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## PISBDCN expands into Pohnpei

By: Yuuki Omura  
*Office Manager,  
Pohnpei SBDC*

The grand opening ceremony for the Pohnpei Small Business Development Center (Pohnpei SBDC) took place on January 16, 2020 with dignitaries, embassy representatives, bank representatives, special guests from abroad, resource partners, and members of the College community present. Special remarks were given by the College of Micronesia-FSM National Campus President Dr. Joseph Daisy, the Dean of the School of Business and Administration from University of Guam (UOG) Dr. Annette Santos, and the Pacific Islands SBDC Network (PISBDCN) Acting Network Director Ms. Denise Mendiola. The ceremony then proceeded with the cutting of the ribbon by Dr. Daisy followed by a short tour of the new center.

Officially opening at the start of the new decade, Pohnpei SBDC marks as the seventh PISBDCN location in the Micronesia region. With years in the



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making, Pohnpei SBDC finally joins the Network consisting of Guam, the FSM States of Yap, Chuuk, and Kosrae, the Republic of Palau, and the Commonwealth of Northern Mariana Islands. PISBDCN is a member of nearly 1,000 centers nationwide

providing technical business assistance to existing businesses and aspiring entrepreneurs. The Pacific Islands SBDC Network's mission is to support the growth and economic development of the U.S. affiliated Pacific islands in the Western Pacific region by providing high quality training and no cost one-on-one confidential counseling to existing and prospective small businesses.

The Pohnpei SBDC team is excited for this partnership. We would

like to thank PISBDCN for enabling us to assist the Pohnpei business community and grow the island's economy through business startups; expansion; job creation and retention; and youth, women, and veteran entrepreneurship, among others. We would like to also acknowledge COM-FSM for hosting the Pohnpei SBDC. To find out more information, to request for counseling or interested in training, contact us at (+691)320-2480 ext. 149 & 150, or email us at [pohnpeisbdc@pacificsbdc.com](mailto:pohnpeisbdc@pacificsbdc.com).

## Eco-Friendly Options aims to provide a sustainable alternative to plastics and styrofoam

Written By: Yuuki Omura  
*Office Manager, Pohnpei SBDC*  
Co-Written by: Timothy Mamangon  
*Pohnpei Director/Business Advisor*

Mrs. Michelle Kamber, founder and CEO of Eco-Friendly Options (EFO) Pohnpei, started her business out of growing concerns for the world, particularly the environment. She envisioned a business that would not only benefit herself but the community. Inspired by nature and humanity videos on YouTube and the thought of a livable future for her children, she ventured into the unknown.

Although she had 10 years' experience in the food and beverage indus-



try, this was a whole new challenge for Michelle. At the time, Pohnpei's food and beverage industry largely depended on single-use plastic and Styrofoam products, as it was affordable and in abundance. With passion and drive, Michelle and her friend pressed

forward, reaching out to restaurants and stores in hopes that they would consider switching to eco-friendly products; however, many declined.

Michelle signed up as a client with the Pohnpei Small Business Development Center, seeking guidance. Describing the SBDC, Michelle said, "I consider getting introduced to Small Business Development Center as one of my biggest blessings from God. Like a sign that we are doing the right thing even though people always say "NO" to us when asking them to switch." Pohnpei SBDC guided Michelle towards a proper business launch and taught her management,

*continued on page 10*



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## Frederick Granillo appointed as Pacific Islands Small Business Development Center (SBDC) Network Director

By: Dr. Annette T. Santos, UOG SBPA Dean

The School of Business and Public Administration is pleased to officially announce the appointment of Frederick Granillo as the Pacific Islands Small Business Development Center (SBDC) Network Director effective March 9, 2020.

Mr. Granillo comes to us with over 31 year of extensive experience in the Accounting and Finance industry, particularly in the areas of accounting, finance, and income taxation. Mr. Granillo held several management positions in a number of different business organizations that include Business Advisor, Internal and External Auditor, Assistant Vice President in Commercial Lending, Controller, and most recently as a Chief Financial Officer for an established locally and family owned business.

He has a passion for assisting entrepreneurs and helping them to realize

their dream of business ownership. Being an entrepreneur himself, he knows what it takes to run and manage his own business. Mr. Granillo holds a Bachelor's Degree in Business Administration in Accounting from California State University at Los Angeles and a Master of Business Administration in Management from Amherst University.

The small businesses on Guam and across the Micronesia archipelago represent a vital piece of our economy, communities, and region. We look forward to Mr. Granillo's leadership in elevating the Pacific Islands SBDC Network into a thriving ecosystem of entrepreneurship and innovation while preserving our cultural identities, encouraging new business growth, and improving partner relations.

The University of Guam Pacific Islands SBDC Network (PISBDCN) and the Guam Small Business Development Center (SBDC) are housed at

the University of Guam School of Business and Public Administration. This center was opened in 1995. From 1999 through 2002 five additional centers were opened, creating the first international SBDC Network. Service Centers are located in the Federated States of Micronesia (FSM) namely the Yap, Chuuk, and Kosrae States, Republic of Palau, and the Commonwealth of the Northern Marianas Islands (CNMI). In early 2020, the opening of the Pohnpei SBDC marked the seventh center in the network. The local service centers are hosted by the respective state governments through contractual agreements with the PISBDCN. Service center offices are located in professional facilities or educational facilities. Each island has a distinct heritage, culture, belief system, language, national state identity, and legal system that position our Pacific Islands SBDC Network to offer distinct and unique value.

# One's passion for cars turned into a Small Business

By: Nicole Babauta, CNMI Director / Business Advisor

Mike Zandueta, better known as "Mike Z", was born and raised in Saipan. Growing up in the village of Chalan Kanoa, Mike was exposed to entrepreneurship at a young age. His passion and love for cars grew each day as he spent time with his father at their family owned auto shop while his mother worked alongside his father selling BBQ sticks and vegetables.

