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U.S. Small Business Administration
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Your Small Business Resource

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Sky Zone Guam Opens in Agana Shopping Center



By: Jane Ray
Business Advisor
(Guam SBDC)

Ready, Set, Jump! Kids and adults alike have celebrated the grand opening of Guam's own Sky Zone on August 28, 2017. Many have expressed their excitement since the initial news that Sky Zone was coming to Guam in May 2017. Sky Zone Guam operates under Jade Skye Holdings, LLC dba Sky Zone Indoor Trampoline Park. Jade Skye Holdings, LLC is locally owned by Jane and Herman Quidachay. It took a little over two years of persistent hard work. The Quidachays

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Roil Soil Clothing Available at Boarderline

Interviewed by:
Nicole Babauta
Service Center Director
(CNMI SBDC)

Having spent the last 15 years in California, Shayne Villanueva knew it was time to move back to Saipan and reconnect with his heritage. Moving back to Saipan in September 2016, Villanueva decided to pursue his business, Roil Soil Clothing, along with his business partner, Peter Aldan. CNMI SBDC Director Nicole Babauta sat with Villanueva as he shared his journey in his business venture.



with my grandparents Francisco P. and Sally B. Villanueva. I am a Mt. Carmel School Knight alumni Class of 2000. I left for college in 2001 to California and have spent the last 15 years there and recently moved back to Saipan last year.

Why did you decide to start your own business?

Well it was a combination of things. I had spent most of my career in sales and insurance management for brokerages in CA. After 14

years in the business I attained the level of VP of Sales and Marketing for the Southern CA region. Although my

Continued on page 6

Q: Please tell us about yourself and your family.

A: I am born and raised on the island of Saipan. Raised by my loving mother Wilma Villanueva along

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Organizations Recognized for National Women's Business Month

From L to R: Josette Mueller, Lender Relations Specialist at the SBA Guam Branch Office; Dr. Anita Enriquez, Sr. V.P. of Academic and Student Affairs at the University of Guam; Lou Leon Guerrero, President of the Bank of Guam; Denise Mendiola, Senior Business Advisor and Program Coordinator of the Bank of Guam Women in Business Program at the Pacific Islands Small Business Development Center; Dr. Pamela Peralta Taitano, Associate Network Director of the Pacific Islands SBDC Network; Jane Ray, Advisor and Training Coordinator at the Guam SBDC; and Casey Jeszenka, Network Director of the Pacific Islands SBDC Network.



Sen. Régine Biscoe Lee along with Sen. Telen Cruz Nelson recognized National Women's Small Business Month with a resolution presentation on Tuesday, October 17th, 2017 at the

Guam Congress Building to several groups whose missions focus on providing technical assistance, advocacy, mentorship, and training to women small-business owners. Sens. Lee

and Nelson recognized business leaders represented by the Bank of Guam Women in Business Program of the Guam Small Business Development Center, the Guam Women's Chamber of

Commerce, the National Association of Women in Construction Guam Chapter, and the Guam Chamber of Commerce and its Chamber Business Women's Network.

Guam SBA Seeks 2018 Award Nominations

SBA has opened the nominations for the prestigious SBA Small Business Awards for 2018. The SBA honors continue to be one of the most competitive, comprehensive and visible awards presented to small businesses on island. With a record of recognizing excellence in small business for more than 27 years, past SBA winners have included outstanding small companies such as Cars Plus, Quality Distributors, Klopensburg Enterprises, Global Food Services, Benson Hardware, National Office Supply, Security Title, PROA Restaurant, Jamaican Grill, ASC Trust Corporation, and most recently, Guam AutoSpot.

"SBA's Annual Awards continues to generate interest and excitement in Guam and the CNMI because we discover great stories of innovation, creativity and teamwork focused on excellence. It is inspiring to learn

about the positive, proactive measures that many small business owners and entrepreneurs are taking to sustain and grow their businesses, particularly with the economic buildup on Guam and the CNMI," said Kenneth Lujan, SBA Branch Manager. "This year, we will be recognizing and honoring Guam and CNMI entrepreneurs and champions who have played a major role in the development of their respective economies and the small business communities."

The 2018 SBA award categories include:

- SBA's Small Business Person of the Year
- Entrepreneurial Success Award
- Family-Owned Business of the Year
- Small Business Exporter
- Young Entrepreneur of the Year
- Minority Small Business Champion

Award

- Women in Business Champion Award
- Veteran Small Business Champion Award
- Financial Services Champion Award
- Home-Based Business Champion Award
- Small Business Journalist of the Year Award

Any individual or organization may submit a nomination for an SBA Small Business Award. The required nomination forms with detailed information for each of the 11 award categories can be downloaded from www.pacificsbdc.com in the Announcement Section. Completed forms should be submitted to the SBA Branch Office at FHB Bldg., 400 Route 8, Ste. 302 by 4:00 p.m. on November 30, 2017. For more information, call SBA at 671-472-7419.

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and Board Members



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Infinite Atelier Opens at Chamorro Village

Interviewed by: Denise Mendiola
Sr. Business Advisor
(Guam SBDC)

Please tell us about yourself and your family.

