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Let's Ride Guam, LLC. Take a Tour of Adventure

By: Jane Ray
Certified Business Advisor/ Training
Program Coordinator
Guam SBDC



A strong family support was the driving force for Joey Crisostomo Jr. and Justin Cruz, owners of Let's Ride Guam, LLC to starting their own business in 2017. They wanted to set a good example to others and always wanted to work for themselves, and most importantly, enjoy what they do. These are the reasons they wanted to start a business for off-roading. Some activities that Joey and Justin enjoyed most of the time away from work are mixed martial arts and off-roading in their buggies. Those activities fulfilled their love of thrill and adventure. Joey and Justin worked for

Cars Plus for years where they gained most of their business experience. Learning a great deal from the business and gaining extensive experience working with family and others, this is where their idea to start Let's Ride Guam was born! Let's Ride Guam aims to provide a once in a lifetime experience exploring the beautiful nature of Guam's unseen terrain that makes our island unique to local customers and customers from all over the world. They firmly believe that our island deserves to be appre-

ciated and there is no better way to do that than to embark on an adventure in the beautiful village of Santa Rita.

With the close guidance from Guam SBDC business advisors, they were assisted in every step of the way from the business planning, to the loan approval and closing process, obtaining licenses, marketing strategies, creating the website, to launching the business. They were able to receive funding from Bank of Guam.

A few challenges were faced by Joey and Justin during the startup process. One of the biggest challenges was building the website with an off-island company which made it difficult to communicate due to the time

continued on page 4





U.S. Small Business
Administration

SBA Honors Guam's Entrepreneurs and Champions



From left: Major Josephine M.P. Blas, Melanie Mendiola, Kristine Lujan, Jocelyn B. Miyashita and Beaudy Marea Gogue Camacho

By: Kenneth Lujan
Branch Manager
U.S. SBA—Guam Branch

Several of Guam's top entrepreneurs and champions were honored by the U.S. Small Business Administration at their annual Small Business Awards ceremony at the Guam Museum in Hagatna. This year marks the 65th anniversary of the agency and the 28th year since Guam was allowed to establish a state winner along with the 50 states, Puerto Rico, and Virgin Islands.

Small business owners from across the island were honored for their accomplishments as the island's leading small businesses and champions of small businesses. "Small businesses continue to drive Guam's economy, creating jobs and opportunities for the island in every sector across the island region," said SBA Guam Branch Manager Kenneth Lujan.

The SBA is very proud of recognizing the accomplishments of over 130 entrepreneurs and champions who have won the awards for the past 27 years. Small businesses play a vital role in enabling Guam's entrepreneurs to succeed. "We are excited to be able to recognize a few of these great success stories for our 28th Anniversary."

The 2018 Guam Award Winners and Champions are as follows:

- Major Josephine M.P. Blas, State Public Affairs Officer, Guam National Guard, Veteran Small Business Champion of the Year award;
 - Melanie Mendiola, Executive Director, Farm to Table Guam, Minority Small Business Champion of the Year award;
 - Kristine Lujan, VP of Marketing and Public Relations, Triple J Enterprises, Women In Business Champion of the Year award;
 - Jocelyn B. Miyashita, SVP/Chief Credit Officer, Bank of Guam, Financial Services Champion of the Year award; and
 - Beaudy Marea Gogue Camacho, Owner/Operator, Fundforte, Home-Based Business Champion of the Year award.
- Guam's Small Business Award Winners were nominated by local lending institutions and business organizations.

