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# GET, LLC: GETting the Job Done



Shawn and Tricia Gumataotao, owners of GET, LLC, standing near their new aerial boom lift.

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

Tricia Gumataotao is a southern girl, originally from the village of Agat. Tricia is married to Shawn Gumataotao for 17 years and together have five children. They are proud residents of Southern

Guam and have been a part of the Talofofo community since 2001. With a banking career that spanned nearly two decades including a stint with the U.S. Department of Agriculture Rural Development, Tricia has spent much of her time in the workforce dedicated to providing the best customer service, while developing

skills in finance, accounting and compliance. Shawn spent over a decade in broadcast journalism where he gained valuable experience in research, communication and effective writing. He also spent two terms as an appointed official to serve the people of Guam working directly with the Governor on very important issues affecting the

island. Collectively, their experiences have focused overall on service, which they believe has been lacking in today's Guam businesses. This idea of quality service is something they are establishing into the fabric of their business so it becomes a part of their company culture. Further, they personally seek to reinforce this concept of service into the minds of their kids who very regularly are seeking opportunities to participate in school and sports activities.

The Gumataotao's have always dreamt of owning a business. Both Tricia and Shawn were at a crossroads a couple of years ago as Shawn left the government and Tricia's term with the USDA ended. The time was ripe for them to finally seek their own business opportunity. Taking the collective experiences as well as government and business connections developed over the years, they felt that they could provide unique solutions to businesses and at a level of service that is different. As such, GET, LLC was born in 2012 and they have not looked back. For them, customer service is not just a catch

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U.S. Small Business Administration



By: Kenneth Lujan  
*Branch Manager*  
(SBA Guam)

Guam's top entrepreneurs were honored by the U.S. Small Business Administration (SBA) at their annual Small Business Awards ceremony at the Latte of Freedom, Multi-purpose Conference Center in Adelup on April 3, 2013. This year marks the 60th anniversary of the SBA, and the 23rd year since Guam was allowed to establish state winners along with the 50 states, Puerto Rico and Virgin Islands.

## SBA Honors Guam's Best Entrepreneurs and Champions

Small business owners from across the island were honored for their accomplishments as the island's leading small businesses and champion of small businesses. "Small businesses drive Guam's economy, creating jobs and opportunities for the island in every sector across the island region," said SBA Guam Branch Manager Kenneth Lujan. "The SBA is very proud of the vital role it plays in enabling Guam's entrepreneurs to succeed. We are excited to be able to recognize a few of these great success

stories during these economic times."

The 2013 Guam Award Winners and Champions are as follows:

• Christopher F. Bejado – Small Business Person of the Year

• Eduardo R. Ilao – Jeffrey Butland Family-Owned Business of the Year

• Patricia B. Salas – Financial Services Champion of the Year

• Anita Borja Enriquez, D.B.A. – Women In Business Champion of the Year

• Frederick J. Horecky – Minority Small Business Champion of the Year

• Ronald M. Young – Entrepreneurial Success Award

Guam's Small Business Award Winners and recipients of the Champion awards were nominated by local lending institutions, chambers of commerce, business organizations and government agencies.

For more information on the U.S. Small Business Administration Guam Branch, please contact their office at (671)472-7244.





**Dr. Anita B. Enriquez**  
Dean, School of Business & Public Administration,  
University of Guam

**By: Kenneth Lujan**  
Branch Manager  
(SBA Guam)

SBA's 2013 Women in Business Champion of the Year, Anita Borja Enriquez, blends the business philosophies of the "old school" with that of the "new school" to balance the scales of education and entrepreneurship. As Dean of the School of Business and Public Administration at the University of Guam, Dr. Anita Borja Enriquez recognizes the value of education through her parents and hard work. Growing up in the southern village of Agat along with six other siblings, Anita assisted her mother

in supporting their family by working at her mother's small grocery store. She learned very early in her life that she should not depend on others, but instead work hard to achieve her dreams of success. A former corporate planning and development manager and management consultant, she established her first business at the age of 19 as "Anita J. Borja's Bookkeeping Services". A strong proponent of economic development, Anita established the UOG Pacific Center for Economic Initiatives in 2006, and has secured over \$1 million in technical assistant grants from the U.S. Dept. of Commerce Economic Development Administration, the Defense Logistics Agency in 2008 to establish the Guam

# 2013 Women In Business Champion of the Year

Procurement Technical Assistance Center, the U.S. Small Business Administration to establish the new Guam Veterans Business Outreach Center, and the Department of the Interior Office of Insular Affairs to support a community and economic development forum in 2009 and to launch the "Buy Local Guam" marketing educational campaign in 2011. She also oversees the Pacific Islands Small Business Development Center Network/Guam SBDC, which is funded in part by the U.S. Small Business Administration, along with the Women in Business program which is funded by the Bank of Guam. All these programs have all benefited the interest of women entrepreneurship and support economic and developmental growth of our region. Anita's love for her island and the need to improve upon the overall quality of life for its residents is most evident in her work with economic development and small business development. She mentors the

SIGMA Society, Soroptimist college club that focuses on "best for women" and counsels up and coming female entrepreneurs. She transfers this passion to her students, peers and to leaders in the community every day at the University of Guam and in the many civic and social organizations she assists.

Reflecting on her parents' early experiences as entrepreneurs, with limited knowledge and lack of funding resources, helped to explain her strong advocacy for leveraging as much resources as possible to help small businesses, particularly women-owned small businesses, succeed in the marketplace. Guam is proud to have the distinct honor of having Dr. Anita Borja Enriquez as the SBA's 2013 Women in Business Champion of the Year!

For more information on the U.S. Small Business Administration Guam Branch, contact their office at (671)472-7244.

