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**SBA Program
bridges gap for
small businesses.
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Gourmet Guam opens doors

By Ken Beckham,
SBJA Guam SBDC Counselor

Gourmet Guam, Inc. has begun operations on Guam and is changing the way people think about enjoying popcorn. Although many companies offer a 'bag of popcorn,' Gourmet Guam is committed to bringing the highest standard of product, package, and enjoyment with a simple food. The company has set a high standard for its operations – from selection of the raw materials to the packaging and the labels. Each item is carefully chosen for its contribution into the enjoyment of the popcorn by the consumer.

Created by Joann Malaca, it has been a year long labor of love and dedication to reach this 'opening.' It began on a flight from Guam to Canada to visit her grandchildren where she saw an ad on 'Starting your own Business.' She had already been searching for a business opportunity to begin and this article was perfectly placed to catch her attention. Coincidentally, there was a "trade show" occurring during her visit to Canada. After three months of researching the idea that developed at the trade show and drawing from her experience in making caramel popcorn in the early 90s for Christmas presents – an effort to differentiate her gift from commercial gifts – Joann realized the potential for success and se-



lected her choice of industry – a gourmet popcorn. But not just any popcorn – a carefully chosen gourmet popping corn combined with the highest quality ancillary products. Having a personal interest in cooking and especially baking, this opportunity gave her the natural entre into creating her company – Gourmet Guam, Inc.

Joann (and her husband of 32 years, John) were both born and raised on Guam. She has over 15 years combined experience working in accounting and business management. With two children now grown (and 3 grand-daughters) and after attending the GCC Culinary Arts Program as well as fulfilling her life-long dream of earning her MBA from the University of Phoenix – at an age where most people dismiss the idea of going back to school – Joann has found herself ready to venture

into a business of her own – one that she is passionate about. The creation of Gourmet Guam has taken one full year from that beginning concept to actually opening of the doors on her production center.

The facility had their soft opening on January 9th with the preparation and delivery of the first large order. Joann noted "We are very pleased with the reception of the product by those who have found it in these beginning weeks."

One of the items requiring a great amount of time was the selection of the package for the popcorn – the bag. Although many 'bagging' options are used by other general popcorn makers, Gourmet Guam wanted a 'special' package to convey the quality inside this bag is no ordinary popcorn. And then, to compliment the package, Joann

▲ For more information about the Guam Small Business Development Center, contact 735-2590 or www.pacificsbdc.com.
▲ Company Name: Gourmet Guam, Inc.
▲ Owner: Joann Malaca, President
Business Address: 378 Chan San Antonio, Suite E
Tamuning, GU 96931
▲ Contact Number: (671) 300 – 8090
Gourmet Guam, Inc. Business Owner Joann Malaca
Gourmet Guam, Inc. Popcorn products

secured the help of a local graphic artist – Derek Mandell – to design the custom logo and label to represent the gourmet theme of the package. Being islanders deeply-rooted in Guam and who have an affinity for island culture and values, a latte stone was incorporated into the background of the logo along with a plumeria that symbolizes the beauty of the multicultural heritages that make up our communities. We are loyal to our island and, as our label says: "Island Pride, Made in Guam." They are awaiting the completion of the process to acquire the Guam Product Seal.

It is intended to be a truly gour-

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Sweeter Days Ahead for Sweet Daze Bakeshoppe



By Denise Hertslet

Guam SBDC Senior Business Counselor/WIB Program Director

There's nothing sweeter than a sweet story about the sweetest family and their business that sells, well...sweets! Julie Lujan Atalig, her husband Mark and their three wonderful children are the proud owners of Sweet Daze Bakeshoppe in Hagatna. Not long ago, owning a bakeshop was just a pie-in-the-sky dream they shared. But with the help of family, friends, and their faith in each other, their dreams of owning a business became a reality. Julie considers herself an outgoing person who is always up to trying new things. She admits she is outspoken but easy to get

along with and independent. "I guess that's why I was born on Independence Day!" Throughout her teenage years, her parents always taught her to be independent. Since then, her mom would always find her in the kitchen trying to bake just about anything. "Even if it didn't come out right, she would always tell me to try again!" She also learned how to bake from her auntie who she stayed with almost every weekend. It was in her mom and auntie's kitchens that Julie developed her passion for baking. "Every family gathering always had something sweet from me. My

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SBA Program Helps to Bridge the Small Business Gap

SBA NEWS

WASHINGTON – The U.S. Small Business Administration's national network of Small Business Development Centers (SBDCs) plays an essential role in the economic development of their states and local communities through their direct, face-to-face counseling for small businesses, according to a report released today by the SBA. The report, produced by the National Small Business Development Center Advisory Board, focuses on SBDCs' impact on small business access to SBA's programs and services, including access to SBA capital, procurement, disaster and international trade programs.

"SBA's Small Business Development Centers give new and growing small businesses the resources they need throughout the year to grow and create jobs," said SBA Administrator Karen Mills. "The soundness of our economy depends on stable small businesses across the country and SBDCs are front and center helping entrepreneurs start, grow and expand their companies. These institutions re-

flect the diversity and individuality of their nearly 900 home towns and play an active and vital role in those."

The report confirms that SBA's SBDC program remains an essential part of the agency's mission to help small businesses. The report, The SBDC Program: An Indispensable Partner in America's Economic Development, demonstrates statistically the prolonged impact that SBA-funded SBDCs have on the formation and growth of small businesses.

A key finding of the report is that SBDCs help local economies by improving the odds for startup small businesses. "SBDCs," the report says, "are solely focused on creating and supporting small businesses which in turn pay taxes, provide employment and diversify the economic base for their states. . . The busi-

nesses that work with the SBDCs are the job creators and enterprises that have the potential for survival and growth."

The report also highlights the effectiveness of SBDC counseling in improving the chances of small businesses that are seeking credit.

