

Visit our website at www.pacificsbdc.com

Register
Your Business
in our new regional
Business Directory at
<http://www.pacificsbdc.com/directories/get-listed-directory>

INSIDE

Angelica Camacho-Paulino
and Gerardine Mendiola
joins Guam SBDC
Page 3

A passion for love and
baking
Page 5

Help your customers find
your business online: A
guide to creating a website
Page 7

Green Valley Farm
Page 11

#MeetOurConsultants
Page 13



The Pacific Islands Small Business Development Center is a program supported by the U.S. Small Business Administration under a cooperative agreement and extended to the public on a non-discriminatory basis. SBA cannot endorse any products, opinions, or services of any external parties or activities. This material is based on work supported by the U.S. Small Business Administration. Any opinions, findings, conclusions or recommendations expressed are those of the author (s) and do not necessarily reflect the views of the SBA.

Editorial/Production Staff

Rindraty Celes Limtiaco,
President, G.P.I.

Pacific Islands
Small Business Development
Center Network,
Editorial

Jae Fermin James,
Advertising Director

Forging ahead amidst a pandemic – 23Fitness expands with client's health as top priority!

By: Gerardine Mendiola
*Business Advisor/Training
Program Coordinator
Guam SBDC*

The odds of success with any new business are always precarious. Add the challenges of a devastated economy and constant changing rules for operating in a pandemic, maintaining and running a business is even tougher. Across the U.S. and on Guam, despite the unforeseen circumstances that have hit the world by storm, some businesses like 23Fitness are forging ahead with expansion in 2020, finding ways to make it work amid unprecedented uncertainty.

23Fitness owner Mychal Borja's long-term goal was always a larger facility with more capability to expand services. Within the first year of opening 23Fitness Studio in 2017, he cre-



ated a steady clientele and was able to build strong relationships with many of his clients. This led to word-of-mouth advertising that eventually packed his schedule. He wanted the ability to service more clients with the growing demand without compromising the quality and core values of his training, so he decided to expand his studio to provide a comfortable, private training atmosphere that his clients enjoy.

Mychal is a certified personal trainer and sports conditioning specialist with the American Council on Exercise who has worked in a number of commercial gyms—from operations and sales to training, prior to opening his own studio. He has always been involved in sports since he was a child, so athletics and fitness are also a personal passion of his. He grew up playing sports and eventually played with the men's National Basketball team. He is also a certified Basic Life Support

(BLS) instructor. When it comes to fitness, he understands the dynamics of training, the hard work it takes for top performance, and the importance of safety when training.

Mychal credits his Guam SBDC Advisor for assisting and guiding him through the entire expansion process.

continued on page 4

SBA Honors Guam's Entrepreneurs and Champions

By: Kenneth Q. Lujan
*SBA Guam
Branch Manager*

In the midst of the COVID-19 pandemic, SBA's Guam Branch Office honored several of Guam's top entrepreneurs and champions in separate and small ceremonies throughout the island. This year marks the 67th anniversary of the small business awards program for the agency, and the 30th year since Guam first recognized a local winner along with the 50 states, Puerto Rico and Virgin Islands.

What was to be a special year with plans to have a formal award cere-



L-R: Ken Lujan, SBA Branch Manager; Susan Biolchino, President; Christopher Biolchino, VP/Operations; and Jessie Rosario, VP/Sales and Marketing – Graphic Center, Inc., Guam

business owners from across the island were honored for their accomplishments as the island's leading small businesses and champion of small businesses. "Small businesses continue to drive Guam's economy, even through challenging times such as now by retaining and creating jobs and opportunities for the island in every sector across the island region," said SBA Guam Branch Manager Kenneth Lujan.

"The SBA is very proud of recognizing

continued on page 2

mony, COVID-19 changed the landscape of our entire island economy. However, it did not dampen the spirits of this year's award winners! Small



SBA Honors Guam's Entrepreneurs and Champions



SBA Guam Branch Manager Kenneth Q. Lujan (left) and Bank of Guam President/Chief Executive Officer Joaquin P.L.G. Cook (right)



Guam Community College President Dr. Mary A.Y. Okada (left) and SBA Guam Branch Manager Kenneth Q. Lujan (right)



PISBDN Network Director Frederick Granillo (left), Sophia Chu, General Manager, Hyatt Regency Guam (middle), and SBA Guam Branch Manager Kenneth Q. Lujan (right)



PISBDN Network Director Frederick Granillo (left), Tonnie Guzman, Owner/Chef, Z's Canteen (middle), and SBA Guam Branch Manager Kenneth Q. Lujan (right)

continued from page 1

the accomplishments of over 135 entrepreneurs and champions who have won the awards for the past 30 years. Small businesses play a vital role in enabling Guam's entrepreneurs to succeed. We are excited to be able to recognize a few of these great success stories for our 30th Anniversary."

The 2020 Guam Award Winners and Champions are as follows:

- **Susan M. Biolchino/Christopher Biolchino/Jessie Rosario, President/VP-Operations/VP-Sales & Marketing, Graphic Center, Inc., Guam, Small Business Persons of the Year award;**
- **Sophia Chu, General Manager, Hyatt Regency Guam, Minority Small Business Champion of the Year award;**
- **Dr. Mary A.Y. Okada, President, Guam Community College (GCC), Women In Business Champion of**

the Year award;

- **Joaquin P.L.G. Cook, President/Chief Executive Officer, Bank of Guam, Financial Services Champion of the Year award; and**
- **Tonnie Guzman, Owner/Chef, Z's Green Canteen, Home-Based Business Champion of the Year.**

Guam's Small Business Award Winners were nominated by local lending institutions and business organizations.