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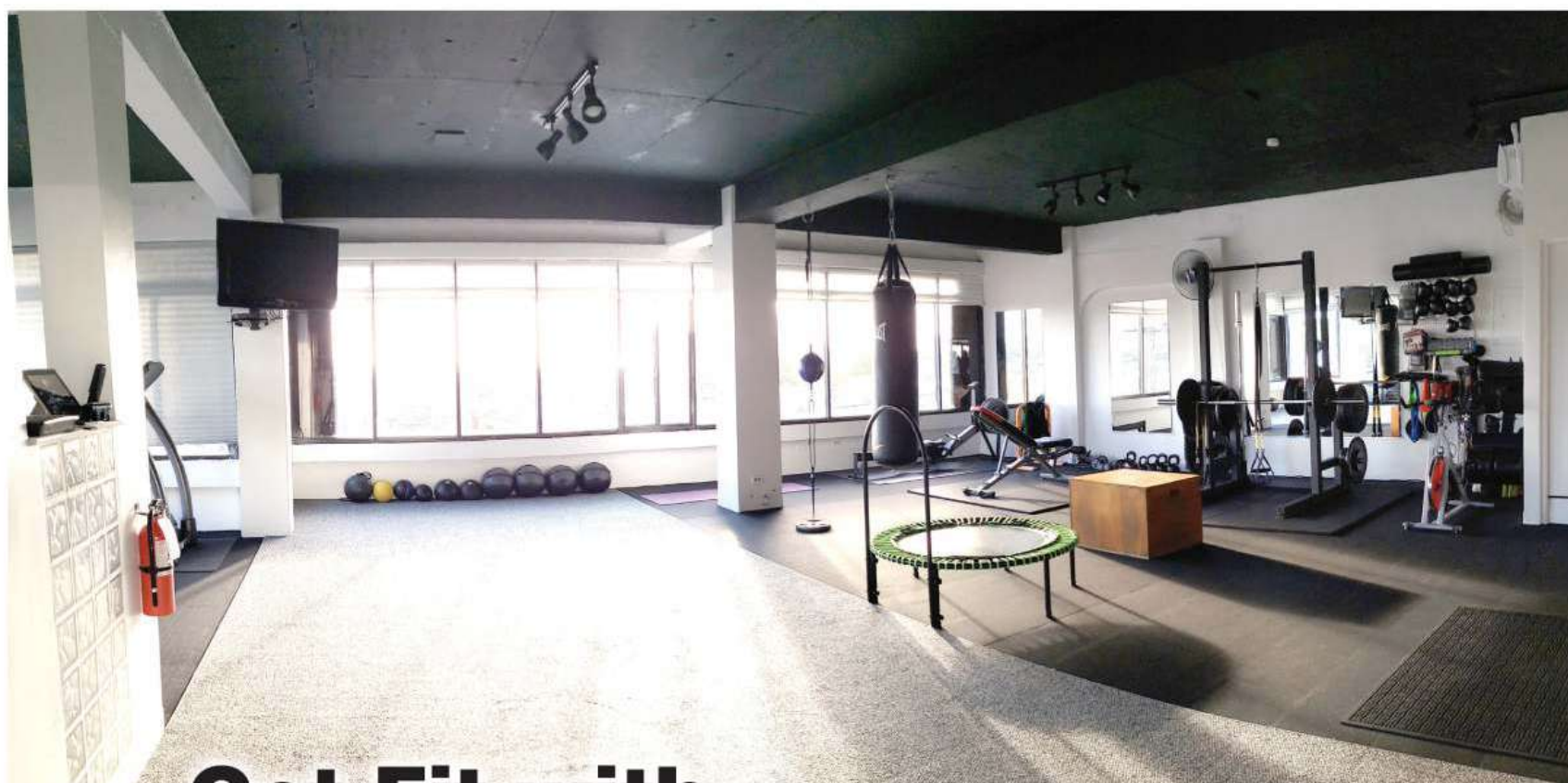
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Get Fit with **23Fitness Personal Training**

By: Jane Ray

*Certified Business Advisor/ Training Program Coordinator
Guam SBDC*

The term "exercise" has scared off many people. This particular word does not get used too frequently outside of doctor visits, looking at the scales aiming the wrong direction, or showing up on the famous fortune being told within the fortune cookie that you just opened. In all honesty, it is not on the favorite list of words to be used for most people and definitely not on mine. That fear of exercise has remained part of our lives unless we are committed to addressing it or when doctor gives an ultimatum.

23Fitness is a private training studio that helps individuals who wish to face their ultimate fear of exercise and want privacy at the same time. 23Fitness Guam opened its door in December 2017 and is centrally located in the village of Tamuning. After years of experience as a personal trainer in local gyms and obtaining a good understanding of his clients' needs, Mychal Borja decided to open his own gym and take his idea to the next level.

23Fitness provides personalized and individually tailored approaches to individuals that have a firm commitment to bettering and improving their health not just physically but also mentally. He emphasizes providing an environment where his clients feel 100% comfortable and the accountability they need. The privacy the clients desire has made many choose his private training studio over the crowded gyms.

Mychal is a certified personal trainer and sports conditioning specialist with the American Council



23Fitness Guam

Owner(s): Mychal Borja

Type of Business: Personal Training & Sports Conditioning

Location: Tamuning Guam

Hours of Operation: By Appointment

Contact Information: (671) 488-2173

Email: myke@23fitnessguam.com

on Exercise. Beside his certification, he has been extensively involved in sports on both the Guam junior and men's national basketball teams. When it comes to fitness, he understands the dynamics of training and the hard work it takes for top performance.

Mychal credited Guam SBDC Business Advisors for guiding him in starting up his business and providing him with the foundational tools that he needed to get started. Advisors were able to answer questions that he had and advised him to consider critical

factors pertaining to the startup of the business. The startup process was exciting and, once he was able to find the right location, he opened its doors within five months. He funded his business startup through personal savings.

The biggest challenge in the startup process for him was preparing and building out the location and eventually equipping it with the needed equipment while continuing to train his clients and maintain a healthy training schedule at the same time. When not training clients, he was actually working at the studio which required him to work late nights and early mornings. In addition to hard work, strong discipline and determination, and an amazing moral support system from his wife, two daughters, and family, helped him overcome this challenge.

The most memorable triumph of the startup process is seeing the studio for the first time in its fully operational stage. It was rewarding when he received positive feedback from his clients about the space and the privacy it provides. The immediate goal for the studio is to perfect his processes and maintain the highest quality of his training for his clients.

His entrepreneurial advice for others who are interested in opening their own business is to be ready to dedicate time and effort and also believe in what you do. Not being afraid to ask questions and for help will help you succeed in the long run. In the meantime, if you are one of those individuals who want to take some time for yourself, contact Mychal for an individualized and personalized consultation appointment at 23Fitness Guam. You might just fall in love with your better and healthier self!



continued from page 1

difference and understanding their expectations. The product was eventually finished; however, it did not meet their expectations. Luckily, Justin's wife, Gabby, took the lead and built their own website from scratch through WIX.

The most memorable accomplishment for Joey and Justin was the signing of the Hafa Adai Pledge. Both Joey and Justin are Chamorro and

committing to preserve and represent their language, culture, and traditions. They firmly believe that taking the pledge is important to them and their business. The values behind the pledge are easily integrated with the mission of Let's Ride Guam and a great start to their business.

