

## **HOW DO YOU APPLY?**

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People interested in applying should contact their nearest outreach partner listed on the back of this brochure or contact Empower Oahu, phone number 485-0300 for information on outreach partners and the program.

## **HOW DO YOU QUALIFY?**

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Applicants are required to demonstrate their readiness and ability to start a micro-enterprise by completing a “Registration Form for Micro-enterprise Training”. The information you provide on the form will be used by Program outreach staff to determine if you are ready and capable of starting a micro-enterprise. If you are not, they may refer you to other training or assistance to help you become ready. All applicants will be notified if they are or are not accepted into a micro-enterprise training program.

## **WHAT IS THE COST?**

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There is a \$25 registration fee and \$100 tuition for the program. Low income individuals and native Hawaiians are eligible for a tuition waiver by providing proof of income status or ancestry. Outreach partners will advise you of the documentation needed to obtain the tuition waiver.

## **FUNDING PARTNERS**

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- City and County of Honolulu (HUD– CDBG)
- State of Hawaii (GIA)
- Office of Hawaiian Affairs
- Hawaii Maoli (Administration for Native Americans)
- Hawaii Community Foundation (Bernice and Conrad von Hamm Fund)
- Oahu Resource and Development Council (USDA Rural Business Enterprise Grant)

## **OUTREACH PARTNERS**

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### **Aiea**

#### **Aiea Community Association**

Claire Tamamoto [clairet@hawaii.rr.com](mailto:clairet@hawaii.rr.com)  
Kapiolani Silva 484-0641

### **Kalihi-Palama- Chinatown Pacific Gateway Center**

Rebecca Soon 851-7000  
[rsoon@pacificgateway.org](mailto:rsoon@pacificgateway.org)

### **Ko`olauloa**

#### **Ko`olauloa Hawaiian Civic Club**

Creighton Matton, [mattoonc001@hawaii.rr.com](mailto:mattoonc001@hawaii.rr.com)

### **North Shore**

#### **Waialua Community Center**

Marlo Madamba-Carillo **phone 637-4606**  
[WCA96712@hawaii.rr.com](mailto:WCA96712@hawaii.rr.com)

### **Papakolea**

#### **Papakolea Community Development Corp**

Adrienne Dillard **phone 520-8998**  
B. Puni Kekauoha [pcdc@papakolea.org](mailto:pcdc@papakolea.org)

### **Wahiawa**

#### **Wahiawa Community and Business Assoc.**

Jack Kampf **phone 621-5109, x226**  
[jbkampf@aol.com](mailto:jbkampf@aol.com)

### **Wai`anae**

#### **Hawaii Maoli /Wai`anae Coast Coalition**

Chanel K. Blackwell **phone 696-1217**  
[chanel@wcc-hawaii.org](mailto:chanel@wcc-hawaii.org)

### **Waimanalo**

Kehaulani Padilla **phone 224-9193**  
[96795.news@gmail.com](mailto:96795.news@gmail.com)  
Ilima Ho **Phone 778-4250**  
[godscountrywaimanalo@gmail.com](mailto:godscountrywaimanalo@gmail.com)

### **Waipahu**

#### **Waipahu Community Association**

Angie Bugarin 677-6939 ext. 21  
Liz Delfico 677-6939 ext. 25  
[wca.waipahu@hawaiiantel.net](mailto:wca.waipahu@hawaiiantel.net)

# ***PARTNERS IN MICRO-ENTERPRISE DEVELOPMENT PROGRAM***

**Empower Oahu  
Hawai`i Maoli  
Waianae Business Center  
Small Business Development Center  
City and County of Honolulu – Office  
of Economic Development  
UH Agribusiness Incubator  
Program  
Oahu Resource Conservation &  
Development Council  
Hawaii Asset Building Coalition  
Bank of Hawai`i  
SCORE  
Leeward Community College**

For more information contact

**Empower Oahu**  
**[www.empoweroahu.org](http://www.empoweroahu.org)**

**94-340 Waipahu Depot Street Suite 101  
Waipahu, Hawaii 96797  
Phone: 808-676-7679  
Fax: 808-676-7698**

## **WHAT IS A MICRO-ENTERPRISE?**

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Most micro-enterprises are sole proprietorships (owned by one person) which create employment for the owner and often other family members. Some grow into larger businesses employing other members of the community. Across the country, there are over 22 million micro-enterprises providing more than 17% of all private employment in the United States.

Micro-enterprises can be any number of businesses including repair services, cleaning services, specialty foods, arts and crafts, gifts, clothing, computer technology, child care, and environmental products and services. Many micro-enterprises start in the owner's home. A micro-enterprise usually requires small amounts of money to start, typically under \$15,000.

## **WHY START A MICRO-ENTERPRISE?**

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Many people struggle with finances in Hawai'i because they are unable to make the income they need to meet the cost of living. Even people who are working full time find their income barely meets the cost of renting a home, paying for utilities, and supporting the family life. Getting a second job sometimes isn't the only answer. It's not more jobs that people need – it's more income.

For many people, starting their own business is an opportunity to turn skills and talents into income. The key to most successful businesses is to get the training and preparation needed to start right. Many people start small businesses so that they can be home and close to their children and elders. Depending on the business they select, micro-enterprise allows them to take care of family needs and earn income at the same time.

## **PROGRAM PURPOSE**

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The Partners in Micro-enterprise Development Program is designed to support low to moderate income individuals, native Hawaiians and others who are interested and capable of starting micro-enterprises.

The program provides a full range of support and service through a network of partner organizations that conduct:

- Outreach and assessment of potential candidates for the program.
- Micro-enterprise business and technical training and technical assistance (TA).

## **PROGRAM TRAINING & SUPPORT**

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The program will provide micro-enterprise training, technical training, and technical assistance to people accepted into the program.

The micro-enterprise training covers the following topics:

1. Assessing yourself as a business owner
2. Developing a business idea
3. Conducting a market study
4. Preparing a marketing plan
5. Setting your prices
6. Record keeping
7. Understanding profit
8. Preparing a cash flow plan
9. Forms of business
10. Legal responsibilities
11. Preparing a business plan

The micro-enterprise training program takes approximately 15 hours to complete and is conducted by a qualified instructor at times convenient to the participants who may be working full time jobs. The classes are normally held on Saturdays or in the evenings.

All participants will be required to prepare a business plan to complete the business training program. Participants may receive individual technical assistance to help finalize their business plan after the micro-enterprise training is completed.

Technical training and assistance will include help with preparing advertising material, flyers, obtaining necessary license and permits, finalizing your business plan, completing funding applications, or receiving specialized assistance from an expert in the business field of your interest. The Technical Training and Support may be provided during or after the micro-enterprise training sessions.

## **TRAINING SCHEDULE**

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Training programs are scheduled in several Oahu and neighbor island locations until the middle of 2008. The tentative schedule of training programs is as follows:

<b>Location</b>	<b>Dates</b>
Waipahu	October 2007
Waianae	November 2007
Kalihi	January/ February 2008
Ko`olau Poko	February 2008
Waipahu	February 2008
Waianae	March 2008 – tentative
Waimanalo	April 2008- tentative
Lanai	May 2008 - tentative
Waipahu	June 2008 - tentative
Big Island	August 2008 - tentative

Updates on the training schedule can be found at the Empower Oahu website:  
[www.empoweroahu.org](http://www.empoweroahu.org).