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SBA Award Winners 2014

29 local entrepreneurs, companies and champions are honored

Each year, the Hawaii region of the federal Small Business Administration gives out awards that celebrate some of the state's best small businesses and small-business advocates. *Hawaii Business* is proud to profile the 2014 winners.

To nominate a company or champion for next year's awards, check the October 2014 issue of *Hawaii Business* for information on the nominating process or talk to your banker.

To learn about SBA loans for small businesses, go to www.sba.gov or ask your banker.



More Winners

Want to learn about other great local companies? Read about the 2014 SmallBiz Editor's Choice Awards.

Person of the Year

Dave Erdman

PacRim Marketing Group / PR Tech

Sponsor: Mel Racadio, Central Pacific Bank

BY POWELL BERGER

While most 16-year-olds were making prom plans, Dave Erdman launched a career. Selected as a Rotary exchange student, Dave left his Pennsylvania hometown to study in Japan for a year, igniting a passion for Asian language and culture that remains the cornerstone of his success.

Recognizing Hawaii as the gateway to the Pacific, Erdman completed his education at the University of Hawaii, put down roots and dove head first into Hawaii's hospitality industry.

He founded PacRim Marketing Group almost 25 years ago on the idea that Asian markets deserve targeted, specialized marketing and communications, and he believed he could help local companies grow their presence in those markets. Today, PacRim and sister company PR Tech are leaders in niche marketing to Asian communities and enjoy deep relationships with their clients, consumers and partners in Hawaii's hospitality arena.

Communications Pacific CEO Kitty Lagareta remembers getting to know Erdman some 28 years ago, when he was starting out. "I remember thinking he was really onto something," she says. "It



was fascinating to watch.”

Today, she considers him one of her favorite people in the industry. “He’s a wonderful businessman, a great gentleman and his firm does incredible work.”

Mel Racadio, his business banker at Central Pacific Bank, agrees with Lagareta, citing PR Tech’s proprietary MyRez hotel reservation system as an example. “I realized how big PacRim and PR Tech are to the local tourism community and the Asian markets,” she says.

When Racadio first suggested Erdman’s nomination, he was reluctant and only agreed after she reminded him that it was a recognition of his team’s terrific work. “He believes in his team and likes to make it fun for them,” she says. “I told him he’d win.”

PacRim’s clients include Nieman Marcus, Outrigger Hotels and Ala Moana Center. Today, with PacRim’s help, the Ala Moana store is the only one in the Nieman Marcus family with websites in Korean, Japanese and Chinese languages. “We bring customers from no knowledge of the brand to fans to loyal customers,” Erdman says.

Remaining a pioneer in the industry is Erdman’s constant compass. He looks to double the business over the next five years.

“Change is constant. Our challenge is to grow through that change. We’re communicating our clients’ brands. We can’t make a mistake.”

