

- Good morning, Virgin Islands. This is Ability Radio with your co-host Archie Jennings and saying hello to my co-host on Saint Croix Iris Bermudez, Amelia Headley LaMont. This is You and Your Life, sponsored by the Lottery Commission of the Virgin Islands. It's a program where we explore the various resources available in the United States Virgin Islands to show and promote community awareness, and empowers all citizens to acquire skills and confidence to better navigate their way through the various resources available in our community. It's an inclusive show where we're talking about diversity and inclusiveness this week in the United States. And we try to make sure that everybody is included in the various community programs. Today we have a program that's, a federal program and we have Ms. Mary Joe Williams as our speaker on behalf of the Small Business Development Center.

- Good morning, Archie.

- How are you this morning?

- I'm great, thank you very much.

- Sorry, we had to rush you from your morning walk. But, hey, we're here, we're all here. And this is also a call-in show, we request that there is no use of names, no personal attacks or unfounded allegations and no product pitches. You can call in at 779-1079 or 713-1079. And with the Small Business Development Center can you explain how it fits within the context of US Virgin Islands?

- Okay. My pleasure, on behalf of our State Director Dr. John Osoinach. I wanna thank you for the opportunity to be here because the SBDC is probably one of the best kept secrets in the Virgin Islands. And it shouldn't be because our services, our counseling services are free of charge, actually it's not quite true, they're not free of charge because we are funded by the US Small Business Administration and the University of the Virgin Islands. Your, the counseling services have basically been prepaid by your tax dollars. So that means people can come in, and talk to us about their business idea, about the current state of their business. And we will not charge them a fee for that service.

- And what sort of business service training that you provide?

- We provide a variety of training and an example is yesterday we had a seminar on working outdoors. It was a close collaboration between US Small Business, sorry, it was a collaboration between SIP which is Safety in Paradise, which is housed out of the UVI cell office on both campus in Saint Thomas and Saint Croix. The VI department of health, and the SBDC. And basically what was talked about were the service, were the requirements, excuse me, for workers that work outdoors. And the obligations of the employer to make sure that those workers have a safe environment to work even though they're working outside in the elements. And also talked about the responsibility of the employee to basically take care of their own health but also to be in a position to say to the employer, these are unsafe conditions, and I need XYZ in order to adequately perform my duties as a part of your organization.

- Oh. Okay. Do you, also do you have like weekly workshops?

- No.

- No. Okay.

- We don't have weekly workshops, however, we have a series of four workshops that are available online for people to take it any time that they want, and their workshops basically covers starting a business.

And most people think of starting a business as an event. And in actuality it's not an event, it's a process. It takes time and effort to do it. Now, having and running a successful business isn't rocket science but it does take work. I mean almost anybody can do it if they have the will, and the desire, and the patience. But it's not rocket science, their skills and, that can be acquired so that a person can run and operate a business profitably. Now our online courses, like I said, there are four initial ones that we'd like people to take. And I'm pulling up the website as we speak, there are four, one is starting a business. One is writing a business plan. One is finding funding, and the fourth one is a legal structure for your business. And it's really interesting when we talk to people. We say, well, what structure is your business? They say well I've been in business a long time. Okay, but what structure is your business? Well, I work it by myself but what is the legal structure of your business? Oh, they don't know the terminology but they're probably a sole proprietor which means there's no difference between them and their business. So if there are any challenges, especially legal challenges in the business as a sole proprietorship, their personal assets as well as their business assets are at risk. Okay, and we want people to think about a form of ownership for their business prior to running down to the lieutenant governor's office, and registering for business, or trying to get a business license. Because if you know, you need to know the form of ownership of your business before you can fill out the business license application. And there are several forms, and they all have various advantages and disadvantages. And when you go through that course online it'll point out some of those advantages and disadvantages. And know the SBDC cannot tell you what's the best business structure for you because everybody is different. We don't know your financial situations, we don't know what you're trying to protect, we don't, we don't know those things about you. So we are not in a position to tell you which is best for you. We suggest that you contact your lawyer, and your accountant, and figure out based on your situation which would be the best form of ownership. But some of the most common ones are the sole proprietorship which is the easiest to start, which is why a lot of people like to start with that, it's the easiest, and it's the least expensive. Okay, and that's a good form of ownership for a lot of businesses. And then another form of ownership is a corporation and that's where the corporation exist as an entity, separate, and apart from the individual. So the corporation is like a person, just like you're a person, the corporation is a person. And it offers some tax advantages, it offers some liability protection, but people also think because I'm a corporation I can't get sued, and that's not quite true. The corporation can be sued as an entity but if you're negligent in providing the product or services that you do, you can also, as an individual be considered part of a lawsuit. But all those are on a case by case basis. And at SBDC we can't tell you if you will or if you won't be sued but you as a business owner need to do your due diligence and most people are out there looking to provide products and services at a very equitable rate for people. And they're looking to do a good job.

