



## DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM

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### COMMUNITY-BASED ECONOMIC DEVELOPMENT (CBED) ADVISORY COUNCIL MEETING Tuesday, February 15, 2022, 10:00 a.m.

This meeting will be held via teleconference as authorized by the Governor's Emergency Proclamation Related to COVID-19 dated January 26, 2022.

The public is invited to view the video and audio of the meeting and provide oral testimony thru Zoom:

<https://us06web.zoom.us/j/84045719499?pwd=RXN0TVBCOGpURjYvcURBalFsRWpPdZ09>

Meeting ID: 840 4571 9499

Passcode: 461487

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Meeting ID: 840 4571 9499

Find your local number: <https://us06web.zoom.us/u/ki31B581>

Materials for this agenda and minutes for this meeting will be available at:  
<https://invest.hawaii.gov/business/cbed/council-meetings-and-materials/>

Members of the public may submit written testimony

via e-mail to: [DBEDT.CBED@hawaii.gov](mailto:DBEDT.CBED@hawaii.gov)

or via postal mail to:

DBEDT-Business Development & Support Division

No.1 Capitol District Building, 250 South Hotel Street, 5<sup>th</sup> Floor, Honolulu, Hawaii 96813; Or via fax to DBEDT at (808) 586-2589. Please include the word "testimony" and the subject matter following the address line. All written testimony should be **received no later than 4:30 pm on Thursday, February 10, 2022.**

## INTERNET ACCESS:

*To view the meeting and provide live oral testimony during the meeting, please use the above link. You will be asked to enter your name in order to access the meeting as an attendee. The Council requests that you enter your full name, but you may use a pseudonym or other identifier if you wish to remain anonymous. You will also be asked for an email address. You may fill in this field with any entry in an email format, e.g., \*\*\*\*\*@\*\*\*mail.com.*

*As an attendee, your microphone will be automatically muted during the meeting unless you are providing testimony. For each agenda item you wish to testify on, please click the Raise Hand button found on your Zoom screen. Council staff will individually enable each testifier to unmute their microphone. When recognized by the Chair, please unmute your microphone before speaking and mute your microphone after you finish speaking in order to prevent audio feedback. When testifying, you will be asked to identify yourself and the organization, if any, that you represent.*

## PHONE ACCESS:

*If you cannot get internet access, you may get audio-only access by calling the Zoom Phone Number listed at the top on the agenda. Upon dialing the number, you will be prompted to enter the Meeting ID which is also listed at the top of the agenda. After entering the Meeting ID, you will be asked to either enter our panelist number or wait to be admitted into the meeting. You will not have a panelist number. So, please wait until you are admitted into the meeting.*

*When the Chairperson asks for public testimony, you may indicate you want to testify by entering “\*” and then “9” on your phone’s keypad. After entering “\*” and then “9”, a voice prompt will let you know that the host of the meeting has been notified. When recognized by the Chairperson, you may unmute yourself by pressing “\*” and then “6” on your phone. A voice prompt will let you know that you are unmuted. Once you are finished speaking, please enter “\*” and then “6” again to mute yourself.*

*For both internet and phone access, when testifying, you will be asked to identify yourself and the organization, if any, that you represent.*

## AGENDA

### I. Call to Order

Welcome current Council members and introduction of any guests

### II. Old Business:

1. **Approval of CBED Advisory Council Meeting Minutes** for Tuesday, October 19, 2021.
2. **Approval of CBED Advisory Council Meeting Minutes** for Thursday, December 9, 2021.
3. **Update on progress of CBED “Grant Writing” Grant** for non-profit organizations. In 2020 the CBED Advisory Council approved \$60,000 to develop a CBED grant program

providing up to \$5,000 in grant funding with a grantee match of 25% (up to \$1,250), for Hawaii nonprofit 501 (c) (3) organizations to obtain the services of a qualified grant writer to apply for Federal or private foundation grants to help the nonprofit organization further its community economic development initiatives. Update will cover number of grant applications received and awarded, number of completed grant awards, number of successful and unsuccessful grants awarded, outcomes of most successful grantees.

