

## Heidi Ballendorf Director of Communications and Community Relations Guam Waterworks Authority

As GWA's Director of Communications and Community Relations, Heidi is responsible for all internal and external communications campaigns and community awareness for the agency. She developed overall communications strategy for the agency in concert with key leadership, and successfully elevated the agency's image within the community. Heidi worked with customers, government officials, and representatives of both the private and public sector to address critical needs. She developed and executed a timely, cost-effective annual budget and compiled, executed and distributed in a timely manner all press releases, annual reports, newsletters, and collateral pieces along with all media campaigns for the agency. She also implemented a new logo and slogan to better brand agency. She worked successfully given the limited parameters of a severely aging government agency.



Heidi enjoys working with people for the betterment of our community and getting people to work and achieve at a higher level than perhaps they thought they could and achieving stretch goals. She believes the vision and the foundation of what the Guam Women's Chamber of Commerce has begun can only enhance as we continue to widen our circle of networks.

### **Education**

- B.A., Political Science, University of Hawaii at Manoa (1985)
- Academy of Our Lady of Guam (1980)

### **Community Service**

- Navy League, Public Relations Chair
- Micronesian Area Research Center Scholarship Program, Fundraising Chair
- Big Brothers/Big Sisters Board of Directors, Fundraising Chair
- American Fundraising Executives Association, Board of Directors
- Women in Communications
- Kahului Rotary Club, Community Service Chair and Vice President
- Kahului Rotary Club, Chair of the Scholarship Committee HRYF
- Maui Non-Profit Association, Executive Director
- Valley Isle Road Runners Association, Vice President of Publicity
- Maui Masters Swim Team, Coach
- Baldwin High School Track and Cross Country, Assistant Coach
- University of Hawaii at Manoa, Cross Country Team
- Guam Amateur Sports Federation
- Guam Running Club
- FD Endowment Auction Committee
- Guam Women's Chamber of Commerce, Finance and Fundraising Committee Member

### **Notable Achievements**

- Selected as one of the top 40 under 40 in the State of Hawaii (2000)
- Selected for Hawaii Fellowship Program (1999)
- Executive Leadership Training Program, University of Michigan (1996)
- Selected as Weinberg Fellow (1995)
- Internship, Hawaii State Capitol - Representative Calvin K.Y. Say (1985)
- Certified Red Cross Lifeguard, Water Safety Instructor, CPR, First Aid (1981)
- 5:09 MILE, 17:57 5K, 39:37 10K years ago! ☺

### **Life Quote**

***"Always give more than you expect to get."***

**Laura Nelson-Cepeda**  
**President and Co-founder**  
**F.L. Enterprises, Inc.**

Laura Nelson-Cepeda is the President/Co-Founder of F.L. Enterprises, Inc. The company first opened in 2012 doing business as Neni & Me. Along with her partner Flora Weakley, they launched a successful niche business as an online and pop-up shop in 2012 with a strong



social media platform - to later successfully opening a brick and mortar location within a one year timeline with minimal start-up capital. They opened their business with the intention of supporting other local businesses and the Chamoru culture by launching their Loving Local line that specifically carries all locally made and inspired products. With the high demand from their customers to open a physical location, they opened their doors at Sagua Managu in 2014. Within the short six months of being open, the company increased sales by 36% percent and within three months grew their social media footprint by 20% and boosted customer loyalty by 15%. The company has then continued to grow in revenue, customer recruitment and retention, while expanding their product line and increasing their vendor relationships. The greatest accomplishments come from the

satisfaction and support they give their customers, their involvement and advocacy for women's and children's health, women in business, and young women seeking assistance for career growth.

Laura's experience includes finance, research and development, marketing, branding efforts, retail, non-profit organizations, grant writing/management for federal, private and local entities. Her education includes a Master's in Business Administration from the University of Guam and a Bachelor of Arts in Marketing from Chaminade University of Honolulu. Laura is a philanthropic enthusiast that remains active in the community through organizations and community initiatives she is involved in. Currently, she is a Delegate under the Soroptimist International of Guam and has held numerous leadership positions in various non-profit and business organizations in Hawaii and on island. Through her company they support numerous non-profit organizations like Guam Cancer Care, Sugar Plum Tree, Guam Moms Helping Moms, Healthy Mommies and Babies, Sagua Managu Holiday Babies, and more. Their community outreach includes co-hosting Guam's First National Latch-On, Guam's First Breastfeeding Fair, and supporting efforts and advocacy for Guam's Breastfeeding Bill - the Nana yan Patgon Act.

Laura and her husband Bryon have four amazing children - Aramiah (9), Giovanni (6), Luca (4) and Theo (2).

