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INSIDE

**Startup Weekend
Micronesia
Page 3**

**SBA COVID-19 Relief
Options for Small
Businesses
Page 7**

**Yap Bayside Inn
Adjusts to Pandemic
Page 11**

**Melias Opens Its Doors
in Palau
Page 13**

**#MeetOurConsultants
Page 14**



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Adztech Remains Optimistic and Utilized Valuable Resources and Technology Depsite Pandemic Challenges

By: Gerardine Mendiola
Business Advisor /
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Businesses and consumers alike are finding ways to adapt and stay resilient during these unprecedented times. Though recovery may take time, the strength and resilience of entrepreneurialism and grit of small business owners is strong and present. Small business owners like Geraldine Leon Guerrero, President and General Manager of Adztech & Public Relations, Inc., a full-service marketing, advertising, event management and publication firm, remain optimistic that their businesses will overcome any present and future obstacle with the right resources and preparedness.

Adztech & Public Relations, Inc. has been in business for more than 16 years. The business started on Halloween, October 31, 2005. They were previously called "Images Advertising", and decided to migrate over, close up "Images" and start up Adztech. With Images, the products and services being provided were a little bit different because the technology was

equipment, software, and technology. The company has been able to service more clients quickly and not use up too much paper, which was what was being done before under "Images".

There is no doubt that the COVID-19 pandemic has changed the course of many businesses in our region and across the world. This was no exception for Adztech & Public Relations, Inc. Fortunately, for this small business, they had to continue services and were deemed "essential" because they are the forefront of messaging. Getting advertising and messaging out to the community allowed them to continue services, which has helped them continue operations although they were limited on their office hours. Adapting and pivoting quickly, business owner Geri allowed for her team to migrate to both a work at home business

orders. With dependence mainly on migrating operations virtually for her company and many of her clients, a lot more work was done online, and more focus-based projects that were not very tangible (for instance, website development, social media management and blogging and information for virtual events and webinars) increased exponentially. Her company was able to help a couple of private companies host their first online webinars that was posted via Facebook. The team took that time to master the art of Zoom, and those are just some of the ways the company has pivoted throughout the pandemic.

Other notable events that the company was able to contribute to was the virtual Guam Women's Chamber of Commerce event "Fanachu Fama-lao'an". Geri was part of the committee for the event. Because her company and experience with using Zoom and understanding the virtual component and knew the actual playbook on how to operate and run it, herself and her team were able to provide a lot of guidance during the event and were key players when it came to the virtual event, putting together the graphics and everything else that came with organizing the event virtually.



Adztech & Public Relations, Inc. from Left to Right: Christopher "Taco" Rowland, Paul Mendiola, Geraldine Leon Guerrero, President and GM, Jaceth "Ceth" Duenas, and Jason Davis.

very limited. There has been a shift in business strategy and focus since the company first began. Because of the limited technology, "conventional marketing" was used, and the company was in to doing a lot of graphic work. Now, everything is online and valuable resources, time and money have been saved over time due to advancement in

model, as well as created a schedule that allowed her team to come back to the office at specific times when work needed to be done there. She also allowed for herself and her staff to use the time they had to go back and take more certifications during the height of the pandemic, when the local government placed strict stay at home

There were many challenges that her business has faced because of the pandemic, and as a woman owned small business owner and mother, she had to be creative and adapt to balancing both work and family life. Geri is a mother to a four year old son. The pandemic closed operations for many businesses and organizations island-wide,

continued on page 2



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and because daycare/school was out, she had to think about how to shuffle through work with a four year old. Creating a "safe place" tent space for her son in the office was one of the ways she was able to manage getting work done and caring for her son at the same time. Another challenge she had faced was deciding how to handle making deliveries to her clients without too much personal interaction. By having a strict safety plan in place for her team when making deliveries, to include the offloading of the container, storing the items, and delivering it to her clients, she was able to mitigate any potential risks her employees would encounter. Employee safety was top of mind and ensuring that procedures were in place to follow were important.

The impacts of the pandemic not only had its physical challenges that businesses were faced with, but also financial challenges as well. Adztech & Public Relations, Inc. was able to take advantage and apply for the SBA COVID-19 relief options that were available for small business owners impacted by the pandemic. Geri was able to apply for both rounds of the Paycheck Protection Program (PPP), and with the help of the Small Business Development Center to guide her on how to apply and understand the requirements, she was able to get almost \$50,000 for both rounds. Her company was also able to get full forgiveness for the first round of PPP. Geri did not want to take out any loans, and although the Economic Injury Disaster Loan (EIDL) loan was introduced to her, she went with applying for the PPP instead because of the possibility that it can be forgiven, given she utilized the funds as how the program was intended. Geri also applied for several different grants that were offered and was able to get funding from grants as well. The business availed of the Guam Economic Development Authority (GEDA) Small Business grant and The Red Backpack Fund grant and was awarded both to help her small business navigate through these challenging times.

The Red Backpack Fund is an initiative started by The Spanx by Sara Blakeley Foundation. The foundation donated \$5 million to GlobalGiving to establish

The Red Backpack Fund. GlobalGiving will be making at least 1,000 grants of \$5,000 each to female entrepreneurs in the U.S. to help alleviate the immediate needs and support the long-term recovery of those impacted by this crisis. The Red Backpack Fund had over 70,000 applications, and Geri was the only applicant that was selected from our region. She was awarded on the first phase, where the foundation awarded 200 grants at \$5,000 each. The fund was intended to create a community of women to ensure they get back working and to provide support to woman owned businesses.