# 2013 Small Business Person of the Year



**Kenneth Lujan**, SBA Guam Branch Manager and **Christopher Bejado**, 2013 SBA Small Business Person of the Year recipient

**By: Kenneth Lujan**  
Branch Manager  
(SBA Guam)

Infusing the best Chamorro cuisine, Hafa Adai spirit and worldly refinement are ingredients for success used by SBA's 2013 Small Business Person of the Year, Christopher F. Bejado. He, along with business partner, Geoffrey Perez, embodies the philosophy

that is synonymous to that of their company name; PROA and Marianas Slingstone – the proa canoe, known for its incredible speed and agility, and the slingstone for its brilliant accuracy.

The son of a Filipino migrant, Chris grew up learning about the challenges and rewards of small business ownership by studying his father at work every day. After obtaining a degree in Travel

Industry Management in Hawaii, he discovered a love for the restaurant business. At age 23, Chris returned to Guam and opened his first restaurant, De Niro's Pasta Kitchen. While the restaurant remained open for two years, he quickly learned from his experience, working for other companies.

In 2006, PROA opened with 12 employees. Noting one of his proudest accomplishments of being able to provide employment and career opportunities for local youth and remembering his aspirations as a young college student, Chris builds on his staff's desire for inspiration and a way to creatively use their talents. Along with his management team, they take every opportunity to nurture them and hopefully instill a passion for cooking or for small business ownership. They also stay true to its philosophy of farm-fresh local ingredients, warm hospitality, attentive service and innovative food pairings. They maintain a strong visibility and presence at all food events and competitions, aiming to maintain an elevated presence for Chamorro cuisine. Their presence at local culinary

events and their 2011 win at the Micronesian Chef's Cup was a testament to their philosophy of quality, innovation, and warmth. In November 2012, PROA opened its 2nd restaurant in the heart of Hagatna as a way to revitalize the capital of Guam.

Chris has always believed that giving back to the community is an important civic duty. He has contributed much time and resources to organizations such as the Guam Humanities Council, Guam Educational Radio Foundation, and the American Cancer Society. His contributions to our love of our food, our hospitality and our uniqueness are immeasurable. He would like to be the venue that introduces these young individuals to the excitement and challenges of the restaurant and hospitality industries, and hopefully engage them to become entrepreneurs in the future. The journey looks bright for this year's SBA 2013 Small Business Person of the Year!

For more information on the U.S. Small Business Administration Guam Branch, contact their office at (671)472-7244.

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# GET, LLC: GETting the Job Done



Tricia and Shawn Gumataotao, owners of GET, LLC

phrase-it is their way of life. Through their business, they intend on contributing positively to the Guam economy in a more active and socially responsive way. Taking the combination of those business and government experiences and passing them to their consulting and construction materials and supplies business segments has been life changing for them. Plus, they are starting to see a profitable future for their business.

The Gumataotao's started their business primarily to continue taking care of their family and paying the bills. As they transitioned from their regular jobs it was important for them to quickly identify sources of income. Hence, they created a formal business entity with two distinct purposes: to provide business-to-

business consulting services and construction materials and supplies. They have since added a third segment, equipment rental, which is now providing a steady source of income. They took aspects of their previous jobs-public relations, business development, notary public services, public policy creation, program administration-and put them together to provide a "one-stop" shop for those in Guam or interested in coming to Guam to do business here. Then, they leveraged those business and government contacts to create a new business. The Gumataotao's believe the U.S. Territory offers unique opportunities and advantages and further believe their business can help customers improve their bottom lines and allow for increased opportunities that may

not have been realized in their first glance into working in Guam and the Western Pacific.

The Gumataotao's noted their business counselor, Fred Granillo, has been instrumental in getting their business to where it is today. Further, the business advice and professionalism they have received from the SBDC continues to inspire them to strive for more. In particular, when it came to assistance in refining the business plan and financial projections that were required and highly contributory to securing a business loan with the Bank of Guam. They also found that the SBDC is an important asset to all of Guam's small businesses and encourage more to take advantage of their services they provide including business education, business plan development, finance advice, overall bookkeeping requirements and human resources information.

The start-up process was tedious for the Gumataotao's. From the completion of the limited liability company documents, completing the business license process at Guam Rev and Tax, completing the business plan, and securing a business loan through the Bank of Guam, the start-up process was a lesson in patience, perseverance and hard-work. But well worth all the effort and stress as the company is properly established and has a clear direction with the business plan.

The business was initially funded through personal savings. Although they knew the use of the personal funds was a risk, they were determined to make the business a success. Through hard work they were

able to secure a number of different contracts and projects within a six month period. These contracts eventually assisted the business in obtaining an equipment loan with the Bank of Guam in support of their business activities.

The biggest challenge in starting up the business was just engaging their attorney in establishing the company. They were admittedly nervous on what the future held for them in the very competitive marketplace. But with each successive meeting and contract, things have gotten better. The market research also was challenging. Especially, the decision to take on a few strategic forays into the furniture, LED Lighting, structured cabling and aerial lift industry has yielded great opportunity for them. With a similar approach to the consulting business segment has also yielded strong interest in a number of different sectors from public policy, marketing and construction.

The completion of the company documents, including the business license and business plan, was instrumental in shaping how the business would either thrive or die. Less than a year later, they have secured strategic partnerships and new business opportunities that they feel in the future will make them even stronger as an organization. Also the addition of a strategic web presence, complete with website, galleries and blog, has given the business a much larger visibility in Guam and from around the world.

The Gumataotao's goals are in the short term-secure initial equipment sales with a large construction

company. Long term-expanded consulting work in the region and an investment in new equipment and permanent office location.

