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Island Girl Coffee 'n Quenchers Drive-thru Coffee stand...open for business

By **Jerry Crawford**
Guam SBDC Business Consultant

Island Girl Coffee 'n Quenchers is about to change the way you start your day! Coffee houses are among the many businesses having explosive growth on the Island of Guam. Just look at the number that have sprung up in the past year. But the fast and convenient drive-thru service of quality coffee and other iced beverages has yet to be recognized here.

At Island Girl Coffee 'n Quenchers drive-thru, our coffee is brewed from the finest Arabica beans from across the globe sourced by a local artisan roaster right here on the Island of Guam.

Additionally, from the coffee capital of Seattle, Washington, we proudly serve the high quality, award winning Dillanos Coffee roasted in the American tradition. These rich blends are certain to please your taste buds!

As a local company, Island Girl has attempted to combine Island

▲ Owners:
Jeff & Connie Hurley
▲ Type of Business:
Drive-thru Coffee Service
▲ Location: In Maite on
Route 8 next to Benson
Hardware
▲ Hours: 6:00 a.m. to 6:00
p.m. 7 days a week.
▲ Website: www.islandgirl Guam.com
▲ Facebook: Island Girl
Coffee 'n Quenchers
▲ Twitter:
GuamIsland Girl
▲ Call the drive-thru direct
at: 777-5540

and Chamorro traditions with the modern day coffee house to give our community a retail establishment uniquely and identifiably GUAM! Owners Jeff and Connie Hurley are building their business with a goal of creating opportunities for locals to work. Originally



from Seattle, the land of great coffee, the Hurleys know fast delivery of a quality drink makes the perfect drive-thru experience. Island Girl baristas are well-trained to get it right the first time.

With technically advanced Swiss coffee machines, and a state of the art double water filtration system, you can look forward to consistently delicious coffee. The

drive-thru is open from 6:00 a.m. to 6:00 p.m. 7 days a week. Daily commuters, parents with kids, students on their way to school, or anyone with a busy lifestyle will benefit from fast drive-thru service with the convenience of staying in their car. Rainy day? No problem!

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Explore Body & Mind...Hypnotherapy Services available on Guam

BY: **Fred Granillo**
*Guam SBDC Business
Counselor*

Benjamin Denton's business, Body & Mind (B&M), is not your typical workout gym or exercise facility looking to sell you a membership. Instead, Ben concentrates on an individual's total well-being and seeks to help his clients overcome any obstacles that get in the way of achieving their physical fitness or mental change goals. For example, these goals can range from attaining a leaner body composition and achieving a higher level of physical fitness to thinking more positively, eliminating stress and other negative emotions, sleeping better and reducing pain. Ben uses traditional principles of nutrition and exercise science as

▲ Body & Mind (B&M)
▲ Owner(s):
Benjamin Denton
▲ Type of Business:
Service and Retail
▲ Location:
Oceanview Hotel,
Tumon.
▲ Hours of
Operation: Tues thru
Saturday
8am to 8pm.
▲ Tel: 646 2400 ext
200 or 727 7452.
info@bodyand-mindguam.com

well as hypnotherapy techniques to enable his clients to achieve their success.

Ben is passionate about helping people help themselves and this is reflected through his professional-ism. Ben's experience

working in the fitness industry began in 2007, mentoring under Joseph Pepe LaFlamme of Nuform Innovate Fitness. His experience in hypnotherapy began in 2009 when he trained at the Hypnotherapy Academy of America in New Mexico. Ben is an American College of Sports Medicine Certified Personal Trainer, an American Council on Exercise Lifestyle and Weight Management Consultant, a Board Certified Clinical Hypnotherapist and a Licensed Practitioner of Neuro-Linguistic Programming. He takes his profession seriously and seeks results for his clients through individualized attention.

Ben is British by parent-

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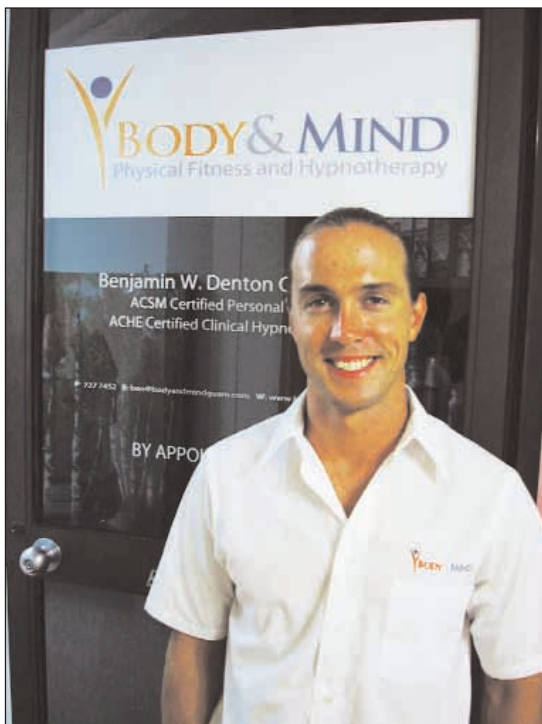


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SBA
Your Small Business Resource

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People. Planet. Profit. A Triple Bottom Line Mini-Conference

On September 1, the University of Guam Center for Island Sustainability, Sea Grant Program, and the Small Business Development Center will host a mini-conference on how small businesses can incorporate triple bottom line practices into their operations.

There are three bottom lines businesses need to measure to assess the full cost of doing business: the traditional profit and loss bottom line; the bottom line of social responsibility; and the bottom line of environmental responsibility.

Find out what locally-based large and small businesses are doing today to grow their companies in ways that are efficient, affordable, and responsible to the next generation. Architect Barb Burkhardt, AIA, and designer of the Coast 360 building in Maite, will provide an overview of several Guam business leaders who have made the decision to preserve the island's resources through sustainable business practices.