- All right. Getting into the different aspects of it I think we'll continue, we're gonna take a short break for our sponsors. And we'll continue, thank you. All right, we're back with The Small Business Development Center representative Mary Joe Williams. And we were just discussing about the basics of entering into business. And Mary Joe, you spoke about the various business structures that a person can enter into. And beside the corporation, there are certain other sub-corporations, right? That a person can enter into that they may need to talk to a bookkeeper or an accountant about?

- Right. I'm only mentioning the four major categories here. But there a bunch of other ones. And, but a lot of times people aren't concerned with the bunch of other ones until they've been in business for a while and they have significant assets that they need to protect, and that kind of thing. Well, another form of ownership, which is like the flavor the month? Is it LLC, Limited Liability Corporation or Limited Liability Company. Everybody comes in saying they wanna be an LLC, they wanna be an LLC.

- Yes.

- And it's a pretty cool form of ownership, it allows you a lot of the advantages of being a sole proprietorship. And it also allows you a lot of the advantages of being a corporation. But again, you have

to look at your situation with your accounts, and your attorney. And I keep stressing these because an ounce of prevention is worth a pound of cure. And people will, "Oh, it cost so much to have an attorney, check these things. Can I do it myself?" Yes, you can. But if you have it reviewed by an attorney, there may be things that you as a lay person don't know about or don't recognize in terms of the terminology of some document you're trying to sign or somebody wants you to sign. So if you have things reviewed by an attorney, at least you know, at least hopefully you know that it's, have a certain degree of legal sufficiency, and hopefully, because you're paying the attorney, they're looking out for your best interest. And know that the cost that you pay to have these documents reviewed by an attorney, the services that are provided to you by a bookkeeper or an accountant, those are tax-deductible cost that you can, that could help to reduce your gross taxable income. So it's okay to have those fees that your business acquires because it's not counted as income that you can be taxed on. So an ounce of prevention is worth a pound of cure. Always, always, always look to do it the right way. And sometimes it takes a little bit longer to get it done that way. But it's better for you in the long run. You don't want to mortgage your cat, your dog, and your first born. And then find out later that you signed a document that says, "Oh, you have to give up your spouse as well as your favorite car." And you're left with nothing. So get the proper assistance. Put together a team of people that are gonna help you and your business to thrive, and an accountant, a bookkeeper, an attorney, a banker, an insurance agent, an SBDC business counselor. All of those are very important parts of your team. And you can put together that team at no cost.

- Oh, great, great. Well, one of the biggest things that you're talking about is the lifeline of any business is money.

- Uh-hmm.

- Were they, what do you also advise people, as far as funding a business, comes from?

- Well, before I go there, I mention this last form of ownership, which is partnership.

- Okay.

- Okay, and partnership has a lot of the similarities of a sole proprietorship, but it's two or more people that come together to form an enterprise, as opposed to just one person. Now, sometimes people get confused with the sole proprietorship thinking only they can work in the business. No, you can be a sole proprietorship, which means you own everything, and you can still have employees.

- Correct.

- So, being a sole proprietorship does not preclude you from having employees. Now to go onto the money deal, money is always a big, big deal. And it's interesting because so many people seem to think that there's somebody sitting around with this great big pot of money that's willing to just hand it out to people that have a business idea. I'm like, "Really?" But that's what they seem to think, this, the Virgin Islands government has got this pot that they wanna hand out. Just come on down. But no, that's not exactly the way it works. When you're looking to have a business, that's your idea. And one of the things you should be doing is you go through your life's saving to fund your business idea. That's not to say that you will be able to fund it 100%, but you should be looking to put aside some of your income, some of your savings, so that you can help fund your business idea. And sometimes people look for family and friends to assist them with funding their business idea. And a lot of people think that the bank has an obligation to give them money, not lend, but give them money so they can go out there and try their business idea.

- Right, right.

