



# Pacific BUSINESS PARTNERS

November 2013 Vol. 9 No. 4

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U.S. Small Business Administration  
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Your Small Business Resource

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# GROWING UP IN THE BUSINESS



**By: Fred Granillo**  
*Business Counselor (Guam SBDC)*

Like many kids growing up in Guam, Derrick Muna Quinata has fond memories of his Dad taking him to baseball practice or golf lessons or

teaching him to ride a bike. Derrick rode the bus after school to his grandparents Bill and Ana Muna's house in Mangilao where he would do his homework and play. Derrick had fun with friends and got in trouble just like other children. He was a normal kid. Some of his early mem-

ories are of accompanying his mother to work. Derrick's mother Donna is a successful auto sales person for many years and still works today.

Derrick remembers running around SLC Motors (the old Ford/Mazda Auto Dealership) as a

Owner Derrick Muna-Quinata stands in front of his Guam Auto Spot Mitsubishi Dealership in its new location in Marine Corps Drive East Agaña.

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## THE UNIVERSITY OF GUAM PACIFIC ISLANDS SBDC NETWORK ACCREDITED WITH NO CONDITIONS!

**By: Casey Jeszenka**  
*Director (PISBDCN/Guam SBDC)*

The Pacific Islands Small Business Development Center Network Director Casey Jeszenka announced that on September 30, 2013 the University of Guam Pacific Islands Small Business

Development Center Network (PISBDCN) received notification from the America's Small Business Development Center (ASBDC) Network's Accreditation Chair, Beth Melnik, and Vice-Chair, Mike Young, that the PISBDCN achieved full accreditation with no conditions. Accreditation qualifies PISBDCN to apply for SBA funds

administered by the Office of Small Business Development Centers. PISBDCN's next scheduled accreditation review will be in the year 2018.

The Pacific Islands Small Business Development Center Network was reviewed during the week of June 3 - 6, 2013 by Mike Myhre of the Florida SBDC and

Mark Langford of the North Texas SBDC Network. The review encompassed the general accreditation standards developed and deployed in cooperation with our federal funding partner, the U.S. Small Business Administration (SBA).

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## THE PACIFIC ISLANDS SBDC NETWORK ANNOUNCES FRED GRANILLO AS 2013 STATE STAR

By: America's Small  
Business Development Center  
(ASBDC)

The Pacific Islands Small Business Development Center (SBDC) Network Director Casey Jeszenka announced that Fred Granillo has been selected as the 2013 State Star of the Pacific Islands SBDC Network (PISBDCN).

"I am delighted to make this announcement, and to recognize Fred Granillo for extraordinary contributions to the work of the Pacific Islands SBDC Network and to the small businesses in Guam," said Casey Jeszenka.

Fred Granillo is a business counselor and the training coordinator at the Guam SBDC at the University of Guam. Fred Granillo was chosen by the PISBDCN for being an outstanding performer, making a major contribution to the PISBDCN program and showing a strong commitment to small businesses in Guam.

"It is an honor to accept this award," said Fred Granillo, "and to have the opportunity every day to assist so many entrepreneurs achieve the dream of starting and succeeding in their own business."

A special awards reception honoring the America's SBDC 2013 State Stars was held on Monday, September 9th in Orlando, Florida in conjunction with America's SBDC's 33rd Annual Conference. The reception was graciously sponsored by Constant Contact, Inc. Constant Contact, Inc. helps small businesses, associations, and nonprofits connect with their customers, clients, and members. Launched in 1998, Constant



Photo by S Thibodeau Photography: (From L-R) Mrs. Georgette Reyes-Wiltz (PISBDCN Associate Network Director), Mr. Fred Granillo (Guam SBDC Counselor and 2013 PISBDCN State Star) and Casey Jeszenka (PISBDCN Network Director) at the ASBDC State Star Reception in Orlando, Florida.

Contact champions the needs of small organizations and provides them with an easy and affordable way to build successful, lasting customer relationships. Learn more at [www.constantcontact.com](http://www.constantcontact.com).

America's Small Business Development Center (ASBDC) Network is a partnership uniting

private enterprise, government, higher education and local nonprofit economic development organizations. It is the Small Business Administration's largest partnership program, providing management and technical assistance to help Americans start, run and grow their own businesses. With about 1,000 centers across

the nation, America's SBDC network provided business consulting to approximately 200,000 clients, training for more than 400,000 attendees, and other forms of management and technical assistance to approximately 600,000 small businesses and aspiring entrepreneurs last year. Learn more at [www.asbdc-us.org](http://www.asbdc-us.org).

## Accreditation

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Casey Jeszenka stated, "Accreditation is important for each of the 63 SBDC Networks across the U.S. and its Territories and is essential for the national SBDC program to be recognized as a high quality economic development organization. The PISBDCN wants to congratulate the staff, SBDC Service center hosts, and supporters for making this accreditation without conditions happen!"

The Pacific Islands Small Business Development Center Network is your resource for expert business advice and guidance in all areas of business management, including pre-venture feasibility, business plan development, marketing, record keeping, financial and human resource management, operations management, and access to capital (loans & investors), as well as specialized areas such as international



The University of Guam Pacific Islands Small Business Development Center Network staff took a group photo with the accreditation reviewers, Mike Myhre of the Florida SBDC and Mark Langford of the North Texas SBDC.

trade and technical services. SBDC Counselors offer one-on-one confidential counseling at no charge to make sure you have the information you need to make the decisions that are right for you and your company. Small business trainings are also offered at low to no cost. Conveniently located in 7 loca-

tions throughout Micronesia (Guam, Palau, Marshall Islands, Yap, Chuuk, Kosrae and CNMI), the SBDC offers a host of services designed to help start, sustain and/or grow your business, achieve higher profits and improve operations. Learn more at [www.pacificsbdc.com](http://www.pacificsbdc.com).

