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Special Editor

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LETTER FROM THE SPECIAL EDITOR

Hafa adai from Guam, U.S.A.!

It is with great pleasure that I welcome you to this Special Issue of the *International Journal of Entrepreneurship*, sponsored by the Academy of Entrepreneurship, an affiliate of the Allied Academies, and published by Whitney Press. The mission of the journal is to expand the boundaries of the literature by supporting the exchange of ideas and insights which further the understanding of the field.

This issue focuses on the theme of women entrepreneurs and/or sustainable and socially responsible entrepreneurs in the U.S. Territory of Guam in the Western Pacific region.

The papers in this issue highlight a number of important themes, including

- a woman and social entrepreneur, launched a start-up business amid a changing environment and committed to both good business and positive social change (Dr. Margie Agahan);
- a woman entrepreneur taught herself how to combine her expertise in archaeology and previous work experience to start and operate a cultural resource management firm (Darlene Moore);
- a woman and former teacher, who grew up in a family business, used her business success to

support the local community and mentor fellow entrepreneurs (Linda Yeomans);

- a woman discovered Guam's battle with pollution and changed her entrepreneurial focus in support of going green (Margaret Denney);
- a prominent and respected entrepreneur in Guam transformed his troubled life to start his own business and use it to contribute to Guam's sustainability (Michael Ady), and
- a financial institution decided to set the standard for future buildings in Guam by constructing first building to meet the Leadership for Energy and Environmental Design (LEED) standards for "green" buildings (Coast360 Federal Credit Union).

I express my sincerest gratitude and appreciation to my Dean at the School of Business and Public Administration at the University of Guam, Dr. Anita Borja Enriquez, for her support of this journal issue and for contribution one paper in this journal issue. I am also grateful to the Academy for providing us with the outlet through which we can share this issue with scholars, educators, students and entrepreneurs around the world. Special thanks are due to the members of my Editorial Review Board for their collegiality and service to our profession.

Consistent with the editorial practice of the Academy on all 17 journals it publishes, each paper in this issue has undergone a double-blind, peer-review process.

Information about the Allied Academies, the IJE, and the other journals published by the Academy, as well as calls for conferences, are published at www.alliedacademies.org.

Si Yu'os Ma'åse!

From the Editor,

Maria Claret M. Ruane, Ph.D.
University of Guam

AGAHAN OPTICAL: YOUR FAMILY'S PERSONALIZED OPTOMETRY CENTER

Eileen Agahan, University of Guam

ABSTRACT

This case is about Dr. Margie Agahan, a local entrepreneur, and the successful family optometry center she established in Guam in 1994. The case traces her experience launching a start-up and managing a small business amid a changing environment. In doing so, the case illustrates an example of a social entrepreneur who is committed to both good business and positive social change. It also gives an account of the demographic, sociocultural, economic, legal-political, technological, and competitive environments faced by the entrepreneur. A business strategy that focuses on core competencies and creates value for clients is presented in this case.

INTRODUCTION

Inspired by her strong desire to better care for her father whose vision was affected by cataract (clouding of the lens of the eye), Margie Agahan studied optometry in the Philippines and worked in the vision care industry for

thirteen years before starting her own practice in Guam. Running a small business may be difficult and risky. For instance, Agahan had to rely on her own resources for initial funding to set up her clinic.

However, she is rewarded by the personal satisfaction of being a business owner and wants the flexibility that comes from being self-employed so she may still have quality time with her family. Agahan Optical is a family optometry center that offers eye exams and medically prescribed eyeglasses, sunglasses and contact lenses. It supports the vision care needs of people of all ages, from young children to baby boomers.

Agahan Optical has particularly seen an increase in the number of baby boomers who visit the clinic over the years because the sense of sight naturally declines with age, and this increases the need for reading glasses. Teens and young adults represent another attractive market as they tend to purchase stylish glasses and colored contact lenses. Consumer market research also shows that men and women approach buying experiences differently.

According to Warren Modlin, president and CEO of Mednetpro Inc., a medical marketing and consulting firm in Alpharetta, Georgia, “Men have a compartmentalized perspective. Male patients tend to choose one option at a time, coming back when they need the other option. Women think of it holistically – how it fits into everything else they are doing. They like hearing the option of glasses and contact lenses for occasional wear and sunglasses, each for different needs.”

Furthermore, women make the majority of health care decisions for their families. A mother, for instance, will be more impressed with technology that will help protect her child's vision and support better performance in school. Therefore, Dr. Agahan focuses on the benefits when explaining tests or technology.

CHALLENGES

Agahan Optical has sustained itself over the years; however, among its major challenges are the continual need to invest in technology, the development of Lasik surgery, the effect of an economic crisis, and fierce competition in the Guam optometry industry.

Technology is extremely important in delivering quality vision care. Dr. Agahan provides patient care six days a week. That can only happen when she has the technology and processes in place. In order to improve patient care, Dr. Agahan invests in diagnostic technology. For instance, she uses a keratometer to measure the curvature of the cornea, the clear outer surface of the eye, by focusing a circle of light on the cornea and measuring its reflection. This measurement is particularly critical in determining the proper fit for contact lenses. In order to remain competitive, Agahan Optical must keep up with new technologies that offer distinct advantages, such as tests that are easy and quick to perform.

Lasik, a type of refractive surgery performed by ophthalmologists using a laser, also is a threat to the

optometry industry. Lasik represents a technological advancement in the surgical treatment of vision problems. It is an alternative to wearing corrective eyeglasses or contact lenses for many patients. Nonetheless, a majority of Agahan Optical's patients still opt to hold on to their glasses and contact lenses especially during tough economic times, and due to their awareness of the potential risks associated with Lasik surgery.

Although optometry and the eye care industry are less affected by the economy due to patient demand, a decrease in per capita income among patients may affect how frequently they will return for vision care. Based on a report by IBISWorld, which specializes in industry analysis, price-conscious consumers will try to save money by decreasing their purchases of discretionary products, such as sunglasses, colored lenses and accessories in this industry, and by trading down their non-discretionary prescription glasses from luxury to generic brands. Furthermore, consumers may purchase cheaper glasses and contact lenses from discount and online retailers.

Certainly, the rise of the consumer movement has had major effects on business and industry. Consumerism affects all areas of health care, including optometry. Patients now have easy access to more information as a result of advertisements and daily exposure to different media, such as newspapers, magazines and television. Proponents of direct-to-consumer advertising believe that it is an effective way to provide accurate information about

vision and encourage communication between doctor and patient.

During the past several years, optometrists in Guam have become competitive in marketing their services to the public. It has become common to see them advertising their services through media, such as the radio, newspaper, and the World Wide Web. For instance, Garcia Optical promotes its two convenient locations and advertises package specials that include an eye exam, frame and lenses. FHP Vision Center highlights its new lab and ability to have prescription eyewear ready in an hour.

A study was conducted to understand the impact of advertising on an optometry center's revenue and number of visits. The target population was comprised of eleven major optometry centers in Guam, and questionnaire was telephone-administered. The respondents were asked to answer questions regarding amount spent on advertising and other promotions (e.g. print, radio, TV, online) in 2009; estimated revenue and number of visits in 2009; cost of an eye exam; price range for eyeglasses; price range for contact lenses; number of years in business; and hours of operation.

The data obtained from the respondents were analyzed by using a multiple regression model. Level of significance for the statistical test was set at 0.05. The results of the study imply that an increase in advertising does not generally result in greater revenue and number of visits among competitors in the Guam optometry industry. Additional factors, such as low-cost product/service, longer

hours of operation, convenient service and location, may affect revenue and number of visits.

FUTURE OF THE BUSINESS

Although advertising and promotions are means of obtaining some kind of information about the services provided by optometrists in Guam, and effective pricing contributes to business success, non-price factors such as a good reputation have gained increasing importance. Patients seek products or services that give them the best value in terms of benefits received for the price paid.