The SBDC Program An Indispensable Partner In America's Economic Development

▲ Release Date: January 17, 2012

▲ Release Number: 12-03

▲ Internet Address:

www.sba.gov/news

"SBDCs have intimate knowledge of what lenders really want and need from borrowers to increase the likelihood of them being able to make a loan. The SBDC Business Advisors provide solid technical expertise to coach borrowers through the lending process."

The report found that the 900 SBDC service locations provide a necessary local footprint in the communities they serve, delivering unique offerings tailored to the needs of its small business com-

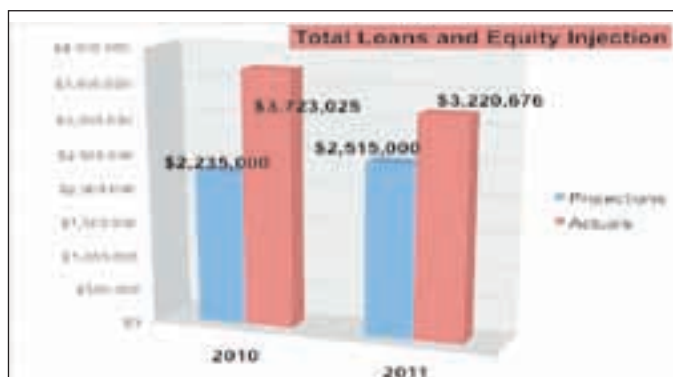
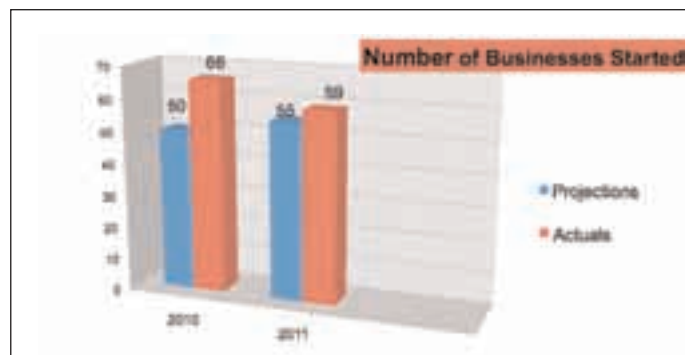
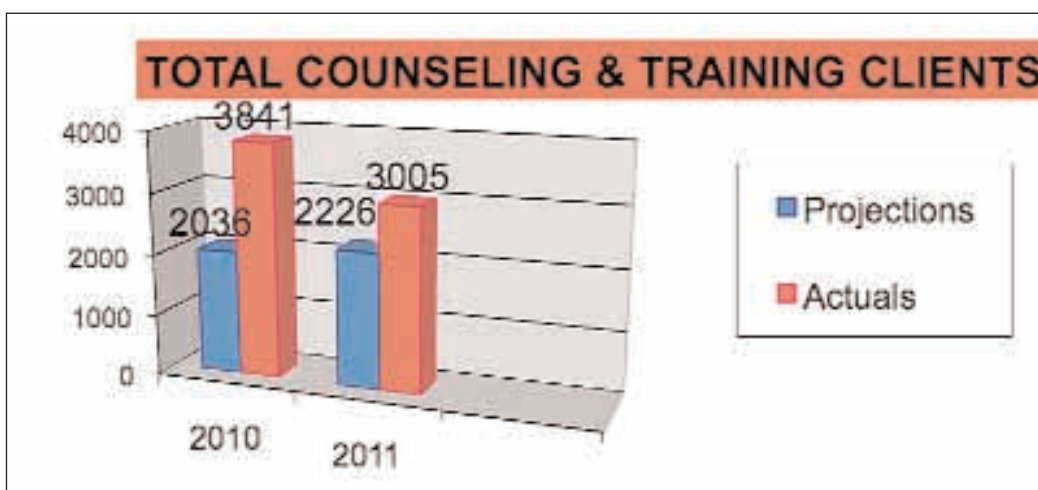
munity.

The report also found that the SBDC program, for which the federal government covers half the cost, remains one of the government's best investments because of its close associations with other SBA resource partners, federal, state and local government small business assistance programs and service providers; universities and community colleges; and private enterprise and local nonprofit economic development organizations.

The nine-member independent advisory board provides advice and counsel to the SBA Administrator and associate administrator for the Office of Small Business Development Centers on the SBDC program.

Last year, more than 557,000 entrepreneurs received business advice and technical assistance through the SBDC program. In its more than 30-year history, SBDCs have assisted millions of small business owners and entrepreneurs to successfully start and grow small firms by fostering entrepreneurship and growth through innovation and efficiency.

PACIFIC ISLANDS SBDC NETWORK STATISTICAL HIGHLIGHTS COMPARISON CHART YEAR 2010 & 2011



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Export Achievement Award Given To Pacific Islands SBDC Network Director Casey Jeszenka

By John Holman

Director, Pacific U.S. and Foreign Commercial Service
United States Department of Commerce

Thanks to the great work we are doing with partners like the Pacific Islands SBDC Network, our efforts resulted in the Commerce Department assisting over 5,500 U.S. companies last year either export for the first time or increase their exports. An impressive 85 percent of those companies were small and medium-sized businesses. Overall, U.S. exports grew 17 percent last year and are up 16 percent so far this year over last year's already impressive numbers. We are currently on pace to exceed the President's goal of doubling U.S. exports by 2015.

From 2005-2009, companies that did not export saw their revenues decline an average of 7%, while those U.S. Companies that exported during the same time period saw their revenues increase by 36%, a difference in average revenue of 43%. This is why the President launched the



From left to right: Dr. Anita Enriquez (UOG SBPA Dean), Casey Jeszenka (Network/Guam SBDC Director), John Holman (Hawaii Pacific Export Council Director), & Ken Lujan (Guam SBA Branch Manager).

National Export Initiative as a key driver of future economic prosperity and job creation.

Over 3 years ago, I was invited to speak at the Island Opportunities Conference in Honolulu.