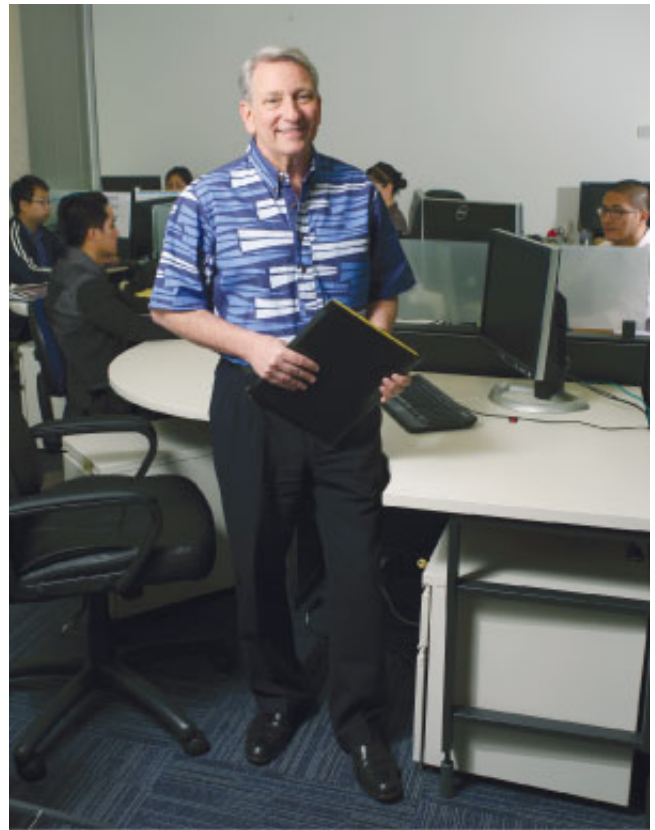


Photo: Mark Arbeit

Exporter of the Year

Jorma Winkler

Winkler Woods, LLC

Sponsor: Naomi Masuno, Bank of Hawaii



BY LEE ANN BOWMAN

A few years after earning a business degree from UH-Hilo, Jorma Winkler moved to Japan seeking adventure. There, like a lot of Americans, he taught English and eventually started his own school.

One day, his ukulele-loving dentist asked why he didn't make ukuleles if he came from a lumber and wood-products family on Hawaii Island. Winkler had never thought about it. He wasn't a musician and had no desire to go into the family business.

But running a business was his ultimate goal and the dentist had planted an idea. Meanwhile, his father kept asking him to move back to Hawaii and Winkler eventually agreed. But then his dad's business, Winkler Wood Products, which had started in the 1970s, ended in bankruptcy three decades later. People ask Winkler if his business evolved from his dad's. No, he emphasizes, but he gained "experience and knowledge" from years of watching and helping his dad, and that helped him start Winkler Woods on his own.



Photo: Courtesy of Winkler Woods, LLC

He found a niche in the music market: tonewood supply. Highly desirable koa wood could be made into veneer in Japan, giving the look of koa to ukuleles.

Today, the company he started in 2001 is a major supplier and retailer of Hawaiian hardwoods, largely koa, but also ohia and Hawaiian mango. Exports include koa ukuleles, solid and veneer koa lumber, and other hardwood veneers.

However, securing a regular supply of koa is "a very difficult thing to do – it's a rare and protected commodity," Winkler says, and sourcing koa was one of his most important accomplishments. "Once the bigger manufacturers trust and know that you can source it for them they are willing to use it," he explains.

Today, he divides his time between business and production sites in Hawaii and Japan, attends trade shows and loves creating new projects. Winkler Woods employs 10 people and has done more than \$1 million in sales for each of the past three years.

"Jorma Winkler tries very hard, every day, to provide a quality product at a fair price," says Naomi Masuno, a Bank of Hawaii VP who nominated him for the Exporter of the Year award. "Of course, he's had his difficulties, like any other company, but his promise to the customers is to work as hard as he can to provide an instrument that will give them many years of happiness, laughter and even tears."

Entrepreneurial Success of the Year

Pacific Commercial Services

Wendy and Jingbo Chang

Sponsors: Clyde Furushima & Naomi Masuno, Bank of Hawaii



BY LEE ANN BOWMAN

Wendy and Jingbo Chang met in 1991 at a UH-sponsored summer retreat for foreign students. The two doctoral candidates from China – he in agronomy, she in genetic engineering – married a year later.

Jingbo eventually became the Pacific region manager for an environmental services company, but, when another company bought it, his autonomy was curtailed. So he launched Pacific Commercial Services and Wendy left her job at UH's Cancer Research Center of Hawaii to join him.

He had managed some environmental services at his previous job, so the company's first work was in hazardous-waste transportation and disposal. But he and his company didn't stop there; instead, they kept adding services. As soon as they needed to hire employees, Wendy learned HR so they could offer a good employee-benefit program.



Photo: Courtesy of Pacific Commercial Services

Over time, their company began doing contaminated-site remediation, industrial cleaning, power plant and refinery maintenance, specialty construction, recycling of electronic business equipment, emergency response to industrial accidents, and environmental equipment rental.

Early on, they went to the Hawaii office of the Small Business Administration and met Erlyne Lum, who helped them navigate their entrepreneurial challenges for the next decade. With Wendy as the majority stockholder, they got special help and advice targeted for women and the disadvantaged.