As a young adult, Mike wanted to share his love for cars and business alongside his wife, Sasha. What started out as a home-based business became a reality on June 8, 2019 when Mike and Sasha Zandueta first opened their doors to "Z's Garage". Z's Garage offers a unique concept of his and hers – giving clients the opportunity to



shop for car accessories and curated press on nails while passing the time as their vehicles are being cleaned.

When asked, "Why did you decide to start your business?" Mr. Zandueta shares, "I decided to start my own business because I wanted not only to share my love for cars with the

community but, more importantly, to spend more time with my children and provide for my family. I saw an opportunity in providing high quality vehicle care at an affordable price – a service not offered by many car washes on the island." Mike adds that his biggest challenge was during the startup

**Business Name:**  
Z's Garage

**Owners:** Mike Zandueta

**Hours:** Mon-Sat from 9:30am to 5:30pm

**Contact Number:**  
(670) 484-6453

**Location:**  
Quarter Master Road

phase in trying to get access to capital, "I applied at three different banks and got denied by every one of them. I made do with what limited funds I had."

The CNMI SBDC assisted Mr. Zandueta by providing resources and one-to-one business advising. Mr. Zandueta has the following advice for others who want to start their business, "Nothing comes easy! Follow your dreams and make it happen!"

# Kosrae Celebrates #SBDC Day



By: Emily O'Steen, Kosrae Business Advisor

Kosrae Small Business Development Center (KSBDC) celebrated SBDC Day by hosting their first ever "Open House" on March 18, 2020 at

the Kosrae SBDC training room.

The Open House is part of SBDC Day celebration, a nationwide recognition of the success and impact of the nation's Small Business Development Centers. Kosrae SBDC has been servicing the Kosrae Business Community and the general public for

the past 18 years since Kosrae SBDC joined the Pacific Island Small Business Development Center Network (PISBDCN) in 2002.

Kosrae SBDC would like to thank everyone for participating and showing their support for this year's SBDC DAY.

# Quick marketing survival guide for small businesses during extended lock down

By: **Angel Camacho-Paulino**,  
Guam SBDC Business Advisor

“The phone hasn’t rang today, maybe they think we’re closed?”

“Our shipment hasn’t come in yet, but we will let you know as soon as it arrives.”

Do any of these conversations sound familiar? This is probably some of the recent questions and conversations you’ve had with employees, customers, and vendors via social media channels, email or phone in recent days. As small business owners, having those conversations isn’t always easy.

With the extension of an additional mandatory 14-day island wide quarantine, you may encounter even higher volumes of these conversations with others in your network. However, the nature of business must go on; our community depends on it to support working families. Entrepreneurs are multi-taskers and we will continue to find creative ways to stay afloat no matter the circumstances. Earlier, we shared some tips on how to manage your finances and cash flow during difficult times. This is also a time to keep in touch with your stakeholders to maintain open and honest communication lines with them so they know you’re still here. Here are some key tips business owners can work on to stay top of mind with your network:

- Communication is the key with customers— If your business has a Google My Business listing, now is the time to update your current information in your business profile. Current information includes hours of operation, business offerings, business description, contact numbers, and any special offerings. This information can be the key to keeping your customers up to date during this difficult time. Think of how customers are going to find you. A Google Business Listing that is outdated or incorrect could cost you a valuable lifetime customer.
- Post timely and relevant information via Social Media – If you haven’t already created a Facebook, Instagram, or Twitter profile for your business, now is the time to get started. Information is dynamic and forever changing during this time. Building your online presence



**“This is a Gift of time for you all to learn more on Marketing. Take this time for self-improvement in the areas that you are not familiar with, Get it Done!”**

in social channels helps to keep your customers informed real-time. Be sure to choose the right social media platform that works for your business and your customers. You don’t want to stretch your time too thin if you’re the only person managing your accounts.

- Current information on your business page includes hours of operation, contact information, business offerings, business description, business location, and relevant photos of your products or services. Try to be consistent with your posts; from time of day, to the types of content you choose to focus on. Encourage your customers to provide feedback of your business or recommendations for activities or promotions they would like to see. There are simple graphic design programs available to you for minimal to no cost to give you some ideas for visually appealing ways to post your content. These tools include: Canva, Adobe Spark, Over, InShot.
- Reach out to your network through their Inbox – Email is the third most influential source of information for consumers and is the preferred means of communication for businesses. On average, people receive around 90 emails per day in their inbox and about 3 in 5 consumers check email on their phones. If you have established email lists, now is the time to let your network know what you’re up to. You may have some customers who haven’t heard from you in a while and could be in need of your products or services.

- Getting in the inbox is half the battle, so remember to focus on creating compelling content that is relevant to your different customer segments. Think of creative ways to connect and grow your email lists. Maybe you could develop some special offerings for your current customers and provide incentives or rewards if they refer someone to sign up for your email list.

- Above all, remember to practice proper email etiquette by being mindful of the frequency in which you are sending messages. The goal is to deliver helpful information to your network, not annoy them. Don’t let your messages be caught in junk mail.

- Update your Website – Your website should be the hub of information about your business for your next potential customer. To do that, you need to maintain it and keep the information as current as possible. As you work to build your online presence for your business, the website should be the gateway for your network to gauge if you’re the right choice for them before they make a purchase decision.

- You may want to review your content in these areas. 1) Are your products or services current? 2) How can my website serve as a resource to existing and potential customers? 3) You may want to identify some frequently asked questions to guide your customer through a decision or inform them of a process or policy your business has. And most importantly, check for overall functionality of the site. Ensure that all your links are valid and working, and that your business contact information is up to date.
- Don’t be afraid to ask for help! Guam SBDC offers FREE one-on-one counseling assistance for small businesses. We also offer different marketing trainings that can help you maintain your online presence. Furthermore, we have resources that we share with our business owners that can help you if you are not a marketing guru. We provide counseling in other areas, such as operations, accounting and finances. All you need to do is to request for counseling on our web site: [www.pacificsbdc.com](http://www.pacificsbdc.com).

