



Increasing opportunities for Wai'anae Coast residents by developing the community's rich natural, cultural, and human resources.



In honor of Small Business Month, we will share stories of small business owners in the state throughout the rest of May!

Follow us on IG @thewedc.hi and @pakiniloanfund to read these amazing stories.

WEDC Pakini Loan Fund

COHORT IV

NOW OPEN FOR PRE-QUALIFICATION



PROGRAM DATES - EVERY THURSDAY
July 11 to Sept. 5, 2024
10:30 a.m. to 12 p.m. 11:30 a.m.



MEETING VENUE
Cohort Sessions are
conducted online via Zoom



QUESTIONS?
Email mbdaewoc@ywcaoahu.org
or call (808) 695-2627



TESTIMONY
Business and Financial counseling client;
YWahine In Business Financial Accelerator
participant

Staci achieved a major milestone in the second year of business by securing her first prime contract to work on aging private wastewater treatment plants for homeowner's associations (HOAs). With the support of mentors and knowledge she gained from the program, she can now confidently navigate her firm's financial growth.



Staci Taniguchi

Owner & Principal Engineer
Kokoro Engineering LLC

"What I found really helpful
in the program was
learning the application

of different financial records such as cash flow, income statement, balance sheet, everything—to provide an overview of the business, using the data to help make decisions, and see your progress year after year. I have found encouragement in the diverse cohort of women from various sectors and stages of their business journey. This collaborative learning environment allows everyone to benefit from shared insights."



YWCA O'AHU
BUSINESS CENTER

*YWahine in Business - Accelerator is presented by the
Capital Readiness Program and Enterprising Women of Color
Business Center at the YWCA O'ahu. This program is for
Hawaii-based businesses only.*



ywahine in Business

YWCA O'ahu



INFORMATION SESSION

with *Mariko Gordon*

Tuesday, June 11, 2024
10:30 a.m. - 12 p.m. via Zoom

VIA ZOOM

Join the meeting



**IF YOU'RE LONG
PAST THE STARTUP
PHASE OF YOUR
BUSINESS, WANT TO
SUSTAIN AND
INCREASE PROFITS
& CASH FLOW
FASTER, THIS
ACCELERATOR IS
FOR YOU!**

IS THE YWAHINE FINANCIAL ACCELERATOR PROGRAM FOR YOU?

- Map out the next stage of business growth with confidence and get better results.
- Develop your financial acumen, and deepen your understanding of financial statements to make better business decisions.
- Sharpen your financial knowledge to grow your business sustainably.
- This is the only program in Hawai'i designed to propel established WBE to the next level of growth and profits.
- By week 9, participants will have explored and removed money blocks, gained clarity on ways to solve their business challenges, and if they require capital, will be invited to craft a pitch deck for bankers, investors, or buyers.

ABOUT MARIKO GORDON

Mariko Gordon built a \$2.5B money management firm from scratch, flying her freak flag high. It had a weird name, a non-Wall Street culture, and a quirky communication style.

In 1995, when Mariko founded Daruma, only a handful of women of color owned their firms. She had to noodle out how to run a business while daily duking it out with Mr. Market and raising a family.

Today she mentors women who want to start a business, turn their side hustle into their living, better manage their finances, or work through a tricky patch in life or business.

She is also a poet, hypnotist, life coach, hula dancer, and Treasurer on the Board of the Asian American Writers' Workshop.

Understanding
Business Cash Flow
and Business Capital



Agenda Points

Understanding Business

Cash Flow

- Understand the components of your business cash flow: Operations, Investing, and Financing
- Benefits of utilizing a Cash Flow Statement, and a Cash Flow Projection
- Understanding business cash flow through the lens of a Banker, Bookkeeper, and CPA.

Understanding

Business Debt

- Types of Business/ Commercial Loans and Lines of Credit
- Secured Debt vs Unsecured Debt
- Loan Pricing and Structure: Rate, Term, Amortization, Pre-Payment Penalties,
- Loan Covenants, Financial Reporting, Line Usage, etc.
- Loan Purpose
- The 5 C's of Credit for Business: Character, Capacity, Capital, Collateral, Conditions.
- The Reason for Consistent and Frequent Bookkeeping and Taxes

UNDERSTANDING Business Cash Flow and Business Capital



Doug Okamura
President & CFO STRATEGIC CFO SOLUTIONS

Join us for an enlightening webinar presentation where Doug Okamura, a seasoned expert in financial management, will delve into the intricacies of Business Cash Flow and Debt Management.

Gain invaluable insights that will empower you to navigate the financial landscape of your business with confidence.



TUESDAY

MAY 21, 2024

11 a.m. to 12:30 p.m. HST



WEBINAR VIA ZOOM

Register here



QUESTIONS?