Rather than focus on aggressively advertising her service through various media and selling vision care products on the floor, Dr. Agahan aims to continually provide an exceptional service through patient-centered care. She concentrates more on educating patients and ultimately building a personal connection with them. One patient, Maria Apelo, appreciates the fact that Dr. Agahan provides sufficient information on different options, such as lenses that differ in price, appearance and comfort.

Furthermore, Dr. Agahan is an example of a social entrepreneur who collaborates with organizations, such as the Guam Marianas Lions Club and Department of Public Health and Social Services, to occasionally provide the local community with free eye exams. In addition, as part of her community outreach, Dr. Agahan supports charitable programs like the Recycle for Sight program of Lions

Clubs International. Agahan Optical helps collect used eyeglasses, which are then sent to regional Lions Eyeglass Recycling Centers where volunteers clean, sort and package the glasses for distribution to people in developing countries.

Indeed, Agahan Optical today faces a competitive industry and fast-changing environment. The good news is the National Commission on Vision and Health, under the Obama administration, is ensuring that optometry is recognized as a primary care profession. The commission will work with policy makers, health administrators, and public health agents to improve access to vision care by ensuring that vision care is a fully integrated component of public health.

Delivering value and building client relationships are at the heart of Agahan Optical's strategy. Dr. Agahan believes in the power of word-of-mouth communication. The growth of her business is stimulated by loyal clients and referrals who share their experience with family, friends and acquaintances. Dr. Agahan aims to make her service so great by going beyond having patients who are just satisfied, but rather having patients who are enthusiastic. Despite the challenges, Agahan Optical is committed to being a part of Guam's business community for many years into the future.

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MIKE ADY CONTRIBUTES TO ISLAND SUSTAINABILITY IN MORE WAYS THAN ONE

Visia Alonz, University of Guam
Maria Claret M. Ruane, University of Guam
Michael R. Ady, M-80 Systems, Inc.

ABSTRACT

This paper takes you on the journey of Mr. Michael (Mike) R. Ady, one of the most prominent and respected entrepreneurs in Guam, from a troubled beginning to a successful ending. In his journey, Ady's life experiences transformed him to be what he is today. He also learned how important is sustainability to island economies like Guam, which he has called "home" for years. Through M-80 Systems, a company Ady founded, he has contributed to island sustainability in more ways than one: by providing sustainable livelihood to his employees and championing small business interests in Guam, by finding creative solutions toward a sustainable environment in Guam, and by contributing to the island community.

INTRODUCTION

Sometimes you need to hit rock bottom before you can improve your life and begin to pursue your dreams.

This story is about one of the most prominent and respected entrepreneurs in Guam, Mr. Michael R. Ady, and the Guam-based company he founded, M-80 Systems. Ady is a disabled American veteran and one of the staunchest advocates for small businesses in Guam. He is also a distinguished businessman who is recognized by many in the local business circles and, more importantly, in the larger island community. He currently is a member of the Board of Directors of the Guam Chamber of Commerce and was the recipient of the U.S. Small Business Administration's Veteran Champion of the Year in 2007. His company, M-80 Systems, was awarded by the U.S. Small Business Administration as the "2010 Region 9 Sub-Contractor of the Year". It ranked 35th in the *Guam Business Magazine's* Top Companies in Guam and Micronesia in 2009 and was one of the "Best Companies to Work For" in Guam in 2008.

THE ENTREPRENEUR

Who would have thought that the Ady we know today was the same individual who fought such a personal battle? For years, Ady suffered from alcoholism, which nearly killed him. As he reflects on his past, he is convinced that he came very close to a kidney failure which he averted just in time when he realized how he wasted most of his life and achieved nothing of note. His personal struggle pushed him to the lowest point of his human

existence that he knew he needed to do something worthwhile before it was too late. Ady made the life-changing decision to join “Alcoholics Anonymous”, a nationwide support group for individuals who are struggling with alcoholism, has not consumed alcohol since and, as cliché as it might sound, Ady has lived his life to its fullest.

Ady emphasized strongly that life is full of challenges and obstacles, and that it is up to the individual and through one’s faith in God that make it possible to overcome those obstacles and find success. As the famous saying goes, “On your way to success, you pass many failures.” Ady believed that he survived all his past failures all because he put God in the center of his life and relied on Him and His blessings to reach his goals.

Ady was born in Joplin, Mo. to a mother who was a English teacher and a father who was a chemical engineer. He moved to Guam thirty years ago and has called Guam “home” since then. He is married to a wonderful Chamorro woman by the name of Jovita Gumataotao Peredo. The couple has two sons and a daughter and two grandchildren. Ady and his wife live their life using what Ady refers to as the “3G” principle—Golfing, Gardening and God—which provide a strong foundation to their relationship. The couple also enjoys spending time fixing and driving TBG (“The Blue Ghost”), a 1970 Chevrolet El Camino (Cruising Guam, 2009).

THE BUSINESS WAS FOUNDED

Triumphant over his personal struggle, Ady used his skills in the wholesale and service sales and his work experience as an office design consultant to start his own business at his home in Yona, Guam, in 1994. M-80 Systems is known as Guam's exclusive dealer for leading furniture manufacturers in the U.S. and abroad. They are known to carry the best product to service your furniture needs. Whether you are looking for executive desk, computer desks, file cabinets, bookcases, task chairs, side chairs, executive office chairs, or any other furniture items, M-80 Systems can provide you the best quality product to fit your needs. They welcome large contract office furniture orders and smaller home office purchases as well.

Before starting his own business, Ady was working for a furniture company in Guam. He later made a business proposal to his former employer that he would like to become a business partner with management responsibility. Unfortunately, his proposal was declined so he informed his former employer that he would start his own company. Ady considers the first rule of business is to "never burn bridges" so he continued to work for his former employer while at the same time starting his own company.

Like many who start their own company, Ady wanted to be his own boss. All his life up to that point, he had worked for people, some of whom did not appreciate his hard work.

Getting a business license was the easy part of getting Ady's business started. The difficult part for Ady was trying to convince himself that he was up to the task or in his words, that "I could actually do it". This is not a surprise, given his bout with alcoholism which shattered his self-confidence. He credits his wife and family for supporting him and for helping him regain his confidence to start his business as well as to keep it going.

As owner of M-80 Systems, his first work order came from good friends at Deloitte & Touche, Mr. Todd Smith and Mr. Jerry Filush, who said they would give him a chance. In the early years of M-80 Systems, Ady worked with what he called "OPM", i.e., "other people's money", for example, down payment on orders, General Services Agency (GSA) commissions, installation revenues. His company continued to get work order that it outgrew his home office after two years of operation and finally moved to the company's current location in Barrigada. Around the same time, the business was incorporated with two other partners, Jovita Ady, who is the Vice President and Jason Kraus as Systems Administrator with a background in digital design and computer technology.

OVERCOMING BUSINESS CHALLENGES

Ady had to overcome quite a number of business challenges—cash flow, staffing, taxes—to name only a few. Why? Ady says "I knew nothing about them". This is hardly surprising, given Ady's previous background as

having worked for someone else as a worker, never as a manager. His only management “training” was derived when he was growing up and had opportunities to watch and listen to his father who was a chemical engineer who managed businesses. How Ady wished that his father were still alive to give him advice on many business challenges he faced, especially during the early years of his company. On occasion, Ady reflects on his business journey with awe and disbelief that he in fact found business success when he admits to finding many reasons to fail. As Ady puts it, “my only answer to my success is that GOD must have wanted me to succeed”.

Ady also found the perfect business strategy to appeal to the Guam market by operating M-80 Systems as a “business SMALL in size but HUGE in customer service”. He did not strive for his business to offer a wide array of products and services. Instead, he chose to specialize along the lines of “say (advertise) only what you can do, BUT make sure you do it well!”

