



**GUAM WOMEN'S**  
CHAMBER OF COMMERCE

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## Board Members



**Siska S. Hutapea, MAI, MRICS, MRE**  
**President**

Siska S. Hutapea, MAI, MRICS, MRE has engaged in real estate research, valuation and consulting since 1992 in Jakarta, Indonesia. She holds a Bachelor of Science in Structural Engineering from Trisakti University and Master Degree in Real Estate from University of New South Wales in Sydney. She grew up in the appraisal business and her father was the President of Indonesian Association of Appraisal Companies. She made Guam home since May 1999. Ms. Hutapea has over 15 years of experience in Guam real estate.

In April 2012, Ms. Hutapea formed Cornerstone Valuation Guam, Inc. Cornerstone Valuation Guam, Inc. is a real estate valuation and advisory services company. The company prides itself in providing strong knowledge and experience as well as an unbiased and objective approach to real property appraisal and analysis. The company is a trusted source of Guam real estate market statistics.

She holds the MAI designation from the Appraisal Institute in Chicago which is the highest designation held by commercial real estate appraisers. The MAI designation characterizes an advanced knowledge, proven real estate valuation experience, and a commitment to strict professional ethics and standards. Ms. Hutapea also holds MRICS designation from Royal Institute of Chartered Surveyors.

With her wealth of Guam real estate knowledge, Ms. Hutapea provides her clients with unbiased advice on real estate investment decisions. She was previously Council member of Lutheran Church of Guam, Board of Trustee of Pacific Islands University, and Past President of Soroptimist International of the Marianas. She is the 2014 SBA Women in Business Champion Award Winner. Ms. Hutapea lives in Chalan Pago with her husband Edward and enjoys Island family life with their five children ages 6 to 15 years old.



**Mary A. Y. Okada, ED. D.**  
**Vice President**

Dr. Mary Ann Young Okada became the first female president and chief executive officer of Guam Community College in June 2007. Prior to serving as GCC President/ CEO, Dr. Okada held several financial positions within the college, including Vice President of Financial Affairs, Controller, and General Accounting Supervisor.

Dr. Okada's leadership has led to Guam Community College being consistently commended by both the public and private sectors for its development and support of workforce education. She has overseen the addition of several new programs to the curriculum in response to community workforce needs, the construction of three new sustainable buildings, and the renovation of several other structures on campus. Her fiscal expertise has been instrumental in GCC having received, for 12 consecutive years, a qualified status as a low-risk auditee with no questionable costs or unresolved prior year audit finds.

Dr. Okada is a member of the American Association of Community Colleges (AACC); the Asian Pacific Association for Fiduciary Studies (APAFS); the Pacific Postsecondary Education Council (PPEC); the American Association of University Women AAUW); and the Association of Community College Trustees (ACCT). She serves as Board Chairperson for the Pacific Islands branch of the non-profit organization WestCare; serves on the Guam Contractors Association Trades Academy Board; and the Pacific Resources for Education and Learning Board. Through her membership in these organizations, Dr. Okada aggressively advocates the development and growth of career and technical education for Guam and Micronesia.

In addition to her career at GCC, Dr. Okada also served as Comptroller for the Department of Education. Her private sector experience includes having served as finance manager for Pacific Western Enterprises, and in various financial positions with Payless Markets, Inc.

Dr. Okada holds a B.A. of Business Administration in Accounting and Management and an M.P.A. in Public Administration from the University of Guam, and a doctorate in Educational Leadership from the University of Phoenix.

She and her husband, David, have two daughters: Tyearea and Kimie.



**Antoinette (Toni) Sanford**  
Treasurer

Antoinette (Toni) Sanford, President and co-founder of Sanford Technology Group, LLC (STG), is married to Dave Sanford, and they have 3 sons, Tony, Jerry, and David, and 7 grand children.

Graduating salutatorian from Academy of Our Lady of Guam (AOLG) in 1968, she obtained her B.B.A. in Business Management from the University of Guam in 1972, graduating cum laude, and then in 2008, she obtained her Masters degree in Accounting and Finance from the American Intercontinental University.

In business for the last 27 years, Toni has received several awards in recognition for her business acumen. In 1993 she was awarded the Guam Business News "Executive of the Year" award, in 1995 she and her husband were awarded the Small Business Administration's "Small Business Person of the Year" and in 1999, she was recognized as the AOLG "Business" laureate.

In 1993, Toni served as Chair of the Board for the Guam Chamber of Commerce, in 2003, she served as a Senator in the 27th Guam Legislature, and for several years she chaired the UOG/CBPA Advisory Council, and is currently a Regent for the University of Guam.



