



STATE OF HAWAII • DEPARTMENT OF BUSINESS,
ECONOMIC DEVELOPMENT & TOURISM



DBEDT's mission continues to be achieving a Hawai'i economy that embraces innovation and is globally competitive, dynamic and productive, providing opportunities for all of Hawai'i's citizens. Through our attached agencies, we also foster planned community development, create affordable workplace housing units in high-quality environments and promote innovation sector job growth.



BUSINESS DEVELOPMENT & SUPPORT DIVISION

Resources for Businesses

Department of Business,
Economic Development &
Tourism

Business Development & Support Division

In collaboration with our resource partners, the Business Development & Support Division (BDSD) assists with growing businesses in Hawaii in the following areas:

- **Financing/Small Business Loans**
- **Programs to Save on Taxes as Businesses Expand**
- **Export Development**



Financing/Small Business Loans



Community-Based Economic Development (CBED)

- The CBED program of loans, grants and technical assistance helps small businesses to develop viable, sustainable ventures that serve local needs and are compatible with the vision, character and cultural values of their communities.
- CBED loans especially focus on businesses involved in expanding their
 - **Agricultural & Food production**
 - **Manufacturing**
 - **Wholesaling businesses**
- Loans should result in an economic development outcome, e.g., new jobs, services, increase in business for local suppliers (product inputs), etc.



CBED Loan recipients: C&C Tropicals - Pacific Floral Exchange (Hilo), Kauai Kim Chee (Lihue), Re-use Hawaii (Honolulu)

Financing/Small Business Loans



CBED Loan Program

- Loans usually range from \$50,000 to \$125,000.
- Interest rates range from 4 - 8% with up to a 10-year term.
- Co-lending participation loan arrangements with other lending organizations.
- Loan can be used for 1) working capital; 2) construction or improvement of facilities; 3) purchase of equipment; 4) payment of production and marketing expenses.
- At least one (1) turn-down from a commercial financial institution is required.
- More info at: <https://invest.hawaii.gov/business-programs/community-based-economic-development/>

Programs to Save on Taxes as Businesses Expand



Enterprise Zones Partnership Program (EZ)

- The EZ Program was created to increase business activity, job growth, and job retention in economically-challenged areas. The EZ Program does this by offering State and County tax and other benefits to companies located within these areas for up to 9 years.
- State Benefits:
 - 100% exemption from the General Excise Tax (GET) and Use Tax every year. *The GET exemption applies only to gross revenues from EZ eligible business categories within the same county in an EZ.*
 - Qualified, licensed construction companies and contractors hired are also exempt from charging EZ companies the General Excise Tax (GET) for any work done at the EZ business site.
 - An 80% reduction of state income tax the first year. (This reduction goes down 10% each year for six more years.)
 - An additional income tax reduction equal to 80% of annual Unemployment Insurance premiums the first year. (This reduction goes down 10% each year for six more years.)

Programs to Save on Taxes as Businesses Expand



EZ – Eligible Business Activities

- Agricultural production or processing
- Manufacturing (wholesaling, value-added products, medical devices)
- Wholesaling/Distribution
- Biotechnology research, development, production, or sales
- Aviation or maritime repair or maintenance
- Telecommunications switching and delivery systems
- Repair or maintenance of assistive technology equipment
- Certain types of call centers
- Activities related to the Food & Product Innovation Network (entities engaged in research, development, testing, production, or commercialization of proprietary or novel food products, including food processing technologies, value-added food products derived from agricultural crops, and food science and nutrition research with commercial applications; provided that the entity's primary business activity involves such research, development, testing, production, or commercialization)
- Aerospace R&D
- Information technology design and production
- Medical research, clinical trials
- Professional medical services
- For-profit training programs in international business management or environmental remediation
- Wind energy producers