Looking further into the future, they would like to be the most popular adventure tour on Guam. They are looking to give back to the island community through working with University of Guam, Sea Grant, and the

Let's Ride Guam, LLC.

Owner(s): Joey Crisostomo JR & Justin Cruz

Type of Business: Adventure Tour

Location: Tamuning, Guam

Phone: 671-788-7433

Email: letsrideguam@gmail.com

Website: <https://www.letsride-guam.com/>

Center for Island Sustainability in promoting responsible off-roading. Joey and Justin hope to offer visitors an unforgettable experience while ensuring

the sustainability of our island while educating the participants about the importance of building a strong eco-tourism industry for the future of our island. Their entrepreneurial advice for others who wish to open their own business is to always do what is right and never give up.

If you wish to experience Guam in a way that you never had before and visit Mother Nature at its best, consider taking a ride with Let's Ride Guam!

USDA, Farm Service Agency – Youth Loan Program Available in Guam and CNMI

FSA's Youth Loan program provides loans up to \$5,000 to eligible individuals ages 10 to 20 to finance income-producing, agriculture-related projects. Participating youth will gain practical experience through planning and carrying out both the business and agricultural aspects of their projects. In addition, they will also experience the process and concepts involved with obtaining a federal loan.

Youth applicants must participate in 4-H or a similar organization that supports agricultural projects and must obtain a project advisor within this organization who will supervise and guide the youth throughout the project.

A wide variety of projects qualify as "agricultural-related" enterprises.

Here are a few examples of how loan funds may be used:



- Purchase herbs or cut flowers from a local farmer or nursery and convert them into a value-added product such as soap or other toiletries.

- Pay a local graphic artist to design an attractive label for your value-added product.

- Purchase cut flowers, plant material, and supplies from a local nursery to make graduation leis.

- Purchase piglets, feed, and other supplies required to raise them for sale during graduations or fiestas.

Other details include:

- The maximum loan amount to cover expenses is \$5,000.

- The project must generate the income needed to repay the loan.

- The Interest Rate will be fixed for the life of the loan.

- The Loan Term and repayment schedule are

structured around the project's income schedule.

- Youth under the age of 18 must obtain written parental consent.

Security requirements:

- Applicants must sign a promissory note and will be responsible for repaying the loan.

- The loan will typically be secured by the products that are purchased with the loan

For more information, please contact:

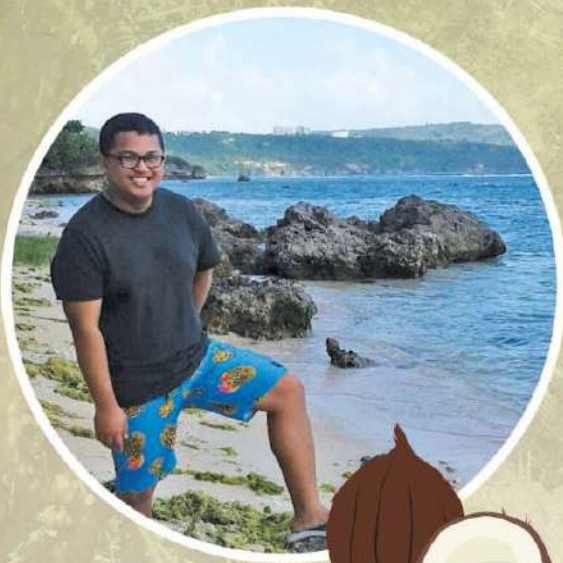
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Pacific Daily News

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News-
miyu
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PDN

Kumuentos
Chamorro

Kada semana si Jerick kuentusi i taotao gi isla-ta
gi fino Chamorro put todo na kosas Guam.

Each week Jerick talks with members of our
island community in Chamorro about all
things Guam.

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PDN

Leksion
Chamorro

Para hamyo ni malago fumino Chamorro, Sablan siña
ayuda. Gi "Leksion Chamorro", guiya bai fa'na'gue I fino
Chamorro para hamyo en tungo I lengguahi. Egga' yan
komprende gi kada otro Betnes.

For those who want to learn Chamorro, Sablan is here to
help. He will go from reporter to teacher in "Leksion
Chamorro," a biweekly video lesson in which different
members of the community will learn phrases they can
use in their daily interactions on Guam.
Watch and learn every other Friday.



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Pacific Daily News

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Plugged IN
Trends reporter

Chloe
BABAUTA

will show you something new each morning, Monday through
Friday to help you get the most out of your day. For weather and
traffic updates, upcoming festivals or only-on Guam adventures.



at www.guampdn.com and follow her on



Guam SBDC Training Schedule

Save your seat & register today!

"How to Start a Business"

Friday, June 01, 2018 from
8:30 am to 11:00 am

**Registration & payment deadline 05/29/18 at 12:00 pm

Presented by Jane Ray, Business Advisor/Training Program Coordinator

Fee: \$20 per person

Synopsis: Individuals learn everything they will need to get started, including an introduction to business plans, the importance of preparing a business plan, exploring the legal forms of business (sole proprietorship, partnership, corporation, limited liability partnership/company), and which form is right for the business' needs. Local or federal licensing requirements for the business will also be discussed. Participants will be able to obtain vital information and resources to start and own a business. The mystery of starting a business will cease as this training helps participants better evaluate their business idea.