"Wendy and Jingbo's entrepreneurial journey is impressive and inspiring," says Naomi Masuno, a VP at Bank of Hawaii who nominated them for the SBA award. "They started with almost nothing and built the company up by hard work and by 'being a sponge' – absorbing information that helped them lay a solid foundation for the company.

"They do a lot of research, not only to keep up with their industry, but also for knowledge to build their business acumen. They found that the SBA 8(a) program could give them a competitive advantage, that taking SBA business classes gave them information about finances, and that there are people at SBA who truly want to help them succeed. (The Changs) are really nice people who want to do a good job and they found their niche."

Today, PCS is a multimillion-dollar-a-year business with about 55 full-time employees, who Jingbo says are a key part of the company's success. He's also grateful for the SBA's workshops and guidance throughout.

"SBA has helped us all these years," Jingbo says. "We felt very positive – even during the financial meltdown. We continued to do well."

Family-Owned Business of the Year

Maui Soda and Ice Works Ltd.

Michael Nobriga, President

Sponsor: Curtis Tom, Bank of Hawaii



BY LEHIA APANA

For Michael Nobriga, every day is like a family reunion.

The Maui Soda & Ice Works president shares an office with his father, David “Buddy” Nobriga, and sister Cathy Nobriga Kim. Spread across the company’s Wailuku headquarters are Michael’s three brothers, along with a cousin and nephew.

“If we need anything, we just shout across the hall,” Michael jokes.

He explains that the company’s definition of family extends beyond blood relations.

“We try to foster that feeling of ohana, from the executives down to the last person we hired in the warehouse,” says Michael, adding that, “Everybody who works for us is part of the Nobriga family.”

The Nobriga legacy began when longtime Maui Soda & Ice Works manager Manuel Nobriga took over the business in the 1940s. Back then, the company was best known as the local bottler and distributor of Coca-Cola, having held the franchise since 1924. When Manuel retired in 1971, his son Buddy became president. Leadership was passed down once again in 1998, when Buddy retired and his eldest son, Michael, stepped in. Today, there are four generations of Nobrigas working at the company.



The Nobriga family

Photo: Ryan Siphers

Maui Soda & Ice Works now includes the Roselani Tropics ice cream division, and distributes more than 200 beverage products and about 300 freezer products across the island.

“I’m pretty confident (Manuel Nobriga) would be amazed at what’s going on here. I don’t think he’d believe we’re still in the business,” Michael says.

Pukalani Superette operations manager Jerry Masaki, who has done business with Maui Soda & Ice Works for 15 years, credits the company’s longevity to the Nobriga family’s values.

“Their upbringing, and willingness to communicate and compromise is something that all businesses need,” Masaki says. “They’re a close-knit company, and they’ve figured out a way for all family members to contribute to the success of the entire group.”

Michael points out that a sense of ownership extends throughout the company.

“I make a promise to my employees that I’ll share all the profits that we make. It’s a shared success. If we succeed, they’re going to reap the benefits.”

Minority Small Business Champion of the Year

Joni Redick-Yundt

Sales Manager & Financial Representative, Guardian Life Insurance Co. of America

Sponsors: Josephine Alonso, Central Pacific Bank



BY POWELL BERGER

Joni Redick-Yundt's story is one of family, determination, the American dream and steadfast belief that attitude matters.

She came to Hawaii from the Philippines at 14, her parents believing that their best opportunities – and those for their children – were in America. A nurse for 20 years, she found her true calling when the unexpected death of her sister left her parents shouldering expensive bills and unfathomable grief.

"I was moved by it and I realized I could educate myself, then help educate people, help them understand why insurance matters in their lives," she says.

For the last 16 years, Redick-Yundt has been a financial representative and sales manager at Guardian, training and mentoring a team of 35 agents while also personally managing her own portfolio of long-time clients. "I know what it's like when families don't have insurance, aren't prepared," she said. "I can help them find financial stability."