III. New Business:

1. **Recommendation/Approval of CBED Loan of \$50,000 to Maika'i Health Corporation** of Hilo, Hawaii to be used for leasehold improvements, working capital and equipment. Co-lending with HCRC (Hawaii Community Reinvestment Corporation) for a total loan of \$150,000 to Maika'i Health Corporation.
2. **A short presentation by Waianae Economic Development Council (WEDC)** President Laplio and WEDC Loan Manager, Mr. Nainoa Logan, to inform CBED Advisory Council members of the mission and goals of the WEDC's initiative to establish a CDFI for the Waianae Coast and the State of Hawaii. On November 29, 2021, the CBED Program executed a Memorandum of Agreement between DBEDT/CBED and the WEDC, a 501 (c) (3) nonprofit community-based organization, and its President, Mr. Joseph W. Lapilio, to assist CBED's loan program with CBED loan program promotion to small businesses, loan analysis and servicing of loans.

IV. Next Meeting

V. Adjournment

**If you require special assistance or auxiliary aid and/or services to participate in the meeting, please call (808) 587-2757 at least 2 business days prior to the meeting so arrangements can be made.**

**Approval of CBED Advisory Council Meeting  
Minutes for Tuesday, October 19, 2021**

**DRAFT**

**DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM (DBEDT)**

**MINUTES OF THE COMMUNITY-BASED ECONOMIC DEVELOPMENT (CBED)  
ADVISORY COUNCIL MEETING**

**TUESDAY, OCTOBER 19, 2021, AT 9:00 A.M.**

**VIA VIRTUAL APPLICATION ZOOM: VIDEO/AUDIO CONFERENCE**

**Advisory Members Present were:**

Rachel James (Chair)	-	Advisory Council Member (Oahu)
Casey Brown	-	Office of Hawaiian Affairs (Ex-Officio)
Jane Horike	-	Advisory Council Member (Hawaii/Hilo)
Kaleokalani Kuroda	-	Advisory Council Member (Oahu)
Nancy Elvira Lo	-	Advisory Council Member (Oahu)
Matthew Loke	-	Department of Agriculture (Ex-Officio)
Dennis Ling	-	Department of Business, Economic Development & Business (Ex-Officio)
Ernest Matsumura	-	Advisory Council Member (Hawaii/Hilo)
Teena Rasmussen	-	Advisory Council Member (Maui)

**Guest:**

Heather Piper	-	Hawaii Community Reinvestment Corporation (HCRC)
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**Staff:**

Margaret Ahn	-	Attorney General's Office
Marlene Hiraoka	-	DBEDT
Mark Ritchie	-	DBEDT
Wayne Thom	-	DBEDT
Timothy Tiu	-	DBEDT
Selma Malcolm	-	DBEDT

**CALL TO ORDER:**

The meeting was called to order by Chair James on Tuesday, October 19, at 9:04 a.m.

- **Welcome Current Members and Introduction of any Guests:**  
Chair James welcomed and thanked everyone for joining the meeting via Zoom.

She then asked that they introduce themselves and to also state if they were alone at their respective meeting sites, per the Governor's Proclamation.

**APPROVAL MAY 27, 2021. MEETING MINUTES:**

Chair James requested a motion to approve the Minutes of Thursday, May 27, 2021, with minor modifications. Motion to approve the Minutes with minor modifications was made by Mr. Ling and seconded by Ms. Horike.

Roll call vote was requested and the following Council members approved the motion: Ms. Horike, Chair James, Mr. Kuroda, Mr. Ling, Ms. Lo, Mr. Loke, Mr. Matsumura, Mr. Brown and Ms. Rasmussen.

The motion was unanimously approved.