The Gumataotao's are pro-business and would advise anyone to just follow their dreams of business ownership. However, they would caution to properly plan and fund a business for optimal opportunity for success. Guam has many talented people who have great ideas-a key to financial success. They would also advise don't be limited to what others may say you can do and always remember to work beyond your comfort levels as the next best opportunity may be closer than you may think. Remember to give the highest quality of customer service that you can as that will differentiate your business from those whose focus is sometimes far from this great ideal in business.

For more information about Guam Small Business Development Center contact us at (671)735-2590 or visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com).

▲ **Business Name:** GET, LLC  
▲ **Owner:** Tricia J.S. Gumataotao & Eulogio S. Gumataotao  
▲ **Type of Business:** Consulting/Construction materials & supplies/Equipment Rental  
▲ **Location:** Talofofo, Guam  
▲ **Hours of Operation:** 8am-5pm  
▲ **Contact information:** [www.get-guam.com](http://www.get-guam.com)  
tricia.gumataotao@get-guam.co

## SAVE A SEAT! REGISTER TODAY! Upcoming Guam SBDC Workshops (MAY-JULY 2013)

### MAY

Thursday, May 23rd (8:30am - 11:30am)  
\*\*Registration & payment deadline 5/21/2013 at 12noon

"Discipline, Termination and Keeping EEOC Out of Your Office. My Employee is not Working Out. How Do I Terminate His Employment?"

Presented by Pacific Human Resource Services, Inc.  
Fee: \$30 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Friday, May 24th (8:30am - 11:30am)

\*\*Registration & payment deadline 5/22/2013 at 12noon

"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 (12noon - 2:00pm)

\*\*Registration & payment deadline 5/28/2013 at 12noon

"WIB: Growth Venture-Strengthening Product/Service" Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program

Coordinator

Fee: \$20 per person  
Location: Bank of Guam Headquarters 2nd floor Conference Room

### JUNE

Tuesday, June 4th (9:00am - 12noon)

\*\*Registration & payment deadline 5/31/2013 at 12 noon

"12 Steps to Successful Customer Service Management" Presented by Toshie Ito, Motiva Training & Consulting  
Fee: \$30 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Friday, June 14th (8:30am - 11:30am)

\*\*Registration & payment deadline 6/12/2013 at 12noon

"How to Prepare a Financial Plan" Presented by Fred Granillo, Business Counselor  
Fee: \$20 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Tuesday, June 18th (9am - 12noon)

\*\*Registration & payment deadline 6/14/2013 at 12noon  
"How to Coach Employees with Corrective and Positive Feedback"

Presented by Toshie Ito, Motiva Training & Consulting

Fee: \$30 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Thursday, June 27th (12noon - 2:00pm)

\*\*Registration & payment deadline 6/25/2013 at 12noon

"WIB: Growth Venture-Seizing the Market" Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator  
Fee: \$20 per person  
Location: Bank of Guam Headquarters 2nd floor Conference Room

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

\*\*Registration & payment deadline 6/26/2013 at 12noon

"QuickBooks: Setting Up Inventory" Presented by Fred Granillo, Business Counselor  
Fee: \$50 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

### JULY

Friday, July 5th (8:30am - 11:30am)

\*\*Registration & payment deadline 7/3/2013 at 12noon  
"How to Start 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 SBPA Building

Friday, July 12th (8:30am - 11:30am)

\*\*Registration & payment deadline 7/10/2013 at 12noon

"QuickBooks: Analyzing Financial Data" Presented by Fred Granillo, Business Counselor  
Fee: \$50 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Tuesday, July 23rd (8:30am - 11:30am)

\*\*Registration & payment deadline 7/19/2013 at 12noon

"Management 101 or How to Build a Team" Presented by Pacific Human Resource Services, Inc.  
Fee: \$30 per person  
Location: UOG Guam SBDC Rm #148 Leon Guerrero SBPA Building

Thursday, July 25th (12noon - 2:00pm)

\*\*Registration & payment deadline 7/23/2013 at 12noon  
"WIB: Growth Venture-Leading the

Organization

Presented by Denise Mendiola-Hertslet, Senior Business Counselor/WIB Program Coordinator  
Fee: \$20 per person  
Location: Bank of Guam Headquarters 2nd floor Conference Room

TO REGISTER log onto <http://psbdcnccenterdirect.com>.

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

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

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# Coco-Jo's Cookies Are a Big Hit In Japan!

**By: Jerry Crawford**  
Business Consultant  
(Guam SBDC)

Who says Guam can't be an export nation? Coco-Jo's cookies have taken the lead to demonstrate faith in our island culture and the things we can offer the world. "Our cookies have captured the heart and taste buds of the Japanese tourist," stated Charles and Denise Selk owners of Coco-Jo's. The years of hard work as a family business have begun to pay off for this "Jungle Based Business". Located in the lovely village of Inarajan just steps from the clear blue ocean waters, the Selks have proven that you can maintain your family values, work close to home and enjoy island life. Coco-Jo's has become a local success selling delicious

cookies in many island stores from Payless to Duty Free Stores. The term "accidental exporter" applies to the Selk's business growth into Asia. They were contacted by a Japanese company and asked to send cookie samples for taste tests. After several months of effort on the part of both, the Exporter, Coco-Jo's and the Japanese importer, a pallet of cookies left Guam headed for Japan. The Selks explain that at this point they found out they were not alone in the business of exporting. The cookie shipment ran into an immigration problem and was turned back at the border. The Selks contacted their SBDC counselor Jerry Crawford and explained the problem. "Jerry was an amazing help and support to us during this challeng-

ing time in our business expansion" stated Charles Selk.

