

# CNMI

# 2013

## business resource guide

A publication by the  
CNMI Department of Commerce's  
CNMI Small Business Development Center &  
Commonwealth Development Authority



# "MARIANAS HEALTH WALK"

## *A Partnership Effort*

Come and join us for a walk every 3rd Tuesday of the Month (every month in 2013) at Garapan Fishing Base. Warm-up & Walk starts from 3:30 pm ends at 4:30 pm.

**Free Health Screenings available!**

- Body Mass Index
- Blood Pressure
- Blood Sugar
- Flu Vaccines



### **STAY Physically Active!**

- @HOME - Physical Activity; Children should have at least 1 hour a day. Adults should have at least 30 minutes to 1 hour 5 times a week.
- @WORK - Plan group exercise to make it more fun!
- IN MY COMMUNITY - Let's Move Marianas!

### **Be Tobacco FREE**

- Protect your health, don't use tobacco.
- Consider QUITTING.
- Help is Available!  
Call 323--QUIT (7848)

### **EAT Right!**

- Start a small garden in your backyard
- Get more local and fresh produce at your local farmers market
- Avoid portion distortion, instead, eat the right portion.

Call 236-8638 or  
Email: [letsmovemarianas@gmail.com](mailto:letsmovemarianas@gmail.com)  
for more details



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# HEALTH CARE IMPACT TAX BILL (HB 18-34) & NON-COMMUNICABLE DISEASES (NCDs)

## FACT #1

HB 18-34 aims to increase the sin tax on tobacco and alcohol and introduce a sin tax on sugar-sweetened beverages (SSB); the most critical risks associated with NCDs.

## FACT #2

About 7 out of 10 deaths in the CNMI are due to NCDs (i.e. heart disease, stroke, cancer and diabetes).

## FACT #3

CHC reported a 126% (N=34) increase in newly registered dialysis patients in 2012 compared to 2011(N=27).

## FACT #4

PSS reported in 2013 that 57% of students are at risk of obesity.

## FACT #5

The 2011 CNMI Youth Risk Behavior Survey (YRBS) revealed current alcohol use among high school students have increased to 41.4%. - National Institute of Health

## FACT #6

Tobacco abuse is the single most critical risk factor related to the leading chronic diseases in the CNMI-cancer, heart disease, and emphysema.

## FACT #7

Children born in the year 2000s will be the "first generation who would die before their parents due to NCDs."

## FACT #8

Evidence shows that a higher tax is the most effective way to reduce use of the sin tax products, especially among the youth and the poor.

## FACT #9

HB18-34 aims to: 1) Reduce use and limit access of unhealthy products; and 2) Fund NCD prevention, medical care cost and MPLT loan.



## FACT #10

Governor Eloy S. Inos signed a NCD Emergency Directive on April 18th, 2013 to mobilize "whole of society" to address the NCD crisis in the CNMI.

\*More facts and data sources are available by emailing: [chcpublichealth@gmail.com](mailto:chcpublichealth@gmail.com).  
CHCC Division of Public Health Services HB18-34 & NCDs Fact Sheet Version 2 (05/23/13)

# WELCOME TO THE CNMI BUSINESS RESOURCE GUIDE!



We hope you find the CNMI Business Resource Guide a useful source of information for your company. In this guide you will find a valuable compilation of relevant business information, as well as public and private business resources. Our goal is to make the process of doing business in CNMI easier. We do this by setting out all of the basic information that businesses operating in CNMI need to know, and by providing contact information to professional and industry specialists that can help you start-up, grow and expand your business.

Please note that businesses operating in CNMI must comply with the laws and regulations of both the United States Government and the Government of the CNMI. The CNMI welcomes new businesses to its business community family. We trust you will find that operating a business here to be both a personally rewarding and a profitable experience. With proper planning, sound management practices, well trained employees, the appropriate level of investment, and access to credible sources of business information, we believe that you will then have laid the foundations for a bright and prosperous business future in CNMI.

The CNMI Small Business Development Center is a member of the Pacific Islands Small Business Development Center Network (PISBDCN). Its mission is to support the growth and economic development of the U.S. affiliated islands in the western pacific by providing free, one-to-one, confidential business counseling and high quality training to existing and prospective small businesses.

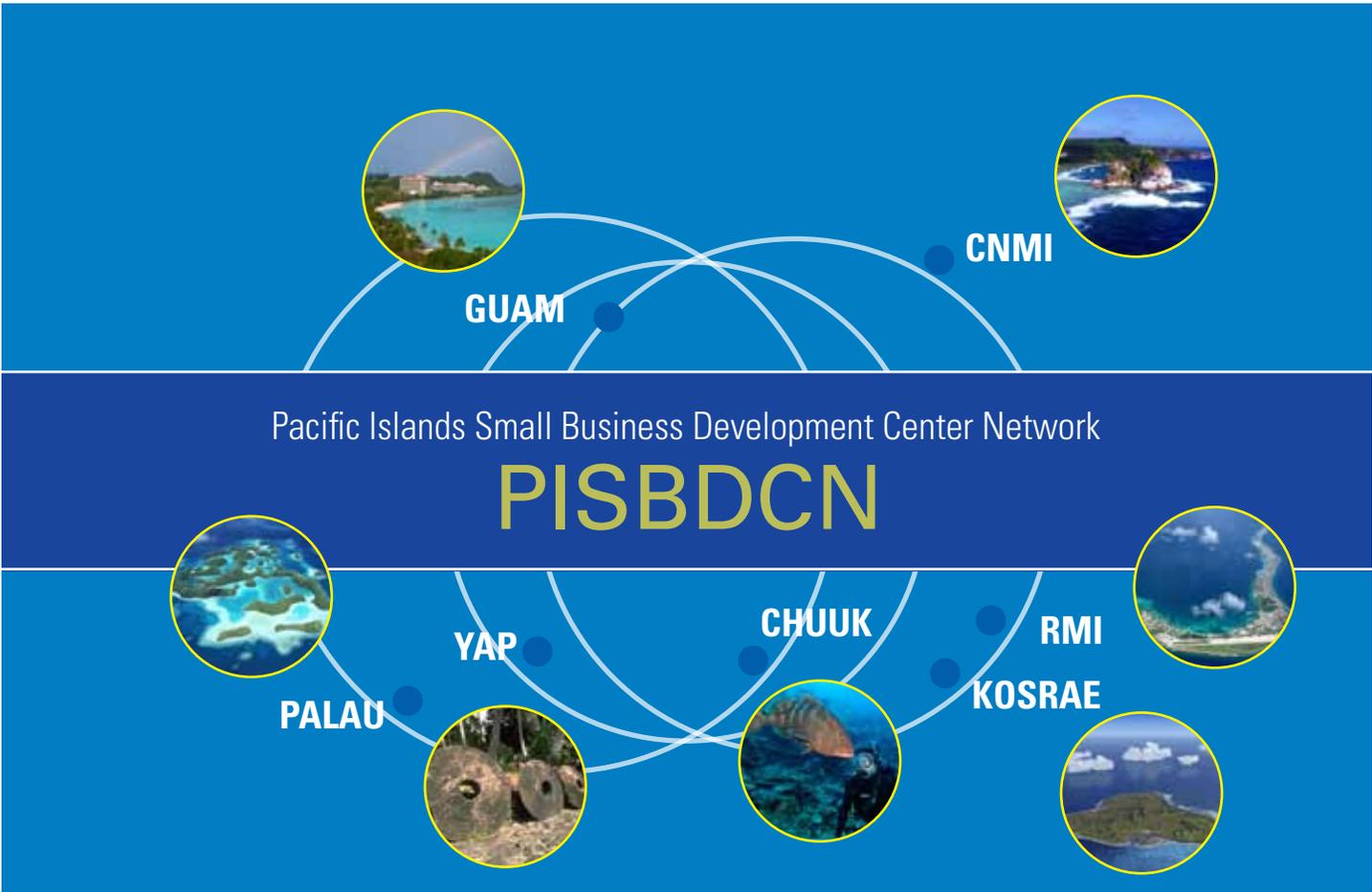
For more information about the PISBDCN's programs and services, please visit [www.pacificsbdc.com](http://www.pacificsbdc.com) or communicate directly with the PISBDCN's Service Centers located in the areas of the Republic of Palau, Republic of Marshall Islands, Federated States of Micronesia (Yap, Chuuk, & Kosrae) and Commonwealth of Northern Mariana Islands.



## Commonwealth Development Authority



## CNMI Department of COMMERCE



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 Tel: (670)664-3018  
 Fax: (670)664-3067  
 Perry Inos Jr. Director  
 Email: [perry@pacificsbdc.com](mailto:perry@pacificsbdc.com)

**Guam SBDC**

Leon Guerrero School of Business &  
 Public Administration Building  
 University of Guam  
 PO Box 5014, UOG Station  
 Mangilao, Guam 96923  
 Tel: (671) 735-2590  
 Fax: (671) 734-2002

**Palau SBDC**

P.O. Box 9  
 Koror, Palau 96940  
 Tel: (680) 587-6004  
 Fax: (680) 587-1549

**Republic of the Marshall Islands SBDC**

P.O. Box 1727  
 Majuro, Marshall Islands 96960  
 Tel: (692) 625-3685/3384  
 Fax: (692)-625-3821

**Chuuk SBDC**

P.O. Box 1604  
 Weno, Chuuk FM 96942  
 Tel: (691) 330-5846  
 Fax: (691) 330-5847

**Kosrae SBDC**

P.O. Box 577  
 Tofol, Kosrae State FM 96944  
 Tel: (691) 370-2751  
 Fax: (691) 370-2066

**Yap SBDC**

P.O. Box 1171  
 Colonia, Yap FM 96943  
 Tel: (691) 350-4801  
 Fax: (691) 350-4803

# 1. ABOUT THE CNMI

## 1.1 HISTORICAL BACKGROUND

COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS comprises a chain of fourteen islands possessing a combined land area of 184 square miles spread out over 264,000 square miles of ocean. They are the northernmost group in a region of the Pacific commonly referred to as Micronesia.

Located just north of Guam, the Mariana Islands are on the edge of the Philippine Plate. Saipan is 3,300 miles from Honolulu; 5,625 from San Francisco; 1,272 miles from Tokyo; and 3,090 miles from Sydney. They were formed by underwater volcanoes along the Marianas Trench.

Although the island Guam is a part of the Mariana Archipelago, it is politically separate from the Commonwealth and is administered as an unincorporated territory of the United States. The Northern Mariana Islands have been in political union with the United States since 1976 when the Covenant to Establish the Commonwealth of the Northern Mariana Islands was signed by President Gerald R. Ford.

The Commonwealth's population is concentrated on the main southern islands of Saipan, Tinian & Aguihan, and Rota. Saipan is by far the most populous and developed with an economy supported by tourism. The island also serves as the seat of the Commonwealth government. Tinian, only three miles to the south of Saipan, has a much smaller population (3,540) that resides in the southern one-third of the island. The northern two-third leased by the U.S. government and used for military training exercises. Rota, at the southern end of the Commonwealth, also possesses a small population (3,283).

Settlement in the Mariana Islands began over 4,000 years ago with the arrival of seafaring explorers from Southeast Asia. These immigrants are the ancient ancestors of the modern day Chamorros, the indigenous residents of the Mariana Islands. Ancient Chamorros were skillful horticulturalists, mariners and fisher folk who adapted to an environment made challenging by periodic droughts and powerful tropical storms.

Europeans first arrived in the Mariana in 1521 when Ferdinand Magellan touched at Guam. Forty-four years later the islands were officially claimed by Spain. In the early decades of the nineteenth century, Refalawash migrated to the Marianas Islands. As the Refalawash came from the Caroline Islands, they are commonly referred to as Carolinians.

Germany took formal possession of the Northern Mariana Islands in November 1899. The tiny German administration focused its efforts on economic development. German rule was brought to an abrupt end by a Japanese naval squadron that seized the Northern Marianas in October 1914, and in 1921, the League of Nations formally recognized Japan's control of Micronesia, including the Northern Mariana Islands, under the provisions of a League Mandate.

The Japanese focused their energies on commercial development and by the early 1930s, large sugar cane plantations and refining mills were operating on Saipan, Tinian and Rota. At the height of operations, the Northern Mariana Islands produced thousands of tons of processed sugar, alcohol, and other products that were shipped to markets in Japan.

This prosperous period came to an end in December 1941 with the outbreak of the Pacific War. The American invasion of the Marianas began with the amphibious assault against Saipan on 15 June 1944 succeeding in wresting the island from its determined Japanese defenders.

Airfield construction began immediately. By early 1945, five B-29 wings were operating out of fields on Guam, Tinian and Saipan. The full potential of the Marianas airbases was realized in August 1945 when Tinian-based B-29s dropped atomic bombs on the Japanese cities of Hiroshima and Nagasaki. Shortly thereafter, Japan sued for peace, thus ending the Second World War.

Following the war, the islands were administered by the Department of the Navy under a trusteeship agreement created by the United Nations. The Trust Territory of the Pacific Islands (TTPI) as this governmental organization was named, was unique in that it was the only "strategic" trusteeship created by the United Nations. In 1962, military control ended and administrative responsibilities passed to the Department of the Interior. Saipan became the capital of the TTPI. Later in the 1960s, Chamorros and Carolinians made their desires known regarding their future political status; Marianas political delegation began direct negotiations with the U.S. government to establish a permanent political union with the United States; the resulting agreement, referred to as the Covenant.

Under the terms of the Covenant, indigenous residents of the Northern Mariana Islands enjoy U.S. citizenship and are afforded full protection under the U.S. Constitution, and internal self-government.

## 1.2 OVERVIEW

The Commonwealth of the Northern Mariana Islands (CNMI) has numerous government agencies, boards and offices with which businesses must interact. The number of entities, along with their registration and filing requirements, may make the business set-up process seem overwhelming. The list below helps to ease the process by:

- Describing general procedures and issues related to business establishment in the CNMI;
- Serving as a resource guide to government and private offices and organizations that businesses may need to be in contact with in the establishment process; and
- Providing online access to forms and references that businesses need to file or be familiar with to legally set up and operate in the CNMI.

Although every effort was made to provide the most current instructions and forms, sources should be contacted directly before filing and registering as fee amounts, forms, and registration requirements may change. This is a general guide only. It is limited in scope and may not mention or include reference to all applicable laws, rules or regulations in the CNMI. It should not be used as a substitute for the law, promulgated regulations or competent legal advice

## 1.3 GOVERNMENT

A covenant between the United States and the CNMI governs the relations between the CNMI and the United States and provides for full American citizenship for all people born in CNMI.

The Office of the Governor - CNMI has a governor and lieutenant governor who are elected for a four-year term.

Information about initiatives by the current administration, please refer to:

### COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

#### OFFICE OF THE GOVERNOR & LT. GOVERNOR

Juan A. Sablan Memorial Bldg. Capitol Hill  
 Caller Box 10007  
 Saipan, MP 96950  
 P: (670) 664-2200/1/2  
 F: (670) 664-2211  
 W: [www.executive.gov.mp](http://www.executive.gov.mp)

### COMMONWEALTH OF THE NORTHERN MARIANAS ISLANDS LEGISLATURE

The CNMI Constitution establishes the Legislative Branch under Article II, Section 1, which composed of a Senate and House of Representatives. The Senate consists of 9 Members- 3 members elected at large from each senatorial district. The House of Representatives have 20 Members- 18 members from Saipan and the Northern Islands, 1 member from Rota, and 1 member from Tinian and Aguiguan.

#### Northern Marianas Commonwealth Legislature

P. O. Box 500129  
 Saipan, MP 96950  
 P: (670) 664-8967/8  
 F: (670) 664-8919  
 W: [www.cnmileg.gov.mp](http://www.cnmileg.gov.mp)

CNMI Mayors - The CNMI is divided into 4 municipalities (Saipan, Rota, Tinian, and Northern Islands). Each municipality is governed by an elected mayor and an elected municipal council. Mayors are responsible for assuring an appropriate level of service is provided to the villages, and that these services are distributed equally. Businesses considering locating to a particular village should consider paying a visit to the Office

of the local Mayor to obtain information about community needs and priorities.

For information about initiatives by the CNMI Mayor's Office, please refer to:

SAIPAN MAYOR'S OFFICE  
 2nd Floor Reyes Building  
 Oleai Saipan  
 Saipan, MP 96950  
 P: (670) 234-6208  
 F: (670) 234-1190

Rota Mayor's Office  
 P.O. Box 537  
 Rota MP 96951  
 670-532-9451

Office of the Mayor  
 Municipality of Tinian and Aguiguan  
 P.O. Box 52059 Tinian, MP 96952  
 Tel: 433-1800  
 Fax: 433-1810

Northern Islands Mayor's Office  
 PO Box 10007  
 Saipan, MP 96950  
 (670) 665-6466/67

## 1.4 JUDICIARY

People of the Commonwealth of the Northern Mariana Islands benefit from a judiciary that is an independent and equal branch of government.

### THE SUPERIOR COURT

The Commonwealth Superior Court is the Commonwealth's trial court, with general jurisdiction over civil and criminal proceedings. Five Commonwealth Superior Court judges preside in courtrooms in the Judicial Building in Susupe, Saipan; proceedings are also conducted periodically in Rota and Tinian courtrooms.

Commonwealth Superior Court proceedings are largely governed by Commonwealth court rules applying in various types of proceedings (e.g., the Commonwealth Rules of Criminal Procedure). Commonwealth Superior Court decisions may be appealed to the Commonwealth Supreme Court.

## SUPREME COURT

The Commonwealth of the Northern Mariana Islands (NMI) Supreme Court is the appellate court of the Northern Mariana Islands, with jurisdiction to hear appeals from final judgments and orders of the NMI Superior Court. All appeals from the NMI Supreme Court go directly to United States Supreme Court.

### Contact Information:

Guma' Hustisia, limwal, Aweewe on Saipan

## Commonwealth Superior Court

P. O. Box 500307  
Saipan, MP 96950  
P: (670) 236-9700  
F: (670) 236-9742

## Commonwealth Supreme Court

P. O. Box 502165  
Saipan, MP 96950  
P: (670) 236-9800  
F: (670) 236-9702  
W: [http://www.justice.gov.mp/superior\\_court.aspx](http://www.justice.gov.mp/superior_court.aspx)

## The Tinian Courthouse

Superior Court  
P. O. Box 80  
Tinian, MP 96950  
Tel: 433-3410  
Fax: 433-0284

## The Rota Judicial Center

P. O. Box 511631  
Rota, MP 96951

## US DISTRICT COURT FOR THE NORTHERN MARIANA ISLANDS

The District Court for the Northern Mariana Islands was established by an act of Congress in 1977 and became operational in January, 1978. It sits on the island of Saipan, but may also sit at other places within the Commonwealth. The District Court has the same jurisdiction to hear federal cases as United States District Courts, including bankruptcy cases. Appeals are taken to the United States Court of Appeals for the Ninth Circuit.

Judges of the District Court for the Northern Mariana Islands are appointed by the President of the United States, with the advice and consent of the United States Senate, to ten-year terms or until a successor is chosen and qualified. The first District Court judge was the Honorable Alfred Laureta, who served from 1978 until 1988. His successor is the Honorable Alex R. Munson who retired in February 2010.

On January 26, 2011, President Barack Obama nominated the Honorable Ramona Villagomez Manglona and was confirmed by the Senate on July 27, 2011. On July 29, 2011, President Obama signed the commission, which was the official act of appointment of Judge Manglona to the District Court. Judge Manglona assumed office as Chief Judge on July 30, 2011 becoming the first person from the Northern Mariana Islands to serve as a federal judge.

### Contact Information:

U.S. District Court for the Northern Mariana Islands  
2nd Floor, Horiguchi Building, Garapan  
P.O. Box 500687  
Saipan, MP 96950  
P: (670) 236-2902  
F: (670) 236-2910  
W: [www.nmid.uscourts.gov/](http://www.nmid.uscourts.gov/)

## 1.5 EDUCATION

Children growing up in the Northern Mariana Islands have an opportunity to live and attend school with children of many nationalities. Based on the U.S. educational system, mandatory school age in the Marianas is from 6 to 16 years or from the first through the 12th grade. The CNMI Public School System consists of 12 elementary schools, 4 junior high schools, and 5 high schools. For children under 6 years old, there are head start programs and preschool opportunities.

### Contact Information:

Public School System (PSS)  
P. O. Box 501370  
Saipan, MP 96950  
P: (670) 237-3001/3  
F: (670) 664-3798  
W: [www.cnmipss.org/](http://www.cnmipss.org/)

Tinian Office	433-0570
Rota Office	532-0561
Head Start Program	
Saipan	664-3751
Tinian	433-3410
Rota	532-9471

## PRIVATE SCHOOLS

In addition to the Public School System, there is a choice of about 20 private schools to meet the diverse needs of an international community.

## NORTHERN MARIANAS COLLEGE

Accredited by the WASC Accrediting Commission for Community and Junior Colleges, the Northern Marianas College offers certificate and associate degrees in a number of fields and bachelor degree

# ABOUT THE CNMI

programs in education and business. The college includes the Business Development Center (BDC), an FM public radio station, a Distance Education program, and a host of other programs and projects. The NMC Business Development Center (BDC) was established in 1993 to help local entrepreneurs establish and maintain small business enterprises.

**Contact Information:**

Northern Marianas College  
 P. O. Box 501250  
 Saipan, MP 96950  
 P: (670)234-5498  
 F: (670) 234-1270  
 W: www.nmcnet.edu

Tinian Office:	433-0648
NMC Public Library	433-0504
Rota Office:	532-9477

## 1.6 HEALTHCARE

The Northern Marianas offer a variety of medical, dental and eye care options. The island of Saipan has orthodontic services and ophthalmological care in addition to essential services. The major medical needs of the Northern Marianas are met by the Commonwealth Healthcare Corporation (CHC). CHC is a unified medical center which accommodates inpatient and outpatient services, emergency care, public health and dental services, hemodialysis and other ancillary and diagnostic services and administrative offices. CHC services and facilities include a clinical laboratory, electrocardiography, ultrasound and radiology.

In addition to CHC, there is also a variety of private health clinics offering competitive services. Medical facilities in the CNMI must meet U.S. standards. The cost of medical insurance and care in the

CNMI, however, is generally lower than in the U.S. mainland.

