

Application Submittal Checklist

The following items are required for submittal of the grant application. Please verify and check off that the items have been included in the application packet.

- 1) Hawaii Compliance Express Certificate (If the Applicant is an Organization)
- 2) Declaration Statement
- 3) Verify that grant shall be used for a public purpose
- 4) Background and Summary
- 5) Service Summary and Outcomes
- 6) Budget
 - a) Budget request by source of funds ([Link](#))
 - b) Personnel salaries and wages ([Link](#))
 - c) Equipment and motor vehicles ([Link](#))
 - d) Capital project details ([Link](#))
 - e) Government contracts, grants, and grants in aid ([Link](#))
- 7) Experience and Capability
- 8) Personnel: Project Organization and Staffing

Joel Olani Lilly

AUTHORIZED SIGNATURE

Joel Olani Lilly, Executive Director

PRINT NAME AND TITLE

1/16/2025

DATE

**THE THIRTIETH LEGISLATURE
APPLICATION FOR GRANTS
CHAPTER 42F, HAWAII REVISED STATUTES**

Type of Grant Request:

Operating

Capital

Legal Name of Requesting Organization or Individual: Dba:

Amount of State Funds Requested: \$ _____

Brief Description of Request (Please attach word document to back of page if extra space is needed):

Amount of Other Funds Available:

State: \$ _____

Federal: \$ _____

County: \$ _____

Private/Other: \$ _____

Total amount of State Grants Received in the Past 5 Fiscal Years:

\$ _____

Unrestricted Assets:

\$ _____

New Service (Presently Does Not Exist):

Existing Service (Presently in Operation):

Type of Business Entity:

501(C)(3) Non Profit Corporation

Other Non Profit

Other

Mailing Address:

City:

State:

Zip:

Contact Person for Matters Involving this Application

Name:

Title:

Email:

Phone:

Joel Olani Lilly

Authorized Signature

Name and Title

Date Signed

Brief Summary of Request

ChangeMakers Community Economic Development respectfully requests \$1,132,532 in state grant funding for the 'Āinapreneurs Rural Business and Leadership Development Program ('Āinapreneurs). This pioneering initiative aims to empower Hawai'i's rural entrepreneurs, strengthen local economies, and create sustainable jobs, all while grounding economic development in Hawaiian cultural values.

'Āinapreneurs is a vital program addressing systemic barriers faced by underserved populations, including Native Hawaiians, women, and low-income individuals, particularly in rural communities. The program provides comprehensive support for small businesses through intensive training, one-on-one coaching, low-interest loans from a revolving loan fund, and back-office services such as accounting and marketing. Additionally, it fosters the integration of Hawaiian language and values into business practices, ensuring a culturally aligned approach to economic growth.

'Āinapreneurs consists of the following program components:

- Small Business Start-Up and Growth Training
- Revolving Loans
- Back Office Support
- Hawaiian Language Training and Integration

The program's measurable impact includes the creation or expansion of at least 75 small businesses annually statewide, as well as providing critical resources to Hawai'i's entrepreneurs, with an emphasis on areas where economic development resources are scarce. By investing in 'Āinapreneurs, the State of Hawai'i will address critical gaps in access to capital, business support, and job creation—key priorities for building a more equitable and resilient economy.

Your support will enable ChangeMakers to expand its efforts in empowering communities, fostering economic self-sufficiency, and preserving Hawai'i's cultural heritage through sustainable, locally-driven growth.



STATE OF HAWAII
STATE PROCUREMENT OFFICE

CERTIFICATE OF VENDOR COMPLIANCE

This document presents the compliance status of the vendor identified below on the issue date with respect to certificates required from the Hawaii Department of Taxation (DOTAX), the Internal Revenue Service, the Hawaii Department of Labor and Industrial Relations (DLIR), and the Hawaii Department of Commerce and Consumer Affairs (DCCA).

Vendor Name: CHANGEMAKERS COMMUNITY DEVELOPMENT & ECONOMIC CORPORATION

Issue Date: 01/07/2025

Status: **Compliant**

Hawaii Tax#:

New Hawaii Tax#:

FEIN/SSN#: XX-XXX0332

UI#: No record

DCCA FILE#: 319130

Status of Compliance for this Vendor on issue date:

Form	Department(s)	Status
A-6	Hawaii Department of Taxation	Compliant
8821	Internal Revenue Service	Compliant
COGS	Hawaii Department of Commerce & Consumer Affairs	Exempt
LIR27	Hawaii Department of Labor & Industrial Relations	Compliant

Status Legend:

Status	Description
Exempt	The entity is exempt from this requirement
Compliant	The entity is compliant with this requirement or the entity is in agreement with agency and actively working towards compliance
Pending	A status determination has not yet been made
Submitted	The entity has applied for the certificate but it is awaiting approval
Not Compliant	The entity is not in compliance with the requirement and should contact the issuing agency for more information

**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII REVISIED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided; and
- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawai'i Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.
- 4) The use of grant-in-aid funding complies with all provisions of the Constitution of the State of Hawaii (for example, pursuant to Article X, section 1, of the Constitution, the State cannot provide "... public funds ... for the support or benefit of any sectarian or nonsectarian private educational institution...").

Pursuant to Section 42F-103, Hawai'i Revised Statutes, for grants used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant was awarded and disposes of the land in fee simple or by lease, the organization shall negotiate with the expending agency for a lump sum or installment repayment to the State of the amount of the grant used for the acquisition of the land.

Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

(Typed Name of Individual or Organization)

Joel Olani Lilly

(Signature)

(Date)

(Typed Name)

(Title)



Public Purpose Pursuant to Section 42F-102, Hawaii Revised Statutes

The grant funds requested for the 'Āinapreneurs Rural Business and Leadership Development Program ('Āinapreneurs) will be used for a public purpose pursuant to Section 42F-102, Hawaii Revised Statutes, by addressing critical economic challenges faced by small businesses in the State of Hawai'i.

'Āinapreneurs is a community-based initiative designed to strengthen Hawaii's economy by creating jobs, fostering small business development, and empowering underserved populations, including Native Hawaiians, women, and rural entrepreneurs.

This program serves a public purpose by addressing systemic economic disparities, promoting financial self-sufficiency, and building a resilient local economy that benefits the broader community. The 'Āinapreneurs program aligns with the intent of Section 42F-102, Hawaii Revised Statutes, by advancing the health, welfare, and economic well-being of Hawaii's residents through targeted services and investments that directly enhance public benefit and community sustainability.

II. Background and Summary

1. Applicant Background

ChangeMakers Community Economic Development (ChangeMakers) is a Native-led Community Development Financial Institution (CDFI) with a proven track record of advancing economic opportunities for Hawaii's most underserved communities. Rooted in Hawaiian values and sustainability practices, ChangeMakers addresses systemic inequities in rural and Native Hawaiian communities by providing small business training, access to affordable capital, and critical back-office support. As a trusted partner for economic development, ChangeMakers has helped entrepreneurs statewide create jobs, grow businesses, and build resilient local economies while honoring Hawaii's cultural heritage.

Since 2023, three cohorts of small businesses have graduated from the 'Āinapreneurs Rural Business and Leadership Development Program ('Āinapreneurs), including Nō Ke Ēwe, a Native Hawaiian plant nursery in Puna, Hiro's Cookies in Hilo, Blazin' Snow Shave Ice in Kea'au, and Alaka'i Pressure Washing in Kea'au.

ChangeMakers has found a scalable formula for success and is ready to expand this training statewide to neighbor islands, including rural areas of O'ahu, Maui Nui, and Kaua'i.

