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IA-0000000768

Individual Application

Application ID	IA-0000000768	Account	
Application Status	Submitted	Contact	Stephanie Hamano

ACT 310 - Application for Grants

Legal Name of Requesting Org/Individual	Young Women's Christian Association of Oahu	DBA	YWCA Oahu
Type of Business Entity	501 (C)(3) Non-Profit Corporation	Existing Service(Presently in Operation)	Yes
Mailing Address	1040 Richards Street Honolulu, Hawaii 96813 United States	Amount of State Funds Requested	\$1,096,198.90
Island	Maui		

Program Overview

Program 1 Overview	In 2023 YWCA Oahu was awarded as one of 43 recipients, the only Hawaii organization, of the Minority Business Development Agency (MBDA) Capital Readiness Program. The program provides technical assistance to help underserved entrepreneurs grow and scale their businesses through business incubators/accelerators designed to prepare underserved entrepreneurs to secure capital from the historic \$10 billion State Small Business Credit Initiative (SSBCI) and other capital sources.
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Program 2 Overview

Program 3 Overview

Department Notes

Agency Eligibility

Recipient of Terminated Federal Funding	Yes	Able to Provide Documentation Evidence	Yes
Serves Negatively Impacted Populations	No	Narrative	YWCA Oahu is requesting funding for two programs affected by Federal funding cuts: 1) Maui Women's Business Center: \$150,000.00 2) MBDA Capital Readiness Program: \$1,096,198.90 (\$196,998.90 in pending reimbursements for services provided 6/1/25-9/30/25 and \$750,000 annual budget). If reimbursement is received, the agency will return any funds awarded.
Date Funding Stopped	6/1/2025		

Amount of Other Funds Available

State Fund Total Amount	\$2,431,527.00	County Fund Total Amount	\$150,000.00
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Federal Fund Total Amount	\$3,909,331.00	Private/Other Fund Total Amount	\$407,047.00
Total Amount of State Grants	\$5,096,630.00	Unrestricted Assets	\$8,864,561.00

Contact Person for Matters Involving this Application

Applicant Name	Noriko Namiki	Applicant Title	Chief Executive Officer
Applicant Phone	(808) 695-2613	Applicant Email	nnamiki@ywcaoahu.org

State of Hawaii Eligibility

Organization is Licensed or Accredited	Yes	Nonprofit is a 501c3	Yes
Complies with Anti-Discrimination Laws	Yes	Nonprofit has Governing Board	Yes
Will not Use State Funds for Lobbying	Yes	Is Incorporated Under Laws of State	Yes
Will Allow Access to Audit Records	Yes	Has Bylaws and Policies	Yes

Account Information

Organization Name	Young Women's Christian Association of Oahu	Organization DBA	YWCA Oahu
EIN		Street	University of Hawaii Maui College 310 West Kaahumanu Avenue Ka Lama Building #127
Account Email	info@ywcaoahu.org	City	Kahului
Account Phone	8085387061	State	HI
Website	https://www.ywcaoahu.org/	Zip	96732
Mission Statement	YWCA Oahu is dedicated to eliminating racism, empowering women and promoting peace, justice, freedom, and dignity for all.		

Point of Contact

Point of Contact First Name	Noriko	Point of Contact Last Name	Namiki
Point of Contact Title	Chief Executive Officer	Point of Contact Email	nnamiki@ywcaoahu.org
Point of Contact Phone	8086952613		

Leadership

Leadership First Name	Noriko	Leadership Last Name	Namiki
Leadership Title	Chief Executive Officer	Leadership Email	nnamiki@ywcaoahu.org
Leadership Phone	8086952613		

Background and Summary

Applicant Background	Founded in 1900, the Young Women's Christian Association of O'ahu (YWCA O'ahu) has been serving a unique role creating transformative opportunities for women and girls through programs of economic advancement, health and wellness, leadership development, business and entrepreneurship development and advocacy.
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The oldest and largest women's support organization in Hawaii, we have for the past 125 years, helped women and girls overcome economic, social, health, and educational obstacles to become successful citizens and leaders. Today, we carry on this work through our mission of eliminating racism and empowering women so that they can support themselves, provide for their families and contribute to their communities. YWCA O'ahu currently operates out of three locations: 1) Its flagship headquarters building Laniakea in Honolulu's Capital Historic District, 2) The 11-acre waterfront camp and retreat site Kokokahi in Kaneohe and, 3) The women's transitional housing facility Fernhurst in Makiki. We also have a partnership with the University of Hawaii Maui College that currently houses our Maui Women's Business Center. We fulfill our mission through the following Focus Areas: 1) Economic Advancement empowering women to achieve financial independence and break the cycle of poverty through Dress for Success Honolulu, The Bella Project and Fernhurst transitional living facility; 2) Business and Leadership fostering women's professional skills to empower women to become business owners and take on leadership roles through the Patsy T. Mink Center for Business and Leadership programs, Maui Women's Business Center, and Kokokahi Women's Business Center ; 3) Workforce Development and Social Enterprise, Wahine at Work program.

