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Safeguarding Your Devices: A Guide to Protecting Your Privacy on Public Wi-Fi

By **Kenneth Hizon**,
Guam SBDC Business Advisor

In today's interconnected world, public Wi-Fi networks have become ubiquitous.

Whether you're at a coffee shop, airport, hotel, or library, free Wi-Fi offers convenience and connectivity on the go. However, accessing public Wi-Fi comes with inherent risks to your privacy and security. Without proper precautions, your personal information and sensitive data could be exposed to hackers and cybercriminals lurking on these networks.

The Perils Lurking in Public Wi-Fi

Public Wi-Fi networks are inherently insecure, making them prime targets for cybercriminals. Here are some of the most common risks associated with connecting to these networks:

Man-in-the-Middle Attacks (MITM): In a MITM attack, hackers intercept communication between two parties, allowing them to eavesdrop on sensitive information such as usernames, passwords, and financial details.

Malware Distribution: Cybercriminals may use public Wi-Fi networks to distribute malware onto unsuspecting devices. Once infected, malware can steal personal data, spy on users, or even render the device inoperable.

Rogue Hotspots: Hackers can create fake Wi-Fi hotspots with names similar to legitimate ones (a technique known as "evil twin" attacks), tricking users into connecting to them. Once connected, hackers can monitor and manipulate the victim's internet traffic.

Session Hijacking: Through session hijacking, cybercriminals can take over an active session between a user and a website, gaining unauthorized access to the

user's accounts and sensitive information.

Protecting Yourself from Cyber Threats

While the risks associated with public Wi-Fi are real, there are several measures you can take to minimize the likelihood of falling victim to cybercrime:

Verify Network Authenticity: Before connecting to a public Wi-Fi network, verify its authenticity with the staff or establishment providing the service. Avoid connecting to networks with generic or suspicious names.

Use a Virtual Private Network (VPN): A VPN encrypts your internet connection, creating a secure tunnel between your device and the internet. By routing your traffic through a remote server, VPNs shield your data from prying eyes on public Wi-Fi networks. Invest in a reliable VPN service and activate it before connecting to any public network.

Keep Software Updated: Ensure your device's operating system, antivirus software, and other applications are up to date. Software updates often include security patches that address vulnerabilities exploited by cyber attackers. Regularly installing updates reduces the risk of falling victim to known threats.

Disable Automatic Wi-Fi Connectivity: Disable the automatic connection feature on your device to prevent it from connecting to unknown networks without your consent. Manually select the Wi-Fi network you trust, rather than allowing your device to connect to any available network automatically.

Firewall Protection: Enable the firewall on your de-



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AI in Action: Small Business Ideas for the Pacific Frontier

By Michael Tajeron, Jr.
Associate Network Director

Artificial intelligence (AI) is no longer the stuff of science fiction. It's becoming a powerful tool for businesses of all sizes, and the Pacific Island region is ripe for innovation. Here are some small business ideas that leverage AI to make a splash...

AI-Powered Services:

Personalized Language Learning: Develop an AI-powered app that personalizes language learning for Pacific Islanders, focusing on relevant dialects and cultural contexts.

Smart Farming Assistant: Create an AI system that helps farmers optimize crop yields by analyzing weather patterns, soil conditions, and historical data.

AI-Driven Customer Service Chatbot: Develop a chatbot that uses AI to answer customer inquiries 24/7, freeing up staff time and offering improved customer service for local businesses.

Data and Analytics Solutions:

AI-based Data Analysis for Tourism: Help tourism agencies and hotels leverage AI to analyze customer data and predict travel trends, allowing them to personalize marketing campaigns and optimize offerings for Pacific destinations.

AI-powered Risk Management: Develop AI systems that analyze financial data and predict potential risks for small businesses, allowing them to make informed financial decisions.

Environmental Monitoring with AI: Create AI-powered systems that monitor environmental factors like pollution levels or deforestation in real-time, providing valuable data for conservation efforts and environmental agencies.

Remember:

Focus on a Specific Niche: Don't try to be everything to everyone. Identify a particular need within a Pacific Island industry and tailor your AI solution to address it.

Prioritize Data Security: As businesses entrust you with their data, prioritize robust security measures to build trust with your clients.

Start Small, Scale Up: Begin with a well-defined AI solution targeted towards a specific user group. As you gain traction and expertise, you can expand your offerings.