Laura believes that in order for a community to grow, we must work together. It is proven that communities that support local businesses create a more sustainable economy. I understand the adversities woman encounter in business and initiating a start-up. A woman's creative ideas and innovative contributions to her community shouldn't be suppressed by these common challenges. "If elected as a board member, I believe that my experience will be beneficial in supporting women owned businesses by providing mentorships and assistance for women entrepreneurs and small business start-ups, in addition to developing women owned community programs or initiatives that tackle environmental and economic issues. The Guam Women's Chamber of Commerce sets a solid foundation for women to not only thrive, learn and empower one another, but to create a haven for women in our community that is much needed."

*Her life quote is "Begin to live as though your prayers have already been answered. Our purpose in life is not to attain wealth and notoriety but to become contributors to humanity and our environment, leave your mark not your footprint."*

**Amanda Gima**  
**Financial Advisor**  
**First Command Financial Services**



Amanda Gima is a coach. A planner. A cheerleader. A problem solver. She is a Financial Advisor at First Command Financial Services.

She listens to the families of Guam's hopes, desires and dreams, and comes up with a financial plan to make that happen.

As a board member of the Guam Women's Chamber of Commerce, she will support, encourage, and create a community of women that come together and support each other in their lives - where women can make honest connections with each other.

Amanda would also like to see a new event started called minute mentoring for women. It's a great event created by women that bring women and mentors together to give advice and support.

**Education**

I am a proud product of the public schools of Guam. I've been an MU Lujan Dragon, an Inarajan Middle School Warrior, and a Southern High School Dolphin. My first debut into private education was with New York University, where I was a fighting Bobcat (it used to be Violets, I guess they thought it wasn't strong enough). I graduated from NYU with a degree in history and a minor in computer science. After realizing you can't do much with a history degree, I decided to enter the business field and took business classes at UOG. Go Tritons. I also hold a Series 7 and 66.

**Family**

Carol Gima, my mother, was one of the teachers who came to Guam in the 60's and is now retired. Wesley Gima, my father, works at Guam Community College. I have three brothers - Todd, Scott, and Craig Wade (a teacher, police officer, and business man). I have one twin sister, Amelia Gima. She is a loan processor in San Francisco.

**Community Service**

Currently, I volunteer at the USO for two hours a week and for special occasions.

**Notable Achievements**

Work in progress. (I taught high school for three years and survived lol)

**Life Quote**

***Positive Mind. Positive Vibes. Positive Life.***

**Lina Leon Guerrero**  
**General Manager**  
**Marianas Physicians Group, Sagua Mañagu, and**  
**Marianas Captive Group**



Antolina “Lina” Leon Guerrero is the General Manager for Marianas Physicians Group, Sagua Mañagu and Marianas Captive Group. She joined Dr. Annie Bordallo, Dr. Ellen Bez and Flori Sanchez in establishing Guam’s first privately owned birthing center. Sagua Mañagu not only gives women and their families a choice in healthcare, it sets the standard by which Guam’s hospitals have moved towards. Other accomplishments include 15 years of publishing the family magazine MAÑAGU, and working with six local doctors to create a captive insurance group that offers liability insurance for health professionals at a time when it was difficult to get coverage on Guam.

**Education**

- Stanford University, 1982 with BA in English Literature and BA in Political Science
- Academy of Our Lady of Guam, 1978

**Family**

Although I’m commonly known as Lina LG, I was born Antolina Galeai’ Sanchez, the third child and oldest daughter of Dr. Pedro and Mrs. Florida Sanchez. I have four grown children—Joanna, Karla, Matthew and Robert. Two years ago was blessed with my first grandchild, Lola.

**Community Service**

- Trustee for the Government of Guam Retirement Fund Board of Trustees since 2007; and currently, the Secretary of the Board.
- Served on the Board of Directors for Catholic Social Service for over a decade, from 2002 – 2013.

**Notable Achievements**

I am proud to have been a working mom since graduating from college in 1982. While raising four children, I began a career in health planning that started at the entry level and developed over time into the Chief Planner for GMH. The time and experience in health planning gave me the skills needed for my current vocation: seeking excellence in the service of women and their families.

My days at the Academy gave me a profound sense of independence and self-confidence. I knew that if I ever had the opportunity to serve women, I would jump at the chance. At MPG and Sagua Mañagu, promoting women, empowering them, coaching them for personal success is part of what I do every day. Working with GWCC, I will contribute to the mission by offering my time towards GWCC’s ongoing education and training program and I will make myself available for mentoring opportunities.