America's Small Business

Development Center (ASBDC) Network is a partnership uniting private enterprise, government, higher education and local nonprofit economic development organizations. It is the Small Business Administration's largest partnership program, providing management and technical assistance to help Americans start, run and grow their own businesses. With about 1,000 centers across the nation, America's SBDC network provided business consulting to approximately 200,000 clients, training for more than 400,000 attendees, and other forms of management and technical assistance to approximately 600,000 small businesses and aspiring entrepreneurs last year. Learn more at [www.asbdc-us.org](http://www.asbdc-us.org).

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# Establish Business Controls To Focus on Goals

By: SCORE Association  
(Service Corps of Retired Executives)

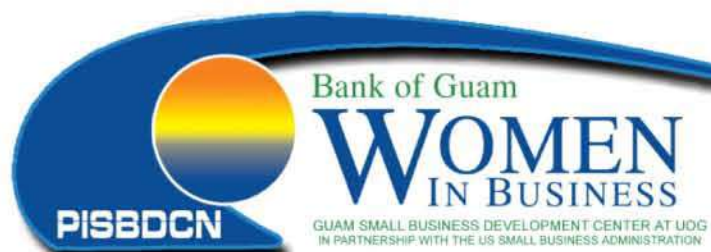
It can be a challenge to remain focused on the goals of the business during the hurried pace of the business day. Much like a football team in the midst of a key play, trying to look at the next part of the game strategy—it's a tall order. To stay on target, create a game plan that covers the big picture, so you can focus on the "play of the day." Business controls are as important to the small office with two employees as they are to the small business with 200 employees.

A control system establishes specific policies and procedures for tasks to be handled on a planned basis. The system measures, controls and provides feedback to the owner about what is happening in various parts of the business. This system should be as simple as possible to provide information quickly, so the owner can make reasonable business decisions based upon current information. Avoid complicated procedures that lead to confusion, expenses and wasted staff time.

Controls place accountability within the business. Some employees may feel that controls are restrictions. However, the success of the company and the employees' pay depends on the business success. The controls are not meant to be a trap, but rather a quick check to allow everyone to do the job right. A control system is objective and can provide a systematic and routine measure of performance on an ongoing basis. Trends and ongoing employee, manufacturing and service performance are vital to customer satisfaction and business success.

Getting employees to accept and follow the system is absolutely necessary. Take time to explain why controls are being put into place and the affect you expect a control system to have on the processes of your business. The focus is not on controlling employees, but rather on controlling processes and quality to the business is better for everyone. You need employee compliance with the new system and their understanding and acceptance is important in creating a reliable system.

Every business needs policies and procedures that place a measure of control in their processes. Product and service quality means customers and repeat customers. Business is gained because the company is using the most effective and efficient methods to accomplish tasks. You may develop guidelines and control systems yourself or bring in a team of employees to help define a system that is useful in their job success, as well as the company's success. A control system should be a part of making the work smoother not more cumbersome.



## 2013 Bank of Guam Women in Business Conference



Featuring Monica Cornetti,  
International Speaker and Author/Owner  
of *EntrepreNOW!* Dallas, Texas

The Bank of Guam Women in Business Program  
at the Guam SBDC,  
in partnership with the University of Guam and Small Business Administration

Presents

**"Social Media Marketing the SMART Way!"**

November 21, 2013, Thursday, 8:00am to 4:00pm

**\$35.00 per person (includes lunch)**

Westin Resort Guam, Tumon

*Vision Sessions, Workshops,  
Demonstrations, Sampling,  
Marketplace*

### What's on the Agenda...

- Start Smart with a Social Media Strategy
- Social Media Platforms-Choosing the Right One for Your Needs
- Customer Interaction-Getting Them Involved
- Measure What Matters

### ONLINE REGISTRATION REQUIRED

at [pisbdcn.ecenterdirect.com](http://pisbdcn.ecenterdirect.com)

**Registration and payment deadline on or before 5pm, November 19, 2013.**

To make cash or check payment (payable to University of Guam), please visit the Guam SBDC, Rm #148, located at the UOG Leon Guerrero SBPA Bldg, Mangilao; Credit card payments also accepted online at [pisbdcn.ecenterdirect.com](http://pisbdcn.ecenterdirect.com).

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## SAVE A SEAT! REGISTER TODAY!

### Guam SBDC Training Schedule

#### NOVEMBER

##### "How to Start a Business"

Friday, November 22nd (8:30am – 11:30am)

\*\*Registration & payment deadline 11/20/2013 at 12noon

Presented by Fred Granillo, Business Counselor

Fee: \$20 per person

Location: UOG Guam SBDC RM #148

Leon Guerrero SBPA Building

SYNOPSIS: This workshop will help individuals learn everything they will need to get started, including an introduction to business plans and the importance of preparing one; exploring the legal forms of business (sole proprietorship, partnership,

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

#### DECEMBER

##### "Financial Statement Analysis"

Friday, December 13th (8:30am – 11:30am)

\*\*Registration & payment deadline 12/11/2013 at 12noon

Presented by Fred Granillo, Business

Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148

Leon Guerrero SBDC Building

SYNOPSIS: In this seminar you will gain an understanding of how to assess your business' past, present and future financial condition. Plus you will learn how to evaluate your business' strengths and weaknesses which can serve as a tool to make sound business decisions. Participants shall acquire knowledge in an overall understanding of financial statements that are used as a tool to calculate and interpret various ratios.