"He contacted the US Embassy in Japan and US Commercial services in Hawaii and in a few short hours we had the answers we needed and saved the relationship with the Japanese importer". The needed recipe revisions were made and before long another pallet of Guam cookies left the port bound for Japan. The business has seen steady growth month after month in the number of pallets shipped to Japan. Before long the Japanese distributor made a trip to Guam and said, "we need more Guam products like yours for export to our company in Japan". The Selks have worked introducing other island business people to the opportunity to sell in

Japan. Next time you're at the store, buy a box of Coco-Jo's cookies and take them home and ask yourself, "why not expand your business", "why not start a business with export potential"?

Remember, you are not alone. The SBDC is here to help you. Research help, business and financial planning, export assistance, and much more. Our services are free. Let us help you succeed like the Selks and then we can write your story for the world to read.

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](http://www.pacificsbdc.com).



▲ Business Name: Coco-Jo's Cookies  
▲ Owner: Charles and Denise Selk  
▲ Type of Business: Food/Beverage  
▲ Contact information: (671)989-6445 or e-mail at [cocojos@gmail.com](mailto:cocojos@gmail.com).

## Kosrae SBDC Training Schedule (May – June 2013)

**Thursday, May 23rd, 2013 (10:00am to 12:00am)**

**"How to Fill Out a Quarterly Gross Revenue Tax Report"**

Presented by FSM Customs & Tax Administration

Location: Kosrae SBDC Training Room

**Thursday, June 20th, 2013 (10:00am to 12:00am)**

**"Basic Computer Skills"**

Presented by Kosrae SBDC

Location: Kosrae SBDC Training Room

**Thursday, June 27th, 2013 (10:00am to 12:00am)**

**"Pricing"**

Presented by Kosrae SBDC

Location: Kosrae SBDC Training Room

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](mailto: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.





# SUP SPN, Locally Owned and Family Run!



From left to right: Justice (Cuki) Alvarez, Mariana Palacios, Shane Alvarez, Frank "The Crank" Camacho, Peachy Rasa, and Mark Nique.

**By Perry Inos Jr.**  
Director  
(CNMI SBDC)

Ponce and Merisa Rasa, owners of SUP SPN, have lived in the CNMI most of their lives. Growing their family into a family of five in the CNMI, which includes Thia, Kaya, and Iris Rasa, allowed them to be accustomed to island lifestyle. The

Rasa's started a business venture they loved, which allowed them "a way to pursue their love of water sports, and most importantly engage their family at the same time."

With the potential the CNMI has, the Rasa's took on the challenge to start a business. Merissa Rasa stated, "We thought what better than to have a business where we

could invest our time promoting the islands, doing what we love, and make money doing it." SUP boarding, native to Hawaii, was among the hobbies of the Rasa's, therefore, what more than "to bring a little piece of Hawaii here." Following the ocean adventure trends, the Rasa's recognized the increase in SUP boarding enthusiasts around the world in the last three years. Having fun in the sun, spending time with family, and creating a healthy, physical

lifestyle under the sun "was the beginning of the idea to start our own business" stated the Rasa's.

Ponce and Merissa are experienced in customer service, sales, and management positions, plus the assistance at the CNMI Small Business Development Center allowed them to be confident to fund and start SUP SPN. The Rasa's stated, "The one-on-one small business counseling by Director Perry A. Inos Jr. was extremely helpful. Mr. Inos pos-

sesses extensive knowledge and technical expertise, which prepared us to move forward with aspects of [our] business plan."

Also, moving past the business idea and implementing the start up process "was very exciting" for the Rasa's. They found the joy and thrill of letting family and friends know of the new family business venture and received positive feedback from all that heard of their endeavor. The start-up process was not easy for the Rasa's, "but the learning, stress, frustrations, and sleepless nights that came with the process, was all expected." Staying positive and pushing through the hurdles sent them moving forward. With their owner's investment the Rasa's funded their startup expenses to start SUP SPN.

Now, the biggest challenge was figuring out how they would get the equipment needed from abroad with the SUP board distributors. They found the difficulty of increasing a SUP boarding business venture, which will be a mobile operation. This would have been difficult to explain the procedures to attain a business license in the CNMI as it was the first of its kind here. Despite the difficulties, the Rasa's stated, "Everything had fallen into place."

Ponce and Merissa found that their biggest accomplishment was when they "purchased their SUP equipment from a surf company in San Diego and the invoice said

"paid in full!"

SUP SPN sees its short term goal for the first year "to rent all SUP units eight hundred and forty times and recuperate investment cost." For their long term goal, SUP SPN projects "to increase SUP paddlers, to increase the number of SUP equipment on hand, to host annual Saipan SUP races/events, and to open a water sports shop for rental and retail in the Surf Rider Hotel."

Lastly, the advice Ponce and Merissa Rasa gives to others regarding starting a business is "to visit the CNMI SBDC to make it happen by figuring out what you love doing and work towards having the best or being the best at whatever you choose to do." SUP SPN's mobile operation is open on weekends and legal holidays from 9am-5pm, however they will accommodate other days and times for requests made in advance. For inquiries, contact SUP SPN at (670) 285-8110 or via email at sup-sp1@gmail.com.

To learn more about the CNMI SBDC's programs and services, call (670)664-3018 or visit our website at [www.pacificsbdc.com](http://www.pacificsbdc.com).



Ponce and Merissa Rasa, owners of SUP SPN.

## The CNMI Small Business Development Center Presents Business Training Workshops:

Month	Day	Title	Island	Location
May	30	Apply for a Commercial Loan	ROTA	Northern Marianas College
June	7	Getting Your Business Online	SAIPAN	Family Building, 2nd Floor
June	13	Getting Your Business Online	ROTA	Northern Marianas College
June	21	How to Manage Your Employees	TINIAN	Tinian Business Center

All workshops are from 10:00 a.m. – 12:00 noon and will be conducted by the CNMI SBDC Director, Perry A. Inos Jr.