# Quick survival guide for small business during lock down

**By: Jane Ray, Msc**  
Guam SBDC Senior Business Advisor

Every small business owner's worst nightmare came true when the Governor ordered a mandatory island wide shutdown of non-essential business operations for 14-days. These are tough decisions to be made. However, for the health and safety of your customers and employees, these measures were put in place for the long term benefits of our island community.

As we each do our part to reduce the spread of COVID-19, it's important to stay at home and follow the recommended steps to keep you and your families safe and healthy. In times of reduced operations, here are some key tasks business owners can focus on to get prepared:

- Now it is the time to check your business cash flow or budget. Writing down a list of operating expenses, such as payroll, vendor payments, rent, utilities, and other operational expenses. It helps to estimate cash flow need, what is coming due, and when it has to be paid. Prepare your cash budget for the next

***"Consider this is the opportunity to do the things that no one like to do. Focus on sustaining your business for the next few months. One step at a time and hang in there"***

twelve months and make some adjustments, such as cutting back on certain expenses if needed. We hope to recover soon in the next few weeks or so but it can never be too late to be prepared.

- Keep everyone on your fingertips – customers, vendors, bankers, and employees. Share your operational information through social media or whatever medium works best for your business. Make sure your customers know where to find you. If you are in a cash flow crunch, talk with your vendors and bankers and see if they can push back payment deadlines or defer payments on your loans. Depending on what options you choose, understand the terms, what to do at the end of the deferment period, and ask thorough questions if you need to before agreeing to it. Don't wait until it is too

late and now you are hurting for cash!

- The deadline to file your tax returns and make payments on tax due has been extended to July 15 but it does not mean you should wait until then. If you are at home, this is the time to organize your receipts that have been sitting at the corner of your office and put together your income statement for 2019. If you don't have your current financial statement or GRT information, you can't go to the bank or anywhere for that matter until you have those documents on hand. Do it now, you have time!
- Don't be afraid to ask for help! Guam SBDC offers FREE one-on-one counseling assistance for small businesses. We can help you put together the loan application package for SBA Disaster Economic Injury loan program or for any financial institutions that you bank with and explain the financial jargons that you might not understand. We can also provide counseling in other areas, such as operations, marketing, and finances pertaining to your business. All you need to do is to request for counseling on our web site: [www.pacificsbdc.com](http://www.pacificsbdc.com).

## Farewell Denise

## #SBDCDAY 2020



PISBDCN and Guam SBDC bid farewell to Ms. Denise M. Mendiola on January 31, 2020 after 15 years of service. Ms. Mendiola has made a great impact on the small business community during her time as the Acting Network Director, Senior Business Advisor, and BOG WIB Program Coordinator. The PISBDCN and Guam SBDC wish Ms. Mendiola success on her future endeavors.



The Pacific Islands Small Business Development Center Network celebrated the 3rd Annual #SBDCDAY on March 18, 2020. #SBDCDAY is also celebrated throughout the United States and all the Small Business Development Centers across the United States. This year America's Small Business Development Center (ASBDC) Network is celebrating 40 years of service.



# SCHOOLS WITH I\*RECYCLE BINS NEAR YOU!



### ELEMENTARY SCHOOLS:

- |                     |                      |
|---------------------|----------------------|
| 1 Adacao            | 12 Liguan            |
| 2 Agana Heights     | 13 Maria A. Ulloa    |
| 3 Astumbo           | 14 M U Lujan         |
| 4 C. L. Taltano     | 15 Marcial Sablan    |
| 5 BP Carbullido     | 16 Merizo            |
| 6 D.L. Perez        | 17 Ordot-Chalan Pago |
| 7 Finegayan         | 18 P C Lujan         |
| 8 Harry S. Truman   | 19 Price             |
| 9 Inarajan          | 20 Talofofo          |
| 10 Juan M. Guerrero | 21 Tamuning          |
| 11 J.Q. San Miguel  | 22 Upi               |
|                     | 23 Wettengel         |

### MIDDLE SCHOOLS:

- |                   |                      |
|-------------------|----------------------|
| 1 Agueda Johnston | 4 F.B. Leon Guerrero |
| 2 Astumbo         | 5 Inarajan           |
| 3 Benavente       | 6 Jose Rios          |
|                   | 7 Luis P. Untalan    |

### HIGH SCHOOLS:

- |                     |                 |
|---------------------|-----------------|
| 1 George Washington | 4 Tiyan         |
| 2 John F. Kennedy   | 5 Simon Sanchez |
| 3 Okkodo            | 6 Southern      |

### PRIVATE SCHOOLS:

- |                      |                       |
|----------------------|-----------------------|
| 1 Bishop Baumgartner | 6 St. John's          |
| 2 San Vicente        | 7 Father Dueñas       |
| 3 Santa Barbara      | 8 Academy of Our Lady |
| 4 St. Anthony        | 9 Notre Dame          |
| 5 St. Francis        |                       |

### POST-SECONDARY SCHOOLS

- 1 Guam Community College 2 University of Guam



Guahan Waste Control, Inc.  
aka Mr. Rubbishman



# Bel-Pacific Inc. Grows Amidst COVID-19 Pandemic

By: Ltelak Fritz,  
 Palau Director/Business Advisor

Laverne Merep is a veteran entrepreneur with humble roots in the island nation of Palau. For decades, Laverne's entrepreneurship skills blossomed from being a home-based value-added food operation into more sophisticated businesses in retail and merchandising. After her return from studying in the United States, Vameline Singeo joined her mother in the private sector by launching businesses under a joint venture with her mom Laverne.