TO REGISTER log onto

<http://pisbdcn.ecenterdirect.com>

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

For more information, please call the Guam SBDC at 735-2590.

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# Second Annual Guam Export Trade Show Highlighted Guam's Growing Export Industry

By: Casey Jeszenka  
Director  
(PISBDCN/Guam SBDC)

The 2013 Guam Export Trade Show (GETS) was held on Saturday, September 21 at the Guam Greyhound Expo Hall. GETS 2013 featured many of the island's businesses and products, with the hope to link them with potential buyers locally and internationally.

This year was the second annual event hosted by the Guam Economic Development Authority (GEDA) and the UOG Guam Small Business Development Center (SBDC). As part of the tradeshow, GEDA and the Guam SBDC hosted "Export University 101," that was a comprehensive training session that covered all major aspects of exporting and offered tips in developing global strategies for small businesses. It included materials and information to help them create their international business plan.

"Export University 101" presenters were Kevin Craft, president and founder of Tradewinds Global, an award winning management and marketing company, focusing on the export development and placement of consumer brands throughout the Pacific Rim and Lesley Harvey, Project Director for Hawaii's Pacific Export Council. The "Export University 101" Conference provided useful tools to help small businesses that are new to exporting, as well as those already doing international business, grow their global busi-



Participants of the Export University 101 take a group photo with presenters Kevin Kraft and Lesley Harvey and PISBDCN Director Casey Jeszenka.

ness," said the Pacific Islands SBDC Network Director, Casey Jeszenka.

Guam Product Seal clients were a big focus during this year's trade show. A few of the Guam Product Seal clients who are also STEP grant clients include Grow Guam, Coco Jo's, Island Memories, B & O Sausages and Cruz Best Foods to name a few.

GETS 2013 highlighted local produce, with a real effort to expand our local farm industry since there has been a real interest in local produce in Hong Kong and they are looking at Guam to possibly provide produce for

their hotels and restaurants."

Tourism has been the island's number one industry, so tourism related products and services were also highlighted during the GETS 2013 Tradeshow since Guam's tourism and trade makes up for a large percentage of the island's export industry bringing in foreign dollars and many tourists take back home hand carried export products. GEDA and the Guam SBDC hope to continue to be able to partner to have these types of events.



Island Girl and Trade Route Companies Inc. owners: Connie and Jeff Hurley (in blue) showcase some of their products at the Guam Export Trade Show.

## Mitsubishi

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kid. He would sweep floors, clean cars and other tasks that afforded him the opportunity to learn the auto business. He remembers walking around the auto showroom listening to the different sales people entertain customers. He truly enjoyed the different vehicles, sales process, and dealership environment thinking "this is a great business." The auto dealership was his second home, the environment was dynamic and he felt comfortable there.

Later, he went on to college and earned his bachelor degree in business from the University of Guam. Then, he worked in the technology field for a few years, and although he enjoyed and excelled in the work he was doing, something was missing in his professional life. Derrick is not sure why, but one day he decided to try his hand at selling cars and after rejection from some dealerships, Triple J Motors hired him as an auto salesman. He then spent several years with both Triple J Motors and Atkins Kroll, Inc. (Toyota dealership) proving to be a successful salesman by surpassing stated goals and earning high commissions. He has been in the industry ever since.

In early 2009 Monster Auto Corp. started operations with three employees that included the two shareholders at the time. The company does business as Guam Auto Spot. The business started with just 5 cars on consignment. They started out with a small loan to establish the initial office and hire employees. Derrick

noted the start-up process and first year of operations was a rough learning experience. The biggest challenge was mustering enough capital to purchase some inventory and generate enough cash flow to keep operations open. This early struggle taught Derrick to rely on his ability to come up with creative financing to keep the business in operation while also selling cars and managing the overall operations.

Guam Auto Spot established a solid customer base with the military community and local working-class families who needed reliable, safe transportation at a reasonable price. These groups are the business' core clientele and have proven to be repeat customers that provide additional customers through word of mouth. The business then moved into a new location at Anigua in 2010 and started a small auto repair service that also reconditioned some of the vehicles for sale, which allowed for faster turn-around times to sell the used cars.

The Small Business Development Center was there to offer advice on how to prepare a business plan with financial projections for the purpose of requesting for financing from the bank. Further, they provided advice on the financing process and how to determine the line of credit financing request. Given their goal of expanding the business, they needed to run their business more business-like through financial analysis if they wanted to achieve such goals. As a result, the business secured a line

of credit with Bank of Guam and a Guam Economic Development Authority (GEDA) guarantee that enabled them to purchase increased inventory and sell a higher number of used vehicles to realize their goal of operational expansion. Thanks to the guidance they received from SBDC, Guam Auto Spot's operations were able to jump to the next level.

In a few short years the company went from exclusively selling pre-owned vehicles, to offering detailing services, opening a repair shop to service vehicles, and offering after market products. In less than five years Guam Auto Spot became a full-service used car retail business.