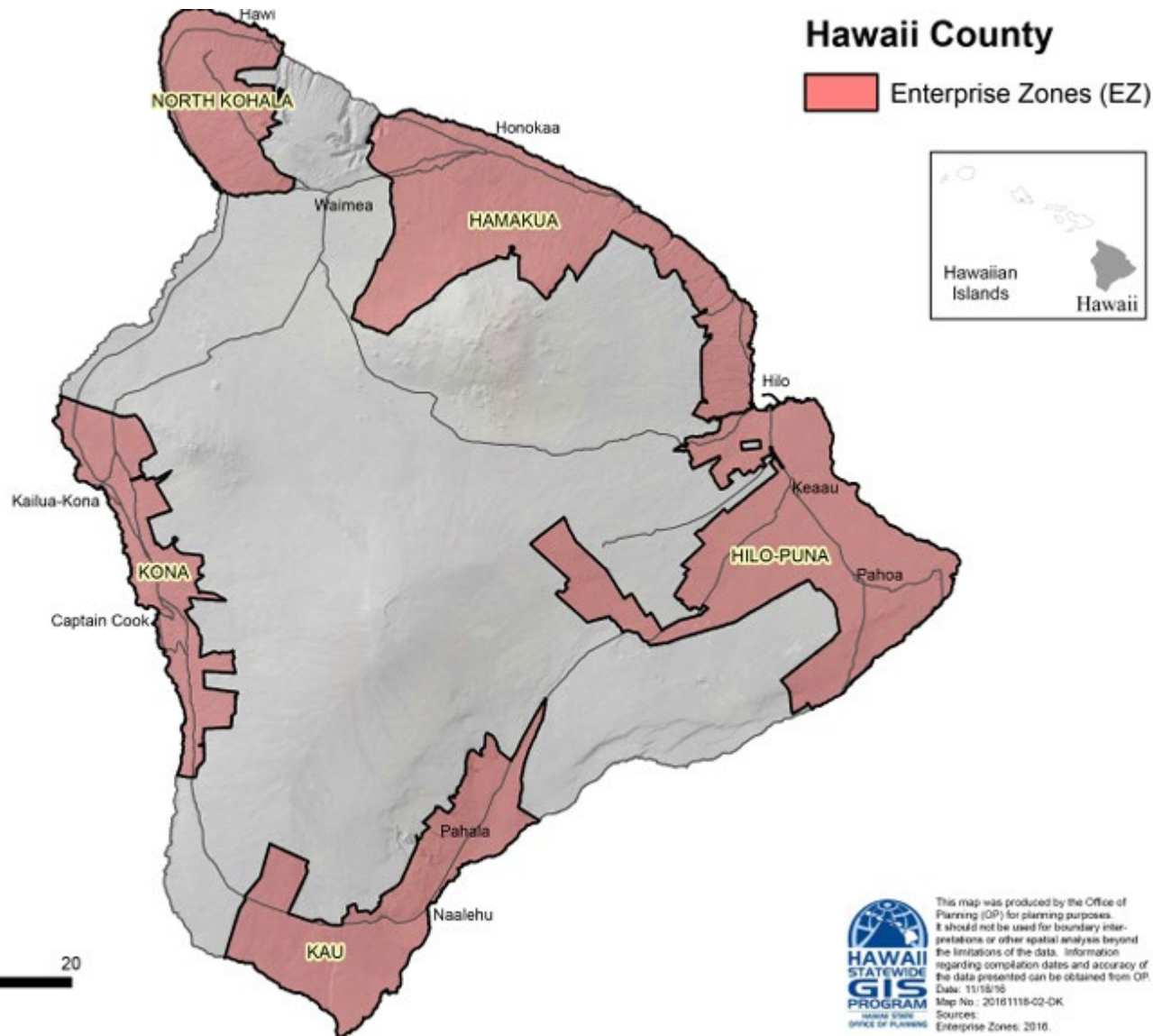
Programs to Save on Taxes as Businesses Expand



Enterprise Zones Partnership Program (EZ)