Following my presentation, I was approached by Mr. Casey

Jeszenka, Director of the Pacific Islands SBDC Network. Casey saw an opportunity to boost the Guam economy by promoting exporting while bringing more resources to Guam to help local companies.

I saw Casey's dedication and

passion for helping the small businesses of Guam grow and nominated him to the District Export Council, whose mission is to conduct export outreach and education across the Pacific. Casey was confirmed and appointed to the Council by the Secretary of Commerce.

Casey has been one of our most active Export Council members and strong advocate for the businesses on Guam. In January 2010, he collaborated with Guam Visitors Bureau to bring me out to conduct export training on Guam and Saipan for over 90 people involved in local small business.

It was the first time someone from our agency in the Commerce Department had been to Guam to support businesses in over 15 years, and it would not have been possible without Casey's hard work and support.

Earlier this year, Casey brought out another professional trainer to conduct export training for local businesses and brought me out again in December 2011 to build on those efforts and

meet with local businesses on Guam, Saipan and Tinian interested in growing their international business.

Last but not least, over the past year Casey has been championing efforts to establish a new Marianas Export Council, which will include more local representatives able to help even more small businesses.

For these reasons, the U.S. Department of Commerce U.S. and Foreign Commercial Services awarded Casey Jeszenka on December 6, 2011 the Certificate of Appreciation for Achievement in Trade: The Certificate of Appreciation for Achievement in Trade (COA) recognizes U.S. trade associations, government agencies, and other qualified recipients for supporting U.S. export development and for creating opportunities for U.S. businesses through trade.

Please join me in congratulating Casey Jeszenka on this well deserved award.

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Sustainability Coordinator

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Contact phone :

Office : 671-735-0219

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Guam SBDC Training Schedule (Feb.-May)

Thursday, February 23rd (12 noon-2:30pm)

"Introduction to Profit Mastery: Creating a Foundation for Change"

Presented by Guam SBDC/Bank of Guam Women In Business Program

Fee: \$20 per person

MARCH

Friday, March 2nd (8:30am-11:00am)

"How to Start a Business"

Presented by Guam SBDC

Fee: \$20 per person

Friday, March 9th (8:30am-11:00am)

"How to Write a Business Plan"

Presented by Guam SBDC

Fee: \$20 per person

Friday, March 16th (8:30am-11:00am)

"Quickbooks: Working with Lists & Bank Accounts"

Presented by Guam SBDC.

Fee: \$50 per person

Thursday, March 29th (12 noon-2:30pm)

"Profit Mastery: Getting Your Arms Around the Numbers"

Presented by Guam SBDC/Bank of Guam Women In Business Program

Fee: \$20 per person

Friday, March 30th (8:30am-11:00am)

"Retirement Plans for Small Business"

Presented by Guam SBDC

Fee: \$20 per person

APRIL

Friday, April 6th (8:30am-11:00am)

"Cash Flow Budgeting"

Presented by Guam SBDC

Fee: \$20 per person

Friday, April 13th (8:30am-11:00am)

"How to Market Your Business"

Presented by Guam SBDC

Fee: \$20 per person

Thursday, April 26th (12 noon-2:30pm)

"Profit Mastery: Using Ratios and Benchmarks"

Presented by Guam SBDC/Bank of Guam Women In Business Program

Fee: \$20 per person

Friday, April 27th (8:30am-11:00am)

"Quickbooks: Entering Sales, Receiving Payment and Making Deposits"

Presented by Guam SBDC

Fee: \$50 per person

MAY

Friday, May 4th (8:30am-11:00am)

"How to Start a Business"

Presented by Guam SBDC.

Fee: \$20 per person

Friday, May 11th (8:30am-11:00am)

"How to Write a Business Plan"

Presented by Guam SBDC

Fee: \$20 per person

Friday, May 18th (8:30am-11:00am)

"Introduction to Financial Statements"

Presented by Guam SBDC

Fee: \$20 per person

Thursday, May 31st (12 noon-2:30pm)

"Profit Mastery: Understanding Break-Even Analysis"

Presented by Guam SBDC/Bank of Guam Women In Business Program

Fee: \$20 per person

For more information, please call the

Guam SBDC at 735-2590 or email

Laurine Sablan at laurine@pacificsbdc.com. Cash, check (payable to

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Requests for reasonable accommodations for persons with disabilities will

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Laundry Ko opens in Yona

By Denise Hertslet,
Guam SBDC Senior Business
Counselor/WIB Program Coordinator

Determination and persistence paid off for Anevi and Dexter Reyes, the proud new owners of Laundry Ko in Yona. Located in the former Balajadia Laundromat and next to Mobil gas station in Yona, Laundry Ko is a welcome addition to the residents of Yona who have been waiting for a Laundromat to open for some time now.

Anevi Reyes grew up in the Philippines and received a degree in Architecture from Far Eastern University. She worked in the Construction industry on Guam for several years but decided to give up the long days of hard work in the field so she could spend more quality time with her young children. She found employment with Mr. Manalo, an old and kind businessman who owned a few laundromats on Guam. It was Mr. Manalo that always encouraged Anevi to start a business of her own. According to Anevi, "Mr. Manalo told me that it is hard to save money for your family when you are just working for someone else. You should own your own business so you can make more money for yourself and your family."

One day, Mr. Manalo decided to sell his laundromat in NCS to Anevi. She was so excited at the idea of owning a business, so she applied and was approved for a small loan from one of the local banks. Unfortunately, three days after Anevi received her loan, Mr. Manalo passed away. Anevi sighed and said, "I believe it just



wasn't meant to be." But this did not deter Anevi from trying to start her own business.

She remembered that before Mr. Manalo died, he told her to attend one of the Small Business Development Center's workshops. Anevi attended the "How to Start a Business" workshop and this is where she met the business counselors that would guide her through her business start-up process.

Anevi worked on a business plan that included a marketing and financial plan with three-year projections.

She submitted this along with her loan application to a couple of banks. But because she was not employed at the time, and did not own anything, she was considered high risk and was declined. This was a blow to Anevi and her plans but she pushed herself to see her dreams come true. "My kids are reason why I keep going and my husband gives me strength."