M-80 Systems has diversified a little bit more in the past few years in response to increased local competition from businesses from Hawaii and the mainland U.S. which see Guam’s business conditions more favorable than in their former locations as well as the growth of business demand related to the impending build-up of U.S. military forces in Guam. This increased competition is indeed a business challenge, especially since these competitors tend to be big with off-island corporate headquarters and “deeper pockets”, i.e., greater access to funding. But the

bigger concern for Ady goes beyond what his company could lose but the impact on the larger island community. Ady worries that these off-island competitors “will come to Guam, take from the local business community and leave without being a community partner who puts back to the community what they take out”.

CONTRIBUTION TO ISLAND SUSTAINABILITY

Taking care of his employees

Ady started his business to become his own boss. He remembered punching his time cards and working hard to make money for people who did not appreciate his hard work. Once he became a boss, he vowed to treat his employees much better than he remembered being treated when he was in that situation.

One way Ady shows his appreciation for his employees is during Christmas season. Every year for the fifteen years that he has been in business, whether it was a profitable year or not, he gave all of his employees Christmas bonuses, equivalent to at least one week’s pay but, more recently, these bonuses have been amounting to a full month’s pay. As Ady puts it, “what good is money if you can’t share it with the people that helped you earn it?” He particularly enjoys the looks on his employees’ faces when they get their Christmas bonus checks and says that these looks are “worth everything I have in my whole life”.

Another way by which Ady appreciates his employees is by paying them well, which makes payroll his largest business expense. He reasons out that “if you want to be good at what you do, then you have to get the best people and pay them well to keep them.” He continues to say that “one person once told me how smart I am to which I replied ‘I am not smart. I just surround myself with smart people’”.

Ady considers his staff his extended family. As he puts it, “We are one big family. Their problems are my problems”. He knows his employees’ entire family and particularly enjoys knowing their children. His business philosophy is that “Kids are first—they are our future”. Ady welcomes his employees’ children in his place of business, where he provides them with a place where they can do their homework or take a nap.

M-80 Systems is indeed deserving of having been recognized by the *Guam Business Magazine* for being one of the “Best Companies to Work For” in Guam in 2008 (Aguon, 2009). This recognition is based on the rating of employees and managers of their work environment.

Taking care of the environment

About five years ago, Ady was driving to work from his home in Yona. As he was going down the hill that overlooks Pago Bay, he noticed an ugly sight—what used to be a breathtaking blue-green bay was covered with a

blanket of brown dirt, or silt. The silt came from dirt or sediments that had been eroded from the hillside where residential development had taken place.

Ady knows that soil erosion has been a major issue in the past and will become an even greater issue in the future. With the local population expected to grow significantly with the military build-up on the island, use of land will increase in size and intensity, potentially to a point of destruction. Increased land erosion can lead to a loss of land, lower quality of drinking water and may increase vulnerability in the island.

Ady believes that pursuing economic development and sustaining Guam's eco-system can be balanced but it requires a conscious effort and creative solutions. For one, Ady looked for new products that would prevent soil eroded from the hillsides from getting to the water system and ventured to bring them to the Guam market. His company, M-80 Systems, introduced a new product called "biosock" in September 2010.

According to Ady, a biosock is "a nine inch sock that you take the... green waste from your job sites as you're cleaning it and mulching it and you put in this biosock and put it in front of your drainage system so that when the silt flows down on the side of the mountains to go into the oceans to land on our coral and destroy our coral." The biosock "catches (the silt) naturally ... you cut (the biosock) open and release the mulch back into the environment to decompose naturally." (Rudolph, 2010). Ady offered to assist Government of Guam agencies that are having difficulty disposing of their green waste. He

said that his company will take the green waste “for free and” and by doing so “save our reefs... It’s a win-win situation where you can take a product that you don’t know what to do with and stop the real problem we’re going to have” (Buhain, 2010).

Ady holds a strong belief in sustaining Guam’s ecosystem in that it is okay to take from the environment but make sure one sets limits so as not to destroy it and also finds ways to replenish it. He applies this principle day-to-day in the comfort and beauty of the garden that he and his wife maintain at their home.

Giving back to the island community

For many years now, Ady has given back to the local community in Guam by generously donating his time and expertise in many areas, thanks to the support of his wife and office staff. As noted earlier, he is a strong supporter of the interests of small businesses in Guam and works toward enhancing opportunities available to them. He is currently serving in the Board of Directors of the Guam Chamber of Commerce, where he also chaired the Small Business Focus and Development Committee from 2005 to 2009. Ady has chaired the Advisory Board to the Guam Small Business Development Center since 2005 and the Advisory Board for the Veterans Business Outreach Center since 2010. Both centers are housed at the University of Guam-School of Business and Public

Administration. On numerous occasions, Ady has provided public testimony to the Guam Legislature to champion of local small businesses, especially in terms of how they could benefit from the impending military build-up.

In addition, Ady served in the Board of Directors for the Guam Territorial Band between 2007 and 2009, is a Silver Sponsor for the Guam U.S.O., a speaker for veterans outreach seminars, guest panelist and moderator for the U.S. Department of the Interior Symposium in 2009 and volunteers as a guest host for the radio program *K-57 Talk Show*.

During Christmas season, Ady and his wife Jovi share the joy of the holidays and bring smiles to children in Guam when they assume their roles as Santa and Mrs. Claus at the Annual Christmas Festival at Skinner's Plaza in Agana, Guam. This event is organized by the Guam Chamber of Commerce in conjunction with the Guam Visitors Bureau (Crisostomo, 2010).

Both Ady and his wife Jovi, along with seven other family members and three non-family members share their musical talent with the community every Sunday at eight o'clock in the morning as a choir at St. Francis Church in Yona.

CONCLUSION

M-80 Systems has grown since it was founded 15 years ago in Guam. With a staff of around twenty individuals, it has been able to provide quality service to

large and small commercial companies as well as the government sector. The company is currently representing more than thirty different product lines ranging from office interior furnishings, seating, storage systems, filing systems, hospitality furnishings as well as health care furnishings. They have ,in the past few years, become a General Contractor specializing in complete building and office renovations. The company's sales were USD1.19 million in 2009, ranking it 35th in the Top Companies in Guam and Micronesia in 2009 (*Guam Business Magazine*, 2009).

Ady and his partners have positioned their company as the only provider to suit any customer's needs. Thanks to honest effort and hard work of everyone in the company, their customer service has improved and product line expanded over the years to better serve their customers. What differentiates M-80 Systems different from other businesses providing similar service/product line is in the level at which the company involves its customers. In doing so, M-80 Systems is confident that it has created value to its customers that not only met but exceeded its customers' expectations. This business strategy has given M-80 Systems a sensible return on its investment, an excellent measure of business success to Ady, a individual who once faced many failures. Ady's business success is acknowledged by many in Guam. The *Guam Business Magazine* included Ady in "The A-List" comprised of "astute individuals who have the experience of their professions, their contacts and the cocktail circuit to

analyze the island business arena... all of them are associated with a variety of non-profits and professional organizations.” (Flores, 2009)

But Ady’s success is not limited to just the standard business sense as measured above. More importantly, Ady, as an individual and through the business he owned, has contributed to the island of Guam in ways that sustain people’s livelihood, the island’s environment and the spirit of the local community. When you ask Ady why he contributed so much to the island community in Guam, he will tell you, with utmost modesty, that anyone who truly considers Guam his/her home would have done just the same.

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THE GREEN SUCCESS OF MARGARET J. DENNEY

Allan Fejeran, University of Guam

ABSTRACT

*This paper follows the triumphs and tribulations of Margaret “Peggy” Denney, one of the leading women crusaders spearheading the recycling movement in the United States Territory of Guam. Upon her discovery of the island’s battle with pollution, Denney changed her entrepreneurial focus in support of going green after many years of working with regional courts, leading to her eventual role as Program Administrator of i*recycle.*

TIP OF THE SPEAR

Every person is bound by the twenty-four hours in each day, and no man or woman is capable of taking more than his/her equal share of time. Yet a distinct number of individuals seem to defy this limitation and walk a path of unbridled success and admiration from others, but the simple truth is that great people are not magicians. They are driven to succeed through willpower, determination, and love for worthy causes.