- The EZ Program was created to increase business activity, job growth, and job retention in economically-challenged areas. The EZ Program does this by offering State and County tax and other benefits to companies located within these areas for up to 7 years.
- State Benefits:
 - 100% exemption from the General Excise Tax (GET) and Use Tax every year. *The GET exemption applies only to gross revenues from EZ eligible business categories within an EZ.*
 - Qualified, licensed construction companies and contractors hired are also exempt from charging EZ companies the General Excise Tax (GET) for any work done at the EZ business site.
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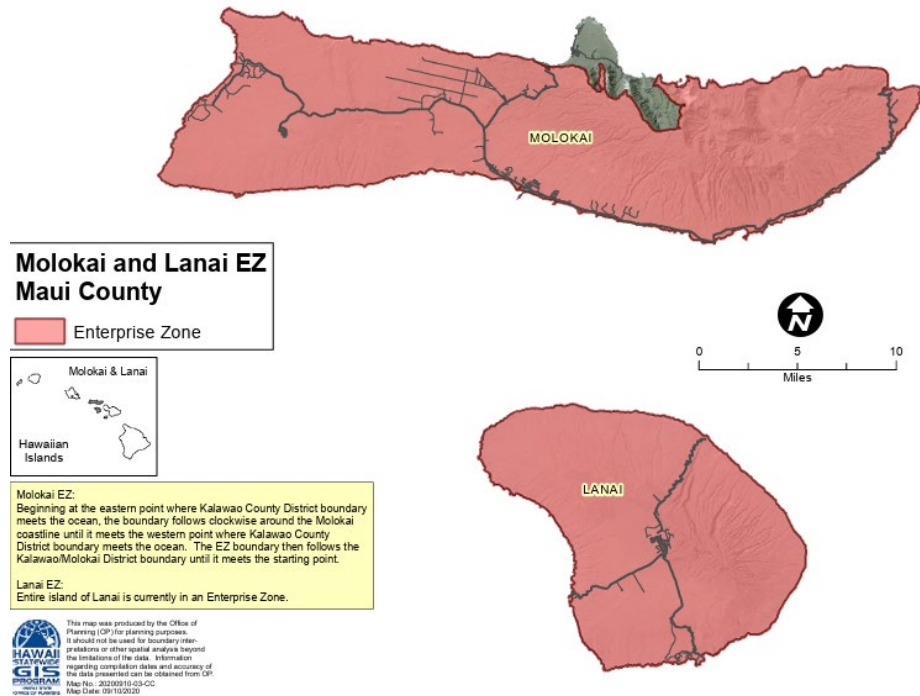
Programs to Save on Taxes as Businesses Expand