My name is Lasia Casil. I am a Chamorro woman from Southern Guam. My grandmother Anna was born and raised in Sumay. Her father was German (Grey) and mother a Taitano. My Grandmother Rosa was from Hågat and her family name is Quichocho. Both of my grandfathers were from the Philippines and arrived on island after the war to help rebuild Guam. My father, like many, Chamorro men, joined the army and that took us around the world. My mother is an amazing woman that taught me so much about devotion and hard work. I spent most of my life growing up off island and much of that time was spent in Germany. After my father retired from the military, I moved to Munich and studied at university there. I returned to Guam after university but the island community wasn't so friendly to me or the LGBTQ community. It was a very different time.

Why did you decide to start your own business?

I've always been somewhat of an entrepreneur. As a transgender woman I faced a lot of discrimination in the workplace when I moved back to Guam in my early 20's. I was fired from jobs for basically just existing, so I decided to leave my island home and hid my identity for 20 years. This experience was so traumatic but it was the driving force that made me seek out the type of work where I was more or less my own boss and no one could really fire me. After stints in Tokyo, London and Paris, I ended up in New York where I was lucky enough to land a job in one of the top commercial real estate firms in the city. It was entirely commissioned based so they only cared if I was closing deals. There were about 100 guys in the firm and a handful of women so it was a real shark tank. Plus I was trying to keep my identity a secret. I had so much to prove that I drowned myself in work. I was calling my own hours and working 60+ hours a week. I was the first person in the office every day and the last one to leave. I'd be the only person in the office on Saturdays and sometimes on Sundays. I carved out a niche for myself working with retailers and some of the biggest fashion brands in the world. The insight I had into the way these brands worked was inspiring. Many of them started with humble beginnings struggling until they made



Infinite Atelier

Owner(s): Lasia Casil
Type of Business: Retail store
Location: Chamorro Village
Hours of Operation: Monday-Saturday (10am-6pm) / Wednesday (12 noon-9pm)
Contact information:
Website/Phone/Social Media/Email:
www.infinte-atelier.com, 688-1139,
www.facebook.com/infinteatelier/,
lasia@infintecharm.net

it big. I thought to myself that if they could do it then so could I. One of the last deals I concluded was a 5,000 square feet flagship store for Juicy Couture on Rodeo Drive in Beverly Hills. I made enough from that one deal to quit my job, enroll in jewelry design school at the Fashion Institute of Technology and live for several years while trying to figure out how to build my jewelry business.

What experience do you have in this type of business?

As a retail real estate broker, knowing my clients intimately, their stories, their products and who their customers are was an important part of my job. I had to learn the ins and outs of every aspect of their business so I could identify the perfect location for them to open up their next store. It's all about location, location, location and the bottom line. Opening a free-standing store was part of my original business plan but not until year 5. When this location at Chamorro Village came up I thought it would be the perfect location for something different, an Atelier, a space I could both work out of and showcase my jewelry. I could introduce new products and get immediate feedback and also do custom work. (Atelier is the French word for a workshop or studio especially one used by an artist or designer.) I absolutely loved the location as well. The visibility is fantastic and I plan on putting up one of those cool movie marquis signs that I can display messages on facing Marine Drive soon. The space is big enough for me to also showcase art, jewelry and products made by other local artists. We've been open just a few weeks but it is quickly evolving.

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

A few years ago I was in the Guam Unique Merchandise Program so I was familiar with the SBDC. I wanted to expand my business so I was able to build upon the business plan they had assisted me in creating which made it much easier. Having a business plan is like having a road map. It has really helped to guide me and keep me focused on my goals and where I want to be in the next phase of my business.

What was the start-up process like?

It took me a couple of years to develop my final product before I launched my jewelry line. Quality control is super important to me. I want to design pieces that are going to last a lifetime and that can be passed down from generation to generation. With the opening of the Atelier, because my design studio is in-house, I am able to experiment with new materials and get immediate feedback from the daily engagement I have with customers. The process to open it was quite fast. I had most of the elements Chamorro Village required in place already.

How did you fund your business?

I had support from my family and from GUMA in launching my jewelry brand. Opening the store has been entirely funded out of my pocket. I am actively seeking out grants and other means of funding to expand.

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

The biggest challenge so far was in the build-out of the store. I had a very precise vision of what the shop should look and feel like. I wanted a very clean, urban, minimal Scandinavian look that would showcase the art and jewelry. The space itself feels very organic like an art installation incorporating wood, concrete, metal and pieces of nature I've discovered around the island. Some of the materials I wanted to use aren't available on Guam so I had to get a bit creative. So far, everyone that has come into the store says they feel a sense of welcoming, warmth and openness. They really like it.

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

The most memorable moment for my jewelry business was being invited to sell my jewelry at T Galleria. There is my kiosk alongside some of the world's most iconic jewelry brands. I feel so honored. Thursday, November 9th is the grand opening celebration of the Atelier. We'll be having an open house for the entire week after and raffling away a few pieces from the shop. Just come down to enter. Those that make a purchase will be entered to win an extra special basket of gifts.

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

I am looking to expand my jewelry business off island. Currently, the line is carried at the Guam Museum and in T Galleria DFS. The Atelier is my creative space where I get to experiment and play. I hope to feature more products from young artisans from other parts of Oceania.

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

Do it. But make a plan as well. Set goals. Creating the business plan was one of the smartest things I did. It's kept me on track. The SBDC is there to help. Also, seek out advice from a mentor or other business people. One of the greatest lessons I learned working in a corporate real estate environment was that sharing information and resources helps everyone in the long run. "A little bit of a larger pie is better than a lot of no pie." is what my mentor always used to say. Most of the successful people I know are happy to share their story and give advice. I certainly am happy to share with those that ask.