### DEPARTMENT OF PUBLIC HEALTH SERVICES

Commonwealth Health Center (CHC)	234-8950
Rota Health Center	532-0954
Tinian Health Center	433-9233
Family Care Clinic	234-8917
Children's Development Assistance Center	664-4845
Women & Children's Clinic	234-8943
Kagman Community Center	256-5243

### DENTAL SERVICES

Saipan Seventh-day Adventist Clinic	234-6323
Smile Saipan	235-3720
Toothworks	234-3810
Dental Care	233-1100
Dental Wave	233-3300

### OPTOMETRIST

HARDT EYE CLINIC GARAPAN	235-2030
MARIANAS EYE INSTITUTE	235-9090

**Pre-employment Background Investigation**  
*Arrests, Conviction, Sex Offender, Bankruptcy, Civil Litigation, Address and Reference Verification*

**Investigation**  
*Violation of Laws and Company Regulations and Policies*

**Grant Management**  
*Grant Research, Application, Implementation and Reporting*

**Risk Assessment**  
*Personal and Physical Security.*

**Executive Protection**  
*Personal Security/VIP Protection*

**Surveillance**  
*Verification and Confirmation*

## JURAL GROUP

*Information and Security Consulting*

### PROVIDING THE EDGE FOR SUCCESS





P.O. Box 500341 Talabwogh Ave, Tanapag Village Saipan, MP 96950  
 Cell: (670) 285-3488 • Tel/Fax: (670) 323-3201 • Email: juralgroup@gmail.com

## 2. BUSINESS PLANNING

### 2.1 INTRODUCTION

A business plan is a statement of what the business is how it operates, how it is managed, how it interacts with the marketplace, how it functions financially, and what its strengths and weaknesses are. Through financial and operational projections, the plan describes where the business is going and what is needed for it to get there. It is a planning tool that sets out the goals of the business and the path it needs to follow to get there. It helps the business owner to make appropriate judgments and decisions by forcing consideration of all of the important areas of business operation. In addition, a business plan is almost always required by lenders considering a business loan application. Also consider who will be reading your business plan, why they are reading your business plan, and the response you hope to generate from them. There will be changes in emphasis in a business plan pitched to a bank, an investor or venture capitalist, or if it is to be used as a management planning tool. The failure rate for small business is the subject of many myths and half-truths due to the absence of reliable statistical evidence. The most relevant research to date was the US Small Business Administration (Office of Advocacy) Study "Refining Business Success" (2002). It reported that 50% of new establishments with employees survive for at least 5 years, and that 1/3 (one-third) of all businesses close for reasons other than business failure. The three principal causes of serious business problems or outright failure are: Poor

initial planning (estimated to be the cause for over 90% of business problems); Not enough capital; and lack of prior business or industry experience.

### 2.2 SAMPLE BUSINESS PLAN

A sample business plan outline is set out on this page, and the following pages contain detailed descriptions for what is required in each section of the business plan.

<b>SAMPLE BUSINESS PLAN OUTLINE</b>
<b>COVER PAGE &amp; TABLE OF CONTENTS</b>
<b>EXECUTIVE SUMMARY</b>
Business Summary
Request for Financing
<b>BUSINESS DESCRIPTION</b>
History & Business Ownership
Products/Services Offered
Mission Statement & Business Goals
<b>INDUSTRY ANALYSIS &amp; MARKETING PLAN</b>
Market Analysis & Target Markets
Competitive Analysis
Products/Services Differentiation
Key Success Factors
Marketing Strategy
<b>MANAGEMENT AND OPERATIONS PLAN</b>
Key officers, Management & Personnel
Production/Service/Distribution Methods
Suppliers & Facilities
Production Methods & Quality Control
Billing, Collections & Recordkeeping Policies

<b>FINANCIAL PLAN</b>
Initial Required Funds (star t-ups)
Historical Financials (existing businesses)
Sources of Finance
Monthly Operating Costs
Pricing Strategy & Gross Profit Margin
Unit Sales Forecast
Break-even Analysis
Projected Financial Statements
Forecasting Assumptions
Risk Analysis and Alternative Plans of Action
<b>ATTACHMENTS/SUPPORTING DOCUMENTS</b>
Usually at the request of a bank:
Loan application
Personal financial statement
Business licenses, permits
Resumes of key personnel
Three years personal & business tax returns
Resumes of key personnel
Leases, contracts, & building plans
Business & property insurance
Personal & business references
Business ownership documentation (articles, by-laws, etc.)t

#### A. COVER PAGE & TABLE OF CONTENTS:

A well-designed cover page and table of contents ensures that readers of your business plan do not waste time searching through your plan for the information they are most interested in. First and foremost, on the cover of your business plan, set out the proposed name of the business venture, the name and contact details of the author, and the date it was completed. Very few

investors will read your plan from front to back. Instead, they will normally jump around looking for the details that they will focus upon in making an investment decision. Keep this in mind when you design your table of contents, and try to make it as easy as possible for readers to find their way around your plan.

## B. EXECUTIVE SUMMARY:

*Frequently made up of two separate sections.*

### **Business Summary:**

The executive summary is potentially the most important section of your business plan. It is normally the first section of your business plan that investors will read, and could be the last if it is poorly written. A good executive summary is essentially a condensed but powerful summary of your entire business plan. It creates a first impression in your reader's mind of both you and your business. Use clear and concise language and stick to the facts. Investors and lenders are searching for evidence that justifies the soundness of your opportunity, and that gets them excited about what you intend to achieve. If possible, try to present your executive summary on a single page (but 3 pages at a maximum). Focus on the opportunity you are presenting your investor and explain why it is special. Make certain that the opinions and claims in your executive summary are fully supported in the other sections of your business plan. And use concrete facts and figures to explain your business concept, market niche, and financial projections. **Requesting for Financing (or Investment):** Include the details of the loan or investment you require (the amount you need, what you will spend it on, and the return you offer your investor.

## C. BUSINESS DESCRIPTION

### **History & Company Ownership:**

The exact legal name of the business, the legal form of the business, who owns it, and how it was established?

### **Description & Location of Business**

#### **Products & Services:**

Describe the physical address and general location of the business, and the type of business it is primarily engaged in (wholesale or retail trade, service, manufacturing, agriculture/forestry/fishing, construction, transportation, etc.). Describe the products and services in enough detail so that it is readily understandable.

### **Mission Statement & Business Goals:**

The mission statement is both practical and philosophical. It is extremely important because everything the business does in the future must be consistent and in compliance with its content. The mission statement can include: the purpose for which the company exists; what the company does; the company's goals; quality control policies; its role in the community; ethical practices; profitability; employees; customers; shareholders; and the environment. The goals should be primarily financial (such as an increase in revenues or customers) and be supported by planned management actions (purchase additional equipment, hire additional employees, repay debt).

## D. INDUSTRY ANALYSIS & MARKETING PLAN

The marketing plan is the critical link between the product/service and customers. A clear cut definition of target markets is a critical part of the marketing plan.

### **Market Analysis & Target Markets:**

What industry are the product/ service in? What is its competitive profile (one, two, several, or many)? What is the size of this industry (\$ volume of sales, unit sales, number of households reached, etc.)? What are the growth trends and the product/service outlook for this industry? What are the profitability characteristics of this industry (high or low margins, high overhead, high capital investment)? How large is the target market (number of consumers or businesses)? What are the growth trends and potential for the target market? How are they distributed?

After completing the industry analysis, the next step is to identify the target markets and customers who are most likely to benefit from and therefore purchase the company's products/services. The 80/20 rule of thumb states that 80% of a company's revenues are generated by 20% of its customers.

### **Competitive Analysis:**

How many competitors, direct and indirect, are there in the marketplace and what are their competitive characteristics? Where does the business fit in; what market segment niche will be pursued? How will the business gain a competitive advantage over the competition? A competitive matrix is a good way to summarize a competitive analysis.

### **Product/Services Differentiation:**

What is different about the business from other competing businesses? Ways products/services are differentiated include: higher quality; better customer service; quicker responsiveness; safer, healthier; more attractive; more convenient; and lower cost (and others).

## E. MANAGEMENT & OPERATIONS PLAN

This section of the business plan describes how the business will function internally in order to produce, deliver, monitor distribution of its products/services and take appropriate management actions in response to financial and operating results. Without operating and control systems fully thought through and presented in the business plan, a financier and/or investor will question whether the business can actually realize the goals set out in the business plan.

### Key Officers, Management & Personnel:

Who will put the business plan into action? How many employees will there be over the planning period? What functions will they perform? What are the skills required to fulfill particular job responsibilities? What will their hours be (part-time, shift, etc.)? What will be the pay scale and benefits offered by the company?

### Product/Service Distribution

#### Methods:

How is the product/service actually produced? To illustrate the process, consider describing a day in the life of the company from opening to closing. How are products serviced? Do clients come to an office or is the service performed at the customer's site? What are the hours the business is open?

### Suppliers & Facilities:

What materials are used to produce the product/service and who are the suppliers? Are these suppliers reputable and reliable? Do they supply the best quality at the most competitive price? Describe the physical facilities in which the business will be located. Is it owned or leased? What are the terms (price and term) of the lease? What is the size (square

feet) of the building and the age? Is there enough space to accommodate growth? Can the facilities be upgraded or will the business have to move if it grows during the planning period? Is it easy to get to, and is there adequate parking?

### Production Methods & Quality

#### Control:

How will the product actually be produced (describe the production process)? How will consistent quality of product and service delivery be assured? What specific quality control measures will be implemented?

### Billing, Collections & Record Keeping Policies:

Describe billing procedures. Are accounts receivable monitored? How often? Are formal collection policies in place? Business owners are responsible for maintaining a universally accepted method of recordkeeping. The system should be simple to use, accurate, timely, and consistent. While it provides important business information to the owner, it must also be in a form that can be reviewed by other stakeholders — business consultants, lenders or government entities, for example.

## F. FINANCE PLAN

The financial section of the business plan is the numerical expression of the marketing analysis and operating plans. The financial projections indicate if the business idea is attractive enough to secure. The thoroughness of the financial plan will assure the reader that the business will be well managed.

The cash flow projections are the most important section of the finance plan. The need for cash flow planning comes from the time discrepancy that usually exists between the expenditure

of funds for inventory, payroll, rent, debt payments and other expenses and the actual receipt of cash from sales. Cash flow planning is simple in concept, but involves considerable effort to manage. Time is the critical ingredient.

### Initial Required Funds:

Primarily for new businesses, this is a list of all the assets needed to fund the start-up of the business. This list may include land & buildings, renovation costs, equipment, furniture and fixtures, and vehicles, as well as initial operating costs such as up-front training, beginning inventory, rent and utility deposits, pre-launch marketing expenditures, and working capital (cash to run the business until the business becomes profitable).

### Historical Financial Statements:

Primarily for existing businesses, attach the past three years of balance sheets, income statements and cash flow statements to the business plan. In this section discuss any relevant trends and variances in: assets, debts and equity; revenues, cost of goods sold (COGS), overhead and net income; cash received, cash paid out and net cash balances.

### Sources of Finance:

How much will be contributed by the owners of the business and what is the value of these contributions? This represents your equity contribution, and may include vehicles, renovation equipment or cash. Banks will typically require proof of equity contribution, so remember to retain receipts for your equity contributions.

As a general rule, banks would be seeking an equity contribution by the owners of the business of 20% or greater. The balance of the funds required to start your business after the owner's equity contribution would typically represent the amount of your loan request.

## Monthly Operating Costs:

How many employees will you need to run your business, and what is the monthly payroll cost? Have you allowed for the cost of employee social security taxes and workers compensation insurance? Other monthly operating costs include rent, utilities, marketing expenditures, supplies, fuel, maintenance, etc.

## Pricing Strategy & Gross Profit

### Margin:

Pricing is the single most important factor affecting profits. Pricing a product/service includes consideration of the following factors: the customers; competitive marketplace; business's position in the marketplace; and pricing must be adequate to return a profit to the owners and investors. The prices of similar products/services will limit your pricing flexibility.

### Break-Even Analysis:

How many units must be sold to cover all costs? Break-even analysis pinpoints how changing prices, and/or increasing or decreasing expenses, will affect profitability and unit sales. Break-even analysis tests the feasibility of achieving the level of unit sales necessary to pay for all costs.

### Projected Financial Statements:

Prepare monthly cash flow and income statement projections for the next fiscal year. Prepare annual cash flow projections, income statements and balance sheets for the next two years (financial projections should be prepared for a minimum of three years). In particular, the cash flow projection is a critical tool for a new and growing business. It indicates how much cash is needed and when it is needed, so that investing and borrowing needs can be arranged in advance.

The balance sheet is a statement of assets, liabilities and equity at a specific date. For existing businesses, include a balance sheet from the most current period. For startup businesses, include an estimated opening (pro forma) balance sheet. Discuss significant balance sheet items.

### Forecasting Assumptions:

No reader can understand any financial projections without an explanation of the forecasting assumptions behind the numbers. The assumptions need to be written out on a line by line basis, explaining any seasonal variations. If the assumptions are credible, and supported by the market research set out in the marketing plan section, the projections are likely to be accepted as credible by lenders and investors.

### Risk Analysis & Alternative Plans of Action:

What steps will be taken if some or all of the assumptions in the plan are not realized? By careful, thorough planning, big surprises can be avoided, but uncontrollable external factors (oil prices rises, typhoons) are always present. How will the company respond if sales drop? What if product costs go up? What if a new competitor unexpectedly enters the market? If consumer preferences change, how can the product/service be adapted to meet these new needs?

*Please Note: It is always advisable to have a certified public accountant review your financial statements.*

## G. SUPPORTING DOCUMENTS

Set out below is a list of possible attachments that may be required to support a business plan (usually at the request of a bank):

1. Loan application
2. Personal financial statement
3. Business licenses, permits, etc.
4. Three years personal (and business) tax returns
5. Resumes of key personnel
6. Copies of leases, contracts and building plans
7. Copies of business and property insurance
8. Personal / business references and product/service endorsements
9. Samples of marketing materials
10. Business ownership documentation (articles of incorporation, by-laws, partnership agreement, borrowing resolution, etc.)

Registrar Of Corporations  
 Department Of Commerce  
 1st Floor Dept. Of Commerce Bldg  
 Capitol Hill  
 Caller Box 10007  
 Saipan MP 96950

## 3. DEFINING AND REGISTERING BUSINESS ENTITIES

Investors have a choice of legal structures to choose from when forming a business in the CNMI:

- Sole proprietorship
- Partnership (General or Limited)
- Corporation (C or S)
- Limited Liability Company (Partnership or Corporation)

Each structure has its own legal and tax differences. It is highly recommended that practicing attorneys and accountants be consulted before deciding which type of business structure is appropriate for the individual investor and the company. A list of attorneys and accountants may be found in the Yellow Pages of local telephone and business directories.

This section highlights the format and registration requirements for the legal forms of business in the CNMI.

### SOLE PROPRIETORSHIPS

As the name implies, sole proprietorships have one business owner. They are the easiest and least expensive to establish since legal formalities are not necessary. Proprietors or owners have complete control over the business, receive all profits or incur all losses of the business. Owners, therefore, are personally liable for all business debts; liability is not limited to the value of the business.

### PARTNERSHIPS

The two types of legal partnerships in the CNMI are: general and limited. A general partnership has two or more owners sharing management and liability of the business but is not incorporated. Partners control the operations of the business and have unlimited liability for business obligations. A business with one or more general partners with the same rights and responsibilities and one or more limited partners playing passive roles in the business is a limited partnership. Limited partners do not actively participate in the management of the business to avoid being personally liable for the debts of the business. The most a limited partner may lose is the amount of his/her investment in the partnership.

Partnerships must register by submitting to the Registrar of Corporations a Partnership Registration Form. The Registrar of Corporations requires partnerships to file the Annual Partnership Statement.

For more information about registration procedures and reporting requirements for general or limited partnerships, contact:

Registrar of Corporations  
CNMI Department of Commerce  
Caller Box 10007  
Donni Hill Building  
Capitol Hill  
Saipan, MP 96950  
Tel.: (670) 664-3002  
Fax: (670) 664-1015

### CORPORATIONS

C-Corporations and S-Corporations are the legal forms of corporations in the CNMI. Corporations are legal entities separate from the individuals that own or operate them; they have their own assets, liabilities, rights and privileges. The

difference between C- and S-Corporations relates to tax issues. Considered the most complex and time consuming to create, investors should consult with a practicing attorney in establishing a corporation.

### A. Registration Procedures for Foreign Corporations

Foreign corporations register by completing and submitting an Application for Certificate of Authority to the Registrar of Corporations. The application and an official certificate that verifies that the corporation exists in good standing with the country or state of its formation must be submitted to the Registrar in triplicate. This certificate must be obtained from the appropriate office in which the original company was registered and presented with an English translation where applicable. The Registrar will not accept application packages without proof of payment to the CNMI Treasury of the filing fee of one-hundred dollars (\$100). Once this fee is paid and the incorporation documents meet statutory requirements, the Registrar will file and return a file-stamped copy of the documents and a Certificate of Authority to the corporation.

### B. Registration Procedures for Domestic Corporations

Domestic corporations are required to submit Articles of Incorporation and By-laws of the Corporation in triplicate to the Registrar of Corporations. As specified in the Checklist (for Registration of Domestic Corporations), the Articles of Incorporation must set forth:

1. the name of the corporation containing the words: "Corporation," "Incorporated," "Company," or "Limited" or their abbreviation.

2. the number of shares that the corporation is authorized to issue
3. the address of the corporation's initial registered office and the name of the initial agent at that office
4. the name and address of each incorporator

The Articles of Incorporation may also set forth:

1. the names and addresses of the individuals who are to serve as the initial directors
2. provisions inconsistent with the law regarding the purpose or purposes for which the corporation is organized; managing the business and regulating the affairs of the corporation; defining, limiting, and regulating the powers of the corporation, its board of directors, and shareholders; a par value for authorized shares or classes of shares; the imposition of personal liability on shareholders for the debts of the corporation to a specific extent and upon specific conditions

Once the filing fee of one-hundred dollars (\$100) is paid and the incorporation documents are in order, the Registrar of Corporations will file the documents and prepare for issuance the Certificate of Incorporation.

### C. Registered Office and Registered Agent

All corporations must continuously maintain in the CNMI a registered office and a registered agent. The registered office may be the same as any of its places of business. The registered agent may be a resident - (U.S. citizen who resides, files taxes and votes in the CNMI) of the CNMI, a domestic corporation or a

foreign corporation authorized to transact business in the CNMI. Registered agents must sign the Consent and Authorization to Appointment as Registered Agent. This document gives consent to service of process only and does not include liabilities and obligations of the corporation. The consent and authorization is valid for one (1) year.

If a corporation is without a registered office or agent in the CNMI for sixty (60) days or more, the Registrar of Corporations may commence a proceeding to administratively dissolve the corporation.

### D. Reporting Requirements

Corporations registered in the CNMI must file Annual Corporation Reports with the Registrar of Corporations. The initial report must be filed within sixty (60) days after the domestic corporation was incorporated or the foreign corporation was authorized to transact business. Subsequent reports must be submitted between January 1 and March 1 of the following calendar years. A filing fee of fifty dollars (\$50) must be made with the CNMI Treasury before annual reports are submitted to the Registrar in duplicate.

### E. Change or Dissolution

To register any change in a corporation, an authorized person must complete an Application for Amended Certificate of Authority for foreign corporations or an Application for Amended Certificate of Incorporation for domestic corporations and submit it to the Registrar of Corporations along with proof of payment to the CNMI Treasury of the filing fee of fifty dollars. Applications for Amended Certificate of Authority must be accompanied by an official certificate verifying that the corporation exists in good standing in

the country or state of its formation. Applications for Amended Certificate of Incorporation must be submitted with applicable articles of amendment, articles of restatement, or amendment of by-laws.

To register cancellation or dissolution of a corporation, an authorized person must complete an Application for Certificate of Withdrawal and submit it to the Registrar along with proof of payment to the CNMI Treasury of the filing fee of twenty-five dollars (\$25).

## LIMITED LIABILITY COMPANY

CNMI Public Law 14-11 added limited liability companies (LLCs) as another form of legal business structure in the CNMI. An LLC combines several features of corporation and partnership structures. It has a separate legal existence and generally offers liability protection to its owners or members. LLCs can be classified as either a partnership or corporation for tax purposes.

### A. Registration Procedures for LLCs

LLCs must register by filing with the Registrar of Corporations Articles of Organization and paying the required \$100 filing fee. Foreign LLCs register by submitting an Application for Certificate of Authority – Foreign Limited Liability Company. The original application plus two (2) copies must be submitted with the required \$100 filing fee and a Certificate of Existence or similar record duly authenticated by the Secretary of State or like official of the state or country under whose law it is incorporated.

### B. Reporting Requirements

The Registrar of Corporations requires that initial annual reports for LLCs be filed within 60 (sixty) days of incorporation for

domestic LLCs or issuance of the Certificate of Authority for foreign LLCs. Subsequent reports must be filed on or before March 1st of each year. The filing fee for annual reports is \$50.

For additional information on filing requirements for partnerships, corporations, and LLCs, contact:

Registrar of Corporations  
 CNMI Department of Commerce  
 Caller Box 10007  
 Donni Hill Building  
 Capitol Hill  
 Saipan, MP 96950  
 Tel.: (670) 664-3002  
 Fax: (670) 664-1015

For information on the Certificate of Compliance which is necessary for the application to reinstate revoked or administratively dissolved corporations, contact:

Division of Revenue and Taxation  
 CNMI Department of Finance  
 P.O. Box 5234 CHR  
 1st Floor, Joeten Commercial Building  
 Dandan, Saipan, MP 96950  
 Tel.: (670) 664-1000-Saipan; 532-1040-Rota; 433-1600-Tinian  
 Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

## OBTAINING A BUSINESS LICENSE

Businesses need a license to operate in the CNMI. A CNMI Business License may be obtained by submitting an Application for Business License with the Business License Office along with an Application for Letter of Compliance and/or Tax Clearance from the Division of Revenue and Taxation, a Workers' Compensation Certificate of Clearance from the Workers' Compensation Commission, and a sketch of the location

of the business. Partnerships and corporations are required to submit along with the application a file-stamped copy of the company's most recent annual report. The Business License Office also requires from corporations applying for the first time copies of the company's Certificate of Incorporation, its Articles of Incorporation, and its By-laws. Partnerships, on the other hand, must submit a copy of the company's Partnership Registration Form. Applicants whom are non-U.S. citizens must also provide the Business License Office their Immigration Status.

