

Lokahi Pacific

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Networking that gets Results at the Valley Isle BNI Hawaii Chapter

By: Joann Seery, MBA Franchise owner, BNI Hawaii

Today more than ever, we hear about the benefits of networking. On any given day you have your choice of several different events. They can range from early morning meetings, to events that last late into the evening.



I often hear professionals complain that they spend too much time networking with no results. This is where we can help. BNI is the largest business networking organization in the world. We offer members the opportunity to

share ideas, contacts and most importantly, business referrals. This is done through a structured, proven system. BNI is also different because we provide our members with education and training.

BNI Hawaii has grown from 60 members to over 600 on Oahu, Maui, the Big Island and most recently Kauai. So far this year alone, members of BNI Hawaii have generated over \$12 million worth of business. Professionals join chapters that allow only

one person per profession in each chapter. The members act as a sale team for each other. Our philosophy is "giver's gain", if I help you grow your business you will want to help me grow mine.

The Valley Isle Chapter of BNI Hawaii was the first chapter established on Maui. They meet weekly on Wednesdays from 7:45am-9:15am at the Lokahi Pacific Pono Center. Call Chapter President, Diane Alba-Means at 344-0449 if you would like to visit.

Wailuku Rotary Club Relocates to the Pono Center Building

By: Judy McCorkle, President



In June of this year (2009) Wailuku Rotary Club moved from its location of 10 years Maui Tropical Plantation to the Harry & Jeanette Weinberg Pono Center in downtown Wailuku. Chef Ralph and Daniel Southmayd of Catering from Soup to Nuts provide an exciting and diversified menu for the 7:00 am breakfast meeting and Elaine Javier, Bldg. Management, has spoiled us by helping with the very early setup of our room to accommodate our 15-20 regular attendees.

Rotary is a worldwide association of Clubs whose mission is to provide service to others, to promote high ethical standards and to advance world under-

standing, goodwill, and peace through its fellowship of business, professional and community leaders. The motto of Rotary is "Service Above Self".

The goal of the Wailuku Rotary Club is to be recognized and known in the Wailuku Community for our service to our community, for our dynamic speakers and projects and for our assistance to the hungry, disenfranchised and abandoned members of our community. In this capacity a few of our recent projects are:

- School Supply for Wailuku Elementary Schools
- Multiple drives for Maui Food Bank
- Support students participation in Rotary Youth Leadership Academy (RYLA)

- Distributed dictionaries to all third grade students at Wailuku and Waihe'e Elementary schools
- Support Rotary member attendance at Rotary 500 Leadership Training

We also support projects worldwide on behalf of Rotary International. In recent years, we have supported the following programs:

- Safe Passage Playground Project in Guatemala
- Lucena, Philippine's Project for expansion of health services, Elder services and programs for at risk young people

For more information about our club please contact President Judy McCorkle at 876-1439.

Business Tip #8 “Why DO I Have to Write a Business Plan?”

By: Tom Maydew

This is a comment I hear nearly ever day. It usually comes from an individual that has been to a lending institution looking to borrow money to start a business. The first question any seasoned loan officer should ask when approached for a commercial loan would be to view the formal business plan. They aren't doing this to be difficult. If you don't have a plan, you aren't ready. It's essential to establish credibility with a lender, or as I like to say, “show them that you're dangerous”.

To get the attention of a lender, especially for a start up business, can be difficult. Bankers get inquires every day from people looking for loans. This puts a high premium on their time. And for those of you that think banker's hours are from 9-5, think again. To get a loan you must compete with lots of other projects. If you haven't written a formal plan, you aren't dangerous and your project probably won't be taken seriously.

So why do you write a plan? It isn't just for the bank; it's about feasibility and risk. Putting together a comprehensive business plan requires you to think full circle around the project. Why would anyone want to quit a job with salary and employee benefits and invest time and money in a new business without considering all the angles? Consider that only 25% of new businesses make it to their fifth anniversary. That means three out of every

four people approaching their friendly neighborhood banker for money will turn out to be bad loans. It is no wonder a lender wants to see that you are prepared for the challenges to come. Please, write the plan to help YOU mitigate some of the risk of opening a small business.

Let me detail the information that should be included in each plan. First, discuss the current trends in the industry you are considering. Is it on an up swing or declining? Will you have technology challenges coming your way? What can the average small business in this industry expect in the way of annual sales and profits? What skills, education, or industry experience do you have that demonstrate your ability to successfully operate this business long term?

Next, consider the local market. Is this product or service desired by the community? Will they pay a price high enough to allow you to be profitable? What are the demographics of your client base? Are there a sufficient number of these clients in your trade area? Now, think about the competition. Do competitors exist in your trade area? What about wholesalers, big box stores, catalogs, or the Internet? How will you be unique among your competitors?

