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By Perry Inos Jr.
Director
(CNMI SBDC)

Indigenous to the Commonwealth Northern Mariana Islands, Jesus Castro, owner of Jess Multi Farms, was born on Saipan in 1977 and spent part of his earlier childhood years in Pagan Island, CNMI. Because of his earlier childhood upbringing and further experiences, Jesus learned that creating his own business

is "the best way to increase, improve our economy." Therefore, his decision in owning his own business in agriculture was what he wanted despite that farming is "difficult, hard, and a challenge but the end result is profiting both in health and wealth."

Jesus also stated, "I joined my grandparents, parents in producing our food in the farm, which were fresh and or-

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Amot Taotao Tano

A place for Health and Healing

By Denise Mendiola-Hertslet,
Senior Business Counselor/Bank
of Guam WIB Program Coordinator
(Guam SBDC)

Bernice Tudela Nelson grows native medicinal plants that her Chamorro ancestors used to treat the various maladies of the people that lived on Guam and in the Northern Marianas thousands of years ago. This was a dream of hers for many years. Before she could turn this dream into reality, she needed to learn more about these native medicinal remedies and their value to the people. So, she started growing and preserving native plants in danger of becoming extinct on Guam and in the Northern Mariana Islands on her small leased property. She started her garden in August of 2010 and now has over a hundred or more native plants.

According to Bernice, "The purpose of Amot Taotao Tano garden is to promote and educate the community about ancient Chamorro remedies from native plants long ago." Bernice envisioned a garden that would be recognized and used by higher learning institutions all over the country for research and the promotion of the cultural heritage of the Marianas Islands. The garden would also be helpful to the younger generation so

they may have a better understanding of the Pacific Island cultures.

Bernice already had some background in this area, having learned traditional healing practices from her grandmother, grand-aunts and other relatives while growing up. She was taught about the use of native plants while practicing these healing remedies at home. When she finally made a decision to start her garden, she enlisted the help of her husband, George E. Nelson, who provided the financial support so she could see her dream of growing a medicinal garden become a reality. In the beginning, Bernice grew her medicinal plants on Chamorro Land Trust property. As her garden started expanding, she requested additional land from Chamorro Land Trust and was granted an additional two more acres to increase her capacity and accommodate for her growth.

As Amot Taotao Tano grew, the need for more resources increased as well. Bernice sought the assistance of the Guam Small Business Development Center. She worked with Denise Mendiola-Hertslet, Senior Business Counselor and Bank of Guam Women in Business Program Coordinator, to prepare a business plan and package her loan applica-



Bernice Tudela Nelson, Owner of Amot Taotao Tano & Opal/Bee Worm Farms

- ▲ **Business Name:** Amot Taotao Tano & Opal/Bee Worm Farms
- ▲ **Owner:** Bernice Tudela Nelson
- ▲ **Type of Business:** Medicinal Plants and Worm Farm
- ▲ **Location:** Swamp Road, Dededo
- ▲ **Hours of Operation:** 9am-3pm, Monday-Saturday
- ▲ **Contact information:** (671)637-7201hm/ofc (671)777-6733cell
- ▲ **Email:** amot.taotao.tano@gmail.com
- ▲ **Website:** www.AmotTaotaoTano.com

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Guam: A Land of Export Opportunities for Cash Flow

By Jerry Crawford
Business Consultant
(Guam SBDC)

Take a walk through the popular tourist shops on Guam such as Duty Free Shops, JP Superstore, ABC Stores, and others. You will find locally produced products being sold every day in quantities to support a profitable business. Here are some of the product categories you will find:

- ▲ varieties of cookies and candies made with local ingredients such as coconut and mango;

- ▲ lotions, oils, and soaps made from local plants;

- ▲ Flavors of the island specialty jams.

Look at the global picture to see how big your own export business can become.

Are You The Next Guam Opportunity?

The tourism market continues to provide a steady flow of buyers of locally produced products. Plus, there is a new category of products called "Hand Carry Exports" which give business owners opportunities to expand their distribution and sales with products that can be sold at Guam Duty Free Shops and the airport as carry-on, then taken to the destination country, and declared as a purchase made overseas.

Packaging your product the first time on Guam for Asian distribution in the future.

Red Flag

Guam products are often packaged for a Guam consumer. Guam companies will invest large sums of money in packaging only to find the Japanese and other Asian tourists on Guam reluctant to buy the product. For example, in some cases the reason a Guam product does not sell is packaging mistakes that do not attract an Asian buyer. You must start out with your Asian consumer in mind when you begin packaging for the local Guam market. Do not invest in large amounts of packaging until you know the Asian consumer likes it and will purchase your product.

Hawaii has succeeded with pineapple, sugarcane, coffee, etc. Guam can do it with coconut products, native plant lotions and oils, flavor of the island jams, etc. What will be next? Eco-friendly toys? Agrotours of your production plantation? Hand-crafted Guam beer or liquor? Reef shoes from recycled products? An inspired clothing line? Come up with a product and let this Export Re-

source Guide steer you to becoming a profitable exporter.

Food Exports

Today, the opportunities to export consumer-oriented and value-added food products are great. In fact, there has probably never been a better time for companies to begin exporting local products as people around the world become curious about other cultures through Internet interaction and world travel. The process of selling food is unique compared to other consumer products.