Pacific Business Partners
Staff and Board Members



Pacific Islands Small Business Development Center Network
Location: University of Guam,
UOG Station
P.O. Box 5014, Mangilao, Guam 96923
Telephone: (671) 735-2590
Fax: (671) 734-2002
Website: www.pacificsbdc.com

Frederick Granillo
PISBDN Network Director
fred@pacificsbdc.com
Jane Kwok,
Associate Network Director
jane@pacificsbdc.com
Cheery Fe Yeban,
Network Program Associate
cheery@pacificsbdc.com

Guam SBDC
P.O. Box 5014, Mangilao, Guam 96923
Telephone: (671) 735-2590
Fax: (671) 734-2002
Frederick Granillo, Center Director
Angel Camacho-Paulino, WIB Program
Coordinator/Business Advisor
Gerardine Mendiola, Training Program
Coordinator/Business Advisor
Lorie Sablan, Administrative Assistant

Chuuk SBDC
P.O. Box 1604, Weno, Chuuk FM 96942
Telephone: (691) 330-5846
Email: chuuksbdc@pacificsbdc.com
Ketsen Haregaichig, Director/Business
Advisor
Cassandra Dereas, Business Advisor

**Commonwealth of the Northern
Mariana Islands (CNMI) SBDC**
P.O. Box 5795 CHRB, Saipan MP 96950
Telephone: (670) 664-3018
Fax: (670) 664-3067
Email: cnmisbdc@pacificsbdc.com
Nicole Babauta, Director/Business Advisor
Lorie Panglinan, Office Manager

Yap SBDC
P.O. Box 1171, Colonia, Yap FM 96943
Telephone: (691) 350-4801
Fax: (691) 350-4803
Email: yapsbdc@pacificsbdc.com
James Limar, Director/Business Advisor
Geraldine Mitagow, Business Advisor
Helen Tinan, Office Manager

Palau SBDC
P.O. Box 816, Koror, Palau 96940
Telephone: (680) 587-6004
Fax: (680) 587-1549
Email: palausbdc@pacificsbdc.com
Ltelat Fritz, Director/Business Advisor
Alfia Alfonso, Administrative Assistant

Kosrae SBDC
P.O. Box 577, Tofol, Kosrae FM 96944
Telephone: (691) 370-2751
Fax: (691) 370-2066
Email: kosraesbdc@pacificsbdc.com
Skiller Jackson, Director/Business Advisor
Emily O'Steen, Business Advisor
Sepe Tolenna, Office Manager

Pohnpei SBDC
P.O. Box 159, Kolonia, Pohnpei FM 96941
Telephone: (691) 320-2480 ext. 149 or 150
Fax: (691) 320-2479
Email: pohnpeisbdc@pacificsbdc.com
Timothy Mamangon, Director/Business
Advisor
Yuuki Omura, Office Manager

PISBDN Advisory Board
Lee Webber, Chairman (Guam)
Phillip Reklai, Vice Chairman (Palau)
Frederick Granillo, Secretary (Guam)
James Gilmar, Member (Yap)
Robson Henry, Member (Kosrae)
Douglas Marar, Member (Chuuk)
Dr. Anita Enriquez, Member (Guam)
Christine Quichocho, Member (Guam)
Tria Paulino, Member (Guam)
Dr. Annette T. Santos, Member (Guam)
Kenneth Q. Lujan, Ex-Officio (SBA)
Joseph Roberto, Member (Guam)

Angelica Camacho-Paulino and Gerardine Mendiola joins Guam SBDC



Angelica Camacho-Paulino

Business Advisor/BOG WIB Program Coordinator



Gerardine Mendiola

Business Advisor/Training Program Coordinator

By: Angelica Camacho-Paulino and Gerardine Mendiola

The Guam SBDC is pleased to announce the addition of Angelica Camacho-Paulino as Business Advisor and Bank of Guam Women in Business Program Coordinator. Angelica brings over 14 years of experience in marketing, business strategy and development, project management, creative design, digital marketing and eCommerce. She's honed her analytic and management skills in public and private organizations while working as a policy analyst in the Guam Legislature, grant specialist at the Guam State Clearinghouse, senior marketing and business development manager for a national architecture firm, and project manager at the Guam Hotel and Restaurant Association.

She's committed to helping women and youth explore opportunities of business ownership to achieve financial freedom and create a support system of interdependence with community resources. As an entrepreneur herself, she is no stranger to business and financial management. In 2016 she successfully completed the Guam Unique Merchandise and Art (GUMA) incubator program and was able to launch her interactive product line shortly after. She taught entrepreneurship and innovation as an adjunct faculty at the University of Guam School of Business and Public Admin-

istration for three semesters and was later tapped on to be the Executive Director for the UOG Center for Entrepreneurship and Innovation from 2017 to 2018. Ms. Camacho-Paulino is an alumna of the Academy of Our Lady of Guam and holds a bachelor's degree in Communications from California State University Monterey Bay.

