

Yap Business Resource Guide

2014 Edition

What every business person should know about operating in Yap State

Yap Small Business Development Center
PO Box 1171
Colonia, Yap FM 96943

The Yap Small Business Development Center is part of the University of Guam Pacific Islands Small Business Development Centers Network and is sponsored by the U.S. Small Business Administration under a Cooperative Agreement. This cooperative agreement is partially funded by the U.S. Small Business Administration. SBA's funding is not an endorsement of any products, opinions or services. SBA funded programs are extended to the general public on a non-discriminatory basis.

Introduction

This guide has been prepared by the Yap Small Business Development Center to assist all businesses – both large and small, locally owned or foreign owned – to understand all applicable “rules and regulations” that they must comply with in order to operate a business in the State of Yap.

There are three sets of government rules and regulations which apply to all businesses. The Federated States of Micronesia National Government regulates certain areas of business and sets most taxes. The State of Yap regulates all businesses operating within the State and collects certain fees and excise charges. In addition, certain Local Government Authorities have their own rules and regulations which apply to businesses operating within their boundaries. It is very important that each business meets all applicable requirements of National, State and Local Governments.

Additionally, this guide also provides a listing of locally available business resources and their contact information. The listing is intended to facilitate the linkages of business owners with local business resources.

If you need further assistance and/or guidance to finding information, contact:

Yap Small Business Development Center

P.O. Box 1171

Colonia, Yap FM 96943

Phone: (691) 350-4801/2

Fax : 350-4803

Email : YSBDC@mail.fm

GOVERNMENT REGULATIONS

The following list of requirements is provided to give the business owner a starting point. It is not intended as an interpretation of the laws of the FSM nor the laws of Yap State. It is the responsibility of all business owners and managers to contact the appropriate regulatory agencies for information about the laws that may apply to their business.

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3.1 Rull Municipality Business License

Certain cultural and traditional restrictions or requirements are imposed by various municipalities and island groups and with which businesses operating within those jurisdictions shall comply. Some of these requirements may be discretionary. Check with your Municipal Chief to determine what you need to do.

1. FEDERATED STATES OF MICRONESIA

1.1 Social Security Tax

The Social Security Act provides that "All employees, whether employed by an employer incorporated or doing business in the FSM, shall be covered unless both the employer and the employee are currently subject to any other recognized social security system." Employers should make reference to the booklet "*Employer's Guide to Social Security Tax in the Federated States of Micronesia*", available from the FSM Social Security Administration, for definitions of an employer and an employee, and details of their obligations under the Act. All businesses must file the Employer's Quarterly Tax Return reporting the wages of their employees. Any business with at least one employee or which makes in excess of \$10,000 in gross revenue annually must pay the Social Security tax at the end of every quarter. The tax rate is 15% of the salary base of each employee; 7.5% of which is contributed by the employer and the remaining 7.5% is contributed by the employee through wage withheld by the employer. There are several forms which must be completed on a quarterly basis and submitted with payments to the FSM Social Security office by the 10th day of the month following the end of a quarter (i.e. April 10th, July 10th", October 10th, and January 10th).

Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: yapssa@mail.fm; website: <http://www.fm/fsms>

1.2 Employer Identification Number

All employers must register with the FSM Social Security office in Yap State. There is a special form "Application for Employer Number" which must be completed and accompanied by the appropriate fee. The FSM Social Security Administration will then assign the applicant an Employer Identification Number (EIN). The Employer Identification Number must be entered on the Employer's Quarterly Tax Returns.

Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: yapssa@mail.fm; website: <http://www.fm/fsms>

1.3 Worker's Social Security Number

Every person who is employed is required to obtain a Social Security Number. There is a special form "Application for a FSM Social Security Number" which must be completed and accompanied by a fee of \$3.00. The applicant must submit documentary evidence of age, identity and citizenship or legal alien status before the application can be processed. Persons age 18 or over must apply in person for a Social Security card. The FSM Social Security Administration will then assign the applicant a number which must be presented to all employers when the individual is hired. Social Security cards should be shown to employers and every employer should be careful to record each employee's Social Security Number. Social Security Numbers should be accurately reported on the Employer's Quarterly Tax Return.