She continued to communicate with her business counselor and Bank of Guam Women in Business Coordinator, Denise Mendiola Hertslet, who assisted her

through the loan application process with Guam Economic Development Authority. Anevi met Gloria Molo, GEDA's loan specialist, who provided guidance and assistance. "I am grateful to Gloria at GEDA because she really helped me understand what GEDA required and helped me with the paperwork."

Anevi's most memorable triumph was standing in front of the GEDA Board during their loan review meeting and realizing that she was going to be approved for a loan to start her business. GEDA approved Anevi's request for \$35,000 to purchase equipment and supplies for the new laundromat. Laundry Ko opened its doors on December 1, 2011 and now features fourteen washers, one commercial washer, six dryers and a convenience store. Anevi used the bootstrap method when she opened the convenience store. "I started with only \$50.00 and purchased snacks, drinks, and laundry soap. Whatever money I made, I rolled it, saved and began buying little by little and I now have a good supply of inventory."

Running a business and taking care of her family is not easy, but

Name: Laundry Ko
Owner: Anevi and Dexter Reyes

Location: Yona, next to Mobil gas station (former Balajadia Laundromat)

Ph: 487-3000

Hours of Operation:
Mon-Fri 8am-10pm; Sat-Sun 7am-10pm

Anevi is determined to make it work. She and her husband, Dexter, take turns taking the kids to and from school and running the daily operations of the business. She remarked, "I like that I can leave to pick up my kids or take care of any errands whenever I need to." Anevi's immediate plans for Laundry Ko is to purchase more washers and dryers, add more inventory to the store, renovate a little, and in the future maybe even add another location. In the meantime, Anevi is focusing on her family and building her business. When asked what advice she would give to other women interested in starting a business, she said, "Be strong and you will overcome any challenges!"

For more information about the Bank of Guam Women in Business Program at the UOG-Guam Small Business Development Center, contact Denise Mendiola Hertslet, Program Coordinator, at denise@pacificsbdc.com or 735-2594.

Sweet: Developed passion from family

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ing always had something sweet from me. My relatives would always encourage me to open my own bake shop, and I would just smile and say, "One of these days!"

That day came when Julie and her husband Mark opened Sweet Daze Bakeshoppe in Chamorro Village in April, 2010. Julie credits her husband for supporting her 100% while trying to get the business going and jumped right in to business with her. It took four long months before they were able to open their doors, but they managed to stay patient and positive. Julie said their hard work paid off because they managed to stay open despite the economic downturn for eighteen months. Not long after, another opportunity to

move their small bakery to a more prominent location came knocking at their door. Thanks to Lisa Quintanilla, they were given a rare opportunity to purchase a turnkey business. Today, Sweet Daze Bakeshoppe is celebrating the New Year in a larger facility next to Winchell's and the former Polo's in Hagatna. You can see the "Sweet Daze Bakeshoppe" sign easily from across the street at the Bank of Guam Headquarters and down the road from Marine Corps Drive. Sweet Daze Bakeshoppe boasts a bigger space with locally-made desserts and snacks. But what they are really known for is their custom-made cakes, cupcakes and lollipop treats for every occasion. Customers bring in photos or samples of the cake they want and Julie works her magic to create beautiful works of art

▲ **Company Name:** Sweet Daze Bakeshoppe
▲ **Owner:** Julie and Mark Atalig
▲ **Contact Number:** (671) 477-5253
▲ **Location:** Hagatna, next to Winchell's and Pojos
▲ **Hours of Operation:** M-F 7:30am-5:00pm, Sat 8:00-5:00pm. Sundays Closed
▲ mjatalig@gmail.com

that are just as tasty as they are pretty. According to Julie, making the cakes was easy. It was the start-up process and management of the business that was challenging. "Our start-up process was like hitting your head on a wall. We've gone through

so many trials and bumpy roads to where we almost had given up." The couple was turned down by several financial institutions and had to borrow or were given second-hand equipment. "We did not buy anything extravagant. But we did figure out how to start out small and work our way up." Julie and Mark credit the UOG-Guam Small Business Development Center for guiding them through the start-up process. "The Guam SBDC is the best center to go through for opening a business. The counselors and staff there are very helpful. Denise Mendiola Hertslet, who is my Women-in-Business Counselor, taught me so many tips and ways to keep my business up and running. She guided me in building my business plan and until this day she still checks up on me. She also visited me at our new loca-

tion and tells us so many times that she is proud to see us where we are at now. I would recommend everyone who is starting a small business to go and visit SBDC." Julie hopes their bakeshoppe will be around for many years and maybe one of her children will take her place so she can open another location in the U.S. mainland. Julie remarked, "I have many more plans for my bakeshoppe and you'll just have to stay tuned to find out!" When asked what advice she would give to someone interested in starting a business, Julie said, "Don't give up! Start up small and manageable. You don't need anything fancy. Just try to deal with what you have and what you can afford. Just saying...from experience!"



Marcus Cepeda: The Loft Mexican BBQ Express

By Fred Granillo
Business Counselor

Marcus Cepeda came to Guam in July 2005 on a contract as a Food & Beverage Director for Pacific Islands Club hotel. He was recruited by a Food & Beverage head hunter who asked if he liked the outdoors and beach, describing Guam similar to Florida climate in the Florida Keys. He was very excited coming to Guam and now considers Guam his home. Marcus started his career with TGIF as an assistant kitchen manager 32 years ago. From that humble beginning, he gained extensive knowledge in all areas of the kitchen and customer service. He became a General Manager (GM) eight years later due to a strong work ethic and focus on obtaining knowledge with a desire to achieve high quality for customers. From there, he was a GM with The Olive Garden, Tony Roma's in Florida, Las Vegas and California and then he was a Director - Public Foods at the Los Angeles Convention Center which was doing 38 million in revenue a year. After working several food and beverage management contracts in the Hotel Business, including Pacific Islands Club and Outrigger Hotel, he then decided to try teaching. As an independent professional instructor, he learned how to use his food and beverage skills in an academic setting. During his professional career, he was a corporate trainer, training management and staff on how to open new restaurants such as Tony Roma's, Olive Garden, and TGI Fridays.