The potential of AI for small businesses in Micronesia is vast. By understanding local needs and combining them with AI's problem-solving capabilities, you can create a business that propels Micronesia into the future.

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vice to monitor and control incoming and outgoing network traffic. Firewalls act as a barrier between your device and potential threats, blocking unauthorized access to your data while connected to public Wi-Fi.

Avoid Sensitive Transactions: Refrain from conducting sensitive transactions, such as online banking or shopping, while connected to public Wi-Fi networks. Cybercriminals often target these activities to intercept login credentials, credit card numbers, and other confidential information. Save such transactions for secure, trusted networks.

Use HTTPS Websites: When browsing the web, look for websites that use HTTPS (Hypertext Transfer Protocol Secure) encryption. Websites with HTTPS encrypt the data exchanged between your device and their servers, making it harder for attackers to intercept and decipher your communication.

Turn Off Sharing: Disable file sharing and network discovery features on your device while connected to public Wi-Fi. These features may inadvertently expose your device to unau-

thorized access and file sharing with other users on the same network.

Logout of Accounts: After completing your online activities, remember to log out of accounts and close browser tabs to prevent unauthorized access to your sensitive information. This simple practice adds an extra layer of security, especially when using shared devices or public computers.

Stay Vigilant: Remain vigilant of your surroundings and be cautious of suspicious activities while using public Wi-Fi. Avoid accessing sensitive information in crowded areas where shoulder surfing—a practice where nearby individuals try to steal information by watching your screen—may occur.

In conclusion, while public Wi-Fi offers convenience, it also poses significant risks to your privacy and security.

By implementing these proactive measures, you can enjoy the benefits of public Wi-Fi without compromising your sensitive information to cyber threats. Remember, staying informed and taking precautions are key to safeguarding your online privacy in an increasingly interconnected world.



Introducing Chesán Sabana

Snacks and bit-sized treats from the Mountains of Inarajan

By Myracle S. Mugol
 Guam SBDC Business Advisor

A home-based business out of Inarajan, Guam, “Chesán Sabana,” a venture founded by Kenneth and Monica Mantanona, offers a delightful array of food snacks and light meals inspired by the rich flavors of what is considered locally Guam. Items such as empanadas, lumpias, musubi, and more.

The name itself, “Chesán Sabana,” resonates with the spirit of the mountains, translating to “food snacks/light meals of the hills.” Monica Mantanona, a veteran of the healthcare insurance industry with over 16 years of experience, and her husband Kenneth, who dedicated the same span of time to his service at DZSP 21, started on this entrepreneurial journey driven by their shared passion for cooking.

Their story is one of perseverance and dedication, as they faced numerous challenges in bringing their vision to life. One of the primary hurdles was finding a suitable location for their kitchen and navigating the complexities of renovation costs. Undeterred, the couple spent three years meticulously researching Guam codes and regulations, laying the groundwork for their culinary endeavor.

In 2019 marked the beginning of their efforts to formally start, as they commenced planning and honed their culinary skills by experimenting with various dishes tailored to their business menu. The onset of the pandemic in 2020 presented both obstacles and opportunities, leading them to adapt their strategies while remaining steadfast in their commitment to their dream.

This meant considering renovating their back kitchen into a commercial kitchen. A pivotal moment came in 2022-23 when they were introduced to the Guam Small Business Development Center (SBDC). With the assistance provided by SBDC, Kenneth and Monica were equipped with the knowledge and guidance needed to navigate how to start, how to get their licenses and assisted with them getting a loan. Monica



attests to the profound impact of SBDC, stating, “you helped me to connect the dots to make sense of things... Things meaning requirements and what the bank looks for and info they’d need.”

The guidance received from SBDC enabled the couple to navigate the requirements and financial details, empowering them to secure loans essential for the realization of their venture. With their approval and confidence, they moved forward, leading to the completion of their kitchen in 2024.

Today, “Chesán Sabana” stands as a testament to the power of passion, perseverance, and the transformative impact

of supportive resources like SBDC. Delivering their delectable creations to eight different stores, Kenneth and Monica are now focused on expanding their team, with plans to hire additional staff for grounds maintenance.

Monica reflects on their journey with gratitude, acknowledging the invaluable assistance they received, and recognizing the common plight of aspiring entrepreneurs. She emphasizes, “There’s a lot of people out there that have awesome ideas and want to do things on their own...but they’re like us. Don’t know where or how to start.” As “Chesán Sabana” continues to grow and flourish, they are an inspiring example of the indomitable spirit of entrepreneurship found in the heart of Guam’s mountains.