Contact Information: FSM Social Security Administration; Yap Office; PO Box 479, Colonia, Yap FM 96943; Phone: (691) 350-2309; Fax: 350-4290; e-mail: yapssa@mail.fm; website: <http://www.fm/fsmss>

1.4 Wage Withholding Tax

All employees are required to pay part of their gross pay to the FSM government as a Wage Tax. The current tax rates are 6% for the first \$11,000 earned and 10% on any amount earned thereafter annually. The wage tax is taken out of the employee's gross wages by the business and held until the proper reporting time. It is the responsibility of the business owner to collect the tax, report the amount(s) due and submit payment at the correct time to the FSM Custom and Tax office. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30th, July 31st, October 31st, and January 31st).

Contact Information: FSM Custom & Tax, Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: CTAYap@mail.fm; website: <http://www.fsmgov.org>

1.5 Gross Revenue Tax

All business owners who are engaged in business to make a profit are required to pay Gross Revenue Tax (GRT). There are no exceptions based on the type of business being operated, although businesses engaged in waste management/recycling may be exempt (PL 14-90). The current rate of tax is \$80 for the first \$10,000 in sales and 3% of any amount in excess of the \$10,000 annually. This includes both cash and credit sales. If a business makes less than \$2,000 within a calendar year, they may apply for a refund at the end of the year. The appropriate form must be filed and submitted with payment to the FSM Customs and Tax office by the appropriate time. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30, July 31, October 31, and January 31).

Contact Information: FSM Custom & Tax Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: CTAYap@mail.fm; website: <http://www.fsmgov.org>

1.6 Import Tax

Most items imported into the FSM are subject to the FSM Import Taxes. Some items may be exempt based on purpose or nature of use (PL 15-58). Tax rates charged vary depending on code classification of imported commodity and CIF value. In some cases, custom duties are calculated on the basis of quantity regardless of value.

Contact Information: FSM Custom & Tax Administration; Yap Office; P.O. Box 7, Colonia, Yap FM 96943; Phone: (691) 350-2272; Fax: 350-2215; e-mail: CTAYap@mail.fm; website: <http://www.fsmgov.org>

1.7 FSM Foreign Investment Permit

Any business which has any foreign ownership interest may be required to obtain an FSM Foreign Investment Permit. If the business is doing anything that can be considered international or interstate in character or if the business is involved in banking, insurance, telecommunication, interstate/international transportation or fishing inside of the 200-mile EEZ of the FSM, the owner should contact the FSM Secretary of Economic Affairs to obtain the required foreign investment permit.

Contact Information: Department of Economic Affairs; P. O. Box PS-12; Palikir, Pohnpei FM 96941; Phone: (691) 320-5133; Fax: 320-5854; e-mail: fsmrd@mail.fm; website: <http://www.fsmgov.org>

1.8 Entry and Work Permits

The Immigration Act provides that no non-citizen, unless specifically exempted, is permitted to enter or otherwise remain in FSM without having been issued an appropriate Entry Permit. Different types of Entry Permits and Work Permits are issued depending on the purpose and length of a non-citizen's stay in FSM. The FSM Foreign Investment Act provides for Expatriate Worker Authorizations (EWAs) to be issued to foreign investors with a valid Foreign Investment Permit (FIP) issued either by the FSM or Yap State, and a valid Business License issued by Yap State. Currently, one EWA is issued automatically for a "senior management position" for each FIP. Application can be made for two additional EWAs "if suitably qualified and experienced citizens are not available". FIP holders can also apply for additional expatriate workers under the Protection of Resident Workers Act. If non-FSM citizens are working in your business, each non-citizen employee must have a valid FSM Work Permit and is required to register annually with the FSM Division of Immigration and Labor. Further information may be obtained by contacting the local FSM Immigration Office.