In 2013, the business moved into the new car market when they became the authorized Mitsubishi Dealership on Guam. The company moved into a familiar location, a former dealership location in East Hagatna to house this new car dealership. The new car operations started in September and the company is already seeing demand for the vehicles. Derrick noted the road to get where he has arrived

so far has sometimes been bumpy and there were days when he wondered what he got himself into, but it seems that this is the path that he was meant to be on because of his passion for the auto business.

The company's short term goal is to reintroduce the Mitsubishi brand back into Guam and achieve a respectable market share that was known for this brand when it was sold in past

years. Another short term goal is the expansion of the service repair and maintenance segment for both new and used vehicles. The long term goal for the business is the expansion into additional brand name vehicles not currently offered on Guam.

The success of this business would not be possible without the support and guidance of the company's other shareholder and officer, Annmarie Muna. She is an accomplished and successful businesswoman that is playing a key part in the company's growth and development. Derrick describes the support he receives from his wife Kelly and children is amazing as they are the reason that he remains focused on the business and its growth. Derrick acknowledges his parents, John and Donna Muna Quinata, made him who he is today and he will always be grateful for the wisdom, patience, and unwavering support they have always provided.

The advice Derrick offers to others who want to start a business is have a solid business plan, plan for adequate capitalization, and keep the operational expenses under control. Plus take the time to educate oneself on the effective management of people and assets as this provides the best opportunity to achieve more. Further, he advises on having a vision, patience and perseverance as many times tasks may not be completed as expected and goals will take time to be accomplished. As he noted, businesses are not built overnight so don't give up and success will come.

For more information on how the Guam SBDC can help you, give us a call at (671)735-2590/8 or visit our website at www.pacificsbdc.com.

- ▲ Business Name: Guam Auto Spot Mitsubishi
- ▲ Owner(s): Derrick Muna-Quinata, Annmarie T. Muna
- ▲ Type of Business: New and Used Vehicle Sales
- ▲ Location: Marine Corps Drive East Agaña & in Anigua across Governor's complex at Adelup
- ▲ Hours of Operation: 8am-8pm Monday thru Saturday, Sunday by Appointment (both locations)
- ▲ Contact information: Main Number: 478-AUTO



# Nature Ambassador

By: Keone Chariton  
 (Marketing Assistant Intern  
 (CNMI SBDC))

Donna Rivera, proud owner of Nature Ambassador, arrived in the CNMI in 2001 where she began her journey in the private industry learning the art of sales and marketing. Becoming a successful employee as a sales executive, she made networks and relations with other businesses. With the inspiration of starting her own business, her passion for her business endeavor was found through Nature Ambassador.

Donna explains, "For the past years, from time to time I would have this business idea and just never got the chance or opportunity to materialize. Over the past months with my husband and friends, we have discussed different ideas we could do together as a business, not just because we have the time to do it, but more importantly, we felt the need to have a business that will create jobs for our church-mates." She also mentions, "We don't intend to make such a big promise, but that's the very first thing that came to mind when we decided to start up this business."

Growing up, Donna was always exposed to small businesses. "When I was young, during summer breaks I would collect duhat (Java Plum) or kamote tops and sell it in front of our house. While I was in high school, my family had a snack bar within our school." Donna graduated at the Saint Louis University with a Bachelor in Commerce with a major in banking & finance, and a minor in entrepreneurship. "When I was in college, I stayed with my auntie in Baguio. She had a small store within the public market of Baguio city and at the same time we would deliver food to all the vendors there," Donna recalls.

For Donna, starting a business was not as easy as she thought and the "SBDC has become my guide in every step of the way." Through the personal attention and resources provided by SBDC, "it became realistic with me. I came to realize that attention to detail is very important. It's not enough to just know how to sell; you



**NATURE**  
 Ambassador

also have to make sure that when you sell, you will not end up killing the business by not accounting for all the expenses." Although SBDC helped guide Donna to create a business plan, she states that Director Perry Inos Jr. never stopped at just helping create a business plan but more importantly emphasized that we should not fear to follow our dreams. She says, "He believed [in] me and encouraged me to GO FOR IT!"

For Donna, her largest obstacle was the process of finding the right items to market and finding the right suppliers. She states, "It's challenging to be going back and forth to communicate with different suppliers. But our faith and our dreams never stopped us from pursuing this." The most memorable triumph for Donna was knowing that she was able to start this business and know that her family's there to support her.



One of the products, a loudbasstand, is shown here which is an all-natural smart phone speaker.

Nature Ambassador's short term goal is "to be able to convince local business to support me by making my product available to their stores/shops for the local and tourist market." Nature Ambassador's long term goal is to expand their products to Guam.

Donna Rivera of Nature Ambassador encourages those who are interested in starting a business to "go to the CNMI SBDC office and get FREE consultation, you will never regret it". She states, "It's good to know that somebody is here to stand with you and think with you".

Nature Ambassador is open on

Nature Ambassador provides natural and organic type products.

- ▲ **Business Name:** Nature Ambassador
- ▲ **Owner:** Donna Rivera
- ▲ **Type of Industry:** Marketing/Sales
- ▲ **Location:** Navy Hill
- ▲ **Hours of Operation:** 8:00 a.m. – 5:00 p.m. everyday
- ▲ **Contact Information:** Call (670)789-1873 or E-mail at [donnarivera@icloud.com](mailto:donnarivera@icloud.com)

weekdays and weekends from 8am to 5pm, located in Navy Hill. For inquiries contact Nature Ambassador at (670) 789-1873 or via email at [donnarivera@icloud.com](mailto:donnarivera@icloud.com).

