

## HOW DO PEOPLE APPLY?

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 PEOPLE QUALIFY FOR THE PROGRAM?

The program is open to all low-to-moderate income individuals living on Oahu. In order to be accepted into one of the micro-business training programs, applicants will need to demonstrate:

1. LMI status by providing proof of income (IRS Form 1040) within HUD limits, or Section 8 Housing eligibility.

2. Readiness and ability to start a micro-business by completing a "Registration Form for Micro-business 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-business. 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-business training program.

## WHAT IS THE COST OF THE PROGRAM?

The program is free to low-to-moderate income individuals who meet both the LMI status, and readiness and ability qualifications.

Funding for the Empower Oahu Partners in Micro-Enterprise Development Program is made possible through a City and County of Honolulu, Department of Housing and Urban Development, Community Development Block Grant, the State of Hawaii, and the Office of Hawaiian Affairs.

## OUTREACH PARTNERS

### 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 851-7010

[pgc.soon@yahoo.com](mailto:pgc.soon@yahoo.com)

### Ko`olauloa

#### Ko`olauloa Hawaiian Civic Club

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

### North Shore

#### North Shore Country Market

Bill Howes 638-7172 [hunafive@yahoo.com](mailto:hunafive@yahoo.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

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### Wai`anae

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

Chanel K. Blackwell **phone** 696-1217

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### Waimanalo

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### Waipahu

#### Waipahu Community Association

Myrna Feliciano **phone** 677-6939

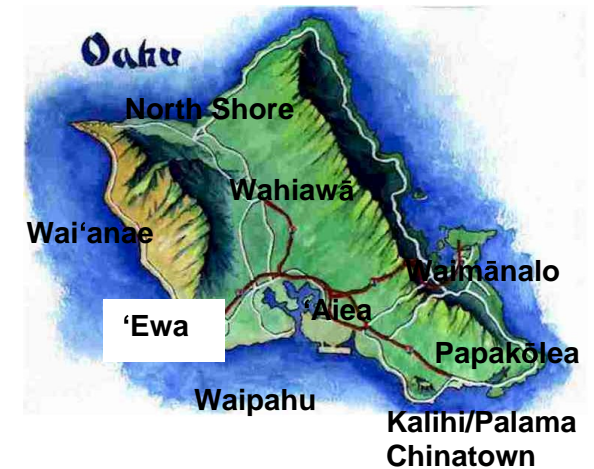
[wca.waipahu@hawaiiantel.net](mailto:wca.waipahu@hawaiiantel.net)

### Executive Director

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# EMPOWER OAHU

## PARTNERS IN MICRO-ENTERPRISE DEVELOPMENT PROGRAM



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## WHAT IS A MICRO-BUSINESS?

Most micro-businesses are sole proprietorships (owned by one person) which creates employment for the owner, and often, for other family members. Some grow into larger businesses as well, 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-business usually requires small amounts of money to start, typically under \$15,000.

## WHY START A MICRO-BUSINESS

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. Others find that the demands of managing the home and family require more time and attention than they can afford. 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.

## PURPOSE OF THE PROGRAM

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

The program will provide a full range of support and service through a network of partner organizations that will include:

- Community-based organizations to conduct candidate outreach and assessment.
- Micro-enterprise service organizations provide business and technical training and TA
- Private business and technical assistance organizations, with expertise in an industry to provide technical assistance and support to the newly established micro-enterprises

## WHAT TYPE OF TRAINING AND SUPPORT WILL THE PROGRAM PROVIDE?

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

The micro-business training will cover 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-business training program takes approximately 20 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-business 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-business training sessions.

## WHAT TYPES OF BUSINESSES WILL THE PROGRAM SUPPORT?

There will be four training programs during 2007 for qualified low to moderate income individuals in the major business sectors of:

- **Making products** - craft making, food preparation, etc.
- **Retail** - selling items you purchase from a wholesaler, farmer, or manufacturer that you sell to stores, at Swap Meets, or through other venues.
- **Service** – yard maintenance, child day care, adult day care, cleaning services, etc.