



Together, We Can

ANNUAL REPORT
2022





Garapan Core Sidewalks



Naftan Point



Japanese Peace Memorial



Killifi Beach Park



Joeten Kiyu Public Library



Pau Pau Beach

Together, We Can!



Chalan Monsignor Guerrero Medians



Da'ok Academy



Micro Beach



Chalan Kiya Medians



Garapan Middle Road Medians



FMS Middle School



All Public Private Partnership projects are made possible by the support of the Crowne Plaza Resort Saipan's public benefit fund with the Dept. of Public Lands.



Table of Contents

Executive Summary

Introduction

GCEA COUNCIL MEMBERS AND COMMITTEES	14
10-YEAR PLANNING COMMITTEE	17

Activities of the Council in 2022

COMMUNITY OUTREACH	20
EXPANSION OF PUBLIC PRIVATE PARTNERSHIPS	21
PPP PARTNERS AND SITES	24
MARIANAS VILLAGE PRIDE TOP SCHOOLS	31
ADOPT-A-MEDIAN PROGRAM	32
MARIANAS VILLAGE PRIDE PROGRAMS	34
VILLAGE FLAG ART CONTEST	34
LESSONS AND COLORING PAGES	36
BUS STOP BEAUTIFICATION CONTEST	36
MARIANAS VILLAGE PRIDE CHRISTMAS DECORATING CONTEST	37
MARIANAS SCHOOL PRIDE PROGRAMS	38
ADVISOR & AMBASSADOR PROGRAM	38
ANTI-VANDALISM & ANTI-LITTERING CAMPAIGNS	38
CAMPUS BEAUTIFICATION	39
CHRISTMAS DECORATING CONTEST	40
CAMPUS MURAL CONTEST	41
MARIANAS BUSINESS PRIDE	42
SMALL BUSINESS SURVEY	42
SMALL BUSINESS ROUNDTABLE AND FRIENDS OF BUSINESS SUMMIT	50

Governor's Council of Economic Advisers' 10-Year Plan

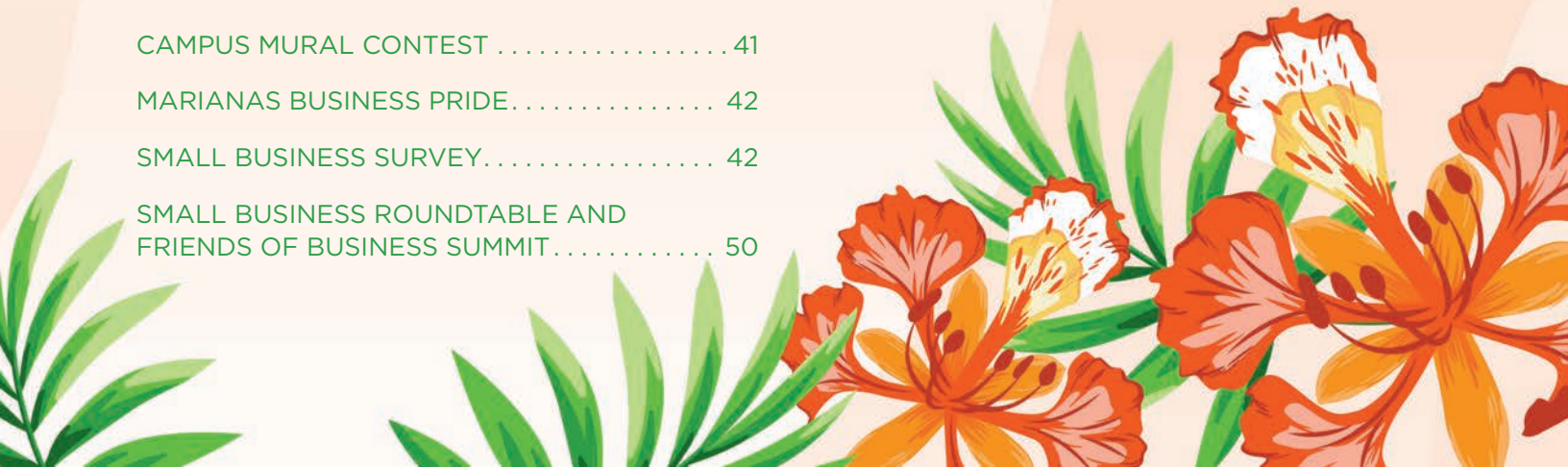
GCEA'S 10-YEAR PLAN	56
TOURISM	57
SUSTAINABILITY	58
INFRASTRUCTURE AND WORKFORCE DEVELOPMENT	58
SMALL BUSINESS DEVELOPMENT AND RETENTION	59
INVESTMENT	60
GOVERNMENT SERVICES	61
ACTION ITEMS AND TIMELINE	61

The Marianas Economy in 2022

2022 ECONOMIC HIGHLIGHTS OF 2022	65
TOURISM	68
MARIANAS ECONOMIC INDICATORS	71
FEDERAL GOVERNMENT DATA	73
2020 DECENNIAL CENSUS	73
CHALLENGES FOR THE ECONOMY	78

Outlook and Opportunities for 2023

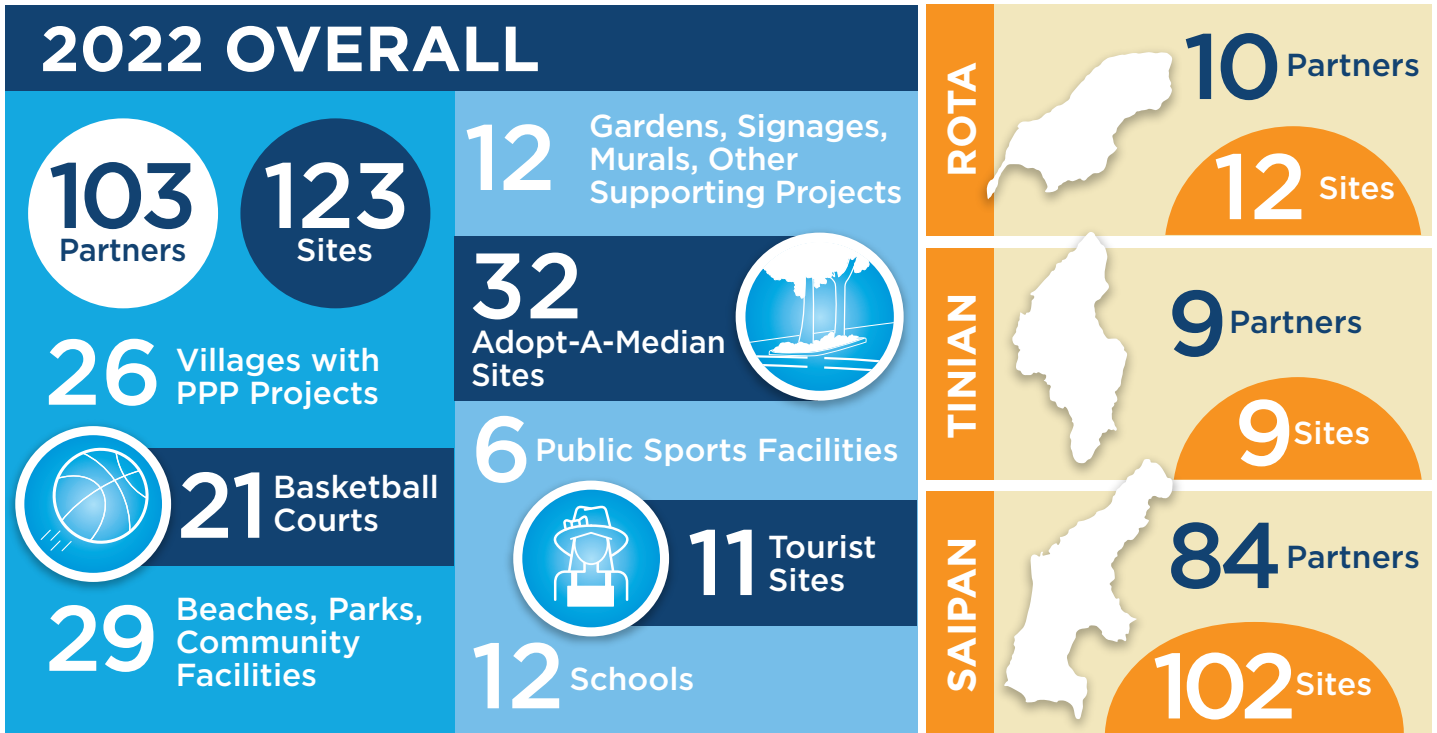
2023 OUTLOOK	82
BLUEPRINTS TOWARD 2030	82
LOOKING AHEAD TO 2023	86





Executive Summary





The Governor’s Council of Economic Advisers (GCEA or “the Council”) is pleased to provide its Annual Report covering the activities, recommendations, and perspectives of the Council in 2022.

In the Council’s third year of operation, the Commonwealth of the Northern Mariana Islands’ (CNMI or the Marianas) economy began to emerge following the impacts of the COVID-19 pandemic, with prior efforts of the Marianas coming to fruition, international flights resuming, and tourism arrivals growing back toward pre-pandemic levels.

In 2022, the Council saw tangible action in the recommendations provided in its first Annual Report. Some of the notable accomplishments include:

Expansion of Public Private Partnerships in the Maintenance of Community Sites and Facilities

This past year saw greater participation in its Public Private Partnership (PPP) program that aligned community organizations, businesses, and government agencies to the goal of upgrading and maintaining public facilities and sites throughout the Commonwealth. Today, the Council is proud to provide that 103 organizations have signed on to support the adoption of 123 sites across Saipan, Tinian, and Rota. The Council thanks all the organizations and public sector agencies and the Mayors’ Offices that have contributed to this effort and provided their time, resources, and skills to the goal of transforming these sites for future generations.





Marianas Village Pride

As an extension of the vast community partnerships developed during the PPP program, the Council set its sights on a multi-faceted community-building campaign that reinforces the idea that residents are valuable participants in caring for their villages. The Marianas Village Pride campaign was created under the belief that every person can contribute to making villages safer, cleaner, and better places to live. In classrooms, the campaign provides teachers with tools to spark conversations with students about environmental responsibility, sustainability, and the key role each student can play in the future of the Marianas.

The Marianas Village Pride campaign invited members of the community, business organizations, and nonprofit organizations to conduct island-wide beautification efforts that included:

- Marianas Village Pride
- Adopt-A-Median Program
- MVP Village Flag Contest
- MVP Lessons and Coloring Pages
- MVP Bus Stop Beautification Contest
- Marianas School Pride
- Marianas Business Pride



Expansion of Inter-Island Flight Service

2022 saw historic advancements in air service options between the Mariana Islands with the launching of Marianas Southern Airways. This additional service option between the islands was in line with the Council's recommendation toward seeking incentives to provide more stability and resiliency of essential inter-island travel and the initiation of this service provides greater options for success in Tinian and Rota along with avenues for the continued advancement of the Marianas as a premier multi-island destination.

Reintroduction of Direct Air Service from Japan and Expansion of TRIP

This year we saw the long-awaited resumption of direct air service from Japan to Saipan with United Airlines launching the flights in September 2022. This service, supported by the Tourism Resumption Investment Plan's framework, is the first legacy carrier to provide direct flights to Japan since the pullout of Delta Air Lines in 2018.



Creation of the GCEA 10-Year Planning Framework

Over the years the Council has produced numerous recommendations in line with our mandates of E.O. 2020-11. This year, the Council embarked on the ambitious endeavor of restructuring the membership toward the production of its 10-Year Plan. This effort envisions the creation of a living document, that would provide research on and solutions for the issues facing the Marianas economy and community. The first iteration of this plan was released in July 2022 and further discussion of the recommendations contained within is provided in this report.

Legislative Proposals

The Council is grateful for the support of the CNMI Legislature in advancing several of the recommendations through legislation introduced for consideration during the 22nd Legislature.

Bills introduced in relation to recommendations presented by the Council are:

HB 22-21/SB 22-36 COMMONWEALTH ECONOMIC DEVELOPMENT AUTHORITY ACT OF 2021 - To strengthen the tools and powers of the CNMI Government to promote and expand economic development and to establish the Commonwealth Economic Development Authority. HB 22-21 introduced by Rep. Angel Demapan and SB 22-36 introduced by Sen. Jude Hofschneider. Became Public Law 22-01 on June 7, 2021.

HB 22-42 - To amend 4 CMC § 1943 to authorize developer infrastructure tax credits for - Joseph Flores, with Co-Sponsors Rep. Blas Jonathan Attao, Rep. Angel Demapan, Rep. Joseph Leepan Guerrero, Rep. John Paul Sablan, and Rep. Ralph Yumul.

HB 22-70 - To Reform the Investment Incentive Act of 2000 to promote economic development in the Commonwealth and increase the competitiveness of the Commonwealth for private sector investment. Sponsored by Rep. Angel Demapan. Passed by the CNMI House of Representatives in August 2021.

SB 22-30 – To Amend 4 CMC § 2173 to impose criminal penalties against tour guides that operate without an MVA-approved certificate and tour operators that employ uncertified tour guides; and for other purposes. Introduced by Sen. Vinnie Sablan.

The Council greatly appreciates the cooperation and collaboration with the members of the CNMI Legislative Branch in advancing its efforts to establish the statutory framework for the continued advancement of economic development and private sector growth in the Commonwealth.

Looking Forward

Section 7 of this report will provide greater detail into the Council’s outlook for 2023, which will include the priority areas for the Council’s work in the year ahead, but in brief, as the New Year begins, the Council sees a renewed opportunity pursue the mission of the Council toward greater standards of living and improved quality of life for all residents. This broad vision for the blueprint toward improving the Marianas is contained within the GCEA’s 10-Year Plan.

The 10-year plan provided 37 recommendations spanning short-, medium-, and long-term objectives. This Annual Report condenses these recommendations into priority areas. The following are the blueprints toward a more prosperous Marianas in 2030:

- **World-class Destination Blueprint**
- **Quality Investment Blueprint**
- **Efficient Government Services Blueprint**

As much as we’d like to see our recommendations come to fruition overnight, we know that they will take time, planning, and adjusting when difficulties come about. We are confident in our community’s commitment to helping the Marianas reach its full potential.

Every resident is a valuable stakeholder in making the Marianas a better place to live. We can all lend a hand by picking up trash, painting medians and bus stops, and clearing overgrown trails. It can be as simple as leaving the beaches and parks cleaner than how we find them. No effort is ever too small, and collectively we can help take better care of our islands.

The Council thanks each council member, PPP volunteers, government agencies, corporate and nonprofit partners, mayors, and our community for their service and commitment to the Marianas. Our islands’ success relies on every one of us.

Together, We Can!





Introduction



INTRODUCTION

The Governor's Council of Economic Advisers was established through Executive Order 2020-11, signed by Governor Ralph DLG. Torres on May 19, 2020. The Council was established with responsibility to:

1. Formulate policy initiatives to encourage economic growth, provide for prudent and responsible management of the economy, and the alleviation of barriers toward business development and growth.
2. Provide recommendations to the Governor on issues related to the administration of the Executive Branch and its departments and agencies.
3. Assist the Office of Planning and Development, under the Office of the Governor, in the creation of the CNMI Comprehensive Sustainable Development Plan.
4. Serve as counsel to the Governor on the status of the economy and its forecasted direction.
5. Create detailed reports to advance policy initiatives beneficial to the CNMI economy.
6. Convene Council meetings at least once every three (3) months.
7. Review all proposed regulations pertaining to increases in business fees and rules that affect the functioning of the economy and provide analysis of the proposed impact to the private sector.

LEADERSHIP



THE HONORABLE RALPH DLG. TORRES GOVERNOR OF THE COMMONWEALTH OF THE NORTHERN MARIANA ISLANDS

CO-CHAIR OF THE GCEA

Governor Torres is leading discussions on market diversification, improving infrastructure in Garapan - the heart of our tourism industry, and developing an educated workforce that meets the needs of the CNMI's economy for the future, in a strategy to build economic resilience in Saipan, Tinian, and Rota.

JERRY TAN

CO-CHAIR OF THE GCEA

Jerry Tan is the Chief Executive Officer of Tan Holdings Corporation, a diverse holding company doing business in the Western Pacific and with headquarters in the CNMI. A recognized entrepreneur and employer, Jerry also commits great passion in volunteerism and giving back to our community.



Council Members

In 2020, the Council was co-chaired by Mr. Jerry Tan and comprised of the following members appointed to serve by Governor Torres:

**DOMESTIC POLICY
RECOVERY
COMMITTEE**



MICHAEL SABLAN
CHAIRMAN

REP. EDMUND S. VILLAGOMEZ

GARY SWORD

BO PALACIOS

**FISCAL ECONOMIC
DIVERSIFICATION
COMMITTEE**



MATTHEW DELEON GUERRERO
CHAIRMAN

JOE GUERRERO

BRIAN SHIN

DON POWER

MARCIE TOMOKANE

**TOURISM
INFRASTRUCTURE
REBOOT COMMITTEE**



ALEX SABLAN
CHAIRMAN

SEN. JUDE HOFSCHEIDER

WARREN VILLAGOMEZ

ALEX YOUN

AUBRY HOCOG



CHRIS CONCEPCION
EXECUTIVE DIRECTOR

Thank you

Thank you to all of our Council Members and Committee Members in the private and public sector that made the work of the GCEA possible. We are truly grateful for your valuable contributions in the effort to improve the quality of life for all who call the Marianas home and to transform the Marianas into a world class destination.

Together, We Can!

The 2022 Annual Report

2022 was the second full year of operation for the Council and this Annual Report summarizes the work performed by the Council under the mandates of EO 2020-11.

Section 2 of this report discusses the activities of the Council in 2022, reporting on the activities coordinated by the Council and the recommendations provided to the Governor developed through the 10-Year planning framework. The work of the Council is provided in the description of two primary areas of work – community engagement and policy recommendations submitted to the Governor and produced by the Council members.

Section 3 discusses the available data and statistics related to the Marianas economy in 2022. This section utilizes information provided by the CNMI Department of Commerce, the Marianas Visitors Authority, the U.S. Government Accountability Office, and the CNMI Department of Finance to better understand the structure of the post-pandemic Marianas economy and aims to support greater information sharing for the production of policy initiatives.

Section 4 provides a discussion on the challenges facing the economy in the year ahead in detailing the impacts of numerous factors such as the impending termination of the CNMI-only Immigration Transition Period, the phasing out of federal pandemic aid, the sluggish resumption of international tourism across the world, and the difficulties present preventing greater levels of quality investment.

Section 5 details the Council’s outlook for 2023, detailing areas of priority driven by the 10-Year Planning framework, and an estimate of economic output for 2021 and 2022.



The work of the Council is conducted through three overall committees established within its structure. These committees are:

- Domestic Policy, Chairman Michael S. Sablan
- Tourism and Infrastructure, Chairman Alex Sablan
- Economic Diversification, Chairman Matthew Deleon Guerrero

The work of the Council in the last year, toward the production of the 10-Year Plan, was further divided into eight Planning Committees to hold discussions and perform the necessary research related to the development of the plan's recommendations and action items.

These Planning Committees were the following:

PLANNING COMMITTEE	CO-CHAIRS
 Tourism	Brian Shin & Warren Villagomez
 Sustainability	Speaker Edmund Villagomez & Gary Sword
 Infrastructure and Workforce Development	Bo Palacios & Alex Sablan
 Small Business Development and Retention	Joe Guerrero & Alex Yuon
 Investment	Matthew Deleon Guerrero & Marci Tomokane
 Government Services	Michael Sablan & Chris Concepcion
 Rota Development	Aubry Hocog & Alex Sablan
 Tinian Development	Senate President Jude Hofschneider & Don Power

The committees are comprised of appointed Council members and invited members from the private and public sectors.



Activities of the Council in 2022



Community Outreach

In 2022, the Council's ongoing efforts have furthered the progress of its signature community engagement activities. What began as the Public Private Partnership effort to establish greater community ownership of the Marianas' public sites and facilities grew to encompass a wide array of programs and events to bring the community closer together toward a common goal.



Meeting with Chinese Association



Meeting with Filipino Organization



Meeting with Korean Association



Destination Transformation Tour



MSP Presentation for Tinian Jr. Sr. High School



Saipan Chamber of Commerce Presentation

Expansion of Public Private Partnerships in the Maintenance of Community Sites and Facilities

This past year saw greater participation in its Public Private Partnership (PPP) program that aligned community organizations, businesses, and government agencies to the goal of upgrading and maintaining public facilities and sites throughout the Commonwealth. Today, the Council is proud to provide that 103 organizations have signed on to support the adoption of 123 sites across Saipan, Tinian, and Rota. The Council thanks all the organizations and public sector agencies and the Mayors' Offices that have contributed to this effort and provided their time, resources, and skills to the goal of transforming these sites for future generations.

• SINAPALO • SONGSONG • SAN JOSE • AS LITO • AS MAHETOG • AS MATUIS • AS PERDIDO • AS TEO •

• CAPITOL HILL • CHALAN KANDA • CHALAN KUA • CHALAN LAI • CHALAN LAI LAU • CHALAN PIAO • DANDAN • FINASISU • GARAPAN • GUALO RAI •

OLEAI • PAPAGO • PUERTO RICO • SADOG YASI • SAN ANTONIO • SAN JOSE • SAN VICENTE • SOSUPE • TALAFOFO • TANAPAG • TAPOCHAO

MARIANAS Village Pride

Thank You, Sponsors!