Contact Information: FSM Immigration and Labor; Yap Office; PO Box 363, Colonia, Yap FM 96943; Phone: (691) 350-2126; e-mail: YIL@mail.fm; website: <http://www.fsmgov.org>

1.9 Food Import/Export License

Any business which imports any kind of food items into the FSM must obtain a Food Import License. Also, any business which exports local food stuffs for commerce outside or to another FSM State must obtain a Food Export License. Businesses involved in the processing and/or selling of Betel Nut, Tuba, and Sakau are exempted from these requirements. Both an application fee and a license fee are required for these licenses. Further information on these licenses can be obtained from the National Food Safety Program, Yap.

Contact Information: National Food Safety Program; P. O. Box 148, Colonia, Yap FM 96943; Phone: (691) 350-4274; e-mail: nfiyap@fsmhealth.fm

1.10 Food Handler's License

Any facility of a business handling food is required to conform to the appropriate building specifications, a copy of which can be obtained from the Office of Sanitation and Food Safety. Upon inspection before opening the business, a Food Handler's License will be issued with a grading for cleanliness. Inspections may be conducted without prior notice. No fee is charged for this service.

Contact Information: Office of Environmental Health Sanitation; PO Box 148, Colonia, Yap FM 96943; Phone: (691) 350-4274; Fax: 350-3444; e-mail: lyug@fsmhealth.fm

1.11 Fishing License

Any person or business engaging in commercial fishing activities outside of the State's 12 mile territorial waters and inside of the FSM 200 mile EEZ is required to obtain a Fishing License from the National Oceanic Resources and Maritime Authority. Commercial fishing inside of the State's 12-mile territorial waters by non-citizen individuals or entities is regulated by the State.

Contact Information: National Oceanic Resources and Maritime Authority, P.O. Box PS-122; Palikir, Pohnpei FM 96941; Phone: (691) 320-2700; Fax: 320-2383; e-mail: norma@mail.fm; website: <http://www.norma.fm>

2. YAP STATE

2.1 Yap State Foreign Investment Permit

Foreign investment in Yap State that is not subject to the FSM Foreign Investment Act is governed by the 2006 Yap State Foreign Investment Act and its Foreign Investment Regulations. This Act requires all non-citizens engaging in business, or any business entities having any foreign ownership interest, to obtain a Foreign Investment Permit from the State Department of Resources and Development prior to the commencement of business. A permit processing fee of \$250 is required of first-time application, and a renewal fee of \$100 every year when a permit is renewed. The permit period is a year beginning from the date of issuance.

Contact Information: Department of Resources and Development; P.O. Box 336, Colonia, Yap FM 96943; Phone: (691) 350-2182/84; Fax: 350-2571; e-mail: commerce@yapstategov.org; website: <http://www.yapstategov.org>

2.2 Registration of Corporations and Partnerships

All businesses operating in the State of Yap which are not sole- proprietorships (owned by one individual or married couple) are required to register with the Yap State Registrar of Corporations. This includes, but not limited to, Corporations for Profit, Non-Profit Corporations, General Partnerships, Limited Partnerships, and Foreign Corporations wishing to do business within the State. All registered corporations and partnerships shall annually file with the Registrar a full and accurate exhibit of their affairs.

Contact Information: Registrar of Corporations; P.O. Box 336, Colonia, Yap FM 96943; Phone: (691) 320-2182/84; Fax: 350-2571; e-mail: roc@yapstategov.org; website: <http://www.yapstategov.org>

2.3 Yap State Business License

All businesses operating in Yap Sate other than those mentioned below are subject to the Yap State Business License Act and Regulations. Currently, those activities that are deemed to be traditional activities (i.e. agriculture, handicrafts and fishing) and undertaken by citizens are exempted from obtaining a Business License. A license processing fee of \$25 is levied for each business category or activity. A different license is needed for each location so that a single business may be required to obtain more than one business license. The business license is renewed by September 30th of each calendar year. Business licenses are issued by the Department of Resources and Development.

