

# Center on Self-Employment

National Center on Self-Employment, Business Ownership, and Telecommuting

## HAWAII STARTUP RESOURCES FOR PEOPLE WITH DISABILITIES

### 1. Malama Business Loan

Supports entrepreneurship among Native Hawaiian business owners.

Additional Information and Requirements:

- \$2,500 – \$100,000 (Loan amounts over \$20,000 require non-real estate collateral)
- 4.00% APR Up to a 7-year term
- All members of the business must be of Native Hawaiian ancestry.
- The applicant's score must be 600 or higher, and their debt-to-income ratio must be no more than 45%.

<https://loans.oha.org/business/malama-business/>

### 2. University of Hawaii Center for Disability Studies

Provides education, training, and support for people with disabilities and Native Hawaiians.

<https://cds.coe.hawaii.edu/>

### 3. Hawaii University Center for Excellence in Developmental Disabilities

Provides support and education to people with DD in Hawaii.

<https://cds.coe.hawaii.edu/projects/current/hawaii-university-center-for-excellence-in-developmental-disabilities/>

The National Center on Self-employment, Business Ownership, and Telecommuting is funded by the U.S. Department of Education, Rehabilitation Services Administration (Grant#H263E200005). The ideas, opinions, and conclusions expressed do not represent recommendations, endorsements, or policies of the U.S. Department of Education. Virginia Commonwealth University, Rehabilitation Research and Training Center (VCU-RRTC) is an equal opportunity/affirmative action institution providing access to education and employment without regard to age, race, color, national origin, gender, religion, sexual orientation, veteran's status, political affiliation, or disability. If special accommodations are needed, please contact Teri Blankenship at [tcblanke@vcu.edu](mailto:tcblanke@vcu.edu).



#### 4. Kiva Hawaii

Provides microloans to entrepreneurs.

Offers loans of \$1-15K with 0% interest, no fees, and a 6-month – 3-year repayment period.

<https://www.pacificgatewaycenter.org/microloans>

#### 5. Council for Native Hawaiian Advancement

Provides microloans to support businesses launched by Native Hawaiians.

Offers business loans ranging from \$10,000 to \$250,000 with 5-8% APR, 2% processing fee, up to 7-year terms.

<https://www.hawaiiancouncil.org/loanfund>

#### 6. Kahiau Rural Business Development Microloan Program

Applicants may apply for loans between \$2,000 and \$15,000. The interest rate is fixed at 2%. Technical and education are key elements of the program.

Requirements:

- The business must be a new or existing business on Hawai'i Island or Moloka'i.
- The owner/operator of the business must be Native Hawaiian or kama'āina (individuals born and raised in Hawai'i).
- The business must in some way reflect at least one of the Program's three overarching values—strengthening Hawaiian culture, building community, and enhancing the health of the natural environment.

<https://kohalacenter.org/business/microloan-kahiau>

## 7. New Farmer Loan

Supports new farmers in Hawaii with the purchase or improvement of farmland; construction or improvement of essential farm buildings; and the liquidation of indebtedness for the foregoing purposes.

Also offers loans to support farm operating expenses (purchase of equipment, payment of production and marketing expenses, etc.).

<https://hdoa.hawaii.gov/agl/home/new-farmer/>

## 8. Bank of Hawaii Business Term Loans

Provides loans to emerging small businesses.

<https://www.boh.com/business/financing-and-loans/business-terms-loans>

## 9. Hawaii Food Manufacturing Loan

Provides support to Hawaiian food producers.

Considered a “lender of last resort”, the program is not intended to compete with private sector lenders. Prospective applicants must inquire with and be denied credit from private sector lenders prior to filling out an application.

<https://ambrook.com/funding/hawaii-food-manufacturing-loans>

## 10. Hawaii Technology Development Center

Provides general resources for emerging companies in Hawaii.

<https://www.htdc.org/money/>

## 11. Blue Startups

Provides mentoring and support to technology and travel companies in Hawaii and encourages trade between Hawaii and Asia. Blue Startups was founded as a public-private partnership funded by the State of Hawaii, Hawaii Technology Development Corporation, the Tetris Company, and private investors.

<https://www.bluestartups.com/about/>

## 12. Elemental Exceleator

Provides support for emerging companies in the clean tech and environmental sectors in Hawaii.

<https://elementalexcelerator.com/mission-impact/>

## 13. XLR 8 UH

Provides venture capital funding for tech companies in all industries including education and agriculture and traditional tech companies.

<https://xlr8uh.com/>

## 14. Hawaii Fashion Incubator

Provides general marketing information to advance the Hawaii fashion sector.

## 15. Hawaii Investment Ready

Hawai'i Investment Ready supports the people and organizations addressing Hawai'i's social and environmental opportunities by accelerating social enterprise impact and access to investment.

<https://hiready.net/lhc/>

## 16. Mana Up Hawaii Rising

Markets Hawaii Native and indigenous companies in partnership with Shopify.

It is also designed to build a community around entrepreneurs and connect them to Shopify, one of the world's leaders in e-commerce.

<https://manauphawaii.com/>

## 17. Mana Up Accelerator

Designed for retail, beauty, and value-added product companies.

[Overview - Mana Up \(manauphawaii.com\)](http://manauphawaii.com)

## 18. Sultan Ventures

A Hawaii-based venture capital firm that provides funding and mentoring for high growth companies.

<https://sultanventures.com/services/>

## 19. Pacific Gateway Center

Empowers Hawaii's low-income residents, immigrants, refugees, and other vulnerable populations in rebuilding their lives with hope, respect, dignity.

PGC is a partner affiliate of the United States Committee for Refugees and Immigrants (USCRI) and the Catholic Legal Immigration Network (CLINIC).

<https://www.pacificgatewaycenter.org/>

## 20. Startup Grind Hawaii

Provides general support for emerging companies in Hawaii.

[https://www.startupgrind.com/investor-program/?utm\\_source=website&utm\\_medium=navigation](https://www.startupgrind.com/investor-program/?utm_source=website&utm_medium=navigation)

## 21. Box Jelly

A co-working space in Hawaii for emerging companies.

<https://www.theboxjelly.com/>