Another business advisor who joins Guam SBDC is Gerardine V. Mendiola, also known as "Gerie" is a Business Advisor/Training Program Coordinator with Guam SBDC. She was formerly a procurement counselor with the Guam Procurement Technical Assistance Center (PTAC), where she assisted small business clients with understanding government contracting requirements to compete competitively for both local and federal contracts. She assisted many small businesses obtain SBA certifications allowing them to be able to bid on set aside federal government contracts and has experience with proposal review. Gerie also worked as a contracts specialist in the private sector. Gerie earned her bachelor's degree of Business Administration in Accounting from the University of Guam in 2014. She formerly served as vice chairwoman for the Guam Contractors Association Small Business Committee. These two women are a great addition to the Guam SBDC team.

continued from page 1

He is confident in his abilities as a personal trainer, but knew there was a lot to learn as a business owner. When he started the studio in 2017, he had to manage training while building out the studio. He believes he is a strong trainer, but he wanted to ensure he was building a strong business as well. Opening his first studio and welcoming his clients was the most rewarding feeling for him. It was a place he built, controlled and created for his clients. It wasn't long after that he decided that this was something he could build upon. Business Advisors answered questions that he had and were able to guide him in understanding and anticipating all aspects of growing and expanding a business. Mychal was able to update his business plan and financial plan and feel confident with what he created before presenting it to the financial institution. He opened the first studio through personal savings and sweat equity, however the expansion was a more formal process,



supported and funded by a local credit union.

The biggest challenge in expanding to another location for him was much similar to when he first opened up his first studio. He had to balance training clients while going through the process of expansion. His days are filled with training and running the current business, all while overseeing the build out of the larger facility. He has been blessed with such supportive clients, and he's committed to supporting them through their programs. An average day for him involves training, construction oversight, and managing the business altogether. Finding a balance with it all and trying

to stay grounded even when it doesn't feel balanced is the most challenging process for Mychal, but with hard work, strong discipline and determination, and a strong support system from his wife, two daughters, and his American Bully Max, he is able to overcome this challenge and looks forward to what lies ahead.

The most memorable triumph in the expansion process for Mychal was signing the lease to the bigger facility. It solidified the next step in this long-term goal that he set out for his business. After that moment, there was no turning back. It wasn't a matter of if it would happen, it then became a matter of how and when.

Owner(s): Mychal Borja
Location: Tamuning, Guam
Hours of Operation: By Appointment
Contact Information: (671) 488-2173
Email: myke@23fitnessguam.com

As he is progressing towards his long-term goal, his short-term goal is to make it through the impacts of COVID-19. It has been a challenge, but he is grateful to have the opportunities before him. The great thing about his business model is that it's always been personal. 23Fitness is private, by-appointment personal training. Even with the expanded gym, there will always be a level of control and privacy. Some ways 23Fitness has evolved and adapted to the new normal is incorporating more stringent cleaning standards and processes. Daily cleaning and weekly deep cleaning was standard, but he's since added deep cleaning and sanitization at least two to three times weekly. He wears a mask while training clients closely, but generally keeps a distance throughout the session.

Another long-term goal is to create a business with a strong foundation to give back in impactful ways. Mychal aims for 23Fitness to be a resource and contributor to the improvement of our community's health and fitness, growth of island sports and empowerment of our youth through athletics.

His entrepreneurial advice for other business owners looking to expand their business at this time is to "Put in the work". He started this journey before the pandemic, but the impacts of COVID-19 have severely delayed initial timelines. This didn't stop him or derail his plans, however. He was determined to keep going. In the midst of a pandemic, it is easy to miss the opportunity in the challenge. It is easy to be negative and lose sight of your vision. His advice is to embrace challenge and be willing to work. "Nothing worth having comes easy."

Apinan's Royal Thai Emporium (ARTE) aims to be the leader in the industry

By: Nicole Babauta,
CNMI Director/Business Advisor

Over the last half a decade, there has been a significant increase in stress level amongst the world's population. Apinan's Royal Thai Emporium (ARTE) is a sole proprietorship owned by U.S. Army Veteran, William Burrell and managed by his life partner Apinan Promsopa, a Licensed Thai Massage Therapist who received her certification in 2011 from Thailand. Apinan's Royal Thai Emporium is in the business of massage therapy and wellness with the goal of becoming a leader in the industry. ARTE focuses on soothing muscle soreness, improving sleep, boosting immune system

Owner(s): William Burrell and Apinan Promsopa
Hours: 11:00 AM - 10:00 PM from Monday to Sunday
Phone: (670) 234-2783
Email: <https://artesp670.weebly.com>

function, increasing mental alertness, aiding headache sufferers, reducing stress and helping our clients through their ailments with massage therapy in the following services:

- Trigger Point Mapping
- Trigger Point Therapy
- Oil Massage
- Foot Massage
- Body Scrub
- Thai Massage



• Thai Herbal Wash

When asked, "Why did you decide to start your business?" Mr. Burrell

shares, "I decided to start my own business to invest in my lovely wife, Apinan. Her passion for sharing her craft is what motivated me the most."

The CNMI SBDC assisted Mr. Burrell by providing resources and one-to-one business advising. Mr. Burrell has the following advice for others who want to start their business, "Do your homework! Conduct your research about all the necessary guidelines and permits needed to start your business. Talk to someone who has been in the industry before. Learn with an open mind and be ready to be surprised."

A passion and love for baking

By: Nicole Babauta,
CNMI Director/Business Advisor

Couple's Cakery is owned and operated by duo culinary power houses – Norisa Camacho and Donovan Castro. Norisa is a graduate from Le Cordon Bleu and brings with her 12 years of Culinary Arts and Culinary Management Experience while Donovan is a graduate of the Northern Marianas Trades Institute and has over 7 years of professional baking and cooking experience.

Couple's Cakery was born out of love – love for one another, love for baking, and love for the CNMI. Couple's Cakery offers one of the island's finest desserts through unique cake



Owner(s): Norisa Camacho and Donovan Castro
Instagram: @670CouplesCakery
Phone: (670) 989-7010
Email: 670couplescakery@gmail.com

and cookie flavor options throughout the year including specialized menu options for the Holiday Season. The couple seeks to bring not only a mouthwatering experience with every bite, but a work of art with every order to make your experience more memorable.