Contact Information: Department of Resources and Development, P.O. box 336; Colonia, Yap FM 96943; Phone: (691) 350-2182/84; Fax: 350-2571; e-mail: commerce@yapstategov.org; website: <http://www.yapstategov.org>

2.4 Excise Tax

The State of Yap assesses an excise tax on all items being imported whose total value is in excess of \$100. The rate is based on the type of item being imported with rates ranging between 1% and 25%. Further information may be obtained from the Yap Tax and Revenue Office.

Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814

2.5 Health Certificate – Food Handling

A Health Certificate must be obtained for any individual handling food in any type of business. A physical examination is required as part of the Certificate process. A fee of \$9.00 is charged for the Certificate. The health certificate must be renewed every 6 months.

Contact Information: Public Health; Yap State Hospital, PO Box 148, Colonial Yap FM 96943; Phone: (691) 350-2114; Fax: 350-3444

2.6 Alcohol License

An alcohol license must be obtained by any business that sells alcoholic beverages. Information can be obtained from the Alcoholic Beverages Control Board.

Contact Information: Mr. John Sohlith, Vice Chairman, Alcoholic Beverages Control Board, P.O. Box 479, Colonial Yap FM 96943; Phone: (691) 350-2182/84; Fax: 350-2571; e-mail: jsrd@mail.fm

2.7 Fishing Permit

Non-citizens fishing commercially within the 12-mile territorial waters of the State of Yap (from the reef baseline or island baseline outward) are required to obtain a fishing permit from the Yap Fishing Authority.

Contact Information: General Manager, Yap Fishing Authority, PO Box 338, Colonial Yap FM 96943; Phone: (691) 350-2185/2224; Fax: 350-4107; e-mail: fishyap@mail.fm

2.8 Hotel Occupancy Tax

Each establishment that provides a rental location for guests which charges on a daily or weekly basis is required to collect a tax of 10% of the amount charged. This tax is to be paid to the Yap Tax & Revenue Office each quarter. A list of guests must be submitted at the end of every quarter.

Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814

2.9 Vehicle Rental Tax

Each establishment that provides vehicles for hire without a driver is required to collect a tax of 10% of the amount charged. This tax is to be paid to the Yap Tax & Revenue Office each quarter. A copy of all vehicle rental agreements must be submitted at the end of every quarter.

Contact Information: Yap Tax & Revenue Office; PO Box 610, Colonia, Yap FM 96943; Phone: (691) 350-2472; Fax: 350-3814

2.10 Environmental Impact Assessment

Environmental Impact Statements are required of business projects requiring earth moving or whose scope of business can result in altering the balance of the natural environment. The

appropriate forms and more detailed information are available by contacting the Environmental Protection Agency.

Contact Information: Yap Environmental Protection Agency; PO Box 178, Colonia, Yap FM 96943; Phone: (691) 350-2317; Fax: 350-3892; e-mail: epayap@mail.fm

3. OTHER

3.1 Rull Municipality Business License

In addition to the requirement to obtain a Yap State Business License, businesses located within the municipal boundaries of Rull are required to obtain a Rull Business License.

Contact Information: Mr. Steven Chonman, Treasurer, Rull Municipal Council; PO Box 473, Colonia, Yap FM 96943; Cell: (691) 952-1697; e-mail: chony37@yahoo.com

3.2 Other Municipalities on Yap Main Island

Information on potential business requirements of other municipalities is available through the Council of Pilung (Yap Main Island Council of Traditional Chiefs).

Contact Information: Administrative Officer, Council of Pilung; PO Box 592, Colonia, Yap FM 96943; Phone: (691) 350-2304; Fax: 350-4735; e-mail: council-pilung@mail.fm

3.3 Islands and Island Groups in the Outer Islands of Yap State

Information on potential business requirements of islands in the Outer Islands of Yap State is available through the Council of Tamol (Outer Islands Council of Traditional Chief).

Contact Information: Administrative Officer, Council of Tamol; PO Box 402, Colonia, Yap FM 96943; Phone: (691) 350-2343

GENERAL BUSINESS RESOURCES

The following list of business resources is provided to give the business owner access to a point of contact. It is not an endorsement of any products, opinions or services.