- Now, the bank is first and foremost a business. So they are what you call risk averse, and they're not in the least bit interested in taking the money that really isn't theirs. It belongs to your grandmother, your son's college fund, your transfer day funds, you know, you get paid today and the funds go out tomorrow to everybody you owe.

- [ laughs ]

- So the bank isn't interested in losing that money. So what they want you to do is write a business plan, and that's good for the bank because it tells them what you're doing, how you're doing it, why you're doing it, what kind of expenses are associated with doing the business that you wanna do. But more importantly, what kind of revenue you can generate from doing that business. And people think that's the only reason for having that business plan. But that's a good reason, but one of the better reasons is that it's your guide, it's your roadmap to what you're trying to do. It helps to keep you on point because if you don't know where you're going, you're not gonna know when you get there. And people say, "Oh, well, I'll know. I'll know." But if you have a written business plan, you have something that you can reference. So, and in the beginning you wanna write a business plan so that you can project what you, anticipate your business doing. And then once your business is up and operating, especially with the financials, you can compare your actuals to your projected, and see what the difference is. And if there is a difference, you can make adjustments. But if all of that information is just in your head, you're not gonna remember.

- Correct, right. What does the SBDC do or how can they assist a person with a business plan?

- Okay. Well, the SBDC does not sit down and write your business plans for you, okay? And writing a business plan is not an event. You don't walk into our office, and five minutes later, fifteen minutes later, walk out with a written business plan. It's a process that you, the business owner, should be thoroughly invested in seeing come to fruition. Because that business plan is your idea on paper. And it can represent you when you're not physically present. And that business plan is what the bank will use to help them come to a decision about whether or not they're gonna lend you money. So the SBDC, what do we do? Well, some people say we don't do anything. But in actuality, what we do is we give you templates that you can use, we ask you questions that you who's just trying to start maybe your first business, have never even considered. And then when we ask you the question, you go like, "Oh, I never thought of that. Okay, let me figure this out." Because the business plan forces you to take an objective look at what you're trying to do. And by taking that objective look, you might figure out that, "Hmm, what I thought I wanted to do isn't what I really need to be doing. Because 80% of what I had planned to do is only gonna make me 20% of the money. And 20% of what I plan to do is gonna make me 80% of the money. So maybe I should change my plan and spend more time on that 20% is gonna make me 80% instead of the other way around." So the SBDC helps you to take that objective look. We ask you questions that you haven't thought about. We point out things that you wouldn't necessarily know about because a lot people wanna start businesses and all they've ever done is been somebody's employee. So they don't know all of goings on that happen in a business.

- Yeah, all the details, right?

- The details.

- Right? And essentially, I, when I give somebody advice regarding, they have to do their homework. They have to do the research with regard to their product or services and how it matches up in this community, not some other community. And how did, how does SBDC help them with that kind of assistance?

- Okay. Well, one of, well, the SBDC is the largest resource partner of the US Small Business Administration and that there are over a thousand SBDCs throughout the country. So one of the services we provide for the SBA is counseling, okay? So what we at SBDC do is, what was your question again?

- Oh, how do, how do you assist a person to research their product or services?

- Okay. Well, one of the first things we do is we give you a survey that's located on the SBA website and it's, to see where you are in terms of being ready to start a business, inventory. Because some people say, people ask you, "Well, what do you think I should do?" You're the person that always come to ask what. So you always have advice for people. But if you're one of those people that's always waiting for

somebody to tell you what to do, you might not be quite ready for starting your own business because it means taking initiative. So the SBDC wants you to go into business to be successful not just for today, but for the long haul. So we're gonna help you with those inventory assessments, we have some services that provide us service in terms of industry information. But you were gonna be the expert on your industry. The SBDC, we're not experts of everything. The staff, we have a great staff, we operate on Saint Thomas, Saint Croix, as well as in Saint John, and Water Island. We have offices physically located in Saint Thomas and Saint Croix. And in Saint Croix, we're at the Sion Farm Shopping Center, Suite 16. And that in Saint Thomas, we're at the Nisky Center, Suite 720. And our staff is available to assist folks in Saint John and Water Island, we have, we visit Saint John a couple of times a month. We see people by appointments on all the islands by appointment, by appointment, by appointment. I mean, occasionally somebody will walk in the office and somebody will be able to see them. But that's the exception as opposed to the rule. It's really, really to your advantage to schedule an appointment. Because when people come in, we wanna take the time to talk to them. We don't want people feel like they're being rushed out because you didn't schedule an appointment and I have one in five minutes.