Geri learned about The Red Backpack Fund through another colleague who is a member of the Guam Women's Chamber of Commerce. Being a part of a business organization like the Guam

ADZTECH

Women's Chamber of Commerce has opened up that door for extra opportunities that she wasn't necessarily aware of or had the time to go and research on her own. Being a part of a business organization has presented opportunities for her and she was able to learn about and apply for these opportunities that ultimately helped her small business.

Adapting to the new normal has been manageable for Adztech & Public Relations, Inc. Incorporating CDC guidelines and Department of Public Health & Social Services regulations regarding safety protocols like enforcing 6-feet distancing, hand sanitizing and wearing a face mask is something that the business has been practicing since the start of the pandemic. The company also takes temperature checks for all individuals entering the office, as well as has a visitor's log for contact tracing purposes. The company also invested in other sanitizing products like a spray gun and disinfectant cleaning products to ensure the ultimate safety within the office for both the employees and clients. In person meetings are limited, however if a client would like to meet in person, it is

scheduled depending on the need.

Geri's team is working harder than ever to ensure that business continues and her team continues to service the clients. The pandemic has forced many businesses and some of her clients to close down, and because of that, she has experienced some issues with the company's receivables. This has been one of the main struggles that they have tried to catch up on, but they also understand and have to be mindful and considerate because a lot of the businesses they would need to collect from are not in business anymore. She is working on setting up payment plans for her clients to help their situation, and is also doing in-kind work as well. Geri and her team are trying to find ways to help their clients as they try to get back on their feet and recover from the impacts of the pandemic.

Another way her company is adapting to the new normal is by finding creative ways to grow her client base. She felt this is the opportune time to expand her company, and some of the options they are consid-

ering is to help out our neighboring islands. The company is looking to start up some projects with the neighboring islands and provide outreach work with CNMI, but is also interested in expanding to the FSM (Chuuk, Pohnpei, Kosrae). Once they are done securing what they need with the Northern Mariana Islands, they plan to extend their services to the FSM.

"There is light at the end of the tunnel." Geri remains optimistic for the future of her company and for our economy, and as you can see, her small business was able to be creative and resilient and use the necessary resources that were available for her to pivot and overcome the COVID-19 impact on her business.

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Startup Weekend Micronesia produces sustainability-focused business ideas



The third-place winners of Startup Weekend Micronesia at the Kosrae Small Business Development Center, where they participated in the Micronesia-wide event from April 31 to May 2. Eight islands connected virtually for the event, which was hosted by the University of Guam Entrepreneur Society student organization, UOG's Center for Entrepreneur-

ship and Innovation, and the Pacific Islands Small Business Development Center Network. (From left) Sepe T. Tolenna, Trime S. George, Emily O'Steen, Kianalynn M. Sigrah, Tolenna M. Tolenna, and Steve P. George.

By: University of Guam
Marketing & Communications

Three sustainability-focused business plans came out of the Startup Weekend Micronesia event hosted online from April 31 to May 2 by the University of Guam Entrepreneur Society student organization, UOG's Center for Entrepreneurship and Innovation, and the Pacific Islands Small Business Development Center Network.

With the assistance of Northern Marianas College, the College of Micronesia-FSM, and SBDC centers throughout Micronesia, the week-long event engaged a total of 31 participants on eight islands throughout Micronesia with the dream of starting their own business.

Participants pitched their business ideas with a focus on sustainability. The participants then formed teams and built business plans to turn the most feasible ideas into small-business startups. The teams pitched their startups to a panel of judges who determined the winners.

"We encourage all the teams to make their new business plans a reality," said Jeresa Camacho, an officer of the Entrepreneur Society at UOG. The winning teams were as follows:

First Place: Vibin' Ridez

Concept: Electric bike and scooter sales, rentals, and servicing

Members: Limuel Francisco Bernal (CNMI), Kevin John De Torres (CNMI), Jessica Estrada (CNMI), Korky Aguon (CNMI), Andrew Duen-

as (Guam)

Second Place: Package Express Unlimited

Concept: An affordable delivery service for mail and goods throughout Pohnpei

Members: Terrence Yamada (Pohnpei), Jerick Welbert (Pohnpei), Michael Panuelo (Pohnpei), Abigail Oyardo (Guam), Destini Adkins (CNMI)

Third Place: Safe Drinking Water

Concept: A safe drinking water solution for residents of Kosrae

Members: Emily O'Steen, Kianalynn M. Sigrah, Sepe T. Tolenna, Tolenna M. Tolenna, Trime S. George, Steve P. George (all from Kosrae)

The winners were awarded a selection of sustainable gifts as well as gift certificates and laptop bags, AirPods Pros, and Yeti products.

The event is associated with Google Techstars Startup Weekend, a program that has been launched in more than 150 countries across the world that teaches aspiring entrepreneurs how to create a real company.

UOG graduate students in the Professional Master of Business Administration program and the Pacific Islands SBDC at UOG first brought the Startup Weekend event model to Guam in 2014, to Saipan in 2016, and to Palau, Chuuk, Kosrae, Yap, and Pohnpei for the first time in 2019.

Startup Weekend Micronesia – Kosrae

By: Emily O'Steen
Business Advisor
Kosrae SBDC

Startup Weekend Micronesia took place on the 29th of April and it was few with only six (6) participants from Kosrae. The weekend kicked off on Thursday night with opening remarks from Kosrae SBDC Business Advisor, Emily O'Steen.