Tan Holdings

CROWNE PLAZA
AN IHG® HOTEL
RESORT SAIPAN

D&Q
International Distributors
A TanHoldings Company

SAIPAN MARINE CORP.

Saipan Tribune
THE CHM'S FIRST DAILY NEWSPAPER

Marianas Variety
MICRONESIA'S LEADING NEWSPAPER SINCE 1972

DPL
Department of Public Lands

GEMKELL CORPORATION

POI Aviation

Century Insurance

PACIFIC ISLANDS CLUB

UNIVERSITY OF THE NORTHERN MARIANAS

SAIPAN

NATIONAL OFFICE SUPPLY
Your One-Stop Office & School Supply Store

True Value

Midea
HAO'S AIRCONDITIONING

We look forward to your continuous support.

• ILIYANG • I NAFTAN • KAGMAN • KANNAT TABLA • KOBLERVILLE • LOWER BASE • MARPI • NAVY HILL •

SCHOOLS



Hopwood Middle School



Tinian Elementary School

BASKETBALL COURTS



Tinian Basketball Court

SPORTS FACILITIES



Northern Marianas Sports Association Complex



Source: Michael Jornal

ADOPT-A-MEDIAN



Saipan Mayor's Office



Joeten Kiyu Public Library



Life In The Son Church



Ladder Beach

**BEACHES
& PARKS**



Gualo Rai Bus Stop



4H

BUS STOPS



Grotto

**TOURIST
SITES**



As Lito Mural



MURALS

Public Private Partnership Program

As of December 21, 2022

Organization		Site	
Rota			
1	Rota Mayor's Office	1	Benita Manglona Buildings (Songsong Village)
2	Filipino Community of Rota	2	Mendiola Park
3	Rota Merchandising & DK Brothers	3	Sinapalo Basketball Court & Youth Center
4	Hotel Valentino	4	Rota Mayor's Office
5	JTG & Associates, Inc.	5	Songsong Crosswalk
6	Commonwealth Ports Authority, Rota	6	Airport Road, Rota
7	Sinapalo Elementary School 6th Grade & Student Council Organization	7	Sinapalo Elementary School Parking Lot and Entrance
8	Sinapalo Elementary School My Wave Club	8	Sinapalo 1 Bus Stop
	4-H Marianas <i>*Organization counted under the Gualo Rai Bus Stop adoption.</i>	9	Sinapalo Children's Park Bus Stop
9	Dr. Rita H. Inos Jr. Sr. High School	10	Dr. Rita H. Inos Jr. Sr. High School Campus
		11	Baseball Field Dugout
10	Sinapalo Elementary School	12	Sinapalo Elementary School Campus
Tinian			
11	Triple J Enterprises, Inc.	13	Jones Beach, Tinian
12	Tinian Mayor's Office	14	Broadway Estates Basketball Court
13	Typhoon Sports Association		
14	Fitbeat Anti-Tobacco Wellness, Tinian		
15	Tinian Elementary School Student Government Organization & Youth Advisory Panel	15	Tinian Elementary School Sidewalks (Across Public Library & Hospital)
16	The Office of Senator Jude U. Hofschneider	16	Carolinas Road Barricades
17	Tinian Elementary School Parent Teacher Student Association & AmeriCorps Program	17	Tinian Elementary School Pillars
		17	Tinian Elementary School Campus
18	Tinian Delegation	18	San Jose Village Sidewalks & Curbs Jones Beach, Tachogna Beach
		19	Antonio M. Borja Amphitheater
		20	Broadway Estates Sidewalks & Curbs
19	Tinian Jr. Sr. High School	21	Tinian Jr. Sr. High School Campus



All Public Private Partnership projects are made possible by the support of the Crowne Plaza Resort Saipan's public benefit fund with the Dept. of Public Lands.



Public Private Partnership Program

As of December 21, 2022

Organization		Site	
Saipan			
20	Marianas Association of Filipino Engineers and Architects		A&E Consulting Services for PPP Construction Projects
21	International Roller Skates	22	Grotto
22	Tasi & the Ali'is		
23	DIVEWISH		
24	Loco & Taco Dining Bar		
25	Bibong Corp. (Mariana Lighthouse)		
26	P&A Corporation	23	Korean Peace Memorial
27	Marianas Racing Association	24	Cowtown
28	Tan Holdings/Tan Siu Lin Foundation	25	Gilbert C. Ada Gymnasium
		26	Marpi Directional and Location Signages
		27	Bird Island Lookout
		28	Gov. Froilan C. Tenorio Beach Road Pathway
		29	Last Command Post
29	Kanoa Football Club	30	Garapan Core Highway Medians
30	Beach Road Tourism Development, Inc.	31	Garapan Street Sidewalks & Curbs
31	E-Land Group	32	Pau Pau Beach
32	Bridge Capital, LLC	33	Garapan Central Park
33	Rotary Club of Saipan	34	Suicide Cliff
34	Emon Masonic Lodge 179		
35	Lions Club International District 204, Region 2	35	Sugar Dock Beach
36	Mount Carmel School		
37	Commonwealth Ports Authority - Saipan	36	Airport Access Road, Saipan
38	Airport Operators Committee		
39	POI Aviation		
40	Triathlon Association of CNMI	37	North Trails
41	NMI Cycling Federation		
42	CTSI Logistics	38	Ladder Beach
43	Northern Mariana Islands Football Association	39	Koblerville Village
44	United Filipino Organization	40	San Isidro Beach Park / Laly 4
	Triple J Enterprises, Inc. <i>*Organization counted under the Jones Beach adoption.</i>		
45	Korean Community of Saipan	41	Micro Beach

Public Private Partnership Program

As of December 21, 2022

Organization		Site	
Saipan			
46	Kanoa Resort Saipan	42	Susupe Beach Park
47	Chinese Association of Saipan		
48	Palauan Community Association of the CNMI	43	Naftan Point
49	Tasi Tours	44	Beach Road Flower Garden (National Office Supply to Marianas Lounge)
50	Micronesia Islands Nature Alliance		
51	Office of Precinct 1 Representatives 22nd Legislature	45	Dandan Children's Park
		46	San Antonio Basketball Court & Fernando Benavente Library
52	Office of Precinct 2 Representatives 22nd Legislature	47	Susupe Basketball Court & Social Hall
53	Office of Precinct 4 Representatives 22nd Legislature	48	Tanapag Beach
		49	Sadog Tasi Welcome Sign
54	Talaabwogh Stars	50	Tanapag Basketball Court
	Office of Precinct 4 Representatives 22nd Legislature <i>*Organization counted under the Tanapag Beach & Basketball Court adoption.</i>	51	As Matuis Basketball Court
55	Socho Basketball Club		



Public Private Partnership Program

As of December 21, 2022

56	Office of House Minority 22nd Legislature	52	Capitol Hill Basketball Court & Baseball Field		
		53	Lower Navy Hill Basketball Court		
		54	Chalan Kanoa Basketball Court		
		55	Tottotville Basketball Court		
		56	Garapan Skate Park		
		57	Chinatown Basketball Court		
		58	Man'amko Center (Mural)		
		59	Capitol Hill Tennis Court		
		60	Isa Drive/San Vicente Median & San Vicente Parish Parking Lot		
		61	Carolinian Utt		
		62	Civic Center Beach Park Pavilion		
		63	Pau Pau Beach Pathway		
		64	San Antonio Basketball Court		
		65	Oleai Basketball Court		
		66	Finasisu Basketball Court		
		67	Sugar King Park		
		57	Office of Precinct 5 Representatives 22nd Legislature	68	Saipan Southern High School Basketball Court
				69	San Vicente Village Mural
70	As Lito (Guangdong) Village Mural				
58	Korean Diving Association	71	Susupe (Guma Hustisia/DPS) Crosswalk		
		72	As Terlaje Mural		
		73	Kagman II Basketball Court		
		74	Kagman III KCC Basketball Court		
		75	Kagman III Chacha Basketball Court		
		76	Underwater World War II Korean Monument		
		77	Japanese Peace Memorial		
		78	Tower of Okinawa		
		79	Mt. Tapochau		
		80	Garapan Basketball Court		
		81	Historical Samoan Village (Tanapag)		
		82	I'iga Pisa Launch Site (Agingan)		
		83	Marianas High School Basketball Court		
		84	Da'ok (Bicol) Pavilion		
		85	Garapan Sidewalk Curbs		

Public Private Partnership Program

As of December 21, 2022

Organization		Site	
Saipan			
69	Shirley's Coffee Shop	86	Middle Road/Garapan Intersection and Medians
70	Shirley's Football Club		
71	Northern Marianas College	87	Chalan Monsignor Guerrero Medians
72	Life in the Son Christian Fellowship	88	Gualo Rai Medians
73	Saipan Mayor's Office	89	Toyota Intersection Medians
74	Tan Holdings Football Club	90	Guma Sakman Medians
75	Saipan Marianas Lions Club	91	Chalan Kiya Medians
		92	13 Fishermen (North) Beach Road Pavilion
76	Chris Concepcion Family & Friends	93	Chalan Piao Medians
77	Century Tours, Inc. - Century Hotel, Seatouch, iSHOP	94	Mobil Kagman Intersection Medians
	POI Aviation <i>*Organization counted under the Airport Access Road Adoption</i>		
78	D&Q International Distributors	95	Sadog Tasi Intersection Median
79	Marianas High School	96	Marianas Visitors Authority Sidewalks
		97	Dandan Children's Park Parking Lot
		98	Dandan Children's Park Bus Stop
		99	Marianas High School Campus
80	Northern Marianas Sports Association	100	Oleai Sports Complex Parking Lot & Curbs
81	Kagman Elementary School	101	Kagman DFEMS Sidewalks
		102	Laolao Bay Golf Resort Sidewalks
		103	Kagman Elementary School Campus
82	Joeten Kiyu Public Library	104	Susupe Medians (Across World Resort) & JKPL Parking Lot
83	Pacifica Insurance Underwriters		
84	Saint Trading Company	105	Mt. Carmel Church Sidewalks & Parking Lot
85	Saipan Magalahi Eagles Club		
86	Mt. Carmel Choir		
87	Office of Grants Management	106	Chalan Piao Village Signs
		107	Susupe Village Signs
		108	Garapan Village Signs
		109	Navy Hill Village Signs
88	Hopwood Middle School	110	Hopwood Middle School Curbs
89	Commonwealth Bureau of Military Affairs	111	Commonwealth Economic Development Authority Parking Lot

Public Private Partnership Program

As of December 21, 2022

90	Bistro Boyz	112	As Matuis Bus Stop
91	Smoked Out		
92	Tyler's Gelatte Stone		
93	4-H Marianas	113	Gualo Rai Bus Stop
94	Office of Vocational Rehabilitation	114	Navy Hill Bus Stop
95	Saipan Zoning Office	115	Minachom Atdao Parking Lot
96	Saipan Magahaga Lady Eagles Club	116	Kilili Beach Park Parking Lot
97	DFS Saipan Limited	117	Garapan Core Sidewalks & Curbs
98	San Vicente Elementary School	118	San Vicente Elementary School Campus
99	Garapan Elementary School	119	Garapan Elementary School Campus
100	Golden Harvest International School	120	Golden Harvest International School Campus
101	Francisco M. Sablan Middle School	121	Francisco M. Sablan Middle School Campus
102	Saipan Southern High Schol	122	Saipan Southern High School Campus
103	Da'ok Academy	123	Da'ok Academy Campus



PPP with Former Saipan Mayor David Apatang



Tan Holdings/Tan Siu Lin Foundation - Last Command Post



E-Land Group - Paupau Beach



Office of House Minority 22nd Legislature - Saipan Southern High School Basketball Court



Marianas Village Pride

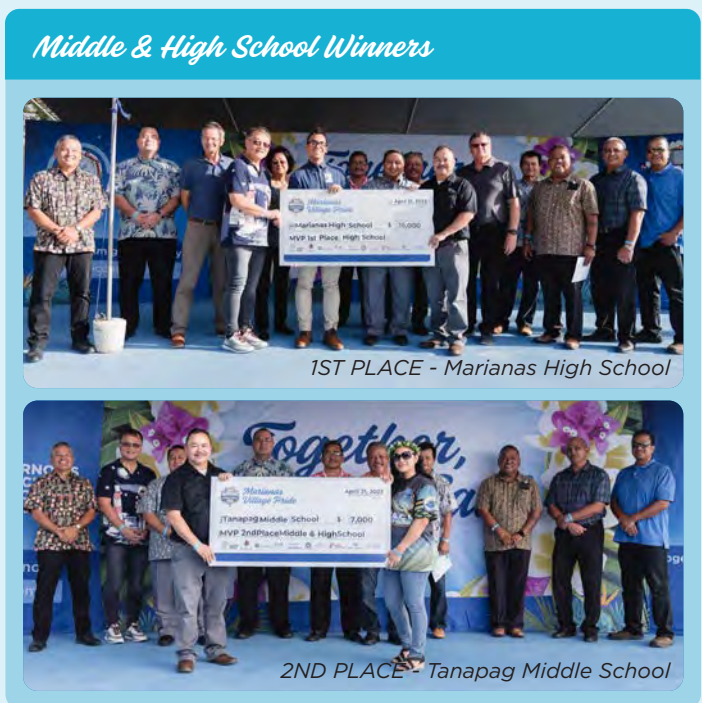
As an extension of the vast community partnerships developed during the PPP program, the Council set its sights on a multi-faceted community-building campaign that reinforces the idea that residents are valuable participants in caring for their villages. The Marianas Village Pride (MVP) campaign was created under the belief that every person can contribute to making villages safer, cleaner, and better places to live. In classrooms, the campaign provides teachers with tools to spark conversations with students about environmental responsibility, sustainability, and the key role each student can play in the future of the Marianas.

Marianas Village Pride Top Schools

To encourage greater participation from students, the MVP campaign included exciting contests and activities where schools had the chance to win cash prizes through sponsored Education Tax Credit awards. Each school earned points for its participation in specific MVP activities and winning contests that helped make their villages better and more beautiful places to live. This included participation in the Adopt-A-Median Program, the MVP Village Flag Art Contest, the MVP Bus Stop Beautification Contest, and the MVP Christmas Decorating Contest. The schools from the Elementary and Middle & High School divisions that earned the most points were awarded the following cash prizes:

Marianas Village Pride Top Schools

<i>Middle & High School Division</i>		
1ST PLACE	MARIANAS HIGH SCHOOL	\$15,000
2ND PLACE	TANAPAG MIDDLE SCHOOL	\$7,000
3RD PLACE	FRANCISCO M. SABLAN MIDDLE SCHOOL	\$5,000
4TH PLACE	TINIAN JR. SR. HIGH SCHOOL	\$1,000
5TH PLACE	HOPWOOD MIDDLE SCHOOL	\$1,000
6TH PLACE	KAGMAN HIGH SCHOOL	\$1,000
<i>Elementary School Division</i>		
1ST PLACE	SINAPALO ELEMENTARY SCHOOL	\$5,000
2ND PLACE	TINIAN ELEMENTARY SCHOOL	\$5,000
3RD PLACE	OLEAI ELEMENTARY SCHOOL	\$1,500
4TH PLACE	KAGMAN ELEMENTARY SCHOOL	\$1,000



Middle & High School Winners



3RD PLACE - Francisco M. Sablan Middle School



4TH PLACE - Tinian Jr. Sr. High School



5TH PLACE - Hopwood Middle School



6TH PLACE - Kagman High School

Elementary School Winners



1ST PLACE - Sinapalo Elementary School



2ND PLACE - Tinian Elementary School



3RD PLACE - Oleai Elementary School



4TH PLACE - Kagman Elementary School



Adopt-A-Median Program

An extension to GCEA's community-supported PPP program, the Adopt-A-Median program invites schools, residents, organizations, and businesses to help make streets, sidewalks, and crosswalks in their villages safer for pedestrians and motorists by painting them for better visibility. GCEA provided the supplies, and most projects were completed within an afternoon or weekend. This program allowed students to participate and earn service hours for their participation.





Marianas High School AAM



Marianas High School AAM



Kanoa Football Club AAM



Shirley's Football Club AAM

Thank you to our MVP Adopt-A-Median Partners



1. **Kanoa Football Club**
Garapan Core Highway Medians
2. **Beach Road Tourism Development, Inc.**
Garapan Core Highway Medians
3. **Office of House Minority 22nd**
Isa Drive/San Vicente Median & San Vicente Parish Parking Lot
4. **LJ's Lawncare, LLC**
Garapan Sidewalk Curbs
5. **Saipan Mayor's Office**
Toyota Intersection Medians & Quartermaster Median
6. **Shirley's Coffee Shop**
Middle Road/Garapan Intersection and Medians
7. **Shirley's Football Club**
Middle Road/Garapan Intersection and Medians
8. **Tan Holdings Football Club**
Guma Sakman Medians
9. **Saipan Marianas Lions Club**
Chalan Kiya Medians
10. **Chris Concepcion Family & Friends**
Chalan Piao Medians
11. **Century Tours, Inc., Century Hotel, Sea Touch, iSHOP**
Mobil Kagman Intersection Medians
- POI Aviation**
Mobil Kagman Intersection Medians
12. **D&Q International Distributors**
Sadog Tasi Intersection Median
13. **Life in the Son Christian Fellowship**
Gualo Rai Medians
14. **Northern Marianas College**
Chalan Monsignor Guerrero Medians
15. **Northern Marianas Sports Association**
Oleaí Sports Complex Parking Lot & Curbs
16. **Marianas High School**
Marianas Visitor's Authority Sidewalks & Dandan Children's Park Parking Lot
17. **Joeten Kiyu Public Library**
Susupe Medians (Across World Resort) & JKPL Parking Lot
18. **Pacifica Insurance Underwriters**
Susupe Medians (Across World Resort) & JKPL Parking Lot
19. **Saint Trading Company**
Mt. Carmel Church Sidewalks & Parking Lot
20. **Saipan Magalahi Eagles Club**
Mt. Carmel Church Sidewalks & Parking Lot
21. **Mt. Carmel Choir**
Mt. Carmel Church Sidewalks & Parking Lot
22. **Hopwood Middle School**
Hopwood Middle School Curbs
23. **Commonwealth Bureau of Military Affairs**
Commonwealth Economic Development Authority Parking Lot
24. **Tinian Elementary School Student Government Organization & Youth Advisory Panel**
Tinian Elementary School Sidewalks (Across Public Library & Hospital)



MVP Village Flag Art Contest

Middle and high school students throughout the Marianas were invited to use their artistic talents to inspire the design of their villages' flags. This contest asked students to illustrate what makes their villages special, unique, and wonderful places to live. The contest's criteria were posted on the MVP webpage and flags were chosen by a panel of judges. Winning village flags were proudly displayed at community events such as the Taste of the Marianas, and the 2022 Liberation Day Festivities.