**NEW BUSINESS:**

**1. Approval of DBEDT/CBED Loan of \$50,000 to Re-Use Hawaii for Working Capital and Equipment:**

Ms. Heather Piper, Executive Director of the Hawaii Community Reinvestment Corporation (HCRC) reported on a loan request from Re-Use Hawaii to be used for working capital and equipment. It is a participation / co-lending partnership loan between HCRC and DBEDT/CBED for a total amount of \$100,000. Ms. Piper stated that Re-Use Hawaii is a local non-profit organization that reduces waste and provides the community with affordable building material resource. The organization was able to stay open during COVID-19 because they were considered essential service. Both the construction side and retail side of the business are doing hardware retail and have seen a tremendous increase in both lines of business, particularly in their resale of lumber and other materials.

Ms. Piper indicated that the loan will be secured by the UCC (Junior) Blanket Security Interest of Business Assets of Re-Use Hawaii.

Mr. Ritchie stated that DBEDT/CBED would be doing the same type of deal with HCRC like the Department of Agriculture where HCRC would be servicing the loan for DBEDT in exchange for certain administrative fees.

Mr. Brown stated that he is very familiar with Re-Use Hawaii. Their Oahu headquarters are located in Kakaako on Keawe Street. Also, that Re-Use Hawaii leases the facility from the Office of Hawaiian Affairs (OHA) and their lease expires in June 2022 with an option to extend and they are planning to accept an extension. Mr. Brown noted that Re-Use Hawaii is a great company, very environmentally oriented, provides job creation and financially healthy and that their Kakaako location is perfect for them.

Ms. Rasmussen asked Mr. Brown if Re-Use Hawaii has adequate space to grow their business at the lot they are occupying at the Kakaako location.

Mr. Brown said that lot is perfect for their operation and it might be over two acres which he would confirm. Also, that he has not seen them wanting to move nor having any growth issue.

Mr. Ritchie noted that he looked at their website, and they are recruiting for 4 new positions which is workforce development, and it would allow DBEDT to receive credit from the EDA because a part of their economic measures is growing jobs.

During discussion, Ms. Piper indicated that Re-Use Hawaii expanded its workforce development program in 2020 for vocational and deconstruction training. They had about 21 participants in the program, some were hired as trainees while others were hired on a permanent basis. Ms. Piper stated that Re-Use Hawaii has two primary lines of business programs that account for 96% of their operating revenue and that Re-Use Hawaii is a contractor for various deconstruction projects. Once the building is disassembled, they would salvage the materials for reuse, which conserves resources and energy, reduces waste, creates jobs and transforms waste into resources. They have done various deconstruction projects for hotels, residential, and commercial buildings. They also have a special contract with the Local 368 union, that allows them to work as a sub-contractor on union projects and using union workers and paying the union wages and dues.

Mr. Brown indicated that Re-Use Hawaii is a very good community-based business and he agreed with Ms. Piper's comments.

The loan will be used to purchase equipment.

Chair James thanked Ms. Piper for her presentation then inquired if there was a motion to approve co-lending with Hawaii Community Reinvestment Corporation's loan amount of \$50,000 and DBEDT-CBED loan of \$50,000 to Re-Use Hawaii.

Motion was made by Ms. Rasmussen and seconded by Mr. Ling to approve the CBED Loan of \$50,000 to Re-Use Hawaii to be used to purchase equipment.

Roll call vote was requested, and the following Council members approved the motion: Ms. Horike, Mr. Kuroda, Mr. Ling, Ms. Lo, Mr. Loke, Mr. Matsumura, and Ms. Rasmussen. Chair James and Mr. Brown recused themselves from the vote.

The motion was approved.

## **2. Approval of Technical Assistance Grant of up to \$10,000**

Mr. Ritchie requested the Council's approval of a technical assistance grant of up to \$10,000 to assist businesses that have completed the CBED loan interest form but require additional assistance in preparing their loan documents for the underwriting process.

Mr. Ritchie explained that DBEDT posted a CBED loan interest form on its website which was not a prequalification form, but rather a form meant to determine if companies would be appropriate for a CBED loan. But he realized that most of the companies are not ready to start the underwriting process so there is an intermediary step needed to assist promising companies with preparation for the underwriting process. Mr. Ritchie explained that CBED would likely issue small contracts to assist companies on an as needed basis.