*NOTE:*  
*The Workers' Compensation Certificate of Clearance certifies either: 1) that all workers are covered by workers compensation insurance or 2) that the business has no employees subject to such coverage.*

## SPECIAL LICENSES

Applications of businesses requiring special licenses must be submitted with copies of the special licenses. Businesses may need to obtain licenses from government agencies or organizations such as the Alcoholic Beverage and Tobacco Control Division, the Banking Office, the Insurance Commission, the Bureau of Environmental Health, the Department of Finance or the Casino Gaming Commission before engaging.

## LICENSE FEES

The business license fee varies for the different industries. They are as follows:

Banks . . . . .	\$500
Banks (Offshore). . . . .	\$1000
Insurance Agents . . . . .	\$75
Insurance Brokers. . . . .	\$100
Insurance Companies. . . . .	\$300
Manufacturers . . . . .	\$50

Public Utilities . . . . .	\$300
Security Dealers. . . . .	\$300
Scuba Diving Instruction . . . .	\$100
Scuba Diving Tour Operation	\$100
Produce & Fish Vendors (Roadside). . . . .	\$5
Wholesalers. . . . .	\$50
General Business . . . . .	\$50/activity

License applications will not be considered complete without proof of payment of the business license fee(s) to the CNMI Treasury.

## BUSINESS LICENSE ISSUANCE

Business License Office personnel will review your application for completeness and advise you of when to pick up your license. At the time of issuance, you should receive a business license for each business activity and your tax identification number.

## CHANGE IN BUSINESS INFORMATION

Any change in ownership, in the lines of business, or other information contained in the original Application for Business License must be reported to the Business License Office within ten (10) working days of such change.

For more information on how to obtain a CNMI Business License, contact: Business Licensing Office Division of Revenue and Taxation

CNMI Department of Finance  
 P.O. Box 5234 CHR  
 2nd Floor, Joeten Commercial Building  
 Dandan, Saipan, MP 96950  
 Tel.: (670) 664-1000-Saipan; 532-1040/1065-Rota; 433-1600-Tinian  
 Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

For more information on the Workers' Compensation Certificate of Clearance, contact:

Workers' Compensation Commission  
 NMI Retirement Fund  
 P.O. Box 501247  
 2nd Floor, NMI Retirement Fund Building  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-8024-Saipan; 532-9516-Rota; 433-3733-Tinian  
 Fax: (670) 664-8074-Saipan; 532-9486-Rota; 433-3863-Tinian

## OBTAINING SPECIAL LICENSES/ CERTIFICATES

In addition to the business license, businesses or individuals may need to obtain special licenses or certificates before engaging in business in the CNMI.

### ALCOHOLIC BEVERAGE AND TOBACCO CONTROL LICENSES

Businesses that manufacture or sell alcoholic beverages or tobacco products must first obtain an Alcoholic Beverage Control License or a Tobacco Control License to engage in such manufacture or sale. The Department of Commerce's Alcoholic Beverage and Tobacco Control Division is responsible for the issuance of such licenses and for the enforcement of local alcohol and tobacco control laws.

#### I. Alcoholic Beverage Control License

##### A. Class and Fees

Class Type	Fee
Class-1 Manufacture's License	\$250
Sampling License	\$25
Class-2 Wholesale Agent's License	\$250
Sampling License	\$25

Class-3 Retail Dealer's On-Sale License:	
Beer and Wine	\$20
General:	\$30
Restaurant:	\$25
Sampling License:	\$10
Class-4 Retail Dealer's Off-Sale License:	
Beer and Wine	\$20
General	\$30
Sampling License	\$10
Class-5 Temporary Beer License	\$10
Class-6 Club License	\$100

##### Prorating:

Applications received between October to December in a given year are assessed the full amount of the applicable fee. Applications received between January to March are assessed three-fourths of the applicable fee while those received between April to September are charged one-half of the applicable fee.

##### B. Description of License

- Manufacturers:** Authorizes the manufacture of alcoholic beverages for sale to any licensed wholesaler
- Wholesalers:** Authorizes the import into or purchase in the Commonwealth from a manufacturer, agent, or wholesaler alcoholic beverages and the sale of these beverages to licensed retail establishments
- Retail Dealer's On-Sale License:** Authorizes the sale of alcoholic beverages to consumers for consumption on the premises.
- Retail Dealer's Off-Sale License:** Authorizes the sale of alcoholic beverages to consumers for consumption off the premises.

##### 5. Temporary Beer License:

Authorizes the sale of beer for consumption on premises temporarily occupied for the purposes of picnics, special gatherings, or similar occasions under certain conditions not exceeding three days

- Club License:** Authorizes the sale of alcoholic beverages to bona-fide members and guests only for consumption on or off the premises where sold.

##### C. Application Requirements:

A completed Alcoholic Beverage Control License Application must be submitted along with the following:

- If Corporation:
  - Current Police Clearance/Criminal Record for persons listed on Exhibit "A" of the Alcoholic Beverage Control License Application, bartenders, business partners and proprietors.
  - Certificate of Good Standing/Existence, copies of corporate documents (i.e. Certificate of Incorporation, By-laws, Articles of Incorporation, Annual Corporation Report)
- If Partnership: Copy of the Partnership Agreement
- If application is for a Class 3 type License:
  - Class 3 Retail Dealer's On-Sale General Registration Form.
  - Copy of Employment Authorization from USCIS for non-resident workers and valid I.D. for resident workers.
- If applicant is a non-U.S. Citizen residing in the CNMI, a copy of E-1 Permit from USCIS.
- Copy of Public Health Sanitation

- Permit
- 6. Copy of Business License
- 7. Applicant's Business Location/Site Map.
- 8. Copy of notarized Lease/Rental Agreement, Title or Deed referring to the proposed premise to conduct business.
- 9. Receipt of \$25 Filing Fee.

### Additional Requirements for Retailer's (On-Sale), General License

As a condition for receiving a Class 3 Retailer's (On Sale), General License, excluding the Class 3 Retailer's (On- Sale) Restaurant License, applicant shall post a surety bond in the amount of five thousand (\$5000) United States Dollars.

For further reference, see Alcoholic Beverage Control License Instructions

(New Applications).

### D. License Renewal

A completed application for renewal must be submitted with the following by June 30 of any given year:

1. If application is for a Class-3 type License: a) Copy of Class-3 Registration form, copy of Employment Authorization from USCIS for non-resident workers, valid I.D. for resident workers. b) Letter of Compliance for Bar Tax. c) Copy of latest Business Gross Revenue Tax Return.
2. Copy of Business License.
3. Full payment receipt for renewal.

Licenses will be suspended if renewal fees are not received by June 30. Licenses with renewal fees left outstanding for a month will be revoked by the Secretary of the Department of Commerce. Owners of revoked licenses must submit new applications for consideration.

### E. Registration of Employees

Class 3 Retailer's (On Sale) General Licensees must register with the Alcoholic Beverage and Tobacco Control division the names of employees engaged in the mixing and/or serving of alcoholic beverages by filling out and submitting the Class 3 Retail Dealer's On-Sale General Registration Form. Licensees must also post and have available for inspection the List of Employees and their specified duty hours.

For further guidance on the license renewal process, see Renewal of Alcoholic Beverage Control License (Instructions).

### F. License Issuance Restrictions

The Department of Commerce's Alcoholic Beverage and Tobacco Control Division does not issue licenses to applicants that:

1. are not the real party in interest;
2. are under the age of 21 years;
3. have had liquor license(s) revoked by the Department of Commerce within the prior year.
4. A restriction applies to applicants who are located within 500 feet from any church, hospital, public or private school buildings. These retailers may sell alcoholic beverages only during non church and school hours or times when there are no school or church activities.

### G. Prohibitions

Licensees shall not sell alcoholic beverages:

1. to persons under the age of 21 years;
2. to persons under the influence of alcohol;
3. after 2:00 a.m. and before 9:00 a.m. if licensee holds an On-Sale

License; before 7:00 a.m. and after 10:00 p.m. if the licensee holds an Off-Sale License;

4. when election polls are open for voting (exemption: hotels, golf resorts, and airports)
5. Employees, owners, managers, and agents are prohibited from consuming alcoholic beverages while on duty on such premises. Additionally, licensees, agents or employees may not permit persons under the age of twenty-one (21) years to mix or serve any alcoholic beverage.

### H. Condition of Premises

All applicants and licensees must:

1. have the business name or trade name printed in English on sign boards and be displayed or mounted outside the business premises; and
2. have premises that are properly constructed, furnished, arranged, equipped and sufficiently lit. Applicants and licensees of the Class 3 Retailer's (On-Sale) License must have separate and adequate toilet facilities for males and females on the business premises.

## II. Tobacco Control License

### A. Class and Fees

Class Type	Fee
Class-1 Wholesale Agent's License	\$300
Class-2 Retail Dealer (General License)	\$100
Class-3 Retail Dealer (Vending Machine)	\$75
Class-4 Distributor (Vending Machine)	\$100

The tobacco control license fee applies to all applicants regardless of when during the year the applicant applies. In addition to the license fee, applications are assessed an application fee of five dollars (\$5). The tobacco control license is valid for one (1) year and renewable annually.

## B. Description of License

1. Wholesale Agent's License: Authorizes the import of tobacco products into the CNMI, and the distribution and sell of tobacco products to licensed retail establishments.
2. Retail Dealer (General License): Authorizes the sell of any tobacco products to consumers.
3. Retail Dealer (Vending Machine) Authorizes the sell and dispensing of cigarettes from a vending machine that is situated on premises that only allows the entrance to persons who are 18 years and above.
4. Retail Distributor (Vending Machine): Authorizes the sell and distribution of cigarette vending machines to licensed establishment that allows only 18 years and above to enter the premises.

## C. Application Requirements:

A completed Application for Tobacco Control License must be submitted along with the following (applicable to both new and renewal applications):

1. Current Police Clearance/Criminal Record
2. List of names of employees or agents authorized to sell tobacco products. Employees or agents must be 18 years or older.
3. Photocopy of identification of employees or agents
4. Copy of Business License

5. Copy of the Lease or Rental Agreement
6. Applicant's Business Location/Site Map
7. Payment receipt of application fee and applicable license fee

For more information, see Application for Tobacco Control License Instructions (new and renewal)

## C. Required Signs

Businesses licensed to sell tobacco products must post signs reading: "TOBACCO SALES PROHIBITED TO PERSONS UNDER THE AGE OF 18" next to cash registers or other places where such items may be purchased. Signs must be at least eight and one-half inches (8.5") by eleven inches (11") in dimension with letters printed in large, bright colors. Letters should be in all-caps and in a plain, easy to read font.

## D. License Issuance Restrictions

The Department of Commerce's Alcoholic Beverage and Tobacco Control Division does not issue licenses to applicants that:

1. are not the real party in interest;
2. are under the age of 18 years;
3. have had a tobacco license(s) revoked by the Department of Commerce within the prior year.
4. A restriction applies to applicants or tobacco retailers located within 300 feet from public or private school buildings. These retailers may sell tobacco products only during nonschool hours or times when there are no school activities.

## E. Conditions of Premises

Tobacco Control Licensees must have the business name indicated on the application printed in English on sign boards

and mounted or displayed outside the business premises. Retail establishments must display cigarettes and other tobacco products behind glass partitions behind counters or in locked cabinets that can only be opened by the owner or store agent. Cigarette vending machines may only be located in bars, cabarets, or other establishments that restrict admission to persons eighteen (18) years or older.

For more information on obtaining an Alcoholic Beverage Control or Tobacco Control License, logon to <http://commerce.gov.mp/divisions/alcohol-tobacco/> or contact the Alcoholic Beverage and Tobacco Control Division  
 CNMI Department of Commerce  
 Caller Box 10007 CK  
 Saipan, MP 96950  
 Tel.: (670) 664-3065-Saipan; 532-9478-Rota; 433-0853-Tinian  
 Fax: (670) 664-3067-Saipan; 532-9510-Rota; 433-0678-Tinian

## BANKING AND INSURANCE LICENSES

Businesses engaged in banking and insurance activities must obtain the license and authority to operate in the CNMI from the Department of Commerce's Banking and Insurance Division.

## THE BANKING LICENSE

### A. Notice of Intention to Organize

Before any stock subscriptions are made, incorporators must file with the Director of Banking a notice of intention to organize a bank in the CNMI. The notice of intention must include:

1. the name, residence and occupation of each incorporator and the amount of stock subscribed and paid for by

- each
2. the name and address of an individual within the Commonwealth to whom notice to all the incorporators may be sent
  3. the total capital, the number of shares of each class and the par value of the shares of each class of the proposed Commonwealth bank
  4. statement on whether it is intended that the proposed Commonwealth bank shall have trust powers
  5. the municipality in which the proposed Commonwealth bank is to be located. Stock subscriptions may be made thirty (30) days after filing of such notice.

## B. Application for Charter

After the stock capital is fully subscribed, incorporators may apply for a charter. The proposed charter must include:

1. the name of the proposed Commonwealth bank
2. statement on whether it is intended that the proposed Commonwealth bank shall have trust powers
3. the island on which the proposed Commonwealth bank it is to be located
4. the amount of capital, the number of shares of each class, the relative preferences, powers and rights of each class, the par value of the shares of each class and the amount of the paid-in surplus
5. a statement whether voting for directors shall or shall not be cumulative and the extent of the preemptive rights of stockholders
6. other proper provisions to govern the business and affairs of the Commonwealth bank as desired by the incorporators.

Three (3) copies of the proposed

charter must accompany the Application for Charter of a Commonwealth Bank. Incorporators must mail notice of this application to each bank doing business on the island in which the proposed bank is to be located and to persons and organizations designated by the Director of Banking. Incorporators are also required to publish in a CNMI newspaper of general circulation notice of the application.

## C. Application for Banking License

After the charter is approved by the Director of Banking, incorporators may file an Application for Banking License.

Completed applications must be submitted along with the following:

1. Current Annual Report
2. Corporate Charter
3. Certificate of Incorporation/ Certificate of Authority
4. Articles of Incorporation
5. By-laws
6. Corporate Stock Register
7. Corporate Minutes
8. FDIC Certificate of Membership
9. Other documents to be part of the application
10. \$5,000 non-refundable application fee
11. \$1,000 license fee. The Banking License may be renewed annually for a fee of one thousand dollars (\$1,000).

## D. Deposit Insurance Requirement

Except for those banks operating with at least fifty (50) depositors and borrowers as of February 6, 1984, and those banks able to demonstrate, upon independent and verifiable authentication, that it has assets in excess of one hundred billion dollars (\$100,000,000,000), retail banks must obtain insurance of its deposits from the Federal Reserve's Federal Deposit

Insurance Corporation.

## E. Capital Requirement

Banks must maintain, at all times, paid-in cash capital of five hundred thousand dollars (\$500,000). Organizational expenses may be counted as part of this capital requirement.

## F. Reporting Requirements

The Director of Banking may, at any time, examine the condition of any bank. Banks, therefore, must submit quarterly statements of condition thirty (30) days following the quarter ended (Jan 30, April 30, July 30, and Oct 30). Banks, in addition, must submit to the Director audited financial statements. Banks must also report to the Director any significant events (i.e. mergers, stock ownership changes of five percent (5%) or more). Other Licenses Issued by the Banking Section

## OTHER LICENSES ISSUED BY THE BANKING SECTION

### Finance Company or Non-Bank Lender License

Businesses other than banks that provide financing must first obtain a Finance Company or Non-Bank Lender License from the Banking Section. Completed applications must be submitted along with the following:

1. Certificate of Incorporation/ Certificate of Authority
2. Articles of Incorporation
3. By-laws
4. Financial and Income Tax Statements
5. Pro-forma Financial Statements
6. Proposed Loan Documents
7. Resume of Manager, Directors and Officers

The Finance Company or Non-Bank Lender License may be renewed annually for a fee of three hundred dollars (\$300).

## ENVIRONMENTAL HEALTH PERMITS

### SANITARY PERMITS

Sanitary permits are required of numerous types of businesses to enforce health and sanitation standards and to prevent the outbreak or transmission of diseases. The following types of businesses must obtain sanitary permits from the Bureau of Environmental Health (BEH):

1. Businesses that sell, serve, distribute, store or process food or drinks (i.e. cafeterias, restaurants, bars, taverns, retail stores, wholesalers, roadside vendors, ice plants, butcher shops, etc.)
2. Businesses that provide room accommodations (i.e. hotels, motels, apartments, boarding houses, staff housing, room rentals, etc.)
3. Shops or clinics where there is contact between employees and patrons (i.e. beauty shops, barber shops, massage parlors, pedicure and manicure shops, tattoo shops, dental clinics, eye clinics, acupuncture clinics, sanitariums, and other health clinics)
4. Institutions (i.e. schools, day care centers, gyms, correctional facilities, etc.)
5. Vehicles used for the commercial transport of foods or drinks (i.e. pizza delivery vehicles, road-side vending vehicles, wholesale delivery vehicles)
6. Commercial vessels and ships
7. Swimming pools
8. Establishments that sell cosmetics and cosmetic devices

New businesses must visit the BEH to schedule and request for an inspection of the business. In two weeks or less, BEH will conduct an inspection. At the

inspection, BEH inspectors will request to see the following: CNMI Business License; Certificate of Occupancy issued by the Department of Public Works; and Food Handler Certificate(s), if required.

If the business is a health clinic, inspectors will request to see a CNMI Business License, Certificate of Occupancy, and a valid license issued by the Medical Profession Licensing Board.

Businesses that pass the inspection must visit BEH, pay the applicable fee, and pick up the Sanitary Permit. The Sanitary Permit is valid for one (1) year. The Bureau conducts regular site visits throughout the year to ensure compliance with minimum health and sanitation standards.

### Food Handler Certificate

Food handlers at eating and drinking establishments must obtain the Food Handler Certificate before working at such establishments.

### Application Requirements and Procedures

Food handlers may pick up the Food Handler's Certificate Application at any CNMI licensed clinic. At the clinic, applicants undergo health screening. Physicians performing examinations will provide BEH the Food Handler Screening Examination (Report). After the examination, food handlers should contact the BEH to schedule attendance at the Food, Hygiene and Sanitation Workshop. Upon completion of the workshop, the applicant/workshop attendee will receive a Certificate of Completion for Workshop Participation.

The Food Handler's Certificate Application must be completed and submitted to a BEH representative at the workshop. When submitting the application, the applicant must bring a photo identification (i.e. passport,

driver's license, alien registration card or other form of picture identification). An employment contract may also be required to verify employment date with business/ employer. Upon receiving normal or good health screening results, BEH will contact applicants and ask them to bring into the BEH Office their Certificate of Completion for Workshop Participation. The Food Handler Certificate will be issued once the certificate fee is paid. Food handlers must give their certificates to their employers to be kept on file at the place of employment. During sanitation inspection, employers will be asked to show these certificates. The Food Handler Certificate is valid for one (1) year and must be renewed forty-five (45) days before expiration.

For more information on Sanitary Permits, categories, fees, health and sanitation standards and Food Handler's Certificates, please visit or contact Bureau of Environmental Health:

Division of Public Health  
 Department of Public Health  
 P.O. Box 500409 C.K.  
 Navy Hill, Saipan, MP 96950  
 Tel.: (670) 664-4870/4848/4898-Saipan;  
 532-9461-Rota; 433-0395-Tinian  
 Fax: (670) 664-4871-Saipan; 532-0955-Rota; 433-9247-Tinian

## FOREIGN CURRENCY EXCHANGE LICENSE

To engage in the business of buying and selling foreign exchange, businesses must first obtain a Foreign Currency (FX) Dealer License from the Banking Section. All FX dealers must appoint an agent. The annual license fee for FX dealers is three hundred dollars (\$300) while that for agents is thirty dollars (\$30).

## Remittance Dealer License

To engage in the business of receiving money for the purpose of sending it to another country, businesses must first obtain a Remittance Dealer License from the Banking Section. There is a fifty thousand dollars (\$50,000) security deposit requirement to obtain this license. An insurance bond may be substituted for the cash requirement. Those accepting remittance transactions must be licensed as Remittance Agents. The annual fee for a Remittance Dealer License is three hundred dollars (\$300) and thirty dollars (\$30) for a Remittance Agent License.

## Investment Company/Broker-Dealer or Advisor/Agent License

Prior to providing investment advice or services in the CNMI, a company or individual must first obtain a license from the Director of Banking. Investment companies and/or agents must show proof of registration with the Securities Exchange Commission and the National Association of Securities Dealers. The fee for the Investment Company/ Broker-Dealer License is three hundred dollars (\$300) while that for the Investment Advisor/ Agent License is fifty dollars (\$50).

## THE INSURANCE LICENSE CERTIFICATE OF AUTHORITY

Insurers must first obtain a Certificate of Authority and an Insurance License from the Insurance Commissioner before transacting business in the Commonwealth. To file for a Certificate of Authority, a completed Application for Certificate of Authority must be submitted to the Insurance Commissioner along with the following:

1. A copy of Annual Statement as of the 31st of December of the prior year
2. If a foreign insurer or a domestic reciprocal insurer, an Agreement and Power of Attorney appointing the Insurance Commissioner as its attorney to receive service of legal process. Attach to the Agreement and Power of Attorney a certified copy of a resolution adopted by the insurer's board of directors consenting to the appointment of the Insurance Commissioner to receive service of legal process.
3. If a foreign or alien insurer, an Agreement and Power of Attorney appointing a resident agent to receive service of legal process. The general agent must be authorized to appoint subagents and solicitors. For alien insurers, this general agent must also be authorized to countersign on all policies.
4. If an alien insurer, a copy of the appointment and authority of its U. S. manager, certified by its proper officer
5. If a foreign or alien insurer, a certificate from the public official of its state or country of domicile showing that it is duly organized and is authorized to transact the classes of insurance proposed to be transacted
6. An Affidavit of Compliance with the Commonwealth Insurance Act of 1983
7. Certificate from proper official of security deposit
8. Copy of report of the last examination made of the insurer certified by the insurance supervisory official of its state of domicile or entry into the U.S.
9. Other documents or stipulations as the commissioner may require
10. Payment fee of three hundred dollars (\$300) for a Certificate of Authority
11. Articles of Incorporation and By-laws (for review)
12. Copy of applicant's rate schedules or rate plans to be implemented in the CNMI
13. Two (2) specimen copies of each policy form to be used in the CNMI. All policies and provisions therein shall be printed in a type of which the face is not smaller than two-points. Evidence of domiciliary state's approval is required.
14. Original Certificate of Good Standing from the state of domicile

### A. Registering the Corporation

Within ninety (90) days of the granting of the Certificate of Authority, the insurer must register the corporation with the Registrar of Corporations. The Registrar of Corporations will require evidence of payment of the filing fee of one hundred dollars (\$100) with the CNMI Treasury.