Asia Can Be in Your Company's Future

There are many countries to choose from when it comes to exporting. There are many important decisions for an exporter to make when choosing a country destination. One consideration is what is commonly called "barriers to entry". Each country erects different walls to climb over for you to import your product or service into their country. Remember "export here means import there."

To research the country of your choice go to Export.Gov at <http://export.gov/mrktresearch/index.asp> Access the U.S. Commercial Service Market Research Library containing more than 100,000 industry and country-specific market reports,

authored by U.S. Commercial specialists working in overseas posts. Commercial Guides give you a better understanding of the opportunities and obstacles you need to consider. All these Guides are available free of charge from your pre-paid tax dollars. They are very complete, filled with facts and links to an abundance of valuable information.

The online Research Library includes the most up to date information on:

- ▲ Country Commercial Guides (read latest "Doing Business In" guides)

- ▲ Industry Overviews*

- ▲ Market Updates*

- ▲ Multilateral Development Bank Reports* ▲ Best Markets*

- ▲ Industry/Regional Reports*

It is useful for you to look through the Basic Guide to Exporting found at <http://export.gov/exportbasics/> to see what to expect before exporting.

For more information on how the Guam Small Business Development Center can help you contact us at (671)735-2590 or visit our website www.pacificsbdc.com

Market Research

The first time an export plan is developed, it should be kept simple. It need be only a few pages long, since important market data and planning elements may not yet be available. The initial planning effort gradually generates more information and insight. As you learn more about exporting and your company's competitive position, the export plan will become more detailed and complete.

As you can imagine, many foreign markets differ greatly from the United States. Once you have decided that your company is able and committed to exporting, the next step is to develop a marketing plan. A clearly written marketing

strategy offers six immediate benefits:

1. Written plans display strengths and weaknesses and they help in formulating and polishing an export strategy.

2. Those charged with executing the written plan cannot easily forget or ignore necessary steps.

3. Written plans are easier to communicate to others and are less likely to be misunderstood.

4. Written plans allocate responsibilities and provide for an evaluation of results.

5. Written plans are helpful when seeking financial assistance. It indicates to lenders that you have a serious ap-

The purposes of the export plan are:

1. To assemble facts, constraints, and goals.
2. To create an action statement that takes all of these into account. The action statement includes specific objectives, sets forth time schedules for implementation, and marks milestones so that degrees of success can be measured.

Questions to consider:

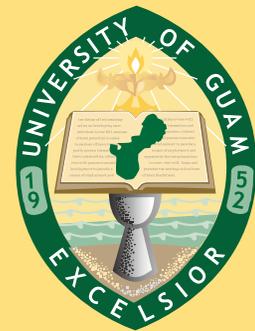
1. Which products will you select for export development?
2. What modifications, if any, are necessary to adapt for overseas markets?
3. Which country will you target for sales development?
4. In each country:
 - a. What is the basic customer profile?
 - b. What marketing and distribution channels will you use to reach customers?
5. What special challenges pertain to each market (competition, cultural differences, import controls, etc.)?
6. What strategy will you use to address them?

proach to the export venture.

6. Written plans give management a clear understanding of what will be required of them and thus help to ensure

a commitment to exporting.

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Guam SBDC Microcredit training cycle 16 completed

By Frank Toves
Business Consultant
(Guam SBDC)

It was a room full of smiles and relief on January 4th 2013 in the SBDC Resource Room as six new Entrepreneurs received their certificates of completion!

The Microcredit Course offered by SBDC Guam is a 12 week training seminar as required by the Pacific Island Microcredit Institution to qualify for microcredit loans. These loans fill a financing niche that is generally not addressed by conventional financial institutions.

The entrepreneurs attending were trained in the following subject matters: Introduction to Microcredit, Is Small Business for You, Personal Assessment, Intro to Starting a Business, How to Write a Business Plan, Market Research, Marketing Plan, and Business Financials.

These courses are available separately throughout the year, but the intense 12 week course allows for group building skills with the end product being a complete business plan.

Throughout the training period, these PIMI loan hopefuls learned to begin trusting each other and sharing their challenges in their current business enterprise or their startup process. The sharing of these insights assisted them to put their individual plan together and to trust each other with the goal of group responsibility



Congratulations to our graduates! (L-R) Bernadette Wieman (Owner of Guam Crepes) Casey Jeszenka (Network Director PISBDCN/Guam SBDC) John Perez, Elizabeth Perez, Frank Toves, Frank Toves (Guam SBDC Business Counselor/Trainer) Adrienne Tudela, William Piki (Owner of Enn's Island Treasures)

in repaying their individual loans.

For many, this was their first exposure to business fundamentals and for all; the Business Plan process was enlightening. The Business Plan process is not to just have a document for the bank to review, not only a living and changeable plan, but it allowed several of the participants to make a decision that their first idea for a business startup was either not profitable or not feasible.

During this period, each applicant be-

came an SBDC client and received one on one counseling from their business counselor in not only preparing their business plan, but in fielding management issues/questions and especially governmental regulations relevant to their specific industry.