Steffran Neff, Managing Engineer for Brown and Caldwell's Guam office, will discuss the application and benefits of incorpo-

rating triple bottom line thinking in your business regardless of its size. The triple bottom line is the balancing of social, environmental, and economic factors in decision-making.

TO REGISTER for this workshop, please contact the Guam SBDC at 735-2590 or email Georgette Reyes at g.reyes@pacificsbdc.com. For more information, please visit our website at www.pacificsbdc.com. Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, call Guam SBDC at 735-2590. Services are extended to the public on a non-discriminatory basis.



Steffran Neff, Managing Engineer for Brown and Caldwell's Guam office



Architect Barb Burkhardt, AIA, and designer of the Coast 360 building in Maite

MINI-CONFERENCE

- ▲ Date: Sept. 1, 2011
- ▲ Time: 8 a.m.-4:30 p.m.
- ▲ Place: Hyatt Regency Guam
- ▲ Cost: \$40 per person, lunch included
- ▲ Deadline to register: Aug. 29, 2011



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Explore Body & Mind...Hypnotherapy Services available on Guam

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age and Australian by birth. He first came to Guam twelve years ago to visit his father who has been living on Guam since he was six years old. Ben went to school in England and after graduating from University College London he decided to come back to Guam because he really enjoyed the island lifestyle. Ben noted he has two moms, one on Guam and one in England. His sister Zoe lives in England, while his step brother and sister, Michael and Maria, reside stateside.

Ben started his own business in large part due to the freedom it brings in terms of the direction and creativity that he can apply to his work. Although he has been self-employed for the last five years and has played a large part in forming a non-profit organization, Ben had never truly called a business his own. Always looking to improve, starting his own venture was the logical thing to do for his professional development.

A former Business Counselor of the SBDC was instrumental in helping Ben come up with a strategy for creating the free time required for starting his own business by cleanly working his way out of other business commitments. The Business Counselor also advised Ben on which business structure to use (sole proprietorship vs. LLC vs. incorporation, etc.) and gave sample

business plans from similar start-ups that could be used as a model. Once the business was up and running, Ben continued to receive technical assistance though his former business counselor was no longer with Guam SBDC but now with the help of current SBDC Business Counselor Fred Granillo. Fred Granillo provided Ben with invaluable information about marketing strategies. During this time, the Guam Economic Development Authority (GEDA) also provided important resources through additional sample business plans. The Bank of Guam (Wayne Santos in particular) also proved invaluable for their obvious effort and cares to help small businesses be successful on Guam.

As Body & Mind was such a small venture the start up process was very straight forward. The business plan was only four pages long. All Ben did was clearly define his intended services and products. Then he created an estimate of the start-up cost and an estimate of his gross income. From this he calculated how much he could afford to pay for each recurring monthly expense. Once Ben had an idea of how much he could afford to pay for leasing business space, he started looking for a suitable location. Once a location was finalized, he assessed the work required for it to be useable and created a timeline for the contract work and inspections that needed to be completed before he could

bring customers on to the premises. Finally he brought in the equipment and furnishings. Although simple in principle, it was quite time consuming in practice.

Initially Ben applied for a small commercial loan from a bank but, after waiting for 3.5 weeks for them to come to a final decision that he was disapproved, he decided to fund it by maxing out several personal credit cards. This decision did not come lightly, but because he had already signed the lease on his business space financial costs would add up if he waited. For Ben this decision was stressful as it meant he had several high interest loans to pay each month that could affect his personal credit rating. He also knew if he was going to get any chance of consolidating his now high credit card debt he would probably have to show several months of profit in his new business. This further compounded the pressure to get things up and running quickly. He is now happy to say that he has consolidated with the Bank of Guam, adding that he was extremely impressed with the speed in which the Bank of Guam processed his loan application compared to his previous experience.

The biggest challenge for Ben was maintaining the positive and optimistic attitude that he had at the start of his venture during the months when tens of thousands of dollars were flying out of his bank account while little was coming in.

During this period it was easy for him to start losing the belief that he could make it work, and the self doubt started to creep in. For any entrepreneur this is disastrous. To solve this problem he identified all the things that made him feel positive and optimistic during the day, such as waking up to uplifting music, reviewing a bullet point list of all the things he was working towards, talking to colleges he had trained with, and getting 45 minutes of cardiovascular exercise. This Ben made sure to complete each day.

Receiving his first great testimonial from a client that found him through a marketing campaign he created was a tremendous milestone for Ben because he realized that he had completed the entire business process himself, from marketing his service, finding a customer, taking payment, doing a good job and receiving awesome feedback. It sounds like a simple process, but it proved the validity of his business plan and it gave him the boost of confidence that he was on the right track. This accomplishment made his future work much easier.

In September 2011, Ben plans to join forces with certified clinical hypnotherapist Wakaba Taitano, who will be catering to the Japanese market interested in hypnotherapy, and later this year he plans to add online services to gain international clientele. His long term plans are more related to what he wants to achieve and where he wants to go as an individ-

ual rather than as a business.

A philosophy he learned during his hypnotherapy training which he has found very useful is "give every customer in use value more than you take from them in cash value". When you do this customers will ultimately seek you out for what you can do for them. For example, a client may pay \$59 to take a direct resting metabolic rate test at B&M which tells them their target daily calorie target, for weight loss is 2500. If that client had previously been struggling with trying to cut their calorie intake down to 1500 a day, their bodies would have been going into starvation mode, effectively inhibiting their own weight loss goals. Armed with this new information about their calorie target, they will be able to use this new information to achieve results for many months to come—ultimately the true value of the service is much higher than \$59. Ben actually offers this as a guarantee to his new clients, and if they feel they have received less use value from his service than the cash value they paid, they can get their money back. A testament to Ben's abilities, not once has he had to give money back. With this philosophy, so long as the profit margin from the service or product is enough, Ben believes any small business will be successful regardless of the economic climate. For more information about the Guam Small Business Development Center programs & services, please call 735-2590 or visit www.pacificsbdc.com