Photo: Mark Arbeit

Her day job is just part of her story, however. Redick-Yundt founded FAMES Hawaii (Filipino-America Multi-Ethnic Society) 10 years ago as a vehicle to provide mentoring, education and leadership development to entrepreneurs and business owners in Honolulu. While started for the Filipino community, FAMES brings together leaders and entrepreneurs of all backgrounds for motivational workshops and professional development events.

Her work as a professional beauty consultant focuses heavily on young women in the community, offering them tips on interview skills, dressing for success and attitude development. "I believe in having a positive attitude all the time," Redick-Yundt says. "If you look good, you feel good!"

Josephine Alonso, business banker at Central Pacific Bank's Kaneohe Branch, has known Redick-Yundt for 15 years and considers hers a true American success story.

"Her greatest strength is her ability to bring together people from all walks of life to work toward a common goal," Alonso says. "Joni is a natural: motivating, inspiring, mentoring and educating those in entrepreneurial and business fields."

Redick-Yundt released her book, "Million Dollar Attitude," in 2007 and currently hosts "Joni Show" on Olelo, where she works to motivate and inspire her viewing audience.

She says she came by her work ethic young, watching her father make a go of it in this new country. "Hard work, dedication and commitment to reach your dream, that's what he taught us," she says.

Home-Based Business Champion of the Year

Terrina Wong

Deputy Director, Pacific Gateway Center

Sponsor: Stephanie Chan, Bank of Hawaii

BY JOLYN OKIMOTO ROSA

Pacific Gateway Center recently celebrated 40 years as a nonprofit serving the community. Its mission, explains Terrina Wong, is to empower immigrants, refugees (most of them human trafficking survivors) and the economically disadvantaged through the building of skills.

Among the organization's programs are job training, entrepreneurship, micro-loans and sustainability initiatives, mainly to those with farming backgrounds.

One success story Wong shares is the result of a visit by two men from the American Visionary Art Museum in Baltimore, Md.

"Their museum features the best of art from untrained artists," she explains. "They saw the handmade ribbon lei by Mellie Enos and purchased about 30 of them to feature in their museum and to sell in their museum store."

"Terrina's work is unique because she is filling a gap in assisting micro-businesses," says Naomi Masuno of Bank of Hawaii. "She works with crafters who work from home and also small farmers, many of whom are immigrants with language barriers. She is patient, caring and organized – traits needed to work with these very small mom-and-pop-type businesses."



Photo: David Croxford

Young Entrepreneur of the Year

Kathryn Custer

Director, Keiki Sitters and Aloha Sitters

Sponsors: Michael Libertini, Bank of Hawaii

BY JOLYN OKIMOTO ROSA

Keiki Sitters is more – and more clever – than it sounds. The business Kathryn Custer started in March 2003 covers a lot of ground: the care of children, pets, elders and homes – even tutoring.

For childcare, Keiki Sitters provides care at private homes; for the children of tourists via contracts with more than half of the hotel properties on Oahu; and as group childcare at required military meetings.

"There are so many opportunities on Oahu, (but) I would love to expand," says Custer. The company does business as Aloha Sitters in the hotels, because it is easier for visitors to pronounce, she says.



Michael Libertini of Bank of Hawaii calls the 28-year-old Custer an energetic innovator.

“Her ability to see a vision and bring it to life is why she is so successful. She thinks within the scope of modern technologies, but also sees in advance where things might be headed,” Libertini says.

The company’s website, www.keikisitters.com, shows caregivers’ profiles, allowing clients to find a good match for their needs. Nearly 500 part- and full-time employees work for the company.



Photo: Courtesy of Keiki Sitters and Aloha Sitters

Women in Business Champion of the Year

Cynthia Yamasaki
Director, Patsy T. Mink
Center for Business &
Leadership



Sponsors: Naomi Masuno of Bank of Hawaii, Candice Naito of First Hawaiian Bank and Susan Utsugi of Central Pacific Bank

BY JOLYN OKIMOTO ROSA

The Patsy T. Mink Center for Business & Leadership opened on the third floor of the YWCA Laniakea in March 2013. Before that, the space needed a lot of work, from new flooring to furniture. Director Cynthia Yamasaki headed up that effort, finding a way to secure donations and help to get the project done.