In recent years, Laverne and Vameline noticed an increased demand for products and services from the public sector (the national government) and the business sector. Together, the mother-daughter duo searched within their network for key people in various expertise to launch a new business aimed at becoming the one-stop shop for office products and services. In 2019, Bel-Pacific Inc. was officially opened for business at the current location in the Temengil Building along the main highway in Idid hamlet.

Without a strong background in retail, merchandising, or marketing, Bel-Pacific Inc., looked for available resources to help build their individual and collective capacities to keep up with the growing operation. After seeing an ad for a workshop by Palau Small Business Development Center, Vameline realized that SBDC offers the resources the Bel-Pacific Inc. team of owners and employees needed to build their confidence through advisement and training opportunities. Both owners (shareholders) and employees of Bel-Pacific have benefited from SBDC workshops and free counseling sessions.

When asked what some



Group photo of Bel-Pacific Inc. owners, shareholders, and employees.



Bel-Pacific Inc. Employees setting up the soon to open retail floor space.

of the challenges were with starting the business, both Laverne and Vameline agreed that capital funding was a dominant issue as well as not having formal training or experience in retail merchandising. But Laverne and Vameline's networking and people skills helped push Bel-Pacific Inc.'s products into the community. With every satisfied customer, Bel-Pacific Inc. gradually built a reputation and has been able to connect with key



clienteles to generate steady income. Now the business has outgrown the current office space, so it has begun renovations and improvement of an independent retail space just next door to the main office. Customers will soon be able to walk around the retail shop to view more

of the merchandise items available, instead of just an item list. The business has also launched their website where customers can preview some of the goods and services at their leisure.

With the new global coronavirus pandemic, the biggest challenge is shipping and logistics. With new fees or unforeseen costs emerging from this crisis and cancellation of all daily flights to Palau, Bel-Pacific Inc. works

**Business Name:**  
**Bel-Pacific, Inc.**  
**Owner(s):** Laverne Merep, Vameline Singeo, et. al.  
**Type of Business:** Importer, Wholesale, Retail of school/office supplies, office equipment, and cleaning supplies. Provides a wide variety of services including computer repairs, computer networking, special orders, air-conditioning maintenance and repairs, and carpet cleaning.  
**Location:** Temengil Building in Idid, along main highway.  
**Hours of Operation:** Monday – Friday from 8:00 am until 5:00 pm  
**Contact information:** Tel # (680) 488-3134  
**Fax #** (680) 488-8115  
**Email:** belpacsales@gmail.com  
**Website:** www.belpacinc.com

hard to ensure prices are still competitive while ensuring a stable supply of incoming inventory.

According to Vameline, the key to Bel-Pacific Inc.'s success and growth has been the shareholders' active participation and contribution to the business. Honesty is essential in the daily operations of the business—that means being upfront about delays in the shipment of products being ordered outside of Palau. Anticipating customer needs is another key to success. The support services have been equally important to the business success. Vameline also stressed the importance of establishing and maintaining one's reputation in the community, including customer satisfaction with the products and services rendered. These corporate values have been key to Bel-Pacific Inc.'s growth and success during this global pandemic.

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# East Coast Rentals opens in Ngeruliang, Melekeok



**By: Ltelak Fritz,**  
Palau Director/Business Advisor

<b>East Coast Rentals</b>	<b>Location:</b>	<b>Business Hours:</b>
<b>Owner(s):</b> Tyrell JK Kodep and Harden Hasinto	Ngeruliang, Melekeok	Booking 7am – 7pm
<b>Business Type:</b> Equipment Rentals	<b>Service Areas:</b> Koror Airai Babeldaab	Delivery time varies by customer
	<b>Contact:</b>	(680) 654-8041



Jay comes from a small hard-working family from Melekeok. Jay’s family has been involved in business running a small community store. However, Jay wanted to branch out into a different direction and create his own entrepreneurial journey. While holding a full-time job, Jay saw an increase in the demand for equipment rentals in the communities both within and outside of Melekeok.

Jay wanted to start his small business right but needed extra help due to lack of business management experience. In late November 2018, Jay signed up for a QuickBooks workshop offered by Palau SBDC in Melekeok. A few months after the workshop, Jay reached out to SBDC seeking technical assistance on how to plan and

secure funding to start his business.

It took time to do research and to get a good understanding of what Jay needed to complete his business plan. At each step of the planning process, Jay worked with his Business Advisor to sort out the details. Jay was able to get a micro-finance loan from the Development Bank in Palau to support the launch of East Coast Rentals late last year.

The most memorable accomplishment for Jay occurred when he made his first sales from the equipment rentals. It is a rewarding experience to earn income from something that began as a simple idea to now a reality. But managing a business has its challenges, whether it is a small

business or a large one. Jay admitted that advertising is one of his major challenges. He relies heavily on word-of-mouth but needs to improve his marketing strategy. Awareness about his business products and services is important because Jay knows this is just the beginning of his entrepreneurial journey. In the future, Jay plans to include other equipment for rent and other services to grow his business.

“Ask SBDC for help.” This is Jay’s advice for others who want to start a business.

## Palau SBDC Celebrates #SBDCDay



Palau SBDC celebrated #SBDCDAY this year by hosting a radio talk show.



Palau SBDC Director, Ltlatk Frtiz is pictured with Minister Charles I. Obichang of the Ministry of Public Infrastructure, Industries and Commerce during #SBDCDAY on March 18, 2020.

# Eco-friendly Options Aim to Provide an Environmental Alternative to Plastics and Styrofoam



*continued from page 1*

basic accounting, taxes and licensing, and other business concepts that is now helping the business run smoother. Despite the global pandemic, Michelle received online counselling from SBDC that helped her manage the business remotely.

Michelle compares the start-up to having a new-born baby. She and her team could not miss a single detail or left any task unchecked. From factory visits to choosing suppliers, ordering products to setting up prices, marketing to selling, and recording payments to paying taxes everything had to be taken care of.