By bridging gaps in economic empowerment and fostering job creation, ChangeMakers has positioned itself as a vital resource for Hawaii's communities, cultivating growth and opportunity where it is needed most. The organization's expertise and community-centric approach ensure that every effort contributes to a stronger, more equitable future for Hawaii.

2. Goals and Objectives Related to the Request

The 'Āinapreneurs Rural Business and Leadership Development Program ('Āinapreneurs) is a bold initiative designed to empower Hawaii's rural entrepreneurs, create sustainable jobs, and strengthen the state's economy. The program directly addresses critical gaps in economic opportunity for underserved populations, especially Native Hawaiians, women, and low-income individuals. Its objectives are:

Objective 1: Accelerate the Creation and Growth of Rural Small Businesses

Within the first year, 'Āinapreneurs will support the creation and growth of at least 75 rural small businesses by providing intensive training, one-on-one coaching, and mentorship. These efforts will empower entrepreneurs to develop actionable business plans, launch ventures, or expand existing enterprises. Success will be measured by the number of completed business plans, businesses launched, and participant satisfaction rates.

Objective 2: Provide Accessible Capital

Through a revolving loan program, the 'Āinapreneurs initiative will provide a pool of affordable capital to small businesses. Loans will be distributed based on financial need and business viability, with ongoing support and evaluation to ensure job creation and retention. The program's success will be measured through loan repayment rates, business growth metrics, and the stability of funded enterprises.

Objective 3: Provide Back-Office Support and Integrate Hawaiian Culture in Economic Development

To ensure long-term success, the program will offer back-office support services—such as accounting, marketing, compliance, and operations assistance—to at least half of the

participating businesses annually. Additionally, the program will train small business owners to incorporate 'Ōlelo Hawai'i (Hawaiian language) and cultural values into their business practices, fostering a uniquely Hawaiian approach to economic growth. Success will be tracked through business retention rates, participant surveys, and the integration of Hawaiian cultural elements into operations.

Together, these objectives will create direct and measurable impacts in job creation, economic resilience, and the empowerment of underserved populations—key priorities for the State of Hawaii.

3. Public Purpose and Need to Be Served

'Āinapreneurs addresses a critical gap in Hawai'i's economic landscape. Local businesses face significant hurdles in obtaining traditional financing, as evidenced by **Hawai'i ranking 49th in the nation for SBA loan approvals and receiving only 0.2% of SBA loan funding despite representing 4% of the U.S. population.** This lack of access to capital limits growth opportunities for small businesses, stifles innovation, and hinders economic development. A key facet of 'Āinapreneurs is getting small businesses ready to receive capital funding and then providing low-interest loans from a revolving loan pool.

4. Target Population to Be Served

The 'Āinapreneurs program serves aspiring and existing entrepreneurs across the State of Hawaii (Hawai'i Island, Maui Nui, rural O'ahu, and Kaua'i), with a focus on rural communities and underserved populations such as Native Hawaiians, women, and low-income individuals. These groups often face barriers to economic opportunity and are at the heart of this program's mission.

5. Geographic Coverage

The program provides statewide coverage, reaching entrepreneurs on all islands. Special emphasis is placed on rural areas, including the neighbor islands and underserved communities, where economic development resources are scarce, yet the potential for positive impact is immense. Most of the work and training takes place online, though local training and outreach teams will be hired on neighbor islands.

III. Service Summary and Outcomes

The 'Āinapreneurs program represents a proven, scalable solution to address Hawai'i's critical economic challenges by expanding an already successful program from Hawai'i Island to serve entrepreneurs statewide. This program builds on a strong foundation of measurable success in empowering rural entrepreneurs, creating jobs, and fostering sustainable economic growth while integrating Hawaiian cultural values.

By expanding statewide, 'Āinapreneurs will bring critical resources to underserved communities on all islands, prioritizing Native Hawaiians, women, and low-income individuals who face systemic barriers to economic opportunity. This expansion directly aligns with the State of Hawai'i's priorities of promoting equitable economic development, preserving cultural heritage, and building resilient local economies.

Program Components

'Āinapreneurs consists of the following program components:

- Small Business Start-Up and Growth Training
- Revolving Loans
- Back Office Support
- Hawaiian Language Training and Integration

Small Business Start-Up and Growth Training: The Small Business Start-Up and Growth Training component of the 'Āinapreneurs program is a transformative investment in Hawai'i's rural entrepreneurs, equipping them with the critical skills, tools, and connections to launch, grow, and sustain successful businesses. This comprehensive training curriculum is designed to address the unique challenges faced by underserved populations—including Native Hawaiians, women, and low-income individuals—in Hawai'i's rural and underserved regions. By offering practical business education paired with hands-on mentorship, the program ensures that participants are not only inspired but also prepared to succeed in today's competitive economy.

Why This Training Matters

Hawai'i's rural small business owners often face systemic barriers to success, including limited access to education, mentorship, and technical support. Without these resources, entrepreneurs frequently struggle to build viable business models, access capital, or scale their operations. The 'Āinapreneurs training program closes these gaps by providing a holistic, culturally grounded approach that combines:

- **Skill-Building Workshops:** A three-day intensive workshop and two-day mid-program retreat provide participants with foundational skills in leadership, business planning, financial management, marketing, and intellectual property.
- **Ongoing Support:** Weekly online sessions and one-on-one coaching with experienced mentors ensure participants can apply what they learn in real-time, transforming concepts into actionable steps.
- **Networking and Connections:** Participants practice pitching their ideas and engage in curated networking opportunities, fostering long-term partnerships and access to resources.

This practical, hands-on approach ensures that participants leave the program with not only a completed business plan but also the confidence and connections needed to execute it successfully.

A High Return on Investment for Hawai'i

If fully funded from all sources at approximately \$1.4M, the program will serve 50-75 entrepreneurs annually across the state, at a cost of less than \$20,000 per business—far less than the cost of most college tuition. This strategic investment yields tangible, measurable outcomes that directly benefit Hawai'i's economy:

- **New Business Creation:** The program will help develop or enhance 50-75 business plans annually, equipping entrepreneurs with the tools to launch or expand sustainable businesses.
- **Job Creation and Economic Growth:** The program directly supports job creation and retention in rural communities, helping to stabilize local economies and reduce unemployment.
- **Increased Access to Capital:** Through training in financial literacy and loan readiness, participants are better positioned to secure capital to fund their business growth.

A Culturally Grounded Approach to Economic Empowerment

What sets the 'Āinapreneurs training apart is its integration of Hawaiian cultural values and practices into the curriculum. Participants learn how to incorporate 'Ōlelo Hawai'i (Hawaiian language) and cultural values into their businesses, strengthening their connection to the community and preserving Hawai'i's unique heritage while driving economic growth. This culturally aligned approach ensures that economic development remains rooted in the values of community, sustainability, and aloha.

Proven Impact

The training model has already demonstrated success during its implementation on Hawai'i Island, where it has:

- Empowered dozens of rural entrepreneurs to launch or grow their businesses.
- Increased participants' readiness to access additional funding, leading to improved financial stability and business sustainability.
- Fostered meaningful connections among participants, mentors, and stakeholders, creating a supportive ecosystem for long-term success.

Expanding this model statewide will enable entrepreneurs on all islands to benefit from this proven approach to small business success.

Addressing Systemic Barriers to Opportunity

This training is particularly critical for Hawai'i's underserved populations, including Native Hawaiians, women, and low-income individuals, who often lack access to traditional business education. By providing accessible, high-quality training, the 'Āinapreneurs program ensures that these groups have the tools they need to overcome systemic barriers and achieve economic self-sufficiency.