For more information on how the CNMI SBDC can help you, feel free to contact Director Perry Inos Jr. or Lynette Sablan at (670)664-3018 or visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com).

## The CNMI SBDC Training Schedule 2013

Month	Day	Time	Title	Fee	Island	Location	Instructor
November	18	10am-12pm	Start an Added Value Product	FREE	TINIAN	Tinian Chamber of Commerce	Perry A. Inos Jr.
November	21	10am-12pm	Start an Added Value Product	FREE	SAIPAN	Saipan Chamber of Commerce	Perry A. Inos Jr.
December	12	10am-12pm	Start an Added Value Product	FREE	ROTA	Rota's Northern Marianas College	Perry A. Inos Jr.

For more information, please call the CNMI SBDC at 670-664-3018 or e-mail Lynette Sablan at [lynette@pacificsbdc.com](mailto:lynette@pacificsbdc.com) or Perry Inos Jr. at [perry@pacificsbdc.com](mailto:perry@pacificsbdc.com). **DISCLAIMER:** The CNMI SBDC is a member of the Pacific Islands SBDC Network. The PISBDCN is funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the CNMI SBDC at 670-664-3018. Services are extended to the public on a non-discriminatory basis.



# Risha Aguon, MA, IMFT Opens Private Practice

**By: Denise Mendiola-Hertslet**  
Senior Business Counselor/BOG WIB  
Program Coordinator (Guam SBDC)

You could say she had it all...beauty, brains, and brawn. But the one thing Risha Aguon dreamt about the most was to have her own business. After much determination and hard work, she was handed the keys to her very first office space. When I asked her to be interviewed for this article, she began by telling me about the loves of her life. Risha has a beautiful eighteen-month old son, Sabian Aguon-Calvo. Her parents are Ronald and Elaine Aguon and her grandparents are Edward and Katherine Aguon and James and Maria Marques. Risha is a licensed individual marriage and family therapist and has been licensed for 2 years now. She received her graduate degree and training from Argosy University in San Diego and completed her post-graduate internship at the Department of Mental Health and Substance Abuse and the Superior Court of Guam.

**Why did you decide to start your own business?**

**RA:** Opening a private practice has always been a dream since going into this field but it was not until I gave birth to my son and become a single parent that I was compelled to make my dream a reality.

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

**RA:** As a Therapist, I have extensive experience. As a businesswoman, I had zero experience coming into it.

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

**RA:** As I was contemplating starting my own practice, I called Guam SBDC to find out information. When I called and explained my situation, they set me up with an appointment right away and provided me with unconditional

support and direction from there. When I think about my experience with SBDC I think about the tremendous amount of encouragement I received. I walked in having an immense fear of starting something alone with no experience and was pretty much told, "you can do this and we can help you." I was given answers to all my questions or information on where I can get those answers.

**What was the start-up process like?**

**RA:** The start-up process was tough it involved a great deal of questions, research, paperwork, networking, applications, certifications, driving, running around, money and maybe some other things I can't think of right now. Organization was crucial in the process.

**How did you fund your business?**

**RA:** Luckily I had a savings and family support. Funding was especially necessary in starting a business. From my experience, there was a good amount of costs that went into the start-up and thereafter. Although I have made some income, I still have more expenses.

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

**RA:** One of the biggest challenges for me was getting through the fear of "what if it doesn't work out?" But the support I received from my family, friends, the community, Guam SBDC, and other professionals helped me get through that challenge.

The financial aspect in starting a business was another challenge. It is tough not having a stable income and finding ways to bring in income as a service provider. Thankfully there were other people and businesses in the community like Calvo's Select Care, NetCare, and Take Care that have give me the chance to work with them. Also, learning to bud-



Office space at Risha Aguon's private practice

et wisely and cut back on certain lifestyles has helped with this particular challenge.

And lastly, balancing the different priorities in my life. Being a new single mom is hard work and so is opening up a business, but thankfully I really had the support that I needed. And I had to continue to prioritize and work at my own pace.

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

**RA:** There was definitely a sense of pride after my first session took place. I looked around my office and said to myself, "wow I did it." Then when I got my first dollar I knew for sure I made something work. Not only has opening a private practice given me the flexibility to put in time and effort into each client it has given me the liberty to spend quality time with my child that can never be taken away.

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

▲ **Owner:** Risha Aguon, MA (Private Practice)  
▲ **Type of Industry:** Licensed Individual, Marriage, and Family Therapist, Counseling Services  
▲ **Location:** 178 Javier Dr. (Cliff) Agaña Heights, Gu. 96910  
▲ **Contact Information:** (671) 477-3311 (c) 671-486-9233

Risha Aguon creates a beautiful environment for her clients.

**RA:** My short-term goals are to hopefully gain more clients, continue to grow and learn as a professional and as a businesswoman, and to become a service provider for all insurance companies on island. My long-term goals are to be the best therapist/professional I can be and to continue to use my business to provide quality service to the community.

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

**RA:** I encourage anyone who has the same dream to go for it. It takes passion and determination but once you see a chance and all the elements are in

place take it and run! There are so many resources available and so many people willing to help. The opportunity for local businesses to open and prosper is out there to grasp!

For more information about Small Business Development Center contact Denise Mendiola-Hertslet, Senior Business Counselor and Bank of Guam Women in Business Program Coordinator at 735-2594 or [denise@pacificsbdc.com](mailto:denise@pacificsbdc.com).