When asked, "Why did you decide to start your business?" Norisa and Donovan shared, "We decided to go into business for ourselves because we wanted flexibility in our work

hours, to spend more time with our friends and family and financial independence. Furthermore, as our business grows, we're able to create a culture within our organization while displaying our skills and passion."

The CNMI SBDC assisted Couple's Cakery by providing resources and one-to-one business advising. Ms. Camacho and Mr. Castro have the following advice for others who want to start their business, "For those that aspire to open their own businesses and be their own bosses, do it wholeheartedly and don't be afraid to take risks. The rewards, at first will be small, but the feeling will always fuel the passion to continue on to the days thereafter."

Simply Elegant opened its doors amidst global pandemic

By: Emily O'Steen,
Business Advisor, Kosrae SBDC

The pandemic has taken a major toll on some businesses here on island that were thriving only months ago. However, there's one locally owned barber shop that is going against the odds in opening up. Opening a business always has its risks, especially now that many people are losing jobs and businesses due to COVID-19. Kosrae SBDC staff stopped by a new barber shop in Kisacs, Tafunsak to see how the owner is starting up her lifelong dream at a time of uncertainty.

"My name is Catherine H. Sitterly. I'm a single parent, I have lived in the United States for almost 30 years and decided to return home to start my own barber shop. I got my license as a cosme-



tologist in the United States. I'm a proud owner of Simply Elegant barber shop and a retail store."

"In the midst of figuring out a career path for myself, I realized there was only one option for me - and that was to pursue my passion in life: become a barber and to one

day, own my very own shop."

"I have a deep passion for the craft of barbering and truly believe that the haircut experience is much more than just your average cut - it's an opportunity to interact with the individual in my chair, fellowship with those in the shop, and to give my

Simply Elegant

Owner: Catherine H. Sitterly
Type of Business: Barber Shop & Retail Store
Location: Kisacs, Tafunsak
Hours of Operation: 8 am to 5 pm
Contact Information: (691) 370-2742

clients the opportunity to relax; all while enjoying complimentary snacks." With the close guidance from Kosrae SBDC business advisor, Mrs. Emily O'Steen, who assisted in every step of the way. She also advised me to consider perilous features concerning to the start-up of my business."

"The start-up process was the most difficult but a great learning experience. I had experienced a lot of headaches and disappointments, but I did my best to overcome those issues."

"Most of the funding comes from a loan from the FSM Development Bank and a small amount of personal equity."

"One of the biggest challenges I faced during the startup process was going through the funding process. The funding process had been delayed for a couple months but I was fortunate that the loan had finally been approved by the bank."

"The most memorable triumph in the startup process was being approved by the FSM Development Bank and obtaining a final permit to start my business. My short-term goal is to keep the business running at a profitable level. My long-term goal is to establish a successful and exclusive barber shop of my own; ideally, I would prefer to retire as a successful owner and a professional hairstylist who is well-known in the society."

**You're
local.
We are
too**

Engaged and growing audiences

On a weekly basis, the Pacific Daily News Reaches:

PRINT REACH

- 70% of the total adults on Guam
- 69% males & 70% females

ONLINE REACH

- 4.4 Million annual unique visitors – Desktop
- 69 Million+ annual page views – Mobile
- 190,000+ Facebook followers

Source: Market Research & Development Inc.

Pacific Daily News
PART OF THE USA TODAY NETWORK

GuamPDN.com



PDN.

LOCALiQ
PART OF THE USA TODAY NETWORK

UNSURPASSED MARKETING REACH

DIGITAL SERVICES

- Website
- Social Ads
- SMM
(Social Media Only)
- Search



DIGITAL SERVICES

- Search Engine Optimization
- Payment Processing Add-On (PayPal only)
- Client Center

Get your marketing going!
contact Jae James at
483-2000 or
jjames@localiq.com

Help your customers find your business online: A guide to creating a website

By: Angelica Camacho-Paulino,
Business Advisor / BOG WIB Program
Coordinator

Getting your business online is easier than ever. Thanks to technology, web designers and developers have made building a website simple, regardless of technical skill level. With many sophisticated website builders to choose from, clean and sleek site templates, and apps to make any action streamlined on your site, small business owners can get their website published and launched in days.

It's no longer an option to not have an online presence. Help your customers through their buying journey by connecting with them where they spend a bulk of their time; online. These simple steps to creating a website for your business will fit any budget from \$0 to \$100 a month, depending on what you want your customer to do on your website.

1. Decide on a domain name

Your domain name is the website name and URL address for your business. Choose a domain name that is simple and easy to remember. Domains can be your personal name if you're looking to build your personal brand or establish a blog such as www.yourname.com. If your business name is unavailable, try to find something similar. Once you decide on a domain name, purchase it. Domain names can range from \$10 to \$50 a year or more depending on its availability and popularity. Make sure to plan at least 2 to 3 months prior to renew your domain name. Don't wait last minute to renew or risk a bidding war with someone else who purchased it.

2. Create a business email address

To make sure customers can get in touch with you, setup a business email address using the name of your business. For example, info@yourbusiness.com looks more credible than a personal email like yourname@gmail.com. Setting up a business email is simple and affordable when you use programs like G Suite by Google. Packages for G Suite Business range from \$6 to \$18 a month per email user. If you have a large organization, G Suite Enterprise can be customized to meet your business needs.



3. Choose a web host

A website host is the service provider for your website; or where your site will be housed. Think of it as paying a landlord on a monthly basis for rented space on the web. There are several different plans for a web host based on the amount of storage space you'll need. With more content on your site such as video and images, the more bandwidth you're going to need so your site isn't slow to open or load. Most plans allow for you to purchase more bandwidth or storage space as your site grows, so you can choose to pay as you go.