Ms. Rasmussen was concerned if those companies would be good candidates for loans since they were in so much disarray.

Chair James then stated that sometimes with small businesses, the majority of their time is spent doing the work of their business, so they don't always have the time to refine their administrative structure. refined.

Chair James inquired if there was a motion to approve the technical assistance grant of \$10,000 to assist businesses that have completed a CBED loan interest form but require further assistance before underwriting can be done.

Motion was made by Mr. Kuroda and seconded by Mr. Mr. Matsumura to approve the Technical Assistance Grant of \$10,000.

Roll call vote was requested, and the following Council members approved the motion: Chair James, Ms. Horike, Mr. Kuroda, Mr. Ling, Ms. Lo, Mr. Loke, Mr. Matsumura, Mr. Brown and Ms. Rasmussen.

The motion was unanimously approved.

At this point, Ms. Piper left the meeting.

**3. Approval of Technical Assistance grant of \$5000:**

Mr. Ritchie requested the Council's approval of a technical assistance grant of \$5000 to provide booth space and trade show training for the West Oahu companies that will be first time exhibitors at the Made in Hawaii Festival in collaboration with the Institute for Native Pacific Education and Culture (INPEACE), located on the Waianae Coast.

Mr. Ritchie stated that INPEACE has been working with 40-50 home-based businesses and some of their products are in now in stores. Also, that INPEACE will be taking five of its best companies to take to the trade show. The trade show will be held at the Ala Moana Center in November 2021. Mr. Ritchie advised that the grant is to provide booth



space and training, and training was offered last week via Zoom and it was opened up to other Made in Hawaii Festival companies.

Mr. Ritchie explained that administratively, DBEDT/CBED would transfer \$5000 from our CBED program to Innovate Hawaii/HTDC and have our CBED INPEACE group go in the trade show with them. He noted that DBEDT has been trying to work with different groups on the Waianae Coast and DBEDT is making some progress trying to grow other companies on that part of the island.

Ms. Rasmussen asked if this technical assistance grant of \$5000 will be coming from the same fund as the last grant we approved for \$10,000. Mr. Ritchie responded in the negative and stated that this is separate and specifically earmarked for the Made in Hawaii Festival. Mr. Ritchie noted that loans are tied to our revolving loan fund account where we use the EDA money with a CBED match. He explained that we have a separate broader CBED account which can be used for three things that we offer - technical assistance, grants, and loans.

Mr. Matsumura noted that the \$5000 is a small amount of money for the Waianae Coast and that he was wondering if the businesses are ready to sell products or services. Mr. Ritchie responded in the affirmative and noted that that is what got DBEDT interested and DBEDT would really like to work more with Waianae Coast and West Oahu in the future.

Chair James inquired if there was a motion to approve the technical assistance grant to assist with booth space and trade show training for West Oahu companies.

Motion was made by Ms. Rasmussen and seconded by Ms. Horike to approve the Technical Assistance Grant of \$5000.

Roll call vote was requested, and the following Council members approved the motion: Chair James, Ms. Horike, Mr. Kuroda, Mr. Ling, Ms. Lo, Mr. Loke, Mr. Matsumura, Mr. Brown and Ms. Rasmussen.

The motion was unanimously approved.

#### **IV. OLD BUSINESS:**

Mr. Ritchie noted that due to time constraints, items 1, 4 and 5 under "Old Business" will be discussed in more detail at our next council meeting.

#### **Report on Balance and Status of Current Non-EDA Funded Loans:**

Mr. Thom gave a status report on the following CBED Non-EDA Funded loans:

- **Chanthabouasith, Sing** – loan of \$50,000 (with our co-lending partner, the Department of Agriculture (DOA) and DBEDT was paid in full. (DOA - \$25,000 and DBEDT - \$25,000)
- **Luangrath, Ounheuang** – loan was paid in full during the last fiscal year, ended 6/30/2021.
- **Chandara, Khammouane** – is in default and the Department of Agriculture is pursuing it with the Attorney General's Office.
- **Kohala Meats & Deli, LLC** – beginning balance on July 1, 2020 was \$14,006.66 and as of June 30, 2021, the balance is \$10,927.01. The loan payments are being made on a regular basis.
- **Hawaiian Agricultural Products, LLC** – received a loan of \$60,000 in 2021 in conjunction with the Department of Agriculture – they have been paying regular basis.