### B. Insurance License

After obtaining a Certificate of Authority, the general agent must submit to the Office of the Insurance Commissioner an Application for Insurance License. The fee for the Insurance License is seventy-five dollars (\$75). The application must be accompanied by an Appointment of General Agent form which authorizes the Insurance Commissioner to appoint sub-agents and solicitors, accept service of legal process, and countersign insurance policies. The Insurance License is valid for one (1) year and may be renewed annually.

### C. Sub-agent, Broker, Surplus Lines Broker and Adjuster Licenses

The Insurance Section also licenses sub-agents (appointed by general agent), brokers, surplus lines brokers, and adjusters. Each of these licenses requires

a fee of one hundred dollars (\$100) except for the Sub-Agent License with a fee of seventy-five dollars (\$75). The licenses are good for one (1) year and renewable annually.

## D. Solicitor License

The application for solicitors or persons that sell insurance and collect premiums is different from that for general agents, sub-agents, brokers, surplus lines brokers, and adjustors. A completed Application for Solicitor License must be submitted along with an Appointment of Solicitor certificate. The Solicitor License is valid for one (1) year and renewable annually. The filing fee for the Solicitor License is fifty dollars (\$50).

## E. Capital Requirements for Domestic and Alien Insurers

### All Insurers Except Life Insurers:

All domestic insurers must have a minimum paid-in capital of twenty-five thousand dollars (\$25,000) for the transaction of any one (1) class of insurance authorized other than life insurance. For each additional class of insurance to be transacted other than life insurance, there must be an additional paid-in capital of fifteen thousand dollars (\$15,000). Insurers having paid-in capital of one hundred thousand dollars (\$100,000) may transact any or all classes of insurance authorized, except life insurance. The paid-in capital requirement must be paid in cash. **Life Insurers:** Domestic insurers proposing to transact or transacting life insurance must have a minimum paid-in capital of one hundred thousand dollars (\$100,000) in addition to the minimum paid-in capital required for other classes of insurance. As with all other insurers, the paid-in capital requirement must be paid in cash.

## F. Reserve Requirements for Life Insurers

All domestic life insurers authorized

to transact life insurance must keep and maintain minimum reserves for its life policies based upon Standard Ordinary Mortality Tables acceptable to the Insurance Commissioner and interest at three and a half percent (3.5%) per annum. The minimum reserve requirement must be maintained and kept on deposit in any bank(s) or other financial institution(s) in the CNMI approved by the Insurance Commissioner. Deposits must be legal money of the United States or allowable investment securities, or any combination of such money and securities.

## G. Mandatory Participation in Assigned Risk Plan

CNMI Public Law 11-55 requires all motor vehicle insurance providers to participate in the Assigned Risk Plan. The Assigned Risk Plan provides minimum motor vehicle liability insurance to persons or parties unable to obtain such coverage. Participating insurance providers are called by the Insurance Commissioner to provide persons or parties applying under the Plan with the minimum coverage. Insurance providers must complete the Application for Insurance Provider License and pay a fee of \$250 to be part of the Assigned Risk Plan.

## H. Reporting Requirements

All insurers must submit on or before April 1 annual financial statements, a form approved by the National Association of Insurance Commissioners, as of the 31st day of December of the prior year.

For more information on obtaining a Banking or an Insurance License, contact:

CNMI Department of Commerce  
 Caller Box 10007  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-3064-Saipan; 532-9478-Rota; 433-0853-Tinian

Fax: (670) 664-3067-Saipan; 532-9510-Rota; 433-0678-Tinian  
 Website: [www.commerce.gov.mp](http://www.commerce.gov.mp)

## GAMING AND AMUSEMENT OPERATION LICENSES

### Lottery License

The CNMI Department of Finance licenses and supervises lottery operations. For license application requirements, fees and regulations governing lottery operations please contact:

CNMI Department of Finance  
 P.O. Box 5234 CHRB  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-1100/01-Saipan; 532-1040-Rota; 433-0202-Tinian  
 Fax: (670) 664-4871-Saipan; 532-9461-Rota; 433-9247-Tinian

### Gaming and Amusement Machine License

The CNMI Department of Finance also regulates the commercial operation of gaming and amusement machines. License fees for the different types of machines are given in Table 3.2

Poker machines must be maintained in a room separate from all other activities of the business. Minors are not permitted to enter this room. In addition, alcoholic beverages and other intoxicants are not allowed in the room.

**Table 3.2**

Source: Commonwealth Code: Title 4, Section 1503

<b>Gaming &amp; Amusement Machines License Fees</b>	
Coin-operated phonographs	\$150
Coin-operated CD players	\$150
Other coin-operated, music producing machines	\$150
Kiddie-ride machines	\$25
Pachinko machines	\$6,000
Pinball machines	\$150
Poker machines	\$12,000
Pool tables	\$150
Video games	\$150

For more information on application and operation requirements for gaming and amusement machines, contact:

CNMI Department of Finance  
 P.O. Box 5234 CHR  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-1100/01-Saipan; 532-1040-Rota; 433-1600-Tinian  
 Fax: (670) 664-1115-Saipan; 532-0473-Rota; 433-1615-Tinian

**Casino License**

Casino operations are legal in Tinian and Rota only. Casinos are licensed and regulated by the Tinian and Rota Casino Gaming Control Commissions, respectively. The Commissions may be reached at the following:

Tinian Casino Gaming and Control Commission  
 P.O. Box 143  
 Tinian, MP 96952  
 Tel.: (670) 433-9292  
 Fax: (670) 433-9290  
 E-mail: [contact@tiniangamingcommission.com](mailto:contact@tiniangamingcommission.com)

Website: [www.tiniangamingcommission.com](http://www.tiniangamingcommission.com)

Rota Casino Gaming and Control Commission

**PROFESSIONAL LICENSES**

Architects, engineers, land surveyors, real estate appraisers, plumbers, electricians, carpenters, harbor pilots, barbers and beauticians obtain professional licenses or certification from the Board of Professional Licensing. Application requirements and associated fees vary by trade and type of license/certificate. For specific details, contact:

Board of Professional Licensing  
 P.O. Box 2078  
 House #1336  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 234-4811/4809  
 Fax: (670) 234-4813

**Nursing License**

Nurses must receive licensure from the Commonwealth Board of Nurse Examiners before practicing nursing in the CNMI. Registered and practical nurses may be licensed by examination or by endorsement. A completed Application for (Nursing) License must be submitted along with:

1. Official transcripts from high school and nursing school
2. For foreign applicants, birth certificate and marriage certificate, if applicable
3. Payment of the non-refundable processing fee. Fees should be made payable to the CNMI Treasurer. See Table 3.3 for the fees for the different types of licenses.
4. Two (2) 2" x 2" photograph taken within the last six months. The bottom of the photograph is to be

signed by the applicant. Depending on the type of license being applied for, the Board may also require:

5. A verification of license
6. A copy of current license
7. Evidence of thirty (30) hours of Continuing Education (CE) completion over the past two (2) years
8. Certified copy of current CNMI employment contract
9. Certified copy of previous nursing employment over the past nine (9) months

The Board will evaluate the credentials of applicants wishing to take the National Council Licensure Examination (NCLEX). If the applicant meets all the requirements to sit for the NCLEX exam, as approved by the Board, the applicant will be sent a Candidate Bulletin Booklet for registration of the actual NCLEX exam. Registration must be forwarded with a non-refundable examination fee of two hundred dollars (\$200) to Hopkins, Minnesota.

For more information on the requirements to become a licensed registered or practical nurse, contact:

Commonwealth Board of Nurse Examiners  
 P.O. Box 501458  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-4810/4812  
 Fax: 664-4813

**Table 3.3**

<b>Nursing Licenses - Processing Fees</b>	
License Type	Examination Endorsement
Registered Nurse	\$80 \$60
Practical Nurse	\$60 \$40

Source: Commonwealth Board of Nurse Examiners  
 Application by Medical Profession License

## Medical Profession Licensing Board

Acupuncturists, chiropractors, clinical psychologists, dental nurses/hygienists, dentists, medical laboratory technologists, optometrists, pharmacists, physical therapists, radiologists and all other healing arts practitioners must first obtain licensing from the Medical Profession Licensing Board before practicing in the CNMI.

Application requirements vary by profession. At minimum, applicants should expect to submit the following:

1. Completed application;
2. One (1) 2" x 2" photo. Photo must be signed by applicant and current;
3. Applicable fee made payable to the CNMI Treasury;
4. Notarized copy of school diploma in area of practice;
5. Notarized copy of current license and name of issuing authority;
6. Name, telephone, and address of previous employer. Persons interested in engaging in such practices are urged to contact the Medical Profession Licensing Board for more information:

Medical Profession Licensing Board  
c/o Commonwealth Health Center  
P.O. Box 500409 C.K.  
Capitol Hill, Saipan, MP 96950  
Tel. (670) 664-4811  
Fax: (670) 664-4813

## CNMI Attorney License

To be licensed to practice law in the CNMI, contact:  
CNMI Bar Association  
P.O. Box 504539  
Saipan, MP 96950  
Tel.: (670) 235-4529  
Fax: (670) 235-4528  
Website: www.cnmibar.net

## TAXICAB OPERATION LICENSES

Persons interested in engaging in a taxicab operation must be licensed by the Department of Commerce. Persons who intend to operate a taxicab must complete an Application for Certification of Fitness and Taxicab Operator's Identification Card: The completed application must be submitted along with:

1. Criminal Record Search
2. Traffic Record Search
3. Copy of Passport and/or Birth Certificate
4. Valid CNMI Driver's License
5. Three (3) 2" x 2" photos (current, not more than 6 mos. old)
6. Health Certificate
7. Sketch of Location
8. Copy of Bureau of Motor Vehicles Taxi Operator's License
9. Receipt of Payment - \$25.00 paid to CNMI Treasury

## Taxi Rates

Passenger rates for taxi operations appear in Table 3.4

**Table 3.4**

Taxicab Rate Schedule	
Flag down rate	\$2.50
Every additional 1/4 mile thereafter	\$0.75
Waiting time, every 2 minutes	\$0.75
Extras, heavy or large items	\$1.00

Source: CNMI Department of Commerce

## Mandatory Insurance Coverage

Taxicab owners must have general or public liability insurance issued by qualified insurance companies licensed to do business in the CNMI. Minimum requirements are as follows:

1. Minimum coverage of fifty thousand dollars (\$50,000) for bodily injury or

death of any one (1) person in any one (1) accident;

2. Minimum coverage of one hundred thousand dollars (\$100,000) for bodily injury or death of more than one (1) person in any one (1) accident;
3. Minimum coverage of thirty thousand (\$30,000) for injury to or destruction of property in any one (1) accident; and
4. Uninsured motorists' coverage in the above amounts.

## Taxicab Vehicle Application

Owners of vehicles to be used as taxicabs must submit a completed Taxicab Vehicle Application along with:

1. Current Vehicle Registration
2. Current Insurance Policy
3. Current Business License
4. Listing of Operators for review and approval. See Taxicab Vehicle Application Procedure Overview and Requirements. Also see Taxicab Vehicle Application Required

For more information on taxicab operations, contact:

Division of Enforcement and Compliance  
CNMI Department of Commerce  
Caller Box 10007 C.K.  
Capitol Hill, Saipan, MP 96950  
Tel. (670) 664-3014-Saipan;  
Fax (670) 664-3093-Saipan

## FOREIGN INVESTMENT

### TINVESTMENT INCENTIVES

Committed to attracting new investment, the CNMI government passed CNMI Public Laws 12-32 creating the Qualifying Certificate Program. The program reduces business start-up and operating costs.

## Qualifying Certificate (QC) Program

The QC Program grants tax relief by way of rebates and/or abatements to qualified investors. The QC Program targets specific industries including: franchise restaurants; water parks; aquariums; cultural centers; theme parks; resort hotels and condominiums; golf courses; convention centers; dinner theaters; special events such as conventions and sporting events; CNMI based airlines and other aviation related activities; manufacturing or processing of high technology products; internet related businesses and/or businesses engaged in internet commerce.

Qualified investors may receive up to one hundred percent (100%) in rebates and/or abatements on CNMI taxes including business gross revenue taxes, income taxes, capital gains taxes, excise taxes, developer infrastructure taxes, alcoholic beverage taxes for periods of up to twenty-five (25) years. Impact on existing industries, location of proposed activity(ies), creation of new employment, import substitution, and impact on consumer prices are among the many factors considered in the determination of benefits granted.

For more information about the QC program, contact:

Commonwealth Development Authority  
 P.O. Box 502149  
 Saipan, MP 96950  
 Tel.: (670) 234-6245/6293/7145-Saipan;  
 532-9408-Rota; 433-9203-Tinian  
 Fax: (670) 234-7144 or 235-7147-Saipan;  
 532-9407-Rota; 433-3690-Tinian  
 E-mail: [administration@cda.gov.mp](mailto:administration@cda.gov.mp)  
 Website: [www.cda.gov.mp](http://www.cda.gov.mp)

## EB-5 IMMIGRANT INVESTOR

### Visa Description

USCIS administers the Immigrant Investor Program, also known as "EB-5," created by Congress in 1990 to stimulate the U.S. economy through job creation and capital investment by foreign investors. Under a pilot immigration program first enacted in 1992 and regularly reauthorized since, certain EB-5 visas also are set aside for investors in Regional Centers designated by USCIS based on proposals for promoting economic growth.

All EB-5 investors must invest in a new commercial enterprise, which is a commercial enterprise:

- Established after Nov. 29, 1990, or
- Established on or before Nov. 29, 1990, that is:
  1. Purchased and the existing business is restructured or reorganized in such a way that a new commercial enterprise results, or
  2. Expanded through the investment so that a 40-percent increase in the net worth or number of employees occurs

Commercial enterprise means any for-profit activity formed for the ongoing conduct of lawful business including, but not limited to:

- A sole proprietorship
- Partnership (whether limited or general)
- Holding company
- Joint venture
- Corporation
- Business trust or other entity, which may be publicly or privately owned

This definition includes a commercial enterprise consisting of a holding company and its wholly owned subsidiaries, provided that each such subsidiary is engaged in a for-profit activity formed for the ongoing conduct of a lawful business.

For detail information the USCIS website at <http://www.uscis.gov/portal/site/uscis/>

## E-2 VISA: CNMI-ONLY INVESTOR

The CNMI-Only Investor (E-2) visa classification allows foreign, long-term investors to remain lawfully present in the CNMI through December 2014 while they resolve their immigration status. This classification is intended to help as the CNMI transitions from the CNMI permit system to U.S. immigration laws.

## OBTAINING E-2 CNMI INVESTOR STATUS (E2C)

### Initial Application

You must file your initial Form I-129 petition and Supplement E with USCIS before January 18, 2013. USCIS will reject initial petitions filed after that date.

### LENGTH OF STAY

Your E-2 CNMI investor status is valid in the CNMI initially for two years. If you have a spouse or minor children accompanying or following to join you in the CNMI, they will have the same validity period as you. An E-2 CNMI Investor status is extendable in 2 year increments ending on December 31, 2014.

### EXTENDING YOUR STAY

To apply for an extension of stay, you must file a new Form I-129 and Supplement E with the required evidence and fee.

## GENERAL QUALIFICATIONS FOR AN E-2 CNMI INVESTOR

To qualify for E-2 CNMI Investor status, you must:

- Have been admitted to the CNMI with a long-term investor visa under CNMI immigration law before

# DEFINING AND REGISTERING BUSINESS ENTITIES

November 28, 2009

- Have continuously maintained residence in the CNMI under long-term investor status
- Currently maintain the investment(s) that formed the basis for the CNMI long-term investor status
- Otherwise be allowed to enter the United States under the U.S. Immigration and Nationality Act (INA) NMI Investor Statuses that Qualify for E2C Status

You qualify for E-2 CNMI Investor status if you held one of the following long-term CNMI investor statuses under CNMI Immigration law:

- A long-term business investor who was issued a long-term business certificate by the CNMI based upon

an investment of at least \$50,000

- A foreign investor with a foreign investment certificate issued by the CNMI based upon an investment of at least \$100,000 in an aggregate approved investment in excess of \$2 million or at least \$250,000 in a single approved investment
- A retiree investor over the age of 55 years who was issued a foreign retiree investment certificate based upon a qualifying investment in an approved residence in the CNMI (but not including the 2-year non-renewable retiree investor program limited to Japanese nationals)

## CNMI INVESTOR STATUSES THAT DO NOT QUALIFY FOR E-2 STATUS

You are not eligible for an E2C visa if you held one of the following CNMI investor statuses under CNMI Immigration law:

- The sub-category of the retiree investor specifically limited to Japanese retirees
- Short-term business entry permits
- Regular-term business entry permits

For more information; please visit [www.uscis.gov](http://www.uscis.gov)



## Join the Tinian Chamber of Commerce

Nestled in the middle of the beautiful Mariana Islands chain, Tinian Island is a quaint 39sq mile tropical beauty which hosts the only active legalized US Casino Gaming Jurisdiction in the Pacific. Welcoming approximately 90,000 tourists per year as well as hosting several large US Military Training Exercises, Tinian offers a wide variety of business opportunities. Join the other 130 members of the Tinian Chamber of Commerce today so you can have access to limitless business opportunities and be a part of the rapid growth of Tinian's economy.

For more information visit <http://www.tinianchamber.com/>

# Invest in Tinian!



P.O. Box 520800  
Tinian, MP 96952-0800

Telephone: 670-433-CNMI (2664)  
FAX: 670-433-4FAX (4329)  
[www.TinianChamber.com](http://www.TinianChamber.com)

# What sums up a Responsible Retailer?

No Selling  
Tobacco &  
Alcohol to  
Minors

+

Not Getting  
Fined up to  
\$1000

+

Advocating  
for Healthy  
Children

= Responsible  
Retailer

For more information, please contact Mr. Ricky Itibus, Commonwealth Healthcare Corporation's Substance Abuse Prevention Technician at 234-8950 ext. 8724





“The mission and goals of the CNMI Department of Commerce are geared fundamentally toward developing sound solutions that would help stimulate the Commonwealth Economy by promoting a favorable business environment, attract private capital investment, infrastructure investment, research grants, and job development.”

# CNMI Department of Commerce



The vision of the CNMI Department of Commerce is for the better CNMI through the continuous enhancement of economic growth and prosperity to all business and the people, alike. The set goals and objectives in the areas of economic solutions, promoting fair business practices, consumer protection, and data collection for measurement of economic vital statistics, accomplishes and stimulates the Commonwealth economy through job creation or retention.

The Department of Commerce consists of five (5) divisions; economic development, statistics, alcohol and tobacco, enforcement and compliance, and workers comp. In addition, other offices under the Office of the Secretary of Commerce, includes Insurance, Banking, Registrar of Corporation, and the CNMI SBDC Office.

## Banking

This division licenses and regulates CNMI-chartered banks and trust companies, money transmitters, pawnbrokers, foreign currency exchange dealers, finance companies, securities broker-dealers, and investment agents and advisers.

## Central Statistics Division (CSD)

The Central Statistics Division (CSD) was given its authority through the Commonwealth Statistical Act of 1990 (PL 7-35) and formally

established on August 9, 1991. Our division's main role is compiling all statistical information gathered by both the CNMI and U.S. Federal Government on the Northern Mariana Islands which includes the Decennial Census Reports, Economic Indicator Reports, CPI, and other surveys and censuses conducted over the years.

## CNMI SBDC

SBDC provides free, confidential, one-to-one counseling in all areas of business management. This service is available to all existing and/or potential small business owners/managers that are US citizens, green card holders or citizens of the Freely Associated States.

## Enforcement & Compliance

The Enforcement and Compliance Division is threefold; it consists of the Office of Weights and Measures (OWM), the Bureau of Taxicabs (BOT), and recently was tasked with the enforcement aspect of Public Law 15-36 or the "Recycling Reporting Act of 2006."

## Insurance

The Office of the Insurance Commissioner of the Department of Commerce, is empowered by statute to regulate the insurance industry, pursuant to 4 CMC, Division 7, of the Commonwealth Insurance Act of 1983. Along

with the numerous insurers that the Insurance Commissioner has allowed to transact business in the Commonwealth, the office has also licensed respective general agents for alien and foreign insurers, sub-agents, brokers, adjusters, solicitors and surplus lines.

## Registrar

The Office of the Registrar of Corporation is responsible for issuing, receiving, and holding custody all certificates, papers, statements, or other records or documents pertaining to corporations and partnerships in the Commonwealth. With the exception of sole proprietorships, all other business types are required to file annual reports with the Registrar of Corporation.

## Workers' Compensation Commission (WCC)

The WCC program provides financial protection for both employers and employees from the catastrophic effects of work related injuries, death, disability, and medical expenses including rehabilitation.

# Commonwealth Development Authority

*"Your Partner in Investing in the Marianas"*



**Commonwealth Development Authority**  
PO Box 502149  
Saipan, MP 96950  
Tel: (670) 234-6245/234-7147/234-7146/234-6293  
Fax: (670) 235-7147  
Email: [administration@cda.gov.mp](mailto:administration@cda.gov.mp)

## 4. OPERATING A BUSINESS

### GETTING LOANS, FINANCIAL ASSISTANCE

Aside from personal savings or loans from family, friends, or investors, banks are the most common source of financing for businesses. The private banks currently operating in the CNMI include Bank of Guam, Bank of Hawaii, First Hawaiian Bank, Bank Pacific, Bank of Saipan and City Trust Bank. Each institution has its own specific requirements for qualification and terms for approval.

Contact the banks for detailed information on service offerings.

#### Government Financing

Eligible business may also secure financing from the government. CDA has two (2) loan programs available for businesses establishing, expanding, or modernizing facilities in the CNMI:

- Direct Loan Program
- Loan Guarantee Program

To be eligible to apply under any of CDA's loan programs, applicants must be one of the following:

1. Commonwealth citizens
2. U.S. citizens or nationals with two (2) years continuous residency in the CNMI
3. Partnership or association wholly owned by CNMI citizens
4. Corporation organized under the laws of the CNMI with fifty-one percent (51%) capital stock owned by CNMI citizens
5. U.S. Corporation, Partnership or

Association licensed and registered under the laws of the CNMI actually doing business in the CNMI for at least two (2) years.