Sky Zone Guam...

continued from page 1

turned their idea into a reality with the assistance of Guam SBDC and Bank of Guam. The hard work was all worthwhile for the joy that they have brought to many children on the island who are not able to experience it unless they head stateside. Sky Zone is truly a wonderful place to have fun, relieve stress, and most importantly, enjoy yourselves.

Sky Zone, LLC started the world's first wall to wall trampoline park in 2004 with the key mission of bringing healthy, highflying fun to people across the globe. Sky Zone has nearly 200 global locations in several international markets. Sky Zone is listed as number 53 of the Entrepreneur Top Franchises 500 List for 2017.

The Quidachays' two children are the driving force behind the business. Jane Quidachay is a registered nurse by trade and an entrepreneur at heart. Her passion for business has grown over the years each time she and her family pursued different businesses in a variety of industries on island.

The Quidachays explained the hardest phase of the business is the startup since they had to seek funding from a financial institution while no one on the island was familiar with the Sky Zone's brand and concept. Explaining the Sky Zone idea to friends and family at that time was difficult since no one knew what the business was about. For those reasons, you could imagine what the financial institutions were thinking when they were approached.

The Quidachays credited Guam SBDC Business Advisors with providing the motivation and financial counseling support through this diffi-

cult phase. They endured every hardship that had presented itself and were able to resolve those issues with the

their "crazy" idea. After the loan officers heard their pitch and reviewed

their overall application package, the good news came quickly. The Quidachays were overjoyed when the decision came through--it was an emotional feeling of accomplishment.

The greatest entrepreneurial advice that the Quidachays offer for any new and upcoming entrepreneur is to pursue your dreams and keep moving forward despite any ounce of doubt or barrier that comes your way. Before reaching out to the bank for financing, entrepreneurs should visit the Guam SBDC and seek counseling, which is free. Even if you think your business plan is ironed out, a second opinion from professionals who specialize in this field is very beneficial.

Sky Zone Guam has opened many doors for other opportunities. The Quidachays are in discussion to expand the brand by opening other parks. Sky Zone Corporate has a very strong brand recognition that is second to none, which is evident by their market share dominance.

In the meantime, if you want to come and experience the only local wall to wall indoor trampoline park on Guam, visit Sky Zone Guam in the Agana Shopping Center. They are open daily from 10am to 10pm.

Sky Zone Guam also offers birthday party packages, team building packages, and special daily promotions on their Facebook page. Their team building packages are available to any organization, associations, or small and large businesses.

For more information on how the Guam SBDC can assist you start or expand your business, visit www.pacificsbdc.com or contact their main office at 671-735-2590.



L-R: Pacific Islands SBDC Associate Network Director Pamela Peralta Taitano, Ed.D., Guam SBDC Business Advisor Jane Ray, Sky Zone Guam owners Herman and Jane Quidachay, Pacific Islands SBDC Network Director Casey Jeszenka, and Bank of Guam Vice President/Relationship Banking Manager Christopher Cruz take a photo at Sky Zone Guam's grand opening on August 28, 2017. The Guam SBDC presented Herman and Jane Quidachay with a Certificate of Achievement at the grand opening of Sky Zone Guam to recognize their contributions to the small business community.



Owners Herman and Jane Quidachay (left) take a family photo at the grand opening of Sky Zone Guam on August 28, 2017.

SKY ZONE

Jade Skye Holdings, LLC dba Sky Zone Guam

Owner(s): Jane & Herman Quidachay
Type of Business: Recreation and Amusement
Location: Agana Shopping Center, Hagatna GU
Hours of Operation: Monday to Sunday from 10am to 10pm
Contact Information: (671) 969-9663
Website: <https://www.skyzone.com/guam/>

close guidance of Guam SBDC.

With strong support from everyone that was involved, they were able to obtain funding from Bank of Guam. Christopher Cruz and Patricia Salas from "The People's Bank" were open-minded enough to meet with them to discuss

Guam SBDC Training Events



With the support of the Guam SBDC and the Society for Human Resource Management (SHRM) Guam Chapter, SHRM Guam Chapter President-elect Charlotte Huntsman, MA, SHRM-CP, PHR and SHRM Guam Chapter Treasurer and Registrar Apolline San Nicolas, MBA, SHRM-CP conducted the "HR Basics for Small Business" workshop in this October 18th photo. The class was held in the Anthony A. Leon Guerrero Multi-purpose room in the UOG Jesus & Eugenia Leon Guerrero Business & Public Administration Building. Huntsman and San Nicolas covered a wide range of topics from employment related issues to workplace regulations.



Vanessa Williams, Esq. of The Law Office of Vanessa Williams presented to a full class on "Small Business Contracting Basics" in this September 26th photo held at the UOG Jesus & Eugenia Leon Guerrero Business and Public Administration Bldg. Williams covered topics on negotiation, enforcement, and dispute resolution options as well as other common contract issues, which include payments/collections, delays, damages, breaches, and terminations. The workshop was made possible by the Guam Contractors Association's Small Business Committee, Guam Procurement Technical Assistance Center (PTAC), and the Guam SBDC.

Guam SBDC Training Schedule Save your Seat & Register Today!