Guam SBDC Training Schedule

Thursday, August 25th (12 noon-2:30pm)

"Women In Business Workshop (WIB): Planning for a Profitable Business"

Presented by UOG Guam SBDC/Bank of Guam WIB Program

Fee: \$20 per person (includes lunch): pre-registration deadline August 24, 5pm Guam SBDC Rm# 148

Location: Bank of Guam Headquarters 2nd floor Conference in Hagatna

Friday, August 26th (8:30-11:00am)

"Quickbooks: Setting Up Inventory"

Presented by UOG Guam SBDC

Fee: \$50 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Friday, September 02nd (8:30-11:00am)

"How to Start A Business"

Presented by UOG Guam SBDC

Fee: \$20 per person

Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Tuesday, September 06th (9:00-11:30am)

"Web Site Marketing Basics"

Presented by Guest Trainer A.J. Rosario, New Media Technology Consultant

Fee: \$30 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA

Friday, September 09th (8:30-11:00am)

Strategic Planning: "What you need to know"

Presented by Guest Trainer Rodney Webb, Small Business Know-How

Fee: \$30 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Tuesday, September 20th (9:00-11:30am)

"We Site SEO (Search Engine Optimization (introduction/primer))"

Presented by Guest Trainer A.J.

Rosario, New Media Technology Consultant

Fee: \$30 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA

Friday, September 23th (8:30-11:00am)

"How to Write a Business Plan"

Presented by UOG Guam SBDC
Fee: \$20 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Wednesday, October 05th (8:30-11:00am)

"Intro to Microcredit"

Presented by UOG Guam SBDC
Fee: FREE
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Tuesday, October 11th (9:00-11:30am)

"Social Media Networking, Applying it to your business/organization"

Presented by Guest Trainer A.J. Rosario, New Media Technology Consultant
Fee: \$30 per person

Location: Guam SBDC Room #148 Leon Guerrero SBPA

Friday, October 21st (8:30-11:00am)

"Small Business Tax

Compliance-What you need to know"

Presented by Guest Trainer Rodney Webb, Small Business Know-How

Fee: \$30 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Thursday, October 27th (12 noon-2:30pm)

"Women In Business Workshop (WIB): Monitoring Cash Flow and Seeking Funds"

Presented by UOG Guam SBDC/Bank of Guam WIB Program
Fee: \$20 per person (includes lunch): pre-registration deadline October 26, 5pm Guam SBDC Rm# 148

Location: Bank of Guam Headquarters 2nd floor Conference in Hagatna

Friday, October 28th (8:30-11:00am)

"Quickbooks: Analyzing Financial Data"

Presented by UOG Guam SBDC

Fee: \$50 per person

Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Friday, November 04th (8:30-11:00am)

"How to Start A Business"

Presented by UOG Guam SBDC
Fee: \$20 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

Tuesday, November 08th (9:00-11:30am)

"Building a Blog-Style Site using WordPress"

Presented by Guest Trainer A.J. Rosario, New Media Technology Consultant
Fee: \$30 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA

Friday, November 18th (8:30-11:00am)

"Quickbooks: Doing Payroll"

Presented by UOG Guam SBDC
Fee: \$50 per person
Location: Guam SBDC Room

#148 Leon Guerrero SBPA Building at the University of Guam

Wednesday, November 23rd (8:30-11:00am)

"How to Write A Business Plan"

Presented by UOG Guam SBDC
Fee: \$20 per person
Location: Guam SBDC Room #148 Leon Guerrero SBPA Building at the University of Guam

TO REGISTER for these workshops, please contact the Guam SBDC at 735-2590 or email Laurine Sablan at laurine@pacificsbdc.com. For more information, please visit our website at www.pacificsbdc.com. Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, call Guam SBDC at 735-2590. Services are extended to the public on a non-discriminatory basis.





Photography Business Survives Tragic Tri-Intersection

By: Denise Hertslet

Guam SBDC Business Counselor/WIB Program Coordinator

A picture paints a thousand words. Grant Paul Photography, a seasoned business located at the Barrigada tri-intersection, was among several businesses that could be seen on news photos taken of the road construction that has been ongoing for over a year now. Grant, other business owners and their staff, and customers have had to weave through cones, navigate through lanes that seemed to change every couple of months, and watch the traffic to their businesses dwindle down to a crawl. With the assistance of a few resources, including the Guam Small Business Development Center, Senator Ben Pangelinan, the Guam Legislature, and Guam Economic Development Authority, Grant Paul was able to receive some much needed assistance to help his business survive the "tragic tri-intersection."

Photography started out as

a hobby for Grant Paul when he was just a young boy. Grant would take snap shots of his family and friends, which soon grew into something he now enjoys doing as a professional career. When asked why he decided to start his own business, Grant simply replied, "I've always enjoyed photography, so why not start a business with something I have a real passion for." That is exactly what he did. In January of 1988, after working for the Pacific Daily News, Grant was ready to jump feet first and open up a studio. The accomplished photographer's career has evolved over 25 years, dealing with many different types of customers and knowing how to meet their needs. He was able to hone his skills in portraiture, wedding, glamour, and commercial photography. Grant Paul Photography has been at the Barrigada tri-



▲ Grant Paul Photography
 ▲ Owner: Grant Paul
 ▲ Location: 2nd Floor, Agana Shopping Center (above Capricciosa)
 ▲ Phone: 487-0777
 ▲ Website: www.portraits-guam.com

intersection for 23 years. It was a good location because it was on a main high-

way and close to schools and the Passport office. Once the construction around the area started, foot traffic decreased by 50% because it was difficult for customers to get in and out of the congested area. With the help of Guam SBDC counselor Denise Mendiola Hertslet, Grant was able to write a business plan and

obtain a loan from GEDA. He praised Ms. Hertslet's diligence, resourcefulness, and professionalism, as she was consistently pushing him from start to finish.