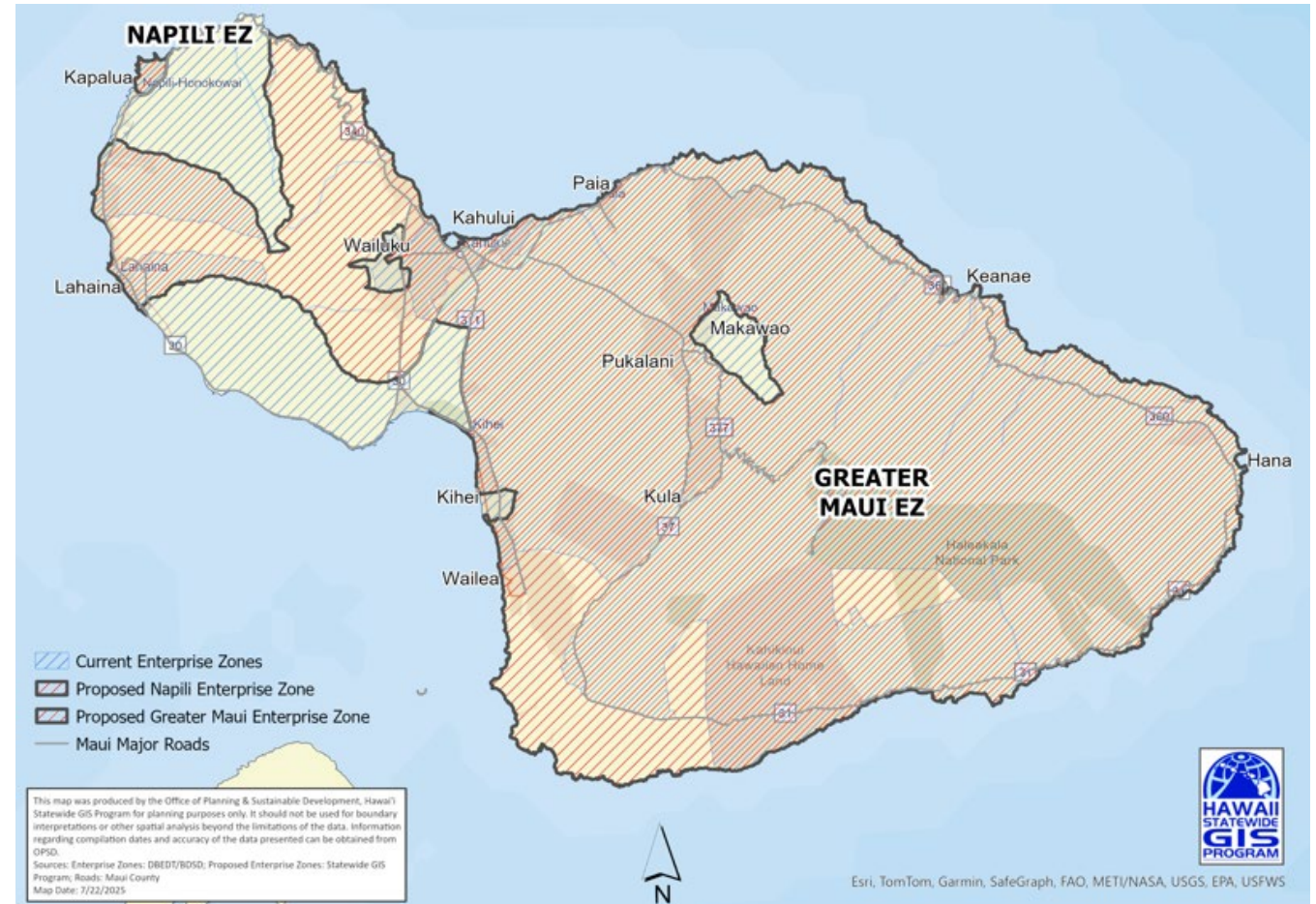
EZ – Online Locator
invest.hawaii.gov



Programs to Save on Taxes as Businesses Expand



EZ – Online Locator
invest.hawaii.gov



Hawai'i Made Program



- Hawai'i Made is a program highlighting authentic brands and products that are grown, designed and manufactured in Hawai'i. The program fosters, supports and offers opportunities to Hawai'i-based businesses.
- One facet of the program offers companies the opportunity to participate in local trade and consumer shows that are designed to increase visibility, customer-base and prepare them for market expansion in the state and beyond.
- 2026 shows included:
 - Hawai'i Hotel & Restaurant Show
 - American Logistic Association (ALA) Show for Military Commissaries and Exchanges
 - Made In Hawai'i Festival



Export Development



Hawai'i State Trade Expansion Program (HiSTEP)

- Funded in part through a Grant with the U.S. Small Business Administration (SBA)
- Comprehensive export development program that enables Hawai'i companies to sell their Made in Hawai'i products and service worldwide
- Program is conducted by DBEDT in partnership with several Federal and State agencies and business organizations.



U.S. Small Business Administration

HiSTEP Partners





Export Development



Eligibility for HiSTEP

Companies wishing to participate in any of the HiSTEP activities must meet at least the following requirements:

- 1) Federal definition of an 'eligible small business concern.
- 2) Certify that the company is not barred from receiving federal funds.
- 3) Be registered in good standing with the State Department of Commerce and Consumer Affairs' Business Registration Division.
- 4) Have a current general excise tax license with the State Department of Taxation.



Export Development



Program Components

1

HiSTEP – Export Readiness Program

- A series of training sessions and *one-on-one business advising services.

2

HiSTEP – Go Global

- Activities include participation in Hawai'i Pavilions at major international trade and consumer shows.

3

HiSTEP – Company Assistance

- Direct financial assistance for export market development costs.

Export Development



HiSTEP – Export Readiness Program (ERP)

A foundation program that involves a series of export webinars/seminars and a *one-on-one business advising session that prepare Hawai'i companies to begin or expand their export market plans.

- 1) Sessions cover general background as well as country- and issue-specific topics.
- 2) Monthly training sessions are scheduled monthly from December through September. Check the HiSTEP website (<https://invest.hawaii.gov/exporting-programs/hawaii-state-trade-expansion-program-histep/>) for specific topics and dates, and to register to attend.
- 3) One-on-one business advising is offered through the HiSTEP Partners.*
- 4) At program conclusion, companies have the tools to develop or revise their go-to-market strategy and export plan.