## Establish Effective Inventory Controls

**By: SCORE Association**  
(Service Corps of Retired Executives)

Inventory control is probably second only to lack of capital as the greatest cause for financial difficulty for most small businesses who sell products. A good system of stock control is essential to offer customers a good variety of merchandise and a balanced assortment of merchandise. An important aspect of inventory control is stocking and monitoring

inventory, based upon seasonal variations.

A year-round calendar should be maintained to detail the overall merchandise-ordering plan for the year. A detailed list of potential merchandise should be prepared and available a few weeks before orders are placed—sometimes months in advance depending on the industry and vendors. January is the time to pick and order your line of Easter merchandise. June is the time to plan orders for Christmas merchandise.

Stock control also means having the right varieties of merchandise when demand is at its peak. While some lines have colors popular all year-round, demand for colors of some items will vary by time of year. Red candles may be on your shelves year-round, but seasonal sales peaks around Valentine's Day and Christmas may demand a larger supply.

Other items show seasonal demand by the product type. Meats for barbecuing sell better over the

warm summer months. Sales for pool maintenance products peak during the swimming season. The automobile service garage is sure to have antifreeze on hand in time for the winter season. Whatever your product line, you will want to consider product trends with consumers, as well as the seasonal conditions that drive consumer demand.

A seasonal calendar for buying and stock control is common to many retailers. If your competitors have seasonal merchandise in stock that

you did not order, visit their stores. Find out if their merchandise selection is moving quickly or sitting on the shelf. What merchandise is being heavily discounted by your competitors? Compare that to your own shelves. Gather information that indicates what is happening in the market beyond your sales floor. Competitive analysis can help you plan your own merchandise selection better for upcoming seasons.



# Youth Entrepreneur Solutions Phase II

By: **Lisa Abraham**  
 Director (Palau SBDC)

## YES Action Plan-Phase II Participants Present

After months of learning the principles of business plan writing, hearing guest speakers, and going on field trips, six of the 12 YES Phase II graduates have presented their business plans to a panel of judges. The participants' business plans covered an entire spectrum of retail/service concepts ranging from postal services to sports to fast food to education. The six participants are Lteltak Fritz, D'arcy Sakuma, Andrea Vereen, Alessa Aguon, Knox Odeu Tkel, and Hiroshi Masters.

In separate interviews, the participants agreed that the YES Action Plan was a worthwhile program for the youth of Palau to join. "Di bong," said one participant, while another said, "Just do it. You never know. You don't want to deal with all the woulda-coulda-shoulda. Just do it and you'll see for yourself."

The presentations were given over the course of two days at the Palau Pacific Resort's Meduu Restaurant and were judged by local bank representatives. The YES Actions Plan is a business plan competition and will result in first, second, and third place winners. One participant said in response to the contest aspect, "It doesn't matter if I win one of the prizes. I already won. I have everything I need now to go into business for myself and that's what I needed and wanted."

## YES Participants Nominated to GES



Participants pose at the 2013 YES Award Ceremony.

## 2013

Six past and present participants of the YES program were nominated in September to the Global Entrepreneurship Summit (GES) which is being held in Kuala Lumpur, Malaysia this October. The six YES nominations who are Pauleen K. Brechtefeld, C. Merirei Ongelungel, Olkeril Kazuo, Andrea Vereen, Lteltak Fritz, and Knox O. Tkel were sent to the U.S. Embassy located in Airai.

All participants have either launched their business ventures or are in the process of launching their businesses and all with the

common goals to grow Palau's private sector and helping their fellow Palauans. The GES "is expected to draw 100 prominent international speakers who will share their experiences and participate in discussion on innovative funding models, talent development, digital entrepreneurship, [and] was conceptualized based on the theme 'Empowering and Connecting Entrepreneurs.'" Another nominee, Kevin Mesebeluu, was selected by the U.S. Embassy to represent Palau at the convection. The nominations speak volumes of the YES participants and all the research and hard work they have

put into their respective business ventures.

## YES Phase II Winners Revealed

After months of hard work—research, workshops, studying, discovering, and networking—the top three winners of Palau's Youth Entrepreneur Solutions program have finally been announced.

In first place, Knox "Odeu" Tkel with her eco-touring inspired business plan which she intends to base out of Ngardmau state. In second place, Lteltak "LT" Fritz, with her after-school tutoring program which will also feature computer literacy courses for Palauans in their golden years. In third place, Andrea "Andy" Vereen with a private postal and delivery service which she credits to the importance of networking and sharing ideas.

The YES Action Plan Phase II of its program launched on March 15, 2013. The theme for this year's business plan training and competition was "Building the Spirit of Entrepreneurship." The YES Action Plan first launched in April 2012 and is a joint initiative under the Palau Small Business Development Center and the United Nations Development Programme (UNDP).

If you would like more information about the Youth Entrepreneur Solution business plan competition or how the Palau SBDC can help you, please contact Lisa Abraham at 680-587-6004 or e-mail at [lees@pacificsbdc.com](mailto:lees@pacificsbdc.com). You can also stay up-to-date on all their activities by visiting their Facebook site: <http://www.facebook.com/YESpalau>.

## PALAU SBDC 2013 – Training Schedule

Date	Training Title
November 11	Food Safety and HCCP
	Global Quality Systems
November 13	Approved Supplier Programs & Customer Owned Quality
November 14	The Cost of Quality
	Choosing Quality Systems for my Business
November 26	Import Regulations and How to Find Information
	Food Labeling and Packaging
November 27	Achieving Product Consistency and Testing
November 28	The Audit Process

All workshops will be facilitated by Lisa K. Abraham, Palau SBDC Director. Please contact your Palau SBDC at 680-587-6004 or e-mail [lees@pacificsbdc.com](mailto:lees@pacificsbdc.com) for more details.