Friday, December 1st (8:30am – 11:00am) **Registration & payment deadline 11/29/17 at 12noon

"How to Write a Business Plan"

Presented by Jane Ray, Business Advisor/Training Program Coordinator
Fee: \$20 per person

Synopsis: This seminar will cover all of the elements to be included in a business plan, & explain with examples what is required in each section. The focus of the seminar will be the three M's – Money, Management & Marketing. Participants will also be provided with a sample business plan, sources of industry research information, and introduced to online business planning tools that are accessible at any time through an internet-enabled PC.

Friday, December 15th (8:30am – 11:00am) **Registration & payment deadline 12/13/17 at 12noon

"How to Prepare a Financial Plan"

Presented by Jane Ray, Business Advisor/Training Program Coordinator
Fee: \$20 per person

Synopsis: A financial plan is the heart of any startup or existing business. It is a culmination of the income statement, the cash-flow projection and the business' balance sheet. The financial plan is a way to look at a business through a financial lens, which is the view most investors or bankers prefer. When preparing a financial plan, it is not mandatory that you be a mathematician, but you need to understand how the numbers affect a business. This training will provide a foundation on both the financial reports and methodology to develop the numbers for those reports.

All workshops will be held at the UOG Leon Guerrero SBPA Bldg. Room#148, First Floor

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<http://pisbdcn.ecenterdirect.com>

TO MAKE PAYMENT online

log onto your eCenter account and click PAY NOW
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We provide FREE one-to-one, confidential business counseling. Just click "Request for Counseling" on our website www.pacificsbdc.com to schedule an appointment.

For more information, please visit our website at www.pacificsbdc.com or call the Guam SBDC Office at 735-2590.

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Roil Soil Clothing...

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career path was successful, I always had a passion for the connection of the local people of my heritage. My partner at the time, Lawrence Hocog of Kmmwlth Clothing, and I partnered in the management of the media and clothing of Local HipHop artists in CA in 2006. After a couple of years, I left the business to focus solely on my career. Fast forward to February 2015, I was separated from my position as VP. I was left with a choice to return to my career or take a couple of months off to decide what I was going to pursue. I went into the clothing business again in May 2015 traveling with Fiji and Kolohe Kai for a concert in Saipan and the rest is history.

What experience do you have in this type of business?

I never really had any professional experience in the retail clothing business. I used many of my core skills learned after so many years of management in my respective fields. With this vast network, I was able to develop my business.

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

I met with Nicole Babauta and began a conversation about the needs of Roil Soil Clothing as a business in the CNMI. She gave me several details on business planning, available grants, loans and business tools. She was a pivotal role for our business reopening here on Saipan. SDBC is a great program when starting a business. They have all the key points needed to establish your business, offering classes, business plans, and one-on-one counseling.

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

The start is always the hardest with all the work and dedication being put in, and not seeing immediate results can devastate a business even in the very early days. After being released in 2015 from my position, I withdrew my 401K to invest in my business.

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

The biggest challenge for my business was that I did all the work myself. I had to setup my booths at events, sell the items, and close shop. This didn't include all the work that was needed to be done prior to any events. I still



Roil Soil Clothing owners Shayne B. Villanueva (left) and Peter Aldan. (Photo credit Vicente "Ben" Salas II).

had to design, produce, and package all items to be sold. Like in any line of business your money is invested in a product and if it's not sold, well, your money is stuck and you can't grow.

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

In my first year of business we did two major things. One was raising money for Autism and another assisting in raising money for the CNMI when Typhoon Soudelor devastated the islands. We raised \$7,500 for Autism awareness and were able to take care of some communication rehabilitation therapy and also rehabilitation family time at Disneyland. In late 2015, I worked with David Atalig and the San Diego CNMI Club to host a GoFundMe account to raise over \$10,000 in cash and over \$40,000 in dry-goods to donate to the CNMI through Karidat. Matson helped us out by donating shipping of our goods to our ravished islands. We spearheaded the organization of the west coast collection of containers with help pouring from islanders in CA, WA, OR, AZ, and LV. Since then we have always made it a goal of our company to give back to our community's charities.



Roil Soil Clothing

Owner(s): Shayne B. Villanueva-President; Peter Aldan – Creative Director

Type of Business: Retail Clothing

Location: Boarderline Shop Joeten Garapan Shopping Center

Hours of Operation: Mon- Sun 10am - 9pm

Contact information: roilsoilclothing@gmail.com www.facebook.com/roilsoil www.instagram.com/roilsoilclothing www.squareup.com/market/roilsoil 670-785-4269

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

Myself and my business partner Peter Aldan would like to continue our journey of delivering quality clothing, events and community functions for all to enjoy. We have partnered with Boarderline Shop located in the Jo-

eten Garapan Shopping center to exclusively carry our clothing line. For our long-term plans, we plan on developing our online market, retail store(s) and looking into expanding our distribution to give us more exposure locally and worldwide. We also are looking into venturing into an Art Gallery for local artist to sell, learn, and teach at our facility.

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

There is no better feeling than knowing you control your destiny when owning a business. There are many scary factors but be amazing at your craft and make sure you love the business you are getting yourself into. There will be lots of self-doubt and worrying but don't let that stop you. You are your worst enemy sometimes, and you need to get past that early. Involve others that are like-minded and take the time to look into local resources to help your business flourish. Lastly, take big risks; don't be afraid to fail. Failure is a large part of success. Even after missing 1,000 shots all you need is one good one to be legendary.

2017 CNMI Training Events



With the support of O'Connor Berman Dotts & Banes, CNMI SBDC Director Nicole Babauta presented an overview of the SBDC services during September 20th's "Employees vs. Independent Contractors" workshop held at the CDA Board Room.