**Life Quote**

I’ve never forgotten the words spoken at our family reunion in American Samoa. My uncle was speaking about my grandparents when he said, ***“Thank you to our parents for giving us the gift of faith.”***

## Holly Rustick Founder and Owner WEGO Consulting



Holly Rustick is the founder and owner of WEGO Consulting, a grant writing company that she had transitioned into full-time in December 2015 and has raised nearly half a million dollars for the island of Guam. She is also an author of the novel, *Handful of Smoke*, and is a free-lance writer for the *Sunday Post*. Holly also recently launched a podcast, "Creatives Exposed," where she interviews creative people in business, art, fashion, film, and other genres from Guam and the surrounding Pacific-Asia rim. She is passionate about bringing funding in for programs, and since 2011 she has secured more than \$3.5 million for programs that help women on Guam. Holly believes that creativity, wellness, relationships, and faith can change one's world.

"I will contribute to furthering the vision and mission of the Guam Women's Chamber of Commerce by assisting in securing grants and funding to promote women in business so that they may have an equal opportunity. Women's rights are vital and I believe that the women of GWCC are able to raise this awareness in a professional and consistent manner."

### Education

- M.A. degree in International Political Economy from the University of Kent in Brussels, Belgium
- B.A. degree in Political Science from the University of Hawaii
- A.A. degree in Liberal Studies from Rose State College

### Family

5-year-old daughter, Isabella Joy, who currently attends Mercy Heights, and is already raising money to help others and support her dreams via a lemonade stand. Check her out on Facebook: @bellasdisneydream

### Community Service

- Co-Chair of the Outreach & Research Subcommittee for the Guam Human Trafficking Task Force
- Member of the board for the Women's Legacy of Guam
- Previous board member of Tender Shepherd Preschool
- Organizer of other women's events

### Notable Achievements

- Wrote a novel, "Handful of Smoke" that you can find on [www.handfulofsmoke.com](http://www.handfulofsmoke.com)
- Co-wrote an academic, peer-reviewed research paper, "An Analysis of Human Trafficking Indicators on Guam," *Pacific Asia Inquiry* (2016)
- Directed and launched a short film for her book "Handful of Smoke"
- Published Poet
- Her biggest achievement is being a single mom to the most adorable 5-year-old.

### Life Quote

***Gratitude, Love, Faith.***

**Tricia Salas**  
**Vice President/Relationship Banking Group Manager**  
**Bank of Guam**

Patricia "Tricia" Salas is the Vice President, Relationship Banking Group Manager for Bank of Guam. Bank of Guam is Guam's largest local bank, with 24 branches located throughout Guam, the Commonwealth of the Northern Marianas, the Federated States of Micronesia,



Palau, the Republic of the Marshall Islands and San Francisco, California. The Bank employs over 600 individuals network wide. Bank of Guam was chartered in 1972 and will be celebrating 45 years of service to this region in 2017. Over the years, the Bank's product and service offerings have expanded to include over 80 ATMs, online banking, and Merchant Services, as well as loans and credit cards for personal and business needs. In 2010, the Bank achieved a significant milestone becoming a 1 billion dollar bank. Today, Bank of Guam has over \$1.5 billion in assets. In 2012, Tricia won the Financial Services Champion award from the Small Business Administration.

As a board member of the Guam Women's Chamber of Commerce, Tricia will work diligently to further the organization's vision and mission through active participation in the group's events. She will advocate for the issues that affect women in their ability to flourish professionally and socially. "My profession enables me to interact with a variety of women in the business community as well as those involved with non-profit work and education. I will serve as a channel from which these women can seek assistance from the Chamber and other organizations. I will also encourage and promote the benefits of membership at every opportunity."

**Education**

- University of Phoenix, MBA                    2016
- Pacific Coast Banking School                2004
- University of San Diego, BBA                1987
- Academy of Our Lady of Guam               1983

**Family**

Married 26 years to Edwin Salas with two daughters, Taylor (22) and Chloe (15)

**Community Service**

- Rotary Club of Tumon Bay, Past President (served on the Board for 6 years)
- Guam Business Partners for Recycling dba i\*Recycle, Treasurer last 5 years

**Contributions**

Believing that good financial habits are formed early, Tricia takes part in financial literacy outreach to the island's schools. She participates in Career Day events, the annual National Teach Children to Save Day, and the Get Smart about Credit Day. These events teach the importance of credit to high school students. Tricia is always willing to make presentations to students about finances and banking when requested by the schools.

Since the start of her banking career, Tricia has continuously excelled at creating long-lasting relationships with her customers. She has assisted numerous aspiring entrepreneurs to achieve their dreams of small business ownership. By assisting these individuals to get the capital needed to start their businesses, Tricia has helped fulfill goals and has contributed to the development of jobs in our community.