**Vanessa Williams, ESQ.**  
Secretary

Attorney Williams was born in Guam. She received a B.S. from the University of California, San Diego in Management Science, in 2005, and a J.D. from the University of San Francisco, School of Law in 2010 with a Business Law Certificate. Attorney Williams is admitted to practice law in the local and federal courts of Guam and is also admitted to the State Bar of California.

Prior to private practice, Attorney Williams worked for the Superior Court of Guam as Law Clerk to the Honorable Anita A. Sukola from 2010 to 2011. Attorney Williams currently represents and advises clients in litigation, corporate, and transactional matters with a particular emphasis on administrative, construction, and real estate law.

Attorney Williams is also a commissioner of the Hagåtña Restoration and Redevelopment Authority and an active member of the Rotary Club of Tumon Bay.

#### Founding Board Members:



**Lourdes (Lou) A. Leon Guerrero**  
Immediate Past President

Lourdes A. (Lou) Leon Guerrero is the only daughter born to the late Jesus S. Leon Guerrero (Bank of Guam founder) and Eugenia A. Leon Guerrero. A graduate of the Academy of Our Lady of Guam, Lou received a BS in Nursing from California State University, a Master of Public Health degree from University of California, Los Angeles, and graduated from the Pacific Coast Banking School in Seattle, Washington.

Lou's professional career started in healthcare with the Guam Memorial Hospital before she left to join FHP (now TakeCare) where she remained for 10 years, leaving as the Director of Operations. A five-term elected Guam Senator, Lou chaired Committees on Rules as well as Health and Human Resources. She also served in leadership positions, being elected as Majority Leader and Assistant Minority Leader in the Legislature.

In 2006, Lou was appointed Board Chair, President and Chief Executive Officer of the Bank of Guam, having served as a Board member at various times beginning in 1991. She currently also serves as the Chairman of the Board, Bank of Guam Holding Company.

Among her many civic and professional activities, Lou is on the board of Guam Telephone Authority, Ayuda Foundation, and Guampedia, as well as the Pacific Islands Development Bank and Pacific Coast Banking School. She was selected as Guam's Executive of the Year and Guam Small Business Administration Women in Business Champion, and was inducted to the Academy of Our Lady of Guam Hall of Fame.

Lou is married to Attorney Jeff Cook and they have two children: Joaquin, who is married to Jamie Shimizu and they have four daughters, Ana Lourdes, Naima, Paloma and Contessa; and Mariana, who is married to Haig Huynh and they have a son, Dexter Jeffrey.



**Anita Borja Enriquez, D.B.A.**

Dr. Anita Borja Enriquez is Senior Vice President of Academic and Student Affairs at the University of Guam. A former Dean of the School of Business and Public Administration, corporate planning and development manager, and management consultant, Dr. Enriquez established her first business at the age of 19. She secured over \$1 million in technical assistance grants from the U.S. Dept. of Commerce Economic Development Administration to establish the UOG Pacific Center for Economic Initiatives, the Defense Logistics Agency to establish the Guam Procurement Technical Assistance Center, the U.S. Small Business Administration to establish the new Guam Veterans Business Outreach Center, and the Department of the Interior Office of Insular Affairs to launch the "Buy Local Guam" marketing educational campaign. She is a member of the GVB's Administrative and Legislative Affairs Committee, Guampedia Board of Directors, Pacific Islands Small Business Development Center Network Advisory Board, and Research Corporation of the University of Guam (RCUOG) Board. She holds professional memberships with the American Association of State Colleges and Universities, California Association of Local Economic Developers, Guam Women's Chamber of Commerce (charter board member-VP), International Economic Development Council, Pacific Asia Travel Association (PATA) International, Rotary Club of Tumon Bay (since 1998), and U.S. Women's Chamber of Commerce.

Dr. Enriquez won the U.S. SBA 2013 Women in Business Champion of the Year award, the 2012 UOG Administrator of the Year Award, 2011 GCC Alumna of the Year Award, and Academy of Economics and Economic Education Distinguished Research Award. She earned a D.B.A. degree in International Business-Marketing from U.S.I.U. (Alliant International University), a M.B.A. degree from University of Guam, a B.S. in Business Management degree from University of Maryland, and certificate from the Institute for Management and Leadership in Education at Harvard Graduate School of Education.