- Oh, do you have the numbers to call for those appointments?

- Most definitely. In Saint Croix, the number is 692-5270, that's 692-5270. And for Saint Thomas, Saint John, and Water Island, the number is 776-3206, that's 776-3206. And our office hours are 8:30 to 4:30, Monday through Friday, and we do not follow the local government calendar. So there are a couple of local government holidays that UVI still, that UVI is open. So consequently, the SBDC is open because the SBDC is sponsored, is funded by moneys from the US Small Business Administration, and through a line item allotment from the Virgin Islands Legislature to UVI. So that's how we're funded. And because we're housed at UVI, we follow the UVI calendar in terms of being open. If UVI is open, SBDC is open.

- One of the things that's coming up online is, I've seen that some people funded their business through online business venture investors.

- But there's a thing called crowd funding.

- Yes.

- And that's, like, the latest craze. And a lot of businesses have gotten their start that way. And with crowd funding, it's the electronic passing of the hat. You basically ask people to give you money for your business idea and you don't have to pay it back. Now some people have offered to give people things in exchange for the money. So say you invent something and it's gonna retail for \$50. So you tell people if you give me \$50 then you'll get one of the first, one of these items that comes off the market. So actually they're pre-selling. Okay. But some people will say, "Well, if you give me a dollar, I'll send you an electronic thank you." It didn't cost them anything. But this crowd funding, you really have to convince the people or they have to have a good feeling about whatever your idea is. So basically, you still have to put together that business plan that say, "What you're gonna do, how you're gonna do it, why you're gonna do it." So that they can see, "Hmm, yeah, that makes sense. I think I'd like to see that happen or nah, that doesn't make any sense. Not me, I'm keeping my quarter."

- Okay. Have you seen any successful crowd funders for the Virgin Islands so far?

- Actually there are a few, we have a young lady that we used to talk about in one of our presentations in Saint Croix that was, she was a student at UVI and she was doing some research on corals and that kind of stuff. And she had a goal to raise, like, \$800 and she was able to exceed that goal because people thought it was a good idea. There's a singer in Saint Croix that was trying to put together an album. There's a teacher in Saint Croix that was running a summer program and they actually painted the murals in the airport.

- Oh. Okay. I've seen those.

- Okay. Yeah. So there are a lot of projects out there that are crowd funded. Sometimes, people know about them, sometimes they don't.

- So have you ever had anybody come in or group for cooperative funding? Who can, might wanna form a cooperative business under the SBDC?

- Well, since I'm not exactly involved in the day-to-day counseling, I'm not sure.

- Oh, okay, okay.

- Okay. But people come to us with all sorts of ideas. And what we do is we work with basically four profit enterprises so we can give some basic information for people that wanna do non-profit and sometimes cooperatives come under that non-profit. But it could be a for-profit venture. And if it's a for-profit venture, we could work with them. I just don't know what our counselors have been doing in that area.

- Well, actually cooperatives are, can be for-profit. It's not a non-profit venture totally. It's just a matter of where this profit go. Not, maybe not into the pocket but maybe back into the venture itself. And they work out a plan but...

- Cooperatives are good.

- Oh, I'm all for them. Their collective way when you have small bits of money, if you all get together, and use your resources, you have a very productive cooperative, we don't think about it but when you go to the store, Oceans Way is a cooperative. A cooperative of those farmers who gotten together, and so it was big during the early '20s and '30s, and sort of, lost to the massive farmer companies, Manzano and others. But it is a way for people to really do a business and cut on down their overhead. And you share a lot of the overhead and, but you put together your product together.

- And, okay.

- And that's why I think crowd funding now has come under some federal regulations because it's become so successful.

- Oh, crowd funding is just off the chain in terms of the success. It's provided, and because a lot of money has flowed through, the federal governments said, "Hmm, I think we need to regulate that."

- Regulate that, right.

- I think we might need to figure out a way to get a piece of that action. So there are some regulations that have come out in regards to that crowd funding because they trace incredible amounts of money. And I don't know the details but it...

- Yeah, I think last year, there was some regulations that came out. So essentially those who were getting into crowd funding should be aware that there are some new regulations that are going into play so make sure to double-check on those.

- That is a great way to fund a product.