Following introductions, everyone grouped into teams to begin working on their ideas.

On Friday evening, Mrs. O'Steen helping each team develop their product or service, giving expert advice and guiding them in the right direction.

On Saturday afternoon, one team presented their final pitches. The final team is:

Kosrae Spring Water - planning

to start a bottled water plant due to increased contamination of drinking water and high demand of quality water. Each pitch was five minutes long followed by Q&A with a panel of judges. Following the final pitches, the judges announced the Kosrae Spring Water as the third place of this year's Startup Weekend Micronesia.



Kosrae SBDC Training and Outreach Activities



Kosrae SBDC presented an overview of the programs and services available at the local Kosrae SBDC. Mrs. O'Steen also shared on-going trainings to the students from Sansrik Elementary School.



Startup Weekend Micronesia^{2.0}

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Island Falafel and More

SBDC INTERVIEW

By: Angel Camacho-Paulino
Business Advisor /
WIB Program Coordinator
Guam SBDC

Introduce yourself:

My name is Rosabelle Malones, owner of Island Falafel and More.

Why did you decide to start your own business?

When pandemic strike the hotel where I was working temporarily closed. Thinking of what to do in the meantime that will provide income to my 2 daughters and having something to do with my time.

What experience do you have in this type of business?

I am familiar with restaurant business. My husband had a Middle Eastern Restaurant in Manila and I helped him set it up. I worked as Banquet Sales Manager for Holiday Resort and I am hands on with the banquet details from set up to food and worked hand in hand with F&B Manager and Executive Chef.

How did the Small Business Development Center help you?

SBA helped me a lot. I thought my exposure in restaurant operation is enough for me to open the business. I was lucky to be mentored by Angel Paulino at SBA. She made me realize the difference between opening a restaurant with enough capital to use versus opening a small business with limited resources. With my hotel experience, I was more focused on the customer service and operation, not necessarily thinking of budget and financial concerns. She guided me on more realistic expectations concerning financial input and output, expenses and earnings. We went over my business plan and we discussed each detail. It is easy to get excited with opening a business and lose track of the challenging aspect of it.

What is the start-up process like? It was humbling. I started doing most of the work with some help from my family. My girls, Yasmin and Lara helped

me with painting and cleaning the stall. It was a family affair. I can hire someone to do the job but I have to watch my expenses and make sure I stay on track. At the same time, because of public health emergency restrictions, it was difficult to find workers.

How did you fund your business?

I funded it with my own money. I was determined to stay on my budget and I go back to the financial plan that Ms.

month for my business license. The process of inspections took longer than I anticipated because of the pandemic.

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

When I received the accreditation from SBA which led to securing a space at Chamorro Village and when I passed all inspections to get a business license. The most rewarding feeling is that knowledge that we (my family) did

ever you set your mind in to as long as you are willing to do the work. You have to love what you do that you are willing to make sacrifices to achieve it. I think a lot of people underestimate the process of starting a small business. If you don't watch what you do, you will have a small business with a huge capital. That is why connecting with mentors at SBA is very important.

What's one short-term and one long-term goal for your business?

My short term to goal to create a marketing buzz that more people will recognize the existence of Island Falafel. I am lucky to get help from local print media as well as bloggers and people in the social media circle that promotes us for free. My long term goal is to open 2 additional small stalls, one in Dededo area and one in Tumon or Tamuning area or to open a restaurant (possibly 30 to 40 pax) offering a real Middle Eastern dining experience.

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

Number one, start small. Every business needs to be learned even those that you think you can do with your eyes closed. Choose a business that relies on your skill. You need to be prepared to do the job. You can't rely on other people. Number two, always have a plan B. Don't expect everything will go as planned especially at this time with unpredictable situation. Number 3, consult a third party about your business, sometimes they see what we don't and it is OK to ask dumb questions to get clarity. Call SBA, ask them for guidance, it is free. Find an answer to what motivates you to open the business. If you have another purpose aside from profit, you should do it.



The Island Falafel & More team is ready to serve at Chamoro Village led by owner Rosabelle Malones (center).

Angel and I put together to make sure that I don't over spend. I was at one point tempted to apply for a loan but I put that on hold. Perhaps when I am ready to expand.

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

Some challenges in preparing documentations for licenses and permits. I waited more than one

the work to prepare the stall from real scrubbing to painting it. It was a family affair and we created memories and stories my girls can tell their children "we did it!". It is not the size of business that matters, it is what we did to persevere especially during Covid19 pandemic that make us more proud. On a personal note, as a woman in business I showed my 2 girls that you do what-

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Small Business Resiliency – SBA COVID-19 Relief Options for Small Businesses

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

Many Small Businesses around the world have faced unforeseen circumstances with the impact of the COVID-19 pandemic and have had to adjust and pivot quickly to deal with the crisis at hand. The virus has forced thousands of small businesses across the country and many within our Pacific Region to close their doors and quarantine. At the start of the pandemic, the Governor of Guam took strict precautionary measures in order to contain the pandemic outbreak, by placing the island in "Pandemic Condition of Readiness 1 (PCOR1)", which calls for the maximum restrictions to mitigate the spread of the virus. The recovery plan called the "Chalan Para Hinemlo" (Road to Recovery), was developed by the governor's Guam Recovery Panel of Advisors to create a Pandemic Condition of Readiness (PCOR) System that establishes the criteria for the lifting of mandates and restrictions imposed in response to the COVID-19 pandemic.