Margaret “Peggy” Denney is one of those great people. As a sole proprietor and member of many environmental organizations, Denney plays a key role in progressing the recycling movement within the island of Guam, a far-flung territory of the United States located in the western Pacific Ocean. Taking the role of Program Administrator of *i*recycle*, a recycling program that financially benefits Guam’s schools, she is the one-person staff responsible for the organized collection of aluminum cans and distribution of funds to schools around the island.

As part of her growing list of accomplishments, Denney is the owner of Denney Environmental and Educational Consulting Services and was an Education and Outreach Coordinator with the Guam Environmental Protection Agency.

Although the recycling movement in Guam is supported by many respectable individuals, Denney is the tip of the spear. She has undoubtedly proven herself as a major force for positive environmental change by assuming a myriad of roles and responsibilities. Without a single member of her family on the island for support, Denney is motivated to stay by her growing network of supportive relationships within the community and her deep commitment to addressing Guam’s environmental problems.

THE PATH OF GOING GREEN

Surprisingly, things were not always green for Denney, but a strong entrepreneurial drive has always followed her most of her life.

During the late 1970s, Denney was in the business of court reporting, taking depositions for attorneys in Guam and across the Northern Mariana Islands. After many years of working with the courts, she decided to further enrich her extensive background by obtaining a Bachelor of Science degree in agriculture with a minor in biology at the University of Guam.

It was this critical time in Denney's life that established the foundation necessary for her future accomplishments. While in the program, she gained essential field experience by working with several research scientists and the College of Agriculture's Cooperative Extension Service. She also was highly motivated to continue her education by pursuing a Master's degree in environmental science. Denney's decision to do so expanded her awareness of Guam's environmental pitfalls while also allowing her to impart knowledge of the importance of recycling in her capacity as the Education and Outreach Coordinator of the Guam Environmental Protection Agency.

Armed with additional education, raised awareness, and the determination to improve the state of her surroundings, Denney soldiered on with her latest undertaking, impelling others to participate in various recycling activities, such as composting and proper waste

disposal. Unlike many who would be content to stay in their current job position until retirement, Denney felt the need to do more. Once again, her entrepreneurial spirit was roused from its slumber.

WIN-WIN RECYCLING

While Denney was still at the Guam Environmental Protection Agency, an idea was being discussed for a program that would address the litter and recycling issues of Micronesia. In 2005, local businesses began showing their interest to support the idea by providing services for the program, which would gather aluminum cans in Guam's schools and provide funds in return. Together, these businesses formed the Guam Business Partners for Recycling (GBPR), a non-profit organization made up of eight businesses: Anheuser-Busch Recycling Corporation (ABRC), Ambros, Matson Navigation, Guahan Waste Control, South Pacific Petroleum, Perez Brothers, Ernst and Young, and Coca-Cola/Foremost/Subway/Glimpses. Each business provides a specific service to the program. ABRC purchases the aluminum from the program. Ambros provided the 40 8cy bins that were placed at 40 schools. Matson Navigation ships the aluminum to the West Coast. Guahan Waste Control collects the aluminum from the schools. South Pacific Petroleum provides diesel fuel for the Guahan trucks. Perez Brothers provided concrete blocks for those schools that had no concrete or asphalt site on

which to place the recycling bin. Ernst and Young provided financial oversight, and Coca-Cola/Foremost/Subway/Glimpses is the marketing arm of the program. Now that the foundation for the program was established, it still needed a leader. Denney was just the right woman for the job.

Although she would be leaving the Guam Environmental Protection Agency, Denney knew that her decision was the right one to make, as she had already been assisting the Guam Business Partners for Recycling by promoting the program's service to schools. The program, *i*recycle*, was an idea about which she was incredibly excited because it was designed and supported by the local private sector. The program would allow her to spread awareness of recycling to Guam's youth while also financially benefiting schools and reducing waste. It was an opportunity for win-win recycling that she was truly grateful to receive.

Before joining the *i*recycle* program, Denney started another business, Denney Environmental and Educational Consulting Services, with the intent of creating new environmental ventures. By the beginning of the fall semester of 2007, she had implemented the *i*recycle* program in forty schools while getting her new business started, and she continues to increase its mindshare. She began a comprehensive education initiative at each participating school and has given hundreds of presentations to various businesses and organizations.

Gaining a foothold in each school required some convincing, but the program's widespread adoption is due

to its marked simplicity. First, members of a school's staff implement the program by informing students about *i*recycle* and its goals for the school, including the financial incentives provided based on the volume of aluminum cans gathered. Large collection bins are then delivered to participating schools and regularly collected to have their contents baled, loaded into a shipping container, and shipped to ABRC, saving school administrators the labor of having to process the aluminum themselves. After the aluminum has been received and accepted by ABRC,, payment is made by ABRC based on the current market value to GBPR which in turn provides checks to the participating schools based on the quantities each has generated. It is a win-win recycling effort because it is good for the environment and also good for education. Furthermore, due to the contributions of each GBPR partner, almost all the costs associated with the program are absorbed by the supporting businesses, which increases the funds available to the schools while providing an opportunity for the supporting businesses to give back to the community.

Although much of Denney's time is spent on keeping the *i*recycle* program going, she understands the importance of networking by participating in other endeavors. She acts as environmental consultant for the Farmers Cooperative Association of Guam, is a member of the Guam Contractors' Association Environmental Committee and the Island Wide Beautification Task Force, and is the President of both the Marianas Resource

Conservation and Development Council and Guam Environmental Education Partners. Most recently, Denney has been appointed as a commissioner on the Serve Guam Commission and have a contract to act as the community liaison with Veolia Water on a project to create a Biosolids Management Plan for the island. Exciting stuff!

OBSTACLES OVERCOME AND LESSONS LEARNED

With all of her obligations, Denney learns to effectively manage her stress and time and carefully prioritize her endeavors, sacrificing or delaying some of them in the meantime. Denney knows that the sacrifices she makes are well worth the cause. She also faces plenty of challenges as it becomes clear to her that advocating for the *i*recycle* program in various schools reflects the difficulty in gaining widespread support for environmental awareness and activism in Guam. School administrators and teachers are often so busy handling other issues that recycling is not given high priority. This is why Denney has learned to respond to this challenge proactively by urging the selection of champions within the schools who are truly passionate about improving the environment and who can join her advocacy. Aside from this setback, the biggest obstacle facing the *i*recycle* program is the scarcity of knowledge and societal pressures necessary in motivating the local community to go green. Unfortunately, this obstacle leads to missed opportunities to

reach Guam's maximum recycling potential and the corresponding financial benefits. To quantify these missed financial benefits, consider that more than 80 million aluminum cans are imported into Guam every year. If just half of them were recycled at current market rates, they would generate approximately USD700,000. However, even though the *i*recycle* program goes beyond the schools and collects aluminum cans from major events as well, the program has generated approximately USD85,000 for the schools.

Why is the recycling movement in Guam slow and the participation rate low compared to other Pacific states? Denney explained that in order for recycling to take off and become widely adopted, or better yet, widely expected by residents in Guam, people must see the "green" (the money or financial benefits) in going green. Unfortunately, turning a profit from recycling on an island is difficult for a number of reasons. One reason is that gathering recyclables for processing is more expensive on an island. Guam does not have the economies of scale to justify the cost of processing recyclables on island, and thus must ship practically everything off island. Nonetheless, Denney sees the current low level of recycling in Guam, in general, and by schools, as an opportunity to do more so that the potential for higher financial benefits could be realized. She views this challenge as a motivation to do her part to continue to spread environmental awareness and advocacy, which she has the experience and dedication to do. She even finds the time to host a radio show in an effort to

continue to promote overall recycling and has developed a growing number of supporters.