- What are some of the seminars that you sponsored? I know we have one that we're working out with you called Emergency Preparedness coming up on September 1st and September 6th on Saint Croix, September 1st in Saint Thomas. And that sponsored cooperatively with Small Business Development and Administration, the VIDC Council, and it's a panel of persons who are gonna tell the community what, for the persons with disabilities, what are the resources available as we get into the heart of the hurricane season.

- The heart. Yes, September 1st is the seminar on Saint Thomas.

- Thomas, yes.

- And September 6th is the seminar on Saint Croix. And they're both from 9:00 to 12:00.

- Correct.

- 9:00 AM to 12:00 noon. In Saint Thomas, it's gonna be at 8000 Nisky Center, Suite 720 on the 2nd floor, upstairs above the Navy and the Marine Recruiting offices, and in Saint Croix it's gonna be at the Sion Farm Shopping Center, 4100 Sion Farm Shopping Center, Suite 16. Now the cool thing about that workshop is, it's what people with disabilities need to know about disaster planning, but it's what all of us need to know about disaster planning. And so it's a good resource for people to come out and hear and that's one of the many seminars we've worked on, but I think we're getting ready to go to another break?

- It sounds like it and then we'll take a few minutes and then hear from our sponsors and get back. This is Archie Jennings with the Ability Radio, You and Your life. Welcome back Virgin Islands, this is Archie Jennings with Ability Radio, You and Your Life. We're here with Mary Joe Williams from the Small Business Development Center and we're just talking about some of their offerings that are available for those who are interested in getting into business or starting your own business. And Mary Joe, you were mentioning some seminars, well you mentioned the Emergency Preparedness coming up, have you, some samples of other ones that had in the past or coming up in the near future?

- Okay. Well, I don't wanna preempt the seminar we're doing with you guys on September the 1st and September the 6th, however there is a seminar on the SBAs disaster assistance program. Which is gonna happen on the 23rd of August in Saint Croix, from 2:00 to 4:00 PM, so that's a Wednesday afternoon. Now the cool thing is, in, after there's been a declared disaster, there's a lot of money available to the people in the territory. After a declared disaster, the SBA can assist individuals, small businesses, for-profit businesses as well as non-profit businesses, and it's the only time that the SBA is in a position to lend money to individuals that aren't in business.

- Okay, so, but that's after...

- And non-profit organizations.

- Yes. And it's after the...

- Right. And that seminar is gonna cover some of those programs and which is, and a lot of people are, they remember that SBA Loan Program for, after disasters, because it has a such a great interest rates, like four percent, and people are jumping up and down for that one. I was, like, "Yeah, it's a good program, however, we don't wanna have to be in that position of using it because that means we've suffered a disaster." And it's, like, "Oh, that's just way too much work." Suffering a disaster just so you can get a four percent interest loan. But for the folks, some of the stuff that we have done this summer. We had a seminar series that says for everybody to win, everybody has to play for the Virgin Islands to win the new normal. Because things are changing out there in the market place, being online has just made a huge difference in terms of what people can and can't do with their businesses or can and should do with their businesses. And the SBDC, we're trying to keep up with the times, we have put our toes in the water and we've tried using Facebook live.

- Okay.

- Okay. So we recorded those seminars that happened, July the 12th through July the 21st and you can see them at Facebook live, well you can see them on our Facebook page and you don't have to have a Facebook account to see them. You go to facebook.com/vi, which is Virgin Islands SBDC, VISBDC and you scroll down to the videos and you can see some of those videos. Now again, remember we're just starting so we don't have the best lighting yet and we don't have the best cameras yet. But you can get the gist of the information that was shared and it's some pretty good information as a matter of fact, towards the end of our two weeks of seminar. There was a tourism open house forum out at Frenchman's Reef and they talk about some of the same issues that we had covered in the seminar during that two week period.

- Okay. Would you give that access information again, Facebook?

- facebook.com/visbdc, and again you don't need a Facebook account to see that. You can scroll down and watch it over and over.

- And what are some of the things that are covered under that seminar?

- Well, the series of seminars, the first one was a stakeholder's kick off, which is actually on the 11th of July and they talk about some of the trends where the Virgin Islands is and where we need to be going and then the second one was staying relevant to a change customer. And one of the items that the presenters talked about was the fact that, you know, maybe we should consider having free internet access in our ports. Because when people get off the plane, when they got off the boat. The first thing they're doing is looking on their phones to see what they can do.

- Okay.