"How to Write a Business Plan"

Friday, June 08, 2018 from
8:30 am to 11:00 am

**Registration & payment deadline 06/05/18 at 12:00 pm

Presented by Denise M. Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

Fee: \$20 per person

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

"Quickbooks Training"

Friday, June 22, 2018 from
8:30 am to 11:00 am

**Registration & payment deadline 06/19/18 at 12:00 pm

Presented by Denise M. Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

Fee: \$50 per person

Synopsis: This workshop will cover a range of topics from handling and entering bills, recording payments from customers, and generating informative reports for your business. It will teach how to handle customer discounts, receiving par-

tial payment, and how to handle bounced checks from customers. You will also learn how to enter bills and generate different reports for operation and financial performance evaluation. These informative reports help management make better and informed decision in regards operation, finances and cash flow.

"Financial Statement Analysis"

Friday, June 29, 2018 from
8:30 am to 11:00 am

**Registration deadline 06/26/18 at 5:00pm

Presented by Jane Ray, Business Advisor/Training Program Coordinator

Fee: \$20 per person

Synopsis: Participants will understand how to analyze financial statements and assess the business' past, present and future financial condition. The training will also provide the tools to make sound business decisions by learning how to evaluate the business' strengths and weaknesses. Participants shall acquire knowledge in an overall understanding of financial statements that are used as a tool to calculate and interpret various ratios.

"How to Prepare a Financial Plan"

Friday, July 06, 2018 from
8:30 am to 11:00 am

**Registration & Payment deadline 06/03/18 at 12:00 pm

Presented by Jane Ray, Business Advisor/Training Program Coordinator

Fee: \$20 per person

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

"How to Manage a Business"

Friday, July 27, 2018 from
8:30 am to 11:00 am

**Registration & payment deadline 07/24/18 at 12:00 pm

Presented by Denise M. Mendiola, Senior Business Advisor/BOG WIB Program Coordinator

Fee: \$20 per person

Synopsis: Managing other people effectively depends on managing yourself. Better business performance will therefore flow from improving your self-management skills. We have identified 8 different aspects of managing as business – managing yourself, your time, your employees, your customers, sales and networks, solving problems, managing risk, and managing your finances. This workshop identifies the issues you may face in each area, and provides you with practical recommendations for dealing with them. Included in the workshop are several evaluation tools that can be used to better manage your business.

All workshops are located at the University of Guam Jesus and Eugenia Leon Guerrero Building, School of Business and Public Administration, First Floor, Room #148, unless indicated otherwise.

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TO MAKE PAYMENT online, log on to your eCenter account and click PAY NOW. Cash, checks (payable to University of Guam) & major credit cards (AMEX, Visa, and MasterCard) accepted.

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

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SBA and VBOC Provides REBOOT Training to CNMI Veteran



The U.S. Small Business Administration (SBA) Guam Branch Office, along with its resource partners (Hawaii Veterans Business Outreach Center and CNMI Small Business Development Center) kicked off the first Boots to Business: Reboot program held at the Fiesta Resort & Spa in Saipan.

Boots to Business: Reboot is an entrepreneurial training program offered by the SBA. The course is open to Veterans of all eras, Service members (including members of the National Guard and Reserves) and their spouses. The curriculum provides assistance to those interested in exploring business ownership or other self-employment opportunities by leading them through the key steps for evaluating business concepts and providing foundational knowledge required to develop a business plan. In addition, participants are introduced to SBA resource available to access start-up capital, technical assistance, and contracting opportunities.

"Through the collaborative efforts with our resource partners, the CNMI



Military/Veterans Affairs Office and Congressman Gregorio Sablan's Office, we are fortunate to deliver a training course entitled 'Boots to Business' (B2B) program through the Department of Defense's Transition Assistance Program (DoDTAP)" said Kenneth Lujan, SBA Guam Branch

Manager. The B2B program is provided to Service members, and their spouses, who are in the process of retiring or leaving military service. The B2B program offers them an opportunity to consider entrepreneurship as an option as they transition out of the military.

"Heeding the concerns of the local veteran community, the SBA introduced its first B2B Reboot within the CNMI to allow retired veterans the opportunity to learn the concepts of being an entrepreneur as well," comments Lujan. The two-day course curriculum for the regular B2B program was condensed into one full day of information where the participants learned business basics and techniques for evaluating the feasibility of their business concepts.

SBA and its partners ensure that every Veteran and military spouse has the resources they need in their local communities to start and operate small businesses, achieve post-service career success, and strengthen the Nation's economy.

To find a Boots to Business Reboot class near you, contact the SBA Guam Branch Office at 472-7277 or the Hawaii Veterans Business Outreach Center (VBOC) at 808-988-1236. To learn more about the SBA B2B Reboot Program, visit www.sba.gov/bootstobusinessreboot.

MyCapitures Photography Launches

By: Nicole Babauta

CNMI SBDC Director/Business Advisor

My name is Myla Capilitan. My parents first arrived in Saipan in the early '90s as missionaries and my sister and I got here in '96. Since then, Saipan has been my home. Today, I share my life with Matthew Deets and son, Javon Gersonde.

I wanted to do something that I was excited about and found fulfilling. I was always envious of people who had careers and were passionate about their job. I had to stop and think to myself, "What is something that I could do and be passionate about at the same time?" The love for photography kicked in when I got my first Samsung smart phone. From then, I was amused at how such a small device can take such detailed photos that look better than how you normally see it with a naked eye. I then started to learn about photography equipment and technology. I wasn't sure if I could be good at it but I always had an appreciation for good photos. As it turns out, I am in love with the art of photography, getting to know each client and being able to capture their story through photography.