Due to the heavy construction and constant delays, Grant Paul decided to relocate his business to the Agana Shopping Center from its previous long time home at the Barrigada tri-intersection. The biggest challenge he had when relocating was letting his customers know that he was still in business through advertisements. The saying, "When one door closes, another opens" proved

true in Grant's circumstance. Though the road construction forced him to move, he was able to relocate into a more convenient central location and expand by getting new equipment to better serve his customers.

Grant Paul's future plans include improving workflow efficiency to ensure good quality products and services, as well as eventually increasing sales through new digital products. In parting, Grant offered a few words of wisdom to those wanting to start their own business.

"To start and stay in business, it helps if you find something you enjoy and research the market thoroughly. Setting specific goals is very important because it helps you to stay disciplined and focused. Continue to improve your skills, always treat people with respect and be truthful to yourself and others and let the chips fall where they may."

For more information about the Guam Small Business Development Center, contact 735-2590 or www.pacificsbdc.com.

Island Girl Coffee 'n Quenchers Drive-thru Coffee stand...open for business

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Our covered drive-thru keeps you dry.

A well-known local French chef fresh bakes daily items such as mango/poppy seed muffins, cinnamon swirl coffee cake, iced lemon pound cake, chorizo sausage breakfast burritos, banana nut bread, brownies, cookies and more! The high quality coffee, tea, frozen drinks and snacks make this a quick, convenient, and delicious one stop experience.

Check out Island Girl Coffee 'n Quenchers website www.islandgirltoguam.com

Like us on Facebook at Island Girl Coffee 'n Quenchers

Follow us on Twitter at GuamIslandGirl
 Jerry Crawford, consultant at the Guam Small Business Development Center at the University of Guam has successfully assisted

Jeff and Connie Hurley in starting their coffee business on Guam. The SBDC consultations were free as the result of Federal funding from the 2010 Jobs Act. Understanding Jeff and Connie Hurley's vision to open a "drive-thru only coffee stand" with quality coffee, a variety of iced drinks, as well as a scrumptious food menu was the first step of the process.

It might surprise many but coffee is the second most traded commodity in the world. It is produced in South Asia, Central and South America, as well as Africa. The main consumers are in the United States and Europe. Consumer developing a growing taste for coffee and undergoing the fastest growth are Korea, Japan and China. With Guam being a favorite vacation destination of these countries, the opportunity for more local consumption on Guam is great.

Armed with financial information from exten-

sive research, the Hurleys went to work on their business plan and drive-thru concept. They knew they wanted to create a business that would create jobs as well as offer products locals would enjoy. The building is reflective of island life with bamboo siding and a charming thatched roof. Throughout the planning process, the Hurleys often met with Jerry Crawford for counsel on their plan. Mr. Crawford carefully took in all of their information asking pertinent questions to ensure the Hurleys stayed on track in both building the drive-thru, leasing of land, product selection, employee hires, and marketing ideas.

Financial projections were a key part of the process. The cost of overhead including the number of employees and their benefits; lease rates; cost of construction from concept through architectural design and engineering drawings to final build; shipping charges for product from

Seattle to Guam; licensing and permitting fees; inspections; insurances; and Guam tax structure were all subjects reviewed with the Guam Small Business Development Center consultant, Jerry Crawford.

The Hurleys plan on opening several more Island Girl Coffee 'n Quenchers on Guam. Therefore, their concept was structured like a franchise with policy and procedures put in place to be replicated at each new facility. This ensures the same fine quality of product and service from location to location.

With the free technical assistance of the Guam Small Business Development Center at the University of Guam, the Hurleys took their dream and in eight months turned it into reality. Call a Guam SBDC at 671-735-2590 or visit our website at www.pacificsbdc.com to find out how you can bring your business to life.



Maria C. Robinson-Blas: The journey to business ownership

By: Denise Hertslet

UOG Guam SBDC Business Counselor/BOG-WIB Program Coordinator

What do marketing and bouncers have in common? A woman that is making her business dreams come true by doing both! Maria C. Robinson-Blas was born in the Philippines but raised in Hanscom AFB, Massachusetts until her dad retired from the Air Force. At age 12, she moved to Guam with her parents and younger sister. She currently lives in Mangilao and still "hangs" out with her high school sweetheart, Jeffrey Blas, who she has been married to for 25 years. She proudly said, "We celebrate our 22nd wedding anniversary this Friday, August 5th!" Maria and her husband have an 18 year old son, Jacob, an 8 year old daughter, Jordan and an 8-month old grandson, Mason Lloyd.

Maria learned about business early in life, working in her senior year at George Washington High School at the Pacific Islands Club, now called Pacific Islands Hotel. "I worked as a sales clerk for their Boutiki." After a year, she was hired at Glimpses of Guam in October 1987 as a receptionist, and then worked her way into accounting, where she stayed for 7 years before moving into the marketing side of the agency from media buyer to account executive. Maria left Glimpses after 11 years to pursue an advertising sales position at the Pacific Daily News, where she stayed for 7 years as their Major Account Executive and Team Leader, then returned to Glimpses of Guam in January 2006 as the Director of Sales until February 2010. "Everything I know today is from hard work starting from the bottom and working my way to where I am today."

Maria decided to open her own business, MB Comm Services, because she wanted independence. "I wanted to have the ability to create my own success and at the same time, be able to tend to my children's needs." As a professional in the sales & marketing industry on Guam for over 23



years, Maria worked in various capacities, from accounting to media buyer and event coordinator to advertising sales manager and then Director of Sales. When she decided to open up J&M Bouncers this year, she had no experience in the inflatable jumper/rental business, except that she rented units each year for her children and always wanted to start her own jumper rental business.