It was at this time he realized his desire to open his own business related to the food and beverage industry. Acededa Consultant and "The Bartending Academy" was born from his ability to identify a niche in the

market where there was no training available for the many bartenders in the hotel, bar and restaurant arena. The last several years, Marcus has trained and certified numerous students wanting to learn bartending and customer service skills.

They say as a Food and Beverage professional you go back where you started from. Marcus started his career in the kitchen as a young man and then decided to make the food and beverage his career because of his passion for the industry. Marcus is also a person who is serious about his passion and wants to be successful in all his business ventures. So he spent 10 months developing a full service concept called "The Beer Garden." This concept is a "Fresh Tex Mex Cuisine" with festive décor and spicy menu. This business became the "Loft". He spent much time and capital developing the employee training plan and operational structures for this business because he realized that by planning out his business would offer the best chance for success. For Marcus, standard operating procedures are a must in this tough business filled with saturated competition and particular customers that can change tastes quickly. Marcus approached the Bank to find out about financing for his business. The bank then referred him to the SBDC for assistance in completing his business plan. Marcus thought he knew how to write a business plan until he went to SBDC. He realized although he had a solid foundation in many aspects of the business plan, especially the development of the financial plan including high quality food and beverage costing, he also knew that he needed assistance in the refinement of a business plan to obtain financing from the bank. Marcus is a true professional always willing to learn and found

Business Name: The Loft Mexican BBQ Express
Owner: Marcus Cepeda
Location: Tamuning/Oka (Farenholt Drive across from Oka Pay-Less and hotels)
Hours of Operation: 11:30 a.m.- 3p.m., lunch; 5 p.m. to 9 p.m., dinner; Bar with Appetizer menu until 2 a.m.
Contact information: 649-1963
Email or website: info@guammixology.com

he learned more about his business by working with the SBDC while developing his business plan.

There is a lot of work in the restaurant business so hiring employees was a natural requirement. He established the business with one manager and two part time employees. Marcus believes in local workers and employment because this is his home now and is willing to put effort towards preparing those individuals to share in their economic future. He was able to move quickly because of being prepared through the completion of the business plan which provided the increased perspective on the steps needed to not only start but how much money would be needed to adequately begin operations. Marcus passed the Public Health inspection only 12 days after signing his lease for the business in Tamuning.

Through family investment Marcus was able to get his business started. Without the financial and emotional support from his wife he could not have entered into this venture. Family is the best support mechanism for



business, he recognizes. Marcus also applied for a loan with the Guam Economic Development Authority which shall allow for additional equipment and inventory. The SBDC was able to assist him with the application package.

Marcus noted a challenge in starting his business will be to pay more attention to the business sign. He noted that having the sign on the building in the beginning of the startup along with pre-opening advertising to let people know the business is opening. He decided to open a portable BBQ stand outside of Oka Pay-Less in order to build clientele and good will with the community.

Marcus acknowledges one of his best successes in starting the business was obtaining Public Works to sign off on his license. The owner of the building did not pull a permit to do the leasehold improvements on the restaurant so when Public Works did there inspection they advise him that he needed blue prints for the restaurant. So he had to obtain the blue prints and this issue delayed the opening by one month. Although he had rec-

ognized the improvements needed and their respective costs, he noted he should have followed up with more cost details for range hood installation, fire suppression and inspection for fire suppression. Although he planned there are unforeseen costs and differences in the estimated costs that could change one's cost structure.

Marcus noted his short-term goal is to build a business that delivers great food and with quality customer service into a fun and friendly environment at both his portable stand and restaurant-bar. He projects establishing catering services right away and starting the small bar serving appetizers because his place is not big enough to do a restaurant. Long term he wants to provide training services for owners that are planning to open a Food & Beverage operation. He intends on giving back to the business community for his success with the restaurant.

Marcus' advice for any would be entrepreneurs are that preparation is the key and experience is the foundation. If one does not have sufficient experience in their respective industry then hiring a professional or management team is essential for the potential to succeed in any venture. If the business is a restaurant, by finding someone with corporate family style restaurant experience; they will have someone that knows a proven food delivery standard which allows for a good opportunity for success.

For more information about the UOG-Guam Small Business Development Center call (671)735-2590 or visit www.pacificsbdc.com

Gourmet: Inspired by island lifestyle

continued from page 1

They are awaiting the completion of the process to acquire the Guam Product Seal.

It is intended to be a truly gourmet product from start to finish. It does not cost much more – but one can see that it is noticeably different. Gourmet Guam was just opening the doors when they were asked to produce a 'large' custom order. By working long hours they were able to complete the order in three days to the delight of the client. Such attention to individual requirements is a part of how Gourmet Guam will be managed. The product is to be a truly 'gourmet' product from start to finish. With attention to details



at every stage of the business, the result is that the taste and enjoyment is noticeably different.

Currently there are three flavors: Candy Apple Yum (a flavor reminiscent of eating a candied

apple on a stick), Itsa Fruiti Fiesta (multiple vibrant colors bursting with fruit flavors complemented with each color corresponding to like fruits such as yellow for lemon flavor) and, Say Cheese (an un-

expected delicious combination of caramel and cheese that is a definite favorite for cheese-lovers). The flavor names were purposely selected from common phrases and things that evoke feelings of fun, friends and family, and happy times. There are future plans to introduce additional flavors of gourmet popcorn.