In addition, Denney has also increased participation by local businesses, with the Bank of Guam being the newest member of GBPR. Atkins Kroll, a local automobile dealership, has provided a Toyota Tacoma to the program for Denney to drive, which assists her with the collection of recyclables and transporting of recycling bins to local events. Express Signs Graphics a local signage company, provides free signage for the large and small recycling bins, and Graphics Center, a local printing company, donates printing services for all posters and fliers generated to promote the program. Additionally, GuamWebz has created pro bono a website for the program, *i*recycleguam.org*. Denney also encourages local businesses to “adopt a school”, where the aluminum cans recycled by local businesses can count toward the financial benefits of particular schools. She also encourages sponsors and organizers of major events where food and drinks will be served to use recyclable/biodegradable plates, cups, spoons, forks and other supplies. Denney also assisted the local telephone company in its phonebook recycling contest, which generates income for the schools. Between February 1 and March 31, 2011, local schools were encouraged to compete with each other to collect previous year’s phonebook that will then be recycled into mulch for use by local farmers as well as by local residents for use in their gardens. Thirty-one schools participated this year and collected 53,727 phonebooks which would otherwise have gone into the local dump.

If she could somehow magically turn back the clock and do it all over again, Denney would place a more solid foundation of awareness for the program by spending more time in pushing for consistent advertising through Guam's local media outlets. She would also develop her skills in information technology to network with a potentially larger pool of volunteers. However, it is undeniable that Denney has built upon her strengths to get her where she is today, especially as a people person. Although she may sometimes take on one too many projects without assistance, it is because she believes that her stamina is great enough to get things done.

INCREDIBLE OPPORTUNITIES

Nevertheless, Denney cannot manipulate time to erase the challenges she faces today. Instead, she optimistically views stumbling blocks along the road as incredible opportunities for positive change. With a looming local population surge in military servicemen and their families, the future role of Denney Environmental and Educational Consulting Services will be to satisfy the need for more sustainable management of expanding infrastructure and shrinking resources. Also, along with the 18 recycling centers in Guam that accept all kinds of waste, from paper and used cooking oil to antifreeze and other hazardous materials, the *i*recycle* program shows that that there is money to be made from

exporting recyclables for further use from a small island paradise like Guam.

After all of the trials and tribulations that she has been through, Denney's advice for potential entrepreneurs is similar to messages heard from other accomplished individuals because it just happens to be simple enough to work for everyone looking for success, "Do something you absolutely love. Focus on something that gives you immense joy and you will succeed in whatever you accomplish."

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A TROWEL, A TYPEWRITER, A BUCKET AND A SCREEN: DIGGING IN FOR THE LONG TERM

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ABSTRACT

This paper is a case study of a woman-operated cultural resource management firm. It encapsulates more than two decades of work history by a woman-operated organization that provides archaeological services to clients. The initial risk of launching the business, the climate for archaeological consultation, learning how to operate a business and a non-profit organization, and the transition from a sole proprietorship into a non-profit corporation with shared decision-making among four associates sets the framework through which the long-term success of the firm can be observed. Over the decades, the business expanded to accommodate large projects and survived a devastating financial setback that would have forced many companies into bankruptcy. Cultural resource discoveries that add to the historical narrative of Guam and the significance of the work to the women are also presented. The paper concludes with a discussion of factors that contribute to the organization's longevity.

INTRODUCTION

In 1986, Darlene R. Moore started her archaeological consulting business with USD500 and a government of Guam license for a sole proprietorship. She invested her startup capital in the essential tools of the archaeological trade: a typewriter, a compass and tape, a trowel, a bucket and a screen. As she launched her business she made a pact with herself - she would give herself five years to try to make it in the field. If she couldn't make enough to support herself after that time elapsed then she would throw in the trowel and look for other work (Moore 2010). Twenty-four years later, Micronesian Archaeological Research Services (MARS) still provides quality services to clients. MARS is an organization which Moore first started as a sole proprietorship and which she and three other women transitioned in 1992 to a non-profit scientific and educational corporation. This case-study of a Guam-based female operated firm is one of longevity, slow growth, and bucket-loads of dirt.

Moore did not develop a formal business plan, spent her limited startup capital to start her business, and owned few tools. These factors alone could have predicted an early failure or at best an inauspicious beginning. However, Moore possessed several key factors that contributed to the successful launch of her small business: a master's degree in behavioral sciences with a focus on anthropology and archaeology from the University of Guam, knowledge of local law, a mentor, and business contacts.

To understand Moore's confidence in launching her business and her willingness to embrace risk, it is important to understand the context of her life. Her father was a mill worker at a lumber yard in Eugene, Oregon and her mother did not work outside the home. Moore was salutatorian of her high school class of 1956 and with that designation she received a scholarship to the University of Oregon. There she met her future husband John, got married and dropped out of college to support her husband as he pursued his law degree (Moore 2010). She put her goals on hold in order to help her husband attain his; a common narrative of American women in the 1950s.

Over the next several years she had three children and began working at the University of Oregon in the human resources and payroll departments. When her husband was offered a job with the attorney general's office in Salem, Oregon the family relocated. In Salem, Moore worked in the human resources department of the Division of Workmens Compensation.

In 1976, Moore's husband accepted a position in a private law firm in Guam. After the family arrived on island, Moore was finally able to concentrate on finishing her undergraduate degree. The University of Guam accepted all of her credits from the University of Oregon and she was back in the classroom after 18 years. At UOG, she rediscovered an interest in archeology and anthropology and reconnected with her love of nature and the outdoors. She finished her bachelor's degree in anthropology in 1979 and continued on to pursue her master's degree which she obtained in 1983. Her thesis

focused on the pottery of the *Tarague* Beach site. As a student, she worked part time as an archaeological technician with the Historic Preservation Office (HPO), Dept. of Parks and Recreation. She was supported by grant money and participated in several projects completed by the office (Moore 2010). It was during this period that she honed her field work skill set and embraced the physical demands of the job.

LAUNCHING MICRONESIAN ARCHAEOLOGICAL RESEARCH SERVICES

After completing her master's degree, Moore worked with the Micronesian Area Research Center at UOG as an archaeological technician supported by grant money generated by various projects. The director of MARC at the time became Moore's mentor and taught her how to write project proposals and accurately cost out a scope of work. Moore counts the information exchange under this mentorship as key to the development of her business because budgeting project proposals was not part of her undergraduate or graduate program curriculum (Moore 2010). This knowledge, combined with her training and experience in archaeological projects, and her understanding of federal and local tax, and payroll laws and regulations gave her confidence to strike out on her own.

In 1986 she obtained a sole proprietor business license. Her first contracts were obtained through the

Historic Preservation Office (HPO), Department of Parks and Recreation. As a result of the establishment of U.S. Federal Laws concerning the treatment of historic properties, a Guam Public Law had been enacted requiring archaeological investigations of projects located on properties owned by the local and federal government. At the time, Moore had the only archaeological consulting business on island and she knew there was a niche for her services. The HPO recommended her to developers who had to adhere to the Public Law, which provided Moore with a small but steady stream of clients (Moore 2010).

In her first year of business she generated an income of USD6,000 and honed her ability to live on the smallest of shoe-string budgets. She was also completely self-supporting as a divorce in 1983 enabled her to embrace life on her own terms.

TRANSITION TO A NEW BUSINESS STRUCTURE

Although her first year income was small, Moore began working with another woman with training in anthropology and archaeology. As the projects came in, others with skills and interests in anthropology/archaeology were hired to accomplish the work.

Two other companies based out of Hawaii opened branch offices in Guam shortly after Moore established MARS. By that time Moore and her associates had already established contacts with engineering firms. In 1990, with the boom years in full swing, the company took on major

development projects including the Pacific Islands Club expansion in Tumon and the Leo Palace Resort in the Manenggon Hills area (Moore 2010).

