



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

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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**

# Financial Literacy Workshop

HOSTED BY 'ELEPAIO SOCIAL SERVICES & THE  
WAI'ANA'E ECONOMIC DEVELOPMENT  
COUNCIL



**WEDNESDAY, MAY 22, 2024**

**5:30 PM - 8:00 PM**

**WCCHC DINING PAVLION**

86-260 FARRINGTON HIGHWAY



**This financial workshop is aimed to help community connect to personal finances through cultural concepts and mo'olelo, or stories.**

Participants will:

- Gain an understanding of basic principles of personal finance, including goal setting, income, expenses, budgeting, savings, investing, debt, and credit,
- Develop a mindset of stewardship and responsibility regarding personal finances and community contribution.
- Identify strategies for debt reduction, income creation, and building personal credit.
- Obtain a foundation of understanding necessary for further study of business financial management, business credit, and business creation.

**THIS FREE WORKSHOP IS OPEN TO THE PUBLIC!  
REGISTRATION IS NOW OPEN**

Go to the link to register or scan the QR code  
<https://forms.office.com/r/G9E3sKEmcN>



# Nānākuli and Wai'anae Internship Program

IN PARTNERSHIP WITH



SEEKING LEEWARD AND CENTRAL OAHU  
BUSINESSES TO BE AN EMPLOYER HOST FOR A  
6-WEEK INTERNSHIP PROGRAM  
WITH THE STUDENTS OF THE  
NĀNĀKULI AND WAI'ANAE COMPLEX.

Employers welcomed in business & administration, healthcare, technology, hospitality & tourism, creative industries, clean energy, manufacturing, retail, and more.

## PROGRAM DETAILS

- Dates: June 10 - July 19, 2024
- Hours:
  - 10 hours per week (60 hours total)
  - Schedule decided between you and student
- Employers to be onboarded and trained by the Chamber of Commerce Hawaii

## EMPLOYER BENEFITS

- Build your future workforce
- Gain additional support with a Summer Intern
- Provide an opportunity for youth in the Nānākuli - Wai'anae community
- Create a flexible intern schedule based on employer availability

**COST: FREE TO YOU!**

THE DOE AND  
CHAMBER WILL  
PROVIDE THE  
STUDENT INTERN(S)  
WITH A STIPEND.

TO BE AN EMPLOYER  
HOST, EMAIL

**LORD RYAN LIZARDO AT  
LRLIZARDO@COCHAWAII.ORG**

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

**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

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## Wai'anae Business Highlight

### Building Community One Slice at a Time



Slice's journey began in 2019 with humble roots. It offered crowd-pleasing bibingka brownies that soon captured the hearts and taste buds of locals. As the years unfolded, the Lukelas, fueled by their shared love for the culinary arts and driven by a desire to contribute to their vibrant community, expanded their offerings to include an array of delectable treats, from ice cream pies to cakes and baked goods.

But Slice by HB Baking is more than just a dessert destination; it's a pillar of community support and engagement. Heather and David seize every opportunity to give back, whether by inspiring students at career days, donating to local causes like the Women's Fund, or participating in events that support public schools.

Learn more about this business by visiting their website using the link below or through Instagram @slicebyhbbaking.

VISIT WEBSITE

## IN THE NEWS

- **WE by Rising Tide Program:** [Chamber member, Central Pacific Bank \(CPB\) opened applications for its' WE by Rising Tide program. This is a free initiative empowering women entrepreneurs to thrive. The successful 10-week program equips women with the tools and confidence to propel their businesses forward.](#)
- **May Funding Opportunities for Small Businesses:** [The O'ahu Business Connector distributes a list of grants and funding opportunities for businesses every month. Please keep in mind these are offered by private organizations, not the City and County of Honolulu, and have their own eligibility rules and ways to apply.](#)
- **Complete the Sustainability Business Forum (SBF) Survey:** [This survey has been distributed by the SBF Local Food Working Group and is intended to identify gaps between local producers and buyers. Participants are eligible to win a complimentary 2-hour tour of Kualoa Ranch's sustainable operations.](#)

## UPCOMING BUSINESS WORKSHOPS

- **Tuesday, May 14 at 1:30 pm HST:** [YouTube Visibility Boost: Video Marketing Strategies for Brand Impact](#)

- **Wednesday, May 15 at 10:00 am HST: [Promoting Your Small Business in a Digital World](#)**
  - **Friday, May 17 at 9:30 am HST: [Doing Business with the Federal Government](#)**
  - **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](mailto: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.



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## 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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