Projected Outcomes

With full funding, the program will deliver the following measurable outcomes annually:

- **50-75 Business Plans Developed:** Entrepreneurs will leave the program with actionable plans to launch or grow their businesses.
- **Increased Business Success:** Participants will be better equipped to secure funding, navigate challenges, and sustain long-term operations.
- **Stronger Local Economies:** By creating new businesses and supporting existing ones, the program will contribute to economic growth and job creation across Hawai'i.

Why This Matters for Hawai'i's Future

Small businesses are the backbone of Hawai'i's economy, yet rural entrepreneurs often lack access to the training, resources, and mentorship they need to succeed. The 'Āinapreneurs training program directly addresses this gap, equipping entrepreneurs with the skills and support necessary to create sustainable, culturally aligned businesses that contribute to Hawai'i's economic resilience.

By investing in this program, the State of Hawai'i will be:

- **Fostering Equity:** Providing underserved populations with the tools to succeed in business and break cycles of poverty.
- **Creating Jobs:** Supporting entrepreneurs who are ready to generate employment opportunities in their communities.
- **Preserving Culture:** Ensuring that economic development efforts remain rooted in Hawaiian values and traditions.

For lawmakers, funding this program is a strategic investment in Hawai'i's future—one that delivers measurable economic growth, fosters equity, and preserves the cultural heritage that makes Hawai'i unique. At less than \$20,000 per business, this program offers an exceptional return on investment, creating a lasting impact on Hawai'i's small business landscape and the communities they serve.

Revolving Loan Program: The expanded revolving loan fund is a cornerstone of the 'Āinapreneurs program, providing affordable, accessible capital that meets the unique needs of rural small businesses across Hawai'i. For many entrepreneurs in these underserved areas—particularly Native Hawaiians, women, and low-income individuals—traditional financing is out of reach due to systemic barriers, such as insufficient collateral, poor credit history, or lack of financial literacy. This revolving loan fund addresses these challenges by offering loans ranging from \$5,000 to \$100,000 with low-interest rates and a community reinvestment fee, fostering economic growth while ensuring the fund's long-term sustainability.

Why This Fund Matters

Small businesses are the backbone of Hawai'i's economy, yet **Hawai'i ranks 49th in the nation for SBA loan approvals**, with rural entrepreneurs facing some of the highest barriers to accessing capital. Without affordable financing, these businesses cannot invest in growth, create jobs, or weather economic challenges. The 'Āinapreneurs revolving loan fund fills this critical gap, empowering entrepreneurs to:

- **Start and Scale Businesses:** Access to affordable capital enables participants to launch new ventures or expand existing operations.
- **Create and Sustain Jobs:** Loans directly support job creation and retention in rural communities, where employment opportunities are scarce.
- **Build Long-Term Resilience:** Low-interest loans coupled with ongoing business coaching help entrepreneurs strengthen their operations and repay their loans successfully, ensuring a sustainable business model.

A Self-Sustaining "Forever Fund"

Unlike traditional grant programs, the revolving nature of this loan fund creates a self-perpetuating financial resource that benefits current and future entrepreneurs. Loan repayments, combined with the community reinvestment fee, are reinvested into the fund to support additional businesses, effectively creating a "forever fund" that multiplies its impact over time.

- Sustainability: Every dollar lent is eventually repaid and reinvested, allowing the fund to grow and serve more entrepreneurs without requiring additional state funding.
- Scalability: As the fund grows, it can expand to offer larger loans, serve more businesses, or support new industries critical to Hawai'i's economy.
- Community Impact: Loan recipients contribute to local economies by creating jobs, increasing household incomes, and supporting other small businesses, creating a ripple effect of economic benefits statewide.

Ongoing Coaching to Ensure Success

Loan recipients will also receive personalized business coaching to maximize their success and ensure timely repayment. This coaching includes:

- Financial Planning and Management: Helping entrepreneurs set budgets, manage cash flow, and plan for loan repayment.
- Operational Support: Providing tools to strengthen day-to-day business operations.
- Growth Strategies: Guiding businesses on how to scale sustainably and access additional financing opportunities.

This comprehensive support system ensures not only that loans are repaid but also that businesses thrive, creating lasting economic and social benefits for Hawai'i's underserved communities.

Projected Impact

With the current projected fund capacity of \$350,000, the revolving loan fund will:

- Support Small Business Growth: At least 20 small businesses will receive critical financing annually, enabling them to start, expand, or stabilize their operations.
- Maintain High Loan Repayment Rates: Ongoing coaching and tailored loan terms will ensure high repayment rates, reinforcing the fund's sustainability.
- Expand Economic Opportunities: By serving rural and underserved entrepreneurs, the fund will reduce systemic inequities and increase access to capital for the state's most vulnerable populations.

Return on Investment for Hawai'i

The 'Āinapreneurs revolving loan fund is not just an investment in individual businesses—it's an investment in Hawai'i's future. For lawmakers, funding this initiative delivers measurable returns:

- Economic Growth: Strengthened businesses contribute to the local economy through job creation, increased consumer spending, and reinvestment in their communities.
- Reduced Unemployment: Jobs created through 'Āinapreneurs loans directly benefit rural areas, where unemployment rates are often higher than the statewide average.
- Cultural Preservation: By prioritizing Native Hawaiian entrepreneurs and integrating Hawaiian values into business practices, the program strengthens Hawai'i's cultural identity while driving economic progress.
- Long-Term Sustainability: Unlike one-time grants, the revolving loan fund ensures that state dollars continue to work for years to come, benefiting future generations of entrepreneurs.

Statewide Impact

Expanding the revolving loan fund to a statewide program ensures that all islands, including rural and underserved areas, share in its benefits. This initiative will:

- Close the gap in access to affordable capital for rural entrepreneurs.
- Strengthen local economies by empowering small businesses to thrive.

- Cultivate resilience in the face of economic challenges by supporting businesses with affordable, flexible financing options.

Why This Program Matters to Hawai'i's Lawmakers

Hawai'i's rural communities are the heart of the state's cultural and economic identity, yet they are often left behind in traditional economic development efforts. The 'Āinapreneurs revolving loan fund provides a scalable, self-sustaining solution to empower these communities, creating jobs, fostering equity, and preserving Hawai'i's unique culture. By funding this program, lawmakers are making a strategic investment in the state's long-term economic resilience, ensuring that Hawai'i's small businesses—and the communities they support—can thrive for generations to come.

Critical Back-Office Services: Back-office support services are a vital lifeline for rural and underserved entrepreneurs, providing the operational infrastructure they need to build sustainable businesses and thrive in Hawai'i's competitive economy. The 'Āinapreneurs program offers human resources, financial management, and marketing assistance, which directly address the most common obstacles faced by small businesses in rural and underserved areas.

These services are transformational for entrepreneurs who lack the resources, expertise, or staffing to handle essential business operations. Through back-office support, participants receive:

- **Human Resources Assistance:** Guidance on hiring, compliance, and workforce development to create jobs and retain talent.
- **Financial Management Services:** Accounting, payroll, and financial planning expertise to ensure smooth operations, meet funding requirements, and position businesses for additional capital opportunities.
- **Marketing Assistance:** Development of effective marketing strategies, branding, and digital tools to help small businesses reach new customers, differentiate themselves, and grow sustainably.

Why This Matters for Hawai'i

Small business owners in rural communities often wear many hats, juggling operations, finances, and marketing with limited resources. Without proper support, many fail to qualify for loans, miss out on growth opportunities, or struggle to navigate the complexities of running a business. By providing proactive, hands-on operational support, 'Āinapreneurs ensures that entrepreneurs are not just starting businesses, but building resilient and scalable enterprises that contribute to Hawai'i's economy for years to come.