Funding the venture turned out to be one of the more pleasant experience. Because of the nature of the business, they were able to secure funding through a loan.

When asked about what was the biggest challenge in the start-up process, Michelle recalled trying to convince consumers to switch to eco-friendly products. EFO ran environmental campaigns, warning the dangers of single-use products, and advocating environmentally friendly products. In January 2020 it was as if the universe sent a sign: the President of the FSM passed a bill that banded the import of single use plastics and Styrofoam that will be implemented in July.

Michelle considers landing a deal with the Blue Nile Store to be a "one-stop shop" for their products as one of her greatest triumphs for the company. After many rejections, this was a major milestone. The Blue Nile Store gives consumers easier access to the products; and its availability allows no excuse to use single-use products.

Eco-Friendly Options is working towards its short-term goal of raising awareness about what is good and not good for the environment. Their long term goal is to continue the momentum of the awareness campaign, to introduce new products, and to reach out beyond Pohnpei, not just to the other states but



## Contact Information

**Owner(s):** Michelle Kamber  
**Hours:** Mon-Sat from 8:00am to 5:00pm  
**Email:** mk.ecofriendlyoptions@gmail.com

our business has a chance to survive because we do have eco-friendly products that won't have a problem with the law and at the same time, restaurants need these

the outer islands and other countries as well.

Michelle's advice to aspiring entrepreneurs is to have passion and a higher purpose. "It's easy to think of a business and make it happen. The hardest part is to make it work. We didn't expect that we are going to get hit by a pandemic and by God's grace,

products. Do not rush; seek advice if you need to. Most of all, take into consideration the business' impact to nature and to humanity," Michelle advises aspiring entrepreneurs.

# Coco Inc. Participates in Yap Day 2020 Trade Fair

By: **Geraldine Mitagyow**,  
Yap Business Advisor

On March 1st and 2nd of 2020, Coco Inc. and several of its business members participated in the Trade Fair as part of the 52nd Annual Yap Day Celebrations held at Galas, Ngariy in the southern part of Yap Island. The Trade Fair was organized by the Yap State Department of R&D and the Yap Chamber of Commerce to provide a venue for farmers, local producers and agencies to showcase their products and services. Among the products displayed by Coco Inc. and its members were coconut shells and husks, shredded coconut husk, coconut meat residue, fresh coconut milk, coconut jam, and a variety of coconut oils.

Coco Inc. (Creating Opportunities, Conserving Our Island Native Culture) is a non-profit community organization chartered in February 2019 with the mission to facilitate, administer, and sponsor activities to improve the livelihood of rural communities through initiatives that create opportunities and promote island native culture. As one of its special projects, Yap SBDC assisted the community in obtaining seed money from the Australian Government Direct Aid Program and provided guidance in the process of creating and registering the entity.

Coco Inc. currently administers a Coconut Restoration Project that buys coconuts from local farmers to process into by-products that can be purchased by individuals and entrepreneurs for further value-added processing. Since officially opening in June 2019, the project has signed MOUs with 10 farmers to provide a steady supply of coconuts and regularly buys from additional farmers on an as needed basis. In addition, several small businesses including home-based operations have become regular customers that purchase by-products from Coco Inc. for value

added food products and coconut oil/cosmetic products. Several of these businesses and individuals were invited to showcase their products along with Coco Inc.'s during the trade fair.

In line with its mission to foster community development and opportunities, Coco Inc. seeks to support and promote its business customers and their coconut-based products to the wider community.

Coco Inc. is located in Nef, Kanifay at the former Kanifay Elementary School compound. It continues to purchase

coconuts from farmers at 10 cents per nut, mature and freshly fallen. To help sustain its operations and mission, the organization continues to sell fresh coconut milk, coconut meat residue as animal feed, and coconut shells and husks at very reasonable prices. Individuals can purchase for home use or to further process into value-added products to sell. To place an order or to find out more about Coco Inc., please contact (691) 350-2539 between 8:00AM – 2:00PM, Monday through Friday.



Participants at Trade Fair



Coco Inc. and members' displayed products

Following are the list of current business members and their contact information:

**MRI Farm**  
Location:  
Colonia, Yap

**Coconut Based Product:**  
Virgin & regular coconut oil, banana chips, local eggs (from chickens fed with coconut residue)

**Contact info:**  
691-350-2583, regyounguhk@gmail.com

**JC Company**  
Location:  
Teb, Tomil, Yap

**Coconut Based Product:**  
Food Products

**Contact info:**  
691-350-8681, jccompany.yap@gmail.com

**Nathan's Store**  
Location:  
Ngariy, Rull, Yap

**Coconut Based Product:**  
Virgin coconut oil

**Contact info:**  
691-350-2714

**Oil of Life**  
Location:  
Colonia, Yap

**Coconut Based Product:**  
Virgin coconut oil

**Contact info:**  
691-952-3247, gthilech@gmail.com

**Mark's Store**  
Location:  
Kanifay, Yap

**Coconut Based Product:**  
Regular coconut oil

**Contact info:**  
691-350-6300, leegbay@gmail.com



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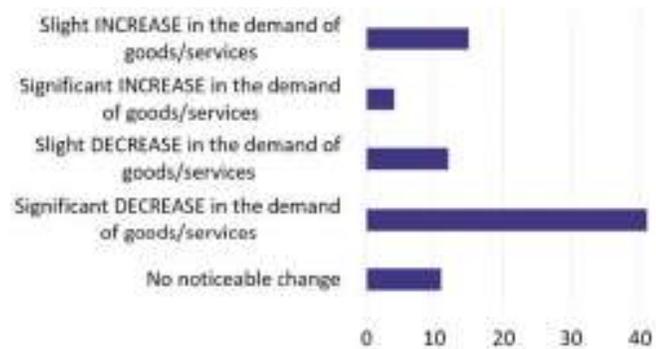
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# COVID-19 Impact Survey in the FSM