Funding Request Purpose	The goal of the Maui Women's Business Center is to empower women entrepreneurs in Maui County—especially those from underserved, rural, and wildfire-impacted communities—to start, grow, manage, and sustain resilient small businesses through counseling, training, access to capital, and knowledge transfer. Objectives (Specific & Measurable): 1. Provide 300+ hours of one-on-one business counseling to at least 150 unique clients within the first 12 months. 2. Deliver 12 quarterly Ascent-based workshops on entrepreneurship, marketing, finance, and contracting. 3. Facilitate \$500,000 in capital infusion through business banker referrals and SBA lending partner connections. 4. Support the creation of 25 new businesses and the expansion of 50 existing businesses. 5. Conduct four federal and state contracting readiness workshops with HI-PTAC, SBDC, and SBA. 6. Achieve a client satisfaction rate of 70% or higher, tracked through post-session surveys and quarterly evaluations. 7. Produce an annual report measuring job creation, capital secured, and business survivability rates.
Geographic Coverage Served	The Maui WBC serves Congressional District 2 (Maui County), encompassing the islands of Maui, Moloka'i, and Lāna'i. Services prioritize: - Urban centers: Wailuku, Kahului, and Lāhainā. - Rural communities: Hāna, Lāna'i City, and Moloka'i Central. MWBC will operate from UH Maui College, providing both in-person and virtual hybrid workshops to reach island-wide participants. Mobile and partner-based programming will ensure accessibility for those with transportation or connectivity limitations.
Public Purpose or Need Served	The Maui Women's Business Center (MWBC) fulfills a vital economic and social function by providing equitable access to business education, capital, and technical assistance for women entrepreneurs. The need for MWBC services has intensified following the 2023 Maui Wildfires, which destroyed thousands of businesses and livelihoods. The Center will: - Support rural entrepreneurial ecosystems by conducting mobile outreach and bringing training to communities such as Lāhainā, Hāna, and Moloka'i. - Foster business recovery and resilience for women-owned small businesses affected by natural disasters. - Expand women's participation in government contracting and procurement to ensure equitable access to reconstruction opportunities. - Address economic inequity among Native Hawaiian, Pacific Islander, immigrant, and low-income populations. By investing in Maui's women entrepreneurs, MWBC strengthens family stability, rebuilds local economies, and supports long-term community recovery. The program directly aligns with SBA's mission to fuel economic growth through inclusive entrepreneurship.
Target Population Served	The Maui Women's Business Center serves women entrepreneurs from socially and economically disadvantaged (SEDI) backgrounds, including: - Native Hawaiian, Pacific Islander, Asian, and immigrant women. - Survivors of the 2023 Maui Wildfires. - Women veterans, single mothers, and reentry populations. - Rural entrepreneurs with limited access to broadband, capital, and technical assistance. These populations are the focus because they face systemic barriers to business ownership, lack access to traditional financing, and require culturally competent support to sustain entrepreneurship in rural Hawai'i.

Summary and Outcomes

Measure(s) of Effectiveness	Objectives (Specific & Measurable): 1. Provide 300+ hours of one-on-one business counseling to at least 150 unique clients within the first 12 months. 2. Deliver 12 quarterly Ascent-based workshops on entrepreneurship, marketing, finance, and contracting. 3. Facilitate \$500,000 in capital infusion through business banker referrals and SBA lending partner
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connections.

4. Support the creation of 25 new businesses and the expansion of 50 existing businesses.
5. Conduct four federal and state contracting readiness workshops with HI-PTAC, SBDC, and SBA.
6. Achieve a client satisfaction rate of 70% or higher, tracked through post-session surveys and quarterly evaluations.
7. Produce an annual report measuring job creation, capital secured, and business survivability rates.

Projected Annual Timeline

Year 1 (Sept 2023 – Sept 2024):

- Q1: Hire staff, finalize UH Maui College site, initiate outreach and partnership agreements.
- Q2: Begin training and 1:1 counseling; deliver three Ascent-based workshops.
- Q3: Expand to Moloka'i and Lāna'i; offer contracting and capital-readiness sessions.
- Q4: Evaluate results and prepare for continuation funding request.

Years 2–5: Scale programming, add targeted accelerator cohorts, increase capital access, and enhance wildfire recovery support services.

Metrics & Milestones:

- 150 clients served annually.
- 25 new businesses created; 50 existing businesses expanded.
- \$500,000 in capital infusion.
- 12 training events; 4 contracting workshops; 1 annual impact report.

Quality Assurance and Evaluation Plans

Monitoring: Monthly performance reviews and quarterly audits ensure compliance with SBA OWBO guidelines.

Data Tracking: Use of SBA EDMIS system for all client counseling and capital metrics.