Yamasaki credits many people and groups for their assistance, and she cites it as an example of how she could not have become the Women in Business Champion without the help of others.

“It is a community of support that really created (the center),” she says, noting the center partners with businesses and organizations for workshops, business counseling and other services.

Naomi Masuno, who is also an SBA winner as Financial Services Champion, sponsored Yamasaki. Of her friend and colleague, Masuno says Yamasaki has experience in banking, in running her own business and in providing business training.



Photo: Courtesy of Cynthia Yamasaki

“We make a good team because we have a meeting of the minds in trying to help people in business. She uses her experience to guide business owners and, together with the contacts we have, we can make a difference for women business owners,” Masuno says.

Veteran Small Business Champion of the Year

Raymond Jardine Jr.

Chairman and CEO, Native Hawaiian Veterans LLC

Sponsor: Puni Akana of Native Hawaiian Veterans LLC

BY JOLYN OKIMOTO ROSA

When Raymond Jardine Jr. retired after 33 years in the U.S. Army, someone suggested he work for himself for a change. The next year, 2005, Jardine and two colleagues began Native Hawaiian Veterans, a Native Hawaiian-owned company with the designation of Service Disabled Veterans Owned Small Business. The company does work in Homeland Security, emergency management, unexploded ordnance cleanup and other areas.

“We have a moral and ethical obligation to those that serve in our Armed Forces,” says Jardine. Many veterans return disabled – as did Jardine – and “are not looking for handouts, but rather a hand up.”

The federal government provides this opportunity by setting a goal that at least 3 percent of prime contracts and subcontracts go to small businesses owned by veterans disabled during their service to their country.

“In Hawaii, the federal government has not met those goals and advocacy is needed to put pressure on federal agencies to meet or even exceed those goals,” Jardine says.

Puni Akana, COO at Native Hawaiian Veterans, shares an email Jardine recently sent to the company's managers as an example of his leadership: “Stability, trust, compassion and hope. These are the qualities that people look for in great leaders and they are crucial to leading through changing times.”



Photo: Courtesy of Raymond Jardine Jr.

Financial Services Champion of the Year

Naomi Masuno

VP, Channel Sales Manager for Retail Lending Division,
Bank of Hawaii

Sponsor: Julie Percell of 21st Century Marketing

BY JOLYN OKIMOTO ROSA

Naomi Masuno may work at Bank of Hawaii, but her name is also well known outside the bank, because she does a lot of work on her own time to help small businesses. In fact, two SBA winners in other categories named Masuno as a primary influence.

One thing that takes a lot of Masuno's time is the Hawaii Small Business Fair,



which is free to the public and tackles topics such as taxes, marketing and copyright.

"I enjoy working with small businesses and seeing them grow – to help people realize their dreams," says Masuno, a 28-year veteran at Bank of Hawaii.

Julie Percell, owner of 21st Century Business Marketing, sponsored Masuno for the award. "Naomi has been my rock," Percell says, describing how she has relied on the banking veteran (and her contacts) to find experts to advise Percell's entrepreneurship students.

Then, during the federal government shutdown of 2013, when the SBA was closed, Masuno helped Percell relocate her entrepreneurship class to a Bank of Hawaii conference room.

"She really saved the day."



Photo: Courtesy of Bank of Hawaii



PROFILES BY PAULA BENDER

Hawaii County

Small Business Person of the Year

Melanie Gross

President, Wai Kai Inc.

Sponsor: Reginald Morimoto, First Hawaiian Bank

Since 2007, Melanie Gross and Wai Kai have consulted, designed and installed fresh- and salt-water ponds and aquariums for homes and businesses, primarily along the Kona Coast. Wai Kai also services hotels that want to feature koi ponds, salt-water aquariums and other living systems.

Exporter of the Year

David Bateman

Owner, Heavenly Hawaiian Ltd. dba Heavenly Hawaiian Farms

Sponsor: Christie Crawford, Bank of Hawaii

David Bateman commitment to Hawaii's coffee industry has helped increase demand and prices for Kona and Hawaii coffee in the world marketplace. He is involved with the Hawaii Coffee Association and the Kona Coffee Council, and helps draft industry labor laws for Hawaii's Legislature.

