fitness Facility
▲ **Location:** 588 W. Marine Corps Dr. Ste 101 Anigua, Guam
▲ **Hours of Operation:** Currently classes are at 5:30am, 4pm, 5:30pm, 6:30pm daily and open hours on Saturday 7am-11am
▲ **Contact information:** 671-989-0436
cfsguam@gmail.com
www.facebook.com/customfitness
www.customfitness-guam.com Instagram @customfitness



Naomi Ventura, owner of Cutie Petunias, displays one of her hair accessories.

By: Denise Mendiola-Hertslet
Senior Business Counselor/Bank of Guam WIB Program Coordinator (Guam SBDC)

Please tell us a little about yourself:

NV: I'm a mother of 2 beautiful children and a wife of an active

April of 2012 and she was my inspiration to the start of my business.

Why did you decide to start a business?

NV: When my daughter was born, I couldn't find hair accessories or foot wear that she could fit so I decided to create them for her. Everyone loved the pieces I made as well so that's when I decided to start a business.

What experience do you have in this type of business?

Cutie Petunias opens at the ASC Market Place

An interview with Naomi Ventura, Owner and Designer

Coast Guard. My daughter who's my second child was born in

NV: I'd like to think that I've always been a creative person. I was a hair dresser for a year and a half. I worked at Haintown at the GPO in 2003 until I relocated to California in 2005. So instead of cutting hair, I now enjoy dressing hair.

How did the Guam Small Business Development Center and other resources help you?

NV: I received so much helpful information at the SBDC. They assisted me with my business plan and helped me to cross network with business owners and other great people to know. They helped open my eyes to the goals I didn't think I could reach.

What was the start-up process like?

NV: The toughest part of starting a business for me was the business plan. It took me 3 months to complete.

How did you fund your business?

NV: For business start-up, I applied for the Patriots Express loan, through the Bank of Guam and that was surprisingly fast and smooth. I received funds 2 weeks after my application.

What was your most memorable experience in your start-up process?

NV: Holding my Business license was my moment of triumph. It was the start of my business and endless possibilities.

What advice would you give to

others who want to start a business?

NV: My advice to others is, if you feel you have a great idea for a business, move forward with it. At least to take a step and contact the Guam SBDC for advice!

▲ **Name of Business:** Cutie Petunias
▲ **Owner:** Naomi Taylor Ventura
▲ **Type of Industry:** Retail/custom made accessories
▲ **Location:** Agana Shopping Center second floor; Stall #3
▲ **Hours of operation:** Mon-Sat 10am-8pm; Sun 10-6pm
▲ **Contact:** phone: 671-477-4422
▲ **Email:** Omis330@gmail.com (Facebook/Instagram/Twitter)



YES Participants

Visit with Local Entrepreneurs



YES participants take a quick photo with Emerlita Kerradel after discussing topics on spiritual guidance.

By: Lisa Abraham
Director
(Palau SBDC)

The Youth Entrepreneur Solutions (YES) business plan competition hit the road and made several visits to local businesses and entrepreneurs.

The participants were fortunate enough to meet with Omadsu Ueki, owner of 7 Degrees North, and manager Brent Ueki. 7 Degrees North is a local vodka distillery and brainchild of Omadsu Ueki. Mr. Omadsu has spoken to YES participants in the past about the help he has received from the Palau Small Business Development Center (Palau SBDC). The Uekis currently produce vodka in five flavors and proudly market their product with the "Made in Palau" label.

YES Phase II participants were also able to visit General Manager, Andrea Vereen of The Cliff Side Hotel to learn about the lodging and accommodation industry in

Palau; Comptroller Carol Ngiradis and her stellar team of Dolphin's Pacific Eco Tour where the participants were able to see a combination of tourism and environmental protection, and Kotra Bedor owner and manager of Kotra's recording studio where the participants had a chance to meet a fellow youth entrepreneur who has been featured in the local media for his exceptional talent.

The YES Phase II participants have diverse backgrounds and have an even more diverse set of business ideas and dreams which they intend to follow.

If you would like more information about the Youth Entrepreneur Solution Business Plan competition of the Palau Small Business Development Center, please contact Lisa Abraham at (680)587-6004 or e-mail at lees@pacificsbdc.com. You can also stay up-to-date on all their activities by visiting their Facebook site: <http://www.facebook.com/YESpalau>.

PALAU SBDC 2013 – Training Schedule

► How to Prepare Your Marketing Plan August 21, 2013

Learning Objectives: Marketing Plan is the most important part of the business plan development and sometimes, may be overlooked. In this training session, a focus on just how you should conduct your research for your marketing plan in your business plan development process.

► Projecting Your Financial Plan August 22, 2013

Learning Objectives: Projecting Your Financial Plan is the numerical representation of your business plan; critical and important portion of your business plan.