On the last day of the seminar the six entrepreneurs presented their plan to their fellow applicants and to members of the PIMI Board and SBDC Guam. During each presentation, suggestions and ques-

▲ **Business Name:** Guam Crepes
▲ **Owner:** Bernadette Wieman
▲ **Type of Business:** Peddling both Sweet & Savory Crepes & Lunch plates to Business & Government Offices and at Chamorro Village Night Market
(Available for pre-orders)
▲ **Contact Information:**
(671) 565-0111

▲ **Business Name:** Enn's Island Treasures
▲ **Owner:** William D. Piki
▲ **Type of Business:** Featuring Chamoru, Kapingamarang & Nukuoro Handmade Crafts, Wood Carvings, Skirts & South Sea Pearls
▲ **Location:** (will be selling at Night Markets, Flea Markets & Festivals)
▲ **Contact Information:**
(671)678-2381

tions were put to each applicant to improve their plan.

The conclusion of this program resulted in PIMI loans to the 6 applicants. These starts up loans are the first of a series of incremental loans that will build up their credit character to eventually qualify, if needed, for conventional loans in the local financial market.

For more information on the Guam Small Business Development Center Microcredit Program contact us at (671)735-2590 or visit our website

Guam SBDC Training Schedule (Feb-Mar)

FEBRUARY

February 20TH & 21ST (8:30am – 5:00pm) ****Registration and payment deadline 02/19/2013**

"Profit Mastery"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator & Fred Granillo, Business Counselor

Fee: \$50 per person

Location: UOG Guam SBDC Room #148 Leon Guerrero SBPA Building

Thursday, February 28th (12pm – 2pm) ****Registration and payment deadline 02/27/2013**

"WIB: Growth Venture-Exploring Growth Opportunities"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: Bank of Guam Head Quarters 2nd floor Conference Room

MARCH

Friday, March 1st (8:30am – 11:30am) ****Registration and payment deadline 02/28/2013**

"How to Start a Business"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Room #148 Leon Guerrero SBPA Building

Friday, March 8th (8:30am – 11:30am) ****Registration and payment deadline 03/07/2013**

"How to Write a Business Plan"

Presented by Fred Granillo, Business Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Room #148 Leon Guerrero SBPA Building

Friday, March 15th (8:30am – 11:30am) ****Registration and payment deadline 03/14/2013**

"QuickBooks: Working With Lists and Bank Accounts"

Presented by Fred Granillo, Business Counselor

Fee: \$50 per person

Location: UOG Guam SBDC Room #148 Leon Guerrero SBPA Building

Thursday, March 28th (12pm – 2pm) ****Registration and payment deadline 03/27/2013**

"WIB: Growth Venture Series - How to Make Strategic Decisions"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: Bank of Guam Head Quarters 2nd floor Conference Room

APRIL

Friday, April 5th (8:30am – 11:30am) ****Registration and payment deadline 04/04/2013**

"Cash Flow Budgeting"

Presented by Fred Granillo, Business Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBDC Building

Friday, April 12th (8:30am – 11:30am) ****Registration and payment deadline 04/11/2013**

"How to Manage a Business"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBDC Building

Friday, April 19th (8:30am – 11:30am) ****Registration and payment deadline 04/18/2013**

"QuickBooks: Entering Sales, Receiving Payment and Making Deposits"

Presented by Fred Granillo, Business Counselor

Fee: \$50 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBDC Building

Thursday, April 25th (12pm – 2pm) ****Registration and payment deadline 04/24/2013**

WIB: Making strategic decisions

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: Bank of Guam Headquarters 2nd Floor Conference Rm Hagatna, Guam

MAY

Friday, May 3rd (8:30am – 11:30am) ****Registration and payment deadline 05/2/2013**

"How to Start a Business"

Presented by Fred Granillo, Business Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Friday, May 10th (8:30am – 11:30am) ****Registration and payment deadline 05/9/2013**

"How to Write a Business Plan"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Friday, May 17th (8:30am – 11:30am) ****Registration and payment deadline 05/16/2013**

"Accounting for a Small Business"

Presented by Fred Granillo, Business Counselor

Fee: \$20 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Friday, May 24th (8:30am – 11:30am) ****Registration and payment deadline 05/23/2013**

"QuickBooks: Entering and Paying Bills"

Presented by Fred Granillo, Business Counselor

Fee: \$50 per person

Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Thursday, May 30th (12pm - 2pm) ****Registration and payment deadline 05/29/2013**

"WIB: Using Financial Tools"

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator

Fee: \$20 per person

Location: Bank of Guam Headquarters 2nd floor Conference Room

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TO MAKE PAYMENT online log onto your eCenter account and click PAY NOW

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

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Bryana Baza, P.O. Box 5014 Mangilao, Guam





B&G Pacific, LLC introduces corporate catering services

By Denise Mendiola-Hertslet,
Senior Business Counselor

/Bank of Guam WIB Program
Coordinator(Guam SBDC)

1. Please tell us about yourself and your family.

My name is Marie N. Guerrero and I am forty one years old. I was born and raised in the mainland, but have been back home to Guam for over fifteen years.

Husband: Frank Guerrero.

Children: Desiree, Rico, Anastasia, Frank and Isaiah Guerrero.

Parents: Antonio C. Nededog and Delia SN Nededog (deceased). I am one of seven siblings.

Civic organizations: Soroptomist of the Marianas, Rotary Club of Guam, National Association of Women in Construction Guam Chapter

Hobbies: Reading (when I can find that extra hour of the day!) and, most importantly, spending time with my children.