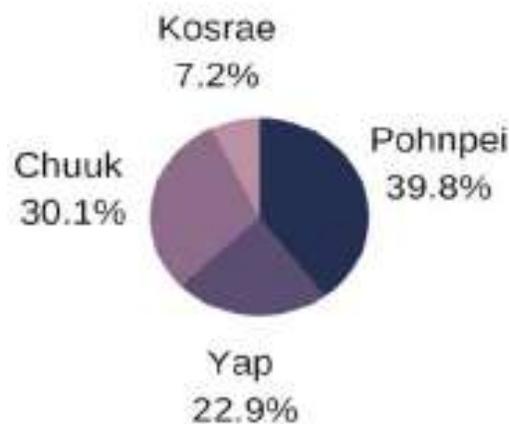
This survey was conducted by the SBDC Centers in the Federated States of Micronesia - Chuuk, Kosrae, Pohnpei and Yap. This survey was conducted to assess initial impact of the coronavirus pandemic on businesses in the FSM. The duration of the survey was from March - May 2020. It was disseminated by email to SBDC's contact list and majority of businesses in the FSM States, social media via Facebook, and in person delivery by an SBDC staff. A total of 83 businesses responded within the duration of the survey.

## Change in demand for products or services due to COVID-19



## IMPACT TO DEMAND

Out of 83 respondents from the FSM States, 68 of them said that their business have made changes to respond to the virus. Majority of the respondents indicates that due to the COVID-19 situation their businesses had a significant decrease in the demand of goods and services.

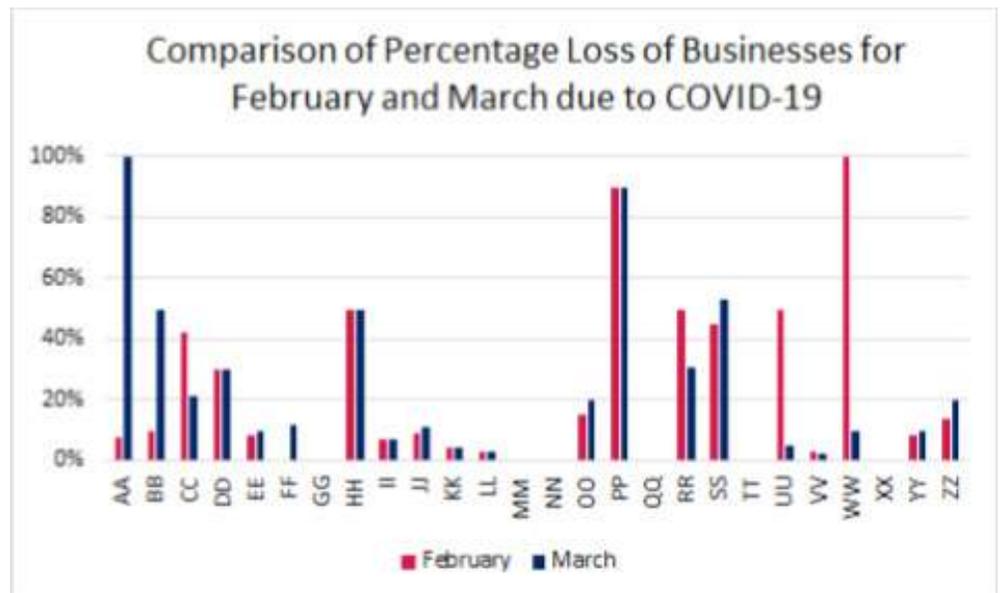
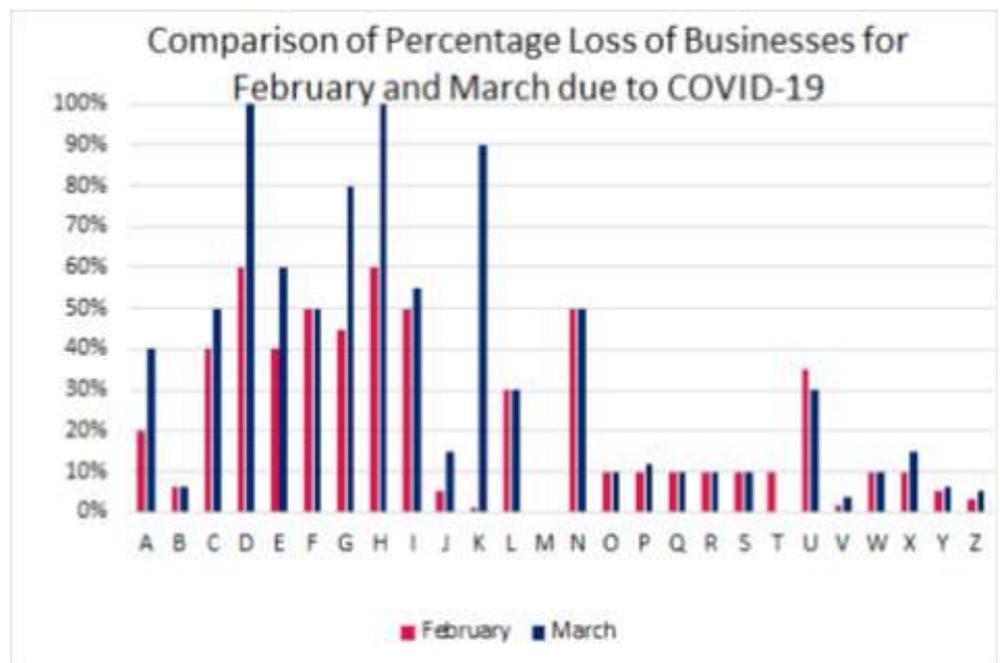


## LOCATION OF RESPONDENTS

The chart indicates the location of the respondents of the survey. It shows that Pohnpei had a high percentage of businesses that had taken the survey followed by Chuuk, Yap and Kosrae.