4. Purchase an SSL Certificate

With more people accessing and transmitting personal information online, cybersecurity of your site is essential. An SSL or (Security Sockets Layer) Certificate makes sure your website is delivered to your visitors securely. The digital certificate verifies the identity of a website and scrambles or encrypts data that is sent to the server. How to verify if a site's secure is to look for the "s" in HTTPS or check for a closed padlock icon in the URL.

5. Choose a website builder

There are all-in-one web providers that offer domain name, hosting, cybersecurity services, and website design. Some business owners opt for this approach as they get started. If you do a quick search in Google, some of the most common builders include Wix, Squarespace, WordPress, and GoDaddy to name a few. Knowing what you want your customers to do

on your website will help you choose which builder is right for you. Take some time to review and compare each option from price to functionality, ease of design, to technical support.

6. Choose a template

The template is the design board for your site. It gives you full creative control over the look, functions, and layout of your site. Once you've chosen a website builder, browse through the library of templates and preview what's available. The demos give you a visual sense of how to customize your site, so be sure to choose a template that closely resembles your purpose for the site.

7. Create and upload content

Uploading content to your site is more than stunning pictures and catchy videos. Communicating to your customer should be clear, simple, and conversational. Take some time to plan your content for your website, giving every piece of content a purpose. When a customer visits your site, they're more than browsing around, they're looking for answers. Your content could be short videos, blog posts, or FAQs that guide your customer to make a decision about how your product or service will help them. If writing copy is not your forte, get someone to help you. Make sure to properly label your content to boost search results rather than use a generic label such as IMG_001. Check out tools like Google Keyword Planner to get suggestions for keywords related to your product or service to

help you get discovered in search.

8. Preview and test your site

When testing your website, you want to measure things like upload speed, compatibility in different browsers, and what it looks like on various mobile devices. Most pre-designed templates come standard with responsive design, meaning the website will resize based on the device the user is viewing it from. With so many customers accessing information from their phones, you'll want to make responsiveness a priority. If you're using an older template that hasn't been regularly updated your site may look differently or inaccessible based on the user's browser (Safari, Chrome, Firefox, Edge). If your website takes too long to load, a customer may leave and move on to the next listed company in search. Free tools like Google PageSpeed Insights analyzes your site's performance and provides suggestions of how to improve upload speed.

9. Publish your Site

Publishing your website can be a great feeling of accomplishment. Like a brick and mortar, being physically open for business doesn't mean customers know you're there. Before pressing the publish button, you want to give your customers a heads up that your website is coming. Post sneak peeks on your social channels, set up an email blast, or share an update in WhatsApp, leading up to launch date to keep your customers in the know. Get creative and stay consistent in leading your customers to your site. Make sure to set up a Google Analytics account and embed the code to your website to track site visits, popular posts, engagement, and more on your site.

By following these steps, you're closer to growing your online presence that fits your time and budget. Once your site is up and running, remember to be consistent, update your site regularly, and continue to find ways to connect and engage with your customers. Don't be afraid to reach out to your local SBDC for help or assistance in getting your business online or sign up for training in any area of business management or startup.

"To be or not to be online? There is no question. Make the smart choice."



You're local. We are too.

LOCALiQ is a different kind of marketing partner, combining unique insights, intelligent technology, proven expertise, and the power of the USA TODAY NETWORK to spark smarter growth for your business.

Local marketing, simplified.

Website packages starting at only \$299/mon.

For more information call

479-0226

LOCALiQ

PART OF THE USA TODAY NETWORK

Pacific Daily News
PART OF THE USA TODAY NETWORK



Just in: Breaking News

With GuamPDN iPad App, the stories you care about come more expeditiously, with even more to love.

News updates throughout the day, enhanced navigation, easy sharing and simple saving - all at your fingertips. The stories you want; the way you want them.



Pacific Daily News
PART OF THE USA TODAY NETWORK

GuamPDN.com

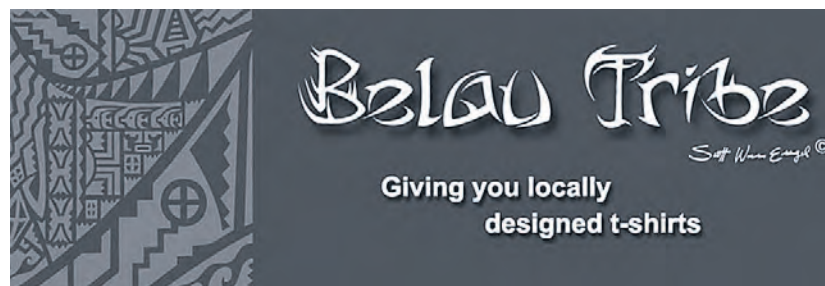
Belau Tribe continues to grow in Palau



By: Ltlatk Fritz,
Director/Business Advisor

Scott Weers is a local artist in Palau who designs and sells t-shirts and stickers at Palau's night market and other local events. Scott first opened his business, Belau Tribe, back in 2010. Since then, Belau Tribe shirts have been sold throughout Palau at local department stores, in Guam during the Micronesian Fair, and during PVA's Night Market. Scott's designs include Palau's traditional motifs and contemporary designs.

By day, Scott has a full-time career in Palau's national government. Just recently, Scott was elected into public office as a legislator in Aimeliik State Government. Scott is also a full-time father to two beautiful children. He does his best to manage all these roles, in addition to finding time to create artwork and design t-shirts, and



sell them at the night market.