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Ber Technologies Strikes A Balance for Success

By James Limar

Yap SBDC Center Director

One of the common challenges many entrepreneurs face when starting a business is finding the perfect niche market for their products and services. Some business aspirants simply follow their passion and choose a niche that aligns with their interests, while others may be inspired by market trends.

The key to success is finding the right balance. In a recent interview with a small business aspirant, Berton Migingad, who owns and runs Ber Technologies, providing electronic repair services to a niche clientele on the main island of Yap, confirms he realized his arrival at the intersection where need meets passion when he launched his business in January 2024.

Berton comes from the village of Makiy in the municipality of Gagil on the island of Yap in the Federated States of Micronesia.

He loves fixing electronic devices, a passion that continues to grow as he accumulates knowledge and skills in the field. He holds an AS in Applied Science in Electronics and Telecommunication Technology from the College of Micronesia, where he is currently employed.

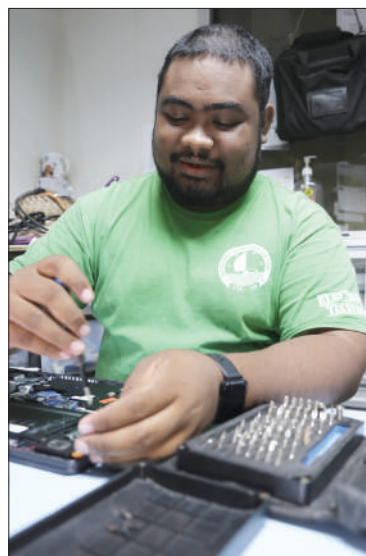
While he has confidence that the problem is worth solving and that he has the passion and solution for fixing it, Berton also realizes the need to ensure that the

idea will pay off in the long run. This member the free one-on-one business counseling services of the SBDC, where he has been a client since 2015 when he signed up as a contestant in the Start Up Micronesia event.

With the guidance of his advisor at the SBDC, Berton identifies a particular audience segment and their unmet needs. He works on his business plan, makes some financial projections, and with the advice of the SBDC, validates the needs by offering his services as a side gig. Thankful for the assistance he receives, Berton says, "SBDC is a huge help in helping me understand business. It is a great eye-opener and gives me insight into the business. Business is a complicated field for me."

On Jan. 5, 2024, Ber Technologies officially came into being without outside sources' financing. It is all made possible with the owner's equity, through sweat investment, to an extent. It is a triumphant moment for the owner who

led him to re- says, "My proudest moment in my business is seeing my business license. Ber Technologies showing up on an official printed paper is a different feeling. Accomplishing it is one of my greatest moments."



Berton Migingad

As for lessons learned, Berton says, "Starting up a business is easy, maintaining it is the hard part. Challenges and triumphant moments go hand-in-hand."

On his business goals, the short-term goal is to establish a great rapport and find more customers. The long-term goal is to have a dedicated office and customer support for electronic devices that they repair and sell, according to the owner.

What advice will he give others?

Near and dear to Berton's heart are the following lines from his dad, "If another person can achieve something, you can as well." These are the words that Berton says he will be passing on to others who are in pursuit of starting and owning a business.



WELCOME ABOARD DUSTIN H. LANGIDRIK

Pacific Islands Small Business Development Center Network is pleased to extend a warm welcome to Mr. Dustin H. Langidrik, our new Republic of Marshall Islands SBDC Center Director. We are thrilled to have Mr. Langidrik join the RMI SBDC team. His strong work ethic and unwavering dedication to the growth and development of the RMI small business community and the broader Pacific Islands region are commendable. We are confident that his expertise and passion will greatly contribute to our collective success. Welcome aboard, Mr. Langidrik!

2024 Start-Up Micronesia

Igniting Innovation and Entrepreneurship Across the Region

In a whirlwind of creativity, collaboration, and innovation, Start-Up Micronesia 2024 brought together aspiring entrepreneurs, developers, designers, marketers, and startup enthusiasts for an exhilarating 54-hour event.

Held from April 17 to 20, this dynamic gathering served as a platform for individuals across Micronesia to transform their ideas into viable startup businesses, showcasing the region's immense potential for innovation and entrepreneurship.