**Life Quote**

**YOLO - You Only Live Once**

**Meg Tyquiengco**  
**President**  
**MRT Business Development & Training**



Meg Tyquiengco, President of MRT Business Development & Training, created a business that provides a coaching solution for individuals who want to expand into their highest potential in career and lifestyle and a training solution for value-based businesses that are facing leadership, management, sales and service issues within their teams. "People are our biggest assets," according to Meg.

As a board member of the Guam Women's Chamber of Commerce, she would like to help promote and develop leadership and career advancement of women, and collaborate with others to create awareness of the

importance of women on Guam.

### **Education**

University of Michigan, Bachelor of General Studies (business, communications & psychology)

### **Family**

22 years married to Cliff Tyquiengco with two children (Gideon, 20 and Hannah, 18). Born and raised in Michigan and #7 of 8 children in a 10-year span.

### **Community Service**

- Junior Achievement of Guam, current Chairperson. Active since 1994 contributing to our island's youth through JA's mission covering three key areas - entrepreneurship, financial literacy, and work readiness.
- Guam Chamber of Commerce, current member of the Women's Committee & Small Business Committee
- Guam Chamber of Commerce, board member (2013)

### **Notable Achievements**

- **Happiness** - I came to visit a brother stationed on Guam 27 years ago, chose to stay and I'm still enjoying the adventure.
- **Motherhood** - Inspiring and mentoring two amazing people has been an ongoing learning experience in itself!
- **Survivor** - Transformed challenges like divorce, cancer, death and career blockers into lessons and growth.
- **Career** - An awesome paid education with continual advancement while working for amazing companies such as Xerox Corporation, Atkins Kroll, Triple J Enterprises and Ford Motor Company.
- **Entrepreneurship** - Took my passion of helping others become successful in the life they choose to lead along with 35+ years of experience in business and created a growing business around it.

### **Life Quote**

***"Never regret a day in your life. Good days give happiness, bad days give experience, worst days give lessons, and best days give memories."***



## ***Katherine Calvo Sgro***

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*PM Calvo Building*

*Hagatna, Guam 96910*

*Phone:(671)477-9266; Fax: (671) 477-8308*

*ksgro@paylessmarkets.com*

- Chairman of the Board & Executive Vice President, **Pay-Less Markets, Inc.**
- Treasurer, **Calvo Enterprises, Inc.**
- Vice President and Secretary, **PMC Investments, Inc.**

### **ORGANIZATIONS:**

#### **Current Membership**

- Board of Director and Vice Chairman, **Guam International Airport Authority**  
Chairman, **Tenant Relations/Air Service Development & Marketing**
- Vice Chairman, **Pay-Less Community Foundation**
- Board of Director & Secretary, **Bank of Saipan**

### **EDUCATION:**

- Golden Gate University, San Francisco, Calif.: **Master of Business Administration, MBA; major in Financial Planning; 1984**
- Santa Clara University, Santa Clara, Calif.: **Bachelor of Science in Commerce, B.S.C.; major in Marketing ; 198**
- Academy of our Lady of Guam; 1977

### **COMMUNITY SERVICE:**

- **Member, Guam Chamber of Commerce**
- **Member, Guam Women's Chamber of Commerce**
- **Volunteer, Gentle Refuge Pregnancy Crisis Center and Kusinan Kamalen Karidat**
- **Served as Chairperson or Co-Chairperson of the annual "Feed the Hungry" fundraiser since 2006.**
- **Member, Guam Running Club**

### **AWARDS:**

- **"Maga'haga Award" for 2006 Businesswoman of the Year**
- **Academy of our Lady of Guam 2009 "Hall of Fame Laureate"**
- **Progressive Grocers "Top Women in Grocery award", September 2014**
- **"The Governor's Award", August 13, 2015**

### **ADDITIONAL INFORMATION:**

- **Mother to Christopher (Erica), Matthew, Katarina and Maria;**  
**Grandmother to Ricardo Peter and baby Sgro due in April 2017.**

**GUAM WOMEN'S CHAMBER OF COMMERCE  
APPLICATION FOR BOARD OF DIRECTOR**

***Katherine C. Sgro***

***Chairman of the Board and Executive Vice President, Pay-Less Markets, Inc.***

**What have you accomplished while in your position:**

As the Chairperson and Executive Vice President of Guam's oldest (66 years) and largest (8 stores) supermarket chain, I take great pride in ensuring the growth and success of Pay-Less Markets Inc., a locally owned and operated company which employs approximately 650 island residents.