In 1992, due to the liabilities of operating as a sole proprietorship, Moore decided to form a corporation. Three other women who had been working with her under the sole proprietorship joined together and formed a scientific and educational non-profit corporation. They chose to establish as a non-profit corporation so that they would be eligible to apply for research grants. The corporation provided the four women with a formalized structure for shared decision-making and released Moore from the burden of sole proprietorship. The women utilized a democratic approach to decision making within the company. Each of the four partners developed their unique area of expertise and no one supervised any of the other partners. Each person was responsible for writing their section of each technical report (Moore 2010).

Their largest project was the archaeological clearance for the Leo Palace Resort at Manenggon Hills. The project included 2.5 years field of field work consisting of a survey to identify sites, monitoring, and mitigating the loss of archeological sites through hand excavation and detailed documentation. This was followed by two more years of analyzing the recovered cultural material, obtaining a series of radiocarbon dates on charcoal recovered from the various cultural features, and writing up the final report (Moore 2010). At the project peak, Micronesian Archaeological Resource Services employed

about 30 people, some of whom were off-island hires. The partners had to adapt to a larger employee base, provide housing and transportation for the off-island hires, issue two pay-periods per month instead of one, track employee hours, and project expenses. MARS never outsourced their payroll and always paid bills on time. The Leo Palace Resort was a successful project as the Japanese developers paid according to schedule (Moore 2010).

During this project, they also discovered evidence that indicated the Chamorro people used the interior part of the island much earlier than previously thought. Earlier archaeological research had determined that the Chamorros used the interior of the island as a refuge from the Spanish; however, the Latte Period archaeological sites and the associated radiocarbon dates from Leo Palace Resort changed the accepted view of land use in Guam.

MARS performed projects for the federal government, the government of Guam, as well as private sector companies. While the government of Guam was sometimes slow to pay, the corporation eventually always received payment. One private sector contractor didn't pay on time and MARS had to sue the client to try and recoup the money owed to them for work performed. A judgment in their favor got them only 60% of what was owed. Many small businesses would not have survived this level of significant revenue loss, but Moore and her associates had established a fiscally conservative company culture and this outlook enabled them to absorb the loss without crumbling. They were also fortunate at that time to have enough other work to keep the company afloat (Moore 2010).

A second boom occurred in the mid-to late 1990s. MARS was subcontracted to do a large federal project. They had to accomplish 60% of the work before receiving the first payment, and this required hiring additional personnel to complete the project. However, they did not have sufficient cash reserves to make the increased payrolls. Furthermore, the bank would only lend them money if they put their houses up as collateral. Three of the four women did so and obtained a line of credit. The project was completed, the federal government paid MARS, and the bank loan was repaid (Moore 2010). The women had no doubt that they would successfully complete the project, yet there was inherent risk in putting their homes on the line.

CONCLUSION: KEYS TO BUSINESS LONGEVITY

After 24 years, MARS is still in business. They still take on field projects, but not as many as they have in the past due to the retirement of some of the associates. Instead the remaining associates prefer to focus on the analyses of faunal remains and traditional pottery sherds. Moore and her associates developed their professional networks over time. Moore is currently a board member of the Guam Preservation Trust, and over the years the four associates have presented at conferences, and authored and co-authored academic papers.

Moore attributes the company's success and longevity to the fact that they never lived beyond their means. Their business model of never spending more than they brought in; saving enough funds to cover the company in case of a financial disaster; and, importantly, producing what they said they were going to produce ensured that they always attracted enough business to continue operations. Although their business was entirely woman operated, Moore did not have any gender-based issues with her clients. Working primarily with male developers who were often not US citizens presented challenges, but never threatened to close down a project (Moore 2010).

The thrill of discovery still keeps Moore engaged in her work. One of the most significant finds of her career was a fragment of charred rice in a Latte Period pottery sherd from the Pacific Islands Club site in Tumon. During the expansion of the hotel facility and water park Moore discovered an ancient trash pit of discarded pottery fragments and marine shells. She collected the pottery and once she got back to the lab she discovered a fragment of a charred rice grain in one of the sherds. There was enough charcoal associated with the pottery to conduct radiocarbon testing and the date provided the physical evidence that the Chamorro people had cultivated rice in Guam prior to the arrival of the Spanish in 1521. Historic records from the early Spanish voyagers indicate that they received rice from the Chamorros. Moore's discovery provided the physical evidence to corroborate this information.

With every day spent in the field there is the potential to discover another bit of information that will

promote a better understanding of how the ancient people of the Mariana Islands lived and interacted. This outlook, shared by Moore and her associates, keeps the work fresh and exciting.

More than two decades ago, Moore invested USD500 in a small business and with that investment, although she didn't know it at the time, she dug in for the long term. There will be many archaeological projects related to the Guam military buildup, and the women of Micronesian Archaeological Research Services plan to be involved as these projects unfold.

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COAST360: BLAZING THE TRAIL FOR SUSTAINABILITY

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ABSTRACT

In 2007, Government of Guam Employees Federal Credit Union (GGEFCU), broke ground for their new building on the island of Guam. At that time, the government was facing various lawsuits pertaining to environmental issues with both solid waste and their waste water system. GGEFCU decided that they would set the standard for future buildings in Guam and minimize their impact on these systems by erecting the first building to meet the Leadership for Energy and Environmental Design (LEED) standards for “green” buildings. Buildings and sites are certified based on obtaining a certain number of “LEED” points. They also wanted to provide a building that was “environmentally friendly” for both their members and employees.

INTRODUCTION

Coast 360 Federal Credit Union (Coast360, henceforth) has been operating on the island of Guam since

1962. The organization has grown in size, expanded their membership eligibility and offers a wide assortment of services to their members. They are a member-owned and operated not-for-profit cooperative, owned and democratically controlled by the members. (Coast360 website) In 2009, the credit union changed its name from Government of Guam Employees Federal Credit Union (GGEFCU, henceforth) to Coast 360 after extensive market research. The new name was designed to be more inclusive and welcoming. (The Financial Brand.Com website, 2009)

Coast360 has three physical locations in Guam. Their main branch, located in the village of Maite (in central Guam), is the new “green” building that was officially opened on November 5, 2010. The other branches are in Harmon (an industrial area in Guam) and Tamuning (the main business area in Guam).

The Maite branch is the first LEED-certified building on the island of Guam. The organization offers eco tours for those interested in the building and site “green” features. Visitors can physically tour the facility or go to the Coast360 web site where the features and descriptions are listed for an “online tour”. The building and site are not the only “green” and environmentally friendly features at Coast360. The organization has many product and service features that allow the customers to do business while “protecting the environment and reducing waste”. (Coast 360 website) The desire to design the “green” building was not a symbolic gesture, over the long run there is an

expected financial benefit through savings from less power and water usage. (Directions Magazine, 2009)

THE CLIENT'S GOALS

At the time the management of Coast360 started talking about the building, the island was embroiled in United States Environmental Protection Agency (U.S. EPA) lawsuits involving the land fill and waste water system. In fact, the Solid Waste Division was under receivership and the Guam Water Works was facing government fines for waste water violations.

Considering the potential impact the building would have on these systems and after discussing these concerns with the design team it was decided by our board to explore a green design. The leaders of Coast360 elected to use a "team" approach for the design. EHS Design of Seattle was selected based on their experience with "green" design and also their national reputation for design services for financial institutions around the country. The firm of Taniguchi Ruth & Makio was selected as the local architectural firm. Mike Makio offered local architectural expertise, as well as credentialing and knowledge of environmentally friendly building methods. He was a native of Guam, studied architecture in Oregon, and returned to Guam to become a part of the Guam professional community. He also is the first LEED certified architect in Guam. (K-57 Radio Interview)

The design team introduced the management team of Coast360 to an experienced and highly regarded sustainability and green building consultant who presented the concept of sustainability and the positive environmental contributions of sustainable design. After their presentation the board voted unanimously to build a green structure and to attain the highest level of certification possible given the unique location.