<p>MARPI JAPHET J. DINO</p>	<p>MARPO VALLEY MIYAKO SAN NICOLAS</p>	<p>NAVY HILL JEMIMA A. CORPUZ</p>	<p>CHALAN KIYA ERIC MAHINAY</p>	<p>DAN DAN MA. ISABELLE ACHAS</p>	<p>FINASISU MELINA MAE FAIMAW</p>
<p>OLEAI HOPE ODOSHI</p>	<p>PAPAGO JUSTIN WEAVER</p>	<p>PUERTO RICO MARVIN CABRERA</p>	<p>GARAPAN CHARLIE WANG</p>	<p>GUALO RAI ISAAC Y. HAN</p>	<p>I'CHENCHON PRINCESS C. BATO-ON</p>
<p>SADOG TASI JOZEL SANCHEZ</p>	<p>SAN ANTONIO CHRISTANELLE MERCADO</p>	<p>SAN JOSE LLOYD RIVERA</p>	<p>KAGMAN ROSEMARIE FAISAO</p>	<p>KANNAT TABLA KRISTINA ACHAS</p>	<p>KOBLERVILLE DESTINY CAMACHO</p>
<p>AS LITO TAYLOR JOHN HALLY</p>	<p>AS MATUIS RANDY RABAGO</p>	<p>AS PERDIDO SARIM OMAR</p>	<p>SAN VICENTE MIKAYELA ARRIOLA</p>	<p>SAN ROQUE ANDREI ARELLANO</p>	<p>SINAPALO SAYEMA A. SIDUR</p>
<p>AS TEO ARSYNL TAGABUEL</p>	<p>CAPITOL HILL DA-HEE CLAIR KIM</p>	<p>CAROLINA HEIGHTS PEVIKA DELA CRUZ</p>	<p>SONGSONG MIKAYLA P. MASGA</p>	<p>SUSUPE SHERRY ZHU</p>	<p>TANAPAG RAIANA FERDOUS</p>
<p>CHALAN KANOA REV DOCA</p>	<p>CHALAN LAU LAU BWILITOMWAR ELIAS RANGAMAR</p>	<p>CHALAN PIAO JULIE ANN CAPAYAS</p>	<p>TAPOCHAU KALISTA KLAVER</p>	<p>WIRELESS ALLEN TAMBIGA</p>	



Liberation Day Flags



Liberation Day Flags



Taste of the Marianas Flags

MVP Village Flag Art Winners



ROTA:

- | | |
|---------------|---|
| 1. I CHENCHON | PRINCESS C. BATO-ON - Sinapalo Elementary |
| 2. SINAPALO | SAYEMA A. SIDUR - Sinapalo Elementary |
| 3. SONGSONG | MIKAYLA P. MASGA - Sinapalo Elementary |

TINIAN:

- | | |
|---------------------|---|
| 1. CAROLINA HEIGHTS | PEVIKA DELA CRUZ - Tinian Jr. Sr. High School |
| 2. MARPO VALLEY | MIYAKO SAN NICOLAS - Tinian Jr. Sr. High School |
| 3. SAN JOSE | LLOYD RIVERA - Tinian Jr. Sr. High School |

SAIPAN:

- | | |
|------------------|--|
| 1. AS LITO | TAYLOR JOHN HALLY - Marianas High School |
| 2. AS MATUIS | RANDY RABAGO - Tanapag Middle School |
| 3. AS PERDIDO | SARIM OMAR - Marianas High School |
| 4. AS TEO | ARSYNL TAGABUEL - Marianas High School |
| 5. CAPITOL HILL | DA-HEE CLAIR KIM - Tanapag Middle School |
| 6. CHALAN KANOA | REV DOCA - Marianas High School |
| 7. CHALAN KIYA | ERIC MAHINAN - Marianas High School |
| 8. CHALAN LAULAU | BWILITOMWAR ELIAS RANGAMAR
Marianas High School |
| 9. CHALAN PIAO | JULIE ANN CAPAYAS - Marianas High School |
| 10. DANDAN | MA. ISABELLE ACHAS - Marianas High School |
| 11. FINASISU | MELINA MAE FAIMAW - Marianas High School |
| 12. GARAPAN | CHARLIE WANG - Marianas High School |
| 13. GUALO RAI | ISAAC Y. HAN - Marianas High School |
| 14. KAGMAN | ROSEMARIE FAISAO - Marianas High School |
| 15. KANNAT TABLA | KRISTINA ADNAS - Marianas High School |
| 16. KOBLERVILLE | DESTINY CAMACHO - Marianas High School |
| 17. MARPI | JAPHET J. DINO - Tanapag Middle School |
| 18. NAVY HILL | JEMIMA A. CORPUZ - Marianas High School |
| 19. OLEAI | HOPE ODOSHI - Marianas High School |
| 20. PAPACO | JUSTIN WEAVER - Marianas High School |
| 21. PUERTO RICO | MARVIN CABRERA - Tanapag Middle School |
| 22. SADOG TASI | JOZEL SANCHEZ - Tanapag Middle School |
| 23. SAN ANTONIO | CHRISTANELLE MERCADO - Marianas High School |
| 24. SAN ROQUE | ANDREI ARELLANO - Tanapag Middle School |
| 25. SAN VICENTE | MIKAYELA ARRIOLA - Marianas High School |
| 26. SUSUPE | SHERRY ZHU - Marianas High School |
| 27. TANAPAG | RAIANA FERDOUS - Tanapag Middle School |
| 28. TAPOCHAU | KALISTA KLAVER - Marianas High School |
| 29. WIRELESS | ALLEN TAMBICA - Marianas High School |

*Thank you for your support
and partnership!*



MVP Lessons and Coloring Pages

Elementary school students were invited to join the conversations about what it means to have village pride, care for the environment, be a good neighbor, and make their villages better places to live. Lessons and coloring pages were created and made available for download on GCEA’s website.

cnmieconomy.com

MVP Lessons and Coloring Pages



Bus Stop Beautification Contest



1. **Top School – Marianas High School**
Prize: Sports equipment valued at \$1,000
2. **Top Business – Bistro Boyz, Tyler’s Gelatte Stone, Smoked Out**
Prize: Hardware store credit valued at \$1,000

MVP Bus Stop Beautification Contest

Groups, organizations, and businesses across the Marianas were encouraged to adopt a bus stop to compete for prizes. Students were allowed to earn service hours for their participation in beautifying and decorating a bus stop in their village. The campaign beautified more than 20 bus stops on Saipan, four on Rota, and two on Tinian. GCEA provided the supplies and hosted the contest.



Marianas High School



Bistro Boyz

Christmas Decorating Contest Winners

1. **Most Festive School** - Kagman Elementary School, Saipan
Prize: Sports equipment valued at \$1,000
2. **Most Festive Home** - Laila Macaranas, Tinian
Prize: Hardware store credit valued at \$1,000
3. **Most Festive Business** - Savory Bistro Café, Saipan
Prize: Paint store credit valued at \$1,000
4. **Most Festive Village** - Tinian Mayor's Office, Tinian
Prize: Village basketball court improvements valued at \$1,000



Most Festive Village - Tinian Mayor's Office, Tinian



Most Festive Home - Laila Macaranas, Tinian



Most Festive Business - Savory Bistro Cafe, Saipan



Most Festive School - Kagman Elementary School, Saipan



Marianas School Pride

GCEA launched its Marianas School Pride (MSP) initiative in 2022 following months of outreach and communication with Marianas educational institutions to develop a program specific to the students. MSP is a beautification and school community-building campaign that includes a multi-faceted approach to educating, informing, and engaging students through activities, beautification projects, and exciting contests.

In addition, MSP aims to inspire students of the Marianas to take pride in where they live, learn, and play.

In establishing this initiative, GCEA offers students a variety of programs to encourage participation and community service across the Marianas. These programs include:

Advisor & Ambassador Program

Through the Advisor & Ambassador Program, all participating schools appoint advisor(s) as a point of contact. Advisors selected two to five students to serve as MSP Student Ambassadors who take ownership of their school's MSP program and projects, as well as the establishment of their school's values. Student Ambassadors were tasked to lead and manage the submission of proposals for campus beautification projects.



Anti-Vandalism & Anti-Littering Campaigns

This campaign seeks to develop advocates for environmental stewardship among the Marianas' students. The campaign challenged the youth to create and produce video commercial materials that promote anti-vandalism and anti-littering in their campuses and villages.

Campus Beautification

Encouraging Marianas School Pride starts by ensuring that our campuses are clean and safe. The campus beautification program provides an opportunity for students to show their pride and respect for their school campus by submitting a proposal for a school beautification project and subsequently earning points towards cash prizes.





Christmas Decorating Contest

The Christmas Decorating Contest challenged Marianas schools to beautify and decorate their campus for Christmas and compete with other schools for the best display.



Koblerville Elementary



Chacha Ocean View Middle School



Kagman High School



Da'ok Academy



Oleai Elementary



Kagman Elementary School



Saipan Southern High School



Garapan Elementary School



Marianas High School

Campus Mural Contest

The Campus Mural project allows students to showcase school pride by designing and painting a mural on their school campuses. Guidelines for the project aimed to see murals developed by students to showcase elements that distinguish their school including unique colors, mascots, and distinct characteristics of the campus that students take pride in.



These programs and the prizes for successful entrants into contests were provided through a broad private sector outreach that sought to encourage Educational Tax Credit donations and sponsorships.



2022 CNMI SMALL BUSINESS SURVEY



GCEA Launches First Small Business Survey in 2022

Launched in 2022, the Marianas Business Pride (MBP) campaign sought to expand the successes of community outreach and pride to the private sector. MBP encouraged businesses to take an active role in the beautification of the islands and established partnerships to better advance their voices in the Marianas. A notable success of this campaign was the development of the Marianas Business Pride Friends of Business Summit, hosted by the CNMI Small Business Development Center, the Saipan Chamber of Commerce, and the GCEA.

Before the summit, which was held on August 10, 2022, the GCEA, within its 10-year planning effort, organized its Small Business Development and Retention Planning Committee led by Council members Joe C. Guerrero and Alex B. K. Youn. Within this planning Committee, GCEA coordinated with the Small Business Development Center Network (SBDC) and the Saipan Chamber of Commerce (SCC) to work collaboratively to review the historical and emerging challenges of small businesses with the following objectives:

Task 1: Determine the definition of what constitutes a “small business” in the CNMI context by analyzing:

- The composition of the current business environment and size determinations relative to existing operations; and
- The size, characteristics, and industries encompassed under varying business sizes.

Task 2: Identifying the broad range of issues facing the small business community in the CNMI to include:

- Economic or market conditions
- Structural/financial resources
- Government support resources
- Obstacles toward development or business retention
- Utilization and efficiency of business training and support programs

These areas of analysis led to the development and release of the 2022 Small Business Survey. The survey was launched on June 28, 2022, through dissemination in business associations, media releases, and was made available on the GCEA website (cnmieconomy.com). The 23 questions contained within the survey were developed in collaboration between GCEA, SCC, and SBDC and constructed to capture responses that can be applied to multiple use cases.

From July 6-8, 2022, responding to the additional needs of the diverse business communities in the Commonwealth, the collaboration sought to expand the reach of the survey by connecting with Korean, Chinese, and Filipino business organizations. These meetings led to the deployment of online surveys translated into Korean and Chinese languages.

The survey period closed on August 4, 2022, with a total response from 210 unique respondents.

Survey Results

The 2022 Small Business Survey asked the small business community to provide their responses to the following 23 questions, divided into three topic areas:

About Your Small Business

1. What is the ethnic group of the owner(s) of your business?
2. What is the nationality of the owner(s) of your business?
3. How many full-time equivalent employees do you employ?
4. How would you describe your business?
5. What sector does your business operate in?
6. How long has your business been running?
7. Which of the following best describes your situation?
8. What is your approximate revenue of your business in the tax year ending December 2021?
9. What is your operation cost including rents, salaries, and other overhead costs?

Small Business Financial Support

10. What type of financial assistance did you receive to start your business?
11. In your experience, what if any were the challenges with obtaining finance for your business?

Small Business Support

12. What are your main short-term concerns for you or your business?
13. What are your main long-term (3 years or more) concerns for you or your business?
14. How easy is it to start or run a business in the CNMI?
15. In your experience, how easy is it to find business support and advice in the CNMI?
16. Which of the following sources of business support and advice in the CNMI have you found most helpful?

17. In the past, on what topics have you sought advice on?
18. In your experience, how helpful have you found business support and advice at the CNMI Small Business Development Center Network?
19. In your experience, how helpful have you found business support and advice at the CNMI Department of Commerce?
20. In your experience, how helpful have you found business support and advice at the Commonwealth Economic Development Authority?
21. In your experience, how helpful have you found business support and advice at the CNMI Department of Land and Natural Resources, Department of Agriculture?
22. In your experience, how helpful have you found business support and advice at the PTAC (Procurement Technical Assistance Center)?
23. How do you prefer to receive business support?

These questions elicited a range of responses. After consolidating the survey results from the English, Korean, and Chinese versions of the survey, the following are highlights from responses:

Thank You!

The GCEA thanks the Saipan Chamber of Commerce and the CNMI Small Business Development Center Network for their partnership in administering the CNMI's first small business survey.

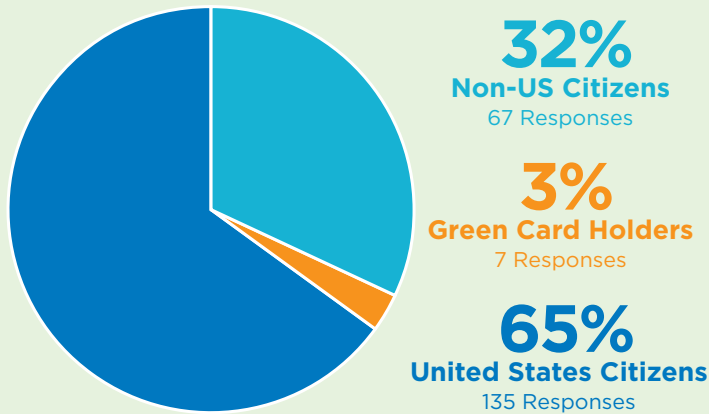
Together, we can!



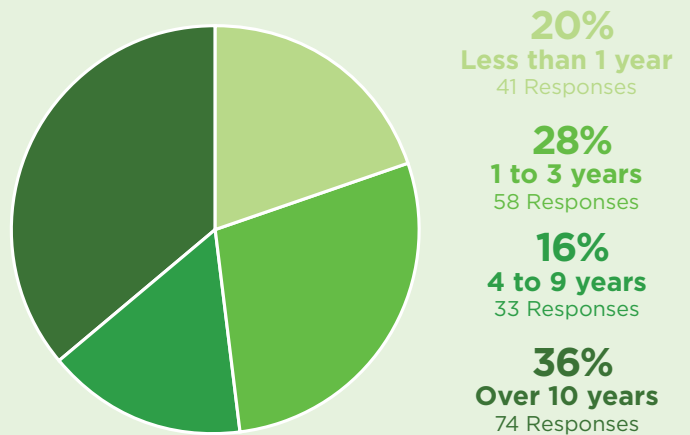
2022 CNMI SMALL BUSINESS SURVEY



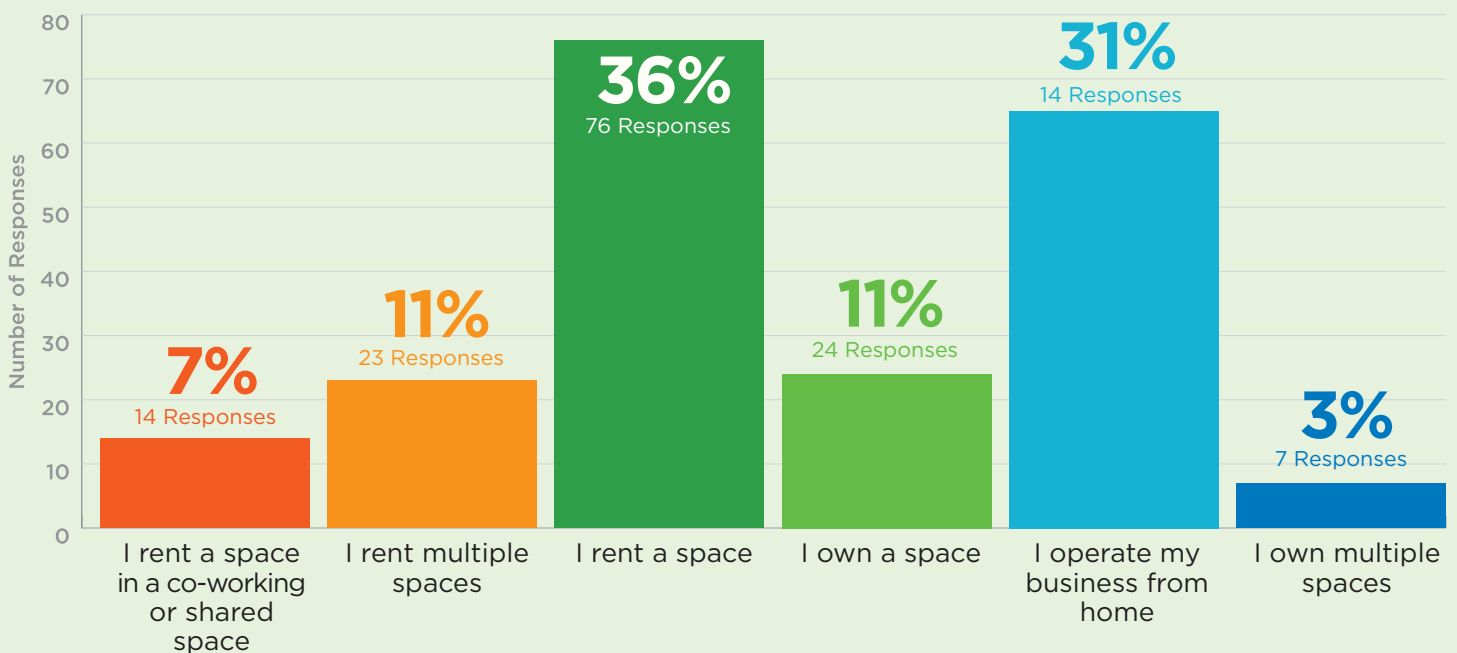
What is the nationality of the owner(s) of your business?



How long has your business been running?



Which of the following best describes your situation?



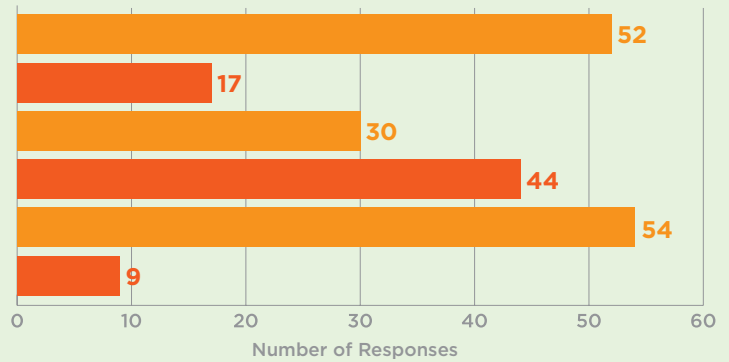
How many full-time equivalent employees do you employ?

6.87
AVERAGE



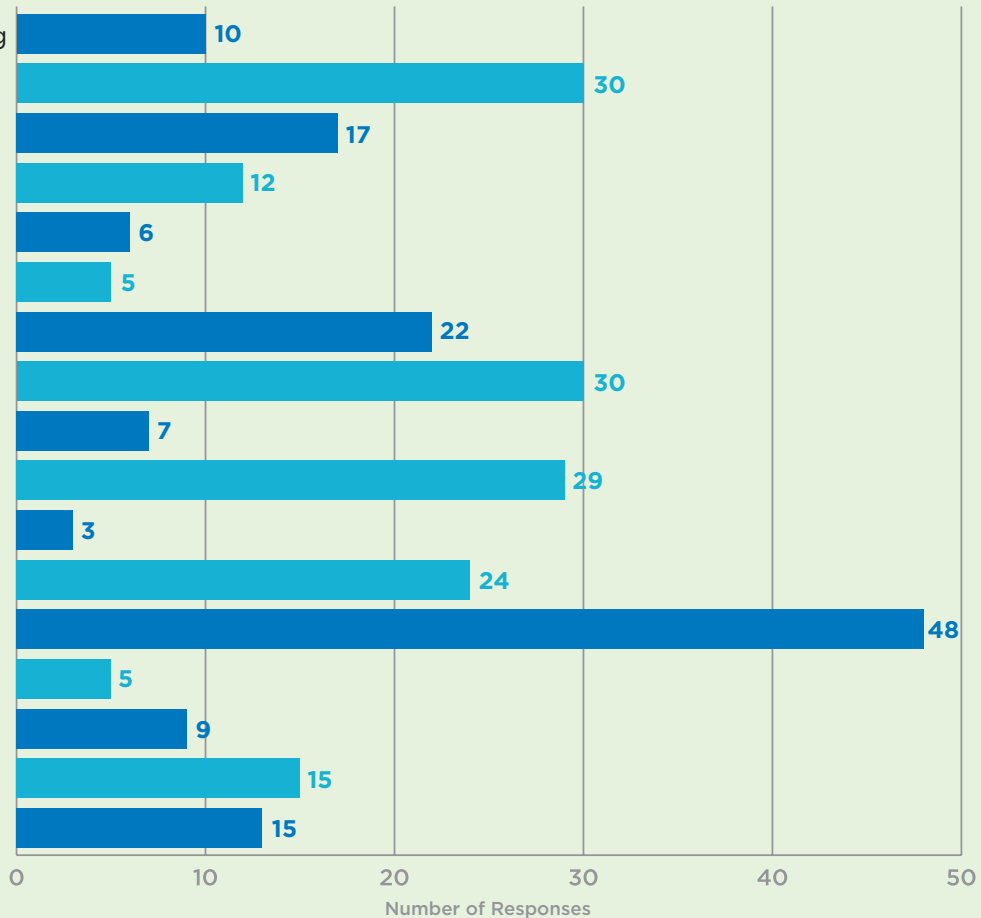
How would you describe your business?

- 25%** Start-up Stage
- 8%** Pre-profit
- 15%** Profitable and growing
- 21%** Established and Stable
- 26%** Established but stressed
- 4%** Established but considering closure/sale



What sector does your business operate in?