6. Another prerequisite for obtaining a loan from CDA are three (3) letters of denial from local banks. The denial letters must be for loan applications for the same business purpose and amount being applied for at CDA.

CDA is a lender of last resort; the requirement of such letter keeps CDA from competing with local lending institutions.

#### Direct Loan Program

The Direct Loan Program offers agricultural, marine, and commercial loans to qualified applicants. The maximum term on direct loans is thirty (30) years. The interest rate on agricultural and marine loans is four and a half percent (4.5%), fixed, while the rate on commercial loans is seven percent (7%), fixed.

#### Loan Guarantee Program

CDA leverages its limited resources by soliciting the participation of commercial lending institutions in funding business ventures for local entrepreneurs. Under the guarantee program, the bank approves and disburses the loan which CDA can guarantee up to ninety percent (90%) of the total term loan or revolving line of credit. The banks that are currently doing business with CDA are Bank of Guam, Bank of Hawaii, and Bank of Saipan. The maximum term on loan guarantees is twenty (20) years. Interest rates are set at the bank's prevailing rate. Guaranteed loans and revolving lines of credit facilities are evaluated and must meet the same underwriting criteria and eligibility requirements as direct loans with CDA.

Persons interested in any of CDA's financing options must submit the CDA Loan Application along with the following:

1. Business plan
2. Land documents (Land title)
3. Property map, if surveyed by a Certified Surveyor
4. Specific Use of Fund Statement
5. Declination letter from at three (3) banks on the proposed project
6. Financial Statements for last two (2) years, if applicable
7. List of Collateral being offered
8. Project Income and Expenses for one (1) year
9. Personal Financial Statement for each applicant
10. Resume
11. Authorization form to obtain credit information
12. Payment of credit report fee of ten dollars (\$10) per applicant
13. Tax Compliance from the Division of Revenue and Taxation
14. If a corporation, Corporate Resolution to Borrow, Articles of Incorporation, By-laws, Annual Report and Certification from the Registrar of Corporations that Corporation is in good order
15. If a partnership, Partnership Agreement
16. Personnel requirement for proposed project

For more details on the types of financing options available or application requirements, contact:

Commonwealth Development Authority  
 P.O. Box 502149  
 Saipan, MP 96950  
 Tel.: (670) 234-6245/6293/7145-Saipan;  
 532-9408-Rota  
 Fax: (670) 234-7144 or 235-7147-Saipan;  
 532-9407-Rota

E-mail: [administration@cda.gov.mp](mailto:administration@cda.gov.mp)  
 Website: [www.cda.gov.mp](http://www.cda.gov.mp)

## OPENING A BANK ACCOUNT

Before opening a company bank account, the company must first register to conduct business in the CNMI. After being registered with the Registrar of Corporations and issued a business license from the Business License Office, an authorized company representative would visit a new accounts officer at the bank where the company wishes to open an account.

### Documents required to open a business account include:

- Business License
- Social Security Number (SSN) or Taxpayer Identification Number (TIN)
- Identification of the Owner
- Signature Card

For Corporations (additional documents)

- Articles of Incorporation
- Bylaws of the Corporation
- Certificate of Incorporation

For Partnerships (additional documents)

- Partnership Agreement

For more information on obtaining a SSN, contact:

Social Security Administration  
 2nd Floor, Marina Heights II Building  
 Puerto Rico, Saipan, MP 96950  
 Tel.: (670) 234-6683-Saipan; 532-9421-Rota; 433-9421-Tinian  
 Fax: (670) 234-3022-Saipan  
 Website: [www.ssa.gov/employer/](http://www.ssa.gov/employer/)

### NOTE:

*To obtain a Social Security Number*

*(SSN), one must submit a completed and signed Form SS-5, Application for a Social Security Card with all required evidence to the Social Security Administration Office at the Marina Heights II Building in Puerto Rico.*

For more information on obtaining an TIN, contact:

Division of Revenue and Taxation  
 CNMI Department of Finance  
 P.O. Box 5234 CHRB  
 1st Floor, Joeten Commercial Building  
 Dandan, Saipan, MP 96950  
 Tel.: (670) 664-1000-Saipan; 532-1040-Rota; 433-1600-Tinian  
 Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

## PROTECTING THE ENVIRONMENT & PRESERVING RESOURCES

The CNMI also works hard to protect its environment and preserve its resources for the safety and health of residents and future enjoyment of surroundings and resources. This chapter highlights the different agencies charged with protecting and preserving the CNMI's land, air, water, coastal resources, fish and wildlife resources and historic and archaeological resources.

### ENVIRONMENTAL QUALITY

Given its mandate to protect the environment and public health, the Division of Environmental Quality (DEQ) develops, implements, and maintains programs that eliminate or minimize threats to the CNMI's land, air and water. For more information on human health and environmental regulations, permits and its required forms and documents, please visit or contact Division of Environmental Quality:

P.O. Box 501304  
 Gualo Rai Commercial Center  
 Gualo Rai, Saipan, MP 96950  
 Tel.: (670) 664-8500-Saipan; 532-3102-Rota; 433-3169-Tinian  
 Fax: (670) 664-8540-Saipan; 532-3103-Rota; 433-3169-Tinian

### COASTAL RESOURCES

The Coastal Resources Management Office (CRMO) works to protect, conserve and manage the CNMI's coastal resources.

### Jurisdictions and Areas of Particular Concern (APCs)

CRMO has jurisdiction over the Commonwealth Territorial Sea which encompasses the area extending twelve (12) miles beyond the CNMI's archipelagic baseline and all inland areas. This jurisdiction excludes U.S. Government land. A proposed project wholly or partially within an APC, or which constitutes a Major Sitting, or which has a direct and significant impact on an APC requires a CRM permit. There are five (5) APCs:

1. Shoreline the area between the mean high water mark or the edge of a shoreline cliff and one hundred fifty (150) feet inland
2. Lagoon and Reef the area extending seaward from the water line to the outer slope of the reef
3. Wetlands and Mangrove those areas which are permanently or periodically covered with water and within which can be found species of wetland or mangrove vegetation
4. Port and Industrial those land and water areas surrounding the commercial ports of Saipan, Tinian and Rota
5. Coastal Hazards the areas identified

as coastal flood hazard zones by the Federal Emergency Management Agency (FEMA)

**NOTE:**

*The territorial limits of CRMO include the area extending twelve (12) miles beyond the CNMI's archipelagic baseline and inland areas.*

**Major Sitings**

Any proposed project which has the potential to directly and significantly impact coastal resources within the CNMI. Major Siting projects could also be located within an APC. Such projects vary in scope and size and can include proposed projects with potential for significant adverse effects on submerged lands, groundwater recharge areas, cultural areas, historic or archaeological sites and properties, designated conservation and pristine areas, or uninhabited islands, sparsely populated islands, mangroves, reefs, wetlands, beaches and lakes, areas of significant interest, recreational areas, limestone, volcanic and cocos forest, and endangered or threatened species or marine mammal habitats.

**Minor Permits**

A Minor Permit is required for projects that are not identified as Major Sitings and are located within an APC. Such projects include the construction of picnic shelters, landscaping and other beautification activities and strip clearing for surveying and construction.

**Types of Applications**

CRMO has the following types of applications:

1. General Permit Application (for a Major Siting project or any other project located in an APC)
2. Shoreline Permit Application (for general activities within Shoreline APC)

3. Shoreline Permit Application for Photographic Activities
4. Lagoon & Reef Permit Application for Marine Sport Activities
5. Port & Industrial Permit Application for Drydock Activities
6. Shoreline and/or Lagoon & Reef Permit Application for Scientific Research A pre-application meeting with CRMO and/or CRM Regulatory Agencies or review of plans will determine if a CRM permit is required and if so, what type of permit is required for the proposed project.

**The Permit Process**

Applicants must file an original and eight (8) copies of the application along with applicable exhibits and attachments. For Major Siting projects, the following are required:

1. Copies of construction plans including CNMI certified engineering and architect designs and floor plans;
2. Plans for excavation, earthmoving and storm water control;
3. A map showing the distance of all proposed structures from mean high water and wetlands, as shown on APC maps, if applicable;
4. Estimated costs for all improvements affixed to the property;
5. Copies of CNMI and Federal permits including business license, submerged lands lease, and other necessary permits;
6. Names of adjacent property owners and copies of letters sent to them notifying them of the proposed project;
7. Adjacent property description;
8. Estimates of daily peak demand for utilities including water and electricity and projected usage of utilities and other infrastructure;

9. Map of the vicinity
10. Topographic survey map with ten (10) foot contour;
11. Elevation plans of the project including a side profile of the project;
12. Title documents to all real property and submerged lands including leases from appropriate parties;
13. Affidavit or declaration made under penalty of perjury that the application is a statement of truth by the principal or authorized agent; and
14. Environmental Assessments to include:
  - Project summary, justification and size;
  - Description of existing environment of site including vegetation, wildlife, land uses, historic and cultural resources, soil, geology, topography, weather, and air quality;
  - Description of socio-economic characteristics of the project including income and employment, education, infrastructures, law enforcement, fire protection, hospital, and medical facilities;
  - Discussion of alternatives to the proposed project size/design and how the preferred alternative was selected;
  - Description of the direct, indirect, and cumulative environmental and socio-economic effects, both positive and negative, which may result from the project i.e. air and water quality, noise and dust levels, sedimentation and erosion, plant and wildlife habitat and populations, infrastructure capacity (short and long term);
  - Description of how impacts have been avoided or minimized and how any unavoidable impacts will be mitigated.

A non-refundable application fee is assessed on all applications. Major Siting permit applications are reviewed by CRMO and CRM Regulatory Agencies.

CRMO and CRM Program Agencies have up to sixty (60) days to issue a final decision on Major Siting applications. Some Minor Permits require a decision within ten (10) working days by CRMO while other Minor Permits require a decision within sixty (60) days by CRMO and CRM Regulatory Agencies. Major Sitings require a public hearing. Written comments on projects may be submitted to CRMO to be made part of the permit record and considered in the permit decision.

For more information on Coastal permits, permit types and fees, please visit or contact Coastal Resources Management Office:

Coastal Resources Management Office  
Office of the Governor  
Susupe, Saipan, MP 96950  
Caller Box 10007  
Tel.: (670) 664-8300/8301-Saipan; 532-0464-Rota; 433-0494-Tinian  
Fax: (670) 664-8315-Saipan; 532-1000-Rota; 433-0638-Tinian  
Website: [www.crm.gov.mp](http://www.crm.gov.mp)

Projects near coastal waters or wetlands may also require permits from the U.S. Army Corps of Engineers. For information on whether special permits are required for specific projects, contact:

Department of the Army  
Pacific Ocean Division  
Corps of Engineers  
Guam Operations Office  
Room 302 San Ramon Building  
115 San Ramon Street  
Agana, Guam 96910  
Tel.: (671) 472-8091

## FISH AND WILDLIFE RESOURCES

Proposed developments that involve hunting, catching or gathering of fish and wildlife or other activities that may impact these resources should consult with the Department of Lands and Natural Resources' Division of Fish and Wildlife to determine if any permits are required for such activities.

The Division of Fish and Wildlife has three (3) Wildlife Conservation/Critical Habitat Areas: 1) Bird Island Wildlife Conservation Area, 2) Kagman Wildlife Conservation Area, and 3) Marpi Commonwealth Forest.

The islands of Guguan, Farallon de Parjaros, Asuncion and Maug are Wildlife Sanctuaries making it illegal to take wildlife species from these islands. Except for cases of emergency, landing on these islands must first be approved by the Director of Fish and Wildlife.

Persons interested in obtaining fish and wildlife permits must fill out a Fishing, Harvesting and Hunting Permit Application and pay the applicable fees.

For more information on Fish and Wildlife permits, fees and period of validity, please visit or contact Division of Fish and Wildlife:

Division of Fish and Wildlife  
Department of Lands and Natural Resources  
P.O. Box 10007  
Lower Base, Saipan, MP 96950  
Tel.: (670) 664-6000-Saipan; 532-6000-Rota; 433-9298-Tinian  
Fax: (670) 664-6060-Saipan; 532-0520-Rota; 433-3152-Tinian

## HISTORIC AND ARCHAEOLOGICAL RESOURCES

Public Law 3-39, the Historic Preservation Act of 1982, created the Division of Historic Preservation under the Department of Community and Cultural

Affairs to ensure the protection of historic, archaeological, architectural and cultural resources. To fulfill its duties, the Division of Historic Preservation reviews public and private land-use activities. The Division of Historic Preservation works closely with the Division of Environmental Quality and the Coastal Resources Management Office. Permits are not issued by these offices if the Division of Historic Preservation finds that the use of subject lands will adversely affect valuable historic property.

The types of activities requiring historic preservation review include:

1. Projects requiring Earthmoving Permits - projects requiring mechanized vegetation clearing and earthmoving activities including removing vegetation with a backhoe, payloador or bulldozer, sand or soil mining;
2. Projects requiring Coastal Resource Management (CRM) Permits—projects that are large-scale or with activities within the shoreline, lagoons, reefs, wetlands, mangroves, port/industrial areas, coastal flood zones, and other sensitive environmental areas;
3. Projects which receive federal funding or require federal permits;
4. Projects which will affect historic structures or buildings.

For assistance in filling out the application for Historic Preservation Review or for further information on the historic preservation review process, contact:

Division of Historic Preservation  
Department of Community and Cultural Affairs  
Saipan, MP 96950  
Tel.: (670) 664-2120-Saipan; 532-0818-Rota; 433-0220-Tinian  
Fax: (670) 664-2139-Saipan; 532-0818-Rota; 433-0220-Tinian

# 5. PAYING CNMI TAXES

This section provides a general summary of CNMI taxes except for employees' payroll and income taxes. CNMI employees' payroll and income taxes are discussed in Chapter 6, Administering Employees. Individuals, businesses or organizations are urged to consult with the Department of Finance's Division of Revenue and Taxation or other tax authority for specific information or other tax advice.

## NORTHERN MARIANAS TERRITORIAL INCOME TAX (NMTIT)

The NMTIT mirrors the U.S. Internal Revenue Code except where incompatible with the Covenant to Establish a Commonwealth of the Northern Mariana Islands in Political Union with the United States of America or CNMI tax laws.

Sole proprietorships, partnerships, corporations and other taxable entities must report and pay income taxes on CNMI-sourced income. The NMTIT is assessed at graduated rates. Rate tables may be obtained from the Division of Revenue and Taxation or from the U.S. Internal Revenue Service's (IRS's) Publication 15, Circular E, and Employer's Tax Guide. Pursuant to the Covenant and CNMI tax laws, taxable entities subject to the NMTIT are entitled to a rebate on their NMTIT tax liability. The rebate ranges from fifty to ninety (50-90%) depending on the amount of tax paid. See Table 5.1.

## EARNINGS TAX

Earnings from sources within the CNMI not derived from employment or business are subject to the Earnings Tax. The Earnings Tax is applicable to gains from the sale or lease of personal property and winnings from gambling, lottery, raffle or other similar earnings

**Table 5.1 Northern Marianas Territorial Income Tax (NMTIT) Rebate Amounts for Corporate and Non-Corporate Taxpayers**

Source: Division of Revenue & Taxation

Rebate Base	Rebate Amount
< \$20,000	90% of rebate the base
\$20,001 - \$100,000	\$18,000 plus 70% of the rebate base over \$20,000
> \$100,000	\$74,000 plus 50% of the rebate base over \$100,000

Source: Division of Revenue and Taxation activities. Any Earnings Tax paid is allowed as a non-refundable credit against the NMTIT. Earnings Tax rates are provided in Table 5.2.

**Table 5.2 Earnings Tax Rates**

Source: Division of Revenue and Taxation Annual Gross Revenues Rate

Annual Gross Earnings Rate	
\$0 - \$1,000	No Tax
\$1,001 - \$5,000	2% of amount over \$0
\$5,001 - \$7,000	3% of amount over \$0
\$7,001 - \$15,000	4% of amount over \$0
\$15,001 - \$22,000	5% of amount over \$0
\$22,001 - \$30,000	6% of amount over \$0
\$30,001 - \$40,000	7% of amount over \$0
\$40,001 - \$50,000	8% of amount over \$0
Over \$50,000	9% of amount over \$0

## BUSINESS GROSS REVENUE TAX

Business gross revenues sourced within the CNMI are subject to the Business Gross Revenue Tax (BGRT). BGRT taxes must be paid on a monthly basis. Returns are due on or before the last day of the month following the end of the month. Special rates apply to agricultural producers, fisheries, manufacturers, wholesalers, and financial institutions. Manufacturers that export products from the CNMI are exempt from the BGRT. BGRT rates are shown in Tables 5.3 and 5.4.

**Table 5.3 Business Gross Revenue Tax Rates**

\$0 - \$5,000	No Tax
\$5,001 - \$50,000	1.5% of amount over \$0
\$50,001 - \$100,000	2% of amount over \$0
\$100,001 - \$250,000	2.5% of amount over \$0
\$250,001 - \$500,000	3% of amount over \$0
\$500,001 - \$750,000	4% of amount over \$0
Over \$750,000	5% of amount over \$0

**Table 5.4 Special Business Gross Revenue Tax Rates**

Source: Division of Revenue and Taxation

Industry Rate
<b>Agricultural Producers &amp; Fisheries</b>
\$0 if annual gross revenue is \$0 - \$1,666.65
1% of annual gross revenue if annual gross revenue is > \$1,666.65
<b>Manufacturers &amp; Wholesalers</b>
\$0 if annual gross revenue is \$0 - \$5,000
1.5% of annual gross revenue if annual gross revenue is \$5,001 - \$50,000
2% of annual gross revenue if annual gross revenue is > \$50,000

## GENERAL EXCISE TAX

Goods imported into the CNMI for business purposes or for personal use exceeding the amount allowed under the law are subject to the General Excise Tax. The General Excise Tax rate varies for each type of commodity. The General Excise Tax is collected by the Division of Customs at ports of entry. Rates are given in Table 5.5.

**Table 5.5**

### General Excise Tax Rates

Source: Division of Revenue and Taxation; CNMI Public Law 13-38

Commodity Rate
Agricultural products 1% ad valorem
Beer and malt beverages \$.02/oz.
Boats/yachts not exceeding \$500,000 5% ad valorem
Cigarettes \$1.75/20 cigarettes
CNMI produced goods 1% retail price
Construction equipment, materials and machinery 3% ad valorem
Cosmetics 17.25% ad valorem
Distilled alcoholic beverages \$.18/oz.
Food stuffs 1% ad valorem
Hygiene products 1% ad valorem
Jewelry 5.75% ad valorem
Leather goods 5.75% ad valorem
Luxury boats/yachts in excess of \$500,000 5.75% ad valorem
Luxury passenger vehicles in excess of \$30,000 5.75% ad valorem
Passenger vehicles not exceeding \$30,000 5% ad valorem
Perfumes 23% ad valorem
Precious metals/stones 5.75% ad valorem
Prescription drugs and medicines 1% ad valorem
Soft drinks \$.06/12 oz.
Tobacco products 60% invoice price
Wine and sake \$.05/oz.
All others 5% ad valorem

## ENVIRONMENTAL BEAUTIFICATION TAX

CNMI Public Law 13-42 recently established the Environmental Beautification Tax to be assessed on all imported consumer goods. The tax is set at the rate of .42 percent ad valorem and is collected by the Division of Customs at ports of entry.

*NOTE: "Consumer goods" means "products, goods and materials including but not limited to vehicles, retail products, garment material, construction material and all goods that have any form of packaging."*

## FUEL TAX

Sellers and distributors of liquid and aviation fuel are subject to fuel taxes. The rate for liquid fuel is fifteen cents (\$.15) per gallon while that for aviation fuel is three percent (3%) ad valorem.

This fuel tax does not apply to sales of liquid fuel to the Commonwealth Utilities Corporation with certain provisions. The Fuel Tax is assessed and collected by the Division of Customs at ports of entry.

## BEVERAGE CONTAINER TAX

Soft drink and alcoholic beverage containers are subject to the Beverage Container Tax. A tax of five cents (\$.05) is imposed on soft drink and alcoholic beverage containers. The Beverage Container Tax is assessed and collected by the Division of Customs at ports of entry.

## USER FEE

Persons or businesses requiring certification from the Department of Finance for country of origin or other

purposes relating to CNMI are assessed a user fee. The user fee is three and seven-tenths of a percent (3.7%) of the gross value of the merchandise to be certified. This fee is due and payable to the Commonwealth Treasury upon certification.

As with the General Excise, Environmental Beautification, Fuel, Beverage Container taxes, the user fee is assessed and collected by the Division of Customs.

## ALCOHOLIC BEVERAGE/BAR TAX

Businesses licensed to serve alcoholic beverages for consumption on the premises of the establishment are assessed a tax of ten percent (10%) of the total charge for any alcoholic beverage sold or consumed at the establishment. The Alcoholic Beverage/Bar Tax must be filed with the Division of Revenue and Taxation on a monthly basis and paid before the twentieth (20th) day of the succeeding month.

## HOTEL OCCUPANCY TAX

Transient occupants of a room or rooms in a hotel, lodging house, or similar facility in the CNMI are assessed an occupancy tax of ten percent (15%) of the amount charged or paid for the accommodations. Owners or managers of hotels, lodging houses or similar facilities are responsible for collecting the tax. The tax must be collected at the time rent is paid or charged. The tax must be reported and remitted to the Division of Revenue and Taxation before the twentieth (20th) day of the succeeding month.

## GAMING MACHINE JACKPOT TAX

A tax of twenty percent (20%) is assessed on all jackpot winnings from

## PAYING CNMI TAXES

poker machines pachinko machines, slot machines, pachinko slot machines, and similar gaming devices. Game room establishments are responsible for collecting the tax and keeping all records, and may be held liable for uncollected taxes.

*NOTE: "Jackpot winnings" are winnings where the machine pays out one thousand dollars (\$1,000) or more.*

### ENTITIES EXEMPT FROM PAYING CNMI TAXES

Non-profit organizations are subject to applicable CNMI taxes unless the organization applies for and is granted tax-exempt status by the Division of Revenue and Taxation. Organizations granted tax-exempt status is not exempt from taxation on taxable income from unrelated business activities. Foreign sales corporations (FSCs) are exempt from the BGRT and NMTIT. In order to qualify for such tax exemptions, FSCs must apply for an FSC license with the Secretary of Finance.