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

After rising through the ranks at Planet Hollywood, from Server to Vice President, I felt it was time to set new goals and challenge myself. Shortly thereafter, I accepted a position at Sam Choy's, running the operation. This offered a new and exciting challenge and eventually gave me the confidence to start my own new business. I saw my successful career at Planet as a validation of my skills and abilities. Since then, I have been approached by several F&B entities asking for my advice about their businesses. I guess that I had reached the point where starting and owning my own business seemed to be the natural thing to do.

The restaurant business has allowed me to meet all different types of people; both as guests and as co-workers in the industry. When we started B&G Pacific, we put together a team of F&B/Hospitality professionals each with their own unique skill set and experiences. We have a great deal of synergy,



Owners of B & G Pacific, LLC (L-R) Bart Jackson, Marie Guerrero, Mark Borja.

▲ **Business Name:** B & G Pacific, LLC

▲ **Owner(s):** Marie N. Guerrero - CEO, Bart Jackson - COO and Mark Borja - Managing Director

▲ **Type of Business:** Institutional Food provider, corporate catering services, F&B/Hospitality management and consulting.

▲ **Certifications:** Woman-Owned, Minority-Owned, HubZone Certified, VET Certified (Armed Forces Procurement)

▲ **Location:** B & G Pacific Production Kitchen, DFS Galleria, Tumon Guam

▲ **Contact information:** mguerrero@bgpacific.com,

▲ **Website:** www.bgpacific.com

complementing each other in very productive ways. Collectively, we have nearly 100 years in the hospitality industry and together make a very cohesive team. Our partnership has turned out to be even more productive than any of us imagined.

We are a corporate catering company that works closely with each customer to customize each menu specific to each company's needs. Our services range from the creativity of elegant petafiores to a full

range buffet for the entire office or branch. We pride ourselves on high quality food and local hospitality from our trained professional service staff. We can provide proposals for various types of events such as funerals, weddings, fundraiser plates and so much more. You can expect personalized service and high quality standards from B & G Pacific - Let us help plan your next event!

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

I have been working in the Food and Beverage/Hospitality industry since 1990. I am proud to say that I was part of the team that opened Guam's Planet Hollywood in 1997. At that time, I was employed as a server. Eleven years later, when I left the company in 2008, I was the Vice President and General Manager. I am a great believer in people working their way up the ladder, and not just because I did. The only way to really know a business and successfully lead a company is to know all aspects of it, from the bottom to the top.

In early 2008, I was hired as a consultant at Sam Choy's, helping them to reorganize their business. I later joined them full-time as the General Manager and was a part of the transition team that turned Sam Choy's into Sea Grill Restaurant. I left Sea Grill in 2010 to start B & G Pacific.

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

Guam SBDC was a good source for information and guidance during the early stages of planning our business. We still require their assistance for certain matters. We found their guidance in working with the military, acquiring Hubzone certifications and other technical assistance in that area to be particularly helpful.

In addition, Denise Mendiola-Hertslet helped us to network with other women-owned businesses through the WIB Network program and the National Association of Women in Construction Guam Chapter.

5. What was the start-up process like?

As with any new venture, there was a lot of nervousness and stress. But, the process proceeded very naturally. My partners and I, with the help of a very talented Chef, managed to develop a loyal following very quickly. Of course, it didn't hurt that we already had a solid reputation from our previous employment in Guam. From the start, we were able to gain acceptance in Guam's competitive catering scene.

6. How did you fund your business?

The business was completely self-funded by the partners of B &

G Pacific.

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

Location, location, location... ..finding a 'stand alone' kitchen was its own very unique challenge. Actually, finding a kitchen period was a challenge. It had to be large enough for us to do all of our work and hold all of our catering equipment. There is a lot of equipment involved in catering. Until such time as we acquire our own facility, this will be an intermittent, but on-going problem.

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

Using the Jedi mind trick and turning my partner Mark Borja into my Executive Secretary.

Actually, I can't pinpoint an exact moment but being my own boss is up there!

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

Short Term Goals: Continue the Corporate catering trend. Diversify to more institutional style food services to include schools, café's and Federal contracts. We are also the exclusive food provider for the Ukudu Workforce Village.

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

Enjoy what you do and have faith in your skills and talents!

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

Amot Taotao Tano: A Place for Health and Living

continued from page 1

pare a business plan and package her loan application to a lender. She received funding from Guam Economic Development Authority that would help her turn her dream project into a business. According to Bernice, "The Guam SBDC helped us put together what we have and what it could become in the market. Also, we learned when to expect our ups and downs in our sales and understand our expenses. They helped us focus on how to plan for our business and its growth." In addition, with the help of Guam SBDC and Guam Webz, Bernice was able to get free website development assistance to further enhance the marketing of Amot Taotao Tano.

Today, Amot Taotato Tano features various herbs and medicinal plants. In addition, the garden also boasts plants that may help combat the islands' major non-communicable diseases that have been increasing over the years. This is in response to the issue of accessibility to the indigenous plants growing in the jungles, which has become increasingly difficult due to construction and development. Bernice said, "It's hard trying to get some of the native plants because areas that are being cleared could have had the indigenous plants. I have sent letters of request that if an area is to be cleared, that I be given authorization to go through the area and take those indigenous plants before they are destroyed and preserve it at my garden for our Su-

ruhanus, Suruhanas and the local community."