What exactly is Start-Up Micronesia? It's more than just an event—it's a launchpad for dreams. Over the course of 54 hours, participants converged to share their ideas, form teams, develop products, and ultimately, launch startup businesses tailored to the unique challenges and opportunities of Micronesia. From brainstorming sessions to prototype development, every moment was filled with energy and excitement as attendees worked tirelessly to bring their visions to

life.

The local competition, held on April 19, 2024, saw a total of 45 attendees from across Micronesia, forming 11 teams brimming with enthusiasm and creativity. Each team brought forth innovative ideas and solutions, showcasing the diverse talent and entrepreneurial spirit that permeates the region. However, only six teams were selected to advance to the final round, a testament to the fierce competition and high caliber of innovation on display.

On April 20, 2024, the regional competition took center stage, featuring the top six teams from Micronesia vying for top honors. With seven esteemed judges, and many generous sponsors, and partners in attendance, the atmosphere was charged with anticipation and excitement. Each team presented their startup concepts with passion and conviction, demonstrating the depth of their vision and the strength of their execution.

In the end, three standout teams emerged as the

frontrunners, earning recognition for their ingenuity, creativity, and entrepreneurial prowess. Taking third place was Guam Team, known as Ensa'hi, whose passion and dedication shone through in their presentation. Securing second place was the Yap Team, affectionately known as Fab 4.5, whose innovative approach and positive outlook in life captivated the judges. And claiming the coveted first place was the Palau Team, known as Karuruul el Keruul, whose groundbreaking idea captured the hearts and minds of all in attendance.

Start-Up Micronesia 2024 was not just a competition—it was a celebration of innovation, collaboration, and the entrepreneurial spirit that defines Micronesia. As we reflect on the incredible achievements of all participants, we are reminded of the boundless potential that exists within our region.

Congratulations to all who took part, and may your entrepreneurial journey continue to inspire and uplift us all.



Palau SBDC 2024 Start-Up Micronesia
 1st Place Winners
Karuruul el Keruul



Yap SBDC 2024 Start-up Micronesia
 2nd Place Winners
Fab 4.5



Guam SBDC
2024 Start-up Micronesia
 3rd Place Winners
Ensa'hi



**Kosrae SBDC
2024 Start-Up Micronesia**



RMI SBDC 2024 Start-Up Micronesia



Chuuk SBDC 2024 Start-Up Micronesia



National Small Business Week

2024 State Small Business Person of the Year Award Winner

JESSICA LEON GUERRERO *Guam Small Business Person of the Year*



SBA Administrator Isabel Guzman, Jessica LG, and Jennifer Kim (Associate Administrator for the Office of Field Operations)

Jessica Leon Guerrero, President and Owner of M80 Systems, Inc., leads a woman-owned business that has evolved since its inception in 1994. Initially focused on office systems furniture, M80 Systems now offers a diverse range of services, including warehousing, distribution, inventory management, office product solutions, sourcing, custom carpentry, flooring, and product and contract management. With over two decades of experience in government contracting, M80 Systems has made a strong impact as a federal contractor.

Jessica has utilized resources offered by the Guam SBA's Office, Small Business Development Center, and the Procurement Technical Assistance Center. Additionally, M80 Systems benefited from an Economic Injury Disaster Loan during the pandemic. The company has facilities in Guam and Hawaii.

Jessica actively supports local charity events, including the American Cancer Society for Life, Guam Children's Museum and Women Rising.



SBA Administrator Isabel Guzman, Jessica LG, and Carlo LG (Jessica's spouse)



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SI YU'OS MA'ASE! KINISOU CHAPUR! KAMMAGAR! KULO! KOMMOL TATA! MESULANG!

Moms in Charge

Juggling Leadership and Parenting with Confidence

By **Myracle S. Mugol**
 Guam SBDC Business Advisor

In the fast-paced realm of entrepreneurship and leadership, women are not only making significant strides professionally but are also embracing the multifaceted role of motherhood. Beyond the confines of the boardroom or office, these remarkable individuals navigate the intricate terrain of running a business or leading a team while simultaneously fulfilling the responsibilities of being a mother. This delicate balancing act presents both challenges and opportunities, shedding light on the resilience, resourcefulness, and sheer determination of these exceptional women.