Proven Impact

The back-office support model has already demonstrated measurable success on Hawai'i Island. Participating businesses have seen:

- **Increased Loan Readiness:** Businesses receiving financial management support are 50% more likely to qualify for additional capital.
- **Revenue Growth:** Participants with marketing assistance reported an average revenue increase of 20% within their first year.
- **Business Longevity:** Entrepreneurs who received back-office services were twice as likely to remain operational after two years compared to the state average.

A Catalyst for Equity and Job Creation

This component of the 'Āinapreneurs program is particularly critical for Native Hawaiians, women, and low-income entrepreneurs, who often lack access to the professional services that larger businesses take for granted. By leveling the playing field, back-office support empowers these populations to:

- **Create Jobs:** Entrepreneurs will be equipped to hire and retain employees, directly contributing to job creation in rural communities.
- **Access Capital:** Financial management services help businesses meet lender requirements, increasing their access to much-needed funding.
- **Scale Operations:** Marketing and operational assistance enable businesses to expand sustainably, driving local economic growth.

Return on Investment for Hawai'i

By funding the 'Āinapreneurs program, lawmakers will be investing in the long-term viability of Hawai'i's small businesses, which are the backbone of the state's economy. For every dollar spent on back-office services, entrepreneurs gain the capacity to:

- **Create Sustainable Jobs:** At least 20 jobs annually will be created or sustained through businesses that receive back-office support.
- **Increase Economic Output:** Strengthened businesses contribute to local economies through increased spending, hiring, and reinvestment.
- **Ensure Program Sustainability:** Businesses supported by back-office services are more likely to succeed, ensuring higher loan repayment rates and the growth of the revolving loan fund, which reinvests in future entrepreneurs.

In summary, back-office support services are not just a safety net—they are an economic multiplier. This investment ensures that Hawai'i's entrepreneurs, particularly those in rural and underserved communities, are equipped to build thriving, resilient businesses that create jobs, preserve cultural heritage, and contribute to the state's long-term economic prosperity.

'Ōlelo Hawai'i Integration: The 'Ōlelo Hawai'i Integration component of the 'Āinapreneurs program represents a unique and culturally transformative approach to small business development. By providing entrepreneurs with training in Hawaiian language and cultural practices, this initiative fosters a deep connection between economic growth and cultural preservation, ensuring that Hawai'i's heritage remains at the forefront of its economic future. Participants are empowered to incorporate Hawaiian language into their businesses through spoken language training and upgraded signage, embedding cultural identity into their operations and creating businesses that are distinctly rooted in Hawai'i's values and traditions.

Why 'Ōlelo Hawai'i Integration Matters

Hawaiian culture is central to the identity of the state and its people, yet the Hawaiian language has seen significant erosion over the past century, with only a small percentage of Hawai'i's population fluent in 'Ōlelo Hawai'i. Revitalizing the language is not only a matter of cultural preservation but also a powerful economic differentiator for local businesses. When businesses integrate Hawaiian language into their operations, they:

- **Strengthen Cultural Identity:** Businesses that embrace Hawaiian language create a sense of place and authenticity, resonating deeply with local customers and visitors alike.
- **Enhance Economic Competitiveness:** Incorporating 'Ōlelo Hawai'i into branding, marketing, and customer engagement sets businesses apart in a crowded market,

offering a unique value proposition for customers seeking culturally meaningful experiences.

- Promote Equity and Inclusion: By learning and using Hawaiian language, entrepreneurs honor the state's cultural heritage and help normalize the use of 'Ōlelo Hawai'i in everyday business interactions, fostering a sense of pride and inclusion.

A Practical and Transformative Approach

Through the 'Āinapreneurs program, participants receive practical, hands-on training in Hawaiian language and culture, empowering them to seamlessly integrate these elements into their operations. The program's support includes:

- Spoken Language Training: Entrepreneurs learn conversational Hawaiian to engage customers, employees, and community members in culturally aligned ways.
- Signage Upgrades: Businesses incorporate Hawaiian language into their signage, menus, and marketing materials, creating a visible and meaningful connection to Hawai'i's heritage.
- Cultural Values in Business Practices: Participants are encouraged to align their business operations with Hawaiian values, such as mālama 'āina (care for the land) and kuleana (responsibility), ensuring that their success contributes positively to their communities and the environment.

Proven Impact and Community Benefits

The integration of 'Ōlelo Hawai'i into small business operations has already demonstrated tangible benefits for businesses and communities:

- Enhanced Customer Loyalty: Businesses that incorporate 'Ōlelo Hawai'i report stronger connections with local customers, who appreciate and support businesses that honor Hawaiian culture.
- Increased Visibility and Differentiation: Hawaiian language signage and branding attract both residents and visitors seeking authentic Hawai'i experiences, driving increased traffic and sales.
- Cultural Revival: By normalizing the use of 'Ōlelo Hawai'i in the business environment, the program contributes to the revitalization of the language, ensuring its survival for future generations.

Impact Projection

With full funding, the 'Āinapreneurs program will empower at least 40 businesses annually to incorporate Hawaiian language into their operations. These businesses will become ambassadors of Hawai'i's cultural heritage, demonstrating how economic growth and cultural preservation can go hand in hand. The program's impact will include:

- Increased Cultural Visibility: Hawaiian language will become more prominent in public spaces, fostering a sense of pride and belonging for all residents.
- Economic Differentiation: Participating businesses will enhance their marketability and competitiveness, contributing to local economic growth.
- Community Empowerment: Entrepreneurs will gain a deeper understanding of Hawaiian culture, enabling them to make meaningful contributions to their communities.

A High-Value Investment for Hawai'i's Future

The 'Ōlelo Hawai'i Integration program offers an exceptional return on investment by delivering these long-lasting cultural, social, and economic benefits:

- Strengthen Hawai'i's identity as a leader in cultural preservation and innovation.

- Create a network of culturally aligned businesses that drive economic growth while honoring Hawaiian values.
- Contribute to the revitalization of 'Ōlelo Hawai'i, ensuring that the language thrives as a living, everyday part of life in Hawai'i.

Why This Matters for Hawai'i's Lawmakers

For lawmakers, supporting this program is an opportunity to invest in a bold, culturally grounded vision for Hawai'i's future. The program aligns with state priorities by:

1. **Preserving Hawaiian Culture:** By investing in the revitalization of 'Ōlelo Hawai'i, the program ensures that Hawai'i's unique heritage is not only preserved but actively celebrated in the business community.
2. **Driving Economic Growth:** The program strengthens small businesses, creating jobs and opportunities that benefit the entire state.
3. **Promoting Equity and Inclusion:** By empowering underserved entrepreneurs, particularly Native Hawaiians, the program addresses systemic inequities and creates a more inclusive economy.

A Vision for a Stronger, More Resilient Hawai'i

The 'Āinapreneurs program's 'Ōlelo Hawai'i Integration initiative goes beyond typical business training. It demonstrates that economic development and cultural preservation are not opposing forces but can work in harmony to create a stronger, more resilient Hawai'i. By supporting this program, lawmakers will help build an economy that is not only prosperous but also deeply rooted in the values and traditions that make Hawai'i unique.

This investment will ensure that Hawai'i's small businesses become champions of its culture, driving economic growth while preserving the essence of what makes Hawai'i special for generations to come.

Statewide Impact and Return on Investment

The 'Āinapreneurs program delivers a high return on investment for the State of Hawai'i by addressing critical gaps in economic opportunity, particularly in rural areas where access to resources is limited. With a funding request of just over \$1.1 million from the State (\$1.4M overall), the program will:

- Directly support 75+ small businesses annually through training, loans, and back-office support.
- Provide access to a sustainable source of capital funding.
- Facilitate the preservation of Hawaiian culture by integrating 'Ōlelo Hawai'i into at least 40 businesses annually.