Giving back to the community has always been at the core of Amot Taotao Tano's mission. In September of 2012, HAYA Foundation held a three-day Amot conference and one of those days was held at Amot Taotao Tano. Bernice is very active in community organizations and events, including: The Farmer's Cooperative Association of Guam, The Farmer Chef Conference held at UOG regarding island fruits and vegetables and gardening, The Cultural Competency Training Workshop in Expanding your Tool Box to build Culturally Inclusive Environments held by Guam DPHH Office of Minority Health Resource Center, The Cancer Conference held at the Outrigger, and

The Healthy Island, Healthy People Conference from DPHH Guam Office of Minority Health. Bernice added, "I want to thank Department of Public Health for donating a \$200 starter garden kit that helped me replace my old garden tools. They recognized my efforts to help the community by planting fruits, vegetables and herbal plants that help fight non-communicable diseases on our island."

Recently, Bernice turned in a grant application to CAHA to publish a book about the native plants she grows and its healing remedies that were used by her Chamorro ancestors. If granted, she will use that book to educate students about native plants and its remedies and the books will be used as a resource for her hands-on workshops on how to prepare

some traditional remedies at her garden. When asked what advice she would give to others interested in starting a business, Bernice replied, "You have to be passionate in what you do and be willing to continue making what you do better for you and for the people."

For more information about the Bank of Guam Women in Business Program at the UOG-Guam SBDC, contact Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator, at denise@pacificsbdc.com or 735-2594.



Jess Multi Farms, Growing Local!

continued from page 1

farm, which were fresh and organic.” As his recognition that food production is essential in our indigenous culture, he took it upon himself to improve his knowledge in farming; therefore, he participated in “every workshop/seminar for agriculture, aquaculture, and mariculture.”

The CNMI Small Business Development Center has been very instrumental in his new business venture in aquaculture and aquaponics. Jesus mentioned, “SBDC is very helpful, resourceful in technical advisement. Provided workshops on business plan, cash management, Profit Mastery, and how to obtain a bank loan, and provided effective one-on-one counseling in preparing a business.” During the start up process, Jesus found himself “excited” for the challenge. CNMI SBDC assisted in preparing himself for financial stability while investing his own money as well as granted monies from I Kinometi Para I Kumunidat I Islâ-ta Small Business Revitalization and Development Grant.

As a farmer, Jesus found that his biggest challenge would be having the patience and the proper funding to start off with his venture, as well as, dealing with unpredictable weather that could put his sales at a higher risk. Despite the circumstances, Jesus was proficient in working with the CNMI SBDC to find obtain funding as well as victorious in finishing his initial business plan, where he learned, “how much is needed, where is the market, who are the customers, what produce do customers need, and be able to continually provide or meet the demand.

▲ **BUSINESS NAME:**
Jess Multi Farms

▲ **OWNER:**
Jesus Castro

▲ **TYPE OF BUSINESS:**
Agriculture/Farming

▲ **LOCATION:**
Kagman Commercial Farm Plot

▲ **HOURS OF OPERATION:**
11:00AM – 4:00PM

▲ **CONTACT INFO:**
(670)323-5377
(670)483-0052
jmcastr@gmail.com

Jesus forecasts his short-term goal as producing, “100 pounds of organic grown lettuce each month in the next six months. Also, he forecasts his long-term goal as being able “export produces through Artic Circle Air”.

Lastly, the advise that Jesus Castro gives others who want to start a business is to “be knowledgeable of what type of business you want to do. Ensure that you have a good business plan. Gen in the right location. Know your customer’s needs and demands, and treat your customers well.” Jess Multi Farms is open 11am-4pm located in Kagman Commercial Farm Plot for inquiries contact Jesus Castro at (670) 323-5377 or (670) 483-0052 or via email at jmcastr@gmail.com.

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



Jesus Castro, owner of Jess Multi Farms

CNMI SBDC Training Schedule

Date	Time	Title	Location
Feb 21	10am-12pm	How to Apply for a Bank Loan	Tinian Mayor’s Office
Feb 28	10am-12pm	How to Start a Business in 2013	Rota Mayor’s Office
March 8	9am-11am	How to Write a Business Plan	Saipan Chamber of Commerce
March 15	9am-11am	How to Market Your Business	Saipan Chamber of Commerce
March 21	9am-11am	How to Manage Your Business	Saipan Chamber of Commerce
March 22	10am-12pm	Small Business Technology	Tinian Mayor’s Office
March 28	10am-12pm	Small Business Technology	Rota Mayor’s Office

Interested in starting and or expanding a business, The CNMI Small Business Development Center (SBDC) trainings are offered at NO CHARGE (FREE). For more information, please call the SBDC at (670)664-3018 or email Lynette Sablan at lynette@pacificsbdc.com or Perry Inos Jr. at perry@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.

A small business gets established through the micro loans funds offered by the Bank of Marshall Islands

By Anel Philimon
Director/Counselor
(RMI SBDC)

1. Please tell us about yourself and your family?

My name is Claude Nathan currently retired from a long service with the Government of the Republic of the Marshall Islands. Towards the end of my long service with the RMI Government, I kept thinking of becoming a businessman one day.

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

I have had decided to establish my small retail store for the following reasons: to help and support the needs of my community and its people on the most demanded types of imported foods and drinks including the household items. Secondly, to raise and save money for the future use for my family as well as to save funds for schooling purposes for my grandkids.

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

When I was in college, I studied some business management courses. Upon the establishment of the store, I utilized the skills and knowl-



Claude Nathan, Owner of Small Retail Store

edge that I have learned from school to run my business.