Starting a business can be challenging with so many things to consider and decide on says Business owner Maria Blas. Maria sought the assistance of the UOG Guam Small Business Development Center to help guide her in her journey to business ownership. "UOG the Guam SBDC helped me to understand how small business functions on a day-to-day basis and how it can eventually grow into a larger business with hard work and perseverance, both of which I possess. More importantly, my business counselor, Denise Mendiola Hertslet, helped me to outline the business's expected performance for

the present and future. She also helped me make sense of some tough situations that without their help, may have forced me to quit immediately. With Guam SBDC's guidance, I was able to tackle the paperwork and the legwork easily because it was very time-consuming."

Maria admits that funding a start-up business is not easy. She saved up leave from her previous employer, which she said didn't last long, then, loans, loans and more loans. She said it is challenging but she is still able to keep up with her payments to creditors. She added, "It also helps to have a very supportive husband, who won't allow me to quit!" Sometimes the biggest obstacles in starting your own business come from those closest to you. When trying to get MB Comm Services opened, Maria explained that some of her biggest challenges included explaining to her colleagues the WHY'S, HOW'S and her favorite, "WHAT DID YOU JUST DO?" Fortunately, Maria received more positive encouragement from her colleagues,

- ▲ MB Comm Services and J&M Bouncers
- ▲ Owner(s): Maria C. Robinson-Blas
- ▲ Type of Business: Event Management/Sales & Marketing Consultant; Inflatable Bouncers Rental
- ▲ Location: 226-F San Antonio, Amparo Business Center, Tamuning, Guam
- ▲ Hours of Operation: M-F 8am-5pm
- ▲ Contact information: Office: (671)969-3523
- ▲ Fax: (671)969-7266
- ▲ Mobile: (671)687-3413

some of whom have supported her in her endeavors this past year and a half. "Marketing me as myself is still ongoing, whether it's MBComm Service or J&M Bouncers. I'm consistently talking up a storm about both businesses."

When asked about her future plans, Marie smiled and said, "Survival...short term is to continue to establish myself for both businesses and eventually expand, bringing in more clientele and then hire employees. I'm currently working on my own, alone." Maria has some helpful advice for those interested in going into business for themselves. "Be prepared to never stop working. Have your laptop on all the time and invest in a SmartPhone so you're able to go mobile and still be in touch with your clients. Be flexible and open minded to new ideas and opportunities and don't give up. It's a struggle that will pay itself off in the long run!"

For more information about the Bank of Guam Women in Business Program at the UOG-Guam Small Business Development Center, contact Denise Mendiola Hertslet, Program Coordinator at 671-735-2594 or denise@pacificsbdc.com.



Palau SBDC Training for August - December 2011

Date:	Title	Business or Product
August 15-26	Accounting 101 – The Fundamentals	
August 30-31	Tax & Licenses - Social Security Administration - Bureau of Revenue and Taxation	September 27-29 How to Apply for a Loan - National Development Bank of Palau (NDBP)
September 13	Customer Services: A Satisfied Reflection	October 5-6 Business Development Workshops - Crafting Your Business Plan - Develop Your Financial Projections
September 14-15	Human Resources Training Sessions - Time Quality Management (TQM) - Diversity in the work place	October 10-21 Accounting 101 – The Fundamentals
September 20	Recordkeeping for Farmers	October 25~28 QuickBooks Hands-On
September 21	Marketing: How to Market Yourself,	November 08 Recordkeeping for Farmers/Fishermen
		November 22~23 Tax & License Workshop - Social Security Administration - Bureau of Revenue & Taxation
		December 5~16 Accounting 101: The Fundamentals <i>Presentation by: Palau SBDC and Resource Partners</i>



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. The training/workshops are presented at low to no costs. Location depends on number of participants and most training sessions are conducted during the evenings.

Please contact your Palau SBDC at (680)587-6004 or cell phone #775-5472 or e-mail: lees@pacificsbdc.com or palausbdc@palaunet.com for more details. Requests for reasonable accommodations must be made 72 hours in advance. Services are extended to the public on a non-discriminatory basis.

Outreach to CNMI

By: PISBDCN

With the Jobs Act of Sept 2010, the Pacific Islands Small Business Development Center Network (PISBDCN) has added a Guam SBDC Business Counselor to do specific outreach to the islands of Saipan, Tinian and Rota (Commonwealth of the Northern Mariana Islands (CNMI)). The mission for this effort is to serve the community needs and provide entrepreneurs with the technical assistance, education, information, and the tools needed to start a 'successful' business. The objective of this mission is to help grow the economy for each of the islands as they contribute to the overall commerce of the CNMI. As with its service in both Guam and Saipan the SBDC offers free and confidential consulting services to individuals interested in starting a new business or seeking to grow their existing small business. In addition, the SBDC offers a full roster of specialized educational programs covering essential busi-



ness topics.

These topics include helping aspiring entrepreneurs turn their ideas into a business as well as providing existing firms to grow and adapt to the changes with the increase in their business growth. "We seek to provide the informa-

tion that every business person needs to make the critical decisions about their ideas." says Kenneth Beckham, the outreach counselor serving this mission. He goes on to say; "We can help make the difference between success and failure by providing that

much needed depth of experience and knowledge. We provide the structured assembly of the components required to increase survivability for everyone operating their own small business."

The 'NO FEE TRAININGS' offered to interested individuals in

Tinian and Rota included subjects titled 'How to Start a Business', 'How to Write a Business Plan,' and 'How to Utilize Financial Statements.' Over the past 4 months, we have conducted 5 sessions utilizing the Public Library on Tinian and the Mayors' Office Complex on Rota as our classrooms. We are grateful to the supporting resource partners – namely the NMI Junior College on both Tinian and Rota and the Mayors' staff of Rota. Their efforts work hand in hand to bring these benefits to each 'startup businesses' as well as the established small businesses.

Classes were held, like this one shown in session, at the Mayors' Office on Rota in June 2011.

Attendance of 10 to 12 participants is common. This session was on "How to Prepare a Business Plan" and covered the reasons to build a plan and the uses for that plan.

For information regarding the CNMI SBDC programs & services, please call the SBDC at (670)664-3018 or visit www.pacificsbdc.com

Are you ready to be an entrepreneur?