- 4%** Agriculture/Fishing/Ranching
- 11%** Professional Service
- 6%** Construction
- 4%** Education
- 2%** Entertainment
- 2%** Financial Services
- 8%** Food Preparation/Catering
- 11%** Restaurant/Bar
- 2%** Health Care
- 10%** Hospitality and tourism
- 1%** Media
- 8%** Real Estate/Rental
- 17%** Retail
- 2%** Transportation
- 3%** Technology
- 5%** Manufacturing
- 5%** Wholesale

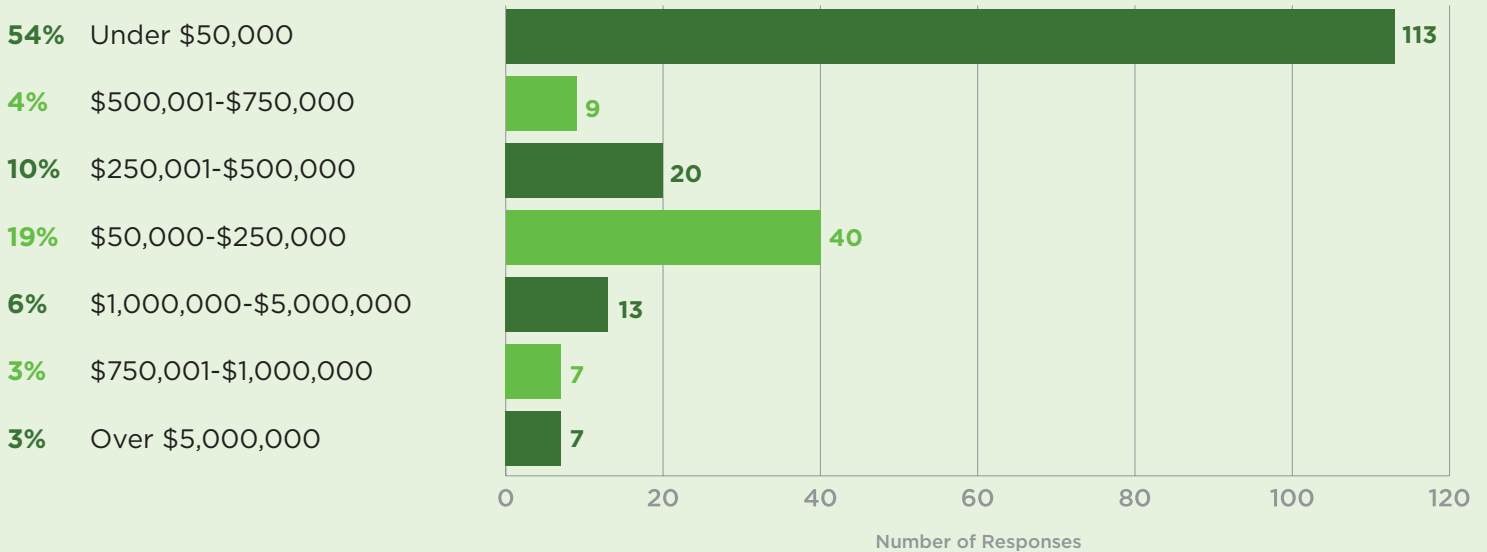




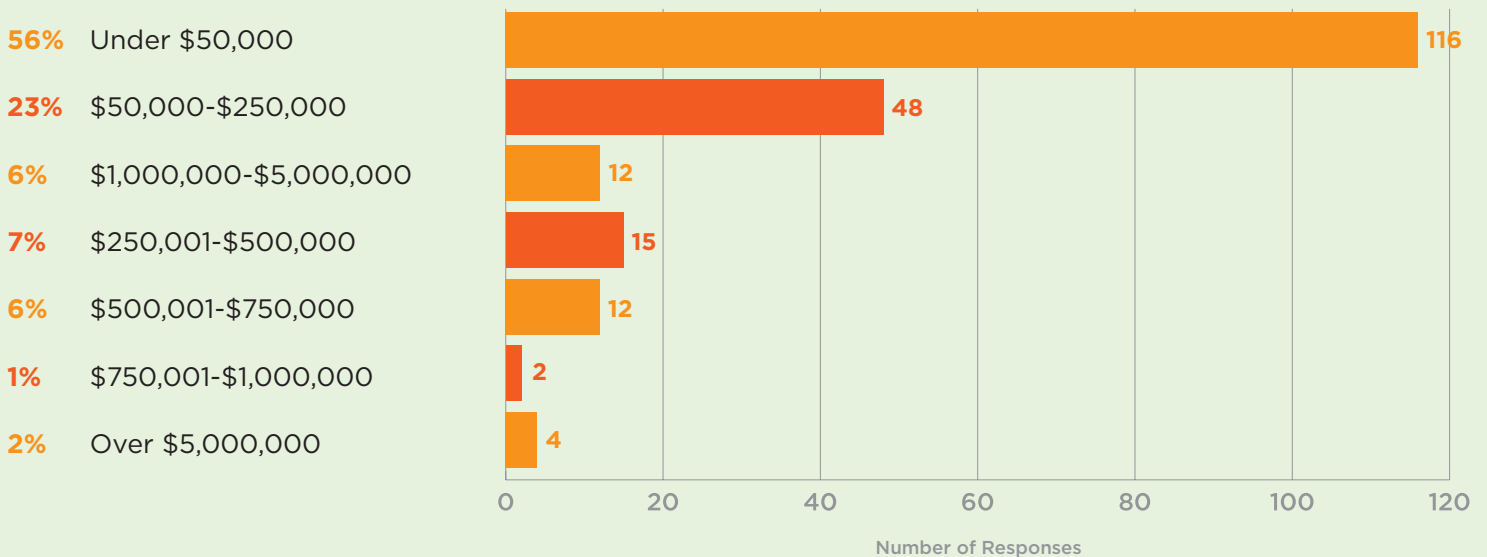
2022 CNMI SMALL BUSINESS SURVEY



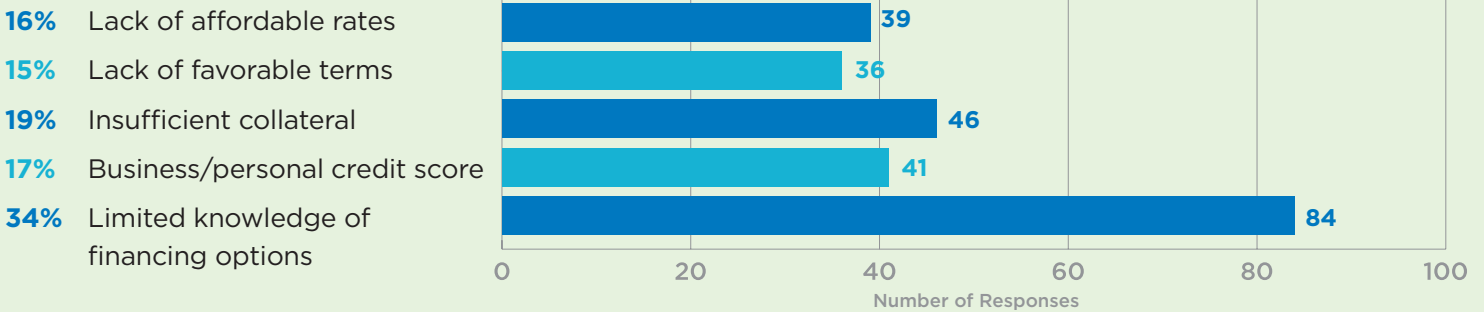
What is your approximate revenue of your business in the tax year ending December 2021?



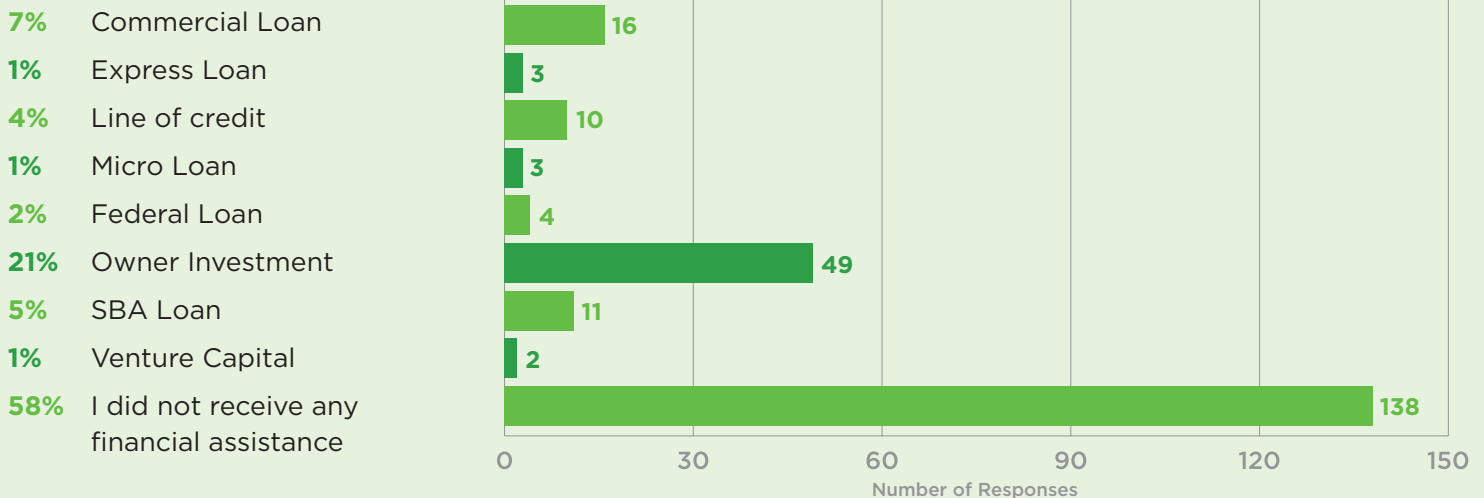
What is your operation cost including rents, salaries, and other overhead costs?



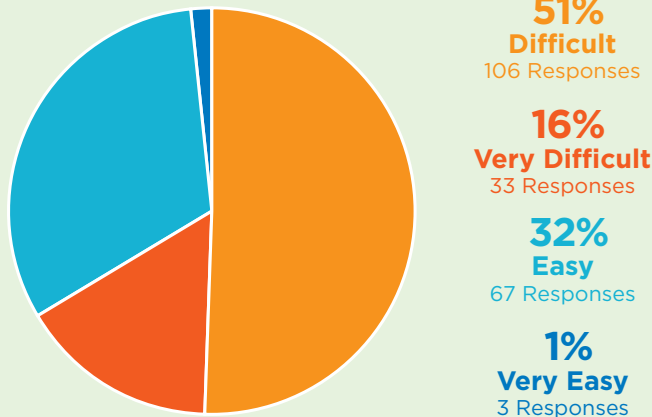
In your experience, what (if any) were the challenges with obtaining finance for your business?



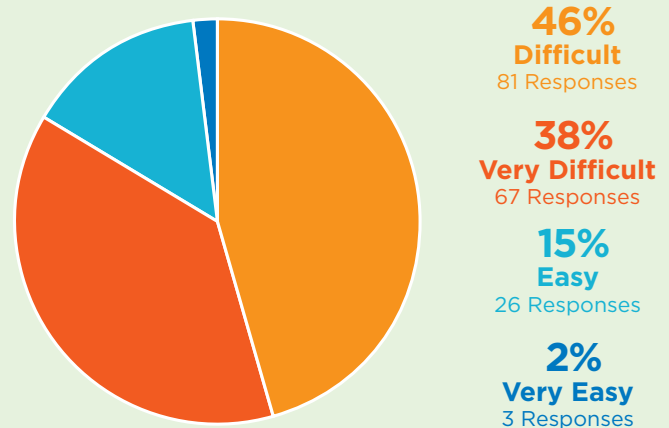
What type of financial assistance did you receive to start your business?



How easy is it to start or run a business in the CNMI?



In your experience, how easy is it to find business support in the CNMI?





2022 CNMI SMALL BUSINESS SURVEY



Top short-term concerns of business owners in the CNMI	Responses	Percent
Developing an online presence / e-commerce / social media	6	2.9%
Cost of doing business in the CNMI	64	30.8%
Obtaining finance	34	16.3%
Acquiring new customers	17	8.2%
Dealing with income volatility	18	8.7%
Managing finance	6	2.9%
Recruiting or retaining appropriate workforce	34	16.3%
Expanding to new markets	14	6.7%
Government departments are too inefficient	1	0.5%
Finding suitable workspace or retail space	4	1.9%
Biased and unfair CNMI Procurement regulations	1	0.5%
Integrating or adapting to new technologies	2	1.0%
CNMI government interference.	1	0.5%
Lack of personal finances to expand the business	1	0.5%
Developing new management or leadership skills	1	0.5%
Zoning changes from prior use to present restricted use and permit processing is unreasonable	1	0.5%
Relocation to Tinian	1	0.5%
Lack of financial resources to expand my house rental business	1	0.5%
Dealing with Government departments, permit process and red tape	1	0.5%



Top long-term concerns of business owners in the CNMI	Responses	Percent
Cost of doing business in the CNMI	67	32.2%
Recruiting or retaining appropriate workforce	30	14.4%
Finding suitable workspace or retail space	8	3.8%
Expanding to new markets	15	7.2%
Developing an online presence / e-commerce / social media	5	2.4%
Obtaining finance	21	10.1%
Integrating or adapting to new technologies	6	2.9%
Dealing with income volatility	23	11.1%
Immigrant status	1	0.5%
Renewal every permit and business license. I can pay for payment but TOO MUCH PAPER WORKS. Please make some on-line.	1	0.5%
Developing new management or leadership skills	5	2.4%
N/A	2	1.0%
Acquiring new customers	13	6.3%
Managing finance	8	3.8%
CNMI government interference.	1	0.5%
Lack of personal finances to expand the business	1	0.5%
Dealing with Government departments - permits and ongoing costs of compliance with overly burdensome regulations	1	0.5%

Survey Highlights

Of the 210 respondents, there are a number of insights that can be gained into the characteristics of small business in the CNMI. In no particular order, here are the preliminary insights from the survey based on early analysis.

- Majority of Small Businesses in the CNMI had an annual revenue of less than \$50,000 in 2021 (54% ± 6.7%)
- The majority of small businesses in the CNMI did not receive any financial assistance to start their businesses (58% ± 6.2%)
- The largest single reason given for challenges in obtaining finance was the limited knowledge of financing options available (34% ± 5.9%).
- The number one short term concern facing small businesses is the Cost of Doing Business in the CNMI, followed by Finding Suitable Workspace, and Expanding to New Markets.
- The number one long-term concern facing small businesses is the Cost of Doing Business in the CNMI, followed by Recruiting or Retaining Appropriate Workforce, Dealing with Income Volatility.
- Majority of small businesses find it is either difficult or very difficult to start or run a business in the CNMI.
- More than 2/3rds of small businesses find it is difficult or very difficult to find business support and advice in the CNMI.



2022 CNMI SMALL BUSINESS SURVEY



Friends of Business Summit Participants

Small Business Roundtable

Following the collection of responses to the 2022 Small Business Survey, the collaborative team of GCEA, SCC, and SBDC determined that the following question best represents the challenges facing small business leaders to be discussed within the Small Business Roundtable.

The majority of businesses state that doing business in the CNMI is difficult. In what ways can the CNMI Community (government, community organizations, business associations) work toward making starting and running a small business easier? This includes proactive efforts to decrease difficulties such as business development support, business retention programs, or greater information sharing, along with indirect efforts related to permitting, or government regulation if applicable.

The Roundtable was scheduled to take place at the Saipan World Resort, Taga Hall on August 10, 2022, to occur immediately before the Marianas Business Price Friends of Business Summit at the same location.

The organizing group for the Roundtable elected a modified form of Brainwriting to be the format for the Roundtable discussions. Within this methodology, participants are segmented into separate tables, and each table was provided with a sheet with three blank bullet points. Teams are then challenged to respond to the central question with three solutions or ideas. The sheets are then passed to the adjacent table, where the task is to add, build upon, or critique the bullets from the prior table. This progresses with each table reviewing the ideas of the other until the sheets are returned to their original table. After this, the tables review the comments on their original thoughts and present a completed concept that incorporates the thoughts, ideas, and recommendations from other participants.

Following this exercise, the complete body of participants were then engaged in a conversation to derive the priority action areas to support following the Roundtable.



Friends of Business Summit Speakers

The Marianas Business Pride 2022 Small Business Roundtable commenced at 8:45 am with opening remarks from the Small Business Development Center, followed by introductions from the Roundtable facilitator who was tasked with leading the discussion and guiding the event's agenda.

Throughout the table discussions and in the broader post-activity dialogue, the recurring conversation involved the role of government, and government permitting, in adding to the complications and costs associated with starting and running a business. The participants acknowledged that there is ongoing work to ameliorate a number of the challenges discussed during the event. These include the eventual launching of the Energov E-government online permitting platform, which is believed to be available in later 2022, and the EDA-funded Economic Resiliency Center that will effectively provide for the physical co-location of permitting bodies.

With this understanding, the participants sought to discuss priorities from a short-, medium- and long-term perspective.

The majority of the participants agreed that the underlying statutory framework governing the public sector's interaction with businesses is an area in need of comprehensive review. Laws produced over the years need to be reassessed with the totality of other related laws to remedy duplication of efforts, inefficiencies, and ensure a legal structure that would effectively streamline business development and growth.

This, however, was acknowledged to require significant time, research, and conversations. Before the complete revision of the governmental structure for the private sector, the participants believed some efficiencies can be gained through executive action restructuring executive branch organizations, duties, and responsibilities.



2022 CNMI SMALL BUSINESS SURVEY



GOVERNOR'S
COUNCIL OF
ECONOMIC
ADVISERS



Friends of Business Summit Participants

Article III, Section 15 states that “the governor may make changes in the allocation of offices, agencies, and instrumentalities and in their functions and duties that are necessary for efficient administration.” And that, “If these changes affect existing law, they shall be set forth in executive orders which shall be submitted to the legislature and shall become effective sixty days after submission, unless specifically modified or disapproved by a majority of the members of each house of the legislature.”

In reviewing the current responsibilities, mandates, and data from critical regulatory and permitting agencies for business development, an interrelated set of recommendations can be developed that would secure a comprehensive restructuring framework toward a more business-friendly government. Following a thorough review, the action areas can be segmented

into being achievable either through executive order or through the action of the legislature.

To establish this process, the participants recommended the creation of a dedicated Task Force comprised of members of the private sector to be tasked with the mandate to review the permits and regulations required of businesses and recommend, in writing, a process that would make changes in the allocation of offices, agencies, and instrumentalities and in their functions and duties that are necessary for efficient administration in line with the Constitutional authority of the Executive Branch.

This Task Force would further assemble a foundation for determining the medium-term statutory changes that are required to be produced by the Legislative Branch to ensure an administration of government services that promote sustainable economic development and growth.



GCEA, SCC, SBDC Friends of Business Summit Organizers

The Task Force should be comprised of business leaders with experience in operating on Saipan, Tinian, and/or Rota. These individuals should be committed to working toward the production of a written report under a deadline set by the Governor. At the culmination of the Task Force’s work, the Office of the Governor should have actionable policy initiatives that could be implemented through Executive Order.

Long-term, in the 10-year time horizon, the participants saw it possible to have a Commonwealth that supports business development and provides an environment that keeps residents on the island and finding opportunities to work toward their own personal and professional growth and success. Through these immediate actions, it is believed the foundation for achieving this reality is possible.





Governor's Council of Economic Advisers' 10-Year Plan



GCEA's 10-Year Plan

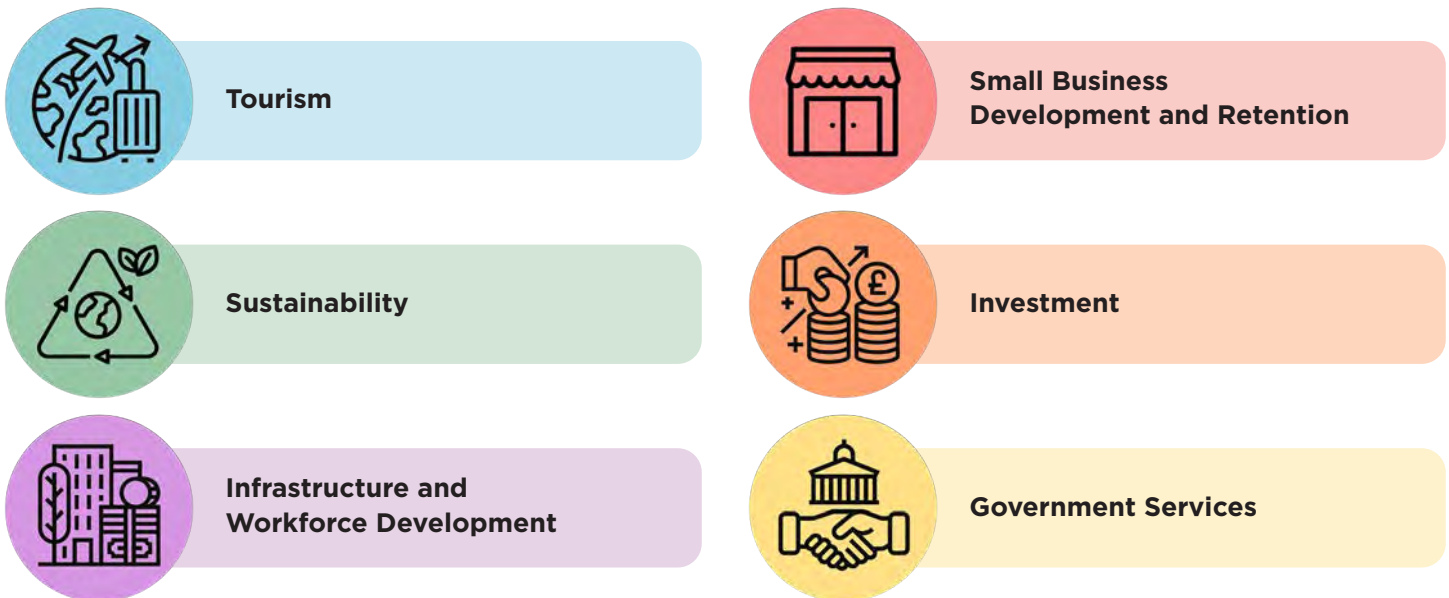
The second major project of the Council's work in 2022 was the development of its 10-Year plan.