► How to Use Computers in the Business August 27-29, 2013

Learning Objectives: Exposure to Excel and the use of Excel in small business.

► Introduction to Accounting September 9-20, 2013

Learning Objectives: Learn the basics of accounting; language and forms. What they are, represent, and how to understand the three financial forms, balance sheet, profit & loss statement, and the cash flow statement.

► QuickBooks Hands-on Training September 23-27, 2013

Learning Objectives: For existing and advanced individuals on accounting software in a one week training sessions covering how to create chart of accounts, inventory control, income & expense account controls, and much more.....

► How to apply for a Business Loan October 15-16, 2013

Learning objectives: Co-sponsored by Bank of Hawaii, Bank of Guam, Bank Pacific and the National Development Bank of Palau; learn first-hand what these lenders require to apply for business loan and ask all the questions with the support of your classmates.

► Crafting Your Business Plan October 22, 2013

Learning Objectives: How to develop your own business plan that reflects your visions on your business idea(s). Step-by-step processes that will help you understand "how" to put your own business plan together.

► How to Prepare Your Marketing Plan October 23, 2013

Learning Objectives: Marketing Plan is the most important part of the business plan development and sometimes, may be overlooked. In this training session, a focus on just how you should conduct your research for your marketing plan in your business plan development process.

► Projecting Your Financial Plan October 24, 2013

Learning Objectives: Projecting Your Financial Plan is the numerical representation of your business plan; critical and important portion of your business plan.

All Training/Workshops will be scheduled after working hours, please listen out for the training marketing blitz as time; venue and presenters may change without prior notice.

Please contact your Palau SBDC at (680)587-6004 or cell phone (680)775-5472 or e-mail:

lees@pacificsbdc.com or palausbdc@palaunet.com for more details.

Requests for reasonable accommodations must be made 72 hours in advance.

Services are extended to the public on a non-discriminatory basis.



RMI SBDC Training Schedule

Month	Topic	Month	Topic
September 2, 2013	RMI Tax	October 29, 2013	RMI Tax
September 3, 2013	RMI Tax	October 30, 2013	RMI Tax
September 4, 2013	Marketing	October 31, 2013	Marketing
September 5, 2013	Financial Statements	November 19, 2013	Financial Statement
October 28, 2013	RMI Tax		

All workshops will be held at the RMI SBDC and are from 10:00am – 12:00noon FREE OF CHARGE. All workshops are open to all qualified small business owners, managers, key personnel and individuals planning to open or considering starting a small business venture. Individuals interested in attending the workshops may call the RMI SBDC at (692) 625-3685 or email Leeno @ leeno@pacificsbdc.com. Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. Services are extended to the public on a non-discriminatory basis.

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Sansrik Laundromat: NOW OPEN!

By: Skiller Jackson
Director
(Kosrae SBDC)

Mr. Grant H. Ismael and his wife, Kenye, have been dreaming of opening up a business on their piece of land at Sansrik, in the Lelu Municipality. The couple has been residing in the Utwe Municipality for more than 15 years. They have passed through this parcel of land every day while going to and from work, visiting family members in the Lelu Municipality, and doing family shopping.

Mr. Grant Ismael has been working for the Kosrae State Government for the past several years as the Administrator for the Kosrae Visitors Bureau. His wife used to work for the Kosrae State Government for two years as a practical nurse and a legal aid for a local law attorney for a year. Due to family obligations with their kids, Mrs. Kenye Grant refrained from her government jobs.

Around that time, Mr. Grant Ismael came to visit the Kosrae SBDC to start planning for a laundry business for his family. Along the way, a business plan draft was completed and left in his possession for almost seven years. As their kids matured and are now attending school, the

couple decided to reactivate their laundry business plan.

On July 2012, Mr. Grant Ismael contacted the Kosrae SBDC for assistance in updating his business plan and to make the necessary updates and revisions to the cost of building materials and laundry machines. After several counseling sessions with the Kosrae SBDC staff, the plan was updated and sent to the Development Bank for review and comment.

Earlier this year, on February 19, 2013, Mr. Grant Ismael's loan request for a laundry business was approved. One month later, the Sansrik Laundromat was opened for business. The Kosrae SBDC would like to congratulate Mr. Grant Ismael and his wife Kenye Grant for their efforts in making their dream become reality. The Sansrik



Front view of Sansrik Laundromat



Washers and dryers at Sansrik Laundromat

Laundromat is opened for business from Monday to Saturday. Hours of operations are from 7:00am to 10:30pm. The Sansrik Laundromat has made life much easier for the Sansrik Community as they used to drive for at least 3 to 4 miles to the nearest laundry service.

For more information on the services and operations of the Sansrik Laundromat, please call the owner (Mr. Grant Ismael) or manager (Mrs. Kenye Grant) at telephone number (691)370-4900 or (691)370-7208.