The green building objective took into consideration the marine environment and the amount of rainfall Guam receives and the resulting storm water. The goals were as follows:

- To collect and infiltrate into the ground the storm water generated on site; reduce overall potable water consumption, through the use of a rain water catchment system and use that water for non-potable purposes; and utilize native and adaptive plants that thrive on normal rainfall.
- Reduce light pollution, through a reduction of exterior lighting power densities and the use of full cut-off luminaries; and prevent light spill off onto adjacent properties or to the night sky.
- Maximize energy efficiency, by optimizing performance characteristic with the building envelope, cooling and ventilation systems, active systems, lighting, and water heating.

- 5% of all material to be manufactured, harvested/recovered/extracted within 500 miles of the site, a minimum of 20% of the material have a recycled content, and the use of wood be limited to accents in highly visible and tactile areas and be specified from a Forest Stewardship Council certified forest that verifies sustainability forestry practices were followed.
- Provide a healthy and energy efficient delivery of fresh air, interior finishes and furniture were selected based on their impact to indoor air quality based on VOC, and the use of sunshades to mitigate the heat and glare of direct sunlight.

The strategic goal was “to be the last headquarters Coast360 ever builds”. (K-57 interview)

THE FEATURES

In order to meet the needs and goals of the client, the architects incorporated a variety of features based on the LEED specific zones of focus:

- ✓ Sustainable sites
- ✓ Water efficiency
- ✓ Energy and atmosphere
- ✓ Materials and resource
- ✓ Indoor environment quality
- ✓ Innovation and Design process

The architectural team incorporated the LEED features into the site and building in a variety of ways. Interestingly, in Seattle the architectural challenges include taking advantage of limited sunlight. In Guam, they faced an opposite issue, that of too much sun and resulting heat.

The following were critical elements involved in the site selection:

- Big emphasis using land that has been used before. This site was previously developed and the construction phase included removed buildings and re-using concrete.
- Public transportation was nearby (buses were available to customers)

The building incorporates the following critical “environmentally friendly” components as well as others:

- Garden on the roof. Specifically, this gets a credit for reducing heat island affect. Special roofing that does not absorb heat or have a green roof. Plus doing good things for the people who are living there. Also it reduces glare and protects upper floors from glare. Rain water quicker more damaging, green roof mitigates that speed, so when it makes it down it is not carrying velocity. And filters the rain water.

- Catchment system. Captures rain water off roof and use. It is at ground level and then pumped back into the building. Part of the water is used for irrigation; the “gray water” is pumped back into the building to flush low flush toilets.
- The design team faced significant design challenges in leveraging sunlight. It’s important to control how it comes into buildings. But sunlight is highly engineered and bounced off light shelves so that people deep into the building will get sunlight. Light shelves bounce light off ceiling and louvers which control the light. So no direct light will actually hit the glass.
- Protection during typhoons. The windows meet the standards of wind speed and the light shelves and louvers also meet the standards. Occupancy sensors are used to control lights when rooms are not being occupied.
- Interior water design. Different controls determine the effectiveness when the equipment is being used. Equipment includes faucets, sensors, and push button mechanisms that automatically turn off water.
- Daylight harvesting, had a big daylight well, not only light from windows but deep into the building. Clear story windows above bring light to first floor. And power window shades that are automatic

control the amount of sunlight that is let into the building.

CONCLUSION

The building officially opened on November 5, 2010, and has been occupied for more than 5 months.

While it is too soon to develop cost/benefit trends, the Coast360 is noticing an appreciable reduction utilities cost. On a per square foot basis they are spending roughly USD0.30 on utility expenses compared to USD0.75 at their old building. Water consumption is also down significantly. Employee moral seems to be improving and there seems to be an improving trend in efficiency.

It is apparent in just these few short months that the building is measuring up to its expectation. Not only is it ascetically appealing, it is also extremely functional. It was well received by members of the credit union and others in the community. It is the subject of nearly all discussion dealing both locally and regionally pertaining to sustainability. It has spurred other developers to follow in Coast360's footsteps. Another LEED building was recently completed and several more are in the planning stages. The building has been toured by school age children and professional architects and engineers. It has won numerous awards for the contractor for its uniqueness, the landscaper for the creative green roof, and the credit union for its marketing and retailing spaces.

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ONLY ONE IN GUAM: A STORY ABOUT LINDA YEOMANS AND PRIMO SURF

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ABSTRACT

This paper is a brief profile of Primo Surf owner Linda Yeomans. A former teacher who as a youth was raised in the family business, Yeomans has since opened numerous successful ventures. As a competitive windsurfer she established direct relationships with international surf companies. She supports the local community through youth sponsorship, employment opportunities, and mentors other fellow entrepreneurs. This paper is a survey of her history, business ventures, current business experience and future outlook.

INTRODUCTION

As early as she could remember, Linda Yeomans grew up in business. Her parents owned and operated a convenience store in the village of Agana (the capital city of Guam) to support the family. In addition to selling household items, the store imported livestock from the nearby islands of Tinian and Rota in the Commonwealth of the Northern Marianas Islands, located north of Guam. The

store was one of the first in Guam to carry fresh beef. Yeomans' father along with another local businessman, Alfred Flores, started the first commercial farm in Guam. They sold fruits and vegetables to the Naval Hospital and military commissary.

BUSINESS SENSE

Yeomans spent eight years as a middle school teacher. In 1985, a big teachers' strike on island kept her out of work. Yeomans was not the type to sit idly so she decided to use the time to travel. She did not know if she would continue teaching when she returned to Guam but she knew she needed to do something. She traveled to California to visit family and, as she recalls it, she started going to the large flea markets in San Diego and Costa Mesa on the weekends. A visit to a California flea market today is not very different than that from when Yeomans visited 16 years ago. The Orange County Market Place has over 1,100 merchants and 2 million visits each year¹. It was at a similar market that Yeomans saw an opportunity. "Hoards of people were buying these velcro purses and I thought I should come back to Guam and open a shop of velcro stuff and that is exactly what I did." Yeomans approached one of the vendors at the market about his velcro sources and arranged to receive them. She then came back to Guam and started a new career.

In 1986, with five thousand dollars of her own money, Yeomans opened her first store called “Bag it.” The store was located in the Chamorro Village, a make-shift compound of aluminum roof shelters and canopy tents in Agana. The property was owned by the local government and used specifically as a vendor market. Rent was relatively inexpensive but her space was an unsecured stall. Every day she would transport the merchandise to the site, setup, and then had to take it all down at night. The booth mainly sold bags with velcro linings but Yeomans did not limit her product offerings so she also sold caprice items which at the time included (the singer) Madonna’s gloves and matching beads, big rock star posters, and stickers. She carried products that were novelties from the U.S. mainland and found nowhere else in Guam. The store was a huge success and she eventually outgrew the space. She then approached the Agana Shopping Center, a commercial mall half a mile away, about renting a space in the malls corridor. At the time, it was an unusual request since the mall only rented the traditional store front spaces and did not have any tenants in customer walkways. What Yeomans was in fact requesting would be equivalent to the retail kiosk that is found typically in many of today’s mall areas. Yeomans’ store would be the first store in Guam to have such a space. Yeomans now had the advantage of security, low rent, and a high-traffic, high-visibility area. “I made so much money that my rent always included a percentage of sales rent. I exceeded that amount starting the first month.” The mall would soon approach her about

buying merchandise from her at a wholesale basis in order to carry these items in its main anchor store, Town House.

Beyond her success as the shop owner of Bag-it, Yeomans was also a competitive windsurfer. She traveled all around the world for competitions. In doing so she would meet many people in the surf community including owners of large surf apparel companies who sponsored the regional and national surf events. She also met small business surf shop owners who were very much involved in the surf as well. She describes the group as a close-knit circle of friends. Although she was very successful with the Bag-it business, she found that surfing provided her another opportunity to do something else that she really enjoyed and it was too good to pass up.