Over the course of its existence, the Council provided the Governor and the CNMI Government with a range of recommendations produced through its three primary Committees – Domestic Policy, Tourism Resumption and Infrastructure, and Economic Diversification. These recommendations are cataloged within the Council's Annual Reports for 2020 and 2021.

Throughout this process, the Council has seen the possibility for both the realization of successful dialogue toward systemic issues facing the Marianas and the recognition that a more concerted effort to capture ideas toward a more prosperous Commonwealth. Further, the Council sees a wide-ranging examination of the opportunities and obstacles for the Marianas as the only way to fully accomplish its goals for its work.

This plan developed in 2022 is a living document, a foundation from which the priorities, ideas, and solutions to the Marianas' evolving challenges can be captured, analyzed, and discussed toward innovative and productive solutions, all for the improvement of the islands. The first iteration of the 10-Year Plan was released in July 2022.

In the 10-Year Planning process the Council has embarked upon, it seeks to capture the work performed since its establishment and craft a blueprint for action items that will see improvements to the quality of life for residents of the Marianas and the establishment of the islands as a world-class tourism destination for our visitors. In securing these goals, the 10-Year Plan seeks a comprehensive assessment of the potential solutions to present issues facing the islands, through utilizing the expertise and knowledge of the Marianas' private sector leaders to cover the following areas:



Through these areas, the 10-Year Plan contains 37 recommendations for short-, medium-, and long-term actions to develop the Marianas to become a world-class tourism destination and to improve the quality of life for the residents of these islands.

Developing the 10-Year Plan has dual objectives of enhancing the Quality of Life of the residents of the Marianas and fostering the islands to become a world-class destination, the Council embarked on a wide-ranging assessment of the issue areas most in need of private sector experience and ideas to improve upon. Within each area of Tourism, Sustainability, Infrastructure, and Workforce Development, Small Business Development and Retention, Investment, Government Services, Rota Development, Tinian Development, the respective Planning Committees are engaged in an assessment of the primary issues facing each subject.

This problem-based approach aims at acknowledging that the problems that are seen in the Marianas are well-known and have been long-standing, but that it is the responsibility of each concerned citizen to understand the root causes of each issue and work collaboratively toward beneficial solutions. Under this planning framework, each Planning Committee assessed the core issues, derived the potential root causes, and opened a dialogue on the possible solutions for each.

Within this framework, problems are acknowledged and analyzed. No problem was created in a vacuum and the reality is that every problem seen in the Marianas has one or multiple root issues that allowed it to exist and remain present. Addressing these root causes finds the most productive solutions for remedying the long-term symptoms the problem creates.

The central tenant of this effort is the willingness to accept that problems exist and each stakeholder in the success of the Marianas has a role in seeking long-term solutions to them.

In the 10-Year Plan, the eight planning committees discussed and presented concepts within this framework for development. The areas and issues discussed covered the following:



Tourism

Tourism is the lifeblood of the Marianas economy. It provides jobs, supports amenities and services available to residents, and supplies the majority of government finances that support critical public services. The impacts caused by the COVID-19 pandemic highlight the critical role of tourism in the lives of the Marianas people, and the range of complications that arise when tourism is no longer flowing.

To both objectives of improving the Quality of Life of the residents and achieving world-class destination status for the Marianas, the emphasis on tourism is essential. Greater improvements to the tourism product do not mean greater numbers of tourists but enticing a higher quality of tourists that will support the sector and wider economy. These improvements will expand the market for entrepreneurs and residents, allowing for new business ventures and employment opportunities. Altogether, the success of the Marianas' tourism sector equates to the success of the islands as a whole.

Toward this objective of addressing the longstanding and emerging issues in this area, the following is the Council's perspective of the problems that exist within this area for analysis and recommended action.

Issue Area 1: Lack of Marketing and Access to the Whole Marianas as a Multi-Island Destination

Issue Area 2: Current Status as a Quantity Over Quality Destination

Issue Area 3: Tourism Market is Undiversified

Issue Area 4: Limited Coordination Among Government Agencies Responsible for Tourism Products

Issue Area 5: Lack of Accountability and Regulation Over Actors in the Tourism Sector



COURTESY OF MVA



Sustainability

The Council sees sustainability as not just the environment, but our place within it. Issues related to sustainability and the increased self-reliance of the Marianas against external threats are wide-ranging, but a sustainable future is one in which actions support the natural ecosystem around the residents, and that the mechanisms are in place to ensure security against actions beyond the borders. These include food security, environmental protection, and resiliency against fuel dependence.

Issue Area 1: Littering and Illegal Dumping

Issue Area 2: High Levels of Food Insecurity and Import Dependence



Infrastructure and Workforce Development

Infrastructure is a necessary component to permit the growth of the economy. The term infrastructure covers an array of facilities and structures that support the proper functioning of modern life. There are infrastructure elements that are critical for the operation of any community. In the Marianas, these are facilities such as the sea and airports, the power plants, wastewater pipes and treatment facilities, and water wells and transmission lines.

Roadways, both primary and secondary are also important infrastructure systems. It has long been acknowledged that the Marianas' public infrastructure, much of which was built decades ago, is outdated and in need of rehabilitation or replacement. Failure in any of the islands' public infrastructure impacts commerce, the economy, and the way of life for the residents of the Marianas.

One of the largest continuing issues facing the economy is labor force shortages in critical industries. With the passage of U.S. Public Law 115-218, the Marianas is set on annual reductions of its CW-1 visa





Infrastructure and Workforce Development

allocations till the termination of the program in 2029. These reductions are agnostic to the economic conditions or needs of the Marianas economy. In many ways, the economic collapse of 2020 harkens back to the start of the CW-1 program, where in 2008-2011 the economy and its workforce demands were limited by the diminished economic prospects of the islands. The limited demand for the CW-1 program resulted in dramatic reductions in available CW-1 permits, ultimately leading to the Marianas breaching the cap of available permits as the economy revived in 2016.

Issue Area 1: CW-1 Permit Numbers Annually Decreasing Despite Workforce Demand

Issue Area 2: Impending Expiration of Immigration Transition Program

Issue Area 3: Lack of Collaboration Between Workforce Training and Workforce Need

Issue Area 4: Delays in large- and small-scale infrastructure funding Deployment

Issue Area 5: Federal Workforce Laws Impact Economic Recovery and Growth



Small Business Development and Retention

In the environment of significant economic uncertainty in the Marianas, business investment, development, growth, and retention are goals that require concerted effort to achieve. Businesses have closed, resulting in the employment impacts seen through the unemployment assistance programs. A key factor in supporting employment and success in supporting private sector needs is the underlying structure of government policy that would determine the ease, or ability of businesses to resume operations.

Issue Area 1: Lack of Commercial Financing Options

Issue Area 2: Limited Support Toward Business Retention

Issue Area 3: Government Permitting Challenges for Start-Ups and Small Enterprises





Investment

The circumstances of the Marianas' economy following 2021 further highlights the urgent need for diversification in the sources of economic activity occurring in the Marianas. Great strides have been made toward the establishment of the government's framework for managing development priorities toward diversification in the creation of the Commonwealth Economic Development Authority, however, true and lasting diversification will require greater levels of planning, research, outreach, and resources.

Economic diversification planning relies on a comprehensive assessment of the Marianas' capabilities and resources for the range of potential industries that can aid in fostering resilience. Given the availability of funding provided through federal agencies in response to the pandemic, opportunities exist to leverage CEDA's mandate and incorporate the authority into the planning and selection of

projects critical to the development goals of the Marianas. These could include the development of business centers, enhancements to critical public infrastructure, means for stabilizing utilities services, or leveraging tax incentive programs with federal resources to revitalize abandoned or unused property for alternative development projects.

Issue Area 1: No Existing Process within CNMI Government to Attract and Assess Legitimate Investors

Issue Area 2: Limited Flexibility in Incentive Programs to Allow for Competitiveness

Issue Area 3: Limited Coordination between Government Agencies on the Leasing of Public Lands

Issue Area 4: Large Numbers of Abandoned Properties



Rendering of the Sarapan Fishing Base



Government Services

Government plays an exceedingly important role in the functioning of the Marianas economy. A business requires the services of the government for nearly every aspect of their operations from start-up permitting, to stable utility services. Despite such a large presence in the economy, services provided by government agencies are not guided by market principles. Government maintains a firm monopoly on many fronts, so there is no option to use the forces of competition to seek better service. In this environment, the government must see its role within the functioning of the economy and take a proactive role to ensuring the services it provides must keep pace with the demands of its customers.

Issue Area 1: Inefficient Permitting Systems

Issue Area 2: Lack of Online Access to Government Services

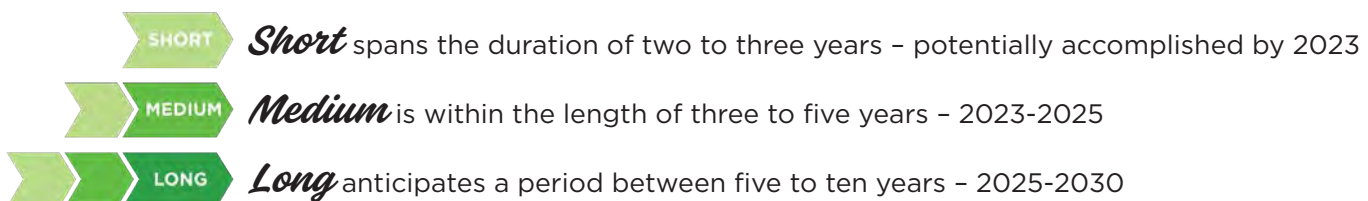
Issue Area 3: No Consistent Customer Service Training for Public Facing Government Personnel



Action Items

In discussing and researching these issues, the planning committees assembled the root causes for these challenges and presented a range of action items to address them. In total, the 10-Year Plan provided in its first release 37 action items to secure tangible successes toward alleviating these issues.

For the purpose of the timeline:






This first iteration of the 10-Year Plan was submitted to the Governor within the mandates of the Council and was published online with greater detail at cnmieconomy.com/reports.

GCEA'S 10-YEAR PLAN

	<i>Action Item</i>	<i>Timeline</i>	<i>Responsible Entity</i>
1	Encourage and Incentivize Differentiation in the marketing of the different islands	SHORT	MVA
2	Promote Stable and Adequate Inter-Island Transportation	MEDIUM	CPA, MVA
3	Development and target investment into Tourism Products in Tinian and Rota	LONG	MVA, CEDA
4	Require Hotel Branding for All Future Public Land Leases	SHORT	DPL
5	Segment and Concentrate on Priority Tourism Centers	SHORT	OPD, MVA, CEDA
6	Maintain and Enhance Tourism Sites through Public Private Partnerships	MEDIUM	DPL, DLNR, CEDA
7	Promote and Incentivize New Air Service Routes to the Marianas	MEDIUM	MVA, CPA, CEDA
8	Advocate for Greater Flexibility within the Guam/CNMI Visa Waiver Program	SHORT	CNMI
9	Repeal Executive Order 03-02 and Amend Public Law 14-27	SHORT	Legislature
10	Require Accreditation and Licensing for Tour Operators	SHORT	Legislature
11	Institute Penalties for Tour Guides Operating without Certification	SHORT	Legislature
12	Regulate Guest Houses, and Bed and Breakfasts	SHORT	Legislature
13	Establishment of a System of Universal Garbage Collection	SHORT	CNMI
14	Promote the establishment of privately operated Cooperatives	MEDIUM	CNMI, CEDA, DLNR
15	Farm Plots are Targeted for Infrastructure Development and Support	MEDIUM	CUC, IRP, DLNR
16	Pursue Financing Options for Commercial Fish/Agriculture/Cattle operations	MEDIUM	CEDA, DLNR
17	Monitor and add the Marianas Experience in Conversations of National Labor Shortages	SHORT	CNMI
18	Seek Amendment to U.S. Public Law 115-218	SHORT	CNMI
19	Advocate for greater workforce numbers to increase opportunities for Marianas Residents	SHORT	CNMI
20	Establish Industry Organizations to Guide Vocational Training	SHORT	Private Sector, CNMI, GCEA

	<i>Action Item</i>	<i>Timeline</i>	<i>Responsible Entity</i>
21	Greater research into the challenges of entrepreneurs in obtaining business finance	SHORT	CEDA, Commerce
22	Establish a Community Development Entity within CEDA	MEDIUM	CEDA
23	Greater understanding of the business challenges should be acquired and captured	SHORT	CEDA, Commerce
24	CEDA is empowered to support Business Retention Initiatives	SHORT	CEDA, CNMI
25	Create an acceptable delineation between small, medium, and large-scale businesses	SHORT	GCEA
26	Establish Tiered Regulatory Requirements	MEDIUM	CNMI
27	Utilize available investment incentives to establish opportunities for due diligence	SHORT	CEDA, DPL
28	Modernize the Investment Incentive Act of 2000	SHORT	Legislature
29	Coordinate Public Land Requests for Proposals with CEDA, OPD and MVA	SHORT	DPL, CEDA, OPD, MVA
30	Require adequate completion bonds for Public Land leases	SHORT	DPL
31	Enhance enforcement mechanisms for blighted properties	MEDIUM	Zoning, CEDA
32	Include Targeted Abandoned properties into Targeted Economic Development Incentives	MEDIUM	Zoning, CEDA
33	Align Permitting requirements and processes	SHORT	CNMI
34	Plan for the collocation of permitting staff	MEDIUM	CNMI
35	Establish a unified online permitting portal for businesses	SHORT	CNMI, Finance
36	Mandate the Establishment of Agency and Department Websites	SHORT	CNMI
37	Require Customer Service Training for Customer-facing Staff	SHORT	CNMI, OPM

GCEA 10-Year Plan Timeline Legend	 SHORT	Short spans the duration of two to three years - potentially accomplished by 2023
	 MEDIUM	Medium is within the length of three to five years - 2023-2025
	 LONG	Long anticipates a period between five to ten years - 2025-2030



The Marianas Economy



Economic Highlights of 2022

New Interisland Transportation Achieved in 2022

Marianas Southern Airways begins servicing the CNMI

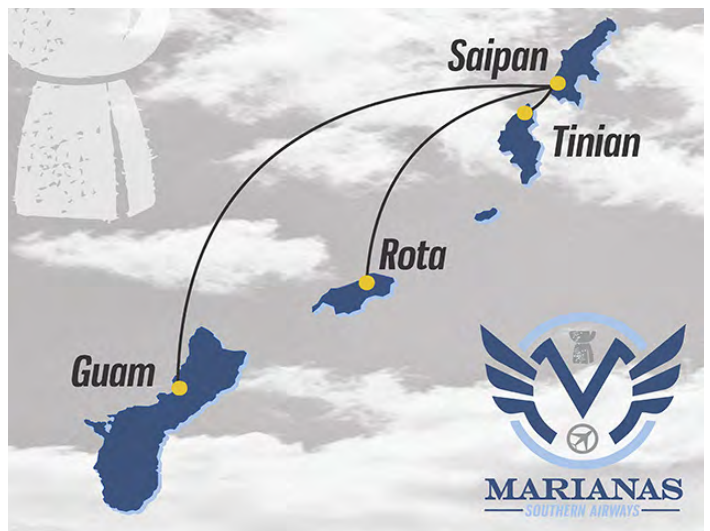
In July 2021, the GCEA identified opportunities to expand the CNMI tourism market by developing the Marianas as a true multi-island destination and made recommendations to prioritize the expansion of transportation throughout the islands through airline subsidies, the establishment of a maritime highway, and the pursuit of Essential Air Service and Small Community Air Service Development Program Resources.

Historically, the lack of reliable, sustainable, and affordable transportation options has limited the growth of tourism and subsequently the economies of Tinian, Rota, and the Northern Islands.

In August of 2022, the CNMI welcomed a new carrier, Marianas Southern Airways, a joint venture partnership between Saipan investors and Southern Airways Express, one of the largest commuter airlines in the United States. The airline was founded in 2013 and is based in Palm Beach, Florida. Southern Airways is the parent company of Mokulele Airlines. MSA aims to provide daily service between Saipan, Rota, Tinian, and Guam, with plans to increase the frequency and Guam-direct flights as its fleet expands. The company has also stated its plans to open international routes. The airline currently employs about 30 CNMI residents.

Marianas Southern Airways operates the new Tecnam P2012 Travellers, known as the world’s most advanced twin turbocharged piston aircraft. The nine-seat aircraft features generous luggage allowances. MSA began servicing the islands with two aircraft and has plans to expand its fleet to six aircraft over 12 months and increase the number of daily flights will drastically increase. MSA is working on an interline agreement with United Airlines to offer convenient ticket purchasing and connectivity between the CNMI and Guam’s United Airlines flights, specifically the Honolulu flight.

The new service option aligned with the Council’s recommendation toward seeking incentives to provide more stability and resiliency of essential inter-island travel. The initiation of this service provides greater options for success in Tinian and Rota and the potential to propel the Marianas as a premier multi-island destination.



CEDA Appoints the Agency's First Economic Development Manager

In April 2022, the Commonwealth Economic Development Authority's (CEDA) Board of Directors announced the hiring of the agency's first Economic Development Manager (EDM), Dave Guerrero, formerly of First Hawaiian Bank in Saipan.

The EDM role is a specialized position created as a result of Public Law 22-1, which transformed the Commonwealth Development Authority into CEDA, the government agency tasked with generating investments and driving economic development for the Marianas. The law designated CEDA as the CNMI's lead agency for economic development and will ensure that additional tools and funding are provided for the specific purposes of attracting, retaining, and expanding foreign private sector investments in the CNMI.

Through the recommendation of the GCEA, the CNMI saw the establishment of the Commonwealth Economic Development Authority (CEDA) through the first public law of the 22nd CNMI Legislature. In 2020, the Council recommended that the CDA evolve into CEDA as a strategic step toward attracting quality investors and new industries to the islands. This new law emphasized that future economic development in the Marianas is a proactive responsibility of an agency of government and would be driven by the needs and desires of the community.

The Economic Development Manager will work with the legislature, government agencies, and stakeholders to improve the Marianas destination and make the CNMI more attractive to the right investors locally and abroad. This role will also work to create opportunities for economic diversity.

CEDA Executive Director Manuel A. Sablan noted that Mr. Guerrero's credentials, private-sector experience, and deep understanding of economic development will help to lay a strong foundation for CEDA.

GCEA Supports CEDA's Mission

The Council fully supported the hiring of a dedicated EDM and lends its support to ensure that Mr. Guerrero has the support he needs to be successful and to work together as a community to build up the CNMI to be more appealing to international investors.

The Commonwealth is ready to build its economic future, and with the economic challenges as a result of the pandemic and natural disasters, this time is ideal to be proactive and strategic.



The appointment of a new Economic Development Manager is the smartest investment in the Marianas' future. With Mr. Guerrero's expertise and extensive background in economics and finance, he will help the CNMI government and the private sector understand what the Marianas needs to accomplish to attract investors and become more economically stable. Mr. Guerrero has the important job of connecting the Marianas to the right people and driving economic development that will directly meet the needs of the people.



CEDA's Transformation

When it was created in 1984, the Commonwealth Development Agency (CDA), an autonomous public agency, was tasked with stimulating the economy and promoting the CNMI to regional and global investors. Other government agencies also assist in promoting investments in the CNMI. In June of 2021, Public Law 22-1 was unanimously approved by the CNMI Legislature and signed into law by Gov. Ralph DLG Torres, thus restructuring and renaming CDA into CEDA, the government agency tasked with generating investments and driving economic diversity for the Marianas. CEDA was identified as the lead agency to spearhead future economic growth. With the EDM appointment, Guerrero will liaise with local agencies, stakeholders, and investors to secure quality projects for the Commonwealth. CEDA's mission is to improve economic stability in the Marianas, improve the quality of life for residents, create business and job opportunities on all islands, and increase tax revenues for the government. For more information about CEDA, visit developcnmi.com.

Tourism

The Marianas economy experienced its second year of recovery from the COVID-19 pandemic that began in early 2020. Still in the stages of recovery, the economy has not fully rebounded to pre-pandemic levels, though noticeable increases in economic activity from 2021 were present. Most significant were the increases in tourism arrivals, largely from South Korea as a result of the Tourism Resumption Investment Plan, proposed by the Council and launched by the Marianas Visitors Authority (MVA).

Figure 1 shows total tourism arrivals for both 2021 and 2022. With increased air service and the easing of international and local COVID-19 restrictions, total arrivals to the Marianas were significantly higher than their 2021 basis. For the arrival statistics available for 2022 up to October, the Marianas witnessed an average increase against the prior year of 1,287%, speaking to both the continued collapse of tourism arrivals in the first three quarters of 2021 and the extent to which the rebuilding of the tourism sector has progressed in 2022.