Jarneec': Setting Boundaries and Prioritizing Family

Jarneec' Halsey, wife of a military serviceman and mother to one human and one fur baby, leads the Guam Women's Chamber of Commerce as their director. With a professional background in various non-profit organizations and extensive volunteer work in the military community, including the Vision Department of Education, DoDea Schools, DOE Schools, United Services Organization (USO), Guam Public Library, and Lions Club International, Jarneec' is dedicated to making a positive impact wherever she goes.

Before joining the GWCC, Jarneec' resided in Virginia, where she launched her business, Peto's JourneyLLC. Since relocating to Guam, Jarneec' has taken on various roles, including community outreach coordinator, resilience trainer, key spouse mentor, USO graphic designer and medical support assistant.

As an entrepreneur and community leader, Jarneec' understands the importance of setting boundaries to maintain a healthy balance between her business and family life. She emphasizes the significance of mental health and the need to disconnect from work to fully engage with her family. "Recognizing that my mental health is important outside of work is vital for me to be the best mom and the best wife," she says. For Jarneec', turning off the phone and understanding that

work can wait are essential practices. She acknowledges the challenge of not letting work frustrations spill over into her home life and strives to create a nurturing environment for her family.

Laura: Time Management and Flexibility

Laura Nelson-Cepeda, Vice President of Strategic Initiatives for RTI, a submarine cable owner and operator based out of Singapore, brings a wealth of executive experience to her role. With expertise in commercial strategy and marketing communications, Laura leads multiple complex international projects, contributing to the ongoing expansion of critical infrastructure in Guam and throughout the Asia Pacific region.



Laura Nelson Cepeda

Prior to joining RTI in 2021, Laura held numerous leadership positions across different private sectors, where she played a pivotal role in launching and implementing impactful initiatives. Her entrepreneurial spirit led to the creation and co-founding of several companies between 2012 to 2023, many of which focused on

community engagement, quality-of-life improvement, and job creation. While she dedicates time to her work, travel, and family, Laura remains actively engaged in various community boards and professional organizations, demonstrating her commitment to making a positive impact.

A mother of five, Laura has embraced the challenge of homeschooling her children while balancing her professional responsibilities. She holds a BA in marketing and an MBA, reflecting her dedication to continuous learning and personal growth.

In managing her busy schedule, Laura underscores the importance of time management and flexibility. She emphasizes the need to set clear boundaries, prioritize tasks, and delegate effectively to maintain balance. "Creating time blocks, non-negotiables, and prioritizing deliverables are essential," she explains. Laura learned from past experiences the consequences

of not setting boundaries and now values being present for her family. She actively involves her children in her entrepreneurial journey by teaching them about her work and exposing them to business concepts, fostering a sense of collaboration and learning.

Geri: Embracing Adaptability and Family Integration

Geraldine "Geri" M. Leon Guerrero, president and general manager of Adztech & Public Relations, Inc. and Adztech Wholesale, brings over 19 years of entrepreneurial expertise to her role. Her companies have achieved credentials as HubZoned and Women Owned Small Business Certified, with the distinction of being the only company in her industry holding the Economically Disadvantaged Women Owned Small Business certification. Beyond her professional accomplishments, Geri is a devoted mother to a wonderful 7-year-old boy named Martin Francisco "Kiko" Leon Guerrero.

Navigating the challenges of being a single parent and entrepreneur, Geri approaches the balancing act of work and family life with a sense of humor and adaptability. Unlike strict boundaries, she focuses on empowering her team and being available for her son whenever needed. "My business operates around the clock, which requires flexibility and creativity," Geri explains. She cherishes every moment spent with her son and seamlessly integrates him into her entrepreneurial journey.

For Geri, her family is not just a part of her business—they are her driving force and source of inspiration. As an active board member of organizations such as the Guam Contractors Association, Special Olympics Guam, Marianas Disabled Workforce Industries, Inc., and Lupus Awareness Group of Guam, Geri exemplifies the importance of family values and community engagement in her professional endeavors.

Finding Harmony in Chaos

These women exemplify the resilience and determination required to thrive as both entrepreneurs and

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Celebrating SBDC Day: Honoring Decades of Small Business Support

March 20, 2024, marks a significant milestone for the Pacific Islands Small Business Development Center Network (PISBDCN) and the entrepreneurial community it serves. On this day, we celebrate SBDC Day, a time to recognize the remarkable journey and accomplishments of an organization that has been a cornerstone of small business support for nearly three decades.