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## Yap SBDC Training Schedule

Month	Workshop Title	Hours	Instructor
November 19	Marketing Development	2	LP Southwick
November 20	Quality Assurance	4	James Limar/LP Southwick
November 21	Business Development	2	James Limar
December 3	Value Added Process	2	Linda Germanis
December 4	Packaging	2	Linda Germanis
December 5	Labeling	2	Linda Germanis

Workshops listed will be offered to business owners and potential business owners interested in becoming export ready during the months of November and December 2013. It will be held at the Yap SBDC Training Facility at NO CHARGE (FREE). To inquire about the workshops, please contact the Yap SBDC at telephone numbers (691)-350-4801/4802 or at e-mail address [ysbdc@mail.fm](mailto:ysbdc@mail.fm). Seating is limited to 25 participants per session. Schedule is subject to change without prior notice. The Yap SBDC is a member of the Pacific Islands SBDC Network. The PISBDCN is funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions, or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, call the YAP SBDC at (691)350-4801/2. Services extended to the public on a non-discriminatory basis.





# The Pacific Islands Development Bank (PIDB) Open its Doors in the Republic of the Marshall Islands (RMI)

By: Anel N. Philimon  
Director (RMI SBDC)

The government of the Marshall Islands became a new member of the Pacific Islands Development Bank-PIDB late last year (2012) after a long waiting period for the signing of the membership agreement between the PIDB and the RMI government. Like the other government member, the RMI government had to pay for its share to become a member of the

bank.

Mr. Aren Palik, CEO/President of PIDB, Mr. Casey Jeszenka, Director of the Pacific Islands Small Business Development Center Network (PISBDCN) and Mr. Alfred Alfred, Jr., Secretary of RMI Finance and representing the RMI government to the PIDB of directors agreed to utilize the RMI Small Business Development Center (RMI SBDC) and its host agency, the Ministry of Resources and Development to assist start up and

existing business owners to develop and complete their business proposals.

In addition to the existing funding sources that the business communities in RMI have enjoyed for some years, PIDB brings opportunities to our doors. Recently, RMI SBDC assisted a few clients to obtain business loans from the bank. These businesses are start-up and existing/expansion ventures.

Thanks to PIDB and the government

of the Republic of the Marshall Islands for bringing the opportunity to our people, especially the business community. Komol tata!

For more information on how the RMI SBDC can assist you, please visit their office at the MIDB Building Room #404 in Delap Village. You can contact Anel Philimon, RMI SBDC Director, at 692-625-3685 or e-mail at [anel@pacificsbdc.com](mailto:anel@pacificsbdc.com). Please also visit our website at [pacificsbdc.com](http://pacificsbdc.com) or [www.rmirnd.net](http://www.rmirnd.net).

## RMI SBDC Training Schedule

### Month

November 26, 2013  
November 27, 2013

### Topic

RMI Tax  
RMI Tax

All workshops will be held at the RMI SBDC and are from 10:00am-12:00noon FREE OF CHARGE. All workshops are open to all qualified small business owners, managers, key personnel, and individuals starting or considering to start or expand their

business venture. Individuals interested in attending the workshops may call the RMI SBDC office at 692-625-3685 or e-mail Leeno at [leeno@pacificsbdc.com](mailto:leeno@pacificsbdc.com).

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## SBA Guam Branch Manager, Ken Lujan, Conducts "Team Building" Training

By: Ketsen Haregaichig  
Director (Chuuk SBDC)

During the month of August 2013, Mr. Kenneth "Ken" Lujan, SBA Guam Branch Manager, was on a two-day visit to the state of Chuuk for a site visit at the Chuuk SBDC. During the short visit, Mr. Lujan conducted the "Team Building" training at the Truk Stop Hotel. The training was opened to participants from different areas of the government and private sector, including Ngos and others.

There were 28 participants and it was a very enjoyable learning opportunity for all. "This is perfect," one participant said. "Information shared by Mr. Lujan was excellent," stated Ketsen Haregaichig, Chuuk SBDC Director.

For more information on the Chuuk SBDC, please contact them at (691)330-5846 or e-mail [cassandra@pacificsbdc.com](mailto:cassandra@pacificsbdc.com) or [ketsen@pacificsbdc.com](mailto:ketsen@pacificsbdc.com).

## Chuuk SBDC Training Schedule

### November 2013:

Topic	Date
Read and Understand Financials	November 25
Cash Flow	November 26
Balance Sheet	November 27
Income Statement	November 28
Introduction to Computer	November 29

### December 2013:

How to Write a Business Plan	December 09
Marketing	December 10
Banking	December 11
How to Apply for a Loan	December 12
Introduction to Excel	December 13

All training/workshops are open to all qualified small business owners, managers, key personnel, and/or individuals planning, considering to start or expand their business ventures. All training are offered at NO CHARGE (FREE). Please contact your Chuuk SBDC at 691-330-5846 or e-mail [Cassandra@pacificsbdc.com](mailto:Cassandra@pacificsbdc.com) or [ketsen@pacificsbdc.com](mailto:ketsen@pacificsbdc.com) for more details. DISCLAIMER: The Pacific Islands SBDC Network is funded in part through a cooperative agreement with the U.S. Small Business Administration. All opinions, conclusions or recommendations expressed are those of the author(s) and do not necessarily reflect the views of the SBA. Requests for reasonable accommodations must be made 72 hours in advance. Services are extended to the public on a non-discriminatory basis. The Pacific Islands Small Business Development Center Network is a program supported by the U.S. Small Business Administration (SBA) under a cooperative agreement. SBA does not endorse any products, opinions, or services of any external parties or activities.