With the support of the Department of Finance, CNMI SBDC Director provided an overview of SBDC services during the "Everything you Need to Know about Small Business Taxes" workshop held at the CDA Board Room in this September 21st photo.

CNMI SBDC Training Schedule

November 30th, 2017 8:30AM – 11:00 AM

"How to Develop a Financial Plan"

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: A financial plan is the heart of any startup or existing business. It is a culmination of the income statement, the cash-flow projection and the business' balance sheet. The financial plan is a way to look at the business through a financial lens, which is the view most investors or bankers prefer. When preparing a financial plan, it is not mandatory that you be a mathematician, but you need to understand how the numbers affect a business. This training will provide a foundation on both the financial reports and methodology to develop the numbers for those reports.

December 12th, 2017 8:30AM – 11:00 AM

"How to Start a Business"

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: The seminar will help individuals learn everything they will need to get started, including an introduction to business plans and the importance of preparing one; exploring the legal forms of business (sole proprietorship, partnership, corporation, limited liability partnership/company) and which one is right for your business needs; local or federal licensing requirements for the business. Participants will be able to obtain vital information and resources to start and own a business. This training will take the mystery out of starting a business and help participants better evaluate their business idea.

December 14th, 2017 8:30AM – 11:00 AM

"How to Write a Business Plan"

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: The seminar will cover all the elements to be included in a business plan, & explain with examples what is required for each section. The focus of the seminar will be the three M's – Money, Management & Marketing. Participants will also be provided with a sample business plan, sources of industry research information, and introduced to online business planning tool that are accessible at any time through an internet-enabled PC.

December 19th, 2017 8:30AM – 11:00 AM

"How to Develop a Financial Plan"

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: A financial plan is the heart of any startup or existing business. It is a culmination of the income statement, the cash-flow projection and the business' balance sheet. The financial plan is a way to look at the business through a financial lens, which is the view most investors or bankers prefer. When preparing a financial plan, it is not mandatory that you be a mathematician, but you need to understand how the numbers affect a business. This training will provide a foundation on both the financial reports and methodology to develop the numbers for those reports.

December 21st, 2017 8:30AM – 11:00 AM

"How to Prepare a Marketing Plan"

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: The seminar will provide a step-by-step guide to preparing a formal marketing plan. Depending on the nature and size of your business, your marketing plan could be complex and detailed, or very straightforward. But unless you have a formal marketing plan of some kind, it will be very difficult for you to implement a marketing strategy that is both consistent and focused.

TO REGISTER log onto <http://pisbdcn.ecenterdirect.com> or call 670-664-3018.

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Barrett Enterprises Wins Guam Chamber's Small Business Excellence Award

By: Jane Ray
Business Advisor
(Guam SBDC)

The Guam Chamber of Commerce held its annual Small Business Expo event on August 31, 2017. The event showcases small businesses and resource partners from all over the island. In recognition of their significant contributions to the local community and as a client of the Guam Small Business Development Center, Guam SBDC nominated Barrett Enterprises, Inc. for this prestigious award. During the 13th Annual Small Business Expo, Barrett Enterprises Inc. dba Barrett Plumbing was recognized for their long standing and noteworthy contributions within the community and was awarded the Small Business Excellence Award.

This honor is bestowed upon a Guam Chamber of Commerce established small business member who demonstrates firm commitment to good and ethical business practices, embraces continuous improvement within the business, builds small business excellence through promoting and assisting small businesses on island, and most importantly, significant involvement with the local community. Previous awardees include Pika's Café, Paradise Auto Spa, Thrifty Car Rental Micronesia, and Motiva Training & Consulting.

John "Jack" and Maxine Warner Barrett started Barrett Plumbing on March 27, 1972 with two employees. The Barrett's started Barrett Plumbing to provide basic plumbing and water infrastructure services to residential, commercial, and government customers on Guam. Barrett Plumbing is committed to providing quality, reliable services to their customers.

This year, Barrett Enterprises celebrated their 45 years in service as a locally, woman-owned family



Barrett Enterprises dba Barrett Plumbing

Owner(s): Jessica Barrett, President
Type of Business: Plumbing Services
Location: 258C South Route 4, Chalan Pago, Guam
Hours of Operation: 7:00am to 5:00pm
Contact information: 671-734-5246 / 5248

upgrading leak detection and sewer inspection services. Jessica Barrett currently manages the business with her sister, Jacqueline E. Barrett. While Jessica manages the day to day operations, Jacqueline manages the company's financials and other administrative functions.

Jessica M. Barrett, President of Barrett Plumbing, has committed significant efforts to support and advocate for other small businesses through volunteering activities in different community organizations, such as Guam Contractor Association and Guam National Association of Women in Construction. Her continuous efforts in promoting and advancing women in the construction field have shown great success through various recognitions, nominations, and awards from different community organizations, such as U.S. Small Business Administration 2016 Women in Business Champion for Guam and nominated for the First Hawaiian Bank and Guam Business Magazine Businesswoman of the Year Award.

Barrett Plumbing is a certified U.S. Department of Labor apprentice sponsor, which allows their employees to become proficient in the plumbing industry and also earn a nationally recognized certificate. Barrett's strong belief in training local skilled laborers has led her towards working closely with the Guam Contractors Association Trades Academy, which provided job opportunities to many local hires who have either gone to work for others or opened their own business.