It's all about small business. These days the words, entrepreneur and innovation signal the way of the world. There are 23.5 million small business owners in the U.S. and you can be one of them today and tomorrow in the year 2011. The question—is entrepreneurship right for you?

You say yes. Okay, then take time to prepare because the most common reason for a small business to fail is lack of management skills. Bulk up now on management knowledge and skill, before you test yourself in the small business world. The good news is management skills can be obtained through training, work experience and the advice of a business counselor.

As you consider your per-

sonal and business goals, ask yourself tough questions. Are you a self-starter? Do you have the stamina to start a new business? Many entrepreneurs say that there is no 40-hour workweek, much more like 50-70 hours. Do you have capital or access to capital? Can you plan the course of your business for the first year? Are you ready to be both the company thinker and doer?

Look at resources such as the CNMI Small Business Development Center to help you prepare for business ownership. Opening a small business is a big risk, which does offer the potential of a significant payoff. Profit, personal control, pride of ownership and self-reliance are the potential wins of entrepreneur-

ship. Small businesses do succeed. In our country small businesses generate more than half of all sales in America. If you are a risk taker, small business ownership may be for you.

Plan and prepare to succeed in business. Small business success is not random; it is the result of a concentrated effort. Ask yourself the following questions. If you answer yes, you have the basic qualities of an entrepreneur. If you answer no to any of the questions, evaluate these as areas where you can build your skills.

■ Is my product or service different from others on the market?

■ Do I have adequate financial resources or access to capital?

■ Do I have management experience to help me run a business?

■ Am I ready to commit to the demands of owning a business?

■ Can I take responsibility and make effective decisions?

■ Am I in good health with the stamina for the job ahead?

■ Do I have the encouragement and support of my family?

If you need to differentiate your product or service, gain management experience, or gain access to capital, ask for help. Entrepreneurs are often individualists who want to do it all on their own. Before you take the plunge into entrepreneurship, take advantage of every resource that can help you succeed. The savvy entrepreneur looks for ways to

succeed by tapping into existing resources, so his or her time can be spent on crucial issues and not be spent working on getting past a steep learning curve.

To learn more about the CNMI SBDC's programs and services call (670) 664-3018 or visit website www.pacificsbdc.com/cnmi.

The CNMI SBDC is a member of the University of Guam's Pacific Small Business Development Center Network (PISBDCN). The PISBDCN's mission is to support the growth and economic development of the U.S. affiliated islands in the western pacific region by providing high quality training and one-on-one confidential counseling to existing and small business startups.

CNMI Training announcement

How to Start a Business
How to Write a Business Plan
How to Apply for a Business Loan

August 23, September 20, October 25
August 24, September 21, October 26
August 25, September 22, October 27

Interested in starting and or expanding a business, The CNMI Small Business Development Center (SBDC) trainings are offered at NO CHARGE (FREE). Trainings offered during the months of August, September, & October will be held at the Saipan Chamber of Commerce from 9:00am to 11:00am. For more information, please call the SBDC at (670)664-3018 or email Linda Cabrera at linda@pacificsbdc.com or Ralph Yumul ralph@pacificsbdc.com

Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please contact the SBDC at (670)664-3018. Services are extended to the public on a non-discriminatory basis.

Yap Resort in Business

By: James Limar

Yap SBDC Director/Counselor

SBDC Interview with New Resort Owners:

1. Please tell us about yourself and your family.

Ours names are Peter Garamfel and Dieter Kudler. We are both married. Peter, born in Yap is 51 years old with children, while 46-year-old Austrian Dieter has no children yet.

2. Why did you decide to start your own business?

We saw an opportunity to develop a very successful business on Yap Island.

3. What experience do you have in this type of business?

While Peter used to be general manager of a variety of companies on Yap Island and owner of "Anchorage Apartments", Dieter studied architecture in Austria managed different construction sites back in Austria and finally worked in management in the hospitality industry for 8 years prior to opening our business.

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

Small business development center supported us from the very first moment beginning with assistance with a business plan. A wide variety of informa-



tion was provided. Small business development center helped us to formulate our business plan, set up all necessary accounting and balance sheets and was actively involved in funding solutions.

5. What was the start-up process like?

The start up was rather hard; we had a hard time finding funds for our project and at times, we thought that our plans would not pull through but persistence on our part and the commitment of YSBDC, we kept a forward and positive thinking.

6. How did you fund

your business?

Our business was funded through a loan from the FSM Development Bank and a loan from Yap Visitor's Bureau.

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

Getting the funds necessary and the length of time being quite a long time to get things done.

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

Quite obviously it was when our loan request was approved by the bank and receipt of

promissory note to further confirm the whole process.

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

Our short-term plans are consolidating the existent business, renovating and enhancing our resort, modernizing and streamlining productivity, enhancing guest service and being ready for the upcoming season. Middle term goals are to increase the amount of guests coming to our resort through effective marketing and highly personalized service, exploring new markets, work with other operator to drive more business to Yap Island.

▲ Business Name: Yap Pacific Dive Resort
 ▲ Owner(s): Peter Garamfel & Dieter Kudler
 ▲ Type of Business: Hotel, Bar, Restaurant, Dive Shop, Tour Business
 ▲ Location: Nimar, Weloy, Yap Island, FSM
 ▲ Hours of Operation: 24 hrs./day; 365 days/year
 ▲ Contact information: Yap Pacific Dive Resort
 ▲ Yap Pacific Drive, PO Box B, Colonia, Yap 96943 FSM
 ▲ Phone: (691) 350 6000
 – Fax: (691) 350 4279
 ▲ Email: info@yap-pacific.com – Web: www.yap-pacific.com

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

Everyone can come up with a bright business idea but we recommend that you work with entities like Yap Small Business Development Center to make sure that it's a viable business and that the numbers are there. Add this to determination and commitment and everything else will fall into place.