## Kosrae SBDC Training Schedule

Date  
November 12  
November 13  
November 14  
November 25  
November 26  
November 27

Topic  
Quality Assurance: Sessions 1, 2, 3  
Quality Assurance: Sessions 4, 5, 6  
Quality Assurance: Sessions 7, 8, 9, 10, 11, 12  
Business Development  
Business Development  
Business Development: Financial Statements

All workshops are from 10:00 a.m. – 12noon at the Kosrae SBDC training room. The workshops will be presented by Kosrae SBDC and DREA at NO CHARGE (FREE).

The Kosrae SBDC training are open to all qualified small business owners, managers, key personnel, and individuals planning to open or thinking about opening their small business

venture. To inquire about the workshops, please call the Kosrae SBDC at (691)370-2751 or e-mail [skiller@pacificsbdc.com](mailto:skiller@pacificsbdc.com). Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the Kosrae SBDC at (691)370-2751. Services are extended to the public on a non-discriminatory basis.



# More Proficient Business Trainers in the Northern Pacific

By: Secretariat of the Pacific Community (SPC)

Business entrepreneurs in the Pacific can now expect to receive better expertise from trainers in the areas of marketing, quality assurance and business development. This will help improve the export market readiness and performance of their enterprises.

A 22-member group of public and private sector trainers from the Federated States of Micronesia, Marshall Islands and Palau attended the North-Pacific in-country train-the-trainers workshop in Guam from 12–15 August.

The workshop was facilitated by two European Union (EU)-funded projects – the Increasing Agricultural Commodity Trade (IACT) project and the Pacific Regional Tourism Capacity Building programme (PRTCBP) – in partnership with the University of Guam's Pacific Islands Small Business Development Center Network (PISBDCN).

IACT and PRTCBP are implemented by the Secretariat of the Pacific Community (SPC) and the South Pacific Tourism Organisation (SPTO) respectively. Both projects are part of EU's Strengthening Pacific Economic Integration through Trade (SPEITT) programme.

The four-day workshop refreshed and enhanced the skills of the participants – most of whom are engaged in training business owners and potential business operators in their countries. It is expected that they will assist in the areas of marketing, quality assurance and business development on their return.

This, according to IACT Team Leader, Samu Turagacati, is particularly important, keeping in mind the high costs and difficulties faced by entrepreneurs in acquiring the services of specialised business trainers.

'Having well-rounded business trainers who are easily accessible to entrepreneurs, including those involved in enterprises assisted by IACT, will facilitate the provision of the necessary technical assistance and advisory services for enterprises to grow and expand. This will contribute to economic growth, as well as generate employment opportunities,' he stated.

Commenting on the collaboration with partners for the workshop, Turagacati said that IACT is well-positioned to engage with key players in the economic development of the Pacific by undertaking joint interventions on activities to support small and medium-scale enterprises to maximize on business opportunities.

The University of Guam and PISBDCN



Workshop participants from the Federated States of Micronesia, Marshall Islands and Palau, together with representatives of the University of Guam and trainers at the North-Pacific In-Country Train-the-Trainer workshop.



The Pacific Island Small Business Development Center Network (PISBDCN) staff, participants from the Federated States of Micronesia, Marshall Islands, and Palau, SBPA (Acting) Dean Dr. Santos, SVP Dr. Enriquez (Interim), and the SPC and SPTO trainers take a group photo after the Certificate of Completion of the North-Pacific In-Country Train-the-Trainer Ceremony on August 15, 2013.

CN were pleased and excited about the partnership formed with SPC and SPTO.

'It is our hope to work together more in the future to help build the capacity of the private sector in Micronesia by providing more training like this,' said Casey Jeszenka, Network Director of PISBDCN.

Turagacati said that there may be a possibility in the near future for IACT-assisted enterprises in the Northern Pacific to be part of PISBDCN's client

list in order for them to receive free technical assistance when required.

The training was well received by the participants. They expressed their appreciation of the outstanding delivery of the presentations and noted that the training was extremely useful.

One of the participants, Lisa Abraham, Director of Palau's Small Business Development Center (SBDC,) said that the workshop was a great opportunity to enhance her skills and knowledge.

'This training was very important as I will use the tools, knowledge and information to assist my clients on matters of quality control, business systems and processes, and the ability to accurately quantify loss of business,' she said.

Key benefits of the workshop include the enhancement of the marketing, quality assurance, business development and teaching skills of the participants so that they will be better able to teach clients and small business communities in the tourism and export sectors.

Lisa Abraham hopes to implement some of the things learnt at the workshop in the annual training goals for Palau's SBDC. This will involve conducting training programs to value-added production clients, as well as to current and prospective farmers and producers.

The workshop was held at the University of Guam in Mangilao.

The IACT project is aimed at strengthening the export capacity of Pacific countries and territories in the primary industries of agriculture, forestry, aquaculture and livestock.

For more information on the Pacific Islands SBDC Network, contact the PISBDCN office at 671-735-2590 or visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com)

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