For more information on how the Guam SBDC can assist you, visit our website at www.pacificsbdc.com or contact our main office at 671-735-2590. Request counseling to receive free, confidential, and one-on-one business advisement or register for upcoming training events at low to no cost to jumpstart your business venture.



L-R: Barrett Enterprises Supervisor Joseph Barrett, Barrett Enterprises President Jessica Barrett, Barrett Enterprises Vice President Jackie Barrett, and Barrett Enterprises Dispatch Maxine Barrett are pictured here.

business and is the oldest plumbing company on the island. Today, Barrett Enterprises has grown to a workforce of 17 full-time locally hired employees inclusive of four women. In addition to current services that Barrett Enterprises offers, they are expanding into the septic pumping services and



2017 Business Forum: “Strengthening Palau’s Private Sector through Public Partnership”

Palau SBDC coordinated its first Business Forum with the financial assistance of Pacific Islands Trade & Invest (PT&I) and the Bureau of Tourism (BOT) under Palau’s Ministry of Natural Resources, Environment, and Tourism (MNRET). The forum was held on September 27, 2017 in the South Hall at NgaraAmayong Cultural Center. Over 20 government agencies, semi-government corporations, and non-profit organizations provided informative presentations to the many participants who attended the event. The forum was also broadcasted live on EcoParadise FM to listeners across Palau.

The main objective of the forum is to establish and strengthen the partnerships among players in the public sector who provide services to the businesses in Palau and to the private sectors who own and run these enterprises. Through this forum, participants were able to get first-hand information about regulations, requirements, and expectations from the many regulating agencies such as the Office of Foreign Investment Board, Bureau of Revenue & Tax, Bureau of Customs, Koror State’s Building & Zoning Office, EQPB, Bureau of Labor & Immigration, Division Marine Law Enforcement, Bureau of Tourism, and much, much more. Participants were able to meet the people in charge of these agencies and establish their own network so they can be more confident or comfortable in asking for help in the future.

The forum was a great success in building positive partnership in the business community. The success included the participating agencies recognizing and acknowledging the gaps that exist among the agencies. Some of these issues are simple and can be easily remedied through partnerships while many of the challenges require further understanding and/or changes in regulations, policies, or even legislation. But, the agencies are optimistic in working together and moving forward towards a more “business friendly” environment in the Republic of Palau.



Morning Panelists—Regulating Agencies



Palau SBDC wishes to thank the following agencies for their participation in the Business Forum:

- Bureau of Tourism (Director Bouveau Anastacio, Dave Orrukem, Fabian Iyar, and Melvira Kyarii Kazuma)
- Foreign Investment Board (Interim Director Cameron Van Tassel & Margie Bechab)
- Bureau of Revenue & Tax (Chief John Temengil, Freeling Rubasch, and Richard Ngiraked)
- Environmental Quality Protection Board (Kulie Rengulbai and Executive Director Roxanne Sengebau)
- Koror State Government’s Building & Zoning Office (Director Maggie Antonio & Ongael Walter)
- Bureau of Customs (Francisco Gibson & Devon Andreas)
- Bureau of Commercial Development (Director William Hayes Moses; Chief Totkang Akitaya, Transportation; Chief Jonathan Temol, Communications; and Jerene Ngirkelau, ABC)
- Bureau of Agriculture (Director Fred Sengebau)
- Bureau of Marine Resources (Acting Director King Sam)
- Division of Marine Law Enforcement (Manzel Ngirmeriil, Allison Baiei, and Victor Remengesau)
- Bureau of Public Service System (Director Umerang Imetengel, Sairong Nabeyama, and Kimberly Andreas)
- Bureau of Labor & Immigration (Director Syl-

verius Tellei)

- Palau Public Utilities Corporation (Tmetuchl Baules, Sinta Idechong, Tito Cabunagan, Isibong Rengulbai)
- Palau National Communications Corporation (Blanche Salii)
- Palau Chamber of Commerce (Executive Director Adora Nobuo)
- Belau Tourism Association (Executive Director Madelsar Ngiraingas)
- Bank of Guam (Palau Branch Manager Joseph Joe Cruz)
- Bank of Hawaii (Vice-President/Branch Manager Christina Michelsen)
- National Development Bank (Prescott Yuri and Norbert Villanueva)

Palau SBDC also acknowledges the financial support from Pacific Islands Trade & Invest and the Bureau of Tourism that made the 2017 Business Forum a success.



Resources and Services—Tmetuchl Baules, Palau Public Utilities Corporation



Palau SBDC Presents at the 2017 Livestock Forum

By: Ltlatk Fritz

*Service Center Director/Business Advisor
(Palau SBDC)*

The Bureau of Agriculture (BOA), Palau Organic Growers Association (POGA), and the USDA Natural Resources Conservation Services (NRCS) Office organized a Livestock Forum in 2017 to present current opportunities in agriculture. Palau SBDC participated in the forum to strengthen and expand its network with both the public and private sector.

Palau SBDC Director Ltlatk H. Fritz presented an overview of the programs that are available at the local (Palau) SBDC as well as those available in the region and online and a brief description of the common core trainings, such as How to Start a Business, How to Write a Business Plan, and Introduction to Marketing. In addition, Fritz described the objectives of current on-going workshops such as Budgeting & Projection and Introduction to Accounting series, where simplified bookkeeping and recordkeeping tools are presented to participants.