The overall economy in the Pacific Region relies heavily on the tourism industry, and the impact of the COVID-19 Pandemic has challenged this industry by grounding airplanes, shutting down hotels and altering the traveling experience to be able to provide precautionary measures to help mitigate the risk of the virus arriving in our islands. This has caused people to be more cautious about protecting themselves and their loved ones by limiting where they go and who they see. Fast-forward to today, even with the island being placed in Pandemic Condition of Readiness 3 ("PCOR3"), during which most businesses and activities are permitted to operate with moderately restrictive conditions, including reduced capacities in facilities with indoor operations, and prohibitions and limitations on social gatherings, and the Guam Visitor's Bureau (GVB) working with many different agencies, organizations and partners to create innovative ways to help local businesses and our community recover safely, small businesses in our region are still struggling to

recover –some even having to close their doors for good.

The only way for small businesses to move forward and push through during this time of crisis is to deal with the situation at hand and find ways and opportunities to be resilient and keep their doors open. The U.S. Small Business Administration (SBA) has been an instrumental support for small businesses across the country and in our region by offering several relief options to help businesses, nonprofits, and faith-based organizations recover from the impacts of COVID-19. With many different funding options available to support small businesses, selection and application process may be overwhelming and confusing. This article will explain the different funding options available, pertinent dates to take note of, and eligibility requirements for you to start on the path and apply for the best funding option for your small business.



The **Paycheck Protection Program (PPP)** is an SBA-backed loan that helps businesses keep their workforce employed during the COVID-19 crisis. It is designed to provide a direct incentive for small businesses to keep their workers on payroll. Borrowers under this program may be eligible for PPP loan forgiveness, if they meet the criteria outlined for loan forgiveness by SBA. SBA is currently offering PPP loans originated only by participating community financial institutions including Certified Development Companies (CDCs), SBA Microlenders, Community Development Financial Institutions (CDFIs), and Minority Depository Institutions (MDIs) until May 31, 2021 or until remaining funds are exhausted. If you applied for the Shuttered Venue Operators Grant (SVOG) and received funding through that program, you are ineligible for PPP funding.

If you have not received a Paycheck Protection Program (PPP) loan before,

First Draw PPP loans may be available to you. First Draw PPP loans can be used to help fund payroll costs, including benefits, and may also pay for mortgage interest, rent, utilities, worker protection costs related to COVID-19, uninsured property damage costs caused by looting or vandalism during 2020, and certain supplier costs and expenses for operations. Eligible applicants include: sole proprietors, independent contractors, self-employed persons, any small business concern that meets SBA's size standards, any business, 501(c)(3) non-profit organization, 501 (c)(19) veterans organization, or tribal business concern, or any business with a NAICS code that begins with 72 (Accommodations and Food Services) that has more than one physical location and employees less than 500 per location.

More information regarding First Draw PPP Loans can be found at the following link: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/first-draw-ppp-loan>.

If you have previously received a Paycheck Protection Program (PPP) loan, certain businesses are eligible for a Second Draw PPP loan. This loan has the same general loan terms and eligible uses of funds as the First Draw PPP loan. For most borrowers, the maximum loan amount of a Second Draw PPP loan is 2.5x the average monthly 2019 or 2020 payroll costs up to \$2 million. For borrowers in the Accommodation and Food Services sector, the maximum loan amount for a Second Draw PPP loan is 3.5x the average monthly 2019 or 2020 payroll costs up to \$2 million. Eligible applicants include: those who have received a First Draw PPP loan and will or has used the full amount only for authorized uses, those who have no more than 300 employees and those that can demonstrate at least 25% reduction in gross receipts between comparable quarters in 2019 and 2020. More information regarding Second Draw PPP Loans can be found at the following link: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/paycheck-protection-program/second-draw-ppp-loan>.



The **COVID-19 Economic Injury Disaster Loan (EIDL)** is a low-interest loan that provides economic relief to small businesses and nonprofit organizations that are currently experiencing a temporary loss of revenue due to COVID-19. The purpose of the loan is to meet financial obligations and operating expenses that could have been met had the disaster not occurred. The deadline to apply for a COVID-19 EIDL is December 31, 2021. The use of loan proceeds can be used for working capital and normal operating expenses. Eligible applicants include small business owners, agricultural businesses and nonprofit organizations in all U.S. States, Washington D.C., and territories.

The SBA is currently accepting new COVID-19 EIDL applications from all qualified small businesses, including agricultural businesses, and private nonprofit organizations. You can apply through the streamlined application portal at <https://covid19relief.sba.gov/>.

The terms of the loan are low-interest, with 3.75% (fixed) for businesses, and 2.75% (fixed) for nonprofits. Loan maturity is set at 30 years, and eligible applicants can receive up to \$500,000 maximum loan amount for loans approved starting the week of April 6, 2021: 24-months of economic injury. For loans approved prior to the week of April 6, 2021 for less than \$500,000 are likely eligible for an increase based on new loan maximum amounts announced on March 24, 2021. Businesses that received a loan subject to the previous loan limit can submit a request for an increase at this time. SBA will reach out directly to loan borrowers via email to provide more details about how businesses can request an increase. PPP and SVOG recipients may apply for EIDL funding, but cannot use the funds for the same costs covered by prior funding. More information regarding the EIDL can be found at the following link: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/covid-19-economic-injury-disaster-loan>.