\$15,557.46 was paid back in principal and DBEDT/CBED paid a total of \$1,522.66 in administrative fees.

**Status Report on Loan Escrow of Oahu Community Recycling (OCR) Inc., dba Small Kine Farm:**

Mr. Ritchie reported that at the last meeting, the Council approved a loan with our co-lending partner, the Hawaii Department of Agriculture (HDOA) for \$780,000 and the DBEDT/CBED loan amount was \$50,000 to Oahu Community Recycling, Inc., (OCR), dba Small Kine Farm. The HDOA portion of the loan was for the purchase of the farm parcel leased from the Plant Research Corporation and CBED's portion was for the purchase and retrofitting of two shipping containers to be used to expand mushroom production by 30%. Mr. Ritchie stated that DBEDT/CBED received the 'drawdown' from the EDA but because the HDOA portion of the loan was for the purchase of farmland, and there has been some title issues with the current landowner, the HDOA portion of the loan is still in Escrow, and the DBEDT/CBED portion of the loan has not been issued to the lender yet.

**PUBLIC TESTAMONY:**

Chair James invited the public to offer testimony but there was none.

**NEXT MEETING:**

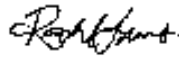
Chair James suggested consideration of a regular meeting schedule for the CBED Advisory Council. Mr. Ritchie agreed such a meeting schedule could be helpful in assuring quorum and

that the issue can be taken up in the next meeting, which is likely to be in November. Council members were asked to standby for meeting planning information to be sent via email.

ADJOURNMENT:

The meeting was adjourned at 10:04 a.m.

Respectfully submitted,



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Rachel James  
Chair

Oct 22, 2021

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Date

**Approval of CBED Advisory Council Meeting Minutes**  
for Thursday, December 9, 2021

**DRAFT**

**DEPARTMENT OF BUSINESS, ECONOMIC DEVELOPMENT & TOURISM (DBEDT)**

**MINUTES OF THE COMMUNITY-BASED ECONOMIC DEVELOPMENT (CBED)  
ADVISORY COUNCIL MEETING**

**TUESDAY, DECEMBER 9, 2021, AT 10:00 A.M.**

VIA VIRTUAL APPLICATION ZOOM: VIDEO/AUDIO CONFERENCE

Advisory Members Present were:

Rachel James (Chair)	-	Advisory Council Member (Oahu)
Casey Brown	-	Office of Hawaiian Affairs (Ex-Officio)
Jane Horike	-	Advisory Council Member (Hawaii/Hilo)
Kaleokalani Kuroda	-	Advisory Council Member (Oahu)
Nancy Elvira Lo	-	Advisory Council Member (Oahu)
Dean Matsukawa	-	Department of Agriculture
Mark Ritchie	-	Department of Business, Economic Development & Business
Ernest Matsumura	-	Advisory Council Member (Hawaii/Hilo)
Teena Rasmussen	-	Advisory Council Member (Maui)
Guest: Aaron Ellis	-	Feed the Hunger Fund
Nate Sisler	-	Haleiwa Distilling Company
Staff: Margaret Ahn	-	Attorney General's Office
Wayne Thom	-	DBEDT
Leslie Kawamoto	-	DBEDT
Timothy Tiu	-	DBEDT
Selma Malcolm	-	DBEDT

**CALL TO ORDER:**

The meeting was called to order by Chair James on Thursday, December 9, at 10:03 a.m.

- **Welcome Current Members and Introduction of any Guests:**  
Chair James welcomed and thanked everyone for joining the meeting via Zoom. She then asked the guests to introduce themselves.