My first experience with photography occurred when I worked for the Seventh-Day Adventist School. I was asked to take photos for the school yearbook and school



events.

This peaked my interest in photography and I dove in with very little experience, but I was committed to learning everything since day one. I am currently attending the New York Institute of Photography (NYIP) while working on my certification as a Professional Photographer of America. My mentors include Adam Waltner and George Delgado, who are both high profile photographers in the mainland.

I first learned about the CNMI SBDC when Nicole conducted a "How to Start a

MyCapitures Photography

Owner: Myla Capilitan

Type of Business: Photography Business

Location: San Vicente, Saipan

Hours of Operation: Varies based off customer needs.

Contact information: Myla Capilitan, 670-287-3604, info@mycapitures.com, www.mycapitures.com

When I decided to get into this industry, I knew I had to be well educated about copyright and photography. My biggest challenge now and maybe for as long as I'm in the industry is trying to protect my work, especially in this generation where digital copies are easily downloaded and shared.

The most memorable triumph in the startup process is being awarded First Place in the Photography Category for the Bridge Capital's 8th Annual Art Competition at this year's Flame Tree Arts Festival.

My short-term goal is to keep the business running at profitable level. My long term goal includes having a full functioning studio and covering all sorts of photography from events to passport photos. I'd also like to expand my services to our sister islands, Tinian, Rota, and Guam.

Firstly, network, network, and network. Reach out to the people you already know and ask them if they could help you out in whatever profession you choose to pursue. Use your contacts. Secondly, and probably the hardest, be really organized. This is one of the best things you could do for yourself. Lastly, set goals. Once you set your goals you'll be able to prioritize and tackle them. Be prepared for anything and don't forget to set time for yourself to decompress from the daily challenges of being a business owner.

Business" training for the Marianas Young Professionals (MYPros). Not long after, I met with her for a one-on-one counseling session. The CNMI SBDC continues to provide information necessary to help me expand my business.

After having dreams about working on a big photography project, I knew that I had to start my business. While working for SDA School, I knew that the school photography business needed improvement and better services so I figured I should start my business from there. I started the business using funds from a loan I received through Bank of Guam.

CNMI SBDC Training Schedule

"Safety in the Workplace"

June 21, 2018; 8:30AM – 10:00 AM

Presented by: Attorney Michael Dotts

Location: CDA Board Room

Synopsis: The seminar will cover recent changes in law in relation to workplace safety. This seminar will provide tips on how to create standard operating procedures and employee handbooks regarding drug testing, guns in the workplace, and employee stalking.

"How to Start a Business"

July 19, 2018; 8:30AM – 11:00 AM

Presented by: Nicole Babauta

Location: CDA Board Room

Synopsis: The seminar will help individuals learn everything they will need to get started, including an introduction to business plans and the importance of preparing one; exploring the legal forms of business (sole proprietorship, partnership, corporation, limited

liability partnership/company) and which one is right for your business needs; local or federal licensing requirements for the business. Participants will be able to obtain vital information and resources to start and own a business. This training will take the mystery out of starting a business and help participants better evaluate their business idea.

"How to Write a Business Plan"

August 23, 2018; 8:30AM – 11:00 AM

Presented by: Nicole Babauta

Location: CDA Board Room

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



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CNMI SBDC Events - 1st Quarter 2018



CNMI SBDC in collaboration with DFS Saipan Limited share "Promotional Marketing & Strategies"



The CNMI SBDC collaborated with Attorney Michael Dotts to present "Learn How to Set Up an LLC or Partnership"



The CNMI SBDC collaborated with the CNMI Division of Taxation and Revenue to share "Everything You Need to Know about Small Business Taxes"



Hubert Lemong Mangrove Crab Farm Opens in Ngersuul, Ngchesar

By: Ltlatk Fritz
Palau SBDC Director/Business
Advisor

One of Palau's traditional delicacies is the mangrove crab, *Scylla serrata*, or locally known as "chemang." The demand for mangrove crab surged in recent years due to the significant increase in visitors to Palau. As more hotels and restaurants sold mangrove crab to the tourists, the local demand to fulfill filial rites and tradition also increased.

Mr. Hubert Lemong is a humble man who lives in Ngersuul, Ngchesar—located on the eastern coast of Babeldaob. Hubert first approached Palau SBDC in late October 2016, requesting technical assistance to complete his aquaculture loan application to start a mangrove crab farm. When Hubert showed up for his initial counseling session, he brought a rough draft of his business plan and a letter of support from the State Governor showing support for the aquaculture project. Palau SBDC accepted Hubert's request since he and his aquaculture business qualified for the



free one-on-one counseling sessions.

Hubert Lemong was inspired to start his mangrove crab farm from the initiatives established by the State Government of Ngchesar in promoting aquaculture projects. Although Hubert is still a novice crab farmer, Hubert is getting additional assistance from experts in the field: PCC-CRE Multi Species Marine Hatchery, business management assistance from Palau SBDC, and support from the leaders and community of Ngchesar state.