All FSC license applications must submit with the following:  
a) a copy of the company's articles of incorporation and bylaws; b) a copy of its most recent election to be treated as an FSC or, if it has not yet made an election, a pledge to furnish the Secretary of Finance a copy of its election within ninety (90) days after making the election; c) information on its resident director and the location of its Commonwealth office; and d) its \$500 license fee.

Although exempt from the BGRT and NMTIT, foreign sales corporations must file informational tax returns with the Division of Revenue and Taxation. Informational returns must be submitted along with schedules and worksheets at the same time the FSC's tax returns are filed with the U.S. Internal Revenue Service. The Division of Revenue and Taxation may require additional information substantiating qualifications for foreign sales corporation treatment under the U.S. Internal Revenue Code.

For more information on the CNMI tax system, contact:  
Division of Revenue and Taxation  
CNMI Department of Finance  
P.O. Box 5234 CHRB  
1st Floor, Joeten Commercial Building  
Dandan, Saipan, MP 96950  
Tel.: (670) 664-1000-Saipan; 532-1040-Rota; 433-1600-Tinian  
Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

For information on the General Excise, Fuel, Environmental Beautification, and Beverage Container taxes or the User Fee, contact:  
Division of Customs  
CNMI Department of Finance  
P.O. Box 5234 CHRB  
Puerto Rico, Saipan, MP 96950  
Tel.: (670) 664-1601-Saipan; 532-9455-Rota; 433-1600-Tinian  
Fax: (670) 664-1615-Saipan; 532-0473-Rota; 433-1615-Tinian



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## 6. ADMINISTERING EMPLOYEES

### COMPLYING WITH EQUAL EMPLOYMENT OPPORTUNITY LAWS

Federal equal employment opportunity laws are applicable in the CNMI. Applicants to and employees of most employers are protected by the following federal laws:

#### TITLE VII OF THE CIVIL RIGHTS ACT OF 1964 (TITLE VII)

Title VII prohibits discrimination in hiring, promotion, discharge, pay, fringe benefits, job training, classification, referral and other aspects of employment on the basis of race, color, religion, sex and national origin. Title VII's prohibitions against sex discrimination also covers sexual harassment and pregnancy based discrimination. Title VII's employment requirements are applicable to employers with fifteen (15) or more employees.

#### TITLE I OF THE AMERICANS WITH DISABILITIES ACT (ADA) OF 1990

Effective July 26, 1992, Title I, Employment under the ADA prohibits discrimination against qualified individuals with disabilities, because of such disabilities (including conditions such as cerebral palsy, epilepsy, multiple sclerosis, AIDS, heart disease, and diabetes), in regard to job application procedures, the hiring and discharge of employees, employee compensation, advancement, job training, and any other terms, conditions, or privileges of employment. The ADA's employment requirements are applicable to employers with fifteen (15) or more employees.

For general guidance or technical assistance on the ADA, contact:  
CNMI Council on Developmental Disabilities  
P.O. Box 502565  
Saipan, MP 96950  
Tel. (670) 664-7000  
Fax: (670) 664-7030  
E-mail: [gddc@cnmiddcouncil.org](mailto:gddc@cnmiddcouncil.org)  
Website: [www.cnmiddcouncil.org](http://www.cnmiddcouncil.org)

#### THE AGE AND DISCRIMINATION IN EMPLOYMENT ACT OF 1967 (ADEA)

The ADEA protects individuals who are forty (40) years of age or older from discrimination on the basis of age in hiring, promotion, discharge, compensation, terms, conditions or privileges of employment. The ADEA applies to employers with twenty (20) or more employees.

#### THE EQUAL PAY ACT OF 1963 (EPA)

The EPA prohibits wage discrimination between men and women in substantially equal jobs within the same establishment. The EPA applies to employers with one (1) or more employees. The above Equal Employment Opportunity laws prohibit retaliation against individuals who file charges of discrimination or participate in proceedings under these laws. The U.S. Equal Employment Opportunity Commission (EEOC) enforces these four laws.

For additional information, contact:  
U.S. Equal Employment Opportunity Commission  
San Francisco District Office  
901 Market Street, Suite 500  
San Francisco, CA 94103  
Tel.: (415) 356-5042  
Fax: (415) 356-5126

The CNMI government's equal employment opportunity program may be reached at:  
CNMI Equal Employment Opportunity Program  
P.O. Box 5153 CHRB  
Office of Personnel Management  
2nd Floor, J.M. Building  
Garapan, Saipan, MP 96950  
Tel.: (670) 234-6925/6958/8036-Saipan;  
532-9480-Rota; 433-0032-Tinian  
Fax: (670) 234-1013-Saipan; 532-9482-Rota; 433-0031-Tinian

### COMPLYING WITH EMPLOYEE SAFETY AND HEALTH PROTECTION LAWS

In addition to equal employment protection, federal law also provides for job safety and health protection for workers. The Occupational Safety and Health Act of 1970 provides for a workplace environment free from recognized hazards to safety and health, such as exposure to toxic chemicals, excessive noise levels, mechanical dangers, heat or cold stress, or unsanitary conditions. All employers and employees must comply with rules and regulations enforced by the Occupational Safety and Health Administration under the U.S. Department of Labor. Special rules apply for work environments involving hazardous substances.

The Act applies to all employers and their employees for fields such as manufacturing, construction, long shoring, agriculture, law and medicine, charity and disaster relief, organized labor and private education, and religious groups to the extent that they employ workers for secular purposes.

OSHA sets standards and conducts workplace inspections to assure employers

are in compliance with the standards. It is the responsibility of employers to familiarize themselves with standards applicable to their establishments or industries. Among the standards imposed to all industry sectors are:

1. Access to Medical Records - requires employers to grant employees access to any of their medical records maintained by the employer and to any records the employer maintains on the employees' exposure to toxic substances;
2. Personal Protective Equipment - requires that employers provide employees, at no cost to employees, with protective equipment (i.e. protective helmets, eye protection, hearing protection, hard-toed shoes, special goggles, and gauntlets) designed to protect against hazards;
3. Hazard Communication - requires manufacturers and importers of hazardous materials to conduct a hazard evaluation of the products they manufacture or import. If the product is found to be hazardous under the terms of the standard, containers of the material must be appropriately labeled and shipment of the material to a new customer must be accompanied by a material safety data sheet. Receiving employers must train employees, using the material safety data sheet they receive, to recognize and avoid the hazards the materials present;
4. Record-keeping - requires employers covered by OSHA with more than ten (10) employees to maintain OSHA specified records of job-related injuries and illnesses.

Additional information and guidelines on employee safety and health protection

can be obtained from:

Occupational Safety and Health Administration, Saipan Office, U.S. Department of Labor  
 Tel.: (670) 323-1201/322-3758  
 Occupational Safety and Health Administration, San Francisco Office, U.S. Department of Labor  
 71 Stevenson Street  
 San Francisco, CA 94105  
 Technical Assistance Line: 1-800-475-4019  
 Complaint Line: 1-800-475-4020  
 Publications Line: 1-800-475-4022

## ESTABLISHING WAGES AND HOURS

The Minimum Wage and Hour Act sets wage and hour standards for employees in the CNMI. The current minimum wage rate in the CNMI is \$5.55 per hour with an incremental increase of \$.50 per year over a period of years until the CNMI minimum wage was equal to the federal minimum wage, which currently is \$7.25 per hour.

### **Minimum wage applies only if there is FLSA coverage**

The first question any employer needs to ask: Is my business or individual employee "covered" by the FLSA. The minimum wage law is an integral part of the Fair Labor Standards Act (FLSA), a comprehensive statute providing protection for workers in the workplace. Therefore, if your business or your specific employees are not "covered" by the FLSA, the minimum wage law does not apply. Employees working for small independently owned retail or service businesses may not be covered.

For more specific information on wages and hours or other labor management issues, contact:

Division of Labor  
 CNMI Department of Labor  
 Caller Box 10007  
 Capitol Hill  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 236-0900/0907-Saipan; 532-9429-Rota; 433-3700-Tinian  
 Fax: (670) 236-0991-Saipan; 532-9468-Rota; 433-3707-Tinian

## **COMPLYING WITH THE WORKERS' COMPENSATION INSURANCE LAW**

Workers' compensation insurance became mandatory in the CNMI in 1989 with the enactment of CNMI Public Law 6-33. The law compensates and protects employees suffering personal injury by accident arising out of and in the course of employment. At the same time, it protects employers by limiting their exposure to lawsuits for on the job injuries or deaths. While the compensation for the loss of wages is limited to forty thousand dollars (\$40,000), there is no set limit for medical compensation.

It is important that employers observe the following requirements:

1. Secure workers' compensation insurance coverage upon hiring of employee(s) and continue coverage at all times;
2. Obtain a Workers' Compensation Certificate of Clearance prior to application for or renewal of a CNMI Business License;
3. Post a Notice of Insurance Coverage form in a conspicuous place advising employee(s) of their insurance protection and the name of the insurance provider; and
4. File report(s) of injury (ies) with the Workers Compensation Commission within ten (10) calendar days of the date they are informed of injury(ies).

For more information on the workers' compensation law and its requirements, please contact:

Workers' Compensation Commission  
P.O. Box 501247  
Capitol Hill, Saipan, MP 96950  
Tel.: (670) 664-8024-Saipan; 532-9516-Rota; 433-3733-Tinian  
Fax: (670) 664-8074-Saipan; 532-9486-Rota; 433-3863-Tinian

## FINDING EMPLOYEES

Companies have several ways to promote job vacancies or seek qualified candidates; they may announce vacant positions in local newspapers, radio stations or on television. Companies may also work with business or industry associations or the Department of Labor's Division of Employment Services to find job candidates.

For more information on employee hiring requirements, contact:

Division of Employment Services  
CNMI Department of Labor  
Caller Box 10007  
Capitol Hill, Saipan, MP 96950  
Tel.: (670) 236-0926/0928-Saipan; 532-9448-Rota; 433-3707-Tinian  
Fax: (670) 236-0994-Saipan; 532-9468-Rota; 433-3730-Tinian  
[www.marianaslabor.net](http://www.marianaslabor.net)

## FOREIGN WORKERS

### OBTAINING DOCUMENTATION FOR PERMITS FOR ENTRY

On May 8, 2008, the Consolidated Natural Resources Act (CNRA) was signed into law. The CNRA extends most provisions of U.S. immigration law

to the Commonwealth of the Northern Mariana Islands (the CNMI) for the first time in history. The transition period for implementation of U.S. immigration law in the CNMI began on November 28, 2009, and is scheduled to end on December 31, 2014.

### E-Verify Now Available in the CNMI

Employers in the Commonwealth of the Northern Mariana Islands (CNMI) may now enroll in E-Verify. E-Verify can verify the employment eligibility of all newly hired employees, including employees with CNMI-Only Transitional Worker (CW-1) or E-2 CNMI Investor (E-2C) nonimmigrant statuses. Enrolling in E-Verify is easy. The E-Verify website has a variety of resources to help you prepare. Visit the Getting Started page of the E-Verify website to explore enrollment resources. The Commonwealth of the Northern Mariana Islands (CNMI) page on I-9 Central provides additional Form I-9 guidance for employers hiring individuals in the CNMI.

USCIS also announces the nationwide launch of Self Check, the free online service that allows individuals in the United States to check their own employment eligibility

### Working in the CNMI

All foreign workers must have permission to work legally in the United States and in the CNMI. Each employment category has different requirements for admission, conditions and authorized periods of stay. It is important that you follow the terms of your admission and visa. For more information about temporary and permanent worker categories, visit our Working in the US Web page.

### CNMI-Only Temporary Workers

If you do not qualify for any of the established temporary worker categories, you may be eligible for the CNMI-Only Transitional Worker category

(CW visa). This new visa classification enables employers in the CNMI to apply for temporary permission to employ nonimmigrant workers who are otherwise ineligible to work. For more information about this category go to the Nonimmigrant Worker in the CNMI Web page.

Please note: Premium Processing Service is currently suspended for all Form I-129 filings that request a change or a grant of status for workers within the CNMI. Premium Processing Service is not available for I-129CW filings.

### Temporary Worker Categories: H-1B and H-2B

Foreign nationals in H-1B and H-2B classifications who are admitted to perform labor and services in the CNMI and Guam are exempt from the H-1B cap and H-2B cap from November 28, 2009 to December 31, 2014. To qualify for this exemption, your prospective employer's petition must include a Labor Condition Application (LCA) listing employment or services in the CNMI and/or Guam only.

The spouse and qualifying children of an H worker may apply for H-4 "dependant of an H worker" classification. There is no cap for H-4 classification. Family members seeking H-4 classification may apply directly at the U.S. Embassy or Consulate for a visa or (if lawfully present in the CNMI) may apply to USCIS for a grant of status. Once that status has been granted, future requests to extend that status must be filed with USCIS using Form I-539, Application to Change or Extend Nonimmigrant Status.

Please see the H-1B and H-2B Web pages for more information about these temporary worker categories.

### Employment Authorization Verification

Beginning on Nov. 28, 2011, employers must use the standard Form I-9 for all new

hires and reverifications in the CNMI.

## Parole in the CNMI

The term “parole,” when used by immigration officials, means “permission to be in the United States.” Parole allows people living and working in the CNMI with a valid CNMI permit to continue to live and work in the CNMI after returning from Guam or other parts of the United States. There is no fee for this request.

The following groups in CNMI may be eligible for a grant of parole:

- CNMI permanent residents
- Immediate relatives of CNMI permanent residents
- Immediate relatives of citizens of the Compacts of Free Association States (FAS):
- Children of CW-1 workers who are 18 years old or are 17 years old and will be turning 18 THIS (2011/2012) school year, who are studying in a secondary or high school in the CNMI
- Individuals Waiting for a Decision on a Nonimmigrant Employment-Based Petition, such as an H-1B
- Caregivers of Critical Medical of Special Need Individuals
- Immediate Relatives of U.S. Citizens and Certain Stateless Individuals

Go to the ‘Requesting Parole for the First Time in the CNMI’ or ‘Extending Parole in the CNMI’ Web pages for more guidance about how to apply for parole.

## Grant of Status

In most cases, an individual in the United States without an INA based nonimmigrant status needs to leave the country in order to obtain a nonimmigrant classification. However, exceptions can be made to individuals in the CNMI with CNMI permits or parole authorization.

## Travel for Foreign Nationals Present in the CNMI:

If you need to leave the CNMI for any reason, you will need an appropriate visa from a U.S. embassy or consulate abroad in order to return to the CNMI, unless you have been granted advance parole by USCIS.

Go to the U.S. Department of State website for information about:

- How to obtain a visa
- Visa wait times for each U.S. Consular post abroad

To get more information about immigration in the CNMI you may:

- Call the National Customer Service Center at 1-800-375-5283. This toll-free number has automated information and live assistance 24 hours a day, 7 days a week. During regular business hours, customers who need more information or assistance can be transferred to a customer service representative. In the CNMI, live assistance is available Tuesday through Saturday, 6 AM to 11 AM local time.
- Email us at [CNMI.CSC@uscis.dhs.gov](mailto:CNMI.CSC@uscis.dhs.gov).
- Find the status of your case by using the “My Case Status” tool.
- Make an appointment to visit the USCIS Application Support Center (ASC) at TSL Plaza in Saipan. Walk-ins for emergencies only, will be seen after people with appointments.

More information on U.S. immigration-related and travel issues can be found at on the right under “Non-USCIS Links.”

W: <http://www.uscis.gov/cnmi>

## PROVIDING EMPLOYEE BENEFITS

Aside from wages and salaries, employers use employee benefits to attract and retain solid, capable employees. A good benefits package not only allows the employer to remain competitive in the labor market, it also fosters good employee morale. Benefit plans may include: health and other insurance, retirements plans, paid time off and training.

### Health and Other Insurance Benefits

Sickness, disability and death can be emotionally and economically devastating to an employee and his or her family. Employees, therefore, consider health and other insurance benefits an important part of a solid group plan. Many health insurance plans offer medical, dental and vision coverage. Other forms of financial protection generally part of group plans include short- and long-term disability coverage and life insurance. Disability plans provide income replacement for employees that are unable to work due to illness or accident. Life insurance provides death benefits to the insured’s dependents. A listing of insurance providers may be found in the Yellow Pages of local telephone and business directories.

### Retirement Benefits

Retirement plans encourage saving for the future. 401(k), 403(b), pension, and other types of retirement plans allow employees to set aside portions of their monthly income to save for the future and defer taxes. Employers offering such plans often match employee contributions.

### Paid Time Off

Paid time-off give employees breaks from work. Vacation days, holidays,

personal leave, and sick leave are all considered paid time off. Employers are encouraged to set clear policies on paid time off and to include such provisions in employee contracts.

## FILING EMPLOYMENT TAXES

Employers are responsible for the timely filing of employees' withheld CNMI and federal income taxes and payroll taxes. Because of the complex nature of income and payroll taxes, it is highly recommended that businesses consult with or retain the services of certified public accountants or reputable accounting firms. For a listing of accountants and accounting firms, look in the Yellow Pages of local telephone directories.

## CNMI EMPLOYMENT TAXES

Companies with employees must have each employee complete a Form W-4, Employee's Withholding Allowance Certificate. Form W-4, the Employee's Withholding Allowance Certificate, is used to determine how much income tax to withhold from employees' wages.

Employers must file Form W-2, Wage and Tax Statement, to report wages paid to each employee from whom Income, Social Security, or Medicare taxes were withheld or Income tax would have been withheld if the employee had claimed no more than one withholding allowance or had not claimed exemption from withholding on Form W-4, Employee's Withholding Allowance Certificate.

Employers must file Form W-3, Transmittal of Wage and Tax Statements. Employers are responsible for regularly depositing employees' withheld income and payroll taxes with the Division of Revenue and Taxation. These withholdings payments must be remitted to the Division

of Revenue and Taxation on Deposit Form 500-WH. The filing schedule varies, depending on the amount of tax liability. Employers should contact the Division of Revenue and Taxation or other tax authority to ascertain the filing schedule for the business.

## Northern Marianas Territorial Income Tax (NMTIT)

EMPLOYEE PAYS; EMPLOYER WITHHOLDS. Although payment of the NMTIT is the responsibility of the employee, the employer withholds the tax and remits it to the Division of Revenue and Taxation on behalf of the employee. The NMTIT is assessed at graduated rates on the "adjusted gross income." The NMTIT rates may be obtained from the Division of Revenue and Taxation or from the U.S. Internal Revenue Service's (IRS's) Publication 15, Circular E, Employer's Tax Guide. Pursuant to the Covenant and CNMI tax laws, individuals subject to the NMTIT are entitled to a rebate on their NMTIT tax liability. The rebate ranges from fifty to ninety percent (50-90%) depending on the amount of tax paid.

## Wage and Salary Tax (WST)

EMPLOYEE PAYS; EMPLOYER WITHHOLDS. In addition to the NMTIT, an annual tax is imposed on all wages and salaries from sources within the CNMI. As with the NMTIT, the employer withholds the WST and remits it to the Division of Revenue and Taxation on behalf of the employee. The WST is assessed at graduated rates on annual gross wages. See Table 6.1.

Generally, any WST paid on wages sourced within the CNMI is allowed as a nonrefundable credit against the NMTIT.

**Table 6.1**

*Wage and Salary Tax Rates*

Annual Gross Wages Rate
\$0 - \$1,000 No Tax
\$1,001 - \$5,000 2% of amount over \$0
\$5,001 - \$7,000 3% of amount over \$0
\$7,001 - \$15,000 4% of amount over \$0
\$15,001 - \$22,000 5% of amount over \$0
\$22,001 - \$30,000 6% of amount over \$0
\$30,001 - \$40,000 7% of amount over \$0
\$40,001 - \$50,000 8% of amount over \$0
Over \$50,000 9% of amount over \$0

For more information on the NMTIT and WST taxes, contact:

Division of Revenue and Taxation  
 CNMI Department of Finance  
 P.O. Box 5234 CHRB  
 1st Floor, Joeten Commercial Building  
 Dandan, Saipan, MP 96950  
 Tel.: (670) 664-1000-Saipan; 532-1040-Rota; 433-1600-Tinian  
 Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

## U.S. FEDERAL GOVERNMENT EMPLOYMENT TAXES

### Federal Insurance Contributions Act (FICA)

EMPLOYER WITHHOLDS AND EMPLOYER MATCHES. The FICA establishes a system of old-age, survivors, disability, and hospital insurance. The FICA consists of the Social Security tax and the Medicare tax. Employers withhold the Social Security and Medicare taxes for the employee; employers also make matching tax payments of the same amounts to the IRS. The Social Security tax applies to wages up to a maximum wage base. The Medicare tax, on the other hand, applies to all wages with no maximum wage base. The current wage base limit and tax rates

may be obtained from Publication 15, Circular E, Employer's Tax Guide. Table 6.2 illustrates the FICS tax rates.

**Table 6.2**  
**Federal Insurance Contributions Act (FICA) Tax Rates**

Source: Publication 15, Circular E, Employer's Tax Guide; Internal Revenue Service

Tax Rate
Social Security Tax
Employee 6.2% on first \$87,000 of wages
Employer 6.2% on first \$87,000 of wages
Self-employed 12.4% on first \$87,000 of net earnings
Medicare Tax
Employee 1.45% on all wages
Employer 1.45% on all wages
Self-employed 2.9% on net earnings

FICA tax payments are made either monthly or semi-weekly depending on the amount owed during a four-quarter look-back period. Payments may be made electronically using the Electronic Federal Tax Payment System (EFTPS). To enroll in EFTPS, visit [www.eftps.gov](http://www.eftps.gov) or call (800) 945-8400 or (800) 555-4477.

Payments may also be made by delivering Form 8109, Federal Tax Deposit Coupon, with payment to an institution authorized to accept federal tax deposits, or mailing directly to:

Internal Revenue Service  
Philadelphia, PA 19255-0215

For information on when tax deposits are due to the federal government or for any other information related to the FICA tax, contact:

Internal Revenue Service  
Tel.: (800) 829-1040 - Toll free

(216) 516-2000 - (Hours: Mon-Fri; 6:00 a.m. - 2:00 a.m. EST)  
Fax: (215) 516-2555

For more information or instructions on reporting Social Security and Medicare taxes, contact:

Social Security Administration  
2nd Floor, Marina Heights II Building  
Puerto Rico, Saipan, MP 96950  
Tel.: (670) 234-6683-Saipan; 532-9421-Rota; 433-9421-Tinian  
Fax: (670) 234-3022-Saipan  
Website: [www.ssa.gov/employer/](http://www.ssa.gov/employer/)

An Employer Identification Number (EIN) is also known as a Federal Tax Identification Number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online. **This is a free service offered by the Internal Revenue Service.** You must check with your state to make sure you need a state number or charter.