Family Owned Small Business of the Year

Robert "Chuck" Porter

Owner, Hawaii Tire Co. dba Lex Brodie's Tires

Sponsor: Mason Yoshiyama, First Hawaiian Bank

Before he became a co-owner of the Big Island Lex Brodie's Tire Company, Chuck Porter was the manager of the facilities in Hilo, Pahoa, Waimea and Kona for the company's previous owners. Services have expanded to include quick-lube and oil-changing operations, and the Porter family continues to explore ways to help their customers stay on the move.

Financial Services Champion of the Year

James Yoshiyama

President, James M. Yoshiyama CPA Inc.

Sponsor: Randy Hu, First Hawaiian Bank

Certified public accountant James Yoshiyama is determined to help clients succeed. In addition to his CPA work, he helps private contractors navigate the complexities of licensing paperwork and also provides pro bono services – described as brutally honest – to guide someone with their startup idea.

Veteran Small Business Champion of the Year

Hazel Beck

Acting Center Director, Hawaii Small Business Development Center Network - West Hawaii Office

Sponsor: Christie Crawford, Bank of Hawaii

A Navy veteran raised in a military family, Hazel Beck is passionate about business enterprise for veterans. On Oahu, she was heavily involved with Boots 2 Business to help Marines transition to civilian life. Beck has counseled more than 50 veterans in areas such as operations management, startup planning and expansion.

Women in Business Champion of the Year

Susan Moss

President, Trans-Pacific Design

Sponsor: Ian Kitagawa, First Hawaiian Bank

Susan Moss's expertise is evident in collaborations that span residential, commercial and hospitality projects. She delivers designs that delight, on time and within budget. But she is also well known for her volunteer work with Rotary Club of North Hawaii, Malama Ohana and other groups.

Honolulu County

Small Business Person of the Year

Robert Barrett

President, Coastal Windows Inc.

Sponsor: Gregory Sitar, First Hawaiian Bank

Coastal Windows designs and manufactures long-lasting windows and doors that address Hawaii's dynamic weather conditions: salty air, harsh sun and wind-driven rain. Since 1990, Robert Barrett has instilled pride, professionalism and ohana in his staff when it comes to customer contact and installation.

Entrepreneurial Success of the Year

Jeffrey Kan and Jianye Wu

President and VP, K & W Trading

Sponsor: Aaron Kanemura, Bank of Hawaii

In the summer of 1999, Jeffrey Kan and Jianye Wu founded K & W to provide beautiful and affordable Hawaiian jewelry. Intricately detailed pieces capture the essence of Hawaii's flora and fauna from the mountains to the sea, each a tangible memory of the Islands.

Family-Owned Business of the Year

Monica Toguchi

President and Owner, Highway Inn

Sponsors: Jeffrey Ventura and Martha Camacho, First Hawaiian Bank

Monica Toguchi, granddaughter of Highway Inn founder Seiichi Toguchi, grew up with the family business that began in Waipahu and has since expanded to a restaurant in Kakaako, a general store selling Hawaiian salt, sauces and apparel, a seafood market, and a catering business.

Young Entrepreneur of the Year

Steve Hauge

Managing partner, Sunside Islands LLC dba Flip Flop Shops

Sponsors: Anne Blasque and Aaron Kanemaru, Bank of Hawaii

Steve Hauge's sales and marketing skills make him a leader in both brick-and-mortar and on-line strategies. He is also a cofounder of BMT Media and a partner at Head High Media, where Hauge helps clients reach their marketing goals.

Women in Business Champion of the Year

Lisa Kracher

President, Staffing Solutions Hawaii

Sponsor: Ji S. Liu, First Hawaiian Bank

One of Lisa Kracher's business goals is to become the leading staffing company in the Islands. But community service is also paramount to Kracher, whose support for many nonprofits has also helped instill compassion and spur personal growth among her staff.