1. Banks

1.1 Bank of the FSM

The Bank of the FSM is a commercial bank that provides commercial banking services in Yap State. It is U.S. FDIC- insured and has all the necessary banking facilities required by businesses.

Contact Information: Manager, Bank of the FSM / Yap Branch; PO Box 441, Colonia, Yap FM 96943; Phone: (691) 350-2329/3737; Fax: 350-4100; e-mail: bofsmyap@mail.fm

1.2 Bank of Guam

The Bank of Guam has a Yap Branch that provides a wide range of banking services including all the necessary banking facilities required by businesses. It is FDIC- insured.

Contact Information: Manager, Bank of Guam/Yap Branch; AIT Bldg, 9 Lagoon Drive; Nimar, Weloy, Yap FM 96943; Phone: (691) 350-8865; Fax: 350-8273; website: <http://www.bankofguam.com>

1.3 FSM Development Bank

The FSM Development Bank is a business development financing institution. It provides business loans on concessionary terms. The bank normally charges a 9% interest rate on business loans.

Contact Information: Manager, FSM Development Bank / Yap Branch; PO Box 81, Colonia, Yap FM 96943; Phone: (691) 350-2165/3837; Fax: 350-2249; e-mail: wennief@fsmdb.fm; Website: <http://www.fsmdb.fm>

1.4 Pacific Islands Development Bank (PIDB)

PIDB is a regional development banking institution which funds business projects in its member Governments' jurisdictions. Its member governments comprise the Commonwealth of the Northern Marianas, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and the FSM States of Yap, Chuuk, Pohnpei and Kosrae. PIDB makes business loans on concessionary terms.

Contact Information: President, Pacific Islands Development Bank; Suite 204, GCIC Building, 414 West Soledad Avenue, Hagatna, Guam 96910; Phone: (671) 477-0047; Fax: 477-0067; email: pidbank@kuentos.guam.net; website: www.pacificidb.com

2. Power Generation

2.1 Yap State Public Services Corporation

Most of Yap Proper and several island groups in the Outer Islands have electricity provided by the Yap State Public Services Corporation. The electricity rate for businesses on Yap Proper is \$.4507 per kwh for the first 1,000 kwh and \$.530 per kwh thereafter. There is a minimum hookup fee of \$40.00 and a security deposit of \$50.00. Contact the corporation for rates in the Outer Islands or for other inquiries.

Contact Information: General Manager, Yap Public Services Corporation; PO Box 667, Colonia, Yap FM 96943; Phone: (691) 350-4427; Fax: 350-4518; e-mail: yspsc@mail.fm

3. Water

3.1 Yap State Public Services Corporation

The Yap State Public Services Corporation provides water for all of the Greater Colonia Area, northern Rull, Dalipebinaw, western Weloy, Fanif and the western part of Tomil. Water rate for business is \$4.00 per 1,000 gallons for the first 5,000 gallons; \$5.00 per 1,000 gallons from 5,001 to 25,000 gallons; and \$7.00 per 1,000 gallons thereafter. There is a minimum hookup fee of \$45.00, and can be greater depending on where and how the hookup is to be made.

Contact Information: General Manager, Yap Public Services Corporation; PO Box 667, Colonia, Yap FM 96943; Phone: (691) 350-4427; Fax: 350-4518; e-mail: yspsc@mail.fm

3.2 Southern Yap Water Authority

Water for south Rull, Kanifay and Gilman is provided by the Southern Yap Water Authority. Water rate is \$.0025 per gallon or \$2.50 per 1000 gallons. There is a one-time hookup fee of \$50.00.