As a local company, the sustainability of resources has been an integral part of our success for the past 66 years. Our employees are our greatest asset and so we invest in their growth and success as a member of our Pay-Less family. I lead by example and encourage community involvement through Guam Coastal Cleanup, feeding at Kamalen Karidat, participating in Relay for Life, adoption of roads and many other volunteer efforts.

I've celebrated our Chamorro heritage by incorporating our culture into signs, greetings and promotions throughout the year. Our employee "Hafa Adai spirit" raises the bar of our customer service. We promote sustainability of our island through our Recycling and Mission Zero Bag programs which encourages the use of reusable bags vs plastic. Through my initiative, Pay-Less was the first grocery retailer to introduce reusable bags and promote recycling. We are the largest purchaser of local produce and support our local farmers.

I introduced the Health Smart program with natural and organic products to encourage a healthier community - along with organizing Guam's largest 5k race "Kick the Fat" and Health Fair. We now have employed a full time certified Dietician who conducts store tours on food education. In addition, we just opened new Edu Kitchen at our Dededo store to educate our community on healthy meal preparations.

The grocery industry is dynamic - food products and consumer demands are continuously changing. As a team, we ensure that we are progressive in all aspects of operations. We reinvest in our stores and employees. Every 10 years, each store goes through a major renovation to ensure that we are up to date and efficient in our operations to ensure that we have the freshest product available on island.

I chaired the newly established Pay-Less Markets Community Foundation in 2006 and hired a grant writer to manage and seek grant funds and also provide grant writing workshops for our community.

Since the inception of Pika's local survey, Pay-Less Markets has continuously been voted the "Best Grocery Store" on Guam. It is my belief that anyone can open a business but the key to a successful and sustainable operation is built on a culture of value and commitment to the sustainability of employees, customer and community - loyalty naturally follows!

In September 2014, I was recognized by a national organization, Progressive Grocers "Top Women in Grocery". In addition, I was the first recipient of the "Maga'haga Award - 2006 Businesswoman of the Year. I was awarded Laureate of the Academy of our Lady Hall of Fame in 2009 and received The Governor's Award in 2015. **My official resume is attached to this application package.**

Katherine C. Sgro

**How will you contribute to furthering the vision and mission of the Guam Women's Chamber of Commerce?**

I am passionate about the empowerment of women in business and in the community and share in the vision of Guam Women's Chamber of Commerce whereby, "Guam will be an island community that brings about an economy that is driven and influenced by the equal participation of women in business, commerce and trade." In the company that I work, I ensure there is an equal participation of women in upper management positions: 50% of Pay-Less executive management are female as well as 50% of Pay-Less store managers are female.

When I returned to Guam in 1987 I joined the Soroptimist International of the Marianas and planned a business seminar directed towards women's issues: "Women in Business, Strategies for Success".

When I joined the Women's Chamber of Commerce in 2014 I immediately jumped in to organize and co-chair a "Women's Leadership Retreat: Inspire, Empower, Motivate", along with Siska Hutapea. Our keynote speaker was Ms. Crystal Moradi and I acted as moderator for part of the seminar. In 2015, I once again assisted in organizing the 2<sup>nd</sup> annual GWCC Leadership Conference. In addition, I shared my story in the panel discussion of "Facing Adversity". Both sessions were successful and provided a positive impact in line with the mission of GWCC: "To create an economic community that promotes women entrepreneurship, empowerment, education and mentor, guide, advise, encourage and provide resources for their success; work and partner with public and private agencies and organizations that provide job opportunities and financial access, grants and loans that will help women achieve their business goals; promote the sustainable economic growth and development of women and help them integrate into leadership positions; create community awareness of the importance of women on the island's economic, social and cultural platform; influence legislative policies on issues facing women; and provide a business environment that pays competitive wages and benefits for women.

Six months ago, I agreed to accept the responsibility as Chairperson of the Finance and Fundraising Committee of GWCC. To date, our committee has established Guidelines for handling Solicitation Requests for GWCC. We organized the 3<sup>rd</sup> annual GWCC Golf Tournament, on Sept. 10, which was successful in exceeding our budget in the Golf Tournament.

When I commit to any organization or endeavor, I take an active role in ensuring the success of the vision and mission. As a board member of the GWCC, I will continue to support the goals of the organization as well as take an active role in leading events and provide mentorship to the body.

I believe that my experience as Chairman of Pay-Less Markets, Vice Chairman of the UOG Board of Regents and Vice Chairman of Guam International Airport will enhance the GWCC board. I also believe that I could provide balance to the board with my background as well as my experience in the food retail industry.

***Current Life Quote: "Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishment toward organizational objectives. It is the fuel that allows common people to attain uncommon results."***