### How to Apply for an EIN

Applying for an EIN is a free service offered by the Internal Revenue Service. Beware of Web sites on the Internet that charge for this free service.

### Apply Online

The Internet EIN application is the preferred method for customers to apply for and obtain an EIN. Once the application is completed, the information is validated during the online session, and an EIN is issued immediately. The online application process is available for all entities whose principal business, office or agency, or legal residence (in the case of an individual), is located in the United States or U.S. Territories. The principal officer, general partner, grantor, owner, trustor etc. must have a valid Taxpayer Identification

Number (Social Security Number, Employer Identification Number, or Individual Taxpayer Identification Number) in order to use the online application.

You can also apply by telephone service by calling the Business & Specialty Tax Line at (800) 829-4933. The hours of operation are 7:00 a.m. - 7:00 p.m. local time, Monday through Friday. Apply By FAX or by mail by submitting a completed Form SS-4.

For more information, please visit <http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/How-to-Apply-for-an-EIN>

# 7. PHYSICALLY SETTING UP AN OFFICE OR FACILITY

## LEASING LAND

At present, only persons of CNMI descent may own land in the CNMI. Nonindigenous persons, however, may lease private land for up to fifty-five (55) years. Numerous private firms offer assistance in locating real property. Individuals or parties interested in leasing land are advised to consult with a reputable real estate agent and a CNMI licensed attorney. A list of real estate firms may be found in the Yellow Pages of local telephone and business directories.

Public land is also available for lease if private land cannot be identified and secured for a project or development. The Department of Public Lands is the agency responsible for administering public land leases. Under the law, public land may be leased for up to twenty-five (25) years. Lease extensions of not more than fifteen (15) years may be granted with approval by three fourths (3/4) of the members of the CNMI Legislature. Leases of more than five (5) hectares of public land for commercial use purposes must be approved by a majority of members of the Legislature.

For more information on the leasing of government land, contact:  
 Department of Public Lands  
 P.O. Box 500380  
 2nd Floor, Joeten Commercial Center  
 Dandan, Saipan, MP 96950

Tel.: (670) 234-3751/3752/3757-Saipan;  
 532-9431-Rota; 433-9245-Tinian  
 Fax: (670) 234-3755-Saipan; 532-9430-  
 Rota; 433-0599-Tinian

## COMPLYING WITH THE BUILDING SAFETY CODE

The CNMI Building Safety Code ("the Code") was established by CNMI Public Law 6-45. The Code provides standards for the location, design, material, construction, enlargement, maintenance, use, occupancy, and moving of buildings. Before constructing or renovating a building, installing heating appliances, electrical fixtures or outlets, a building permit must be obtained from the Building Safety Office of the Department of Public Works. The building permit process ensures adequate maintenance of buildings, protection of the health, safety and welfare of people and compliance with applicable regulations. Before applying for a building permit, developers must first secure all other applicable permits from the Division of Environmental Quality, Division of Historical Preservation, Coastal Resources Management Office, U.S. Army Corps of Engineers, or other federal or local government agency regulating the particular activity.

**Applications for Building Permit/Plan Review/Floodplain** must be submitted along with at least two (2) copies of Drawings and Specifications drawn to scale with sufficient clarity and dimensions to show the nature and character of the work to be performed. Should the quality of materials essential for compliance with the Safety Code, specific information must be given to establish such quality. Consult with the Building Safety Official for format and size requirements for Drawings and Specifications.

Developers must submit a Site Plan

showing the scale, size and location of the new construction and all existing structures on the site and the distance from lot lines and the established street grades. The Site Plan must be drawn in accordance with an accurate boundary line survey. In the case of demolition, the Site Plan must show all construction to be demolished and the location and size of all existing buildings to remain on the site. As with the requirement to file Drawings and Specifications, the Building Safety Official may waive the requirement for filing of Site Plans if the work involved is minor in nature. Adequate details of structural, mechanical and electrical work including computations, stress diagrams and other technical data are also required at time of filing of the application. Engineering drawings and computations must bear the signature of a CNMI licensed professional engineer or architect. Also required for a complete application package is a statement of estimated total project cost and evidence of tax credit. Total project cost includes all costs for architectural and engineering design, professional services, on-site construction materials, and labor including construction management, administration and supervision costs.

Payment of the applicable Plan-Review Fee, the Building Permit Fee, and other applicable fees must be made to the Building Safety Official before applications are accepted. Upon finding conformity with all building safety requirements and applicable laws, the Building Safety Official will issue the building permit.

The building permit and approved Drawings and Specifications must be kept at the worksite at all times. Work at the site may begin after the permit holder posts an Inspection Card in a conspicuous place on the premises and in a position to allow the Building Safety Official or his/her authorized representative to make entries.

The building can be occupied or used, in whole or in part, only after the Certificate of Occupancy is issued. The Certificate of Occupancy must remain posted indefinitely in a conspicuous place.

## The Developer Infrastructure Tax

The Developer Infrastructure Tax is a two percent (2%) tax assessed on the total project cost for new commercial developments. The Building Safety Official reviews all applications to determine if the tax is applicable to the project. If so, official will issue the developer a voucher for payment. Developers subject to the tax are also assessed a nonrefundable administrative fee equal to the building permit fee. Developers are liable for the total tax based on this final total project cost less any previous payments or tax credits. The Certificate of Occupancy will not be issued by the Building Safety Official until the total tax is collected.

## Flood Hazard Design Requirements

As the administering agency of the CNMI Flood Damage Prevention Program, the Building Safety Office's Flood Plain Administrator will review building permit applications to determine if proposed projects are located within special flood zones. Projects located in flood-prone areas are required to submit program documents and will be advised of: 1) the availability of federally subsidized flood insurance; 2) eligibility for federal disaster assistance; and 3) flood hazard design requirements. For more information on building permit application requirements, the developer infrastructure tax, flood hazard design requirements, or other building safety concerns, contact:

For more information on building safety codes, permits, fees and other requirements, please visit or contact Building Safety Division:

Building Safety Division  
CNMI Department of Public Works  
Caller Box 10007  
2nd Floor, Joeten Commercial Building  
Gualo Rai, Saipan, MP 96950  
Tel.: (670) 235-5827/5828-Saipan; 532-3870-Rota; 433-9255-Tinian  
Fax: (670) 235-6346; 532-3099-Rota; 433-9242-Tinian

## COMPLYING WITH PUBLIC ACCOMMODATIONS REQUIREMENTS OF THE AMERICANS WITH DISABILITIES ACT

Title III, Public Accommodations of the Americans with Disabilities Act (ADA) prohibits private entities from discriminating on the basis of disability in places of public accommodation. Title III requires all newly constructed and altered places of public accommodation and commercial facilities to be designed and constructed in such a manner that they are readily accessible to and usable by persons with disabilities. Title III defines a public accommodation as a private entity that owns, leases, leases to, or operates a place of public accommodation.

Title III identifies twelve (12) categories of public accommodation.

1. Places of lodging (e.g., hotels, motels);
2. Places serving food and drink (e.g., restaurants, bars);
3. Places of public entertainment (e.g., movies, theaters, stadiums, concert halls);
4. Places of public gathering (e.g., auditoriums, convention centers);
5. Sales or rental establishments (e.g. stores);
6. Service establishments (e.g., gas stations, dry cleaners, banks, doctors, and lawyers' offices);
7. Transportation stations (e.g.,

terminals, depots);

8. Places of public display or collection (e.g., museums, libraries);
9. Places of recreation (e.g., parks, zoos, amusement parks);
10. Private schools;
11. Social service centers (e.g., day care centers, food banks, homeless shelters, adoption agencies);
12. Places of exercise or recreation (e.g., gyms, health spas, bowling alleys, golf courses).

All entities that fall under any of the above categories have been subject to the nondiscrimination requirements of Title III since January 26, 1992, regardless of the number of employees as such entities. For general guidelines or technical assistance on nondiscrimination requirements of Title III of the ADA, contact:

CNMI Council on Developmental Disabilities  
P.O. Box 502565  
Capitol Hill, Saipan, MP 96950  
Tel. (670) 664-7000  
Fax: (670) 664-7030  
E-mail: [gddc@cnmiddcouncil.org](mailto:gddc@cnmiddcouncil.org)  
Website: [cnmiddcouncil.org](http://cnmiddcouncil.org)

## ZONING REQUIREMENTS

The Commonwealth Zoning Board works to improve Saipan's economy and quality of life, and to conserve natural and historic resources. They do this by administering the Saipan Zoning Law in a way that is transparent and user-friendly, and is integrated with other CNMI regulatory, land management, and development agencies.

Persons applying for new or renewal of business licenses, constructing a new building, renovating existing buildings or making ground improvements shall

submit an application for approval with the CNMI Zoning Board before submitting any business license application to the CNMI Business Office.

For more information on the CNMI Zoning Law, please contact them at:

Caller Box 10007  
 Saipan, MP 96950  
 2nd Floor. Joeten Building, DanDan,  
 Saipan  
 Tel: 234-9661/66  
[www.zoning.gov.mp](http://www.zoning.gov.mp)

## RENTING OR LEASING AN OFFICE OR FACILITY

Businesses not interested in building a structure or facility may rent or lease space. Rent or lease options provide more choice in location, are more affordable, help free up money allowing for better response to changing markets, and afford the time for business owners to concentrate solely on running the business. Local real estate companies rent, lease, or sell commercial space and/or assist in identifying the right business location. Look in the Yellow Pages of local telephone and business directories for a list of private real estate firms.

**There is no such thing as a risk-free business.**  
 Business insurance will help alleviate some of the risks.

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- ✓ Workers' Compensation
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- ✓ Marine (Cargo)



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## 8. HOOKING UP TO THE LOCAL UTILITY

Commonwealth Utilities Corporation (CUC) is the local provider of power, water and wastewater treatment services. Commercial service applications are available at the Power Division Office on the 3rd floor of the Joeten Commercial Center in Dandan, Saipan, and the ground floor of the Wind Song Enterprises Building in Songsong, Rota, and the CUC Tinian Office in San Jose, Tinian.

### APPLICATION REQUIREMENTS

The following outlines the necessary documents and materials for each type of commercial service application.

#### For all utility services:

1. Completed Application for Utility Service
2. Notarized CUC Dedication of Easement from Original Property Owner, not 55-Year Lessee, if applicable
3. Land Title and Legal Property Description, if applicable
4. Site Location Sketch- Property Map may be required for Survey/ Inspection
5. Lease and Sublease Agreement, if any, from Original Property Owner

#### Additional for electrical power:

1. Load Calculation to be included with One-Line Diagram - 200 amps and above must be certified by a licensed electrical engineer in the

CNMI (electrical power)

#### Additional for water service

1. Hydraulic Analysis (Water Consumption Table) (for water service)
2. Construction Plans - Profile and Details, if applicable (for water service)

#### Additional for Wastewater Treatment:

3. Coastal Resources Management (CRM) Permit, if applicable
4. Flow Calculation
5. Payment of \$50 Inspection Fee

*NOTE: The CUC Dedication of Easement gives CUC permission to enter the customer's property for inspections, connections, installations, meter readings, meter readings, and service terminations.*

A refundable security deposit for power service is required and is based on estimated two-month average usage.

### PAYMENTS

Monthly payments may be made in cash, cashier's check, or business check. Third-party checks are not accepted. Payments may be mailed to CUC or paid in person. In addition, payments can be made on their website at [www.iwebms.net/cucgov](http://www.iwebms.net/cucgov).

A billing period will normally contain from twenty-seven (27) to thirty-four (34) days. All bills are due and payable upon presentation. A bill unpaid fifteen (15) days after presentation is past due and will receive a delinquency notice and incur a one percent (1%) late charge. Any account that is not paid within fourteen (14) days after the delinquency notice will be subject to disconnection for non-payment. If disconnected, a commercial customer will be assessed a re-connection fee that is the greater of one hundred fifty dollars (\$150)

or ten percent (10%) of the average billing for the two (2) highest billings during the previous twelve-month (12-month) period.

For more information on utility services, contact:

Commonwealth Utilities Corporation  
P.O. Box 501220  
Joeten Commercial Building  
Dandan, Saipan, MP 96950  
Tel.: (670) 235-7025-Saipan; 532-4010-Rota; 433-9264-Tinian  
Fax: (670) 235-6145-Saipan; 532-9415-Rota; 433-9262-Tinian

### OBTAINING TELEPHONE SERVICE

Telephone service in the CNMI is provided by Pacific Telecom, Inc. (PTI). To order telephone service, call or visit a customer service representative at PTI. The Customer Service Center is open on weekdays from 8:00 a.m. to 5:00 p.m. Some necessary information for service applications include:

1. map of business location;
2. how your business name will appear in the local telephone directory;
3. locations of telephones;
4. place of employment, if applicable, and telephone number;
5. CNMI driver's license, Social Security card or passport;
6. information about previous telephone service; and
7. name of preferred primary long distance service carrier.

### NEW TELEPHONE INSTALLATION REQUIREMENTS

Below are new telephone installation requirements for new commercial buildings:

1. A Dedication of Easement

- Agreement, signed and witnessed by a recognized CNMI Notary
- 2. Design/placement of underground facilities
- 3. Conduit connected to the housing at building location
- 4. Conduit free of foreign materials with all PVC joints glued
- 5. Conduits set at walls flushed against them and screwed with "U" clamps. Height of conduit at least sixty inches (60") or five feet (5') from final grade
- 6. No common splice locations with power or cable TV
- 7. Entrance cable provided and owned by IT&E

To apply for a new service, discuss additional benefits, or change an existing service, contact:

IT&E  
 P. O. Box 500306  
 Saipan, MP 96950  
 Sales & Marketing... (670)682-2877  
 Sales Fax..... (670)235-2877  
 Marketing Fax ..... (670)682-6170  
 Website: www.ite.net

## PUBLIC SAFETY

- The police division is comprised of four sections: Traffic, Patrol, Boating Safety and Criminal Investigation. Cooperative training and technological development with the U.S., such as the implementation of the computerized Criminal Justice Information System keep the police division up-to-date.
- The fire division is responsible for fire prevention and suppression, public fire education and Emergency Medical Services (EMS). Personnel of the division are trained to respond

to multilevel structure fires, rescue operations, and advanced EMS situations. EMS programs in the Northern Marianas have adopted the National Registry Exam as the system standard

### DEPARTMENT OF PUBLIC SAFETY

Police Division	
Saipan	664-9000
Tinian	433-9222
Rota	532-9435

Fire Division	
Saipan	664-9033
Tinian	433-0476
Rota	532-3736

Bureau of Motor Vehicles	
Saipan	664-9066
Tinian	433-0969

### Motor Vehicle Registration

Registration of new vehicles purchased at any of the auto dealers will be processed by the auto dealer company. Otherwise the following are the procedures for registering vehicles purchased from other individuals or for renewing vehicle registration:

RENEWAL (forms available at BMV)

- Motor Vehicle Registration Card
- Motor Vehicle Safety Inspection
- Motor Vehicle Liability Insurance
- Payment of registration fee shall be made at the Superior Court (located next to BMV)
- Fill out Vehicle Registration Application to be accompanied with I.D.

### TRANSFER

- Fill out Vehicle Registration Application
- Fill out Certification Application
- Copy of Driver's License or any I.D. bearing their signature
- Motor Vehicle Liability Insurance
- Bill of Sale must be notarized, otherwise, acknowledge presence of both seller & buyer at BMV.
- Certificate of Ownership must be signed off on lines 1 & 2, relinquishing rights to the car. If the registration read "and" as two registered owners, then both owners must sign, if it reads "or" only one of the owners is required to sign.
- Motor Vehicle Safety Inspection
- Receipt of registration fee payment from Superior Court.

### New Driver's License

Fill out the Driver's License and Operator's Permit Application Form

Payment of fees must be made at the Superior Court; \$40 for the Driver's License fee and \$1.00 for the Traffic Clearance. Submit all receipt and application to the CNMI Bureau of Motor Vehicle.



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CELLPHONE: 1670.483.8283  
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ADDRESS: P.O. Box 503557  
Saipan, MP 96950

WEBSITE: <http://www.shakirsrealty.com>



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## AGENCIES AND ORGANIZATIONS

### **Alcoholic Beverage and Tobacco Control Division**

CNMI Department of Commerce  
 Caller Box 10007  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-3026/3065-Saipan; 532-9478-Rota; 433-0853-Tinian  
 Fax: (670) 664-3061-Saipan; 532-9510-Rota; 433-0678-Tinian  
 Website: [www.commerce.gov.mp](http://www.commerce.gov.mp)

### **Banking and Insurance Division**

CNMI Department of Commerce  
 Caller Box 10007  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-3008-Saipan; 532-9478-Rota; 433-0853-Tinian  
 Fax: (670) 664-3067-Saipan; 532-9510-Rota; 433-0678-Tinian  
 Website: [www.commerce.gov.mp](http://www.commerce.gov.mp)

### **Board of Professional Licensing**

P.O. Box 2078  
 House #1336 Ascencion Dr.  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 234-4811/4809  
 Fax: (670) 234-4813

### **Building Safety Division**

CNMI Department of Public Works  
 Caller Box 10007  
 2nd Floor, Joeten Commercial Building  
 Gualo Rai, Saipan, MP 96950  
 Tel.: (670) 235-5827/5828-Saipan; 532-3870-Rota; 433-9255-Tinian  
 Fax: (670) 235-6346-Saipan; 532-3099-Rota; 433-9242-Tinian  
 E-mail: [bscadm@netscape.com](mailto:bscadm@netscape.com)

### **Bureau of Environmental Health**

Division of Public Health  
 Department of Public Health  
 P.O. Box 500409 C.K.  
 Navy Hill, Saipan, MP 96950  
 Tel.: (670) 664-4870/4848/4849-Saipan; 532-9461-Rota; 433-0395-Tinian

Fax: (670) 664-4871-Saipan; 532-0955-Rota; 433-9247-Tinian

### **Division of Enforcement and Compliance**

CNMI Department of Commerce  
 Caller Box 10007 C.K.  
 Capitol Hill, Saipan, MP 96950  
 Tel. (670) 664-3014-Saipan; 532-9478-Rota; 433-0853-Tinian  
 Fax (670) 664-3093-Saipan; 532-9510-Rota; 433-2589-Tinian

### **Business Licensing Office**

Division of Revenue and Taxation  
 CNMI Department of Finance  
 P.O. Box 5234 CHRFB  
 2nd Floor, Joeten Commercial Building  
 Dandan, Saipan, MP 96950  
 Tel.: (670) 664-1000-Saipan; 532-1040/1065-Rota; 433-1600-Tinian  
 Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

### **CNMI Bar Association**

P.O. Box 504539  
 Saipan, MP 96950  
 Tel.: (670) 235-4529  
 Fax: (670) 235-4528  
 Website: [www.cnmibar.net](http://www.cnmibar.net)

### **CNMI Council on Developmental Disabilities**

P.O. Box 502565  
 Capitol Hill, Saipan, MP 96950  
 Tel. (670) 664-7000  
 Fax: (670) 664-7030  
 E-mail: [gddc@cnmiddcouncil.org](mailto:gddc@cnmiddcouncil.org)  
 Website: [cnmiddcouncil.org](http://cnmiddcouncil.org)

### **CNMI Department of Finance**

P.O. Box 5234 CHRFB  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-1100/01-Saipan; 532-1040-Rota; 433-1600-Tinian  
 Fax: (670) 664-1115-Saipan; 532-0473-Rota; 433-1615-Tinian

### **CNMI Equal Employment Opportunity Program**

Office of Personnel Management

P.O. Box 5153 CHRFB  
 2nd Floor, J.M. Building  
 Garapan, Saipan, MP 96950  
 Tel.: (670) 234-6925/6958/8036-Saipan; 532-9480-Rota; 433-0032-Tinian  
 Fax: (670) 234-1013-Saipan; 532-9482-Rota; 433-0031-Tinian

### **CNMI Law Revision Commission**

P.O. Box 502179  
 Saipan, MP 96950  
 Tel.: (670) 236-9820  
 Fax: (670) 236-9897  
 E-mail: [cnmilaw@itecnmi.com](mailto:cnmilaw@itecnmi.com)  
 Website: [www.cnmilaw.org](http://www.cnmilaw.org)

### **Central Statistics Division**

CNMI Department of Commerce  
 Caller Box 10007  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-3033-Saipan; 532-9478-Rota; 433-0853-Tinian  
 Fax: (670) 664-3066-Saipan; 532-9510-Rota; 433-1054-Tinian  
 Website: [www.commerce.gov.mp](http://www.commerce.gov.mp)

### **Coastal Resources Management Office**

Office of the Governor  
 Caller Box 10007  
 Susupe, Saipan, MP 96950  
 Tel.: (670) 664-8300-Saipan; 532-0464-Rota; 433-0494-Tinian  
 Fax: (670) 664-8315-Saipan; 532-1000-Rota; 433-0638-Tinian  
 Website: [www.crm.gov.mp](http://www.crm.gov.mp)

### **Commonwealth Board of Nurse Examiners**

P.O. Box 501458  
 Capitol Hill, Saipan, MP 96950  
 Tel.: (670) 664-4810/4812  
 Fax: 664-4813

### **Commonwealth Development Authority**

P.O. Box 502149  
 Saipan, MP 96950  
 Tel.: (670) 234-6245/6293/7145-Saipan; 532-9408-Rota; 433-9203-Tinian  
 Fax: (670) 234-7144 or 235-7147-Saipan;

532-9407-Rota; 433-3690-Tinian  
E-mail: [administration@cda.gov.mp](mailto:administration@cda.gov.mp)  
Website: [www.cda.gov.mp](http://www.cda.gov.mp)

## **Commonwealth Utilities Corporation**

P.O. Box 501220  
Joeten Commercial Building  
Dandan, Saipan, MP 96950  
Tel.: (670) 235-7025-Saipan; 532-4010-Rota; 433-9264-Tinian  
Fax: (670) 235-6145-Saipan; 532-9415-Rota; 433-9262-Tinian

## **Department of the Army**

Pacific Ocean Division  
Corps of Engineers  
Guam Operations Office  
Room 302 San Ramon Building  
115 San Ramon Street, Agana, Guam 96910  
Tel.: (671) 472-8091