Contact Information: Manager, Southern Yap Water Authority; PO Box 721, Colonia, Yap FM 96943; Phone: (691) 350-2711

3.3 Gagil-Tomil Water Authority

Gagil and most parts of Tomil get their water from the Gagil-Tomil Water Authority. Water rate is \$1.00 per 1000 gallons for the first 5,000 gallons, and \$1.25 per 1000 gallons for 5,001 to 10,000 gallons, \$1.50 per 1000 gallons for 10,001 to 15,000 gallons, \$2.00 per 1000 gallons for 15,001 to 20,000 gallons, \$2.50 per 1000 gallons for 20,001 to 25,000 gallons, and \$3.00 per 1000 gallons thereafter. This is in addition to a flat monthly service fee of \$3.00. There is an

initial application fee of \$25.00 levied and there may be hookup materials to be provided by the customer based on a service connection survey to be conducted for the site.

Contact Information: Manager, Gagil-Tomil Water Authority, PO Box 669, Colonia, Yap FM 96943; Phone: (691) 350-5544; email: gtw@mail.fm

4. Telecommunication

4.1 FSM Telecommunications Corporation

The FSM Telecommunications Corporation provides all necessary telecommunication facilities for all of Yap Proper and Ulithi Atoll. It has lines for telephone, fax and ADSL Internet for both local and international uses 24 hours a day. It also provides such features as direct dialing and caller ID. FSMTC also has a cellular phone system network that has both domestic and international calling and messaging capabilities.

Contact Information: Manager, FSMTC / Yap Branch; PO Box 189, Colonia, Yap FM 96943; Phone: (691) 350-2104; Fax: 350-4115; website: <http://www.fm>

5. Air Transportation

5.1 United/Continental

U.S.-flagged carrier United/Continental is the only passenger airline that links Yap by air to the outside world. United flies a 154-seater 737/800 Series Boeing aircraft to Yap once a week. It flies direct from Guam to Yap then on to Palau, back to Yap, then returns to Guam on Saturday night/early Sunday morning. It flies direct to Yap from Guam then back to Guam early Wednesday morning utilizing a 124-seater 737/700 Series Boeing aircraft.

Contact Information: Continental Micronesia, Yap Office, Colonia, Yap; Phone: (691) 350-2702 (reservation), 350-2788 (cargo); Fax: 350-2564; website: <http://www.united.com>

5.2 Pacific Missionary Aviation

Pacific Missionary Aviation (PMA) currently operates an on-demand, passenger-minimum quota flight to Falalop, Ulithi. The fare is \$80 one way and \$160 round trip. Non-regularly scheduled flights to Fais may be available from time to time. Charter flights can also be arranged for the two destinations.

Contact Information: Pacific Missionary Aviation; PO Box 460, Colonia, Yap FM 96943; Phone: (691) 350-2360; Fax: 350-2539; e-mail: pmayap@mail.fm

6. Sea Transportation

6.1 Kyowa Line

Kyowa Lines out of Japan calls Yap normally on the average of once a month, via Guam on its way to the Philippines.

Local contact information for Tyowa: Waab Shipping Agency, PO Box 177, Colonia, Yap FM 96943; Phone: (691) 350-4378; Fax: 350-4110; e-mail: lgawwsa@mail.fm; website: <http://www.kyowa-line.co.jp>

6.2 Palau Shipping Co./Matson Navigation Co./Triple B Forwarders Network

Under the network, the three companies combine their resources to provide shipping services from the US through Guam to RMI, FSM and Palau. Palau Shipping serves as the general agent for these services throughout Micronesia and the South Pacific. Triple B provides the less-than-full container load (LCL) service to all ports in the region through its CFS program. The CFS program provides for shipping smaller amounts of cargo to all destinations in the region. Through an agreement with the US Postal Service, Triple B is able to consolidate loose cargo shipments from the US, Philippines, Guam and every port in RMI, FSM and Palau to any destination worldwide. Saichu Corporation is the agent for the network in the FSM.

Contact information: Saichu Corporation, P.O. Box 656, Colonia, Yap FSM 96943; Phone: (691) 350-4344; Fax: (691) 350-5565; e-mail: jtgrd@mail.fm; website: <http://www.matson.com/matnav>

6.3 Eurasia Line

Eurasia utilizing Marinas Express Line vessels provides biweekly services to Yap of cargo originating from or transshipped through Guam. It also provides transportation of cargo originating from Yap to other destinations via Guam. Micronesian Forwarders/CTSI is the local agent for Eurasia Line in Yap.