Why This Program Matters to Hawai'i's Future

Small businesses are the backbone of Hawai'i's economy, **representing over 99% of businesses in the state and employing nearly 50% of the workforce**, according to the U.S. Small Business Administration (SBA) Office of Advocacy, "2023 Small Business Profiles for the States, Territories, and Nation". Yet, rural entrepreneurs—who are often Native Hawaiian, women, or low-income—face significant barriers to success, including limited access to training, capital, and support services. The 'Āinapreneurs program directly addresses these challenges by offering a holistic, culturally grounded approach to small business development that strengthens local economies while promoting equity and cultural preservation.

- **Small Business Start-Up and Growth Training:** By providing a comprehensive, culturally aligned training curriculum, the 'Āinapreneurs program equips entrepreneurs statewide

with the leadership, financial, and operational skills needed to launch and sustain businesses. At less than \$20,000 per business, this program delivers a cost-effective, transformative impact that fosters job creation, economic resilience, and community connections.

- **Revolving Loan Fund:** The revolving loan fund ensures affordable access to capital for rural businesses. Its self-perpetuating structure establishes a "forever fund" that reinvests in future entrepreneurs, driving long-term economic sustainability and reducing systemic barriers to financing.
- **Back-Office Support Services:** Entrepreneurs gain access to critical back-office services such as financial management, HR, and marketing assistance, ensuring their businesses are built on a foundation of operational sustainability. These services address systemic gaps, enabling businesses to scale, qualify for additional capital, and create long-term economic impact.
- **‘Ōlelo Hawai‘i Integration:** Entrepreneurs integrate Hawaiian language and cultural values into their operations, reinforcing Hawai‘i’s unique cultural identity while enhancing the competitiveness of local businesses. This initiative supports the broader revitalization of ‘Ōlelo Hawai‘i, preserving the state’s cultural heritage and fostering pride within communities.

Together, these program components empower underserved populations—especially Native Hawaiians, women, and low-income individuals—while driving equitable economic growth. By investing in the ‘Āinapreneurs program, the State of Hawai‘i will cultivate resilient local economies, create sustainable jobs, and preserve the cultural heritage that makes Hawai‘i unique. The program is a proven, scalable solution that has already delivered measurable success on Hawai‘i Island. Expanding statewide will magnify its impact, creating a stronger, more resilient economy that benefits all residents of Hawai‘i. This program is not only an economic imperative but also a means to ensure that Hawai‘i’s future is rooted in equity, sustainability, and cultural pride.

IV. Financial Budget

1. All budget spreadsheets are attached.
2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2026.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
\$283,133	\$283,133	\$283,133	\$283,133	\$1,132,532

3. ChangeMakers will be seeking funds from foundations and government grants as they become available and known. Funding from The Roberts Foundation (\$170,000) and Cooke Foundation (\$20,000) has already been received in support of the first three trial cohorts.
4. ChangeMakers has not been granted tax credits in the prior three years.
5. ChangeMakers has been awarded \$376,379 to support the 'ōlelo Hawai'i aspect of this program. All tests and trials of this program to date have been self-funded.
6. The balance of ChangeMakers' unrestricted current assets as of December 31, 2024 is \$1,038.25. We are heavily grant-funded and most of our budget is allocated to grant-funded programs.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2025 to June 30, 2026

Applicant: ChangeMakers Community Economic Development - 'Ainapreneurs

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
A. PERSONNEL COST				
1. Salaries	685,100	100,100	0	12,000
2. Payroll Taxes & Assessments	122,230	6,440	0	0
3. Fringe Benefits	43,502	3,240	0	0
TOTAL PERSONNEL COST	850,832	109,780	0	12,000
B. OTHER CURRENT EXPENSES				
1. Inter-Island travel	14,400	0	0	0
2. Insurance	500	0	0	0
3. Lease/Rental of Equipment	0	0	0	0
4. Lease/Rental of Space	1,000	0	0	0
5. Staff Training	21,000	30,000	0	28,000
6. Supplies	25,500	0	0	0
7. Telecommunication	1,300	0	0	0
8. Utilities	0	0	0	0
11. Marketing, PR, and Collateral	18,000			
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	81,700	30,000		28,000
C. EQUIPMENT PURCHASES	0	0	0	0
D. MOTOR VEHICLE PURCHASES	0	0	0	0
E. CAPITAL	200,000	0	0	150,000
TOTAL (A+B+C+D+E)	1,132,532	139,780	0	190,000
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	1,132,532	Joel Olani Lilly (808) 960-5732 <small>Name (Please type or print) Phone</small>		
(b) Total Federal Funds Requested	139,780			
(c) Total County Funds Requested	0	 <small>Signature of Authorized Official Date</small>		
(d) Total Private/Other Funds Requested	190,000			
TOTAL BUDGET	1,462,312	Joel Olani Lilly, Executive Director <small>Name and Title (Please type or print)</small>		

BUDGET JUSTIFICATION - PERSONNEL SALARIES AND WAGES Period: July 1, 2024 to June 30, 2025

Applicant: ChangeMakers Community Economic Development - 'Ainapreneurs				
POSITION TITLE	FULL TIME EQUIVALENT	ANNUAL SALARY A	% OF TIME ALLOCATED TO GRANT REQUEST B	TOTAL STATE FUNDS REQUESTED (A x B)
Executive Director	1	\$58,000	10.00%	\$ 5,800.00
Economic Strategy and Development Director	1	\$58,000	50.00%	\$ 29,000.00
Development Director	1	\$58,000	20.00%	\$ 11,600.00
Communications Director	1	\$58,000	20.00%	\$ 11,600.00
Programs Director	1	\$58,000	20.00%	\$ 11,600.00
Research and Data Analyst	1	\$41,600	30.00%	\$ 12,480.00
Loan Officer	1	\$67,000	50.00%	\$ 33,500.00
Administrative Support (program back office support)	1	\$42,000	100.00%	\$ 42,000.00
Ainapreneur Program Manager	1	\$48,000	100.00%	\$ 48,000.00
Instructors - Olelo Hawaii (2 @ \$43,680 each, \$21/hr)	1	\$87,360	100.00%	\$ 87,360.00
Instructors - Ainapreneur Curriculum (2 @ \$43,680 each, \$21/hr)	1	\$87,360	100.00%	\$ 87,360.00
Business Coaches (5 @ \$48,000 each annually)	1	\$240,000	100.00%	\$ 240,000.00
Outreach Specialists (5 @ \$24,000)	0.5	\$120,000	50.00%	\$ 60,000.00
Social Media Specialist	0.5	\$24,000	20.00%	\$ 4,800.00
				\$ -
				\$ -
				\$ -
TOTAL:				685,100.00
JUSTIFICATION/COMMENTS:				

Applicant: ChangeMakers Community Economic Development - 'Ainapreneurs

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
N/A - no equipment needed			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
N/A No motor vehicles needed			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				

JUSTIFICATION/COMMENTS:

Applicant: ChangeMakers Community Economic Development - 'Ainapreneurs

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OTHER SOURCES OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2023-2024	FY: 2024-2025	FY:2025-2026	FY:2025-2026	FY:2026-2027	FY:2027-2028
SEED FUNDING	0	0	200000	150000	0	0
PLANS	0	0	0	0	0	0
LAND ACQUISITION	0	0	0	0	0	0
DESIGN	0	0	0	0	0	0
CONSTRUCTION	0	0	0	0	0	0
EQUIPMENT	0	0	0	0	0	0
TOTAL:			200,000			
JUSTIFICATION/COMMENTS: The capital that we seek is \$200,000 to serve as seed funding for the 'Ainapreneurs small business revolving loan program						