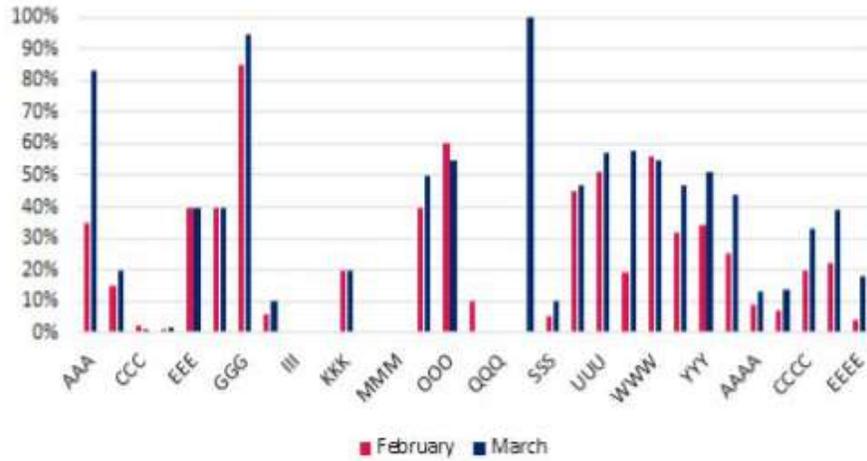
## IMPACT TO GROSS REVENUES

The global pandemic has decreased the gross revenues of the respondents in the FSM states for the months of February and March of 2020. For most respondents they saw that there was a majority increase of loss of revenue as compared to their revenue or projections in 2019 for the same period for 2020. The charts below will show the comparison of loss for February and March.



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Comparison of Percentage Loss of Businesses for February and March due to COVID-19

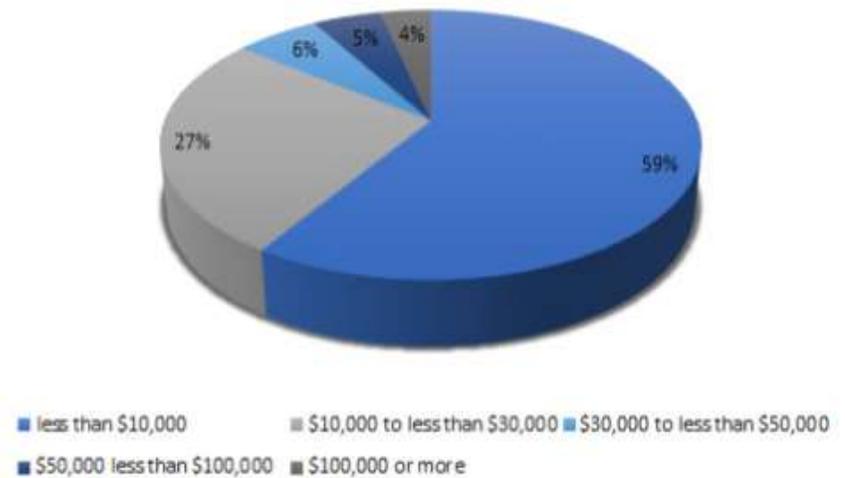


For the month of February 2020, about sixty-six percent (66%) of the respondents had an estimate of less than \$10,000 of loss in revenue. And only two percent (2%) had a gross revenue loss of \$100,000 or more for February. As compared to the month of March 2020, only fifty-nine percent (59%) of the respondents had a gross revenue loss of less than \$10,000.

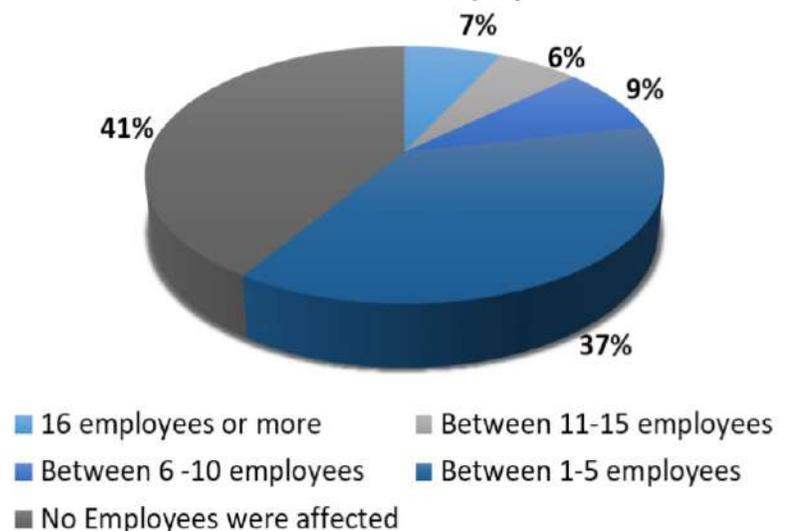
Estimate gross revenue loss for the month of February 2020



Estimate gross revenue loss for the month of March 2020



If you have reduced employee hours or laid-off employees, please indicate the number of employees affected