Palau SBDC provided assistance in helping Hubert develop financial projections to help him understand the cost structure of the aquaculture

Hubert Lemong Mangrove Crab Farm

Owner(s): Mr. Hubert Lemong
Type of Business: Mangrove Crab Farm (Aquaculture Producer & Direct Sales)
Location: "Elangel" in Ngersuul, Ngchesar, Palau
Hours of Operation: Daily from 8:00am to 4:00pm
Phone: 778-8580

project. SBDC assisted Hubert understand the level of monthly expenses of operating the farm, such as the loan payments, cost of fuel (both land transportation and coastal transportation when he goes fishing for feed), import taxes (because Hubert was importing his vehicle from Japan), and gross receipt taxes, once he starts selling the mangrove crabs. Palau SBDC also facilitated in the acquisition of a used vehicle online to be used by Hubert in his farm business.

Once the loan application package was complete, Hubert submitted it to the National Development Bank of Palau. According to Hubert, the process was easier than he had expected because his application was complete and easy for the lender to understand. Hubert was able to get

an unsecured aquaculture loan to launch the mangrove crab farm business. The funding enabled Hubert to excavate the ponding system, create access to and around the farm, netting supplies to keep the crabs within the farm, purchase a small boat used to find food for the mangrove crabs, a van to transport materials during the construction phase and to be used in bringing crabs to the markets.

During this initial year of operation, Hubert has taken note of the lessons he had learned from the daily operations, from talking to fellow aquaculture farmers, and communications with PCC-CRE. Hubert introduced milkfish into the ponds, but because of the drought-like conditions Palau is experiencing this year, many of the fingerlings could not survive the heat. Hubert admits he sometimes felt discouraged in the first couple of months during the growth phase because he could not easily see the tiny crabs in the farm. Now that the crabs are much bigger, he can see the crabs moving in the water or basking on the mini islands scattered in the pond.

Hubert plans to excavate one side of his pond deeper to allow the animals to seek cooler waters during severe

continued on page 10

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low tides and high temperatures. To ensure the safety and security of the farm assets, Hubert has even built a small home on the farm and integrated a small garden to support him and his mangrove crabs.

In the long run, Hubert wants to expand his farm and create up to three ponding systems to have a staggered supply of mangrove crabs and milkfish. Hubert is also learning about shrimp farming because he plans to incorporate shrimp into his aquaculture farm in Ngersuul, Ngchesar.

When Hubert was asked, "What advice would you give to others who



want to start a business at this time?" His response was, "If you want to start a business, you have to prepare your-

self. Learn by asking for help. Learn from people who know about the busi-

ness. Start small and grow your business as you learn and grow too."

Palau SBDC Gets Fresh Look

The Palau Small Business Development Center updated its curb appeal to improve its presence and improve brand recognition in Palau's community. The project was initiated late 2017 with the Bureau of Public Works applying a fresh coat of paint to match the SBDC logo and colors.

The second phase of improvement was completed in collaboration with the National Development Bank of Palau. In December of 2017, Palau SBDC purchased a split-unit air-conditioner, new tables, and chairs to be installed in the shared training room at the NDBP Complex. The facility now easily fits six to ten individuals who can enjoy a



conductive learning environment during the workshops provided by Palau SBDC, especially during the blistering afternoons that Palau is experiencing more of in recent

years.

The third phase was completed in March with the installation of new SBDC signs by the roadside and in front of the office. With the new facility

updates, Palau SBDC is energized to renew its commitment in supporting the development of Palau's private sector and local entrepreneurs.

For more information about business eligibility, free counseling, workshops or trainings, and outreach programs, please contact Alfia Alfonso or Ltelat Fritz at 587-6004.



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Chuuk And Kosrae Interstate Trade Discussion

By: Ketsen F. Haregaichig
Chuuk SBDC Director/Business Advisor

A group from the state of Kosrae came to meet with government officials and private business owners with local produced products to see if local busi-

nesses here in Chuuk would be interested in buying and selling their products. The state of Kosrae hopes to start a trade relationship with Chuuk State where both states can buy and sell their products.

Chuuk SBDC Director Ketsen Haregaichig met with

Stanley Rafilman – Administrator, Division of Trade & Investment, Hermis Tosie – Export Coordinator, Division of Trade & Investment and Lyndon Cornelius – Director, R&D from the state of Kosrae to discuss on interstate trade between the four FSM States.



Plan B Corporation On Guam

Interviewed by: Jane Ray

Certified Business Advisor/ Training Program Coordinator
Guam SBDC

Plan B Corporation

Owner(s): Bernadette Espaldon

Type of Business: Cleaning Services / Distributor

Location: Tamuning, Guam

Hours of Operation: Monday – Friday

Phone: (671) 489-8803

I. Introduce yourself. My name is Bernadette Espaldon, I am the president of Plan B Corporation, of which there are of two branches: Plan B Cleaning Services and Plan B Distributors. Plan B Cleaning Services, we provide housekeeping services to residences we specialize janitorial services to business facilities like offices and stores by cleaning carpets, upholsteries, tiles and grouts, and other general cleaning and maintenance necessities. We at Plan B Cleaning Services prides itself on the use of high quality green carpet cleaning products that are safe for the environment, for our customers and for our cleaning staff. With this initiative to employ cleaning practices with safe cleaning products, we fulfill our mission to reduce environmental and human health risks associated with common cleaning practices and products. Plan B Distributors was established to bring safe cleaning products to Guam.

Plan B Distributors is the leading distributor for several innovative and high quality and practices cleaning products:

- Diamond Magic Cleaner, a multi-purpose cleaning product that removes rust, hard water, and alkaline stains, and cleans different types of surfaces such as glass, metal, or porcelain.
- HOST Carpet Cleaning Products, which ranges from stain and odor remover to carpet brushes designed to clean carpets thoroughly.
- Encore Cleaning Products, consisting of products that remove mold and mildew, oxidation, and dirt build-ups on many different surfaces.