The **Shuttered Venue Operators Grant (SVOG)** opened on April 26, 2021, and is a grant program that provides emergency assistance for eligible venues affected by COVID-19. The SVOG program was established by the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act, and amended by the American Rescue Plan Act. The program includes over \$16 billion in grants to shuttered venues, to be administered by SBA's Office of Disaster Assistance. Eligible applicants include: live venue operators or promoters, theatrical producers, live performing arts organization operators, museum operators, motion picture theatre operators (including owners), and talent representatives who have been in operation as of February 29, 2020. Eligible applicants may qualify for grants equal to 45% of their gross earned revenue, with the maximum amount available for a single grant award of \$10 million. The SBA provides instances of how applicants can determine the grant amounts they may be able to receive. Eligible expenses under this grant funding include: payroll costs, rent payments, utility payments, scheduled mortgage payments (not including prepayment of principal), scheduled debt payments (not including prepayment of principal on any indebtedness incurred in the ordinary course of business prior to February 15, 2020), worker protection expenditures, payments to independent contractors (not to exceed \$100,000 in annual compensation), other ordinary and necessary business expenses, including maintenance costs, administrative costs (including fees and licensing), state and local taxes and fees, operating leases in effect as of February 15, 2020, insurance payments, and advertising, production transportation, and capital expenditures related to produc-

ing a theatrical or live performing arts production. There are certain uses of award funds that are not allowed, so eligible applicants must be sure to check SBA's website for those details.

Grantees will also be required to maintain documentation demonstrating their compliance with the eligibility and other requirements of the SVOG program. They must retain employment records for four years following their receipt of a grant and retain all other records for three years. A venue or promoter who received a PPP loan on or after December 27, 2020, will have the SVOG reduced by the PPP loan amount. More information regarding the SVOG program can be found at the following link: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/shuttered-venue-operators-grant>.



The **Restaurant Revitalization Fund (RRF)** is a grant program that provides emergency assistance for eligible restaurants, bars, and other qualifying businesses impacted by COVID-19. The American Rescue Plan Act established the RRF to provide funding to help restaurants and other eligible businesses keep their doors open. This program will provide these businesses with funding equal to their pandemic-related revenue loss up to \$10 million per business and no more than \$5 million per physical location. Recipients are not required to repay the funding as long as funds are used for eligible uses no later than March 11, 2023. Any funds not used by that time must be returned to the government. Eligible entities that experienced pandemic-related revenue loss include: restaurants, food stands, food trucks, food carts, caterers, bars, saloons, lounges, taverns, snack and nonalcoholic beverage bars, bak-

eries*, brewpubs*, tasting rooms*, taprooms*, breweries and/or micro-breweries*, wineries and distilleries*, inns* and licensed facilities or premises of a beverage alcohol producer where the public may taste, sample or purchase products. Allowable uses of funds under this grant program include: business payroll costs (including sick leave), payments on any business mortgage obligation, business rent payments (note: this does not include prepayment of rent), business debt service (both principal and interest, note: this does not include any prepayment of principal or interest), business utility payments, business maintenance expenses, construction of outdoor seating, business supplies (including protective equipment and cleaning materials), business food and beverage expenses (including raw materials), covered supplier costs, and business operating expenses.

Qualifying entities were able to register via the registration portal on April 30, 2021 and the eligible businesses were able to apply on May 03, 2021. There is a priority period for the first 21 days after opening. SBA will fund applications where the applicant has self-certified that it meets the eligibility requirements for a small business owned by women, veterans, or socially and economically disadvantaged individuals. After the priority period, the RRF will be open to all applicants until the funds are exhausted. Following a successful application submission, all applications will enter "IRS Verification" status. This process may take up to seven days and allows the SBA to validate your application submission. If you received an EIDL or PPP, you can still apply for RRF, but any PPP loans you received will affect your funding calculation. If you have a pending PPP application, you must withdraw it when you apply for RRF. If you have a pending application for or received a SVOG, you cannot apply for RRF. However, if your SVOG application was denied, you can apply for RRF. More information regarding the RRF can be found at the following link: <https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund>.

[grams/loans/covid-19-relief-options/restaurant-revitalization-fund](https://www.sba.gov/funding-programs/loans/covid-19-relief-options/restaurant-revitalization-fund).

U.S. Small Business Administration released the Restaurant Revitalization Fund (RRF) report as of 06/30/2021, a total of 79 grants were awarded to industries and other qualifying businesses with a total amount of \$15.2 millions while CNMI qualifying businesses received a total of 12 grants with total grant amount of \$1.9 millions. SBA received a total of 287 applications for Guam while SBA received a total of 119 applications.

View more SBA resources on their "Coronavirus (COVID-19): Small Business Guidance & Loan Resources" page: <https://www.sba.gov/page/covid-19-guidance-resources>

With the help of federal funding to assist our small businesses nationwide and locally, there is hope for a brighter future. The reopening of businesses and lifting of restrictions is the only way we can truly recover our economy. If there is one thing this pandemic has taught each of us, it is that we must continue to be diligent and take all precautionary measures to keep ourselves and the community safe. Abiding by the health and safety protocols in your small business and ultimate care for your customers and community is a combined effort all small businesses must take seriously. We have seen many decades and generations that preceded us overcome many difficult hardships and famine. We are strong and resilient and will make it through together. Don't let the impacts of the pandemic allow your business to plunder.

If you are interested in applying for any of the COVID-19 relief options and need assistance, the Guam Small Business Development Center business advisors and independent contractors are available to assist you! You can contact our office at (671)735-2590 or email sbdc@pacificsbdc.com. You can also request for counseling at our website: <https://pisbdcn.eccenterdirect.com/signup>



U.S. Small Business Administration



Last Shot Bar



All his life, owner Travis Jones wanted to retire with two conditions- (1) own a bar, and (2) the bar must be on an island.