**NEW BUSINESS:**

**1. Approval of DBEDT/CBED Loan of \$175,000 to Haleiwa Distilling Company for Working Capital and Equipment:**

Mr. Aaron Ellis/loan officer of Feed the Hunger Fund formerly Feed the Hunger Foundation stated that recently, Feed the Hunger Fund approved a loan for Mr. Nathan Sisler of the Haleiwa Distilling Company. It is a participation / co-lending partnership loan between FHF and DBEDT/CBED for a total amount of \$350,000.

While introducing himself, Mr. Nathan Sisler of Haleiwa Distilling Company stated that he resides in Haleiwa with his wife who is a teacher. He obtained a federal liquor license to open a distillery at the Haleiwa Sugar Mill. Recently, he met Mr. Wayne Thom of DBEDT while he was seeking funding through the SBA, etc., for his distillery. Mr. Sisler then expressed his appreciation and thanks to the DBEDT team and also to Feed Hunger Fund for all their support.

Mr. Ellis reported that Mr. Sisler has secured a 10-year lease on a lot at the old Waialua Sugar Mill for his distillery and he will be employing around 12 people. He will be able to produce 4,000 gallons of rum per month and should generate \$2 million in revenues operating at a steady state.

Mr. Ellis said that Haleiwa Distilling Company has been 5-years in development and that Mr. Sisler is incredibly organized and has been taking all the right steps. He has already secured his federal liquor licenses and is anticipating his state license approval soon.

Regarding the building permits, DPP has been filed. He also indicated that Mr. Sisler is a farmer and owns 14 acres of agriculture land in the Waialua. Five (5) acres of the land is leased out and the remaining portion is underdeveloped but has several acres planted in cocoa and citrus with plans to expand his citrus production and develop a part of his land for aging whiskey, hosting, tasting and farm tours, etc. The distillery will support that business, as well as other agricultural producers. He will be supporting the local agriculture market by purchasing sugar, sweet corn and lilikoi, pineapple, mangoes guava, starfruit, etc. From the underwriting perspective his current income can support the debt payments. There is also a collateral coverage for the total value of the combined loan.

At this point, Chair James asked if there were any other public testimony but there was none.

Mr. Brown inquired if there was a forecast of what the operating income would be and not just that topline numbers of the revenue.

Mr. Ellis responded in the affirmative.

Mr. Brown also inquired about the source of the existing income that will be used to service the debt and if those existing incomes are based on his current lease.

Mr. Sisler said the existing income is based on the lease/revenue from his agriculture tenants as well as his combined household income from his and his wife's current employment.

Mr. Brown indicated that there's a note in the meeting packet which states that most of the leases are annual leases and asked if there were any interest in getting leases for longer terms.

Mr. Sisler says he would love to have a long-term lease, but he keeps the lease yearly for the flexibility and safety.

Ms. Rasmussen inquired about the connection between Halciwa Distilling Company and Feed the Hunger Fund.

Mr. Ritchie stated that Feed the Hunger Fund's mission is aligned nicely with DBEDT/CBED's mission and that is why DBEDT/CBED entered into a memorandum of agreement with them. This is Feed the Hunger Fund's first loan as co-lending partners and DBEDT/CBED is really excited about it and future deals with them. From DBEDT/CBED's point of view, there is a substantial economic impact in the Waialua area census tract which will provide much needed economic support to the local agricultural producers. Mr. Ritchie then stated that he sees an opportunity to offer additional DBEDT programs to Halciwa Distilling Company such as Enterprise Zones Program, HiSTEP export development, and promoting Hawaii-made products, etc.

Chair James commented that she was super excited about the job creation especially in that area of Waialua.

Ms. Rasmussen asked Mr. Sisler if he has looked at the competition, and can he compete?

Mr. Sisler said he will be competitive by making a better product and beat his competitors in product and in quality.

With no further questions, Chair James inquired if anyone would like to make a motion regarding this loan.

Motion was made by Mr. Ritchie and seconded by Ms. Lo to recommend approval to the DBEDT Director for this loan of \$175,000 to Halciwa Distilling Company to be used for working capital and equipment.