II. Why did you decide to start your own business? My passion has always been to operate my own business. Although there are many types of businesses that I explored, I chose cleaning services not only because of high demand, but also because of the service aspect that is involved. With household members having busy schedules, they do not have the time to take care of their homes. Even if they do have free time, most likely during their days off, they do not want to spend their time cleaning, but rather use their free time to spend with their families and friends. Likewise, businesses need cleaning services to maintain the facilities, a positive environment and overall good customer service experience. While there are businesses that employ a custodian to clean their facility, these businesses still hire cleaning services to take on difficult cleaning task(s) that their custodian may not be able to do. Within the one-year operation of Plan B Cleaning Services, I researched effective and cutting edge cleaning products to assist my staff, as well as introduce Guam new cleaning products that can ease their household cleaning tasks. Thus Plan B Distributors was established. The cleaning service business is difficult, but I, along with my hardworking staff, are committed to this service profession and type of business. It has been rewarding first year and we are excited for the future.

III. What experience do you have in this type of business? Prior to forming Plan B Cleaning Services, I had no experience with the cleaning service business. Before becoming a multi-faceted cleaning service, Plan B Cleaning Services started as a

green carpet cleaning service using the HostDRY Carpet Cleaning System. Our clients expressed that they were experiencing difficulties with their upholstery and area surfaces that common household cleaners were unable to clean. From these client comments, I researched on how to clean upholstery, tile and grout, and various other surfaces properly and without causing damage. Through this research, I learned about cleaning products recommended and used by professionals, which I tested myself. Through this method of research and testing, Plan B Cleaning Services expanded from a one-dimensional (though unique and innovative) green carpet cleaning service to a full service cleaning business and a new cleaning product distributorship, Plan B Distributors.

IV. How did the Small Business Development Center help you? SBDC helped me tremendously with networking, marketing, and even setting up accounts in payroll. Networking is an important aspect in business as they foster new relationships with clients and consumers, who are essential to the development and expansion of a business. By learning how and with whom to network, new opportunities open up. Marketing is vital to a business because by effectively and aggressively promoting products(s) and/or service(s), your client and customer base grows.

V. What is the start-up process like? Starting a business is always a difficult and meticulous process. In order for Plan B Cleaning Services to succeed, I had to plan everything correctly, with little to no room for error. From the business plan to hiring qualified employees, I had to assure that the main focus was on ensuring that the services would be provided to my own high standards and that my staff would meet and even exceed my own and more importantly, my clients' expectations.

For Plan B Distributors, I had to assure that the products that I was introducing works as well as I and my potential customers would expect them to. I had to painstakingly research and test for myself the efficacy of the products before I would consider putting them on the market for public consumption. I have to believe in my products myself before I can get others to believe in them. In the end, I knew that customer satisfaction with the quality, effectiveness, and value of the product would determine if and whether the business would succeed.

VI. How did you fund your business? Initially, I had to fund my business with savings. That is why careful planning is so important. Early on for a startup, funding is often tight and precarious, so the business plan has to be as precise as possible to minimize waste. This is all the more important when you are using personal savings for startup! I also believe that wasting time, energy, and products is akin to wasting money. Funding your business does not happen only at the startup phase; it is a continuous process as operational costs are constant and unexpected costs are not uncommon.

Aside from monetary funding, I firmly believe that moral and emotional support from others is another vital resource when

starting a business. This business would not have been possible without the support of my family and the dedication of Plan B Corporation employees. There are so many things going on when starting a business, and it would be so difficult to do it alone without a supportive network of family, friends, and employees. I've been fortunate in all those respect and count them as initial "investors" in me and the business.

VII. What were some of the biggest challenges you experienced in the start-up process? Competition is the biggest challenge that Plan B Corporation had experienced during the start-up process. There are numerous cleaning services on Guam that has been operating for years. Many of them are well known by businesses and residents and have built both name and client base. However, in business, never let the competition intimidate you. Let it challenge you instead. Always have confidence in your services and products and show your target clients and consumers that your business can go head to head with the best in the business. As for Plan B Distributors, competition comes in the form of known brand name household products. However, the products we distribute are different from the rest as they are safe for the environment and users. Another challenge that I experienced during the start-up process was finding the right people. My success is dependent upon the people I work with. Finding the right people whom you can trust and depend on is vital to the development and success of your business. However, finding right people is always a challenging aspect of starting and maintaining a business.

VIII. What is your most memorable triumph in your start-up process? The everyday appreciation and approval of our work from our clients is our most memorable triumph at Plan B Cleaning Services because their words are the best proof we have that we are doing our job well. For Plan B Distributors, we are always pleased when our customers use and like our products so much that they spread the word and essentially market for us on social media. That is truly satisfying!

IX. What's one short-term and one long-term goal for your business? For a short-term goal, Plan B Corporation is set on making the business known throughout the island. Plan B Corporation is competing with other cleaning services and distributors that are well known with businesses and residences on island. We have already marketed Plan B Corporation through social media and local radio, but we look to expand promoting the company further, such as with this newspaper article, and other forms of traditional and non-traditional marketing.

For a long-term goal, Plan B Corporation aims to apply and be a part of the 8a Business Development Program in order to expand Plan B Cleaning Services with more employees and network with more businesses and residences for cleaning services. The application process is tedious, but Plan B Corporation is seeking assistance from business development professionals in order to get the application process going, as well as seeking advice from SBDC and other small business assistance organization.