Will your business be home-based, on line, or are you planning a brick and mortar location? Will this location allow room for growth? Will you lease, purchase, or build? How many employees will you need? Where will you get

them? What skill sets will be required? How will you market your products and services?

Another important consideration for any business plan is to list project costs. You need to be very detailed here. Itemize everything and use precise costs. Know what vendors you will use, equipment model numbers and costs, warranty charges, installation costs, and shipping fees.

The last and probably the most important for your lender is a two year cash flow projection. This will allow the lender to see how you will put the loan proceeds into action to enable you to generate sufficient cash flow to pay the expenses of the business. This includes your salary and the loan payment to the bank. Understand that cash flow projections can be manipulated to justify nearly any loan. Be conservative and realistic. Purposely inflating your cash flow picture is like cheating yourself in Solitaire and any experienced lender will see right through it.

So, be dangerous. Do your homework. Put together a great roadmap of where the business will take you. Let the risk takers stay in Vegas.

Tom Maydew is a business consultant/trainer for the Idaho State University Small Business Development Center located at 1651 Alvin Ricken Drive in Pocatello. He can be reached at 208-232-4921.



Lokahi Pacific recently granted Tim Heithoff owner of Valley Isle Liquors Inc. an IRP Loan to assist him with the opening of his new retail liquor store located at the South Maui Center, 95 East Lipoa Street, Unit A-103 in Kihei. The store is stocked with imported and craft beers, fine wines, liquors and

IRP Loan News

By: Robyn Delima, Loan Programs Operations Supervisor



non-alcohol beverages. Prices are very reasonable and are in line what the big stores are charging. Valley Isle Liquors is open 7 days a week; store hours are Monday—Saturday 10am—9pm and Sunday 11am—5pm.





Front Row (From L to R): Veni Tatofi, Melissa Natividad, Cindy Texeira, Marlene Peralta, Elaine Javier

Second Row (From L to R): Patience Kahula, Michele Pagaduan, Mimi Ganaden-Nebres, Robyn Delima, Melissa Razo, Deanna Kramer, Jasmine Waskey, Kamaile Sombelon

Third Row (From L to R): Ryan Cowley, Rosemarie Lightfoot, Wyatt Brown, Dutch Vianueva, Deanie Hasegawa

Missing in Photo: Kristine Au, Vanessa A. Medeiros, Mokihana Kahula, Jill Kojima, Sandra Duvauchelle

Lokahi Pacific Staff & Board

Would like to wish everyone

Happy Holidays!!!!





Keeping employees motivated and maintaining employee morale is always a challenge for companies. If the employee enjoys their job, enjoys working with their co-workers, and believes they are compensated fairly they won't focus only on money to motivate them. Benefits add to the compensation package, but there are other low cost or no cost alternatives to raise morale and motivation:

- Host a monthly potluck lunch, where everyone can bring their favorite dish.

HR Tip of the Month

By: Deanna Kramer, HR Department

- Send a weekly email to thank employees, noting achievements or accomplishments.
- Be open to input and ideas from everyone in the company.
- Share past success stories with staff to enable them to handle upcoming tasks.
- Have a sense of humor; try to be funny as everyone should laugh at least once a day.
- Hold a quick morning stand-up meeting to talk story or review

the day's upcoming challenges.

- Send employees to low cost or no cost seminars to improve skills and knowledge.
- Use company newsletter to highlight employee or company past successes or achievements.
- Lastly, walk around and tell your employees they're doing a great job, and let them know they are appreciated, and just be available to listen and show empathy.



Executive Director Report

By: Kamaile Sombelon

Our depressing economy... we all know tough times are ahead for many non-profit organizations, including ours, as well as the impact in our community. Do we continue to add to this depression by living in fear? ABSOLUTELY NOT! If we are able to shed a ray of light on a situation, someone in need, being an answer to prayer, we should act on it. If it is in your power to help, then do it! Don't procrastinate or wait for you will have missed that divine opportunity to share and give. Many times it might just be the gift of time or listening to someone.

At Lokahi Pacific, we too have experienced cutbacks but we just do the best we can with what we have. Staff has been asked to wear several different hats at once but we have found many creative ways to alleviate the stress of

it all. We have many talented and gifted staff and each one is constantly reminded to maximize their individual gifts and talents in their work, their interaction with the public and most of all in their home life. We try to make up quality time by sharing and giving. We recently had a successful fundraiser to fund our charitable account which in turn is used to benefit those in need in the community. Our staff decides the beneficiary of the fund. Spending time together is key, as it expresses to staff that we care and it tears down walls between management and employee, especially when you can sit and share a meal together. Sharing and giving should be a part of our everyday lives, not just celebrated during the holiday season.