Roll call vote was requested, and the following Council members approved the motion: Ms. Horike, Chair James, Mr. Kuroda, Mr. Ritchie, Ms. Lo, Mr. Matsukawa, Mr. Matsumura, Mr. Brown and Ms. Rasmussen.

The motion was approved.

NEXT MEETING:

Motion was made by Mr. Ritchie recommending the CBED Advisory Council members meet once per month. CBED staff will send out a doodle poll too find the best time for the Council members to meet.

Roll call vote was requested, and the following Council members approved the motion: Ms. Horike, Chair James, Mr. Kuroda, Mr. Ritchie, Ms. Lo, Mr. Matsukawa, Mr. Matsumura, Mr. Brown and Ms. Rasmussen.

The motion was approved.

Mr. Brown mentioned that there might be co-lending opportunities with OHA. Mr. Ritchie agreed that there might be CBED-OHA co-lending opportunities. They agreed to follow-up in January 2022 to discuss.

ADJOURNMENT:

The meeting was adjourned at 10:35 a.m. on a motion made by Mr. Ritchie and seconded by Ms. Lo. The motion was approved by general consent.

Respectfully submitted,



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Rachel James  
Chair

Dec 15, 2021

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Date



**Recommendation/Approval of CBED Loan of \$50,000  
to Maika'i Health Corporation**

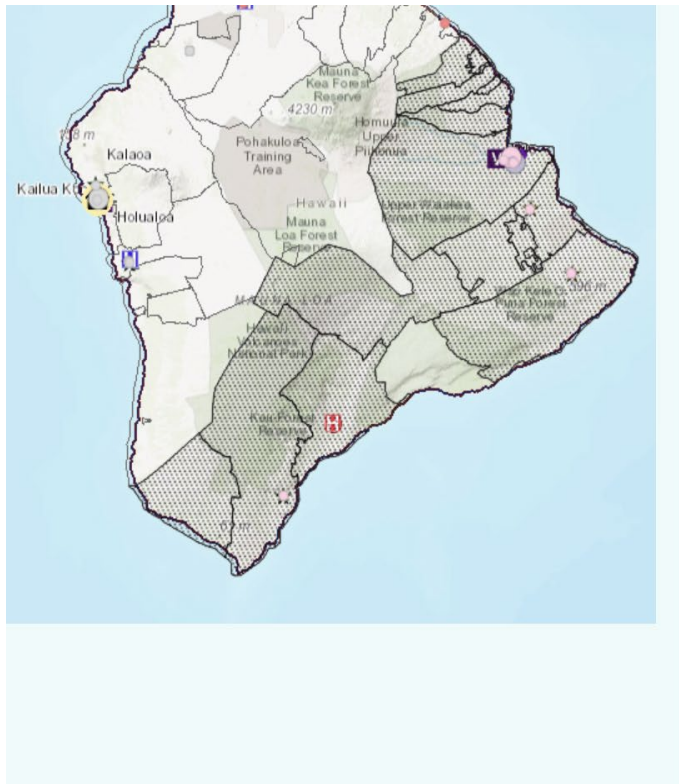
MAIKA'I HEALTH COMMUNITY CLINIC

Our clinic offers a range of integrated services for all ages.

- Primary medical care
- Behavioral health care
- Preventive screenings
- Chronic care management
- COVID-19 testing
- Vaccinations
- Women’s health services
- Care coordination
- Pharmacy services coming in early 2022.

Contact Us

New Patient Registration



### Helping to Address Hawaii's Health Needs & Problems

Maika'i Health provides a spectrum of integrated services that helps to address the health care disparities and provider shortages present in East Hawai'i.

#### Access to Care

More healthcare practices providing a wide range of health services for all, but most especially for the underserved and socioeconomically challenged East Hawai'i residents.

#### Healthcare Professionals

Expanded partnership with the University of Hawai'i (UH) and other residency programs to promote locally trained provisionals – medical, mental health, pharmacy, and administration.