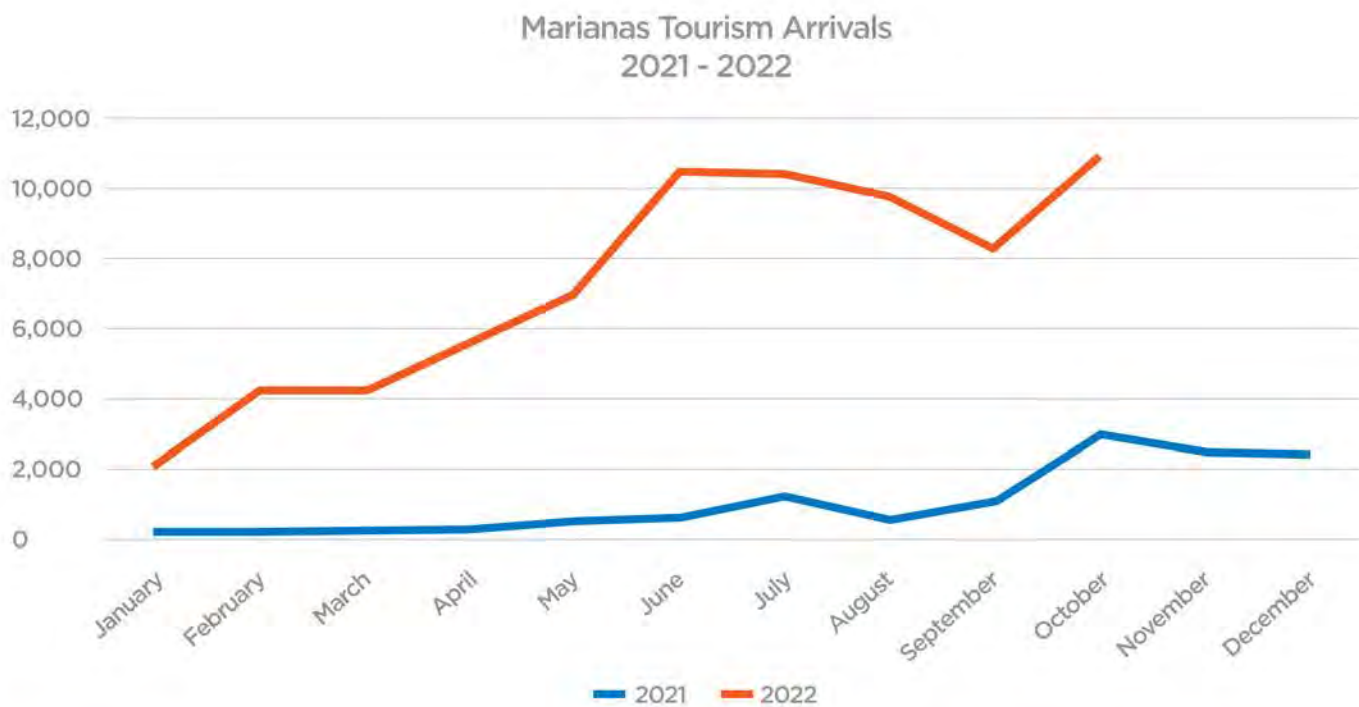


Figure 1: Total Tourism Arrivals to the Marianas 2021-2022. Source: Marianas Visitors Authority

On September 1, 2022, United Airlines, through negotiations and consultations with MVA, officially launched a new direct air service route between Saipan and Narita, Japan. This was the first direct air service route between Japan and Saipan by a legacy carrier since the departure of Delta Air Lines from the region in May 2018. Direct air service between Saipan and Japan has long been a goal of the tourism sector in an effort to garner increased source market diversification.

As shown in **Figure 2**, arrivals from Japan spiked markedly in September 2022 coinciding with the resumption of direct air service.

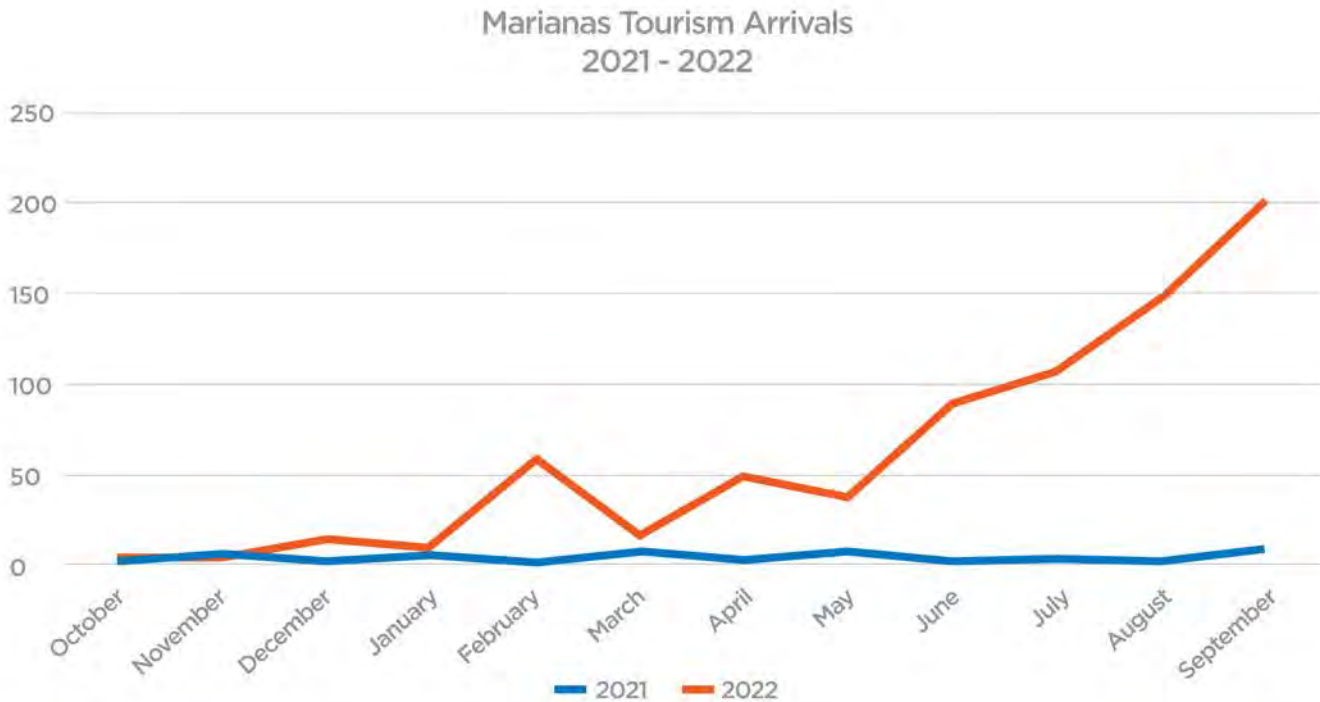


Figure 2: Japan Arrivals to the Marianas 2021-2022. Source: Marianas Visitors Authority

Despite the progress made in establishing the connections needed to rebuild the Japanese market in the Marianas, data shows a continuing impact of the COVID-19 pandemic on the total outbound travel market in the country. According to preliminary figures from the Immigration Service Agency of Japan, total outbound travel from Japan in September 2022 was estimated to be 319,165 “visits” or outbound trips. While estimated to have increased 509.5% over 2021, the September 2022 statistics of outbound travel remains significantly diminished compared to 1,751,477 visits in September 2019.¹

One development within 2022 that has impacted the capability for the tourism market’s resumption to fully take hold has been the increase in the value of the U.S. dollar relative to the currencies of traditional source markets for the Marianas. As a response to increased inflation throughout the United States, the U.S. Federal Reserve Board increased the Federal Funds Rate 5 times in 2022, raising the rate to 3.75%-4% in November 2022. Increases to the Federal Funds Rates have the result of increasing interest rates throughout the economy, providing higher yields for U.S. Dollar based investments and drawing increased foreign capital toward U.S. bond and interest rate products. The surge of demand for U.S. investments increases the pressure on the U.S. Dollar, raising its value against foreign currencies.

In viewing the magnitude of this increase in relative value of the U.S. Dollar, a reasonable metric is the Real Broad Effective Exchange Rate for the United States produced by the Bank for International Settlements that calculates the real effective exchange rates through weighted averages of bilateral exchange rates adjusted by relative consumer prices. In **Figure 3**, the Real Broad Effective Exchange Rate for the United States has reached its highest levels in nearly 30 years.

¹<https://www.tourism.jp/en/tourism-database/stats/outbound/>

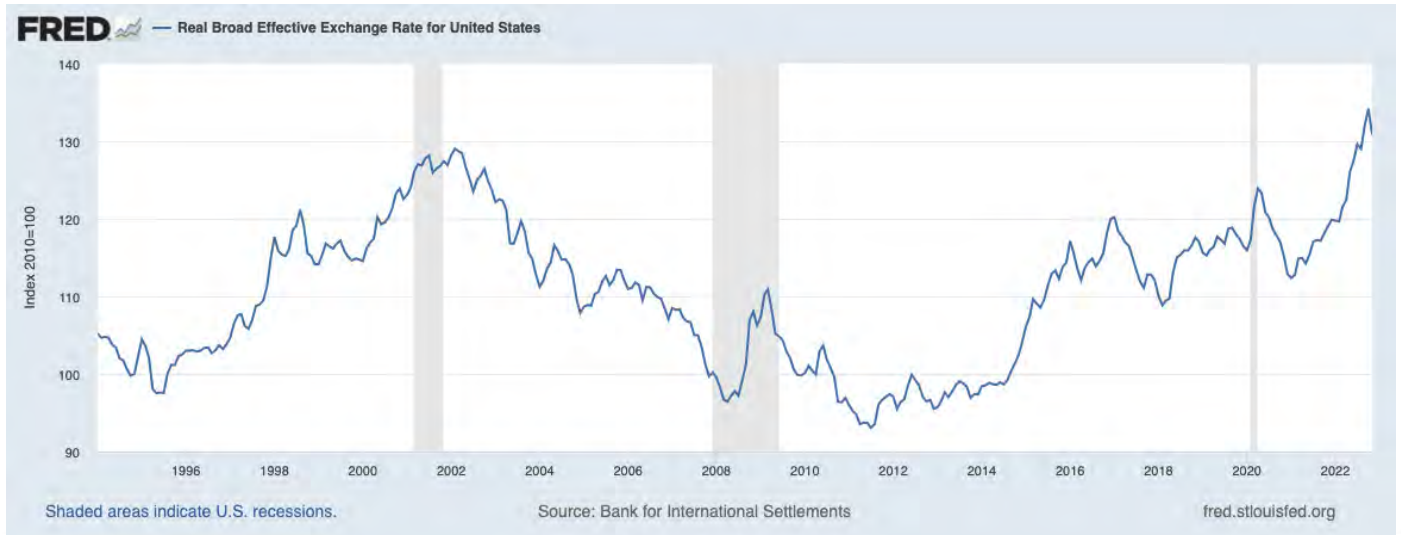


Figure 3: Real Broad Effective Exchange Rate for United States

This has a pronounced impact on the tourism market for the Marianas. As an economy operating the U.S. Dollar for the products, services, and accommodations purchased on island, changes to exchange rates between source markets have the effect of increasing or decreasing the relative value of the Marianas as a tourism product. **Figure 4** shows the spot exchange rate between the U.S. Dollar and the South Korean Won.



Figure 4: South Korean Won to U.S. Dollar Spot Exchange Rate

The relative value between the currencies shows a 20% increase in the cost of the U.S. Dollar in South Korean Won between the start of 2021 and the most recent spot exchange rate data. Holding hotel, restaurant, and service prices constant for this period would result in a 20% increase in overall costs borne by a South Korean visitor to the Marianas.

The impact of dramatic price increases on the Marianas tourism product may have continued impact in total arrivals as the U.S. Federal Reserve Board and the U.S. economy continues its efforts to combat historic domestic inflation. Key to remember, tourism is the largest export of the Marianas. Just as low relative currency values improve affordability of exported manufactured goods, a lower relative currency between the U.S. Dollar and the currencies of the Marianas' source markets creates more affordable travel options for foreign tourists.

Marianas Economic Indicators

Recent economic data provided by the CNMI Department of Commerce, Central Statistics Division, provides additional insight into the structure of the Marianas Economy in 2022. Data from the Banking Division of the Commerce Department shows in **Figure 5** a substantial increase in deposits during Q2 of 2021, corresponding with the initial release of stimulus and relief funds provided through federal aid.

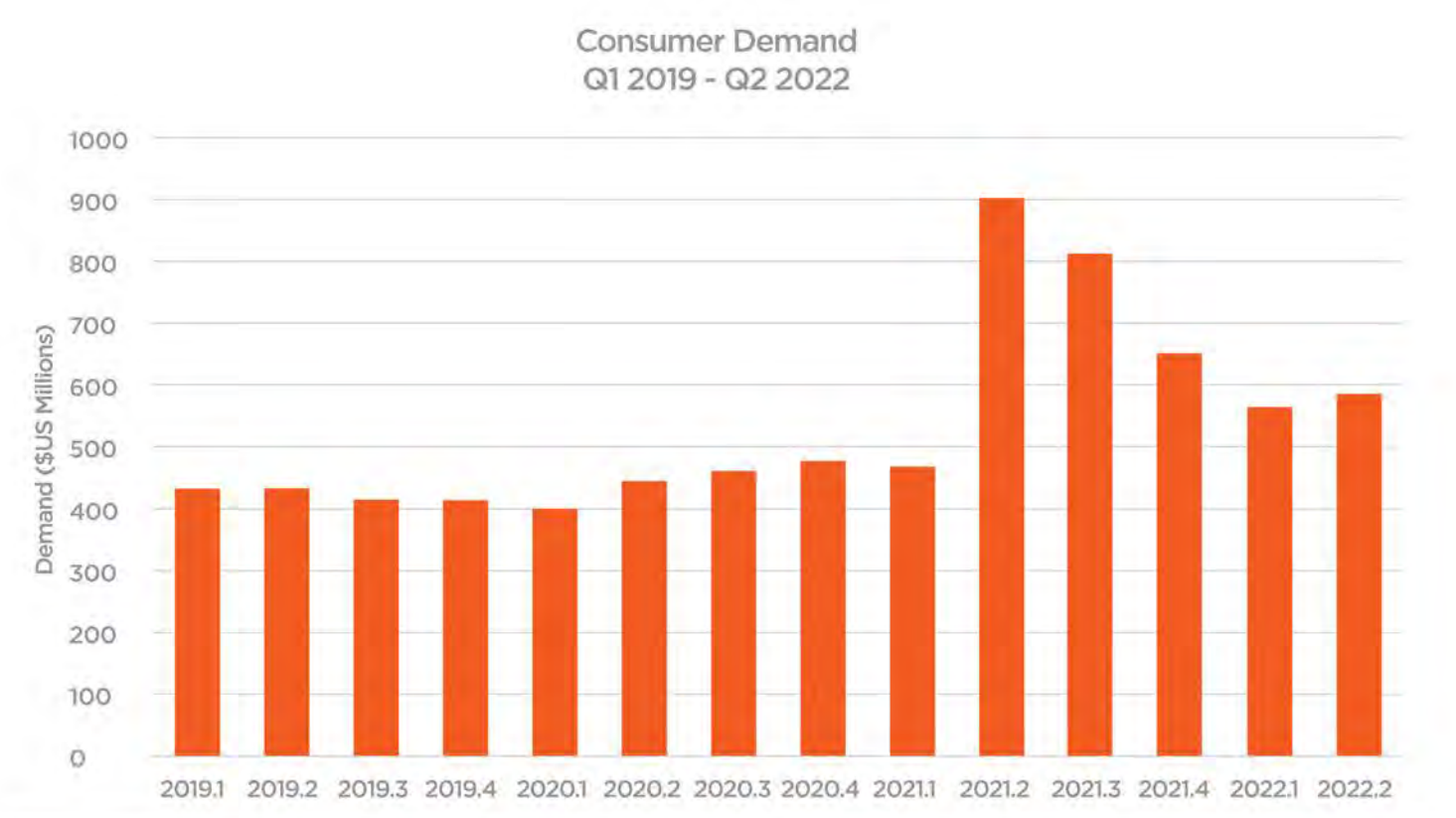


Figure 5: Consumer Demand from 1st Quarter 2019 to 2nd Quarter 2022. Source: CNMI Department of Commerce

Since the surge in Q2 of 2021, the demand has tapered, but remains above pre-pandemic levels, not accounting for inflation. Of further note, in the GCEA 2020 Annual Report, the Council highlighted a concern related to the significant increase in consumer debt in the Marianas. In the report, the Council stated:

“With the expiration of these support programs, and in the absence of a large resumption of tourism to the CNMI, personal consumption throughout the economy will soon ground to a halt. Already, since the onset of Typhoon Soudelor in 2015 and the associated disruptions to the CNMI economy over the following years, the Council has seen an alarming increase in consumer debt. According to the CNMI Central Statistics Division banking data, consumer debt has risen by 53.6% between 2015 and 2019. For perspective, the rate of increase between 2007 and 2014 was only 23.4%. At present, consumer debt is the highest it has been on available record at \$159.33 million. While there are still many reasons for this dramatic rise, which could include disaster recovery financing, alternative business financing, and fixed autonomous consumption necessitating debt during government austerity measures, the height of this exposure in the community is of concern. Should no further levels of support be provided by the federal government, or no greater levels of economic activity support the resumption of employment in both the public and private sectors, the present levels of indebtedness may pose a significant risk to consumer expenditures, and may lead to greater levels of foreclosures, repossessions, and encumber the community into years of debt penalty repayments that will

offset economic growth in future years. These impacts can be expected to be seen in the first quarter of calendar year 2021 should no change in present conditions be achieved.”

As shown in **Figure 6**, following the mobilization of federal aid, unemployment support programs, and other forms of assistance, the increase in consumer debt began a rapid decline at the start of 2021 and this decline has continued through Q2 2022.

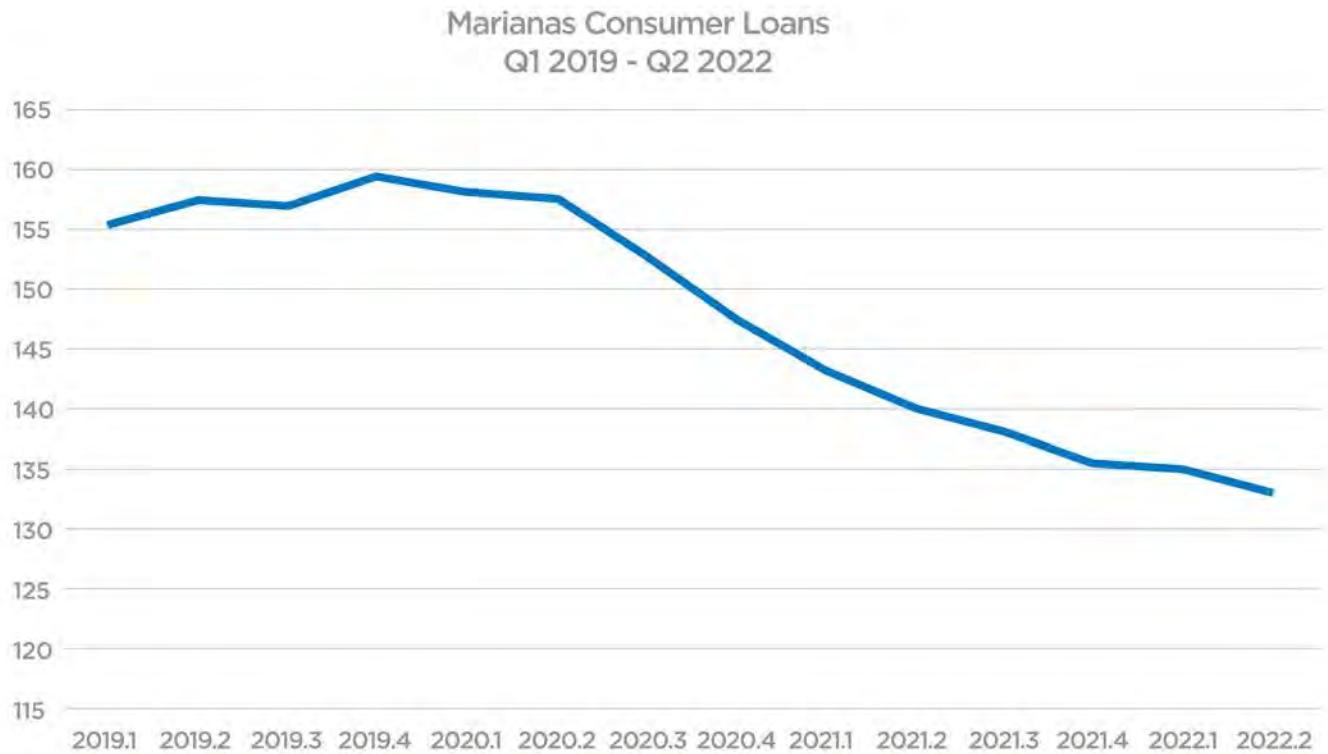


Figure 6: Consumer Loans from 1st Quarter 2019 to 2nd Quarter 2022. Source: CNMI Department of Commerce

There exists a statistically significant correlation between consumer demand (**Figure 5**) and the levels of consumer debt. Simplifying the relationship, with a \$1 increase in consumer demand, consumer loans decrease by approximately \$0.05. The assumption derived from this analysis is that consumers with increased resources are paying down existing debt. This provides a reprieve for many individuals, but the expense toward debt reduction does not stimulate the wider economic activity possible through regular consumer expenses. As federal assistance ends in 2023, and demand potentially declines, consumer debt and its long-term impacts of it on sustained economic activity are worth monitoring.