During the forum, Director Fritz stressed the importance of collaborating and networking by both the members of the public and private sector. Palau has a strong culture of "social cooperation" that can interfere with business operations if not acknowledged and effectively managed. "It is better to coordinate resources and complement products & services than to struggle quietly on your own."

For more information about trainings, workshops, and outreach programs, contact Palau SBDC at 587-6004 or visit our website at www.pacificsbdc.com.



Palau SBDC Director Ltlatk Fritz is pictured here during the Livestock Forum. Photo courtesy of Paul Lake, USDA-NRCS.

Chuuk Conducts Business Training on Siis



Chuuk SBDC Director, Ketsen Haregaichig, received an invitation from the Women's Association from the island of Siis. The women's group requested training on Pre-Business Planning.

On August 10, 2017, the Chuuk SBDC Director traveled to Siis to do the presentation for the association. Upon arrival, Chuuk SBDC was greeted by the women's group as well as the Deputy Mayor, Foustin Thary and other municipal officials.

The presentation was for two hours and the group members showed a lot of interest. They participated in discussions and asked a lot of questions. There was interest from the group for more training and workshops by Chuuk SBDC.



From left to right: Vice President Mami Konman, Fisenta Puchonong, Treasurer Mary Mariano Chang, DJ Tommy, Ketsen Haregaichig, Franky Sos, Netis Saimon, Terfina Sadlin, President Apononia Sam, Karty Haricky, Yuni Hanres

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Justin's Travel Agency

An Interview with owner Lelean Skilling

Interviewed by: Skiller Jackson
Service Center Director
(Kosrae SBDC)

Please tell us about yourself and your family.

My name is Lelean Skilling. I have five children and adopted three others. I am a single mother since 1994. My children are all grown and have babies of their own. I am a proud grandma of seven.

Why did you decide to start your own business?

I am currently retired as a customer service representative for United Airlines and wanted to start my own travel agency to keep me sane. I also realized that this would be the first time in Kosrae to have a travel agency, which is why I decided to pursue my dream.

What experience do you have in this type of business?

I worked for United Airlines for 22 ½ years as a ticketing agent/customer service representative.

What was the start up process like? How did you



Justin's Travel Agency

Owner(s): Lelean Skilling
Type of Business: Travel Agency
Location: Tofol, Kosrae FM 96944
Hours of Operation: 9:00am-5:00pm (Monday – Friday)
Contact information:
Email: efumea@yahoo.com
Website: www.efumea.com

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

Approved financial assistance.

fund your business?

Most of the funding comes from the FSM Development Bank.

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

My biggest challenge was compiling a workable business plan and wait time takes too long, but SBDC was always there to assist me.

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

Short-term plan: help everyone who needs my service. Long-term plan: to extend the line of business into other areas/services.

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

Starting a business could be challenging, but help is just a phone call away with the SBDC staff.

Kosrae State Leadership Conference Held in October

The Kosrae State Leaders and stakeholders conducted a two-day leadership conference on Thursday, October 12th to Friday, October 13th, 2017 to review the issues and challenges realized from the Kosrae State Strategic Development Plan (Kosrae SDP). The main purpose of the leadership conference was to review and identify challenges faced when implementing the KSDP. Discussions focused mainly on how to realign indicators and activities to departmental mandates/budget, and reprioritize result areas of each sector.

Kosrae State Public Sectors and Private Sectors were fully represented. The FSM National Government was also represented with the presence of the FSM Vice President and his delegation. Other agenda items for the Conference were the Kosrae Long Term Fiscal Framework (LTFF), FSM Tax Reform,



briefing on ADB reports, and updates on the Fiber Optic to Kosrae. Mr. Grant Ismael represented the private sectors

compact grantees during the meeting. Kosrae SBDC was there with Mr. Ismael to answer any questions regarding

the Center and self-employment.

There was also a Resolu-

tion from JEMCO (Resolution JEMCO 2017-2) that was also discussed and scrutinized by the conference participants, mostly the small sector grant recipients and the leadership. The resolution states that effective in Fiscal Year 2019 and for each year thereafter, the Compact assistance granted to the Government of the FSM for the Private Sector Development, Environment, and Public Sector Capacity Building sectors may not be used for recurrent, operational expenses of Government of the FSM departments, agencies, and offices.

It was a successful conference and most of the issues and challenges brought up during the conference will be further discussed in the upcoming State and National Leadership Conference (SNLC) to be held in Chuuk on the week of October 16th, 2017.



Pictured are the participants of the Boots to Business (B2B) workshop held on Naval Base Guam on October 3rd-4th, 2017. Dennis Kwak (third from left), Director of the Veteran Business Outreach Center (VBOC) of the Pacific conducted the training alongside Guam SBDC Business Advisor Jane Ray (not pictured). The B2B workshop is an entrepreneurial program for veterans and their spouses.



Dr. Bob Barber is pictured here alongside Ms. Denise Mendiola, Guam SBDC Senior Business Advisor (not pictured) in the "New Farmer and Farm Business Training Program" in this September 30th photo. The program is an eight-week training series where farmers go through two workshops on hands-on farming technique training and business development seminars.



With the support of the U.S. Commercial Service, Guam Economic Development Authority (GEDA), and Guam SBDC, the Director of the U.S. Commercial Service Liaison Office to the Asian Development Bank, Gregory Harris presented the "Commercial Opportunities in the Asia Pacific Region" briefing in this September 28th photo in the UOG Jesus & Eugenia Leon Guerrero Business & Public Administration Bldg.