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

The RMI Small Business Development Center of the Ministry of Resources and Development assisted me from our initial visit to the completion of the business plan. A wide variety of information was also provided. Small Business Development Center help me to formulate our business plan, set up all necessary accounting and balance sheet and was ac-

tively involved in funding solutions.

5. What was the start-up process like?

The RMI SBDC spent numerous hours assisting me with all the required steps to have my business proposal completed and submitted to bank (Bank of Marshall Islands) for review. The BOMI did not take long to complete its reviewing process on the plan, and finally I was notified by the bank that my business proposal has been considered.

6. How did you fund your business?

The business started up

▲ **Name of Business:**
CNS Mini Store

▲ **Owner:**
Mr. Claude Nathan

▲ **Type of Business:**
Small Retail Store (selling imported products)

▲ **Location:**
Rairok Village

▲ **Hours of Operation:**
Sunday – Saturday, 7a.m. – 12midnight

▲ **Address:**
P.O. Box 747 • Majuro • MH 96960

▲ **Telephone Contact:**
(692) 455-1143

with the funding been given by the Bank of the Marshall Islands through its Micro Loan Program.

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

Working long hours to generate sufficient revenues to make sure all operating expenses are fully covered and the company can produce reasonable net profits after all.

8. What is your most memorable triumph in your

start-up process?

My most memorable triumph is when I received confirmations regarding the approval of my loan request from the bank (Bank of Marshall Islands-BOMI).

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

The short-term plans include solidating the existent business, purchasing new outboard engines as replacement for the old ones to have one for the new fishing boat that is now being built. The long-term goals are to increase the amount of fish bringing for sales each week and to increase the number of customers utilizing the services of the company through effective marketing and highly personalized service.

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

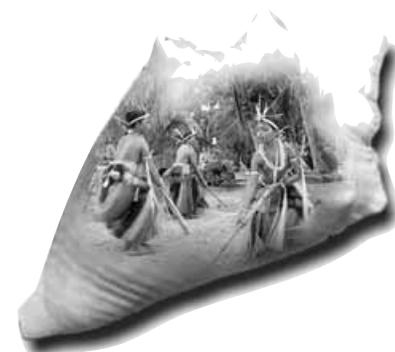
Visit the RMI Small Business Development Center to obtain information and get assisted on how to start up your own small business.

RMI SBDC Training Calendar

Month	Topic	Time	Venue
February 27	Marketing	10:00 a.m. - 12:00 noon	RMI SBDC
February 28	Customer Service	10:00 a.m. - 12:00 noon	RMI SBDC
March 27	Recordkeeping	10:00 a.m. - 12:00 noon	RMI SBDC
March 28	Marketing	10:00 a.m. - 12:00 noon	RMI SBDC

All workshops are open to all qualified small business owners, managers, key personnel and individuals planning to open or considering starting a small business venture. All workshops are FREE OF CHARGE. Individuals interested in attending the workshops may call the RMI SBDC at (692) 625-3685 or email Leeno at

leeno@pacificsbdc.com. Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please call the RMI SBDC at (692)625-3685 Services are extended to the public on a non-discriminatory basis.





Yap SBDC Rings in the New Year with a New Office Manager

By James Limar
Director
(Yap SBDC)

The Yap Small Business Development Center (SBDC) begins the year with a new face, proudly introducing Ms. Janice T. Fanaglibuw as its new Office Manager. Janice takes on the responsibility for the day-to-day operations and management of the Yap

SBDC office starting January 2, 2013.

According to Yap SBDC Business Counselor, Monica Tinag, "Janice has a proven history from being a former trainee/part time worker of the SBDC and providing great customer service to clients. Her exceptional organizational and bookkeeping skills will definitely keep our

team running smoothly."

Congratulations, Happy New Year, and Welcome Aboard to Janice!

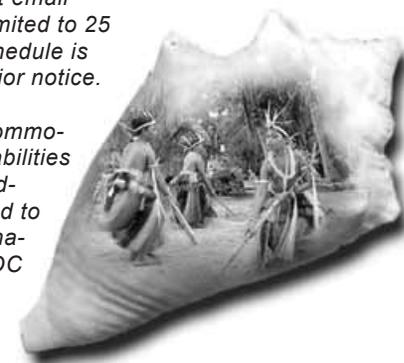
Please feel free to stop by your Yap SBDC and see what's being planned for you in 2013. Contact us at (691)350-4801 or visit our website www.pacificsbdc.com

Yap SBDC Training Schedule

Month	Workshop Title	Time
Feb. 11-12	Micronesia Experience the Warmth (Customer Service)	8 am to 4 pm
March 12	Accounting Equation	9 am to 12 noon
March 14	Debits and Credits	9 am to 12 noon
March 21	Cash Flow	9 am to 12 noon
March 28	Pricing Strategy	9 am to 12 noon
April 11	Profit & Loss Statement	9 am to 12 noon
April 23	Debits and Credits	9 am to 12 noon

Workshops listed above will be offered to business owners and potential business owners during the months of February through April, 2013. For more information, please contact the Yap SBDC at (691)-350-4801/4802 or at email 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.



SMALL BUSINESS TIPS

Staff Selection Is Critical To Success

A business is only as good as the people who manage it. You and your employees are the source of customer satisfaction. Products and services are the commodities you distribute. And, customer service throughout the organization is the culture that contributes to both employee and customer morale. As an employer, you want to hire and retain the employees most qualified for the positions within your company.