Travis Jones spent many years traveling around the world and in similar U.S. territories such as Puerto Rico and the Virgin Islands working as a contractor. In 2019, Mr. Jones found himself on the island of Saipan as a contractor assisting with Super Typhoon Yutu recovery efforts. While driving along Beach Road he thought to himself, "This is it! Saipan is the perfect location for my retirement dream!"

Over the past two years, Mr. Jones met with many individuals that live on Saipan. He asked many questions such as what do people like and dislike about a bar setting, what types of experiences do they wish to incorporate, and what are their favorite drinks to name a few. Mr. Jones incorporated all the feedback to make his bar appealing to a wide variety of people living in the CNMI. Travis states, "I want my bar to be a mix of a biker bar and island bar that will come with decoration. I want it to be a hint of this and that so it is something familiar to people ... this place is for everyone, where everyone feels safe."

To further support entrepreneurship in the CNMI, The Last Shot Bar does not serve food. Travis invites local businesses in the food industry to partner with him by showcasing their food products at the bar. Mr. Jones attributes the bar's success to his employees, "I run the place with the help of two ladies who have been in the food and beverage business for many years ... I plan on dying here and I want this bar to stay open ... and I told the girls you guys can keep it and run it forever."

Owner(s): Travis Jones
Location: Chalan Kanoa, Saipan
Hours of Operation: T-F: 4pm-12am
Sa: 2pm-12am Su: 12pm-6pm
Contact Information: (670) 588-SHOT
Email: lastshotbarsaipan@gmail.com



Cool Relief during COVID-19

By: Ketsen Haregaichig
Center Director/Business Advisor
Chuuk SBDC

My name is Kinisou Fritz. I am from the small island of Eot, residing in Nepukos, Weno, center of Chuuk State and also center of commerce and industry in the state. I opened my small business of selling ice cups in 2015. I went through so much just to start this small business of mine. I completed many business trainings at the Chuuk SBDC, and with the encouragement and the assistance by the good staff of Chuuk SBDC, I was able to obtain funding from the FSM Development Bank to start my business.

I thought I was ready to start but I was wrong. There is so much to do and learn every day. A lot of fun too. I thank the staff of Chuuk SBDC for their hard work and their patience with me. I valued their teaching on the importance of quality assurance and quality control, keeping track of mon-

ey in and out of the business, monitor of cash flow, even the importance of a good relationship with customers. Things went good for the past years until COVID 19 in 2020.

Since March of 2020, my sales dropped very bad, when schools were closed down, the government enforced staying home, and social distancing. 90% of my customers are students. They were so scared and confused and disappeared for many months.

I went back to Chuuk SBDC and poured out my frustration and disappointment. I was directed to a new market segment. I was asked, are there people around instead of students. I said yes. Who are they? I said, mostly fishermen and a few women who are buying a lot of food, sacks of rice, cases of ramen and many more. One staff said, that is perfect. Go and sell ice-blocks and ice cubes to the fishermen and the 5 gallons water refills to the women who are looking for safe drinking water for their families.

I went home and did what I was told to do. And It works. After 3 months my sales went up.

My advice to those who are still thinking of opening up small businesses, as the saying says, think big and start small. Visit your local SBDC and share with them your idea so they can help you make your dreams into a reality. I am very thankful for all the help from the staff of Chuuk SBDC because without them I would not be where I am today.



AUGUST CHUUK SBDC TRAINING

Marketing Workshop

Learn of different best practices of marketing and advertising for your small businesses. You will also learn why a Marketing Plan is important to be in place before opening a new business and planning ahead for existing business.

Date: 08/09/21
Time: 9:00 - 11:00am
Trainer: Ketsen Haregaichig

Team Work

Small Business owners need to be aware and maintain good working relationship with his staff and vendors. And also learn to communicate effectively with their employees.

Date: 08/10/21
Time: 9:00 - 11:00am
Trainer: Ketsen Haregaichig

Silver Lining for Skirt Exporting Business

By: Timothy Mamangon
Center Director/Business Advisor
Pohnpei SBDC

I have a promise sister here in Pohnpei and her only source of income is making skirts, I noticed she's very talented so I talked to her and convinced her to supply me if I start an online business, and that is how I started my urohs [skirt] online business" said Elise Alik Palsis owner of Fin Kosrae Skirts and Things, an export business for local products in the Federated States of Micronesia (FSM).

Making skirts has been a valuable source of income for most women in Pohnpei. These valuable works of art, stitched and machine embroidered onto skirts have been an important part of preserving the artistry of Pohnpeians for generations and are well sought out by tourists and

Micronesians alike. When the COVID pandemic hit, the FSM government decided to close the borders. This led to the decrease of supplies of urohs to the mainland through locals who bring the products during their travels. Therefore, Skirt sellers found a sense of urgency to be more creative in marketing and delivering their products to their customers.

"After several months of lockdown, I noticed an increase in requests from my customers to send urohs and other local products. I knew I had to expand my business so I immediately approached FSM Development Bank. The Pohnpei SBDC was doing a workshop there and I was invited to join. That is where the director approached me and asked if I wanted to come to the office for counseling. I found the workshop very interesting so I decided to meet with him" Elise said.