L-R: PISBDCN Associate Director Dr. Pamela Peralta Taitano, Galaide Professional Services Inc. President Al Yanger, Guam SBDC Business Advisor Jane Ray, and UOG-School of Business & Public Administration Dean Dr. Annette T. Santos are pictured here at the Guam Chamber of Commerce Small Business Expo held at Hyatt Regency Guam in this August 31st photo.



Yap SBDC Training Schedule

Wednesday, November 22nd, 2017 (9:00am – 12:00pm)

“Exploring Market Options for Growers”

Presented by: Geraldine Mitagyow

Location: Yap SBDC Training Room# 114

Synopsis: The workshop explores potential markets while identifying practical marketing methods for existing growers to generate revenues on their surpluses.

Thursday, December 7th, 2017 (9:00am – 12:00pm)

“Exploring Market Options for Growers”

Presented by: Geraldine Mitagyow

Location: TBA

Synopsis: The workshop explores potential markets while identifying practical marketing methods for existing growers to generate revenues on their surpluses.

Tuesday, December 12th, 2017 (9:00am – 11:00am)

“Differential Analysis as a Management Tool”

Presented by: James Limar

Location: Yap SBDC Training Room# 115

Synopsis: As an effective decision making tool, managers and business owners will gain exposure on how and when to use the analysis to aid their decision making process.

For more information, please contact your local SBDC @ telephone numbers (691)-350-4801/4802 or at email address ysbdc@mail.fm. Seating is limited to 25 participants per session. Schedule is subject to change without prior notice.

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Staff Selection is Critical to Success

By: The SCORE Association

A business is only as good as the people who manage it. You and your employees are the source of customer satisfaction. Products and services are the wares you distribute. And, customer service throughout the organization is the culture that contributes to both employee and customer morale. As an employer, you want to hire and retain the employees most qualified for the positions within your company.

Important policy standards should be in place before you begin hiring employees. Develop a personnel policy and manual. This can be a brief document of only a few pages for a business with few employees. The manual should include your policy for hours, overtime, fringe benefits, sick leave, annual leave, training, dress code, personnel reviews, grievances, termination and retirement. This manual provides an overview of the work environment from expected work times to time off and employee reviews. This manual covers operating policies and general benefits. A job applicant should be given a copy before a final offer of employment is granted. In addition, each company employee should have his or her own copy of the manual, which serves as a guide for his or her conduct and benefits.

Before you advertise a job with your local newspaper or with a personnel recruitment firm, prepare a job description. Each position within the company, including your own, should have a job description that outlines responsibilities and duties. Each description should include reporting relationships,

which describe who the employee's supervisor will be. Add to each job description a list of the position's objectives with specific and measurable goals. The job description provides you and the employee a clear road map for the expectations of the position from both the standpoint of workload and expertise required to accomplish the job.

Develop an application form. You can buy standard forms or computer software for employment applications or create your own. Ideally, the form will be simple and should focus on relevant employment history including names of supervisors and references you can contact.

This application should allow some space for the applicant to add a narrative summary of his or her career accomplishments. This section gives you a chance to see what the applicant viewed as important successes and milestones in his or her career. Interview qualified candidates. During the interview, you want to learn as much as possible about the person's job skills, work ethic and personality. Ask specific questions that require more than a “yes” or “no” answer. The more dialogue, the more you learn about the applicant. More information will help you make an informed decision.

Check references. This cannot be stressed enough. Your business is important to you and the right employees make a positive statement about your business to customers. An applicant who interviews well and has a sterling resume, may be the ideal fit for the job. Call references to confirm your belief and to ascertain if previous employers'

accounts of the person's job responsibilities and performance match what you heard in the interview. Also gather opinions about personality, work style and strengths from references. Both what references say and leave unsaid can give you clues to the character and skill of potential employees. A good question to ask a previous employer is whether or not they would re-hire the applicant. Take this information and form your final opinions.

Hiring the right people for the right positions can mean the difference between top performance and profitability and weak performance and operating difficulties. Choose wisely. If you would like assistance in developing an employee manual, job descriptions or interview questions, contact the SCORE Association (Service Corps of Retired Executives.)

The SCORE Association was formed in 1964 as a nonprofit association dedicated to entrepreneur education and the formation, growth and success of small business nationwide. For information about starting or operating a small business, call 1-800/634-0245 for the SCORE chapter nearest you. More than 12,000 volunteer members provide individual counseling and business workshops for aspiring entrepreneurs and small business owners. SCORE has assisted nearly 4 million Americans with small business counseling. Visit SCORE on the Web (www.score.org).

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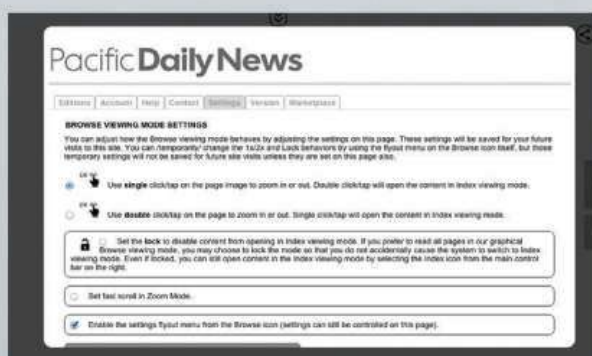
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