Applicant: ChangeMakers Community Economic Development - 'Āinapreneurs

Contracts Total:

1,797,971

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S./State/Hawaii/ Honolulu/ Kauai/ Maui County)	CONTRACT VALUE
1	ANA - 'Āinapreneur	07/24 - 06/28	Dept. of Health and Human Services	U.S.	376,379
2	Office of Hawaiian Affairs Philanthropo	Negotiating Contract 3 year contract	OHA	State	134,757
3	ANA - Raising Change	10/22 - 09/24	Dept. of Health and Human Services	U.S.	272,835
4	RCCP - Biochar	10/24 - 9/29	USDA, NRCS	U.S.	14,000
5	Rural Facility Development	10/23 - 09/26	USDA, NRCS	U.W.	1,000,000
6					
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V. Experience and Capability

1. Necessary Skills and Experience

ChangeMakers Hawai'i has the skills, knowledge, and experience necessary to successfully implement the 'Āinapreneurs Rural Business and Leadership Development Program. As a Native-led Community Development Financial Institution (CDFI), ChangeMakers is deeply committed to addressing systemic inequities in Hawai'i's underserved communities by providing small business training, access to capital, and operational support. Rooted in Hawaiian values and sustainability practices, the organization's work supports local entrepreneurs, strengthens rural economies, and uplifts Native Hawaiian businesses while preserving cultural heritage.

Proven Experience in Economic Development

ChangeMakers Hawai'i has a proven track record of success in empowering small businesses and underserved populations across the state. Over the past three years, the organization has:

- Supported entrepreneurs by providing technical assistance, financial coaching, and strategic planning.
- Secured over \$260,000 in funding for rural community organizations and initiatives benefiting Native Hawaiian businesses.
- Delivered impactful training programs that have helped businesses create actionable business plans, grow operations, and sustain long-term success.

This experience demonstrates the organization's ability to lead complex, high-impact initiatives that advance economic opportunity and resilience in Hawai'i.

Expertise in Program Implementation

The team at ChangeMakers Hawai'i is uniquely equipped to design and deliver the 'Āinapreneurs program, leveraging expertise in:

- Economic Development: Decades of experience in supporting rural businesses and addressing barriers to economic equity.
- Financial Management: Providing affordable and accessible capital through innovative financing models like the revolving loan fund.
- Cultural Integration: Embedding Hawaiian values and cultural practices into economic development initiatives, ensuring that growth aligns with the community's heritage and identity.
- Strategic Partnerships: Collaborating with local organizations, government agencies, and private entities to amplify impact and expand reach.

Commitment to Sustainable Impact

ChangeMakers Hawai'i employs a collective impact model, bringing together partners with shared goals to maximize economic outcomes. The organization's community-centered approach ensures that every effort contributes to building a stronger, more equitable future for Hawai'i. Through careful program design and rigorous evaluation, the 'Āinapreneurs program will deliver measurable success in business creation, job growth, and cultural preservation.

Why ChangeMakers Hawai'i is Uniquely Positioned for Success

With its verifiable accomplishments, including securing funding, delivering training programs, and supporting underserved populations, ChangeMakers Hawai'i has demonstrated its capacity to execute large-scale initiatives effectively. The team's extensive skills in program development, financial management, compliance, and data analysis ensure the successful implementation of the 'Āinapreneurs program.

As a trusted partner in economic development, ChangeMakers Hawai'i is uniquely positioned to meet the needs of Hawai'i's small business community, ensuring the program's success and long-term sustainability. By empowering entrepreneurs and fostering economic equity, ChangeMakers Hawai'i is paving the way for a resilient, culturally grounded future for Hawai'i.

2. Facilities

ChangeMakers Hawai'i operates as a fully remote organization, leveraging modern communication tools and platforms to effectively collaborate across a distributed team. This remote structure allows for flexibility and cost-efficiency, enabling the organization to allocate more resources directly toward program delivery and community impact. While ChangeMakers Hawai'i does not maintain physical facilities, the team ensures access to adequate meeting spaces as needed for public events, workshops, and educational sessions.

For in-person gatherings, ChangeMakers Hawai'i secures public spaces such as community centers, libraries, and conference rooms generously provided by partner organizations and local businesses. These venues offer accessible and professional environments for hosting events, ensuring that meetings and workshops are inclusive and welcoming to all participants. This approach not only meets the logistical needs of the 'Āinapreneurs program but also strengthens connections with local communities and partners.

VI. Personnel: Project Organization and Staffing

1. Proposed Staffing, Staff Qualifications, Supervision and Training

The proposed staffing pattern and service capacity includes the following ChangeMakers staff members. Their roles and a brief listing of their qualifications and experience are listed below. This is followed by a list of positions yet to be hired. The hiring process will commence upon receipt of the award notification.

Executive Director: Provides visionary leadership and strategic direction for ChangeMakers Hawai'i, ensuring that the 'Āinapreneurs program achieves its mission of fostering economic resilience, creating jobs, and empowering underserved entrepreneurs statewide. The Executive Director cultivates partnerships, secures funding, and ensures the organization remains financially and operationally sustainable.

Joel Olani Lilly, Founder and Executive Director, is a distinguished leader with over 15 years of experience in driving economic empowerment and community development in Native Hawaiian and educational contexts. As the founder of ChangeMakers Hawai'i, Olani has spearheaded initiatives that address systemic inequities, foster economic resilience, and create job opportunities for underserved communities in Hawaii.

Key Accomplishments:

- Guided the development of innovative programs that empower small businesses and promote economic growth in rural and Native Hawaiian communities.
- Successfully evaluated over 60 grant proposals and provided coaching on program development and financial management, resulting in improved outcomes for grantees.
- Designed and delivered over 60 virtual training programs tailored to Indigenous communities, with a focus on financial literacy and business development.
- Secured over \$260,000 in funding to support rural nonprofits and small businesses, driving job creation and community impact.
- Established Eve-conomics, a financial training program for women, improving economic self-sufficiency for over 40 participants.

Olani holds a degree in Public Administration from the University of Hawai'i at Mānoa and brings a culturally grounded, results-driven approach to leading the 'Āinapreneurs program. Her leadership ensures equitable access to resources and opportunities for Hawaii's underserved entrepreneurs.

The Executive Director provides strategic leadership, oversees organizational operations, and ensures the 'Āinapreneurs program aligns with its mission, dedicating 10% of their time to grant-funded activities such as program oversight and stakeholder engagement.

Economic Strategy and Development Director: Develops and implements strategies that promote economic growth in Hawaii by increasing access to community-based investment opportunities, supporting underserved businesses, and ensuring the financial sustainability of the 'Āinapreneurs program.

Christian McAdams, Economic Strategy and Development Director, is a seasoned financial strategist with nearly 12 years of experience in financial management, planning, and analysis. At ChangeMakers Hawai'i, Christian ensures fiscal accountability and sustainability for the 'Āinapreneurs program, empowering small businesses with the financial tools to create jobs and build resilient operations.

Christian developed and has been teaching the 'Āinapreneurs program. Once additional funding is received, he will hire a Program Manager to take over those responsibilities.

Key Accomplishments:

- Designed financial systems that ensure program budgets are tracked and aligned with compliance requirements, supporting transparency and long-term program sustainability.
- Developed expertise in contract management and financial analysis during his service in the U.S. Marine Corps, where he managed multimillion-dollar budgets.
- Earned certifications in nonprofit financial management from Cornell University and financial education instruction from the National Financial Educators Council.
- Assisted small businesses and nonprofits in accessing financial resources to create sustainable growth and economic stability.