For more information on how the Kosrae SBDC can help you, please call (691)370-2751, email skiller@pacificsbdc.com, or visit www.pacificsbdc.com.

Kosrae SBDC Training Schedule

Tuesday, August 27th, 2013 (7:30pm to 8:30pm)

"Basic Excel"

Presented by Kosrae SBDC

Location: Midtown Community Meeting House

Wednesday, September 25th 2013 (10:00am to 11:00am)

"Pricing"

Presented by Kosrae SBDC

Location: Kosrae SBDC Training Room

Friday, September 27th 2013

"Basic Excel"

Presented by Kosrae SBDC

Location: Kosrae SBDC Training Room

The Kosrae Small Business Development Center (SBDC) trainings are open to all qualified small business owners, managers, key personnel, and individuals planning to open or thinking about opening small business ventures. Trainings are offered at NO CHARGE (FREE). For more information, please call the Kosrae SBDC at (691)370-2751

or e-mail skiller@pacificsbdc.com. Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the Kosrae SBDC at (691)370-2751. Services are extended to the public on a non-discriminatory basis.



More Coffee More Business:

An interview with Kimberly L. Gilmar, owner

By: James Limar
Director
(Yap SBDC)

Why did you decide to start your own business?

KLG: It has been a long-time dream for us to open up a coffee shop / snack bar. Also, we wanted to bring something different into the community of Yap.

What experience do you have in this type of business?

KLG: I was employed at a coffee shop called "Lamassatt Fresh" back in California for two and a half years. I also worked for the A & W Company which also dealt with other mixed drink products.

How did the Small Business Development Center and other resources help you?

KLG: I am happy to say that Yap SBDC is the enabler for our success. It is because of the business counselors' help and support that we were able to put together our business plan and successfully get funding by the bank. Aside from the counseling and training assistance, Yap SBDC also accepted us into its incubating program which puts us at a central location in town to run our business from. It is that business support system offered by the Yap SBDC that helps and continues to help us tremendously.

What was the start-up process like? How did you fund your business?

KLG: Oh boy! What can we say, the process of starting our business was not easy work. From raising funds to obtaining permits, purchasing inventory, hiring employees to the actual open-

ing of the shop, it took us almost 4 months. Our lender, the Pacific Islands Development Bank, on the other hand, was very generous and quick in its processing of our loan application which took less than a month to get approved and disbursed.

What were some of the biggest challenges you experienced in the start-up process?

KLG: The major challenges we experienced were the training of the new employees to get the exact measurement of the ingredients for drinks and the consistency in the quality of our products. Also, the marketing of our product to get new customers to try



Owner, Kimberly L. Gilmar, far left, and staff of Colonia Best Coffee

them out was a challenge.

What is your most memorable triumph in your start-up process?

KLG: It is the joy that comes with the accomplishment of one's own dream on that day we officially opened our door for business.

What are your long-term plans for your business?

KLG: Long-term goals are 1) to not give up on running our business to the

- ▲ **Business Name:** Colonia's Best Coffee
- ▲ **Owner(s):** Kimberly Leergal Gilmar
- ▲ **Type of Business:** Coffee Shop / Snack Bar
- ▲ **Location:** Small Business Development Center RM# 101
- ▲ **Hours of Operation:** Mondays to Fridays: 7:30am to 4:30pm
- ▲ **Contact information:** Saturdays: 8:30am to 2:30pm; (691) 350-6550

next level of success and 2) to expand to other locations on island and hopefully beyond.

What advice would you give to others who want to start a business at this time?

KLG: Good Luck! Anything is possible if you set your mind to it. Don't give up! Talk to your banker, SBDC, your friends and family.

The Yap Small Business Development Center (SBDC) is an affiliate of the University of Guam's PISBDCN supported in part, by the U.S. SBA under a cooperative agreement. Services are extended to the general public on a non-discriminatory basis. Please call Yap SBDC at (691)350-4801/2 for assistance.

Yap SBDC Training Schedule

Month	Workshop Title	Instructor
August 15	Accounts Receivable & Bad Debts	Monica
August 21	Cash Flow	Mike
August 22	Profit & Loss	Mike
August 23	Balance Sheet	Mike
August 26	Linking all 3 Statements Together	Mike
September 3	Pricing	James
September 24	FSM Gross Receipt Tax	James
September 26	Business Licensing Regulations	Mike

All workshops will be held at the Yap SBDC Training Facility. Workshops listed will be offered to business owners and potential business owners during the months of August and September, 2013. For more information regarding time, please contact the Yap SBDC @ telephone numbers (691)-350-4801/4802 or at email address ysbdc@mail.fm Seating is limited to 25 participants per session. Schedule is subject to change without prior notice. Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. Services extended to the public on a non-discriminatory basis. Call the YAP SBDC at (691)350-4801/2 for arrangements.

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