Joann attributes a huge part of Gourmet Guam's success to her husband John. He has been very supportive in every step of the way. Many a nights, he can be found in the kitchen cooking family meals and doing laundry while Joann focuses on the business. He brings a wealth of mechanical and technical background to Gourmet Guam by overseeing and maintaining the company's

facilities and equipment but is quick to jump into other tasks when the need arises. Together, they are on a quest to maintain a high standard of quality and look forward to Gourmet Guam's success. "Another major contributing factor to our company's success has been working with Ken Beckham from the Small Business Development Center; he was very instrumental in keeping us grounded and guided us patiently to accomplish the tasks that needed to get done," according to Joann. Ultimately, her hope is that other local entrepreneurs will be inspired to start their own business and create products of high caliber locally that will simultaneously give Guam more visibility and boost the island's economy.



USDA Invites Applications for Renewable Energy and Energy Efficiency Projects

Compliments of USDA Guam Branch

Agriculture Secretary Tom Vilsack recently announced that USDA is seeking applications to provide assistance to agricultural producers and rural small businesses to complete a variety of energy efficiency and renewable energy projects. Funding is available from USDA's Rural Energy for America Program (REAP) authorized by the Food, Conservation, and Energy Act of 2008 (Farm Bill).

"Renewable energy development presents an enormous economic opportunity for rural America," said Vilsack. "This funding will assist rural farmers, ranchers and business owners to build renewable energy projects, providing opportunities for new technologies, create green jobs and help America become more energy self-sufficient."

Chris Kanazawa, Hawaii State Director for USDA Rural Development stated, "USDA Rural Development's Rural Energy for Amer-

ica Program is the flagship energy program that responds to Hawaii's energy-related issues and opportunities for farmers, ranchers and small businesses. Over the past three years, the USDA Rural Development Hawaii State Office has provided \$1.1 million in funding for technical assistance, energy audits, photovoltaic systems, and flex fuel pumps projects for Hawaii's rural communities." This is in addition to \$10 million in Rural Development Business and Industry loan guarantees for biofuel and activated carbon plant projects on the Island of Hawaii.

The Rural Energy for America Program (REAP) is designed to help agricultural producers and rural small businesses reduce energy costs and consumption and help meet the Nation's critical energy needs. For 2012, USDA has approximately \$25.4 million budget authority available to fund REAP activities, which will support at least \$12.5 mil-

lion in grant and approximately \$48.5 million in guaranteed loan program level awards.

USDA is accepting the following applications:

- renewable energy system and energy efficiency improvement grant applications and combination grant and guaranteed loan applications until March 30, 2012;
- renewable energy system and energy efficiency improvement guaranteed loan only applications on a continuous basis up to June 29, 2012;
- renewable energy system feasibility study applications through March 30, 2012; and
- energy audits and renewable energy development assistance applications through February 21, 2012.

More information on how to apply for funding is available in the January 20, 2012 Federal Register, pages 2948 through 2954 or contact Anthony Barcinas, USDA Business Programs at 671-300-8567 or email at an-

thony.barcinas@pb.usda.gov.

This funding is an example of the many ways that USDA is helping revitalize rural economies to create opportunities for growth and prosperity, support innovative technologies, identify new markets for agricultural producers, and better utilizes our nation's natural resources.

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Director, Office of Civil Rights, 1400 Independence Avenue, SW, Washington, DC 20250-9410 or call (800) 795-3272 (voice), or (202) 720-6382 (TDD).



Free Online Tool from SBA Helps Small Businesses Develop an Export Business Plan

Compliments of SBA News Release

WASHINGTON – Small businesses interested in starting or expanding sales of their goods and services overseas have access to a new, free online tool that will gauge their readiness to export and help them develop an export business plan.

The Export Business Planner, developed by the U.S. Small Business Administration, offers a ready-made, customizable and easily accessible document that can be updated and referenced continuously as the business grows.

The Planner, located at www.sba.gov/exportbusinessplanner, allows users to:

- Determine their export readiness
- Learn about training and counseling opportunities
- Complete worksheets for global market

research

Obtain financing information and options

Customize export marketing plans, and Access resources for exporters

"Creating jobs through exporting is one of the nation's top economic priorities, as the President indicated when he launched the National Export Initiative," said SBA Administrator Karen G. Mills. "Giving exporters the tools to do their part in this effort is essential. The new Export Business Planner is one such tool and will serve businesses in the critical process of planning for their success."

The Planner is a PDF file that can be easily downloaded, accessed, customized, and updated every time you use it. It features an extensive compilation of export research and information, including quick links to websites, video profiles,

training podcasts, trade statistics, contact information to counseling resources such as SCORE and SBDCs, a list of current SBA lenders and much more.

The tool is organized in comprehensive chapters that are cross-linked and indexed for efficiency and easy access to related topics.

The chapters include:

- Introduction to Exporting
- Training and Counseling
- Getting Started: Creating an Export Business Plan
- Developing your Marketing plan
- Financing your Export Venture
- Accounting Worksheets: Costing, Financial Forecasting and Product Pricing
- Utilizing Technology for successful Exporting
- Your New Marketing Plan: Summary, Timeline

Updates, Transportation and Documentation

A special, very useful feature of the Planner is the customizable worksheets, which provide templates for developing your export business plan, conducting business assessments and foreign market research, creating your marketing plan, costing and sale projections, goal setting and much more.

For more information about all of the SBA's programs for small businesses, call the SBA Answer Desk at 1-800 U ASK SBA or TDD 704-344-6640, the local Guam SBA Branch Office at (671) 472-7419 or visit the SBA's Web site at <http://www.sba.gov>.



CNMI SBDC Training Schedule

The CNMI Small Business Development Center (SBDC) trainings are open to all qualified small business owners, managers and key/personnel and individuals planning to open or thinking about opening small business ventures. Trainings are offered at NO CHARGE (FREE). For a list of the upcoming trainings, please call the CNMI SBDC at (670)664-3018 or email Linda Cabrera at linda@pacificsbdc.com.