The Pohnpei SBDC assisted Fin Kosrae Skirts and Things by providing one-to-one business advising. After a couple of weeks of counseling, Elise got her loan approved and is now working on expanding her product lines and improving her website for her online business. She also just finished her plan in expanding her retail store in Kosrae. When asked what is your advice to others who want to start their business, here is what Elisa had to say, "It is important to make a plan, ask for help, and take it one step at a time".

Owner(s): Elise Alik Palsis
Location: Pohnpei
Contact Information: 320-2326
Email: eliseksadel14@gmail.com



Yap Bayside Inn Adjusts to Pandemic and Looks to the Future

By: Geraldine Mitagow
Business Advisor
Yap SBDC

Yap Bayside Inn is a new family owned business consisting of a 3-story guest house featuring 10 bedrooms with shared areas and a kitchen space on the first floor. The business caters to a younger, more adventurous customer base that is looking for high-quality, clean, comfortable and safe accommodations at a great value.

The renovation and completion of the building and management of the business was overseen personally by family member Ben Tomihara. Ben had lived on Yap Island most of his life before moving to Guam, where he worked in the tourism industry for several years and then subsequently to the U.S. mainland over a decade ago. In 2016, Ben moved back to Yap to oversee the renovation of an old family house on a parcel of land that is ideally and conveniently located in the center of town, yet feels secluded and private.

The major works on the building were completed and Ben had started accepting visitors in mid-2019. The business was beginning to expand its marketing presence overseas and had even booked guests from the U.S. mainland and Europe for stays through the early part of 2020 when the pandemic hit. All bookings were then cancelled due to border closures. Globally and locally, many businesses continue to be greatly impacted by the border closures, lockdowns and curfews imposed during the pandemic, but while other sectors are indirectly affected, the tourism industry continues to take the brunt of the economic devastation due to lack of visitors.

The SBDC had provided marketing and management tips and advice to the business, but the bulk of assistance was related to seeking economic aid from the FSM Government through its Tourism Assistance Program. As part of the SBDC's CARES Act Supplemental Funding targeting Covid-impacted businesses, Yap Bayside Inn was included in SBDC's outreach efforts to businesses for further assistance.

When asked why he started the business, Ben noted that it was a family decision to renovate the place for rent as a source of income for the family, as well as to provide accommodations for family members living abroad when they come to visit.

While the start-up process included the expected hard-work and worries, Ben was really looking forward to opening and welcoming his first guests. No one could have foreseen how the pandemic would force businesses, governments and countries to re-evaluate and in most cases, completely scrap and restart their plans. Looking on the bright side in these bleak times, however, Yap Bayside Inn is fortunate that it was self-funded without debt financing.

According to Ben, the biggest challenges to the start-up process besides the pandemic were the logistical planning and coordination to source building materials and furniture from the U.S. and shipping them to Yap. Also, as with any business owner looking forward to opening day, waiting for completion of the building also contributed to worries and headaches in the beginning.

When asked what his most memorable triumph was, Ben noted that it was a great feeling when the project was complete and he was starting to book guests, especially when the business was starting to attract guests through Airbnb bookings. Ben is confident that the business would have had a great start if the pandemic had not forced cancellations and the continuing border closures.

While Yap State and the FSM continue to prepare for the eventual opening of its borders, economic conditions remain the same for tourism businesses such as Yap Bayside Inn. Ben's short-term plan is to wait out the pandemic and border closure but continue to market the business to regional and outside markets. He continues to upgrade the surrounding areas near the building and add features that make the environment more appealing and pleasing to guests. When the borders open and assuming guest numbers return to expected levels, Ben hopes to eventually expand his busi-



ness to include overnight stays and swimming and snorkeling at a remote village beach.

Ben's advice to anyone wanting to start a business is "to invest small and work to grow". Following on this sound advice, he added that in Yap, selling local crops and gardening can provide a way for many individuals to start and grow a business without having to get loan financing.

Yap Bayside Inn Guest House
Owner(s): Ben Tomihara
Location: Yap
Contact Number:
T: 011-691-350-2420
C: 011-691-952-8590
C: 253-549-6482 USA
Email: yapbaysideinn@gmail.com
Website: <https://www.airbnb.com/colonia-federated-states-of-micronesia/stays>



SBDC Interview: AJ's Bake Shop

By: Geraldine Mitagow
Business Advisor
Yap SBDC

Please introduce yourselves.

We are Jennifer Giltamag and Arthur M. Tagud, owners of AJ's Bake Shop.

Why did you decide to start your own business?

To earn income to help our family and to help our customers in Yap who love and appreciate baked goods.

What experience do you have in this type of business?

We have worked for more than 5 years in the bakery and food industry.

How did the Small Business Development Center help you?

The SBDC assisted us in refining our business plan and with loan packaging.

What was the start-up process like?

The start-up process involved a lot of hard work and preparations, but overall it was a very informative and eye-opening experience.

How did you fund your business?

We started with our personal funds with a lot of support and help from our family members and friends.

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

Some of the biggest challenges encountered during this process involved researching the information for setting up a bake shop to meet sanitation and space specifications related to health requirements as well as the licensing process. All these take time and careful planning.

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

The most memorable triumph for us was when the licenses and approval from Sanitation & Health Departments were granted and we were given the go-ahead.

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

Our short-term goal is to cater to most stores in Yap and our long-term goal is to expand to include a restaurant along side the bakery.

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

Our advice is basically to know what you are getting into. Learn the basics of the business and put your focus and attention to it. It is like rearing a baby; it takes careful steps to move forward.