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 CNMI SBDC at (670)664-3018 or e-mail Lynette Sablan at

[lynette@pacificsbdc.com](mailto:lynette@pacificsbdc.com) or Perry Inos Jr. at [perry@pacificsbdc.com](mailto:perry@pacificsbdc.com).

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

▲ **Name of Business:**  
SUP SPN

▲ **Owner:**  
Ponce and Merissa Rasa

▲ **Type of Business:**  
Attractions

▲ **Hours of Operation:**  
9 a.m. - 5 p.m. on weekends and legal holidays. However, accommodations can be made throughout the week

▲ **Contact Information:**  
(670)285-8110 or e-mail at sup-sp1@gmail.com



# Tropical Soap and Tropic Blends Body Oil has Best Year Ever!

By: Jerry Crawford  
Business Consultant  
(Guam SBDC)

Barbara McCarron is perhaps one of the happiest and busiest ladies on Guam selling her Tropic Blends Body Oil. We sat down recently with Barbara to hear how business is doing.

"Sales are booming at Two Lover's Point, Gun Beach Gift Shop, Chamorro Village, Dollar Discount Micronesian Mall, as well as in a variety of other mom & pop stores throughout the island. Tourists love the product as well as our locals. The oil is a blend of coconut oil with two other oils which together create a beautiful light colored oil that absorbs immediately into skin. People often tell me they use it on their hair too."

We asked, "What's the secret to your success?"

Barbara pointed out, "I am constantly testing my market. What I mean is I create new fragrances I believe tourists or locals may like. I then have the retail sales people track how well the new fragrances do and



Tropic Blends Body Oil - Pure Coconut Oil

what the customers are saying. I started my company with bar soap and the body oil line with four fragrances. I decided to discontinue large manufacturing of soap and concentrate on the body oil line. I now have ten established body oil fragrances with two more new fragrances currently being market tested. As trends change in the world market, I change with them. Last year heavy flower scents were my most requested. This year I am seeing a move toward the clean citrus and spice scents.

Another market that has sur-

prised me is the Micronesian community. They love the fresh scents and use the oil on both their hair and body. I am seeing sales increase about 25-30% each quarter in this specific market.

It has been interesting to watch the world come to the conclusion that coconut oil is great for skin and hair. The world market is asking for it. I have an inquiry from Japan to export my product to them and I have made contact in Hong Kong. I also have Saipan and Palau asking for my products. Jerry

Crawford, with SBDC, has assisted me in preparing my product for the export market."

We asked, "How so?"

Barbara enthusiastically said, "Jerry has taken the mystery out of how to export. He has carefully walked me through the basics of export, explained my roll and tasks, as well as the role and tasks of shippers, distributors, and retailers. He explained how I get paid by foreign distributors with no risk. His clear picture of who does what took away my fear of exporting. My role and tasks to export are no more

complicated or difficult than what I do for retailers in our local market. I was surprised to learn that foreign distributors often want to purchase my product in bulk. They will then have the oil bottled and labeled on their side for distribution to their retailers. In many ways it is easier to export my oils in bulk, without packaging and labeling, than making up the four ounce bottles with labels for retail sales on Guam. In fact, I am embracing this next phase of my business...export to world markets."

Visit Tropic Soap and Tropic Blends Body Oil website at: [www.tropicsoap.com](http://www.tropicsoap.com)

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](http://www.pacificsbdc.com).

▲ **Business Name:** Tropic Soap and Tropic Blends Body Oil  
▲ **Owner:** Barbara McCarron  
▲ **Type of Business:** Bath & Body/ Health & Beauty  
▲ **Contact information:** (671)637-7631



## Island Girl Coffee 'n Quenchers Opens Their New Yigo Location

By: Jerry Crawford  
Business Consultant  
(Guam SBDC)

Island Girl Coffee 'n Quenchers now has two places to serve you located at their original location in Maite and their new location in Yigo. The Yigo location offers the same convenient drive through with coffee brewed from the finest Arabica beans from across the globe, sourced from an artisan Italian roaster in the North American coffee capital of Seattle. They proudly serve Guam the wildly popular, high quality, and award winning Caffé D'Arte - an aromatic and delicious coffee roasted in the Italian tradition. These rich blends are certain to please sleepy taste buds!

"Congratulations, Connie and Jeff Hurley, on the opening of your second coffee drive through stand in Yigo. Readers want to know how you do it."

Jeff says, "First we had a vision of our business. Then we put that vision on paper with a five year written business plan with thanks to Jerry Crawford at the Small Business Development Center. Once we had a detailed business

plan, we began taking steps to implement each phase of the plan. We used the Small Business Development Center resources to learn about available financing on Guam. We successfully opened Island Girl Coffee 'n Quenchers in Maite a year ago.

Three months after opening in Maite, we began taking steps to implement the next phase of our business plan...a second location. We spent months locating just the right spot with a good daily vehicle count, excellent access, and can easily be seen. We found it in Yigo. At the same time, we contracted for the building of the next facility and began obtaining permits and licenses. The second Island Girl took over nine months, from start to grand opening. Now that we have created a repeatable business model, the next Island Girl will likely take even less time to open."

Speaking of a repeatable model, has your business changed much from the first vision?

Connie comments, "In many ways we remain true to our first vision but there has been significant tweaking along the way to meet the needs of our consumers. We have added on breakfast



Island Girl Coffee 'n Quenchers new location in Yigo.

sandwiches and select oatmeal blends as our busy patrons wanted an eat-it-on-the-go nutritious breakfast. We have experimented with coffee and drink flavors adding in specialty teas, energy drinks, specialty waters, and new coffee flavorings as customers request them or we see new trends emerging in the ever-changing coffee market."

What is the most important part of your business model?