For information regarding the Yap SBDC's programs and services, please call (691)350-4801/2 or visit www.pacificsbdc.com

Yap SBDC Training

Date	Workshop Title	Venue
August		
25	FSM Social Security Tax Requirements	OIHS, Falalop, Ulithi
25	Business Licensing Requirements	OIHS, Falalop, Ulithi
26	FSM Gross Receipt and Wage Tax Requirements	OIHS, Falalop, Ulithi
30	Understanding Credit & the ABCs of Borrowing	SBDC Training Center, Colonia
September		
1	Micro Plan™	SBDC Training Center, Colonia
2	Break Out™	SBDC Training Center, Colonia
5	Shake Out™	SBDC Training Center, Colonia
7	Delivery Legendary Customer Service	SBDC Training Center, Colonia
19-Oct.21	Youth Business Plan Training For BP Competition	SBDC Training Center, Colonia
October		
7	Strategic Planning	SBDC Training Center, Colonia
12	Business Communications	SBDC Training Center, Colonia
17	Business Bank Accounts & Petty Cash Fund	SBDC Training Center, Colonia
19	Tracking Business Assets	SBDC Training Center, Colonia



All workshops are offered to business owners and potential business owners during the months of August, September, and October 2011. For more information, please contact the Yap SBDC at telephone numbers (691)-350-4801/4802 or at email address ysbdc@mail.fm Seating is limited to 25 participants per session. Schedule is subject to change without prior notice. Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. Services are extended to the public on a non-discriminatory basis. Call the Yap SBDC at (691)350-4801/2 for arrangements.

Computer training welcomed into Chuuk's business community

By: Frits Hartman
Chuuk SBDC Business Counselor

On the week of June 13th-17th, the Chuuk SBDC introduced a new training to existing and prospective clients and business owners. This new training mainly consisted of computer basics and office programs, such as Microsoft Word and Excel, which are used to compose business plans and financial statements.

The session started with seven participants that showed interest in learning the basics and "how to" of computer use. The center currently has seven working computers in the conference room. The Chuuk SBDC plans on expanding on those existing units, as the number of participants is likely to increase once word spreads about the new computer training program. We expect the program to be in high demand, as almost everything is done on computers in this day and age. The participants were eager to learn, as many of them had graduated high school before computers were introduced to the classroom. This group went through two days of



computer training. The first day, they learned the basics of computer operations. This included turning the system on and off and the use of the components of the computer. Some parts that were discussed included Hard Disk drives, CD/DVD/ROM/RW drives, Jump drives, AKA USB or Removable drives, as well as the keyboard, mouse, monitor, and CPU. On the second day, the group went through the office programs, mainly Word and Excel, as these are the primary programs used to create the clients' business proposals and financial statements.



The center plans on having another workshop for this same group on July 11, 2011. During this session, the participants will learn how to work with and use the Ultimate Business Planner software by Atlas Business Solutions Inc. (ABS). Thanks to ABS and our network office on Guam, the center received this program, which is easy to use and has much to offer both our clients and prospective clients. The group will learn how to work with the program to create their business plans.

Furthermore, the center plans to utilize this same grouping strategy with incoming

participants who are interested in learning how to use computer hardware and software. Each new group will go through the same trainings together to avoid teaching groups with a mixed skill level. We hope this strategy will be successful.

Depending on the available time for the initial group and what they have learned so far, the center will continue to work with them and new comers on learning more about computers as they progress and use them to create their business plans. For example, there are other softwares out there, such as Quickbooks that can help clients purchase their own system down the line. This will be essential in monitoring and tracking business finances, records, and daily operations.

This introduction of a computer training program to the island of Chuuk will be very beneficial to the residents by making the task of starting a business a little less overwhelming. The skills learned in these workshops will be taken out of the classroom to promote economic growth in the community. As the world moves forward into the digital age, it is imperative that our business skills do the same.

Dreams come true for another Chuuk resident

By: Ketsen Haregaichig
Chuuk SBDC Director/Business Counselor

Mrs. Linda Konman had a dream of owning a small retail store. She had approached several banks for financing her dreams, only to be denied funding. After visiting the Chuuk SBDC office, she was introduced to the board of the Chuuk Microcredit Enterprise (CMCE) and later became a member.

In 2006, she was able to realize her dream of business ownership.



Through the CMCE, she received a loan that allowed her to purchase inventory and open a small store. With this opening, her store became the only store in her neighborhood at that time.

With the growing needs of her community, Ms. Konman decided



to expand her store to include the sales of fresh fish and other local foods. Her business has been successful since its opening and has also become a popular area for the locals to meet during the day. Being business minded, Ms. Konman took advantage of the sit-

uation and began selling coffee and provided a place for people to sit and socialize.

Her success continues to grow over the years. Today, she has expanded her business from a small store to multiple business ventures to include a coffee shop and gas station, as well as the export market with the exporting of fresh fish and pounder breadfruit to Guam.

Her business location is right beside the road making it accessible to car traffic as well as foot traffic anytime of the day.

The Chuuk Small Business

Development Center (Chuuk SBDC) is a member of the University of Guam's Pacific Islands Small Business Development Center Network (PISBDCN). The PISBDCN's mission is to support the growth and economic development of the U.S. affiliated islands in the western Pacific region by providing high quality one-on-one confidential counseling and training to existing small businesses and to small business start-ups. For information regarding the Chuuk SBDC programs & services, call (691)330-5846 or visit www.pacificsbdc.com

Chuuk SBDC Training announcement

October

October 17	Basic Computer Part 1	9-11am
October 18	Basic Computer Part 2	9-11am
October 19	How to Write Business Plan using computer	9-11am
October 20	Learn to Read & Understand Financial Statements	9-11am
October 21	Learn How to Keep Business Records	9-11am

November

November 14	Principals of Accounting	9-11am
November 15	What tax to pay, when, where to pay	9-11am
November 16	Business Diveristy	9-11am

The CHUUK Small Business Development Center (SBDC) Training sessions are open to all qualified small business owners, managers and key/personnel and individuals planning to open or thinking about opening small business ventures. All training sessions are FREE OF CHARGE. Workshops will be held at the Chuuk SBDC located directly across the Shigeto's Store. Individuals interested in attending the workshops may call the Chuuk SBDC at (691)330-5846 or email cassandra@pacificsbdc.com or ketsen@pacificsbdc.com. Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance. Services are extended to the public on a non-discriminatory basis.