PACIFIC NAPU

Yeomans' first experience at owning a surf shop was a partnership business called Pacific Napu. Unlike the Bag-it store, Pacific Napu was not located in a mall but rather was a stand-alone building. It was also Yeomans' first (and only) partnership business. The co-owner would manage the day-to-day operations of the store and Yeomans would buy the surf products through her network in the surf industry. The store was the first of its kind in Guam. Pacific Napu created a new retail market selling recreational beach products such as windsurf boards, surf boards, kayaks and related accessories. It also carried a clothing line of t-shirts,

shorts, and slippers. It was particularly important for Yeomans that the store had everything a customer would need in a surf shop. “The store should also have the wax needed to coat the wind surf boards available for sale...the last thing you want is for a customer to walk into your store and ask for something and you don’t have it.” Once again, Yeomans’ business was a success. The store had a monopoly on beach equipment in a place where people love the water and the average temperature year around was 85 degrees. The store made record sales. However, having success is not always enough. The business partners began to have differences, particularly in regards to the management of the store. Despite the store’s success the business could not overcome the partners’ differences. The company eventually dissolved. It is important to note that the two partners remain friends to this day.

PRIMO SURF

In October 1988, Yeomans opened up Primo Surf in the brand new Micronesian mall. She would be the first store to open and in her words to this day, “the last one standing”. Yeomans believes that a mall setting is ideal for a retail business. Pacific Napu’s location and novelty made it successful but she also believed that high-traffic high-visibility areas can really drive sales. There is some evidence that malls also tend to support more social interactions and reinforcing consumer behavior (Feinberg et.al (1989)).

Another benefit of the mall was that it provided access to the large tourist market in Guam. Since 1994, the island has received over 1 million tourists annually with over 70% of total arrivals coming from Japan (Guam Visitors Bureau). Yeomans researched the Japan market extensively. She reviewed many Japan surf magazines and surf catalogs. She tracked items that the Japanese customers bought in her store and focused some of her buying around these customers' preferences.

In opening Primo Surf she also wanted to be true to the surf culture. She made sure to carry everything that a full service surf shop would have and she constantly did research, "...as a manager and as an owner I have to be on top of the industry...I have to know what is going on in the world in surf be it windsurfing or kite boarding you have to know about your product you have to know what it is related to do." Yeomans did not want her store to be just a clothing store but a mixture of soft goods (e.g. t-shirts and shorts) and hard goods (e.g. boards and paddles). Yeomans currently attends two large trade shows every year and along with one of her managers personally does all of the buying for her stores.

Yeomans realizes that her products are luxury items. During difficult times in island economy, she revisits her financial reports and makes decisions to cut back where she can. The two largest cost components of her business are rent and transportation/shipping costs. She would work to try to renegotiate rent with landlords during the low periods. She has a total of five stores, two in the

Micronesian mall, one in the Agana Shopping Center, one in the Guam Premium Outlets, all located on the island of Guam, and one in Saipan in the Northern Marianas Island. The stores are generally open from 10 o'clock in the morning to 8 o'clock in the evening daily. A total of eight managers (not including salespersons) help run her business. Each manager has worked for Yeomans for at least 15 years! The longest tenured employee has 20 years of total service. She makes all of the decisions about advertising and spends most of her time in one store and leaves the other managers to take care of the others. She also owns a warehouse that receives shipping containers and houses the vans that stocks her stores. She has never borrowed money to for any of her stores.

COMPETITION

Over the years the success of Primo Surf has not gone unnoticed. At one point Duty Free Shoppers, a multi-million dollar corporation known for their high end luxury goods, decided to carry inexpensive ready to wear apparel including surf wear. During this period, the company rented the largest retail space in the Micronesian mall and positioned their surf store directly in front of Primo Surf. As a result, Yeomans saw a significant decline in her business. Not to be outdone, she found creative ways to generate publicity around her store. A local disc jockey and customer of the store helped Yeomans create a jingle for Primo Surf: "If you got the guts we've got the gear!" The

jingle was advertised on all the local print media and radio advertisements. The store also started hosting live radio feeds on weekends announcing raffle giveaways of a free surf board for every USD10 in-store purchase. People responded to these promotions in droves. In some cases, the events were so successful that safety started to become an issue with the number of customers exceeding the store's fire code limit.

Yeomans also believes that it is her loyal staff and their knowledge about the product that sets them apart. In her summation, other stores would not know nearly as much about the equipment and apparel as her staff and that product knowledge is essential to this business. Eventually, Duty Free Shoppers surf store closed and Yeomans ended up purchasing the remaining inventory at a significant discount. Since Yeomans has been in business, a total of 15 surf shops have opened on the island. Primo Surf remains one of two left in Guam. Recently, other big retailers like Macy's and Ross have begun to carry surf inventory. Yeomans opened the Quiksilver Board Riders Shop in Guam Premium Outlets to compete by offering larger discounts than the big box stores. It should be noted that Yeomans only purchases surf products endorsed by the Surf Industry Manufacturers Association, an industry advocacy group that supports only authorized retail distribution channels.

COMMUNITY

In 2002, Yeomans lost over USD1.6 million in merchandise after super typhoon Pongsona hit Guam. The store in the Agana Shopping Center was completely destroyed; a 15,000 square foot two-story retail space, the largest surf shop in the South Pacific at the time. The insurance did not cover the loss. However, Yeomans' friends in the surf industry responded. The large surf companies offered her a 30% discount on merchandise and twelve 12 months credit with zero interest. Yeomans and Primo Surf eventually recovered. She no longer has the large retail space but remembers kindly the people who had helped her.

As the community has helped her, Yeomans has also helped the community. She continuously supports local high school organizations by hosting fundraisers and promotional events at her store. She provides large discounts to high school sports teams that want to use comfortable surf apparel for competition. Over the twenty two years she has been in business, she has employed countless students requiring them to meet 3.0 grade point averages as a condition for working for her. Yeomans brought outrigger paddling to Guam 18 years ago. She brought in all the original canoes that many of the high school and adult teams use. She was involved in the International Paddling Association with the Guam team that competed globally. As a member of the Surf Rider Foundation she is involved in environmental conservation and meets annually with the group in San Diego. Many

people seek Yeomans' advice because of her success. She has invested both time and money into many local entrepreneurs pursuing their goals. Whether it is providing seed money for a t-shirt printing machine or working capital to a tour bus company, she has supported other local business entrepreneurs who are seeking greater opportunities. "It's [business] not easy" she says. A visit to her shop today will find local clothing brand designs on some of Primo Surf's most visible shelf spaces.

FUTURE PLANS AND MESSAGE TO ASPIRING ENTREPRENEURS

The latest surf industry developments are in kite boarding (a rider is strapped to a board and a kite simultaneously) and stand up paddle boarding, also known as SUP. Yeomans currently brings in a number of SUP boards ranging in size for both men and women. She also sees other opportunities for other types of businesses in Guam that out of respect for her ideas will not be disclosed here. She will continue to be involved in surf and get in the water any chance she can. She says she wants to expand her shop to carry more equipment possibly a second level in one of her stores similar to what she had in 2002. When asked what she has learned about herself she says she has learned that she is just like her mother driven and proud to watch her employees grow. As far as her message to aspiring entrepreneurs she says, "You just have to do it. I

don't need a business plan. It's all common sense a lot of it. I learned that you have to make things happen. You can't depend on other people to do it for you. Never make any assumptions in life. You have to be sure about everything." She recently met with her accountant who told her that most businesses like hers who have been around for more than 20 years choose to close down. She did not see that happening any time soon and said that she would like to leave a legacy for her children and employees. "They have all worked for me for 18-20 years I have to give something back for all the years they put up with me...I think it's going to be around for a while."

CONCLUSION

A former teacher and the daughter of business-minded parents, Linda Yeomans runs one of the most tenured and successful businesses on island. If you asked her, she says she inherited her business sense from her mother. If you met her, you would soon realize that she makes her business successful through sheer hard work and determination. As a competitive windsurfer she established direct relationships with international surf companies. She continues to support the local community and mentors local entrepreneurs in achieving their dream.

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