* Company must submit the HiSTEP Registration for one-on-one business advising

Export Development



HiSTEP – Go Global (GG)

Trade Shows

- Organize groups of Hawai'i companies to participate in major international trade shows in a Hawai'i pavilion.
- Companies pay a small participation fee.

Consumer Shows

- HiSTEP supports consumer shows as a way to test products in foreign markets directly to consumers.
- One example is the Hankyu Hawai'i Fair Department Store event in Osaka, Japan



Export Development



Major Shows – 2027

- Winter FancyFaire, January 17-20; San Francisco, CA (T)
- Natural Products Expo West, March 3-5, 2027; Anaheim, CA (T)
- FOODEX Japan, March 9-12, 2027; Tokyo, Japan (T)
- Hankyu Hawai'i Fair, July 7-13 and July 14-20, 2027; Osaka, Japan (C)
- Tokyo International Gift Show (TIGS), September 1-3, 2027; Tokyo, Japan (T)



Export Development



HiSTEP – Company Assistance (CA)

Assists individual Hawaii companies with export market development activities such as participation in trade shows and missions.

- 1) A Request for Proposal (RFP) is issued in early November for companies to apply for funds. Application deadline is in early January. Awards will be made the first week of February.
- 2) Two categories: New to Export (NTE) and Market Expansion (ME)
 - 1) NTE companies can request a maximum of \$5,000.
 - 2) ME companies can request a maximum of \$15,000. ME companies must also have at least \$200,000 in revenue to apply.
- 3) Funds awarded are paid on a reimbursement basis.

Export Development



HiSTEP – Company Assistance (CA) – Allowable Expense

- Website translation, SEO, localization services;
- E-commerce fees;
- Design of international marketing media, including digital marketing;
- Airfare (consistent with Fly America guidelines) to approved trade shows, trade missions or foreign market sales trips; baggage fees;
- Trade show booth rental or trade mission participation fee;
- Trade show booth build-out or other booth-related (e.g., interpreter services) expenses;
- Gold Key Service or other USCS services;
- Fees for shipping sample products for trade shows, trade missions, and foreign market sales trips;
- Cost of compliance testing an existing product for entry into an export market;
- Trade credit insurance fees (EXIM or private);
- Training programs;
- Attorney's fees for review of int'l distributor agreements.

Export Development



What do I do now?



[About](#) [Business Programs](#) [Exporting Programs](#) [International Relations](#) [News & Events](#) [Contact](#) [Q](#)

Hawai'i State Trade Expansion Program (HiSTEP)

What is HiSTEP?

Funded in part through a Grant with the U.S. Small Business Administration (SBA), the Hawai'i State Trade Expansion Program, known as HiSTEP, is a comprehensive program designed to assist Hawai'i small businesses with their export development. The goal is to increase the number of small businesses that want to export as well as the value of exports for those small businesses that currently export. Today it is easier than ever for companies, regardless of size, to sell goods and services across the globe and this program can help achieve that.

+ Benefits

+ Eligibility

+ How to Prepare

+ Registration



Visit the HiSTEP website:

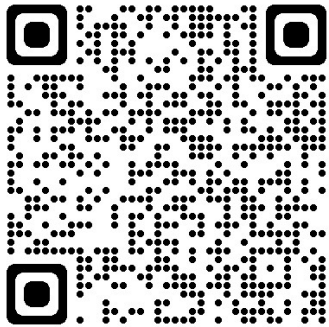
<https://invest.hawaii.gov/exporting-programs/hawaii-state-trade-expansion-program-histep/>

and complete the online registration.



BUSINESS DEVELOPMENT & SUPPORT DIVISION

Mahalo nui loa!



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Business Development & Support Division

Department of Business, Economic Development & Tourism

invest.hawaii.gov

Business Disaster Support

Federal Disaster Loans

The U.S. Small Business Administration (SBA) has low-interest disaster loans are available for homeowners, renters, businesses of any size and nonprofits. Businesses and residents can apply online at sba.gov/disaster. For questions and assistance in completing an application, call 800-659-2955 or email disastercustomerservice@sba.gov.