## **Department of Public Lands**

P.O. Box 500380  
2nd Floor, Joeten Commercial Center  
Dandan, Saipan, MP 96950  
Tel.: (670) 234-3751/3752/3757-Saipan; 532-9431-Rota; 433-9245-Tinian  
Fax: (670) 234-3755-Saipan; 532-9430-Rota; 433-0599-Tinian

## **Division of Customs**

CNMI Department of Finance  
P.O. Box 5234 CHRB  
Puerto Rico, Saipan, MP 96950  
Tel.: (670) 664-1601-Saipan; 532-9455-Rota; 433-1600-Tinian  
Fax: (670) 664-1615-Saipan; 532-0473-Rota; 433-1615-Tinian

## **Division of Employment Services**

CNMI Department of Labor  
Caller Box 10007  
Capitol Hill, Saipan, MP 96950  
Tel.: (670) 236-0926/0928-Saipan; 532-9448-Rota; 433-3707-Tinian  
Fax: (670) 236-0994-Saipan; 532-9468-Rota; 433-3730-Tinian

## **Division of Environmental Quality**

P.O. Box 501304  
Gualo Rai Commercial Center  
Gualo Rai, Saipan, MP 96950

Tel.: (670) 664-8500-Saipan; 532-3102-Rota; 433-3169-Tinian  
Fax: (670) 664-8540-Saipan; 532-3103-Rota; 433-3169-Tinian  
E-mail: [deq@saipan.com](mailto:deq@saipan.com)

## **Division of Fish and Wildlife**

Department of Lands and Natural Resources  
P.O. Box 10007  
Lower Base, Saipan, MP 96950  
Tel.: (670) 664-6000-Saipan; 532-6000-Rota; 433-9298-Tinian  
Fax: (670) 664-6060-Saipan; 532-0520-Rota; 433-3152-Tinian

## **Division of Historic Preservation**

Department of Community and Cultural Affairs  
Saipan, MP 96950  
Tel.: (670) 664-2120-Saipan; 532-0818-Rota; 433-0220-Tinian  
Fax: (670) 664-2139-Saipan; 532-0818-Rota; 433-0220-Tinian

## **Division of Labor**

CNMI Department of Labor  
Caller Box 10007  
Capitol Hill, Saipan, MP 96950  
Tel.: (670) 236-0900/0907-Saipan; 532-9429-Rota; 433-3700-Tinian  
Fax: (670) 236-0991-Saipan; 532-9468-Rota; 433-3730-Tinian

## **Division of Revenue and Taxation**

CNMI Department of Finance  
P.O. Box 5234 CHRB  
1st Floor, Joeten Commercial Building  
Dandan, Saipan, MP 96950  
Tel.: (670) 664-1000-Saipan; 532-1040-Rota; 433-1600-Tinian  
Fax: (670) 664-1015-Saipan; 532-0473-Rota; 433-1615-Tinian

## **Hotel Association of the Northern Mariana Islands**

P.O. Box 5075 CHRB  
Saipan, MP 96950  
Tel: (670) 233-1420  
Fax: (670) 233-1424  
Website: [www.marianashotels.org](http://www.marianashotels.org)

## **Internal Revenue Service**

Philadelphia, PA 19255-0215  
Tel.: (800) 829-1040 - Toll free  
(216) 516-2000 - (Hours: Mon-Fri; 6:00 a.m. - 2:00 a.m. EST)  
Fax: (215) 516-2555

## **Marianas Visitors Authority**

P. O. BOX 500861  
Saipan, MP 96950  
Telephone Number: 670-664-3200/3201  
Fax Number: 670-664-3237

## **MVA Japan**

AVIAREPS Marketing Garden, LTD  
International Place, Sanei-cho 26-3,  
Shinjuku-ku,  
Tokyo 160-0008, Japan  
Telephone Number: 813-3225-0263  
Fax Number: 813-5363-1118  
<http://japan.mymarianas.com/>

## **MVA Korea**

AVIAREPS Marketing Garden, LTD  
14F Donghwa Bldg 58-7 Seosomun-dong  
Joong-gu, Seoul, 100-736, Korea  
Telephone Number: 822-777-3252  
Fax Number: 822-777-8179  
[www.mymarianas.co.kr](http://www.mymarianas.co.kr)

## **MVA China**

Beijing Office  
AVIAREPS Marketing Garden, LTD China  
Suite 81, Building 3 Jianguomenwai  
Diplomatic Compound, No. 1 Xiushuijie  
Chaoyang District Beijing, P.R. China  
Telephone Number: 86-10-8532-5343-197  
Fax Number: 86-10-8532-3845  
[www.mymarianas.cn](http://www.mymarianas.cn)

## **MVA Shanghai Office**

AVIAREPS Marketing Garden, LTD China  
Suite B, 18/F, JingAn New Century Plaza,  
188 Wujiang Road, Shanghai, P.R. China  
Telephone Number: 86-21-6359-1535-121  
Fax Number: 86-21-6539-1571  
[www.mymarianas.cn](http://www.mymarianas.cn)

## Medical Profession Licensing Board

c/o Commonwealth Health Center  
P.O. Box 500409 C.K.  
Capitol Hill, Saipan, MP 96950  
Tel. (670) 664-4811  
Fax: (670) 664-4813

## Occupational Safety and Health

Administration  
Saipan Office  
U.S. Department of Labor  
Tel.: (670) 323-1201/322-3758

## Occupational Safety and Health Administration

San Francisco Office  
U.S. Department of Labor  
71 Stevenson Street  
San Francisco, CA 94105  
Technical Assistance Line: 1-800-475-4019  
Complaint Line: 1-800-475-4020  
Publications Line: 1-800-475-4022

## Quarantine

Depart of Land and Natural Resources (DLNR)  
Airport  
Tel: (670)288-1045/6

## Registrar of Corporations

CNMI Department of Commerce  
Caller Box 10007  
2nd Floor, Joeten Commercial Building, Room 27  
Dandan, Saipan, MP 96950  
Tel.: (670) 664-3002  
Fax: (670) 664-1015

## Saipan Chamber of Commerce

P.O. Box 500806  
1st Floor, Family Building  
Garapan, Saipan, MP 96950  
Tel.: (670) 233-7150  
Fax: (670) 233-7151  
E-mail: saipanchamber@saipan.com  
Website: www.saipanchamber.com

## Small Business Development Center

Northern Marianas College  
P.O. Box 501250 C.K.

As Terlaje Campus, Building T  
As Terlaje, Saipan, MP 96950  
Tel.: (670) 235-1551/1552  
Fax: (670) 235-5383

## Social Security Administration

2nd Floor, Marina Heights II Building  
Puerto Rico, Saipan, MP 96950  
Tel.: (670) 234-6203-Saipan; 532-9421-Rota; 433-9421-Tinian  
Website: www.ssa.gov/employer/  
Social Security Administration  
Office of International Programs  
P.O. Box 17741  
Baltimore, MD 21235-7741

## Tinian Casino Gaming Control Commission

P.O. Box 143  
Tinian, MP 96952  
Tel.: (670) 433-0063  
Fax: (670) 433-9290  
E-mail: contact@tiniangamingcommission.com  
Website: www.tiniangamingcommission.com

## U.S. Equal Employment Opportunity Commission

San Francisco District Office  
901 Market Street, Suite 500  
San Francisco, CA 94103  
Tel.: (415) 356-5042  
Fax: (415) 356-5126

## US Patent Office

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Tel: 1-800-786-9199  
<http://www.uspto.gov/patents/index.jsp>

## Workers' Compensation Commission

NMI Retirement Fund  
P.O. Box 501247  
2nd Floor, NMI Retirement Fund Building  
Capitol Hill, Saipan, MP 96950  
Tel.: (670) 664-8024-Saipan; 532-9516-Rota; 433-3733-Tinian

## BANKS

### Bank of Guam

P.O. Box 501217  
Saipan, MP 96950  
Garapan Branch..... Tel: (670)236-2700  
.....Fax: (670)233-5003  
Website: www.bankofguam.com

### Bank of Hawaii

P.O. Box 500566  
Saipan, MP 96950  
Garapan Branch.....322-4210  
Fax: (670)322-4210  
Website: www.boh.com

### Bridge Capital LLC

Garapan  
Tel.: 323-7700/322-3508/9

### Bank of Saipan

Garapan Saipan Branch  
P. O. Box 500678  
Saipan, MP 96950  
Garapan Branch..... Tel: (670)233-6260/61/62  
Website: www.bankofsaipan.com

### Bankpacific Ltd.

P.O. Box 503201  
Saipan, MP 96950  
Garapan Branch.....Tel: (670)233-2265  
Website: www.bankpacific.com

### City Trust Bank

Gualo Rai Branch.....Tel: (670)235-7701/02/04/7828

### Financial and Insurances Services Group, Inc

Beach Road, Garapan.....Tel: (670)234-0142/5706/8615.....Fax: (670)234-3517

### Financial Express

Tel: (670) 235-6032

### First Hawaiian Bank

P.O. Box 500625  
Saipan, MP 96950

# AGENCIES AND ORGANIZATIONS

Gualo Rai Branch.....Tel: (670)235-3090.....Fax: (670)235-3094  
Website: www.fhb.com

## Isla Financial Services

PO Box 503219  
Saipan, MP 96950  
Tel.: 235-5278/9

## BONDING

Bonding must be US Treasury listed.

The D-U-N-S® Number is widely used by both commercial and federal entities and was adopted as the standard business identifier for federal electronic commerce in October 1994.

The D-U-N-S Number® was also incorporated into the Federal Acquisition Regulation (FAR) in April 1998 as the Federal Government's contractor identification code for all procurement-related activities.

## DUNS # and SAMS application

- Federal Government website to apply for DUNS, CCR and SAMS.  
<http://fedgov.dnb.com/webform>

D-U-N-S Number assignment is FREE for all businesses required to register with the US Federal government for contracts or grants.

## D&B

govt@dnb.com  
CCRhelp@dnb.com (for customers located outside the US, Puerto Rico and US Virgin Islands)  
Contact the GCRC  
Grants Customer Support Center  
Email:support@grants.gov  
Telephone: 1-800-518-GRANTS (1-800-518-4726).  
Hours of operation are Monday to Friday from 7:00 a.m. to 9:00 p.m. EDT (Eastern Standard Time).

## AIRLINES SERVICES

The CNMI airports comply with all local and Federal Aviation Administration regulations.

### Asiana Airlines

PMB 574 P. O. Box 10000  
Saipan, MP 96950  
Tel: (670)288-2624/2625  
Fax: (670)288-2627  
Website: <http://flyasiana.com>

### United Airlines

1-800-864-8331 • (671) 647-6453  
Website: <http://www.united.com>

### Delta Air Lines

Reservations: 1-800-241-4141  
Skymiles: 1-800-447-3757

### Freedom Air

Saipan  
Airport: 670-234-8328/288-5005  
Fax:670-288-5001  
Tinian: 670-433-3288  
Rota: 670-532-5005

### Star Marianas

Tel: (670) 288-9988

### Arctic Circle Air

Tel: (670) 288-8876

## BUSES

PDI ..... 322-8770  
STS Bus Company ..... 235-3760  
Tasi Tours (Saipan Trolley) . . . . 235-7148

## CAR RENTAL

Avis (Tinian) ..... 433-2847  
Dollar  
Hertz ..... 234-8336  
Thrifty ..... 234-8356  
Tropical Rent-A-Car ..... 288-0373  
Toyota Rent-A-Car ..... 234-5911  
Coral (Rota) ..... 532-1996  
Budget ..... 234-8232

Islander. .... 234-8233

## TRAVEL AGENCIES

### Century Travel Agency

JP Center Beach Road, Garapan  
Tel: ..... 670- 235-3708/09/10  
Fax: ..... 670 235-3711

### Pacific Sky Travel Services

MSV Building 3 Chalan Kanoa  
P. O. Box 500774  
Saipan, MP 96950  
Tel:670-235-0942/4  
Fax:670-235-0946

### MITA (Marianas International Travel Agency)

P. O. Box 501217  
Saipan MP 96950  
Tel: .....670-234-7888/6  
Fax: ..... 670-234-6939  
[Cnmi-guide.com/mitatravel](http://Cnmi-guide.com/mitatravel)

### WINGS TRAVEL

Next to Victoria Hotel Garapan  
P.O. Box 501508,  
Saipan MP 96950  
Tel: 670- 233-9462/63/64/65  
Fax: 670- 233-9466

### World Tour & Travel Garapan, Saipan

PPP 305, P.O.BOX 10000  
SAIPAN, MP 96950  
Tel: ..... 670- 233-3600/3700/3800  
Fax: ..... 670-233-3900

## NEWSPAPERS/RADIO/TELEVISION STATIONS/INTERNET

### TELEVISION STATIONS

#### KSPN2

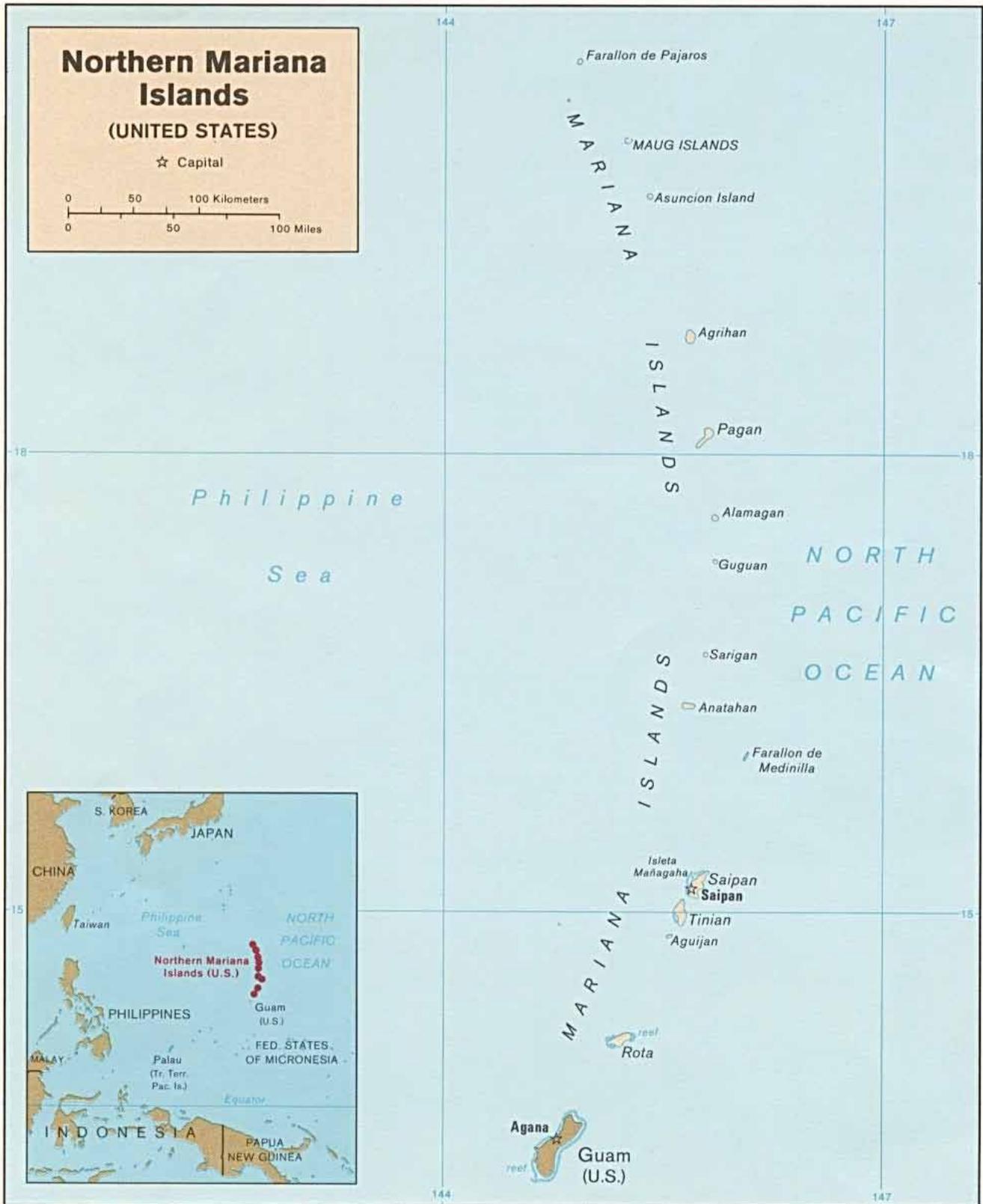
Tel: ..... (670)236-2222

#### MCV Broadband

Customer Sales & Service  
Tel: ..... ( 670)234-4628  
Website: [www.mcvcnmi.com](http://www.mcvcnmi.com)



# MAP OF THE CNMI AND THREE MAIN ISLANDS BETWEEN SPACES



Base 801314 (B00769) 5-89

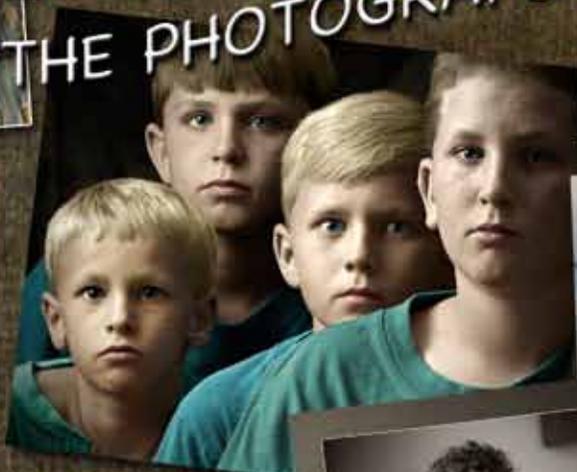


# DEL BENSON

THE PHOTOGRAPHER



Find me on Facebook



www.delbenson.com  
also see Facebook fan page.

Contact Del for the details.

(670) 285-4335

## marianas LIVING.com

Contact Marianasliving for help doing business.  
info@marianasliving.com • 670 234-2583  
www.marianasliving.com

**MarianasLiving can assist you in the purchase or lease of property in the Northern Mariana Islands.**

**We believe in helping you make a transition to the islands. Our years in NMI has givens us a knowledge of the islands ways. We connect you with respected island partners to assist in navigating the islands.**

### Vacation accommodations

Luxury vacation homes for rent daily, weekly or monthly. Not another hotel room or apartment. A private fully furnished home with pool, gorgeous views of the ocean, centrally located, and the freedom do to as you please. You only need to bring your swimwear and your imagination. But reservations are required. Contact us for further details.

### Advice for Real Estate Buyers:

- Select a competent "property agent" of good character. We at MarianasLiving.com believe that we possess the character qualities and experience that puts us above all other agents in the CNMI.
- We have several banks on Saipan, many which are FICA insured and most which are familiar with international financial transactions, to assist you.
- Should a property purchase become eminent, use a reputable escrow agent.
- Be sure to use a licensed attorney. This is not the same nor is it satisfactory to use a property agent who charges fees for "legal work" he, himself, does.. We recommend Attorney Matthew "Matt" Smith.
- If needed, use a Certified Public Accountant (CPA) who is knowledgeable. Just because someone refers to themselves as an "accountant" doesn't mean they meet U.S. standards - in fact, they probably do NOT. And a bookkeeper is not an accountant.
- You must make sure your documents are recorded at the CNMI Courthouse or record them yourself. Do not take anyone's word that it's been done or that the document you have in hand is the same as the one which was recorded - you must verify with a stamped copy!
- Property Agent Fees: Fees are paid by the typically by the Seller. The property agent who introduced you to the property you're purchasing is rightfully the one to whom fees are to be paid even if you have changed agents. And there is an industry norm: 6% on property with improvements (buildings, i.e. homes, businesses) and 10% for bare or undeveloped land. Expect everything to be transparent.



How do vaccines work?

Vaccines fight viruses and bacteria that can make you very sick, disabled, or even kill you.

## BEE WISE IMMUNIZE

### VACCINATION

- Child gets required shots.
- Vaccines build immunity (Immunity means protection from diseases).

### IMMUNITY

- Child develops antibodies which act like little soldiers waiting for diseases to enter the body.

### EXPOSURE TO DISEASE

- Antibodies attack the disease and kill it.
- CHILD DOES NOT GET SICK.

The more children that are immunized will increase the net of protection around our community.

The wider the net of protection, the less chances of our children and members of our community getting sick.

Did you know it costs \$1,486.31 (not including administration and doctor's fees) to fully immunize your child?

The Department of Public Health will provide vaccines free of charge to those who qualify.

**DPH Immunization Program will begin school vaccinations on April 2013. For your convenience, DPH staff will vaccinate your child at school. If your child has received a notice of delinquency, please sign the consent form so that we may give your child the protection from crippling vaccine preventable diseases.**

**FOR MORE INFORMATION PLEASE CONTACT CHC'S IMMUNIZATION CLINIC AT 236-8708/8745/8780/8783//8781/8734. NO APPOINTMENT IS NECESSARY.**

**WE LOVE OUR CHILDREN – LET'S PROTECT THEM FROM CRIPPLING AND DEADLY DISEASES AND GIVE THEM A "SHOT" AT A HEALTHY AND PRODUCTIVE FUTURE.**

# Commonwealth Healthcare Corporation

Public Health and Hospital Emergency Preparedness Program



**W**ASH YOUR HANDS WITH SOAP AND WATER FOR 20 SECONDS

**A**VOID SICK PEOPLE & AVOID TOUCHING YOUR EYES, NOSE AND MOUTH

**T**EACH OTHERS HOW TO PREVENT THE FLU

**C**OVER YOUR COUGH OR SNEEZE

**H**AVE AN EMERGENCY PLAN

## PLAN, PREPARE, PREVENT

Medical Reserve Corps teams exist in each health district across the United States and consist of “Medical, Public Health Professionals and Community Members who volunteer to contribute their skills, expertise and time to support public health initiatives during natural and man made disasters.”

## Get Ready Marianas

Be a CNMI Medical Reserve Corp Member & Volunteer

For Information please call (670) 236-8760



**Are you interested in preventing the initiation of substance use among children, youth, and adults?**

**Do you want to help reduce substance use among community members already using substances?**

**If YES,  
join the**

***Substance Abuse Prevention & Recovery Coalition  
(SAPARC)***

**236 - 8730 ext. 2869**

**Help your community fight substance abuse today!!**