The roots of the PISBDCN trace back to an inspired idea by the Late Dr. John Keck, a finance professor at the University of Guam (UOG), nearly twenty-nine years ago. Dr. Keck's vision, coupled with the grant-writing prowess of Dr. Stephen Marder on behalf of UOG, led to the establishment of the Guam Small Business Development Center on May 5, 1995, through a grant from the U.S. Small Business Administration.

From its humble beginnings, the Guam SBDC quickly evolved into a regional force for economic

empowerment. In the late 1990s, the Guam SBDC expanded its reach by partnering with the governments of Micronesia, leading to the creation of the PISBDCN. Today, the network boasts six service centers across Guam and the U.S.-affiliated Pacific Islands, providing vital resources and assistance to entrepreneurs throughout the region.



The growth of the PISBDCN is a testament to its dedication and impact. What started with a small team of five employees operating out of a classroom has blossomed into a robust organization with fourteen service center staff across the region, supported by three network staff overseeing operations and grant management.

The services offered by the PISBDCN are as diverse as the entrepreneurs they support. From free one-on-one counseling and low-cost business training workshops to village and community outreach, the Centers are committed to providing comprehensive support tailored to the needs of small businesses.

empowerment. In the late 1990s, the Guam SBDC expanded its reach by partnering with the governments of Micronesia, leading to the creation of the PISBDCN. Today, the network boasts six service centers across Guam and the U.S.-affiliated Pacific Islands, providing vital resources and assistance to entrepreneurs throughout the region.

In today's digital age, the PISBDCN leverages technology to further extend its reach and impact. The network's website serves as a hub of resources, offering online training, templates, and regional Business Resource Guides to help businesses start and expand.

The impact of the PISBDCN on the region's economy is undeniable. Over the years, business advisors have counseled thousands of clients, trained tens of thousands of attendees, and assisted numerous entrepreneurs in starting, buying, or expanding their businesses. Through their efforts, over \$90 million in loans and equity have been injected into businesses, resulting in the creation and retention of over 10,000 jobs throughout the region.

As we celebrate SBDC Day, we extend our heartfelt gratitude to the dedicated staff of the PISBDCN for their tireless efforts in supporting the growth and economic development of the Western Pacific Region. Their commitment to nurturing entrepreneurship and fostering business success is truly commendable and deserving of recognition.

CONTINUED FROM PAGE 9

mothers. Their experiences highlight the importance of prioritizing family, setting boundaries, and embracing flexibility. Whether it's turning off the phone, delegating tasks, or involving their children in their work, these women demonstrate that finding harmony amidst the chaos is possible.

As female entrepreneurs and leaders continue to shatter glass ceilings and redefine success, they do so with the unwavering support and love of their families. Balancing the roles of boss and mom is not without its challenges, but with resilience, adaptability, and a dash of humor, these women prove that it can be done—and done exceptionally well.

Strategies for Making It Easier

- **Prioritize Self-Care:** Make time for activities that rejuvenate your mind, body, and soul to prevent burnout and maintain balance.



Gerri Leon Guerrero



Jarneec Halsey & Family

- **Foster a Supportive Network:** Surround yourself with mentors, peers, and community groups that understand your journey and offer guidance and encouragement.
- **Embrace Technology:** Leverage technology solutions to optimize workflow and stay organized, allowing for flexibility and accessibility.
- **Establish Boundaries:** Define designated work hours and family time, ensuring



GWCC

- **you are fully present in both professional and personal spheres.**
- **Cultivate Flexibility:** Embrace adaptability and be open to adjusting plans as circumstances evolve, navigating challenges with resilience and grace.
- **Advocate for Supportive Policies:** Champion initiatives at work or with your local government that promote work-life balance and gender equality, paving the way for future generations to succeed without compromise.

GUMA

GUAM UNIQUE MERCHANDISE & ART



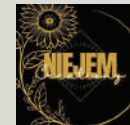
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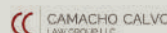
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WHAT IS GUMA?

Guam Unique Merchandise & Art (GUMA) provides new and innovative ways to deliver the essence of Guam in a competitive business environment.

Our programs are developed to assist passionate & motivated artists, cultural producers, and local entrepreneurs become self-sustaining small businesses. GUMA provides access to mentoring, training, tools, and support from a variety of expertise and resources through our programs.

OUR GUMA PARTNERS



Guam Unique Merchandise and Art (GUMA) is a 501(c)3 local nonprofit organization. Formed in 2013, our mission statement is "to be the premier catalyst for promoting and facilitating entrepreneurship in Guam".