Email Val Kubota
vkubota@ywcaoahu.org
or call (808) 784-1247

Classes Coming Soon



WAIPAHU COMMUNITY SCHOOL FOR ADULTS

WAIPAHU | WAHIAWA | WINDWARD | HILO | KONA

DIGITAL LITERACY CLASSES

Topics covered:

- Basic - Intermediate Computer Skills
- Email
- Google Workspace
- Microsoft Office Applications
- Troubleshooting Basics
- Internet Safety
- Preferences and Settings
- Mac & PC
- and more



**SIGN-UP
TODAY**

FREE

To sign-up, contact:

Christine Park



808-541-7536



cpark@wcsa.k12.hi.us

WEDC BUSINESS ANNOUNCEMENTS



Unified by a shared commitment to positive change

Stand up with Wai'anae Cares and become part of our group as we work towards positive change and transformative impact in our community from Kahe to Kaena! #WaianaesCares

[LEARN MORE](#)

Our service is tailored for passionate individuals like you, who are eager to start a nonprofit but don't know where to begin.

Discover how we can turn your vision into reality with half the stress!

[LEARN MORE](#)

DO YOU WANT TO GET YOUR NON-PROFIT OFF THE GROUND?!

We will walk you through the process of opening a nonprofit organization!

We will help you...

- Meet legal and regulatory requirements
- Define your mission and develop your bylaws
- Prepare for fundraising and sustainability
- Launch your inaugural meeting
- AND MORE!!!

IF NOT NOW, THEN WHEN? [HTTPS://THEWEDC.COM/](https://thewedc.com/)



FREE Business Assistance!

The *Pakini Loan Fund* provides loans for small businesses throughout the state of Hawaii with a priority to serve Native Hawaiians and those living on the Westside.

LEARN MORE

Subscribe to our community bulletin!

The Community Navigator features special announcements specific to the Wai'anae Coast as well as community resources and events.

SUBSCRIBE NOW



The Community Navigator
Wai'anae Coast Community

Wai'anae Business Highlight

Empowering Youth through Combat Sports



"At Young Boys Inc., we provide more than just a place to train," Nainoa expressed with unwavering conviction. "It's about creating a sanctuary, a refuge from the challenges that often besiege our youth. We instill values of self-discipline, respect, and confidence while nurturing their skills in self-defense." □

Young Boys Inc. serves as a channel for dreams to flourish and aspirations to take flight. With specialized classes catering to children aged 6-14 and adults aged 15 and above, Nainoa and his team are tirelessly working to mold the leaders of tomorrow.

For those seeking guidance or interested in joining the Young Boys Incorporated family, reach out to Nainoa on Instagram @Nainoa_Dung. Nainoa extends his invitation to aspiring athletes and concerned parents alike! □

VISIT INSTAGRAM

IN THE NEWS

- **FY2025 Outreach Initiative Program:** [The Hawai'i State Foundation on Culture and the Arts \(SFCA\) will be granting up to \\$50,000 to a nonprofit 501\(c\)3 arts, culture, or humanities organization through the SFCA Outreach Initiative Program. Applications will open May 1, 2024.](#)
- **Honolulu Outdoor Dining Program:** [This pilot will provide an economic boost for restaurants and provide a fun option when dining out. The streamlined permitting and approval process is only \\$50.](#)
- **Free Cyber Security Assessment for Small Businesses:** [DBEDT is offering this professional assessment -- valued at over \\$5,000 -- at NO COST to a limited number of Hawaii small businesses through a grant from the SBA.](#)

UPCOMING BUSINESS WORKSHOPS

- **Wednesday, May 8 at 10:00 am HST:** [Part 2: Analyzing Financial Statement to Improve Your Business Performance-Focus on Income Statements](#)
- **Wednesday, May 8 at 2:00 pm HST:** [Entrepreneurial & Leadership Series: Funding your Business](#)
- **Wednesday, May 15 at 10:00 am HST:** [Promoting Your Small Business in a Digital World](#)
- **Thursday, May 22 at 8:30 am HST:** [How to Write a Business Plan the Easy Way](#)

- **Thursday, May 23 at 2:00 pm HST: [Growing Your Business Session 1: Business Assessment and Goal Setting](#)**
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Submissions

The *WEDC Business Bulletin* is published every Monday morning. To contribute activities, events, news items, or articles, email marketingdept@thewedc.com. The deadline to submit items is every Friday. If you are interested in being featured as our business highlight and in the Westside Stories newspaper, click [here](#) to complete the Business Feature form.



ABOUT WEDC

We are a premier community economic development agency and a leader in the community development field in our collective approach to community planning, capacity building, financial services, and business development.

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