Being your own boss, making your own decisions, being a success. It's an attractive idea, isn't it? Or is it? Could you cope with long hours, isolation, and pressure?

JOIN TODAY!

Youth Business Plan Competition soon to be Offered in RMI

By Anel Philimon

RMI SBDC Director/Business Counselor

The First Ever Bank of the Marshall Islands Youth Business Plan Competition co-sponsored by the Republic of the Marshall Islands Small Business Development Center (SBDC) will be taking place in the month of September 2011 for youths between the ages of 14 to 21 residing in the Republic of the

Marshall Islands. The competition can help you decide if running a business could be right for you. It will help you start to think through your business idea with the aim of creating a formal, documented business plan.

Is there a cost to you?

There is no financial cost to you. However there is the cost of your time. to produce a realistic and

viable business plan. You must be prepared to also work with a volunteer business mentor, who is there to provide general business advice.

What's in it for Me?

- The opportunity to talk through your idea and be guided by an experienced business person (mentor).
- The opportunity to develop a comprehensive (realistic) business plan that can help you launch into

the business world.

- The opportunity to receive small business trainings that will help you through the process
- The opportunity to share in prizes to the value of \$1,000

Interested youths are encouraged to call the RMI SBDC at (692)625-3685 or visit the RMI SBDC Office located at the Marshall Islands Development Bank Building Room 404 for more information.

RMI SBDC Training Schedule

RMI Small Business Development Center offers trainings and workshops aimed at potential and current small business owners. These workshops are open to the general public and all other interested individuals. All workshops are FREE OF CHARGE and held at the RMI SBDC located at the MAKO Building, 4th floor, Room 404. For a listing of the upcoming RMI SBDC trainings, please call Mr. Leeno Aikuij at 625-3685 or email him at leeno@pacificsbdc.com. Requests for reasonable accommodations must be made 72 hours in advance. For arrangements, please call the RMI SBDC at 625-3685. Services are extended to the public on a non-discriminatory basis.



Kosrae SBDC New Business Counselor

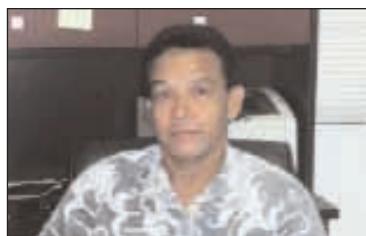
By Skiller Jackson

Kosrae SBDC Director/Counselor

Alokoa Joseph Sigrah is the new Business Counselor with the Kosrae Small Business Development Center (Kosrae SBDC). Alokoa Sigrah graduated from University of Guam 1991 earning a BA degree in Public Administration. Before joining the Kosrae SBDC, Alokoa worked for the Kosrae State Government.

The employment opportunity for Mr. Sigrah came after the former Business Counselor, Mr. Rinson Edmond, took up a new post as a Senator with the Kosrae State Legislature.

Working for the Kosrae State Government for almost twenty years, Mr. Sigrah brings to the SBDC an array of experience as a classroom teacher and the Kosrae State Legislature as a Legal Aide. The knowledge and skills that Mr. Sigrah has acquired as a result of



past work experience provides great benefits to excel in performing the duties of a Business Counselor. Mr. Sigrah will be assisting the Kosrae

SBDC Director in providing business counseling and advisory services as well as business training to the general population of the Kosrae State.

The Kosrae SBDC and the Pacific Islands SBDC Network welcomes its newest member Alokoa Sigrah.

For those interested in starting and or expanding a business, please contact the Kosrae SBDC at (691)370-2751 or visit the Center located at College of Micronesia.

The Kosrae SBDC is a member of

the University of Guam's Pacific Islands Small Business Development Center Network (PIS-BDCN).

The UOG PISBDCN is sponsored in part by the U.S. Small Business Administration (SBA) under a cooperative agreement. The support given by the U.S. SBA through such funding does not constitute an expressed or implied endorsement of any of our co-sponsors and/or participant's opinions, products, or services.

Kosrae Organizations Brings Continued Awareness to the Community

By Skiller Jackson

Kosrae SBDC Director/Counselor

The Kosrae SBDC participated in the Kosrae Micro Finance Union outreach awareness program that was conducted in the four Municipalities in Kosrae on the week of May 24th, 2011. The Kosrae SBDC and Kosrae Micro Finance Union Outreach program members pursued this approach to once again re-educate the Kosrae Community regarding the services available from both organizations. The Union's primary purpose is to promote the economic growth of

the public by providing micro loans which are very small loans resulting in a balance in the person's favor, creating financial trust-worthiness which is a source of honor or distinction, and other related services, to qualified persons as defined in the By-Laws with low income, who are credit disadvantaged, or who are in a status of credit risk, or otherwise identified as in need of services by this Union operated on a basis of not-for-profit. The KMU is a program under the Department of Resources and



Economic Affairs (DREA) and the DREA was the lead organizer of this outreach program along with the

KMU program Executive Coordinator and the Board members of the KMU program. It was well received by the

Municipal Mayors and well attended by the people from each Municipality. The Kosrae SBDC has received several clients who were being referred to the Kosrae SBDC by the KMU program for business planning and business counseling assistance. To contact the KMU program, you can email the KMU Administrator, Mr. Kiaru Esau at khesahu@gmail.com, or call 691-370-3017. For information regarding the Kosrae SBDC programs & services, please call (691)370-2751 or visit www.pacificsbdc.com