Lokahi Pacific continues its presence in

the community by offering assistance to many other non-profits through meetings, conferences, phone calls and forming collaborative partnerships. I smile when I hear Sherri Dodson, Executive Director of Habitat, and Stacey Moniz of Women Helping Women, refer to Lokahi as a sister organization. We need each other!

We have a very full year ahead of us and we take a moment now to reflect in appreciation at the accomplishments of this year going by and we express our thankfulness for those that have supported us. We extend to everyone a great MAHALO for your faith and confidence in us and wish all a safe, blessed and happy holiday season and look forward to sharing a much brighter year ahead.



The Concept

The 'virtual office' concept offers a great platform for: new entrepreneurs, established business owners, and any member of the community; it combines off-site live communication, space utilization, and the blending of home and work, while reducing traditional office costs, adding great profit potential. It lets them be their own boss and achieve a balance of work and life.

A strong work ethic is not the only factor necessary to build a strong business. It is also important to network, advertise and have access to other important resources. We offer just that!



Lokahi Pacific

Contact Information

Rosemarie Lightfoot
Business Resource Coordinator
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E-mail: rosemarie@lokahipacific.org

Our Mission Statement:
"Improving the quality of life, both economically and socially, of residents of the County of Maui and other rural Hawaii communities."

VIRTUAL OFFICE PROGRAM



**Lokahi Pacific
Pono Center
62 N. Market Street
Suite 300
Wailuku, HI 96793
www.lokahipacific.org**

What is a Virtual Office?



A virtual office is a term for shared office services, which normally includes business address, mail services, phone, fax, copier, meeting & conference facilities.

Certain providers of virtual office services will offer other in-house or outsourced services such as corporate secretarial, accounting, or legal services. Let's learn more about our program!

Program Description & Services

We are available to the community as well as businesses that do not have an immediate need for physical office or meeting room whereby utilizing any available facility space. As a client enrolled in our "Virtual Office Program" you will have access to:

- Training/Conference Rooms
- Photocopiers

- Transient Office (if available)
- Access to Copy Machine, Fax, Scan
- Use of Business Mailing Address
- Seminars & Workshops
- Wireless Internet Access
- Professional Service Providers

Eligibility Requirements

- Complete the Virtual Office Application and Credit Authorization Form
- Business GE License (if applicable)
- Ability to Pay the Monthly Rate
- Certificate of Liability Insurance (if applicable)

Rates ~ Hours ~ Process

Program Rates: (subject to change)

- \$100 security deposit – held for duration of program.
- \$100 per month – with a six-month minimal commitment.



Program Hours (room use):

10-20 free hours per month for transient office, conference, or training room use – first come/first served ba-

sis; regular room rates apply if allotted hours are exceeded. (Fee Schedule available upon request).

Program Process:

- Complete and submit Virtual Office Program Application & Credit Authorization Form
- Business Resource Coordinator will obtain credit report & run background check.



- Business Resource Coordinator schedules orientation with new Virtual Office client to sign Memorandum of Agreement, review policies, and tour facility.
- Pono Center staff will assign photocopier code and advise of mail delivery options.

The Maui Native Hawaiian Chamber of Commerce Field Trip to Kaupo

By: Vanessa A. Medeiros, Development Manager

It was a gorgeous morning on October 27th, clear skies, the sun edging its way across Mount Haleakala, the air still a little cool and I was outfitted for an adventure "in-the-field" with hiking shoes, jeans, hat, sunscreen and camera.

This day's adventure was made possible through the Maui Native Hawaiian Chamber of Commerce and member, Boyd Mossman.

The group dispersed to the vehicles and caravanned across the southeastern flank of Haleakala to the area known as Nu'u, where Chamber member Bernie Graham and her husband own several hundred acres of land.

Keli'i Tau'a and Kimokeo Kapahulehua presented chants honoring the area and as common in protocol asking permission to enter onto this culturally rich land.

We were introduced to Dr. Patrick Kirch, Professor of Anthropology at UC Berkeley. Dr. Kirch has spent years conducting anthropological research along Kanaio, Kahikinui and Kaupo, which include documenting archaeological sites. I had never met Dr. Kirch, but had spoken to him on a few occasions when he conducted his studies on Hawaiian Home Lands in Kahikinui. As in the past, Dr. Kirch and his group comes on their vacation to conduct their research.