Initially, Scott had reached out to Palau SBDC during his start-up year to seek assistance in securing capital funding to keep up with the growing

ness management skills. Although the planned product line expansion has been put on hold, Scott and Belau Tribe continue to thrive in Palau with the support of local supporters that frequent the bi-weekly night market.

Scott makes an effort to participate in local community events, in addition to his regular spot at the Night Market. Belau Tribe was found in Ngeremlengui at the recent United Nations celebrations, at Long Island at last year's Koror Christmas Village, and at SBDC's Small Business Saturday Day Market. To keep things fresh, Scott creates unique

designs based on trends and events in the local community. Designs that highlight different communities and events, such as the annual Olchotel Belau Fair, Independence Day, and holiday season. As previously mentioned, Belau Tribe participates in regional events such as the Micronesian Island Fair held in Guam.

Belau Tribe

Owner: Scott Weers

Location: Direct sales at PVA's night market

Hours of Operation: direct sales during PVA's twice monthly Night Market, while artwork commissions by appointment only

Email to: scottweers09@gmail.com

Facebook: <https://www.facebook.com/belautribe/>

Phone: (680) 779-2602

demand for his shirts and design. Scott was able to use his own funds to maintain the Belau Tribe operations for a while. Then several years later, Scott had another brilliant idea to add to his product line, so he reached out to SBDC again to help him figure out how to plan for the new expansion, identify the cost of expanding his product line, and improve his busi-



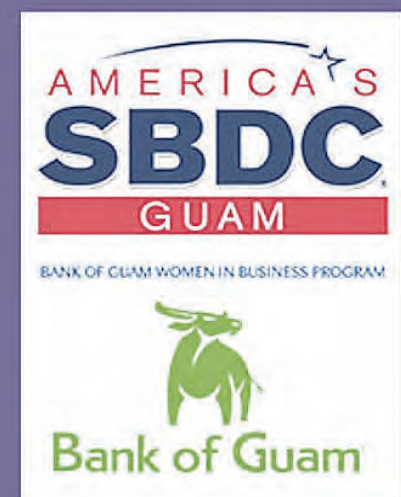
BANK OF GUAM WOMEN IN BUSINESS PROGRAM

PROGRAM FEATURES AND UPCOMING EVENTS

- *Training in Financial Literacy for Women, eCommerce and digital marketing, Access to Micro funding for Women in Business*
- *Network with women in business across the Pacific Islands for Power Lunch sessions and virtual events such as "Our Islands Connected"*
- *Access to Initiating Launch: A Podcast for Pacific Women in Business*
- *One-on-one business counseling with access to GrowthWheel for goal setting and progress trackers*
- *Mentorship for women in business*
- *Follow us on Facebook and view online resources on WIB website*

SIGN UP FOR BUSINESS COUNSELING!

For more information about the Bank of Guam WIB Program, contact Angel Camacho-Paulino at angel@pacificsbdc.com. Sign up for training or counseling at www.pacificsbdc.com!



By: Ltlatk Fritz,
Director/Business Advisor

Green Valley Farm

Lorraine Rdiall started a farm business in 2018, with her husband and business-partner, Kenneth Mereb. The couple have been entrepreneurs for many years, running a successful business exporting live clams in the ornamental (aquarium) trade. But when an opportunity to take over a poultry farm, which they had connections to while attending Palau Mission Academy (PMA), came up, they jumped on the idea and ran with it. Lorraine and Kenneth were able to take over the poultry farm from the mission school and enter a contract to take over operations and management. While attending the private academy, Kenneth spent some time working at the poultry farm. His experience proved to be useful in the new business venture. While Lorraine deals with much of the management tasks including recordkeeping, communications, and finances.

Lorraine and Kenneth invested some of their personal income and many hours improving the farm facilities and investing in the first clutch of dual-purpose chicks from the Animal Production Project Farm in Nekken, Aimeliik. While the clutch grew into a healthy brood of hens, they weren't



Fresh eggs to be delivered to the supermarket.

producing eggs at the level or quality that Lorraine and Kenneth envisioned for their poultry farm. After doing research and communicating with other technical experts, the couple found a reliable source for a breed of hens that they were looking for in Hawaii. So they reached out to the local development bank for a start-up loan to purchase additional livestock and feed to support their operations. As alumni of the school that originally owned the poultry farm, Lorraine and Kenneth were able to inherit some of the overstock supply of egg cartons and farming equipment left by the previous owners. This saved a lot of money for the start-up business.



Next generation of hens (egg layers).

Owner: Lorraine Rdiall
Email: ngermid@gmail.com
Phone: +6805871967 (Farm)
+6804883830 (Office)
Hours of Operation: Production daily, twice weekly delivery to local grocery stores & outlets

Lorraine and Kenneth have reached out to Palau SBDC for technical assistance with the poultry farm. Some of the services they have benefitted from include counseling sessions to improving their financial reporting, which supported their loan application packages. Kenneth has been actively attending workshops by Palau SBDC that pertain to agriculture and farming,

as well as being an active member of the Palau Livestock Association.

To maximize the use of the farmland, Lorraine and Kenneth have planted root crops (tapioca and taro) and banana trees. The crops are all organic, in which they utilize the chicken manure for compost to help feed the soil and the plants. So in addition to delivering freshly laid eggs, Green Valley Farm also sells sweet bananas to the supermarket. In a few more weeks, the root crops will be ready for the market as well.