Important policy standards should be in place before you begin hiring employees. Develop a personnel policy and manual. This can be a brief document of only a few pages for a business with few employees. The manual should include your policy for hours, overtime, fringe benefits, sick leave, annual leave, training, dress code, personnel reviews, grievances, termination and

retirement. This manual provides an overview of the work environment from expected work times to time off and employee reviews. This manual covers operating policies and general benefits. A job applicant should be given a copy before a final offer of employment is granted. In addition, each company employee should have his or her own copy of the manual, which serves as a guide for his or her conduct and benefits.

Before you advertise a job with your local newspaper or with a human resources office (HRO), always prepare a job description. Each position within the company, including the owner, should have a job description that clearly details duties & responsibilities. Each description should include reporting protocol, which describe who the employee's supervisor will be and

who the person will report to. Add to each job description a list of the position's objectives with specific and measurable goals. The job description provides you and the employee a clear road map for the expectations of the position from both the standpoint of workload and expertise required to accomplish the job.

Check references. This cannot be stressed enough. Your business is important to you and the right employees make a positive statement about your business to customers. An applicant, who interviews well and has a well written resume, may be the ideal fit for the job. Call references to confirm your belief and to ascertain if previous employers' accounts of the person's job responsibilities and performance match what you heard in the interview. Also gather opinions about

personality, work style and strengths from references. Both what references say and leave unsaid can give you clues to the character and skill of potential employees. A good question to ask a previous employer is whether or not they would re-hire the applicant. Take this information and form your final opinions. Hiring the right people for the right positions can mean the difference between top performance and profitability and weak performance and operating difficulties. Choose wisely.

For more information, please call your local SBDC (see page 2 for contact details) or visit www.pacificsbdc.com



PALAU SBDC Training Schedule, February~March

Recordkeeping for Farmers Feb. 12, 2013

For subsistence and small scale commercial farming. Will be introduced to a straight forward inventory, expense & income form that can be used daily throughout the year on farm operations.

Recordkeeping for Fishermen/women Feb. 13, 2013

For subsistence and small scale commercial fishing operations. Will be introduced on hands-on to a straight forward inventory, expense & income form that can be used daily throughout the year on fishing operations.

QuickBooks Hands-on Training Feb. 18-22, 2013

For existing and advanced individuals on accounting who wish to learn about accounting software may be interested in the one week training sessions covering how to create chart of accounts, inventory control, income & expense account controls, and much more...

How to apply for a Business loan March 05-07, 2013

Co-sponsored by Bank of Guam, Bank Pacific and the Na-

tional Development Bank of Palau; learn first-hand what these lenders require to apply for business loan and ask all the questions with the support of your classmates.

Crafting Your Business Plan March. 19, 2013

How to develop your own business plan that reflects your visions on your business idea(s). A step-by-step process that will help you understand "how" to put your own business plan together.

How to Prepare Your Marketing Plan March 20, 2013

Marketing Plan is the most important part of the business plan development and sometimes, may be overlooked. In this training session, a focus on just how you should conduct your research for your marketing plan in your business plan development process.

Projecting Your Financial Plan March 21, 2013

Projecting Your Financial Plan is the numerical representation of your business plan; critical and important portion of your business plan.

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. All workshops will be held in the Airai at the Palau SBDC.



Please contact your Palau SBDC at (680)587-6004 or cell phone (680)775-5472 or e-mail: lees@pacificsbdc.com or palausbdc@palaunet.com for more details.

Request for reasonable accommodations for persons with disabilities must be made 72 hours in advance. For arrangements, please call the PALAU SBDC at (680)587-6004 Services are extended to the public on a non-discriminatory basis.



Chuuk SBDC Training Schedule, February - March

February

February 12

How to Write Business Plan using computer
Time: 9:00 – 11:00am

February 13

Learn to Read and Understand Financial Statements
Time: 9:00 – 11:00am

February 15

Basic Computer Part 11

Time: 9:00 – 11:00am

March

March 11

Basic Computer Part 1
Time: 9:00 – 11:00am

March 12

Basic Computer Part 11
Time: 9:00 – 11:00am

March 13

How to Write Business Plan

using computer

Time: 9:00 – 11:00am

March 14

Learn to Read and Understand Financial Statements
Time: 9:00 – 11:00am

March 15

Learn to How to keep Business Records
Time: 9:00 – 11:00am

All Training/Workshops are open to all qualified small business owners, managers, key personnel, and/or individuals planning, considering to start or expand their business ventures. All training is offered at NO CHARGE (FREE) and will be held at the Chuuk SBDC training room. Please contact your Chuuk SBDC at (691)330-5846 or e-mail: cassandra@pacificsbdc.com or ket-sen@pacificsbdc.com for more details.

Request for reasonable accommoda-

tions for persons with disabilities must be made 72 hours in advance. For arrangements, please call the CHUUK SBDC at (691)330-5846 Services are extended to the public on a non-discriminatory basis.