- Okay. And because of that, all the business need to have, at least to wear presence so that when the people get off the boat, they know that you are here so they could patronize you. And then we had doing business in a GAFA world, and everybody was, like "What is GAFA?" GAFA stands for Google, Amazon, Facebook, and Apple. Those four companies have changed the world.

- Sure, yeah. So as far as information and access to...

- And access. Yup, and then we had, let's see. It says, Window Science And Visual Display, Storage Of Your Brand, Bricks And Mortar Retail, What Now? If you have a brick and mortar business, which a lot of people still do. How do you keep up? Because a lot of people are doing some of the stuff that you do online. So how do you keep up and a good information again. Restaurateurs, the experience is twice as important as the food.

- Correct.

- Okay. The food can be bad and you don't want the food to be bad when we come to your restaurant but if the service is over the top, people will go away talking about the service and they won't complain too much about the food. But if the food is bad and the service is bad, they're never coming back and they're gonna tell everybody that they know and you won't get any business.

- Right, repeat this business is, you know, very critical.

- Very critical, and if you got really good service. Still give you a benefit of the doubt and come back and try it again.

- Uh-hmm.

- But if the service is bad, food is bad, they ain't coming. Let's see, what else do we have, we have, golly, we had a bunch of stuff. Team Eventacular and Making It Happen All Year Long. We have some signature events that happen in the territory and some people think it's only the carnival committee or the festival committee. But everybody can tag long and use that event to help make their business make money.

- Right. It's, it's a form of advertising and marketing.

- It's a form of advertising and marketing. And people, you can run specials even when there's no event. You can make, you can do, if you have regular customers, you can have a regular customer only special and send out announcements to just those people and have them come in and sample stuff before it's available to the general public. You have to, it's easier to keep a customer than it is to get a new customer. So you have to do things to massage those folks that they'll be willing to spend money with you and you don't necessarily have to have the cheapest or the least expensive items in order to make money. So there's a lot of detail that's available and if you go to [facebook.com/visbdc](https://www.facebook.com/visbdc), you can see those videos, the sample, and we also have those PowerPoint presentations that we can share and here we go again.

- Right back with you Mary Joe for a quick break and this is Ability Radio, You and Your Life. Welcome back to Ability Radio, I think we had a caller we lost it. Caller if you can call back but we were right in the middle of talking about some of the programs that SBDC has on [facebook.com](https://www.facebook.com/visbdc), right? /visbdc.

- That's correct.

- And it looks like it's a very good program, and it has all a lot of different aspects of starting a business and maintaining a business, and marketing.

- Yup.

- One of the things we had talked about before is the, how did the SBDC get started in the Virgin Islands? It's an interesting story when we talked about it.

- Well, I think, well, it started a long time ago, started before I came to the Virgin Islands.

- Okay.

- But I think it was a brain child of Dr. Kabuka, Dr. Solomon Kabuka and Dr. Orville Kin.

- Right.

- Dr. Kabuka was a professor in the business division at the time. And I think Dr. Kin was one of those many positions he had at UVI, he wasn't the president yet. But he was one of those senior officials, and they worked it out. So that the SBDC started at UVI in 1985.

- Okay. And one of the things I pointed out, I think I used it when I worked in Ohio, Senior Core of Retired Executives. Do we have that?

- We are like this close. And for those of you that can't see over the radio, my fingers are about two inches apart. We're about this close to having a chapter established here, the Senior Core Of Retired Executives. And now you don't have to be retired.

- Okay.

- And you don't have to be a senior, either.

- Okay.

- So they're taking people with various knowledge, skills, and abilities to help work with people, especially ones that are looking to start a business. To people to have industry expertise that are willing to volunteer their time to work with startups in existing businesses to help mentor them, to help pave the way to help them avoid some of the minefields that they experienced. And on Saint Thomas, you can contact CJ Castro and he is actually located in the SBDC office at 69, 776-3206. That's 776-3206 and talk to CJ Castro or on Saint Croix you can talk to Wayne Huddleston. And his number is 718-5381. 718-5381.

- So I'm reaching out to all you partners out there that have a lot of business skills and expertise, to mentor the next generation. We're always talking about where the jobs are, but also enterprise. Private enterprise can be a growing issue here in the Virgin Islands, but lots of jobs. But help the next generation. And especially since we have access to computers, a lot of people are doing business over the internet, and your expertise can very well help the entire community. So I invite you all to contact SBDC again at...