AJ's Bake Shop
Owner(s): Jennifer Giltamag and Arturo M. Tagud
Location: At the PBC Building in Keng, Weloy, Yap
Hours of Operation: Every day from 7AM to 6PM
Contact Number: (691) 350-684



Welcome to D&B Store

By: Ltlatk H. Fritz
Center Director/Business Advisor
Palau SBDC

Cynthia Eldebechel and her husband Joram Bultedaob opened a small retail store in Karmaliang, Ngchesar this year in February 2021. A young couple raising a family with two young children, Cynthia and Joram wanted to create more opportunities for themselves in terms of sources of income and flexibility to raise their children well.

Last year, the couple started a small business manufacturing and selling ice cubes not only to customers in Ngchesar but in various states in Babeldaob. The couple made a bold leap to ask permission to build an actual store to house their growing business idea. With persistence, Cynthia and Joram were able to convert an open lot into a great retail space to house and launch D&B Store.

D&B Store is now open at Karmaliang offering the residents of Ngchesar and its hamlets a convenient opportunity to buy common household goods such as the popular butane canisters for cooking, cold drinks, and a variety of food items. With the business in operation, Cynthia can generate money to support their young family while spending time with her young children.

Both Cynthia Eldebechel and Joram Bultedaob are clients of the Palau Small Business Development Center. Cynthia had reached out to Palau SBDC to get assistance to complete her business loan application package to acquire funding under Palau's Women & Youth Entrepreneurship Development Program.

The next step is for D&B Store to acquire merchant services (debit card machine) to provide more payment options for their customers. This will be a great benefit for the young couple, because it

may save them the trip to Koror to deposit funds and spend more time growing their business.

The most memorable triumph in the business start-up process was when the

building was complete and the initial inventory was placed on the shelves. That was the moment that they felt they have truly accomplished their goal. Now, on to the next.



Owner(s): Cynthia Eldebechel and Joram Bultedaob
Location: Karmaliang, Ngchesar, Palau
Hours of Operation: Monday to Thursday 6:30 am - 9:30 pm;
Friday & Saturday 6:30 am - 11:30 pm; Sunday 6:30 am - 10:30 pm
Contact Information: 680-622-2136

Melias Opens Its Doors in Palau Selling Local Food and Produce to the Community

By: Ltlatk H. Fritz
Center Director/Business Advisor
Palau SBDC

Opening up a store during the global coronavirus pandemic may sound absurd. Butin Palau, a young entrepreneur has taken a huge leap in launching Melias, as cozy retail shop in Ngerusar, Airai. The location is conveniently located along the main road leading to Palau International Airport and the National Capitol. The concept is simple, provide great local food and basic household items for the community.

Melnguis Mesubed is the second of five siblings in the Toribiong-Mesubed Family. He is also a young father to a growing family and has a full-time day job. Melnguis has been dreaming of starting his own business for some time now. His father, Elmis Mesubed, has been the driving force behind the business giving Melnguis the support, guidance, and assistance to make this dream become a reality.

"My family had a small business growing up, but I may have been too young to remember what it was like. But having worked as a manager for



a small telecommunications firm in Palau, I am able to draw from that experience and combine with the support of my family to make decisions for my company."

Running a business is not easy, it requires time management and good decision-making skills. It requires research, actual market research, to learn about the prospective items to include in our inventory. "

I went around to various stores to see what they offer. I asked my wife and sister for their ideas. I wanted to make well-informed decisions."

Networking with key individuals has been key to the successful launch of my business. Going to Palau SBDC for technical assistance with the business plan and loan application process is one. The other is working with Bank of Guam. Melias is off to a great start

by having the debit card machine for cashless payments.

Melnguis encourages other young entrepreneurs to pursue their dreams of owning their own business.

"Follow through with your plans to make it come true. Get the right help and support with your plan, like at SBDC. Be willing to make sacrifice and learn to be disciplined."

Owner(s): Melnguis Mesubed
Location: Ngerusar, Airai, Palau
Hours of Operation:
6a-10p, Mon.-Sa.
Contact Information:
Phone: 680-587-5315
Wireless: 680-775-5315



Guam SBDC Independent Business Advisors Provides Assistance To Your Business Through the COVID-19 Pandemic!

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

Many Small Businesses around the world have faced unforeseen circumstances from the impact of pandemic and have had to adjust and pivot quickly to deal with the crisis at hand. The economies within the Western Pacific Region are dependent upon tourism and government spending (both local and federal). Since the start of the pandemic, all local governments have imposed severe travel restrictions and social distancing guidelines. The impact from these executive orders have resulted in

significant reduction of tourist visitor arrivals, shut down "non-essential" businesses, and furloughed thousands of workers.

The only way for small businesses to push through during this time of crisis is to find ways and opportunities to be resilient. Through helps from the CARES Act, the Guam SBDC was able to secure seven (7) Independent Small Business Advisor to assist small businesses who have been impacted from the pandemic. These independent small business advisors are able to assist small businesses take advantage of federal and local government resources that are available to them, and find ways to navigate and operate in the "new norm". Each of the independent small

business advisors specialize in different aspects of business management by offering a wide range of expertise the small business may have been affected in.

To date, these independent business advisors were able to assist 637 clients navigate their small businesses through the effects of the pandemic, and help small businesses obtain a total of over \$5.2 million in funding through federal and local government COVID-19 assistance programs. Don't let the impacts of the pandemic allow your business to plunder. If you are interested in seeking FREE business assistance with any of the independent business advisors.

#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

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

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

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

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



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