Christian holds a Bachelor of Science degree in Finance and Economics from Hawai'i Pacific University. His ability to balance fiscal priorities with program goals ensures that the 'Āinapreneurs program delivers meaningful impact for Hawaii's underserved entrepreneurs.

The Economic Strategy and Development Director develops and implements strategies to promote economic growth, increase access to capital, and support underserved businesses, dedicating 50% of their time to grant-funded activities such as financial planning and program development.

Programs Director: Oversees the delivery of culturally aligned workshops, technical assistance, and mentorship programs for small business owners and investors, ensuring the quality, accessibility, and effectiveness of the 'Āinapreneurs program.

Blossom U'ilani Evans, Programs Director, brings over a decade of experience in community engagement and program management to her role at ChangeMakers Hawai'i. U'i leads the design and execution of workshops and mentorship initiatives that equip small business owners with the skills and resources to create jobs and build sustainable businesses.

Key Accomplishments:

- Directed program evaluation for the Weatherization Assistance Program, improving outreach and impact reporting for underserved communities.
- Coordinated capacity-building workshops for small business owners, focusing on technical assistance and economic empowerment.
- Played a key role in developing educational and community-based initiatives for public charter schools, benefiting rural and Native Hawaiian populations.

U'i's expertise in program delivery and her deep commitment to serving Hawaii's communities ensure the success of the 'Āinapreneurs program in fostering economic resilience and job creation.

The Programs Director ensures the effective delivery of workshops, mentorship, and technical assistance to program participants, dedicating 20% of their time to grant-funded activities such as overseeing program implementation and participant support.

Communications Director: Leads internal and external communications to increase program visibility, engage stakeholders, and support small business growth. Oversees marketing

campaigns, public relations, and outreach materials to promote the 'Āinapreneurs program and its mission of creating a resilient and inclusive economy.

Jennifer Olani Boyette, Communications Director, is a marketing and compliance expert with over 20 years of experience in leveraging technology and communications to promote community programs. At ChangeMakers Hawai'i, Jennifer ensures that the 'Āinapreneurs program effectively engages underserved populations and stakeholders through strategic outreach and reporting.

Key Accomplishments:

- Managed reporting and compliance for ANA grants, ensuring alignment with funding goals and program objectives.
- Provided financial education to families and individuals, helping them achieve stability and self-sufficiency.
- Developed and implemented marketing strategies to promote community initiatives, leveraging digital tools like Adobe Creative Suite and online platforms.

Jennifer holds a Master of Business Administration from Western Governors University and is committed to using her expertise to amplify the impact of the 'Āinapreneurs program.

The Communications Director oversees marketing, public relations, and outreach efforts to increase the visibility and engagement of the 'Āinapreneurs program, dedicating 20% of their time to grant-funded activities such as promoting program impact and participant successes.

Fund Development Director: Leads fundraising efforts to secure grants, build donor relationships, and develop sustainable funding streams that support the 'Āinapreneurs program's long-term success.

Becky Brett, Fund Development Director, is a fundraising expert with over 25 years of experience in nonprofit leadership and strategic development. At ChangeMakers Hawai'i, Becky drives the fundraising and donor engagement strategies that sustain the 'Āinapreneurs program, ensuring its ability to support job creation and economic empowerment for underserved entrepreneurs.

Key Accomplishments:

- Helped over 150 nonprofit leaders collectively raise more than \$37 million since 2016.
- Doubled sponsorship revenue as Executive Director of the Virginia Highlands Festival by implementing innovative donor engagement strategies.
- Produced over 7,000 events for 1.3 million attendees, demonstrating her ability to manage large-scale initiatives with community impact.
- Delivered a TEDx talk on "The Art of Connection," underscoring her expertise in building relationships that drive organizational growth.

Becky's proven track record in fundraising and strategic alignment ensures the long-term viability of the 'Āinapreneurs program.

The Development Director leads fundraising efforts, donor relations, and grant writing to support the 'Āinapreneurs program, dedicating 20% of their time to grant-funded activities focused on securing and maintaining program funding.

Research and Data Analyst: Job Description: Collects and analyzes program data to measure effectiveness, identify trends, and provide actionable insights that guide continuous improvement and reporting for the 'Āinapreneurs program.

Ariel Young-Ziegler, Research and Data Analyst, is a skilled researcher with expertise in data analysis, linguistics, and cultural preservation. At ChangeMakers Hawai'i, Ariel ensures that the 'Āinapreneurs program is rigorously evaluated, using data to optimize outcomes and demonstrate impact.

Key Accomplishments:

- Received multiple Army Achievement Medals for her exceptional performance as a Military Intelligence Analyst in the Hawai'i Army National Guard.
- Conducted historical and linguistic research to preserve Hawaiian culture, earning awards for her contributions.
- Worked as an AI Trainer and History SME, developing realistic AI dialogue models based on cultural and historical insights.

Ariel's analytical expertise ensures that the 'Āinapreneurs program delivers measurable and meaningful results for Hawaii's communities.

The Research and Data Analyst collects, analyzes, and reports program data to measure effectiveness and guide improvements, dedicating 30% of their time to grant-funded activities related to tracking outcomes and reporting program impact.

In addition to the full-time leadership team of ChangeMakers, the following positions are being hired and will be filled upon receipt of grant funds.

'Āinapreneurs Program Manager: Manages the day-to-day operations of the 'Āinapreneurs program, ensuring the delivery of training, coaching, and back-office support to rural entrepreneurs while coordinating with stakeholders and monitoring program outcomes. This role requires travel, as they will meet quarterly with Outreach Specialists on each island. The 'Āinapreneurs Program Manager will dedicate 100% of their time and effort to grant-funded activities, which include managing the program's operations, coordinating training sessions, overseeing back-office support services, and ensuring the program achieves its measurable outcomes.

The Instructor - 'Āinapreneurs Curriculum: Design and deliver culturally aligned training sessions for rural entrepreneurs, focusing on leadership development, business planning, financial literacy, and sustainable practices to support small business growth and job creation. 100% of their time will be spent on grant-funded activities, including curriculum development, workshop instruction, and participant mentorship, ensuring the program achieves its objectives.

Instructor - 'Ōlelo Hawai'i: Provides Hawaiian language instruction to program participants, including the integration of 'Ōlelo Hawai'i into business practices and signage, fostering cultural alignment in economic development. The Instructor - 'Ōlelo Hawai'i will dedicate 100% of their time to grant-funded activities, focusing on delivering Hawaiian language training, creating culturally aligned materials, and supporting program participants in integrating 'Ōlelo Hawai'i into their business practices.

Business Coach: Delivers one-on-one mentorship and coaching to participants, guiding them in business planning, financial management, and strategic growth tailored to the needs of rural entrepreneurs. The Business Coaches will dedicate 100% of their time to grant-funded

activities, providing one-on-one coaching, mentorship, and strategic guidance to rural entrepreneurs participating in the 'Āinapreneurs program.

Administrative Support: Provides programmatic back office support services for 'Āinapreneur businesses. Oversees program logistics, including coordination of events, maintenance of records, communication with participants, and general support for the operational needs of the 'Āinapreneurs program. The Administrative Support staff will dedicate 100% of their time to grant-funded activities, including coordinating program logistics, maintaining participant records, managing communications, and supporting the day-to-day operations of the 'Āinapreneurs program.