**Denise Mendiola**

Certified Business Counselor; Certified Credit Counselor; Certified NX Level Trainer and FastTrac Facilitator; Profit Mastery Facilitator; Program Coordinator for the Bank of Guam Women in Business Program and Microcredit Training Program; Senior Business Counselor at the UOG-Guam Small Business Development Center. In addition, Executive Director of the Pacific Islands Microcredit Institute that administers the first microcredit loan program on Guam; Founder of Guam Soup Stock, a community-supported micro-grant initiative; Certified Master Food Preserver, California License; and Project Coordinator for Local First!

Guam.

Over 12 years experience in marketing and business development and management in the public and private sector with an emphasis in training and marketing and over 10 years as a small business owner, including Real Woman Magazine, RW Media, LLC, I.P. Coffee Co. and Guma' TASA. Other activities include host of the Women in Business Radio Talk Show on NewsTalk K-57, Past President of Soroptimist International of the Marianas, Immediate Past President of the Guam Council of Women's Clubs, Secretary of the Rigalu Foundation, co-founder of the WIB Wine & Whine events and creator of the Random Women's Rally "RaWR!" Major awards include the 2004 SBA's Women in Business Champion, 2006 ASBDC State Star, and 2012 ASBDC State Star.



**Jacqueline A. Marati**

Jacqueline ("Jackie") A. Marati is the eldest child of former Speaker Joaquin C. Arriola and the late former Senator Elizabeth P. Arriola. Graduating salutatorian from the Academy of Our Lady of Guam, she received a B.A. degree in political science at Vassar College, where she was Student Government Secretary and Class President. Jackie completed executive programs at Stanford University, the Kellogg Business School, Wharton School of Business, as well as the Pacific Coast Banking School.

Starting her career at Chase Manhattan Bank in New York as a Credit Officer and Management Trainee, Jackie moved to San Francisco where after four years she became Vice President, Merchant Banking, Wells Fargo Bank. She returned to Guam, becoming Chief of Administrative Services at the A.B. Won Pat Airport Authority, earning Accredited Airport Executive (A.A.E.) status, the first in Guam and the Western Pacific. At Bank of Guam, she rose from Vice President-Corporate Banking Group Manager to Senior Vice President/Chief Communications Officer.

President of the Guam Bankers Association for 3 years, Jackie served as Founding Chair of the St. Anthony School Advisory Board; Protocol Co-Chair for the Eleventh South Pacific Games; Board member of Academy of Our Lady Advisory Board, Make A Wish Foundation, Pacific Islanders in Communications; Past President, Tourism Education Council and Guam Cancer Care.

Guam's Public Citizen of the Year Recipient from the National Association of Social Workers, Jackie was inducted into the Academy of Our Lady of Guam Hall of Fame. She was awarded the Holy Cross Pro Ecclesia et Pontifice by Pope Benedict XVI, the highest medal awarded to the laity by the Papacy, given for distinguished service to the Catholic Church.

Of all of her accomplishments, Jackie is proudest of two – her daughters Jessica (Princeton University '08, AOLG '04) and Livia (University of California at San Diego '10, AOLG '06).



**Doyon Ahn Morato**

Doyon Ahn Morato is the Owner and Creative Director of her two businesses, Zories Only and D-designs. Before becoming an entrepreneur, her career involved more than 15 years in the marketing and advertising industry. She worked in Los Angeles for several years as a branding and packaging designer before she moved back to Guam in 2006. Doyon continued to seek her passion of starting her own business and had the opportunity when she opened up Zories Only and D-designs in 2009. Zories Only creates local greeting cards that capture Guam's Chamorro culture and unique island lifestyle in creative illustrations and sayings. D-designs is a boutique advertising and marketing agency.

Doyon Ahn Morato was made on Guam, but born in Seoul, Korea. Her family moved to the island when she turned one and continues to call Guam their home. She graduated from St. John's School and finished her Undergraduate studies at Tufts University in Boston with a major in Architectural/Art History. During her junior year, she studied abroad in France at the NYU Center in Paris, with classes at both the Center and the University of Paris.

She has been a member of the Guam Young Professionals since 2011 and is a charter member of the Guam National Association of Women in Construction. She loves her amazing husband, wonderful older sister and dear parents, who taught her by example to be a good, honest person.

WOMEN-OWNED  
BUSINESSES  
ARE GROWING

**1 1/2**  
TIMES FASTER

THAN THE  
NATIONAL AVERAGE

WOMEN ON THE RISE

**64%**  
OF  
UOG GRADUATES  
ARE WOMEN

WOMEN ON THE RISE

**54%**  
OF  
GCC GRADUATES  
ARE WOMEN

**29%**

OF U.S. FIRMS  
ARE  
WOMEN-OWNED



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