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





SMALL BUSINESS REALIZES EXPANSION PLANS

By Anel Philimon, RMI SBDC
Director/Business Counselor

The RMI SBDC interviews
Small Business Owner Mr.
Rantly Kattil:

Q. Please tell us about
yourself and your family?

A. Two years ago my family
and I started our own
small store called NEIWOJ
STORE. As the business pro-
gressed and growth was evi-
dent, we decided to add a
fishing activity as part of our ex-
pansion plan.

Q. Why did you decide to
start your own busi-
ness?

A. We realized the impor-
tance of the establish-
ment of small businesses in the
community (Uliga) as well as in
the entire Marshall Islands.

**What experience do you
have in this type of business?**

A. I am a very experienced
fisherman as I have done fishing since
my younger days and to present.
My wife grew up with her family
that owned the first ever big
business to get established in
the Marshall Islands call the
"Robert Reimers Enterprises".
She gained and achieved her
business managing skills and
knowledge from her employment
periods at the RRE Company.

**How did the RMI Small Busi-
ness Development Center and
other resources help you?**

A. The Small Business De-
velopment Center of the
Ministry of Resources and De-
velopment assisted us from our
initial visit to the completion of



the business plan. A wide variety
of information was also pro-
vided. Small Business Develop-
ment Center help us to formulate
our business plan, set up all
necessary accounting and bal-
ance sheet and was actively in-
volved in funding solutions.

Q. What was the start-up
process like?

A. It was a challenging ex-
perience to start up small
and worked very hard to get to
where we are now. After two
years had passed and our busi-
ness had grown bigger, we de-
cided to add up fishing activities
to supplement our small retail
store operations. You can say
we followed the same path as
my family many years ago.

Q. How did you fund your
business?

A. We started our small
store with our own fund-
ing called "owner's equity".

Q. What were some of the
biggest challenges
you experienced in the start-

▲ Name of Business:
Neiwoj Store & Fishery

▲ Owner:
Mr. Rantly Kattil

▲ Type of Business:
Small Store & Fishery

▲ Location:
Uliga Village

▲ Address:
P.O. Box 17 • Majuro • MH
96960

▲ Telephone Contact:
(692) 625-6390
Owner Rantly Kattil

up process?

A. Working long hours to
generate sufficient rev-
enues to make sure all operating
expenses are fully covered and
the company can produce rea-
sonable net profits after all.

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

Actually it was when I received
confirmations regarding the ap-



proval of my loan request from
the bank (Bank of Marshall Is-
lands-BOMI) and knowing that
my dream to improve my busi-
ness operation will be realized.

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

The short-term plans include
major improvements to my exist-
ing business, purchasing new
outboard engines as replace-
ment for the old ones to have
one for the new fishing boat that
is now being built. The long-term
goals are to increase the amount
of fish bringing for sales each
week and to increase the num-
ber of customers utilizing the
services of the company through
effective marketing and highly
personalized service.

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

A. Please seek/visit the RMI
Small Business Develop-
ment Center to obtain informa-

tion and get assisted on how to
start up your own small business
for without the advice and guid-
ance of this great resource, I
would possibly still be in the
planning stage not moving for-
ward.

The RMI SBDC is a member
of the University of Guam's Pa-
cific Islands Small Business De-
velopment Center Network
(PISBDCN). The PISBDCN's
mission is to support the growth
and economic development of
the U.S. affiliated islands in the
western pacific region by provid-
ing high quality one-on-one con-
fidential counseling and training
to existing small businesses and
to small business startups. For
more information regarding the
RMI SBDC's upcoming train-
ings/workshops or other serv-
ices, contact the Center at (692)
625-3685 or visit www.pacificsbdc.com.

RMI SBDC Training Schedule

MONTH:	TOPIC:	TIME:	VENUE:
February 28, 2012	Marketing	10:00 a.m. – 12:00 noon	RMI SBDC
February 29, 2012	Customer Service	10:00 a.m. – 12:00 noon	RMI SBDC
March 29, 2012	Recordkeeping	10:00 a.m. – 12:00 noon	RMI SBDC
March 30, 2012	Financial Statement	10:00 a.m. – 12:00 noon	RMI SBDC



All workshops are open to all qualified small business owners, managers, key personnel and individuals planning to open or considering starting a small business venture. All workshops are Free of Charge. Individuals interested in attending the workshops may call the RMI SBDC at (692) 625-3685 or email Leeno @ leeno@pacificsbdc.com. Request for reasonable accommoda-
tions for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the RMI SBDC at (692) 625-3685 or email Leeno @ leeno@pacificsbdc.com. Serv-
ices are extended to the public on a non-discriminatory basis.



Restaurant Etiquette Training

“Networking-Adds-Value: PATA, PVA, and Palau SBDC”

By Lisa Abraham, Director/ Counselor Palau SBDC

In this modern world; the advancement of technology brings people closer no matter where they are...However, in terms of training or professional development, it is always better to have the face-to-face encounter.

As early as October 2011, the Belau Tourism Association (BTA) contacts the Palau SBDC and Palau Visitors Authority (PVA) to requests for support of a trainer on the topic of Restaurant Etiquette. From the local partners, Palau SBDC & the Palau Visitors Authority, a contact was made to the Pacific Asia Travel Association – Micronesia Chapter (PATA Mike), which immediately, several speakers were identified from Guam and selection was made by the Palau



resources; BTA, PVA, and Palau SBDC.

From then, December 13~14, 2011 became the training dates. For two (2) days, Mr. Marcus Cepeda, Bartending Academy Guam, conducted two (2) whole day trainings. The training sessions were basic table settings, table etiquettes, Host/Hostess Services, suggestive selling & up selling etiquette, the basics of

Food & Beverage industry. The feedback received for the trainings were, “we should have this kind of trainings every year. Another interesting comment made by one of the trainees was, “we serve at our restaurant using the Asian standard, which is the spoon and fork, meaning the spoon is used as a knife and a spoon, comments Lisa K. Abraham, Director of

Palau SBDC and observer of the two (2) days training.”

Most importantly, the Restaurant Etiquette training was made possible through the joint partnerships of the following agencies; PATA, PVA, and Palau SBDC with the support of United Airlines and the Belau Tourism Association.