Contact information: Micronesian Forwarders/CTSI, PO Box 1453, Colonia, Yap FM 96943; Phone: (691) 350-3682; Fax: (691) 350-3682; email: willie_mf@mail.fm; website: <http://www.andalan-pacific.com>

6.4 Intra-islands Shipping

Yap State-owned Ms Hapilmohol provides intra-islands transportation of people and cargo to the outlying islands within Yap State. The vessel calls the outlying islands, on average, once a quarter and each trip takes an average of three weeks to complete.

Contact information: Sea Transportation Division; Colonia, Yap FM 96943; Phone: (691) 350-2403/3668; Fax: 350-2267

7. Lawyers

7.1 Mulalap & Mulalap Law Office

Mulalap & Mulalap's scope of service covers a wide range of areas, including business legal matters.

Contact Information: Mulalap & Mulalap, PO Box 461, Colonia, Yap FM 96943; Phone: (691) 350-2320; Fax: 350-2592; e-mail: mulalap@mail.fm

7.2 vcNabeyan Law Office

vcNabeyan specializes in contracts and property law.

Contact Information: Victor Nabeyan, PO Box 690, Colonia, Yap FM 96943; Phone: (691) 350-5272, mobile: (691) 950-6465; email: vcNabeyan@gmail.com

7.3 Micronesian Legal Services / Yap Office

Micronesian Legal Services is a grantee of the U.S. federally-funded Legal Services Corporation. It provides free public legal services to economically disadvantaged U.S. and U.S.-affiliated Pacific islands' citizens, including owners of small businesses having met program eligibility guidelines. It should be noted that service eligibility is restricted to specific program eligibility guidelines.

Contact Information: Directing Attorney, Micronesian Legal Services Corporation / Yap Office; PO Box 206, Colonia, Yap FM 96943; Phone: (691) 350-2193; Fax: 350-2467; e-mail: MLSCYapOffice@mail.fm

8. Accountants

Private accountants for hire are currently not available.

9. Bookkeepers

9.1 RAV Consulting

Yap currently has one private bookkeeper for hire. RAV Consulting provides business bookkeeping consultancy and training.

Contact Information: RAV Consulting; PO Box 488, Colonia, Yap FM 96943; Phone: (691) 350-4180; e-mail: freads@mail.fm

10. General Business Support Providers

10.1 RAV Consulting

RAV provides for hire consultancy in general business management including merchandise importation and personnel management. It also provides bookkeeping setup and training, computer hardware repair and maintenance, and business software application and training, including publishing.

Contact Information: RAV Consulting; PO Box 488, Colonia, Yap FM 96943; Phone: (691) 350-4180; e-mail: freeds@mail.fm

10.2 Microtech Inc.

Microtech provides consultancy for hire in bookkeeping and technology sourcing, setup and installation. It also provides for hire general business support services such as typing, photocopying, wireless communication, answering service, and setting up and arranging appointments for meetings and events for both on- and off-island clients.

Contact Information: Microtech Inc.; PO Box 889, Yap FM 96943; Phone: (691) 350-4949; Fax: (691) 350-4525; email: microtechyap@yahoo.com

11. Business Development Assistance

11.1 Yap Small Business Development Center

The Yap Small Business Development Center is a public entity that provides free business development counseling and assistance to clients, and conducts business training workshops. The Center has trained business counselors who provide these services. The Center is an affiliate of the University of Guam Pacific Islands Small Business Development Centers Network. Because the Network receives U.S. federal funding, client counseling may be restricted to U.S. and U.S. Pacific-affiliated citizens.

Contract Information: Director, Yap Small Business Development Center; PO Box 1171, Colonia, Yap FM 96943; Phone: (691) 350-4801/2; Fax: 350-4803; e-mail: YSBDC@mail.fm