Kosrae SBDC Training Schedule, February – March

Thursday, February 14th, 2013 (10:00am to 11:00am) "Taxation"

Presented by Kosrae SBDC

Thursday, February 28th, 2013 (10:00am to 12:00pm) "Basic Computer Skills"

Presented by Kosrae SBDC

Thursday, March 14th, 2013 (10:00am to 12:00pm) "Business Record Keeping"

Presented by Kosrae SBDC

The Kosrae Small Business Development Center (SBDC) trainings are open to all qualified small business owners, managers and key/personnel and individuals planning to open or thinking about opening small business ventures. Trainings are offered at NO CHARGE (FREE) and will be held at the Kosrae SBDC Training Room. For more information, please call the Kosrae SBDC at (691)370-2751 or email skiller@pacificsbdc.com.

Requests for reasonable accommodations for persons with disabilities must be made 72 hours in advance.

For arrangements, please contact the SBDC at (691)370-2751.

Services are extended to the public on a non-discriminatory basis.





PROFESSIONAL & INTERNATIONAL PROGRAMS

Spring 2013 Course Schedule

The University of Guam's Professional & International Programs (PIP) Office customizes professional development and training courses to fit your business needs. Whether you need one workshop or a suite of training offerings, PIP is here to help. Call us today at 735-2600 or visit www.uog.edu/pip.

AMERICAN MANAGEMENT ASSOCIATION COURSES

Take advantage of AMA's world-class management development content at the University of Guam.

COMMUNICATION SKILLS FOR MANAGERS February 4 - 8

This course provides a powerful combination of training, communicating, and motivating skills that will enable you to successfully challenge your staff to reach higher levels of performance. The course showcases techniques for helping others learn new skills and tasks, making successful presentations, and writing business documents that meet your specific standards. \$485

PERFORMANCE MANAGE-



UNIVERSITY OF
GUAM
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MENT February 18 - 22

An effective Performance Management system is essential to help employees perform at their best and align their contributions with the goals, values, and initiatives of the organization. Performance Management presents managers and supervisors with a clear model they can follow to plan, monitor, analyze, and maintain a satisfying process of performance improvement for their staff. \$485

Leadership Skills for Managers, Fourth Edition March 11 - 15

Leadership Skills for Managers, 4th edition, focuses on five leadership skill sets necessary to ensure individual and organization performance: providing direction, leading by example, enabling others, sharing power, and seeking a better way. The course examines the attitudes and mindsets of effective leaders.

Technology Courses

Introduction to PowerPoint	Feb 16th, Saturday	8:30 am to 12:30 pm	\$120
Intermediate PowerPoint	Feb 23rd, Saturday	8:30 am to 12:30 pm	\$170

Are you a Boot Strapper?

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

Have you ever wondered what the term "boot strapping" meant? It comes from the German legend of Baron Munchausen, who apparently pulled himself out of the sea by pulling on his boot straps. I guess it relates to potential and current business owners that are "drowning" in debt or in the red and need to "pull" them out by relying on ingenuity, creativity, and low-cost resources.

Starting your own business, whether home-based, strip mall, business incubator, or at an impressive office space, requires some serious thinking about whether you are ready to accept certain realities. For some who started too big, it is an adjustment to scale down and have to balance decisions about spending money to save time, or working longer hours to save cash and increase cash flow. Necessities, like receptionists and clerks in large offices become luxuries in small offices. If you can do it yourself, it costs nothing. Yes,

your time may be worth \$100 an hour, but is anyone paying you that between 8 pm and midnight?

As humbling as it may be, you may realize, not only can you not afford to have someone else water and fertilize the plants in your office; you can't even afford the plants. One always has to make tough choices to cut costs. Here are some suggestions for start-up entrepreneurs:

▲ Focus on cash flow, rather than profitability. If you know you are starting a business with low capital, then you would focus on cash-up-front, short sales cycles, short payment terms. It would mean passing up larger sales contracts that may take a year to be paid.

▲ Start as a service business. Services are lower risk and don't require high overhead and inventory costs. If you plan to retail laptops, you can begin by providing computer/laptop repair services first to build your reputation and save up some equity.

▲ Position yourself against the leader. The first year in business tends to be the most expensive because you need to edu-

cate the customer about yourself and your product/service. If you compare yourself to the industry leader, you won't have to spend much time educating the customer because they would already be familiar with the leader. Now, all you have to do is talk about "why you are different/better."

▲ Keep your desks and equipment functional not "showy". (The impression you make with showy equipment might not be what you intend... too much money spent on decor spells "inexperience" to the battle scarred.)

▲ Buy second hand. There is always a going-out-of-business sale or business expansion sale going on. Look for those in the newspaper and on Trader Horn.

▲ Understaff. Forget support staff.... call don't write... use your email...avoid paper. If you are really cheap you can go by a photo copier business every day and copy what you need.

▲ Don't skimp on business cards, letterhead stationary or phone service. They are part of your direct dealing with the public and come under the category of marketing, which should always be first rate.

▲ Market, market, market. No matter how small or how thrifty you are, you can't afford not to have a budget for this. Just be sure you make the effort to learn what really works and is effective in your field before you actually spend money marketing. You have to make every dollar and every penny count. The journey to success is long and full of unexpected pot holes... you never want to run out of cash along the way.

Remember, for a boot strapping business, and I am talking to most of you small businesses on Guam...cash is king, queen and prince. Once you run out of cash, you run out of business. So, spend your cash wisely by networking, partnering, and reaching out to low cost or free resources available to you right here on Island and pull yourself up to a profitable and growing business!

For more information on how the Guam Small Business Development Center can help you. Contact us at (671)735-2590 or visit our website at www.pacificsbdc.com