Minority Small Business Champion of the Year

Betty Hoang Brow

Executive VP, Bank of Hawaii

Sponsor: Thanh-Lo Sananikone, Vietnamese-American Chamber of Commerce of Hawaii

As president of the local Chinese and Vietnamese-American Chambers of Commerce, Betty Brow is a leader who believes in Hawaii and its ability to attract investors from Asia. Brow's expertise and global perspective help her guide clients eager to woo foreign investment.

Veteran Small Business Champion of the Year

Charles "Chip" McClelland

President/CEO, Global Business Services Inc.

Sponsor: Keith Shimomura, Hawaii National Bank

Charles "Chip" McClelland has volunteered countless hours to mentor and teach new entrepreneurs and small business owners. Many veterans have benefitted from the time and expertise he has generously given in Hawaii and beyond.

Maui County Winners

Small Business Persons of the Year

Robert Campbell and David L. Tucker

President and VP, Maui Printing Company Inc.

Sponsor: Bard Peterson, First Hawaiian Bank

Robert Campbell and David Tucker have built their company on a foundation of excellence. They've set the bar with competitive prices and quality printing services, all while constantly assessing their papers, inks and final products for environmental impact.

Entrepreneurial Success of the Year

Brad Albert and Mattias Besasso

Managers and Owners, Rising Sun Solar

Sponsor: Royle Taogoshi, First Hawaiian Bank

Rising Sun's success is a prime example of how the SBA helps small businesses prosper. The 10-year-old firm grew from a single employee to 80. A SBA 7(a) loan helped it beat the economic downturn by expanding to Hawaii Island and growing on Maui and Oahu.

Financial Services Champion of the Year

John Roberts

Principal, Niwao & Roberts, CPAs

Sponsors: Desiree Ting and Scott Sakakihara, Central Pacific Bank

John Roberts performs management consulting and audits, and is a tax expert and peer reviewer for the American Institute of CPAs. He is also the treasurer of the Rotary Club of Wailuku and past president of the Maui Chapter of the American Heart Association.

Minority Small Business Champion of the Year

Sharon Zalsos

President, Maui Filipino Chamber of Commerce

Sponsor: Rudy Balinbin, First Hawaiian Bank

Sharon Zalsos helps Filipino businesses succeed with her guidance and expertise. As president of the Filipino Chamber, she promotes the Filipino business community through festivals, scholarships, pageants and other projects that highlight the many contributions Filipinos make in Maui's economy.

Women in Business Champion of the Year

Jennifer Brittan-Fulton

President, Exceptional Inc. dba Employers Options

Sponsor: Curtis Tom, Bank of Hawaii

Jennifer Brittan-Fulton founded Employers Options in 1992 and has helped Maui businesses weather economic downturns and succeed by providing temporary workers, payroll management, expert human resources guidance and up-to-date information on labor laws.

Kauai County Winner

Small Business Persons of the Year

Abby and Frank Santos

No Ka Oi Landscaping Services LLC

Sponsor: Larry Dressler, Bank of Hawaii

For 30 years, Frank's creativity in landscape design and Abby's business sense and friendliness have made No Ka Oi a business leader on Kauai's west side. They and their employees are environmentally responsible by building healthy soils, selectively pruning, and appropriately mulching and irrigating clients' properties.

SBA Helps Local Businesses

BY: ALDEN ALAYVILLA

The Hawaii District Office for the federal Small Business Administration offers extensive loan programs, export financing, technical training and consultation to develop and expand businesses.

One of those is the 7(a) loan program, says district director Jane Sawyer. "The 7(a) program is offered primarily through

participating vendors and is SBA's most common loan program." Maximum loans are \$5 million with no minimum.

Though it is not a requirement, many of the Hawaii SBA award winners over the years have been beneficiaries of SBA loan programs.

For four years, the Hawaii SBA office also has been offering the Emerging Leaders Initiative, which provides intensive training for seven months. "There's a very small admission to the class; only 15 businesses (in Hawaii) can participate in the program," Sawyer says.

Businesses run by Hawaii graduates of the program have been among the best performers nationwide at creating revenue and jobs.

"We've been in the top five groups of performers every year," Sawyer says.

Contact the SBA**(808) 541-2990****www.sba.gov**