As federal assistance ends in 2023, and demand potentially declines, consumer debt and its long-term impacts of it on sustained economic activity are worth monitoring.

Federal Government Data

Before the COVID-19 pandemic, estimates of the Marianas’ Gross Domestic Product for the prior year were provided during the 4th Quarter of the year. Since the pandemic, this information has been delayed to the 1st Quarter of the subsequent year, providing a delay of two years of economic data. To date, the most recent Gross Domestic Product data from the U.S. Bureau of Economic Analysis is from 2019 and has been reported on within the GCEA 2021 Year End Report.

Despite the lack of this data, two federal government reports provide critical information for the understanding of the Marianas economy – detailed results of the 2020 decennial census and the 2022 updated report of the U.S. Government Accountability Office.

2020 Decennial Census

The 2020 Decennial Census reported that Marianas’ total population fell from 2010 by 12.2% to 47,329. The population decline was even more pronounced in both Tinian and Rota, which witnessed a population decline of 34.8% and 25.1%, respectively. Saipan saw its population decline by 10% within the 10-year period.

The population has a significant role in the economic potential of the Marianas. Given the historic workforce challenges, decreasing total population size reduces the available and potential labor force needed to operate the existing capital within the economy. More broadly, the decrease in population reduces the number of consumers on the island to support local demand for goods and services.

A few noteworthy data sets were provided in the 2020 Census results that will be discussed here. First is the age composition of the existing Marianas population. As shown in **Figure 7**, the age distribution of the Marianas represents a constrictive population pyramid in which there are lower numbers of younger people within the population.

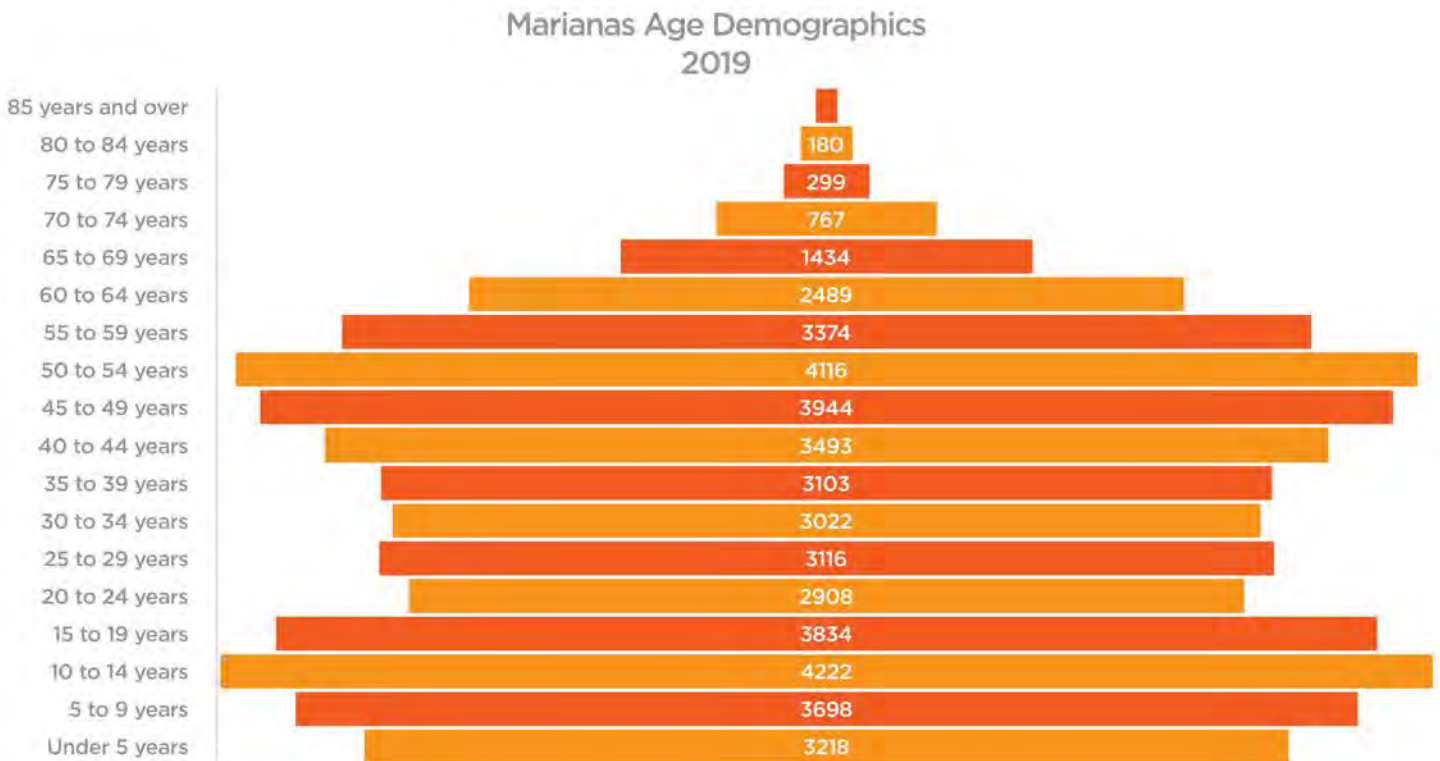
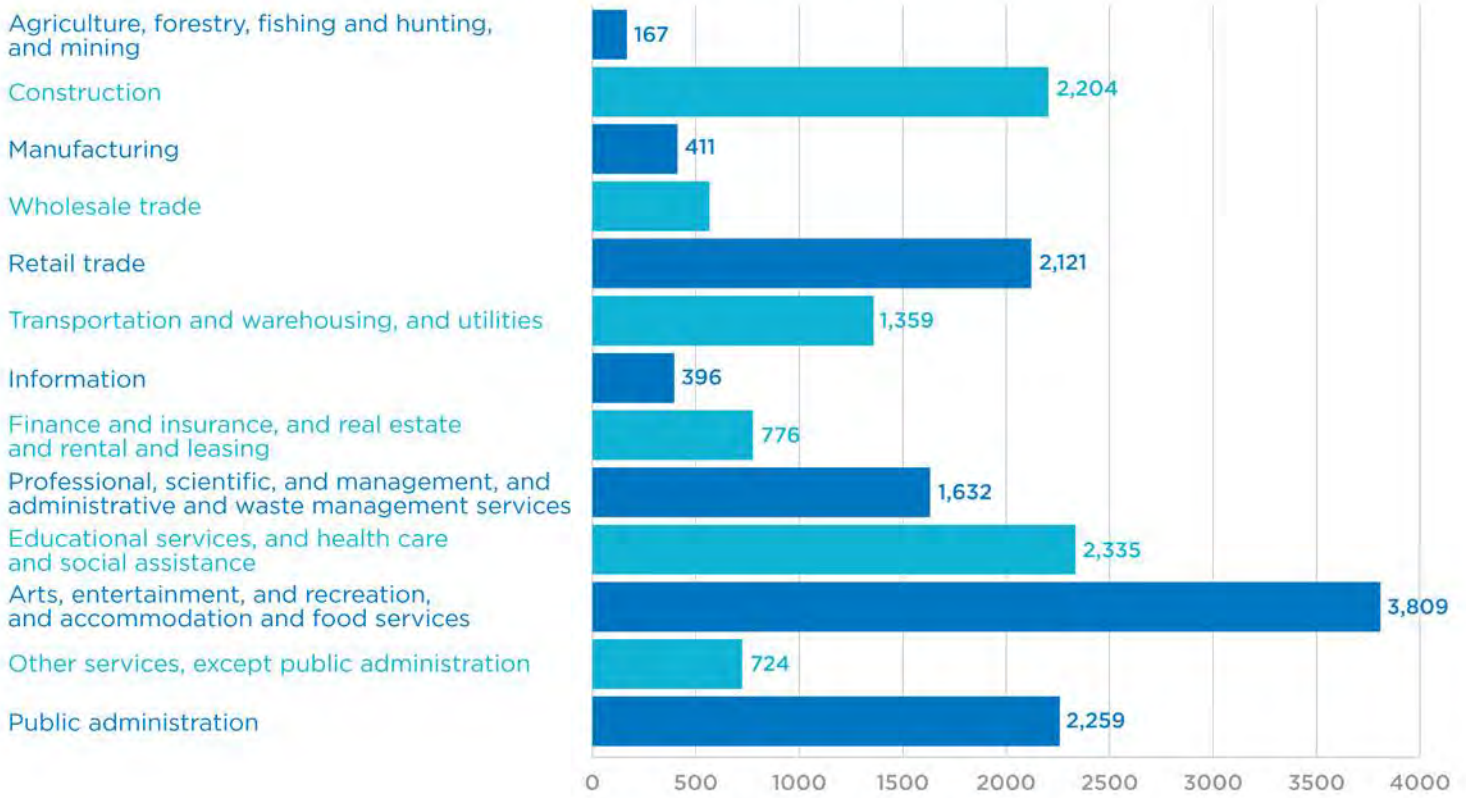


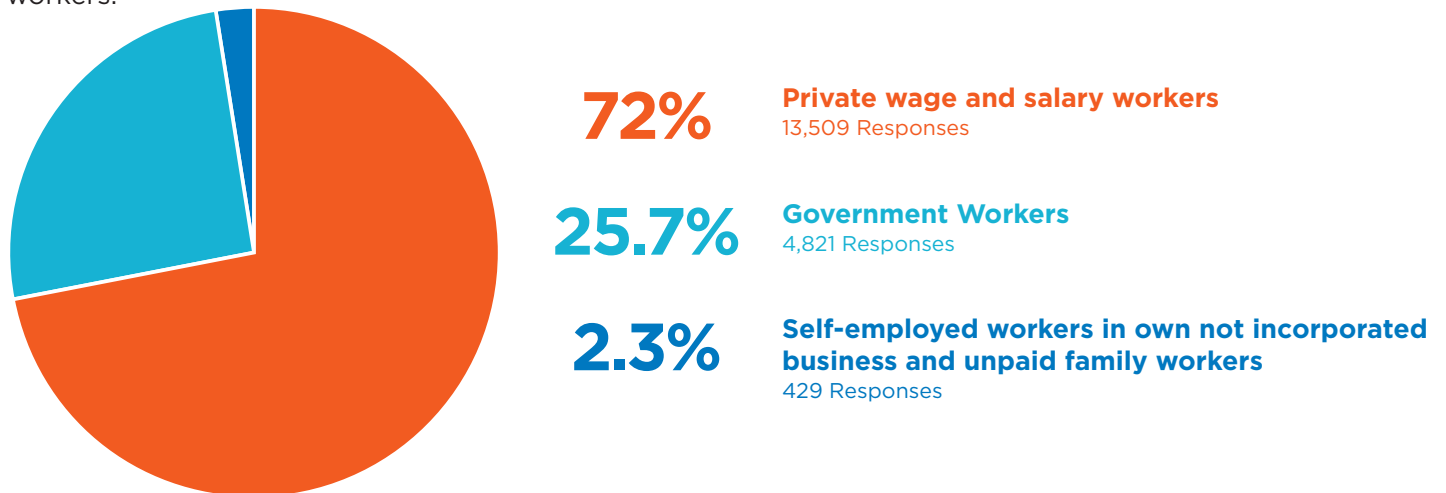
Figure 7: Age Breakdown of Marianas Population. Source: U.S. Census Bureau

Of the population, the subset of the civilian employed population over the age of 16, shows the largest section of employment is within the Arts, entertainment, and recreation, and accommodation and food services Industry (20.3%), followed by Educational services, and health care and social assistance and Public Administration (12.4% and 12% respectively).

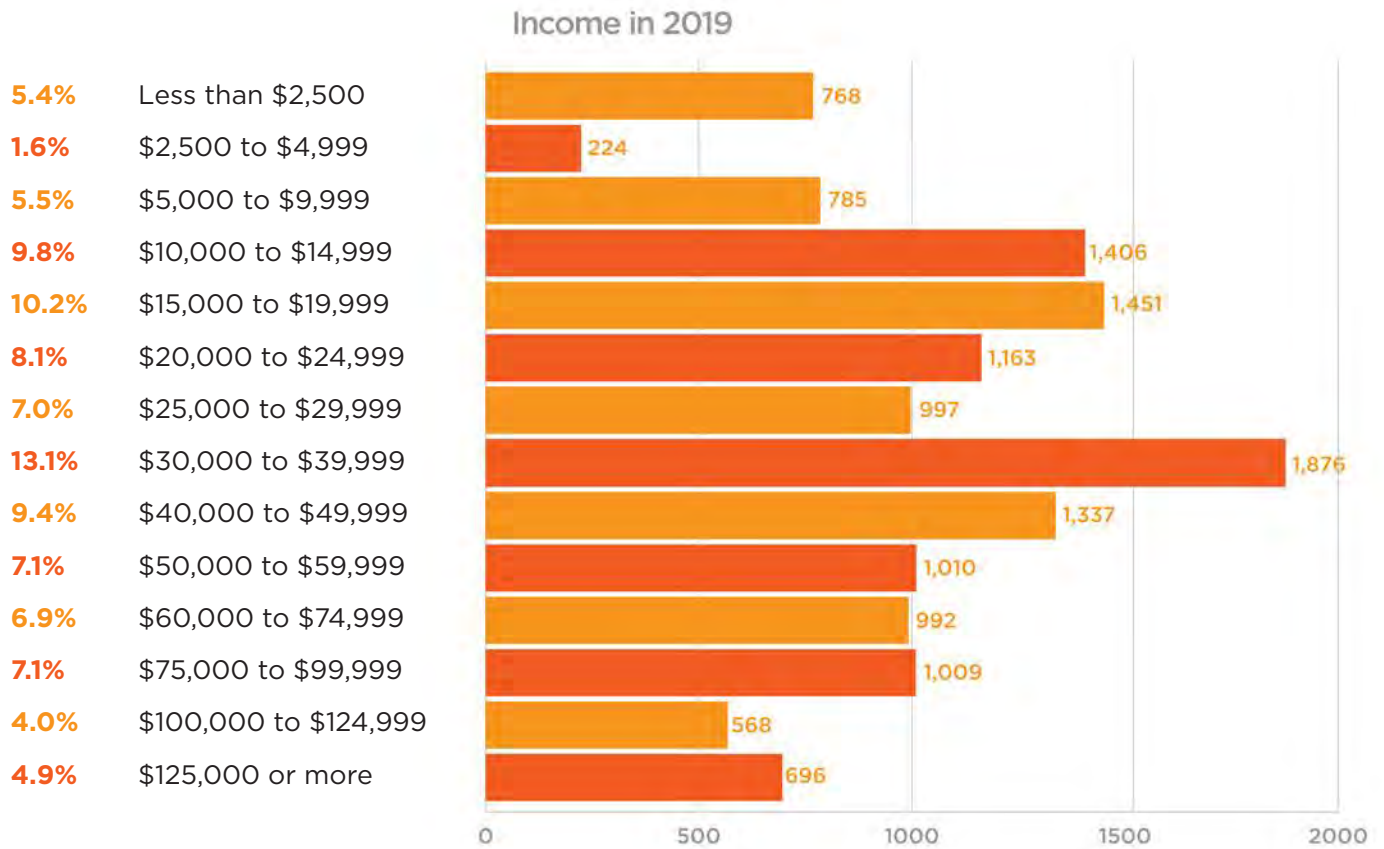
Civilian Employed Population 16 Years and Over
Total Responses: 18,759



Of the workers within the population, 72% were Private wage and Salary workers, and 25.7% were government workers.

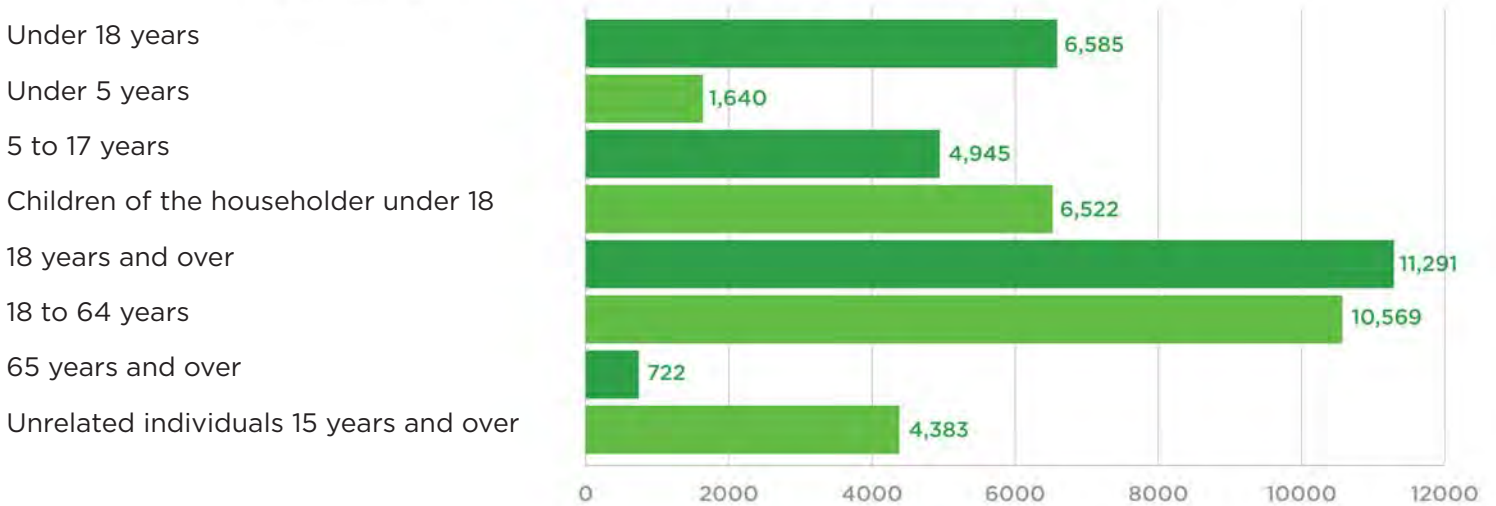


Of the total 14,282 households surveyed for the Census, the majority (52%) earned an income in 2019 greater than \$30,000. The median household income was \$31,362 and the average household income was \$43,905.



Of the total population, 38% of all individuals within the Census counts had incomes below the 2019 federal poverty level. The percentage of families living beneath the poverty level was 33.7% declining from 44.4% in the 2010 Census.

Families and People with Income in 2019 Below Poverty Level

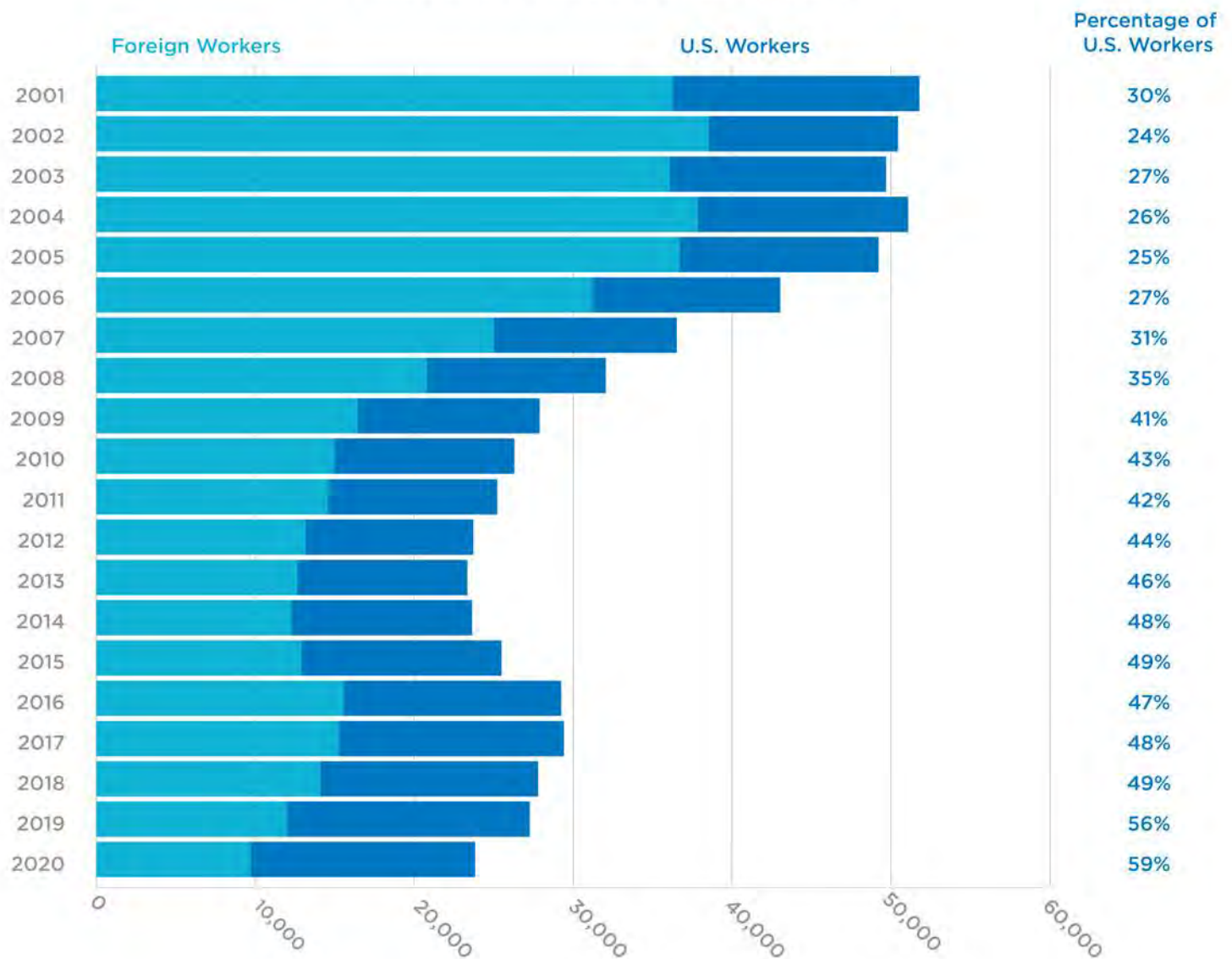


These statistics and the results of the 2020 Census are critical in the allocation of federal program funds, and in the planning necessary to ensure compliance with the labor force mandates of the Northern Mariana Islands U.S. Workforce Act (U.S. Public Law 115-218).