Green Valley Farm's major challenge is the logistical arrangement required for purchasing new stocks of chicks. A regular supply of new chicks is essential to maintain current level of egg laying, while a larger supply of chicks could lead to an increase in egg production. Since the pandemic, the coordinating of shipment has been difficult, but not impossible. After months of communication and coordination, a new clutch of chicks has arrived that will ensure the continuity of the egg production into the future. For Lorraine and Kenneth, their plans are to ensure a steady supply of feed and stock for their farm, while in the long-run Kenneth hopes to be able to breed his own supply of chicks on the farm for a more sustainable operation.

Written By: Yuuki Kena Omura
Office Manager
Co-Written by:
Timothy James Mamangon
Director/Business Advisor

Seasoned with Love

Ms. Julie Warren, a librarian by day, restaurant owner by night, and single mother of six, started her business fueled by the need to take care of and provide for her family. With some experience in the food industry, working part-time at a retirement home, she launched a restaurant/catering business under the name: Seaside Kitchen.

Julie signed up as a client with the Pohnpei SBDC to get help primarily in bookkeeping. When asked how the Pohnpei SBDC helped her, Julie replied, "This program helped me in so many ways. From helping me with the questions I had about starting Seaside restaurant to helping me with things such as bookkeeping and all that. It's been a while since I was in college and I needed a refresh, especially



in the area of record keeping." Julie found encouragement and support in the early months of the COVID-19 pandemic, crediting the Center for providing guidance in applying for financial assistance through the FSM Tourism Mitigation Fund.

Julie financed her business using

Owner: Julie Warren
Hours of Operation:
Mon-Fri: 6:30AM-9:00PM
Sunday: 6:30AM-10:00PM
idekitchen18@gmail.com
Contact Number: (691) 320-3678

her own money and generous donations from family members.

When asked about the biggest challenges she faced during the start-up process, she cited having to split her time among her main job as a college librarian, her duties as a mother, and devoting time to the start-up as being the biggest challenge. She mentions having to sacrifice a bit of her time with family to run

the business. Now a dedicated team stands by her to help shoulder the weight of the business, so she can return to balance her other duties.

Julie recalls the grand opening as her biggest triumph. Expectations were greatly surpassed, as customers constantly flooded in to see what this new restaurant offered.

In terms of short-term goals, Julie hopes that her business will continue and succeed until the end of her lease agreement. As for long-term, she plans to buy a plot of land, and have her own building to host the restaurant.

Julie urged all aspiring entrepreneurs to stay up to date with the state of their surroundings, economy, and community; in order to be prepared to meet the needs of the business and the needs of the people.

If you're not online... Your customers can't find you.



Let us put you on the digital map.

Expertly designed and built just for your business, a website brings you customers. More visits from local searchers. More views on smart phones and tablets. And an effective local website design gets more conversions from your target consumers.

You get a professional website with a customized theme and color palette – and dozens of options to choose from. Each theme includes all the pages you'll need to describe your business and encourage prospects to contact you. Plus, your website is responsive, meaning it's optimized for viewing on desktop, laptops, tablets and mobile devices.

Websites include:

- Set of 15 standard pages
- Migration of up to 10 pages of existing website content
- Phone number and a contact form on every page
- Monthly Maintenance
- URL Ownership
- Secure Hosting

For only \$299/mo.

Pacific Daily News

PART OF THE USA TODAY NETWORK

LOCALiQ

For more information, contact us today | Tel. 671.479.0226



#MeetOurConsultants

If your business is affected by COVID-19 and would like to seek free business counseling, we have our Independent Small Business Advisors who can help you out!

Michael Feggans, Independent Small Business Advisor



Outerbridge Technical Solutions is a small, veteran, and minority owned business. The main focus of expertise surrounds easy to implement technology and cybersecurity that increases both customer/employee data security and sales.

Areas of Expertise: Cybersecurity and Technology

Eulogio S. "Shawn" Gumataotao , Independent Small Business Advisor



Shawn joined GET, LLC on August 7, 2012. He currently works as Managing Partner and is an Adjunct Professor in Communications at the University of Guam. Gumataotao is responsible for marketing, business plan, crisis and risk management, disaster planning, technology and social media services. He has a decade of public policy experience and 12 years of marketing experience in the US and Pacific Region.

Areas of Expertise: Marketing, Business Planning, Crisis & Risk Management, & Disaster Planning

Rodney Webb, Independent Small Business Advisor



Rodney has been the principal consultant for Small Business Know-How, an independent, Guam-based business consulting firm, for the past 10 years. He has worked in both the government and private sector in variety of industry in Guam.

Areas of Expertise: Business Plans, Financial Strategy, and Business Taxation and Compliance

Tiffany Angoco, Independent Small Business Advisor



Tiffany has 22 years of combined experiences in media, marketing, retail and human resources. Her areas of expertise as Business Advisor will focus on human resources, internet/web training, marketing/sales, social media, and business planning.

Areas of Expertise: Human Resources, Marketing/Sales, Social Media, and Business Planning

Felicita Diaz, Independent Small Business Advisor



Felicita launched Biznes Axis to help businesses develop, maximize, and sustain their social and economic footprint in a competitive landscape. A former banking professional, Felicita specialized in underwriting commercial and SBA loans. She is best at analyzing and preparing personal, financial, and cash flow statements and has helped businesses obtain bank or investor funding.

Areas of Expertise: Financial Strategy, Business Planning, and Payroll Taxes

Dr. Shirley (Sam) Mabini-Young, Independent Small Business Advisor



Dr. Shirley "Sam" has a professional history in the private and public sector. She offers practical experience and expertise business management, customer relations, accounting, budgeting, labor or human resources. She is also adept in the application of informational technology for small to large business, and offers internet/web training especially for those needing transition to social media platforms to support marketing and sales.