Connie says, "Absolutely, it is

our great staff! You are only as good as your customer service. We hire local people with friendly and 'get it done right' attitudes. We are happy to have added 16 employees on Guam. Our repeat clientele will tell you we have the best Baristas on the island and we agree. As owners, we take on the responsibility of hiring great people and offering excellent training in customer service. If your drink is not right, bring it back and we will make a new one! We guarantee

our work."

Once again, congratulations on your second store. Visit Island Girl Coffee 'n Quenchers website at: [www.islandgirlcoffee.com](http://www.islandgirlcoffee.com) or Facebook at: Island Girl Coffee

Of course, stop by one of their two locations:

Route 8 in Maite in front of Synergy Studio Marine Corp. Drive and in the Yigo Payless parking lot.

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](http://www.pacificsbdc.com).

▲ **Business Name:** Island Girl Coffee 'n Quenchers  
▲ **Owner:** Connie and Jeff Hurley  
▲ **Type of Business:** Food & Beverage  
▲ **Location:** Market Whole Sale Distributors Building, Maite, GU 96910 and Yigo Payless/Calvo Plaza Yigo, GU 96929  
▲ **Hours of Operation:** 6:00 a.m. - 6:00 p.m.  
▲ **Contact information:** Maite Location (671)989-3727; Yigo Location (671)989-3728



# SALAS GARDENS: I LANCHERA

Fruits and vegetables are organic, fresh, healthy, and locally grown!

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

Chamorro (The Chamorro Village) Unit 111 in Hagåtña. Fresh fruits and vegetables from Marilyn Salas' Humatak Farm are brought to the Village daily.

On August 2011, Marilyn Salas, owner, contacted UOG's Small Business Development Center (SBDC) and received warm enthusiastic, and professional assistance.

tance from SBDC's Business Counselor, Denise Mendiola Hertslet. Application forms and other documents were prepared with Denise's assistance and in January 2013, Chamorro Village Manager, Jeff San Nicolas, called with the best news- her application was accepted and space was available for a produce store.

Salas Gardens provides fresh produce locally grown in Guam. These fresh, organic, healthy fruits and vegetables (niyok, lemai, aga', manggo', manga, lemon, donne', kangkong, bilembines, etc.) come from Marilyn and Ansito's Humatak Farm. Her business goals by phases include: 1) providing fresh produce at reasonable prices to her customers, 2) marketing the business by providing added-value products and services, and 3) focusing on educational programs for youth and elders related to farming and eating fresh, locally grown produce.

In its first two months, Salas Gardens is taking its first steps and Marilyn's female family members from Guam and Chuuk are "the lancheras" (farmer women) operating and taking ownership of the store's development. Their friendly service invites you back to Salas Gardens every time!

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](mailto:denise@pacificsbdc.com) or (671)735-2594.



Top: Salas Gardens: I Lanchera owner, Marilyn Salas, displays her business sign in front of the store.

Fresh produce harvested at her Humatak Farm.

▲ **Business Name:** Salas Gardens: I Lanchera  
▲ **Owner:** Marilyn Salas  
▲ **Type of Business:** Retail of Local Fresh Produce  
▲ **Location:** Unit 111, Chamorro Village, Hagatna  
▲ **Contact information:**  
[ilanchera@gmail.com](mailto:ilanchera@gmail.com)  
[mailto:ilanchera@gmail.com](mailto:mailto:ilanchera@gmail.com)

# Conscious BEauty & WELL-being Spatique opens in Tamuning

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

Holistic Health and Wellness, Natural and Organic Products, and Green Industry Tradeshows.

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

YB: I have attended several workshops which were helpful. The counselors showed me the need to do a business plan, so I could understand my business, where I was going and what I needed to do to get there. This was important to me, especially if I was going to seek funding.

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

YB: I brought everything (inventory and supplies) that I had from San Diego because I was planning on moving back to Guam.

**How did you fund your business?**

YB: A good friend of mine gave me start-up money and then I used every penny I had towards equipment and more inventory.

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

YB: Marketing the business seemed too expensive and I had virtually no funds. I am not savvy with social marketing, though I am forcing myself to do it now out of necessity!

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

YB: Just having it all come together as far as timing with Dr. Horinouchi's Wellness

Clinic...This is an interesting story! The very first day he learned he would be leaving SDA was the day that I came into his office and introduced myself and suggested we team up! Before I arrived to Guam, I had it in my mind that I would like to join up with a Wellness Clinic. And, it has worked out, with God's blessing of course!

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

YB: Clearing out existing inventory, paring down inventory and stock to strictly therapeutic products, and focusing on marketing the business.

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

YB: Be very conservative with inventory. Keep expenses low... and market aggressively!

For more information about the Bank of Guam Women in Business Program at the UOG-Guam Small Business Development



Yolanda Bordallo, owner of Conscious BEauty & WELL-being Spatique

Center, contact Denise Mendiola-Hertslet, Program Coordinator and Senior Business Counselor at [denise@pacificsbdc.com](mailto:denise@pacificsbdc.com) or 671-735-2594.

▲ **Business Name:** Conscious BEauty & WELL-being Spatique  
▲ **Owner:** Yolanda Bordallo  
▲ **Type of Business:** Skincare/Spa Boutique  
▲ **Location:** Dr. Horinouchi's Wellness Clinic across from GPO  
▲ **Hours of Operation:** Mon-Thurs 8-6, Fri 9-3  
▲ **Contact information:** 671-646-9333

Yolanda Bordallo was born and raised on Guam and attended San Diego State University. Upon graduation, she opened an import furnishing store but closed her doors three years after due to the recession. She considered this a "fabulous experience!" Afterwards, Yolanda focused mostly in sales; always top dog but not high ticket items and a few management positions that she found very interesting. Then she decided to go into an area which she found was fun for her. She began studying skincare and massage and worked in a couple of "natural spas" and stocked personal care products for a small natural retailer who went out of business. Yolanda thought this was a great opportunity to move this stock to Guam and then relocate home to be near family and be a part of the natural, green movement starting up on Island.