#### Provider Shortages

East Hawai'i experiences chronic shortages of medical and dental providers. The entire island is a federally designated medically underserved area/ population and Health Professional Shortage Area.

CBED Advisory Council  
 Loan Request  
 February 15, 2022

<b>Borrower:</b>	<b>Maikai Health Corporation, a Hawaii nonprofit corporation</b>		
<b>Contact Name/Title:</b>	Yousau Bells, Chief Executive Officer		
<b>Contact Phone Number:</b>	808-330-3420		
<b>Business Address:</b>	670 Ponahawai Street, Suite 206, Hilo, HI, 96720		
<b>Website:</b>	www.maikaihealth.org		
<b>NAICS Code:</b>	6214		
<b>Annual Revenue:</b>	\$1.3 million projected 2022	<b>Total Employees:</b>	8 FTE 1 PT
<b>REQUEST</b>			
<b>Loan Type:</b>	Term Loan 3-Year Fully Amortizing		
<b>Loan Purpose:</b>	Finance leasehold improvements, FF&E and permanent working capital for new community health clinic		
<b>Loan Amount:</b>	\$50,000 co-lending/participation in \$150,000 Term Loan with HCRC		
<b>Loan Term:</b>	3-years		
<b>Loan Closing Date:</b>	Est. 3/15/2022		
<b>Loan Maturity Date:</b>	Est. 3/15/2025		
<b>Collateral:</b>	First position UCC Lien on Business Assets of Borrower		
<b>Source of Repayment:</b>	Projected cash-flow from operations		
<b>Market</b>			
<p>Hawai'i Island, and most especially East Hawai'i, face some of the greatest health disparities and provider shortages in the state. It is estimated 39,000 individuals do not have a primary care doctor. With a limited number of healthcare providers accepting new patients, primary care doctors closing their practices, a comprehensive health center that is also a center of learning excellence supporting healthcare professional development is critically needed in East Hawai'i.</p>			
<b>Organization</b>			
<p>Maika'i Health Corporation (MHC) is an outpatient community health clinic that provides primary health care services for all in East Hawai'i Island. The multidisciplinary service team will primarily focus on preventive care, chronic care management, and physical and mental wellness. The health services are inclusive, culturally sensitive, comprehensive, and affordable.</p>			
<b>Services</b>			
<p>On November 15, 2021, MHC opened the doors to its new 1,600 sf community health clinic in Hilo offering primary care services. Additional services are being added in stages as they complete their start-up phase and obtain required certifications and licenses including: Behavior Health – January 2022, Covid Testing and Vaccinations – February 2022, and Pharmacy – March 2022. Within the first six weeks MHC had served 400 new patients and has over 300 pending. MHC contracted with all the major health insurance companies.</p>			
<b>Management</b>			
<p>Youslau Bells, MBA, CEO          Kenneth Ooka, RPh, MA, Chief Pharmacy Officer          Misty Pacheco, MPH, DrPH, Chief Public Health Officer          Mark Bergner, RN, Clinic/Nursing Director          Thomas Weiner, MD, Physician/Medical Director          Katelyn Steele, MD, Family Medicine Provider          Michelle Zerlinksi, Psy.D., Licensed Clinical Psychologist          Elisa Derr, Finance Specialist</p>			

CBED Advisory Council  
Loan Request  
February 15, 2022

**Board of Directors**

Breeani Sumera-Lee, Chair, Co-owner Keaukaha General Store

Kealani Canda, Secretary, Nurse Hilo Medical Center

Dr. David Jung, Director, Retired Private Practice

Dr. Sydney Tatsuno, Director, Private Practice

Dr. John Uohara, Director, Retired OB-Gyn

Curtis Lee, Treasurer, Nephrologist, Private Practice

Dr. Supakit Wongwiwatthanakit, Professor, UHH, The Daniel K. Inouye College of Pharmacy

**Mission Alignment and Social & Economic Impact**

Create Livable Wage Jobs

Access to quality health care

**Populations Served**

LMI, Native Hawaiian and other Pacific Islanders, Minorities, Seniors, Veterans, Youth, and Women