In its 2022 release of Recent Workforce Trends and Wage Distribution for the CNMI, the U.S. Government Accountability Office (GAO) provided important data for understanding the Marianas' progress toward meeting its domestic workforce needs following the termination of the immigration transition period in 2029.

Most critical of this data from the Council's perspective are the numbers of foreign workers within the labor force that would potentially be required to depart or seek visa classifications outside of the CW-1 permit process. From the GAO classification of employed workers in the Marianas between calendar years 2001 and 2020, the percentage of U.S. workers in the labor force grew from 30% at the start of the data to 59% in 2020. The total workforce has contracted in this period, from 51,783 workers to 23,840, with U.S. workers falling by 1,393 workers or 9%.

Foreign and US Workers in the Workforce



Two factors are at play with the historic proportion of U.S. workers in the economy. First was the reclassification of Long-term Permanent Residents from “Foreign Workers” to U.S. Workers in 2019 and 2020. This saw the inclusion of 1,967 workers in 2019 and 2,035 workers in 2020 being appropriately reclassified as U.S. Workers. The second was the significant decline in CW-1 approvals during the course of the pandemic.

The GAO data shows that the Marianas economy utilized 60% of the available CW-1 permits in the fiscal year 2020, and 44% of the available permits fiscal year 2021. This is largely a result of the collapse of the Marianas economy following the termination of international flights during the pandemic, and the closure of businesses as commercial activity slowed.

	Numerical Limit on CW-1 permits	Approved CW-1 permits
2012	22,416	7,326
2013	15,000	9,530
2014	14,000	8,731
2015	13,999	9,750
2016	12,999	13,448
2017	13,348	13,685
2018	9,938	9,389
2019	13,000	11,611
2020	12,500	7,524
2021	12,000	5,365



SOURCE MICHAEL JORNAL



Source MNTECH



Source Michael Jornal

Challenges for the Economy

The focal point of the 10-Year Plan and related efforts have been to detail and examine the main systemic challenges facing the CNMI economy and their root causes. However, the systemic challenges have persisted for many years and relate to the structural weaknesses of the economy that include:

- Limited resources
- Limited domestic risk capital
- Shifts in legislation related to business
- Limited incentives from local government
- Stringent import/export regulations
- Complex government regulations
- High cost of ocean shipping
- No airline hub (limited direct flights to major markets)

In compliment to the work and detail of the structural constraints placed on the Marianas economy, there are pressing concerns needing to be highlighted for understanding and action in 2023.

Primary among the challenges are the workforce and access to the necessary labor to recover the economy. The CNMI Immigration transition period is set to expire in 2029, however, the Northern Marianas U.S. Workforce Act placed a statutory CW-1 permit reduction schedule that will see a set reduction of available permits until the expiration of the program. Since the passage of the Act, the reduction schedule has seen permits reduced by 500 per year. Beginning in 2023, applications for fiscal year 2024 CW-1 permits will see the first year of the accelerated reduction schedule that will begin reducing available permits by

1,000 annually until 2029. The fiscal year 2024 CW-1 allotment will see available permits become reduced to 10,000, with the fiscal year 2023 allotments falling below approved CW-1 permits in 2019 before the pandemic.

If the Marianas intends to rebuild its economy to the pre-pandemic levels of activity and employment, there is little indication it will have the same access to workers that were available at that time period. The reduction in CW-1 permits in 2020 and 2021 signals that new CW-1 hires to aid in supporting the economic recovery will not have the same levels of experience or skills as those who departed in that period. The Council envisions a significant increase in the total labor pool will be required to reach 2019 levels of economic activity given the extent and magnitude of the collapse caused by the pandemic. With diminished allotments of CW-1 permits, and the largest reduction in overall population in the nation, whether or not the labor resources will be available to realize the levels of economic activity required within the years ahead.

The reduction in CW-1 permits further corresponds with a reduction in the available resources to train and educate U.S. workers within the Marianas. Each petition requires employers to pay \$200 for the training of U.S. workers. This resource is dependent upon the utilization of the CW-1 program and has proven to be a significant asset to institutions such as the Northern Marianas Technical Institute. However, with the reduction in permits in 2020, 2021, and 2022 beneath the cap and historic levels, the amount of funding available to meet the mandates of the law has been reduced without the means to replenish the lost opportunity.



Source Michael Jornal



Source MNTECH

Further complicating the Marianas' access to labor has been the struggles experienced by employers in obtaining CW-1 permits within the numerical limits. The Northern Marianas U.S. Workforce Act added a new component to the transition period that requires employers to obtain a Temporary Labor Certification (TLC) before petitioning a CW-1 worker into the Marianas. This additional process has seen significant delays, pushing start dates and application periods for CW-1 workers beyond normal timeframes. The delays in TLC processing are a national issue, with states facing backlogs and delays with the processing of workers under other employment-based visas. On July 7, 2022, Senator Susan Collins of Maine wrote to Secretary Martin Walsh of the U.S. Department of Labor highlighting the workforce shortages faced across the country, and the impact of delays on processing to employers. In her letter, Senator Collins remarked "Delays of even a few days can have devastating impacts on their ability to stay open."

Lastly, the looming impact of the requirement for CW-1 workers to return to their country of origin following the second renewal period for 30 days before applying for renewal (also known as "Touch Back") is yet to be seen, but the Council sees the implementation of this requirement as a serious impact to the ability for businesses to remain in operation while recovering. This requirement places additional burdens on top of the existing delays in permit processing that would reduce the available manpower required by the economy for indeterminate periods.

While the transition period does not fully terminate until 2029, the Council sees these issues and the current trajectory of the Marianas' workforce issues to be a primary challenge to economic growth in the year ahead.

More broadly, the Marianas continues to face credible threats to its ability to maintain economic activity following the COVID-19 pandemic. Tourism arrivals have increased over 2021 levels but are still far below pre-pandemic arrivals. Cost increases caused by the appreciation of the U.S. Dollar coupled with lingering hesitation toward international travel are not expected to decrease as 2023 begins. Further, the Marianas' second largest tourism source market, China, has not definitively announced its plans for resuming international travel from the country and

"Delays of even a few days can have devastating impacts on their ability to stay open."

- Senator Collins

remains outside of the current tourism makeup for the islands.

All of these elements are placed against the backdrop of the expiration of primary forms of federal assistance at the end of 2023. It is the goal of the Marianas' private sector and government to resume economic activity at the pre-pandemic levels by this time, but whether this is a possibility given the constraints during this recovery period is unknown.





*Outlook and
Opportunities for 2023*



2023 Outlook

The Council was created to establish renewed partnerships to address the multitude of issues that arose during the pandemic. The worst economic collapse in the Marianas' history gave rise to a spirit of urgency and collaboration to seek out solutions to unprecedented challenges. As the pandemic subsides and the global economy works its path toward normalcy, new challenges will arise. The Council is confident that through the partnerships developed over the course of the last three years, the same pursuit toward a unified goal for the Marianas will see the islands overcome what may stand in the way of prosperity.

Some facts are known throughout the economy that require resolution. Labor, the end of federal assistance, the need to resume the tourism industry, and the tackling of systemic issues that have long plagued the Marianas. In aiding toward solutions for these challenges, the Council's 10-Year Plan and mission to continually update and track the recommendations toward accomplishment has a role in the next year of work for the CNMI government.

Blueprints Toward 2030

Of the 37 recommendations contained in the July 2022 release of the 10-Year Plan, several of the action items toward addressing known issues facing the Marianas can be categorized into three broad blueprints for action.



World Class Destination Blueprint



Quality Investment Blueprint



Efficient Government Services Blueprint



World Class Destination Blueprint

The mission of the Council is to develop the Marianas to become a World Class destination by 2030. The path toward this objective has been hindered by the pandemic, but the pandemic has also given the Marianas incredible resources and the opportunity to make significant leaps toward realizing this goal.

The following action items contained within the 10-Year Plan can be seen as the Council's 2022 World Class Destination Blueprint.

Short-term Action Items

SHORT

Within the next two years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Lack of Marketing and Access to the Whole Marianas as a Multi-Island Destination	No clear product differentiation in the marketing of the different islands	Encourage and Incentivize Differentiation in the marketing of the different islands	MVA
Current Status as a Quantity Over Quality Destination	Lack of Hotel Brands	Require Hotel Branding for All Future Public Land Leases	DPL
	Limited Quality Attractions and Services	Segment and Concentrate on Priority Tourism Centers	OPD, MVA, CEDA

Short-term Action Items Continued **SHORT**

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Tourism Market is Undiversified	United States Government Visa Requirements and Restrictions	Advocate for Greater Flexibility within the Guam/ CNMI Visa Waiver Program	CNMI
Limited Coordination Among Government Agencies Responsible for Tourism Products	Changes in CNMI Law (Executive Order 03-02 & Public Law 14-27)	Repeal Executive Order 03-02 and Amend Public Law 14-27	Legislature
Lack of Accountability and Regulation Over Actors in the Tourism Sector	No Accreditation of Tour Operators	Require Accreditation and Licensing for Tour Operators	Legislature
	No Penalties for Unlicensed Tour Guides	Institute Penalties for Tour Guides Operating without Certification	Legislature
	Rapid Growth of Unlicensed Guest Houses, Hotels, and Bed and Breakfasts	Regulate Guest Houses, and Bed and Breakfasts	Legislature

Medium-term Action Items **MEDIUM**

Within the next five years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Lack of Marketing and Access to the Whole Marianas as a Multi-Island Destination	Limited and unreliable inter-island transportation	Promote Stable and Adequate Inter-Island Transportation	CPA, MVA
Current Status as a Quantity Over Quality Destination	Tourism Sites are Not World Class Quality	Maintain and Enhance Tourism Sites through Public Private Partnerships	DPL, DLNR, CEDA
Tourism Market is Undiversified	Lack of affordable and reliable international air service to the Marianas	Promote and Incentivize New Air Service Routes to the Marianas	MVA, CPA, CEDA

Long-term Action Items **LONG**

Within the next five years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Lack of Marketing and Access to the Whole Marianas as a Multi-Island Destination	Tinian and Rota Tourism products need further development and investment	Development and target investment into Tourism Products in Tinian and Rota	MVA, CEDA



Quality Investment Blueprint

The circumstances of the Marianas' economy following 2021 further highlights the urgent need for diversification in the sources of economic activity occurring in the Marianas. Great strides have been made toward the establishment of the government's framework for managing development priorities toward diversification in the creation of the Commonwealth Economic Development Authority, however, true, and lasting diversification will require greater levels of planning, research, outreach, and resources.

The following action items contained within the 10-Year Plan can be seen as the Council's 2022 Quality Investment Blueprint.

Short-term Action Items SHORT

Within the next two years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
No Existing Process within CNMI Government to Attract and Assess Legitimate Investors	Limited availability or use of opportunities to conduct due diligence on potential investors	Utilize available investment incentives to establish opportunities for due diligence	CEDA, DPL
	No criteria for what constitutes a legitimate investor		
Limited Flexibility in Incentive Programs to Allow for Competitiveness	Statutory Constraints	Modernize the Investment Incentive Act of 2000	Legislature
Limited Coordination between Government Agencies on the Leasing of Public Lands	Communication across Departments	Coordinate Public Land Requests for Proposals with CEDA, OPD and MVA	DPL, CEDA, OPD, MVA
Large Numbers of Abandoned Properties	Inadequate completion bonding on Public Land leases	Require adequate completion bonds for Public Land leases	DPL

Medium-term Action Items MEDIUM

Within the next five years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Large Numbers of Abandoned Properties	Lack of enforcement mechanisms for blighted properties	Enhance enforcement mechanisms for blighted properties	Zoning, CEDA
	Limited incentives to rehabilitate or replace abandoned properties	Include Targeted Abandoned properties into Targeted Economic Development Incentives	Zoning, CEDA



Efficient Government Services Blueprint

Government plays an exceedingly important role in the functioning of the Marianas economy. A business requires the services of the government for nearly every aspect of its operations from start-up permitting to stable utility services. Despite such a large presence in the economy, services provided by government agencies are not guided by market principles. The government maintains a firm monopoly on many fronts, so there is no option to use the forces of competition to seek better service. In this environment, the government must see its role within the functioning of the economy and take a proactive role in ensuring the services it provides must keep pace with the demands of its customers.

The following action items contained within the 10-Year Plan can be seen as the Council’s 2022 Efficient Government Services Blueprint.

Short-term Action Items

SHORT

Within the next two years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Inefficient Permitting Systems	Permitting systems developed in silos	Align Permitting requirements and processes	CNMI
	No single electronic portal for permitting applications	Establish a unified online permitting portal for businesses	CNMI, Finance
Lack of Online Access to Government Services		Mandate the Establishment of Agency and Department Websites	CNMI, Finance
No Consistent Customer Service Training for Public Facing Government Personnel		Require Customer Service Training for Customer-facing Staff	CNMI, OPM

Medium-term Action Items

MEDIUM

Within the next five years, the Council believes the following actions can be accomplished:

<i>Issue</i>	<i>Root Cause</i>	<i>Action Item</i>	<i>Responsible Entity</i>
Inefficient Permitting Systems	Permitting offices are not collocated	Plan for the collocation of permitting staff	CNMI

Specific steps and rationale for these action items are contained in the GCEA 10-Year Plan, published online in July 2022.



Looking Ahead to 2023

Recent publications from the U.S. Bureau of Economic Analysis have confirmed Council estimates for 2020, showcasing that the CNMI economy has contracted by 29.7% as a result of the COVID-19 pandemic and the loss of the CNMI tourism industry. Of this contraction, which was the most significant decline in more than two decades, the largest impact appeared to be in the tourism sector, whose impact calculated as an export of services, declined by 75.7% reaching the lowest levels of activity captured in available data. Additionally, it is worth noting that private fixed investment activity had been reduced to levels lower than those in 2014 highlighting the wide- and long-ranging impacts caused by the pandemic on the CNMI economy.

In the Year End report for 2021, the Council estimated that Gross Domestic Product, while falling as much as 25% in 2020 would recognize an increase in 2021 due to the influx of federal resources to respond to the pandemic and the partial resumption of tourism activity.

In 2022, the economy saw continued struggles toward its path to normalcy, with relief efforts, stimulus payments, and other response resources potentially no longer available to the extent that they were in 2021. Without the injection of outside resources and with the lower-than-normal tourism arrivals expected through the initial months of 2023, overall economic activity can be expected to be lower than in 2021 and pre-pandemic levels.

The Council estimates that the GDP for 2022 will see a reduction in the overall output of the economy from 2021 levels but remain higher than 2020 levels. For 2023, the level of economic activity will rely on how swiftly tourism arrivals can reach close to pre-pandemic levels and how efficiently government permitting can allow businesses to establish or reestablish to provide the goods and services expected from the traveling population. The World Class Destination Blueprint and the Efficient Government Services Blueprint, if acted upon can aid in improving the destination to increase demand for the Marianas, while creating the ecosystem for business success and growth that would increase on-island expenditures and government revenues.

Ultimately, the Marianas will need to rely on the tourism infrastructure to base its economic recovery, as diversification into alternative industries will require time, additional industry-specific infrastructure requirements, and the altered environment in which the Marianas can entice and retain quality investments. In establishing this environment, the pursuit of the action items contained in the Quality Investment Blueprint will create the framework for greater diversification in the years ahead.



Garapan Skatepark



As Matuis Basketball Court



Last Command Post



Susupe Beach Park



Kagman Medians



Koblerville Village

Together, We Can!



Manamko' Center



Tinian, Broadway Estates



Chalan Monsignor Guerrero Medians



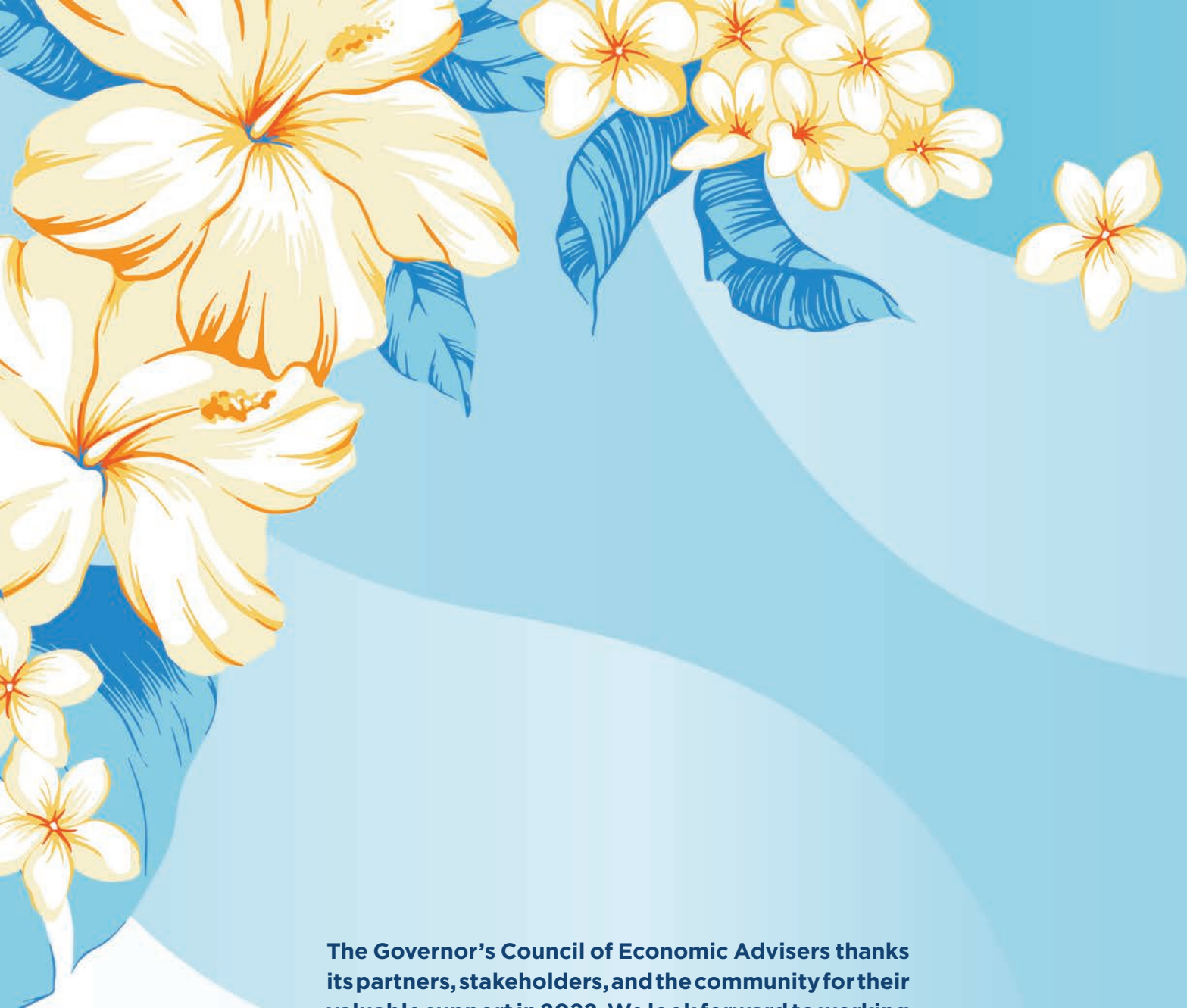
Grotto



Koblerville Elementary School



Chacha Ocean View Middle School



The Governor's Council of Economic Advisers thanks its partners, stakeholders, and the community for their valuable support in 2022. We look forward to working together in 2023 to further improve the quality of life for all who call the Marianas home. Together, We Can!



Commonwealth of the Northern Mariana Islands

GOVERNOR'S COUNCIL OF ECONOMIC ADVISERS

www.cnmieconomy.com