With the completion of Restaurant Etiquette, there are more training opportunities for Parents, children, high officials on table etiquette and table settings. Furthermore, those local restaurants or hotels that missed the opportunity are welcome to contact the Palau SBDC for follow-up sessions. The Palau SBDC takes this great opportunity to wish the F & B as well as the Hoteliers, great success in their industry. After all, people must eat...

The Palau SBDC mission is to support the growth and

economic development of the Republic of Palau by providing high quality one-on-one confidential counseling and training as well as innovative workshops to existing and prospective small businesses. Dedicated to this mission, the SBDC embraces every opportunity to conduct outreach and provide its services to all the state in the Republic of Palau. Future workshops will be promoted with flyers posted at all the large shopping centers and government public bulletins. If you should need any assistance in setting up a workshop/seminar for your business or organization, please do not hesitate to contact the Palau SBDC at tel. #(680)587-6004, fax #(680)587-1549 or e-mail at lees@pacificsbdc.com or palausbdc@palaunet.com.

PALAU SBDC Training Schedule, February~May 2012

Date:	Training Topic:		
2/14-16/2012	- How to Apply for a loan with:	3/29/2012	- How to Read Financial Statements
National Dev. Bank of Palau		4/17/2012	- Crafting Your Business Plan
Bank of Guam		4/18/2012	- Financial Projections For start-up Businesses
Bank Pacific		5/08/2012	- Accounting/Budget
2/28/2012	- Crafting Your Business Plan	5/09/2012	- Intro to Accounting
2/29/2012	- Financial Projection For start-up Businesses	5/21-25/2012	- Intro to QuickBooks
3/13/2012	- Legal Issues	5/29/2012	- Managing Employees
3/14/2012	- Tax Planning	5/30/2012	- Customer Relations
3/27/2012	- Budget Planning		
3/28/2012	- Financial Statements: Intro		

All Training/Workshops are open to all qualified small business owners, managers, key personnel, and/or individuals planning, considering to start or expand their business ventures. The training/workshops are presented at low to no costs. Location depends on number of participants and most training sessions are conducted during the evenings. Please contact your Palau SBDC at (680)587-6004 or cell phone #775-5472 or e-mail: lees@pacificsbdc.com or palausbdc@palaunet.com for

more details. Requests for reasonable accommodations must be made 72 hours in advance. For arrangements, please contact the Palau SBDC at (680)587-6004. Services are extended to the public on a non-discriminatory basis.

*Note: Training venue, dates and/or topics are subject to change without prior notice. Please keep heads-up on public announcements for training details.





SBDC Hosts QuickBooks Training in Yap

By James Limar

Yap SBDC Director/Counselor

A sizable group of small business owners and entry level bookkeepers recently seized a rare window of opportunity to sharpen their skills when a certified trainer from the Guam SBDC conducted a two-day QuickBooks training event on Yap.

In a true spirit of partnership, the Pacific Islands SBDC Network and the local SBDC joined forces to bring this rare opportunity to Yap for the benefits of the members of the local business community.

Fred Granillo, MBA, with more than 20 years of specialized experience in providing accounting services for clients, utilizing the software, facilitated the training. Mr. Granillo, an entrepreneur himself, is regarded as the regional SBDC expert on QuickBooks and has been a SBDC QuickBooks trainer since 2011.

The local attendees, at the end of the training, shared that not only had they im-



proved their knowledge about the software program in general, but they also had enhanced their skills specifically on how to: set up a new company, write checks; record deposits; reconcile bank statements; perform payroll duties; enter and pay vendor bills; in-

voice customers and receive payments; create and understand financial statements; generate a detailed look at the item list; use double-sided items to implement job costing; track sales tax; properly record liabilities on the balance sheet; utilize sub-accounts;

customize reports; enter and reconcile credit card charges; and use class tracking to track income and expenses for different locations. Besides all its user-friendly features designed to help small business owners save time and make money, QuickBooks is, by and large, estimated the accounting software choice of about 95% of all small businesses in the U.S. as their top-rated tool to manage their accounting needs.

The Yap Small Business Development Center (Yap SBDC) is a member of the University of Guam's Pacific Islands Small Business Development Center Network (PISBDN). The PISBDN's mission is to support the growth and economic development of the U.S. affiliated islands in the western pacific region by providing FREE one-to-one confidential counseling and high quality training to existing small businesses and to small business startups. For more information, please the Yap SBDC at (691)350-4801 or email jamesl@pacificsbdc.com Visit www.pacificsbdc.com



Chuuk SBDC Outreach Training A Success

By Fritz Hartman,

Chuuk SBDC Business Counselor

As part of our outreach goal for the center the Chuuk SBDC is proud to announce the first graduating class from one of the 40 municipalities in the state of Chuuk which has been working closely with the Chuuk SBDC. The Tonoas Municipality more specifically the village of Nukune had its first graduating class. The workshops were held in the newly created NCHS or Nukune Christian High School. It is the first in the long time since the



Chuuk SBDC reached out to local communities and villages.

We hope that because of this success other communities, vil-

lages and municipalities will follow along the footsteps of these

proud graduates from Tonoas Municipality Nukune village. Our center aims at getting to local communities and villages as well as schools to help develop entrepreneurs. The Chuuk SBDC is most happy to congratulate these graduates on their success in the program. The Chuuk SBDC also hopes to see more of this in the coming years as part of the Center's outreach program.

For more information about the Chuuk SBDC programs and services, please contact Chuuk SBDC (691)330-5846 or email ketsen@pacificsbdc.com



Kosrae SBDC Training announcement

The Kosrae Small Business Development Center (SBDC) trainings are open to all qualified small business owners, managers and key/personnel and individuals planning to open or thinking about opening small business ventures. Trainings are offered at NO CHARGE (FREE). For a list of the upcoming trainings, please call the Kosrae SBDC at (691)370-2751 or email skiller@pacificsbdc.com.

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