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

Starting a business requires determination. Even if the business has a great plan and adequate funding, it will not succeed without determination and persistence. A business owner must be determined in developing his/her business, determined that his/her business will succeed regardless of the challenges ahead. A determined entrepreneur will take the necessary steps to discover and take advantage of all the opportunities that present themselves.



Yap SBDC and COM-FSM, Yap Campus Enjoy 5 Years of Partnership

The Small Business Development Center (SBDC) in Yap participated in the COM-FSM College Fair on Friday, April 27, 2018 at the College's Yap Campus. The purpose of the event was to share and promote the programs and future career opportunities available

at the College and in the general job market. Invitations from the college were extended to various government agencies, banks and private businesses to participate in the event. As part of its outreach efforts, SBDC presented information about its programs and ser-

vices and answered students' questions about future careers and job prospects available at the SBDC.

Going into its 5th year, the collaboration between the local SBDC and the College of Micronesia and its Cooperative Research and Extension

Program is commemorated through a memorandum of understanding (MOU) that provides the foundation of the two organizations to jointly provide technical assistance and business training to their mutual clients.

Yap SBDC Training Schedule

Save your seat and register today!

**"Workshops for
Business Plan Competition
(for Local Growers)"**
June 25-29, 2018 from 1:00pm-3:00pm
Presented by Geraldine Mitagow

**"Workshops for
Business Plan Competition
(for Local Growers)"**
July 2-6, 2018 from 1:00pm-3:00pm
Presented by Geraldine Mitagow

All workshops will be held at Yap SBDC Center. For more information, please contact your local SBDC @ telephone numbers (691) 350-4801/4802 or at email address jamesl@pacificsbdc.com. Seating is limited to 25 participants per session. Schedule is subject to change without prior notice.



Basic Business Planning and Development for High School Students

The Kosrae SBDC once again conducted basic Business Planning and Development to the students of the Kosrae High School on February 6-7, 2018. The training was

targeted mostly to the Kosrae High School Home Economics Class. A total of 14 students from the Home Economics class along with their teacher attended the two-day training.

Developing more young entrepreneurs in Kosrae is one of the goals of the Kosrae SBDC; therefore, the Kosrae SBDC has secured Memorandum of Understanding with the Kos-

rae Department of Education and the College of Micronesia, Land Grant Kosrae to provide business skills training and business counseling services to both students and staff.

Kosrae SBDC Training Schedule

**"Basic Excel Program for
Students Record Keeping"**
Friday, June 1, 2018 from 2:00pm-3:30pm
Synopsis: Learn the basics of the excel computer program for everyday record keeping most especially for keeping students records.
Location: Kosrae High School

"Business Plan Development"
Friday, June 15, 2018 from 8:30am-10:00am
Synopsis: The training will focus mainly on how to write up a business plan using a format commonly used by the Kosrae SBDC.
Presented by Kosrae SBDC
Location: Kosrae SBDC Training Room

"Taxation in the FSM"
Friday, June 29, 2018 from 10:00am-11:30am
Synopsis: With the assistance from the FSM Social Security staff, Kosrae Office and the Kosrae Tax and Revenue Office, the training will focus on the social security system, what taxes businesses need to pay, how and when to pay social security taxes, and other information the businesses should know about FSM Social Security taxes and Customs & Tax.
Presented by Kosrae SBDC, FSM SS, and FSM Customs & Tax Administration
Location: Kosrae SBDC Training Room

**"Basic Excel Program for
Students Record Keeping"**
Friday, July 06, 2018 from 2:00pm-3:00pm

Synopsis: Learn the basics of the excel computer program for everyday record keeping most especially for keeping students records. How to keep records in excel program.
Presented by Kosrae SBDC
Location: Lelu Elementary School

"Sales Forecasting"
Friday, July 20, 2018 from 10:00am-11:30am
Synopsis: The training will focus mostly on how to do a sales projection.
Presented by Kosrae SBDC
Location: Kosrae SBDC Training Room

For more information, please contact your local SBDC @ telephone numbers (691) 370-2751 or at email address: skiller@pacificsbdc.com

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Micronesia Bids Farewell to Casey Jeszenka

After 18 years of dedicated service to the Pacific Islands SBDC Network (PISBDCN), Casey returned to his home state of Montana. Casey was initially hired to develop SBDCs across the Micronesia region. To that effect, the Chuuk SBDC was established in 2000, followed by the Republic of Marshall Islands SBDC in 2001, then the

Republic of Palau SBDC and Kosrae SBDC in 2002, and finally CNMI SBDC in 2010. Guam SBDC opened its doors in 1995, and Yap SBDC joined the Network in 1998. Under Casey's leadership as Network Director in the past 16 years, PISBDCN business advisors have counseled 8,296 clients, trained 38,701 attendees, assisted 750 cli-

ents start or buy a business, assisted 293 clients expand their business, and helped inject \$61,338,146 in loans and equity into their businesses enabling the businesses to create and retain 2,704 jobs around the region. Casey was presented with a recognition and commendation from the University of Guam, Small Business Administration

Guam Branch, 34th Guam Legislature, Office of Congresswoman Madeleine Bordallo, Guam Visitors Bureau and Pacific Asia Travel Association Micronesia Chapter, and most especially former and current staff of the Pacific Islands SBDC Network. We wish Casey a happy retirement for many years to come!



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