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## St. Croix Entrepreneurs Share Hard Lessons and Financial Wisdom at Link Up Lounge Panel

**Panelists stressed planning, discipline, and avoiding instant gratification. From warnings about credit card debt to the importance of strong partners and proper tax filings, they offered candid advice for Virgin Islands business owners.**

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From left to right, Kisha Christian, Sativa and Nasheem Williams, and Jahad Idheileh.  
By. OHANA PHOTOGRAPHY.

A diverse mix of panelists joined host Keva Muller for the second edition of Link Up Lounge on Thursday evening to discuss money, business, and finance. Kisha Christian, Sativa and Nasheem Williams, and Jahad Idheileh all provided advice and perspective about business in the Virgin

Islands while sharing stories from their own respective entrepreneurial journeys.

One thing the panelists agreed on was the importance of forward planning and patience. “Make it make sense before just jumping into it,” advised Ms. Williams, owner of The Dressing Room. Meanwhile, Mr. Idheileh of Carlos Furniture spoke of the need to avoid using early income to purchase flashy, big-ticket items. Invest in assets that will bring returns down the line instead, he suggested. “Eventually you're going to find...that I can afford to do the things I want, and I can buy the liabilities later on in the future.” The lure of instant gratification, they agreed, was best avoided. “For me, it's sacrifice to get what I want,” said Christian, who holds a Doctor of Pharmacy (Pharm.D.) degree, and is the proprietor of Neighborhood Pharmacy.

She advised those starting off in business to ensure they remain current on their obligations to the state – taxes in particular. “If your books are not in order, there's a lot of things that it can stop you from doing,” she noted. Unfiled tax returns can render small businesses ineligible for consideration for grants and other funding opportunities. “If your books ain't in order, they ain't even watching it,” she said, regarding federal funding applications.

Apart from failing to keep up with annual filings, a grave error for entrepreneurs and small business owners is to trust the wrong person. “When you get into business and those type of stuff, people automatically see you as like, a cash cow,” noted Mr. Williams. “Everybody will come to you with sad stories.” He counseled that granting financial consideration to those who request it should be done sparingly. “If you can't afford to lose it, don't lend it out,” he remarked. His wife, who owns and operates the Touched by Tiva makeup studio, said that she learned a hard lesson about true friends. “I had friends come to me to do their makeup to go out with their other friends,” she recounted. Eventually, she realized that people “were just using me for the things that I have and can offer to them.” It was important to the health of her business that she realized she was spending her own time and resources providing services for free in a way that was not being reciprocated. Eventually, Ms. Williams had to separate herself from those people, she noted.

Despite these cautionary tales, all panelists agreed that having a network of people who truly care about and support you is key to success as a new entrepreneur. Christian recounted calling on friends to perform some physical labor during the early days of remodeling the pharmacy. Idheileh, noting the intertwined business and romantic partnership of Nasheema and Sativa Williams, spoke about watching his mother wake up early in the morning to help his father load the Christmas shipment of rugs into the work truck so he could sell them door-to-door. “If your partner starts with you from day one, don't ever let them go,” he advised.

Idheileh also cautioned new entrepreneurs against using credit excessively. He called using credit cards to pay bills “a big mistake.” While sometimes unavoidable in the early stages of business, “what they don't realize at the end of it is that amount of interest you're going to pay to those credit cards is going to eat up your profit like crazy,” he argued. Instead of relying heavily on credit, Idheileh said that business owners must have “a lot of self control of inventory purchasing...don't overbuy and put away that credit card.”

Christian, however, pointed out that judicious use of credit cards and other facilities could bring benefits. Her main card for business use rewards her with airline miles. “I buy everything I can on that card to get them miles,” she declared. “When y'all see me traveling, I have not paid for that trip.” Despite her advocating for card use in that manner, however, Christian still was careful to note that she does not let balances accumulate and linger. “We pay off whatever we can so they're not getting any interest.”

Once entrepreneurs have gotten a handle on their short- and medium- term plans, have ensured that their operations are solid and that their businesses are not drowning in debt, many turn their attention to trying to attract investment. Christian says intense preparation must precede any outreach where that is concerned. She recounted approaching funding talks with a less-than-stellar credit score but with a business plan so sound and solid that potential lenders were impressed.

“If you actually have a strategic business plan and you know exactly what you're looking for...then I think that will make you more attractive to people that will give you loans and stuff,” agreed Ms. Williams. Idheileh added that many investors want to see a track record of what is popularly referred to as sweat equity. “If you build the business up and people see that you're a hard worker, and they see that you've built something that actually works, I guarantee you're going to find a lot of investors,” he assured.

The Link Up Lounge is filmed before a live studio audience every fourth Thursday of the month.

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