@gumaguam



/gumaguamgallery



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Your Journey starts here.



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Ongoing Training with Kosrae SBDC



On March 14, 2024, the Kosrae Small Business Development Center (KSBDC) hosted a Basic Excel training session aimed at local small business owners and individuals seeking to enhance their Microsoft Excel skills beyond the basics. The training catered to those already familiar with Excel's basic functionalities, offering insights into more advanced tasks to bolster their proficiency.

The session encompassed fundamental calculations such as addition, subtraction, multiplication, and division, essential for everyday business operations. Additionally, participants learned how to aggregate data within columns or rows, as well as how to determine the minimum, maximum, and average values within a range of cells. These skills are invaluable for streamlining data analysis and decision-making processes within small businesses.

The primary objectives of the training were to ensure



that each participant grasped essential MS Excel terminology, gained proficiency in launching the application, familiarized themselves with Excel's tools and functions, mastered data entry and manipulation techniques, and understood the processes of saving and printing worksheets.

Participants were actively engaged throughout the session, with the group divided into pairs to facilitate

collaborative learning. This approach allowed attendees to not only receive instruction from the presenter but also practice applying their newfound knowledge alongside a peer for hands-on reinforcement.

The Kosrae SBDC remains dedicated to supporting individuals and small businesses in their entrepreneurial endeavors. Offering a range of no-cost services including business advising, education, and training, the center aims to empower both existing and aspiring entrepreneurs to start, grow, expand, and succeed.

Those interested in accessing SBDC resources or participating in future training opportunities may reach through phone at (691) 370-2751 or via email at kosraesbdc@pacificsbdc.com.

The center operates Monday through Friday from 8 a.m. to 5 p.m., ready to assist individuals, communities, and villages on their journey to business success.

Master Your Records

Kosrae SBDC's Training Adventure

On March 5, 2024, the Kosrae Small Business Development Center (SBDC) hosted an exciting Record Keeping training session. This special event was open to business owners and anyone eager to learn more about keeping their records shipshape.

What was on the agenda? Well, participants embarked on a journey through the world of record keeping. This training covered everything from the basics—like what record keeping even means—to the nitty-gritty details of how to track your business transactions like a pro.

Why is record keeping so important, you ask? Think of it as your business's compass—it helps you stay on course and navigate the sometimes choppy waters of entrepreneurship. By keeping careful records of your income, expenses, and financial transactions, you'll have a clear picture of your business's financial health.

During the training, participants learned about the different kinds of records they need to keep, from sales and expense records to other important financial documents. Plus, they got hands-on experience with recording business transactions, so they'll be ready to tackle their own record-keeping adventures.

But that's not all. This training didn't just stop at the basics. Oh no, it went above and beyond to help participants establish robust systems for organizing and maintaining their records. With these skills in their arsenal, they'll have complete control over their financial data and be ready to conquer any challenge that comes their way.

So, whether you're a seasoned business owner or just starting out on your entrepreneurial journey, mastering your records is key to success. And with the Kosrae SBDC by your side, you'll have all the tools and support you need to navigate the exciting world of record keeping.



Partner with GEDA!



Local Business Resources

Whether you're starting a business, adding jobs or improving your business's operations, we offer a variety of programs to help achieve your goals.

Loan Programs	Small Business Programs	Guam Product Seal (GPS)
<ul style="list-style-type: none"> • Agriculture Development Fund (ADF) • Guam Development Fund Act (GDFA) • State Small Business Credit Initiative (SSBCI) - Loan Guarantee 	<ul style="list-style-type: none"> • Guam State Trade Expansion Program (STEP) • Comprehensive Economic Development Strategy (CEDs) 	<p>Program established in an effort to stimulate economic opportunities on Guam by promoting the manufacturing of local products</p>

Connect with us!



GEDA Guam Economic Development Authority

@investguam

www.investguam.com

T: 671-647-4332



FOR MORE INFO

Inspired by our history and our environment

Centered in Island Wisdom

Committed to lighting the path for future innovators

Passionate about knowledge and discovery

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We are the University of Guam.




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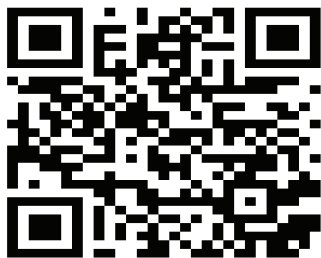
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For More Information:

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