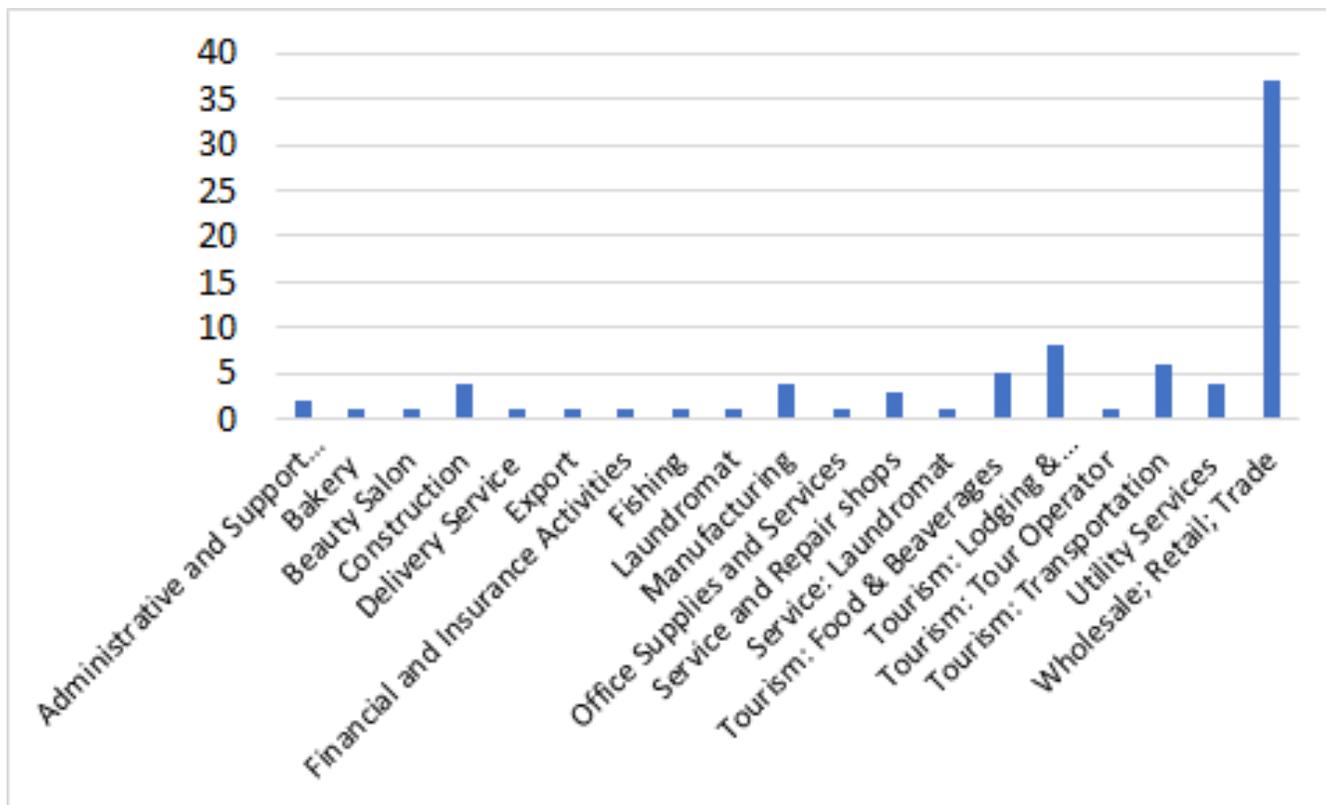
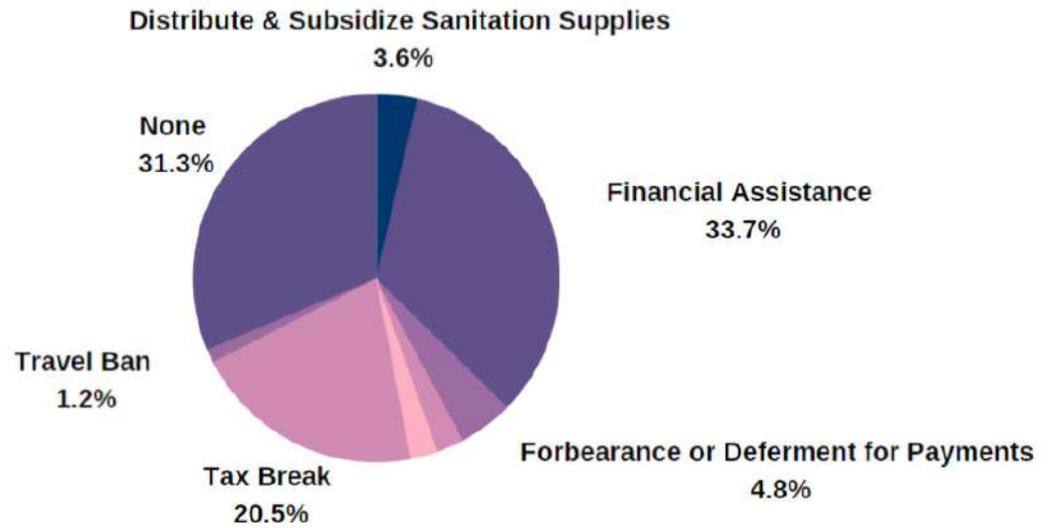
**IMPACT TO EMPLOYEES**

Due to the global pandemic of COVID-19, employers had to reduce working hours and layoffs were implemented due to the decrease in the demand for products or services and no source of revenue. However, pie chart below indicates that about forty-one percent (41%) had reported that no employees were affected. And about thirty-seven percent (37%) of respondents had to reduce their employees between 1-5.

**NEEDS AND CONCERNS FROM SMALL BUSINESS**

The survey had also asked the small business owners in the FSM States on what do they need from the government to help them during this COVID-19 situation. And about thirty-seven percent (37%) had responded that what they need most right now from the government is Financial Assistance. As a result of the pandemic, these small business either have little or no revenue. They need financial assistance to help them with their recurring expenses.

**What is your most pressing need right now that the government may be able to help with?**



**INDUSTRY BACKGROUND**

The industry of the eighty-three (83) survey respondents varies from Administrative and Support Services to Wholesale or Retail. There were a total of nineteen (19) different types of industry background for the respondents. Most of the survey respondents came from the Wholesale, Retail, and Trade. This industry is followed by the Tourism sector which composes of four (4) different types such as the Food & Beverage, Lodging & Accommodation, Transportation, and Tour Operators.

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