Along with a graduate student and fellow researchers, Dr. Kirch presented us with a brief history of the area noting that the Kahikinui and Kaupo areas were once highly populated, the extent of the work they were conducting and a map showing the many archaeological sites documented.

There were a number of petroglyphs some appearing to have been carved with a

sharp-pointed instrument and evidence of original petroglyphs being desecrated by similar means. Dr. Kirch discussed their interpretation, not only of the 'find', but also the location in which it was found and how it compared to other known petroglyphs found in Hawaii and the Pacific.

The next stop was thought to be a heiau to which Dr. Kirch spoke extensively about not only its location at the western end of Kaupo district but its directionality toward Kahikinui possibly indicating the "city limits" that would not be traversed either way by its citizens. Dr. Kirch spoke of, and we later visited, a site on the eastern end of Kaupo district with the opposite directionality possibly suggesting a similar message to those from Kipahulu. Historically, the Kaupo area was a rich farming area that primarily grew sweet potato.



The group then caravanned to the next stop that included two house sites on opposite hills. The vantage point and views from both house sites were breathtaking and left one to consider what the area looked like more than five centuries ago. Under the shade of kukui trees below, the group settled in for rest and lunch. Dr. Kirch offering his interpretations of the dimensions, directionality and features of the site.

Our last stop would take us down the hill and all the way across to Kaupo Ranch land at the border between Kaupo and Kipahulu to Loaloe Heiau, the second largest heiau on Maui (the

largest is the Pi'ilanihale Heiau in Hana). This journey required walking across a field of grass...tall grass...so tall that at one point it was higher than me with arms outstretched over my head. Once again the group huddled as chants were offered by Keli'i Tau'a and Kimokeo Kapahulehua, then single file we entered the fenced enclosure. I have been to the Pi'ilanihale Heiau in Hana and this structure was as large and as beautiful. Said to be built around 1730, the group carefully walked across the structure listening intently to the history of the area and interpretations presented by Professor Kirch. We could see the locations of what may have been large wooded idols and visualized what it may have looked like centuries ago during the time of the Ali'i.

What impressed me was learning of the orientation of the heiau with the star known as Makali'i, the style of rock platforms and levels that have withstood time, the complete understanding of the surroundings and how to live with the earth, which we now call "being environmental". Like the Mayans and the Aztecs, the Hawaiians were an advanced civilization. Traversing the Pacific without navigational instruments but only the stars, the winds and the currents to guide them, they were scholars, scientists, astronomers and engineers.

We ended a long, hot, but very educational day at a nearby church. As we gathered one last time to thank those who made this field trip possible, bring closure to our day, a sense of reverence mixed with deep emotion encompassed the group. With one last group picture and hugs all around, this day would remain in our memories for a long time.



*Harry & Jeanette Weinberg
Pono Center Incubator Family wishes you
all a Happy Holiday Season!!!*



Ralph A. Giles



Daniel J. Southmayd

*Catering From
Soup to Nuts*



Rick Tolin

Able Advocate for SS Claims



Lynn Arnise

Licensed Massage Therapist



Joe & Shirley Blackburn

*Maui Land Broker & Management
Property Inc.*



*James Tippery & Ohana
CPR Training of Maui*



Joe & Galit Breman

IUE, LLC





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News from the Homeownership Department

By: Patience Kahula, Homeownership Manager

For many low- to moderate-income earners, the holiday season means that tax refunds are also around the corner. Instead of splurging your hard-earned tax dollars on things that we "want" instead of need, how about planning to use your tax refund to reduce debt or create savings for your future? Many first-time home-

buyers *may* be able to turn \$1,667 dollars into \$6,667 that could be used for a down-payment on the purchase of a new home.

In January 2010, the Lokahi Pacific Homeownership Department is offering FREE Financial Management Services to fifty (50)



different individuals. This service will include a FREE credit report; assistance in creating a budget, dispute credit errors; negotiating debt; and can ultimately prepare you for mortgage readiness.

For more information, please contact Lokahi Pacific's Homeownership Department at 242-5761 x25.

Spirit of the Holidays

By: Cindy Texeira, Housing Administrator

The Boeing Company's - **Spirit of the Holidays Program** has selected seven of Lokahi Pacific's senior tenants as recipients of Christmas gifts. The **Spirit of the Holidays Program** is employee driven, endorsed by Boeing Company, that gives groups or individuals the opportunity to help those less

fortunate. These employee groups volunteer their time, energy and money to support children and seniors in our community in keeping the holiday spirit alive. We appreciate this partnership with the Boeing Employees in sharing the **spirit of the holidays** with some of our senior tenants.



Our Mission Statement

To improve the quality of life, both economically and socially, of residents of Maui County and other rural Hawaii communities.