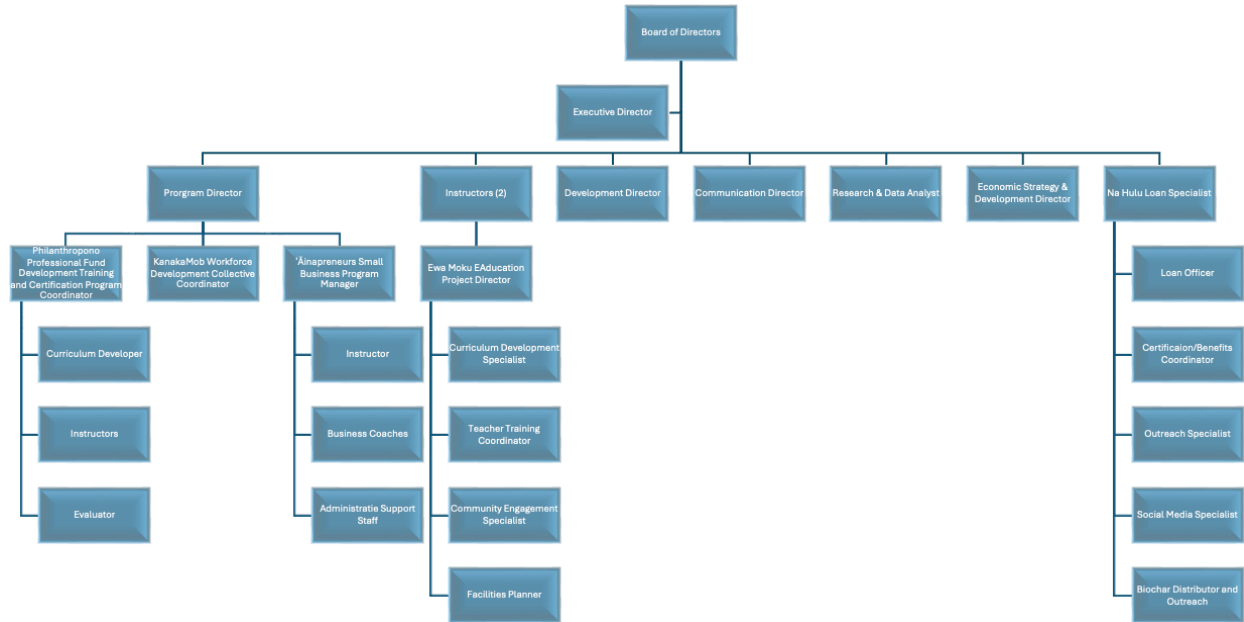
Loan Officer: Supports small businesses participating in the 'Āinapreneurs program by providing guidance on accessing the program's revolving loan fund, preparing loan applications, and ensuring compliance with financial regulations. The Loan Officer works closely with entrepreneurs, particularly in underserved and rural communities, to secure funding that leads to job creation and sustainable economic growth. The Loan Officer will dedicate 50% of their time to grant-funded activities, including assisting rural entrepreneurs in accessing the revolving loan fund, preparing loan applications, and ensuring compliance with financial regulations to support job creation and business growth.

Outreach Specialist: Leads targeted outreach efforts to recruit small business owners and community investors for the 'Āinapreneurs program, with a particular focus on engaging Native Hawaiian entrepreneurs and underserved populations. The Outreach Specialist builds relationships with key stakeholders to ensure widespread participation and program impact across rural and urban communities. The Outreach Specialist will dedicate 50% of their time to grant-funded activities, including targeted outreach to recruit rural and Native Hawaiian entrepreneurs, building relationships with stakeholders, and ensuring broad participation in the 'Āinapreneurs program.

Social Media Specialist: Manages the 'Āinapreneurs program's social media presence to increase visibility, inspire community engagement, and drive participation in training, loan applications, and events. The Social Media Specialist creates compelling content that highlights program successes, promotes small businesses, and fosters connections among entrepreneurs and investors across Hawaii. The Social Media Specialist will allocate 20% of their time to grant-funded activities, focusing on creating content that promotes program visibility, highlights participant successes, and drives engagement with 'Āinapreneurs training, loans, and events.

These roles collectively ensure that 'Āinapreneurs delivers a comprehensive and impactful program to support small businesses, empower community investors, and build economic resilience across Hawai'i.

2. Organization Chart



3. Compensation

Annual Salary for each of the three highest paid employees:

Communications Director - \$58,000

Fund Development Director - \$58,000

Program Director - \$58,000

VII. Other

1. Litigation

ChangeMakers Hawai'i affirms that it is not a party to any pending litigation and has no outstanding judgments. As an organization committed to transparency and accountability, ChangeMakers Hawai'i ensures compliance with all applicable legal and regulatory requirements to support the effective implementation of the 'Āinapreneurs program.

2. Licensure or Accreditation

As an Emerging Community Development Financial Institution (CDFI), Changemakers Hawai'i is uniquely positioned to support the objectives of this request. CDFIs are recognized by the U.S. Department of the Treasury as specialized financial institutions with a mission to provide affordable lending and investment opportunities in underserved communities. While not yet fully certified, Changemakers Hawai'i has met key benchmarks of the certification process, demonstrating a commitment to financial empowerment, community engagement, and economic development.

Changemakers Hawai'i possesses the following special qualifications relevant to this request:

Emerging CDFI Status:

- The organization has successfully met several foundational requirements of the CDFI certification process, including operating as a mission-driven financial entity focused on serving low-income and underserved populations.
- Changemakers Hawai'i has a dedicated strategy to increase access to financial resources for small-scale farmers, entrepreneurs, and community-based organizations in Hawai'i, aligning directly with the objectives of this request.

Specialized Knowledge in Sustainable Economic Development: The organization's expertise includes providing financial resources and technical assistance tailored to green workforce development, sustainable agriculture, and value-added processing enterprises.

Accreditation and Partnerships: While completing full CDFI certification, Changemakers Hawai'i leverages strong partnerships with certified CDFIs, local financial institutions, and community organizations to expand its impact. The organization complies with all regulatory requirements for financial operations and adheres to best practices in community-based lending.

Demonstrated Track Record: Changemakers Hawai'i has successfully implemented programs that empower underserved populations, including technical training, micro-loan programs, and agricultural support services.

By fostering economic opportunities through its existing initiatives, the organization has laid the groundwork to deliver impactful outcomes aligned with the goals of this request.

In summary, Changemakers Hawai'i's status as an Emerging CDFI underscores its dedication to fostering financial inclusion and economic resilience. Its specialized qualifications, combined with a mission-driven approach, make it exceptionally well-suited to meet the objectives of this request while supporting underserved communities in Hawai'i.

3. Private Educational Institutions

ChangeMakers Hawai'i affirms that no portion of the requested grant funds will be used to support or benefit any sectarian or non-sectarian private educational institution. All grant funds

will be dedicated exclusively to supporting the 'Āinapreneurs program, which fosters economic growth and resilience for Hawai'i-based small businesses and community investors. This use of funds aligns with the public purpose of promoting equitable economic opportunities and supporting underserved populations across the state.

4. Future Sustainability Plan

If ChangeMakers Hawai'i receives grant funding for fiscal year 2026 but no funding thereafter, the organization has a strategic plan to ensure the sustainability of the 'Āinapreneurs program. This plan includes leveraging the success of the initial grant period to secure additional funding from private investors, philanthropic organizations, and government grants.

Additionally, the program is designed to transition to a self-sustaining model by reinvesting revenue generated through loan repayment interest and building long-term partnerships with local businesses and community organizations. By implementing these strategies, ChangeMakers Hawai'i will ensure that the program continues to support Hawai'i's small businesses beyond the initial grant funding period.