- 776-3206 on Saint Thomas. And 692-5270 on Saint Croix. And if you wanna look at some of the courses that we've had in the past, you can go to our website, which is sbdcvi, well, this actually to look at the classes. We're in the process of updating our website. But to look at some of the courses, it's sbdcvi.neoserra.com. And if you can't remember that, just call us and we'll shoot you the link so you could just click on it and go there. Now one of the other interesting things is, for those people that are going to college to get a degree, great. But remember, every college degree translates into a business. At some point in time, almost everybody with a college degree is gonna wanna have a business of their own. The psychology majors are gonna wanna open their counseling offices. The accounting majors are gonna wanna open their accounting offices. Everybody. The biology majors are gonna wanna open a forensic science lab. You know, so every major can be a business, so everybody needs to take some of those basic business courses just so you have a familiarity and you get an idea of what else you can do with your degree other than to just go to work for somebody else.

- Or they start a consulting firm?

- Exactly.

- I got a lot of consulting firm from my ex-alums, and that we're gonna do. So.

- To wrap up.

- So at the, you know, at the present time, one more break? All righty, then. We got one more time...

- And I get to listen to this good music.

- Music, okay. All right. Back with Ability Radio, You and Your Life, and with Mary Joe Williams from The Small Business Development Center. And we're gonna, we talked about some of the services, and what SBDC offers in the Virgin Islands. Was there anything that we had not covered as far as what your agency can provide to, I guess beginning entrepreneurs, persons who are already in business? And, you know, other aspects?

- Well, actually, people that are in business and they want to go out of business, we can be of assistance to those folks too. So if you're just starting, if you wanna take and or if you're in business, and you wanna take it to another level, we can help you with that. And if you're in business, and you wanna go out of business, we can assist you with that also. One of the things we want people to remember is that our counseling services are at no direct cost to individuals that are interested. We do want you to call and set an appointment before you come. And if you've never been in business before, we want you to go online and take those courses at [sbdcv.neoserra.com](http://sbdcv.neoserra.com). And I know that's a long one to remember, so call our office and we'll email you the link, so you can go ahead and take care of that. Get that expertise under your belt. And also, our seminars and workshops, some of them are free, but some of them do have cost associated with them. And fortunately, some of those are under written by some of our supporters out there. So we thank those supporters and we want you guys to know that those seminars and workshops, they're, the information is good, but one of the more important things about those seminars and workshops, are the people that show up in that room for the networking opportunity. Because at that seminar, we had on Wednesday, SBD, SBA Contracting, how to do business with the SBA, government contracting. We had about 15 people in that room. And it was amazing. Somebody said, "Oh, I'm a grant right." And everybody is like, "Oh, I need one, I need one." And somebody said, "Oh, I do painting, and construction." "Oh, I need that, I need that." So the synergy.

- That's created by having these seminars, yes, yes.

- I tell people all the time, don't concern yourself so much with the topic. Go for the people because the people are the resource that you need for your business. And for those people needing to make connections, use the chambers business after hours is an opportunity to do networking. And the next chamber business after hour session is gonna happen at the Reichhold Center on Tuesday, August 29th. And it's normally on Thursdays, but they moved it. So it's gonna be Tuesday, August the 29th. And for those of you that missed the networking session at Mon Cheri Cafe in Nisky Center this past Thursday, it was off the chain. Man, they got some really good food over there for you guys. And they have lattes. So it's a great place to go get your breakfast stuff. But you get to meet people that are of like mind, and you get to promote your business.

- Wanna give out those SBDC numbers again? So people know where to call.

- Okay. On Saint Croix, 692-5270. That's 692-5270. And on Saint Thomas, 776-3206. That's 776-3206.

- And I wanna give a shout out again for Emergency Preparedness training and seminar on that's coming here some of the government agencies tell you what are in place, get ready for the hurricane. The heart of the hurricane season, it's on September 1st at Nisky Center, SBDC office. And then on September 6th, on Saint Croix at the SBDC Center at Sion Farm.

- Correct.

- And it's a good opportunity to, for those persons with disabilities, and others to come here what FEMA and Red Cross, and other agencies that's gonna be in place as we get to the heart of the hurricane season.

- And we always prepare for the hurricane season, but know that there are lots of disasters we can have that we don't have advance preparation for, time to prepare for, so we need to be prepared all the time.

- Again, thank you Mary Joe, so much information. And again, thank you, Virgin Islands. Have a great weekend and stay dry as we get into some showers that are coming up. And this is Ability Radio signing off.