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

YB: I thought it was a good opportunity in a niche market.

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

YB: I worked in a couple of natural spas, then retail sales with an existing natural retailer. I did independent sales for several natural skincare/food product lines, and attended numerous Skincare, Spa, BEauty,





## YES ACTION PLAN-PHASE 2 TO LAUNCH ON YOUTH DAY



YES participants and President Remengesau hold up YES banner.

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

The YES Action Plan was first launched in April 2012 and is a joint initiative under the Small Business Development Center of Palau (SBDC) and the United Nations Development Programme (UNDP).

The initiative "seeks to encourage the development of a dynamic business community in the young generation" and "[reduce] the costs associated with youth unemployment, and in-turn minimizes youth social conflict and segregation, by helping them achieve economic independence, and help improve their self-esteem."

The participants who completed the YES Action Plan-Phase 1 are: Pauleen K. Brechtfeld, Meked Besebes, Okeril Kazuo, C. Merirei Ongelungel, Emily Loughlin and Jordy Ngiraidis. Their respective business plans ranged from organically-produced beauty products to healthcare services. All six finalists are either presently in-business or continuing to refine their business plans.

The YES Action Plan-Phase 2 is open to the Palauan youth who have completed high school and are between the ages of 18 through 35. Participants will commit to approximately 40 class room hours, plus at least 25 hours with their business mentors.

If you would like more information about the Youth Entrepreneur Solution Business Plan competition or the Palau SBDC, please contact Lisa Abraham at (680)587-6004 or e-mail at [lees@pacificsbdc.com](mailto:lees@pacificsbdc.com).

## MOU BETWEEN PALAU SBDC, PNYC SIGNED ON YOUTH DAY

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

The primary objectives of the MOU are to: (i) allow access to space for minimal rental fees and shared utility costs; (ii) grow the local private sector; (iii) expand employment opportunities; (iv) skill-set development and capacity building for young entrepreneurs and (v) the "creation of an enduring and effective relationship between the PNYC and the Palau SBDC."

The MOU signing on Youth Day 2013 marked the official launch of the YES business plan competition's second phase, and the signing was attended by the new wave of participants. To date, there are sixteen (16) participants from Koror and seven (7) participants from Babeldaob.

This second phase of the YES program was opened to the Palauan youth who have completed high school and are between the



President Remengesau signs MOU

ages of 18 through 35. Participants are expected to commit to approximately 20 classroom hours, with guest speakers and business site visits for exposure. They are also expected to spend at least 25 hours working with their business mentors.

If you would like more information about the Youth Entrepreneur Solution Business Plan competition or the Palau Small Business Development, please contact Lisa Abraham at (680)587-6004 or email at [lees@pacificsbdc.com](mailto:lees@pacificsbdc.com).

## PALAU SBDC MAY - JULY 2013 Training Schedule

**May 23, 2013**

**> How to Use Computers in Business**

Learning Objectives: Exposure to Excel and the use of Excel in small business.

**May 24, 2013**

**> Human Resources**

Learning Objectives: How to be proactive for internal and external customers.

**June 17-21, 2013**

**> QuickBooks Hands-on Training**

Learning Objectives: For existing and advanced individuals on accounting software in a one week training sessions covering how to create chart of accounts, inventory control, income & expense account controls, and much more.....

**July 8-19, 2013**

**> Introduction to Accounting**

Learning Objectives: Learn the basics of accounting; language and forms. What they are, represent, and how to understand the three financial forms, balance sheet, profit & loss statement, and the cash flow statement.

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](mailto:lees@pacificsbdc.com) or [palausbdc@palaunet.com](mailto: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.



## Chuuk Welcomes Newest Member



**By: Ketsen Haregaichig**  
Director  
(Chuuk SBDC)

Chuuk SBDC is pleased to introduce and welcome a new family member of the Pacific Islands Small Business Development Center. Mr. Sardis Betwel, is the new Chuuk SBDC Business counselor.

## Chuuk SBDC June Training Schedule

**June 17, 2013**

**Banking I**  
9:00am-11:00am

**June 18, 2013**

**Banking II**  
9:00am-11:00am

**June 19, 2013**

**Business Diversity**  
9:00am-11:00am

**June 20, 2013**

**How to Write Business Plan**  
9:00am-11:00am

**June 21, 2013**

**Learn to Read & Understand Financial Statements**  
9:00am-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 trainings are 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](mailto:cassandra@pacificsbdc.com) or [ketsen@pacificsbdc.com](mailto:ketsen@pacificsbdc.com) for more details.

Request for reasonable accommodations 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.





## A New Copra Trading Company Gets Started on Ailinglaplap Atoll



Owner of Copra Trading, Randy Ebot & his wife landowner, Jocelyn Watak

By: Anel Philimon  
Director  
(RMI SBDC)

Randy Ebot has been thinking of going into the world of business for a long time but times were not permitted until January 2, 2013 when he had his initial visit to the RMI Small Business Development Center to obtain proper information on small business start-up procedures and requirements. His idea is to buy copra from the makers in Ailinglaplap Atoll and sell them to the Tobolar Copra Processing Plant located here in Majuro the Capital City of the Marshall Islands. Mr. Ebot has already built a warehouse which will be used for storing all the copra that he will collect and buy from the people of the atoll. All of the copra that he collects and buys will be shipped to Majuro on regular field trip ships going to Ailinglaplap.