Areas of Expertise: Managing a Business, Customer Relations, Accounting, and Human Resources

Tricia Gumataotao, Independent Small Business Advisor



Tricia is the Founder and Managing Partner of GET, LLC. She is responsible for providing business-to-business, government contracting, subcontracting and general consulting services to small and large business organizations in Guam and Micronesia. She also has 17 years of lending experience in the Western Pacific.

Areas of Expertise: Operation, Risk Management, Financing, Marketing, & Government Contracting

Brian San Nicolas, Independent Small Business Advisor



Brian's professional experience includes in higher education, insurance management and as a former business counselor for the Guam SBDC. He has also served as a commissioned officer (Medical Service Corps) and worked in several telecommunications and media technology companies on Guam and in the San Francisco Bay Area.

Areas of Expertise: Healthcare, Agricultural, and Small Business Technology

Sign up now to be a Client!!

<https://pisbdcn.ecenterdirect.com/signup>



PISBDCN Announces 2020 State Star

The Pacific Islands Small Business Development Center (SBDC) Network Director Frederick Granillo announced that Cheery Fe Yeban has been selected as the 2020 State Star of the Pacific Islands SBDC Network (PISBDCN).

Cheery Fe Yeban is the Network Program Associate for the

PISBDCN. She was nominated by her colleague during the PISBDCN Advisory Board in July 2020 for her superb performance in marketing activities for the network. She also assists with the oversight of the operations of the SBDC program in Micronesia. Yeban is a University of Guam alumna for both her undergrad-

uate and graduate degree. She graduated with her Bachelor's Degree in Business Administration with concentrations in Marketing and International Tourism and Hospitality Management in 2015. And last year December 2019, she received her Professional Master's in Business Administration.



Colonia's Best Coffee Reopens After Renovations

By: Geraldine Mitagow,
Business Advisor

Colonia's Best Coffee (CBC) is a client of Yap SBDC that opened in 2010 after receiving loan financing from Pacific Islands Development Bank with assistance from Yap SBDC. CBC's original offerings consisted of gourmet coffee, espresso drinks, sandwiches and snacks. According to owners Joachim Filethin and Kimberly Gilmar, the business has had to be very flexible and adaptable to changing market conditions over the years. With persistence and hard-work the business had remained stable and shown consistent, though modest growth over the years.

In 2018, the owners sought further assistance from Yap SBDC for business plan development and loan packaging for submission to FSM Development Bank to renovate the business and expand its product offerings. Having run and managed CBC over the years, Joachim and Kimberly had gained important information about the market in Yap, with a better understanding of customer preferences. They have also seen an increase in willingness of younger customers to experiment and try out new products.

Colonia's Best Coffee recently re-opened with a freshly painted exterior and a re-designed and



air-conditioned cozy interior, which features slick adjustable stools at eating spaces facing out the back windows. It has also added umbrella tables and chairs in the backyard, for those who prefer to enjoy time outside. In addition to serving regular coffee drinks and sandwiches, CBC now attracts a fresh group of young customers who come for the many flavored, creatively mixed crushed-ice drinks that manager Kim and her employees are dishing out to the delight of everyone. An older crowd, mostly government and private employees working in town, often come for the buffet menu as well as an occasional crushed-ice custom order concoction for the sweet tooth.

Among the favorite offerings on the menu are Creamsicles, Slushes, Shakes and Frappuccinos. Many flavors of ice-cream are also available with options of different kinds of toppings. New offerings will slowly be added to the menu including espresso drinks, floats, smoothies, Boba tea and a variety of desserts. The buffet menu and hot soups will continue to be available daily.

Asked about some of the challenges faced in starting and growing the business, Kim notes that finding and keeping reliable employees continue to be a challenge. Being housed within and leasing from a government building also had its own challenges when it came to up-grading and rewiring

during the space renovation.

Joachim and Kimberly express their appreciation to Yap SBDC and the development banks for the assistance provided to start and grow Colonia's Best Coffee. Among those they also wish to thank are family members who have been very instrumental in renovating and re-opening CBC.

Owner: Kimberly L. Gilmar
Location: Center of Colonia at Yap SBDC Building
Contact Number: (691) 350-6550

2019 Annual Report

Service Snapshot



538 Unique Clients Served



Funding Data



38
Loans

\$1,721,019.12

Loans Amount



32
Equity Capital

\$517,063.00

Equity Injection



\$2,238,082.12

Total Capital Infusion

Business & Economic Outcomes



\$1,073,807.00



=



25 Years of Economic Impact in the Pacific Region



12,961

Counseled Clients



3,060

Training Sessions



38,859

Training Attendees



\$72,338,640

Capital Infusion

The Pacific Daily News e-Edition

Easy. Informative. Electronic. Anywhere.



Easy to Access

Viewing the latest edition is a snap! Log in from any computer with internet access to see each day's e-Edition, as well as an archive of the previous 30 editions.



Easy to Navigate

Use the e-Edition's simple interface to browse articles by newspaper section or search by keyword. With just the click of a mouse you can turn the page, view an article or jump to a different section of the newspaper.



Easy to Customize

Make the e-Edition your own by changing the font size for easier reading, printing or emailing favorite articles or even downloading a PDF of the entire newspaper.

The Pacific Daily News e-Edition lets you navigate an exact replica of the printed newspaper. You can flip through pages and skim headlines just as you would with the printed newspaper in your hands.

View articles, photos, advertisements, obituaries and the classifieds with the click of a button. Whether you're at home, at work, or traveling, the Pacific Daily News will never be farther than

a click away!

**Click e-Edition
at GuamPDN.com
to subscribe!**