Ebot stated that all outer island copra makers including those from Ailinglaplap Atoll are

encountering common difficulties in purchasing their daily needed items with cash. The only time they receive cash is when the government and private vessels make their regular routine visits to each of the islands which happens about three times a year. It is very difficult for the outer island business owners to continue allowing their customers to get their immediate needs on credit and not by cash because it affects the steady growth and improvement of their businesses. Because of these constraints, Ebot decided to open up a Copra Trading Company to help solve the on-going problems affecting the lives of the businesses in his home atoll of Ailinglaplap.

Ebot submitted his business proposal to the Bank of Marshall Islands. The bank officials realized that the people of Ailinglaplap Atoll will benefit from the services of the company and did not take much time for reviewing except to put a stamp of approval on it immediately. Now, the copra makers can exchange their products (copra) for cash and use the cash to purchase their family needs on a daily basis which is more appropriate and convenient for both the

makers and the business as well.

Ebot stated that he wouldn't want to conclude his statement without expressing his sincere appreciation to BOMI's President and CEO and his Micro Loan Program officials for making steady growth and economic development in the Republic by considering, reviewing, and approving a lot of small business loans. Ebot would like to encourage both start up and existing business owners to start visiting the RMI SBDC at the Ministry of Resources and Development to obtain and utilize the valuable services it offers for people to get proper understanding on how to prepare a complete business proposal as well as to operate and manage a business to become successful.

Both the RMI SBDC at the Ministry of Resources and Development and BOMI would like to congratulate Ebot for being the first person ever to start up a Copra Trading Company in Ailinglaplap and to wish him luck in his business endeavors.

To learn more about the RMI SBDC's programs and services call (692)625-3685 or visit website [www.pacificsbdc.com](http://www.pacificsbdc.com)

## RMI SBDC Training Schedule

Month	Topic
May 20, 2013	Financial Statements
June 19, 2013	RMI Tax
June 20, 2013	RMI Tax
June 21, 2013	Marketing
July 24, 2013	Customer Service
July 25, 2013	Recordkeeping
July 26, 2013	RMI Tax
August 16, 2013	Business Plan
August 17, 2013	Marketing
August 18, 2013	RMI Tax

All workshops will be held at the RMI SBDC from 10:00 a.m. – 12:00 noon. 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 e-mail Leeno @ [leeno@pacificsbdc.com](mailto:leeno@pacificsbdc.com). 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.



## JR Bakery & Catering: New Inventory will Improve Business

By: Michael Gaan  
Business Counselor  
(YAP SBDC)

JR Bakery and Catering opened its door for business at the end of last year. Its focus thus far has been on one bread product, donuts or locally known as "tempura" which has been available to customers since the opening of business. When fully operational, the owner plans to add three other lines of bread products and food catering which will target the lunch crowd in Colonia, conferences, and social events on island by offering ready-to-eat packaged meals.

JR Gooflan is the owner of the new operation. He is a born-resident of Yap and was involved in his family business that once had a bakery and food catering component for several years. The exposure to and the experience gained from his involvement in the family business inspired him early on to continue to have an interest in baking and food catering as an eventual business undertaking. His business location is right by the main road going through the village of Rumuu which is about a five-minute drive from Colonia going north. He sells on site at his location and also through intermediary retailers in Colonia and nearby locations.

What was once a mere business idea that recently reached fruition was made possible by business loan financing from the Pacific Islands Development Bank. JR availed himself of the services of the Yap Small Business Development Center. A counselor from the Yap SBDC worked with him to develop his business

plan which eventually was submitted as a loan package to the bank. While awaiting review by the bank for his loan request, JR attended several workshops conducted by the Yap SBDC on simple business record-keeping and how to manually generate financial statements.



JR Gooflan, owner of JR Bakery, (in red) and staff at work.

with the vendor and he should be well underway to full operation as soon as he overcomes

JR is still missing an essential piece of equipment for his business. His bread oven is still under order which is to be fabricated locally. He is, however, in contact

the hurdle of having the oven delivered. His business currently employs two people, including himself. He will add a third employee once fully operational.

His advice to other aspiring business individuals is "to make sure you have a genuine passion to go into business and be prepared to put in the hard work required and live up to the challenges of being a business owner".

The Yap Small Business Development Center (SBDC) is an affiliate of the University of Guam's PISBDCN supported in part, by the U.S. SBA under a cooperative agreement. Services are extended to the general public on a non-discriminatory basis. Please call your local SBDC at (691)350-4801/2 for technical assistance.

## Yap SBDC Training Schedule May through August 2013

MONTH	WORKSHOP TITLE	HOURS	INSTRUCTOR	VENUE
May 20	Debit & Credit	2	Monica	SBDC TF
May 28	Income Statement	2	Mike	SBDC TF
May 29	Cash Flow	2	Mike	SBDC TF
May 30	Balance Sheet	2	Mike	SBDC TF
May 31	Linking the 3 Basic Financial Statements	3	Mike	SBDC TF
June 13	Charts of Accounts	2	Monica	SBDC TF
June 18	Mechanics & Schedules of Recordkeeping	4	Monica	SBDC TF
July 9	Export Marketing (ToTs)	10	TBA	SBDC TF
August 8	Accounting Equation	2	Monica	SBDC TF
August 15	Accounts Receivable & Bad Debts	2	Monica	SBDC TF
TBA	FSM Gross Receipts & Wage Taxes	2	TBA	Uliithi
TBA	State Business Licensing Regulations	2	TBA	Uliithi

Workshops listed above will be offered to business owners and potential business owners during the months of May through August, 2013. For more information, please contact the Yap SBDC @ telephone numbers (691)-350-4801/4802 or at email address [ysbdc@mail.fm](mailto: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 extended to the public on a non-discriminatory basis. Call the YAP SBDC at (691)350-4801/2 for arrangements.