Surveys: Post-session evaluations track satisfaction and outcomes.

Internal Reviews: Semi-annual financial and operational assessments by YWCA O'ahu's CFO and Chief Business Development Officer.

Performance Indicators: Number of clients served, businesses launched or expanded, jobs created/retained, and capital secured.

Continuous improvement is achieved through client feedback, staff training, and technical assistance from SBA Hawaii District Office.

Scope of Work

MWBC delivers integrated business services aligned with SBA's Women's Business Center program standards.

Key Service Areas:

1. Business Counseling: Individualized sessions on business planning, finance, marketing, certification, and legal readiness.
2. Training: Regular workshops using the SBA Ascent digital learning platform.
3. Access to Capital: Connections to SBA lenders, business bankers, and CDFIs to improve financial literacy and readiness.
4. Contracting Readiness: Collaborations with HI-PTAC and SBA to increase WOSB and WBE certifications and contracting opportunities.
5. Knowledge Transfer: Creation and distribution of curricula, training guides, and toolkits for ongoing business development.

Responsibilities:

- Program Director: Oversees daily operations and ensures SBA compliance.
- Business Counselor: Delivers direct training and counseling.
- Administrative Support: Manages EDMIS data entry and reporting.
- YWCA O'ahu Executive Team: Provides financial oversight, strategic alignment, and performance monitoring.

Financial Information

Q1 Requested Amount	\$421,999.00	Q3 Requested Amount	\$225,000.00
Q2 Requested Amount	\$225,000.00	Q4 Requested Amount	\$225,000.00
Sources of Funding	Not applicable.	State and Federal Tax Credits	Not applicable.
State and Federal Contracts and Grants	City and County of Honolulu Grant-In-Aid (HMB) 11/1/25-10/31/26 DCS C&C Honolulu \$150,000 City and County of Honolulu Grant-In-Aid (HMB) 11/1/24-10/31/25 DCS C&C Honolulu \$150,000 City and County of Honolulu Grant-In-Aid (HMB) 11/1/23-10/31/24 DCS C&C	Prior FY Balance of Unrestricted Assets	\$4,464,016.00

Honolulu \$200,000
Department of Commerce 09/01/23-08/31/27 MBDA-CRP Federal \$3,000,000
Department of Commerce 09/01/23-08/31/24 MBDA-EWOC Federal \$500,000
Department of Commerce 09/01/22-08/31/23 MBDA-EWOC Federal \$500,000
U.S. Small Business Administration-MWBC 06/01/2028 - 5/31/2029 SBA Federal \$150,000
U.S. Small Business Administration-MWBC 06/01/2027 - 5/31/2028 SBA Federal \$150,000
U.S. Small Business Administration-MWBC 06/01/2026 - 5/31/2027 SBA Federal \$150,000
U.S. Small Business Administration-MWBC 06/01/2025 - 5/31/2026 SBA Federal \$150,000
U.S. Small Business Administration-MWBC 06/01/2024 - 5/31/2025 SBA Federal \$150,000
U.S. Small Business Administration-WBC 09/30/25 - 9/29/26 SBA Federal \$150,000
U.S. Small Business Administration-WBC 09/30/24 - 9/29/25 SBA Federal \$150,000
U.S. Small Business Administration-WBC 09/30/23 - 9/29/24 SBA Federal \$150,000
U.S. Small Business Administration-WBC 09/30/22 - 9/29/23 SBA Federal \$150,000
The Administration for Children and Families (Earmark)-Fern 08/31/22-08/30/23 HHS Federal \$200,000
SAT-Laniakea Building 12/1/23-9/30/27 U.S. Department of The Interior-National Park Service Federal \$500,000
SBA-Kokokahi Kitchen 9/1/23-1/31/27 U.S. Small Business Administration Federal \$915,000
HUD-Fernhurst Residence Facility Modernization 01.01.2025-08/31/2032 U.S. Department of Housing and Urban Development Federal \$1,000,000
State of Hawaii-Hawaii Public Housing Authority (PSH-Housing) 12/9/24 - 6/30/25 Hawaii Public Housing Authority State \$252,000
State of Hawaii Statewide Office of Homelessness and Housing Solutions (PSH-Services & Housing) 7/1/25 - 6/30/26 DHS State \$1,200,000
State of Hawaii Statewide Office of Homelessness and Housing Solutions (PSH-Services) 6/30/24 - 6/30/25 DHS State \$556,800
State of Hawaii Grant-In-Aid FY2025 (DFS) 01.01.2026-12.31.2026 OSC / DLIR State \$100,000
State of Hawaii Grant-In-Aid FY2025 (Koko Kitchen) 01.01.2026-12.31.2026 OSC / DLIR State \$400,000
State of Hawaii Grant-In-Aid FY2024 (Lani) 09.01.2025-08.31.2026 OSC /

DLIR State \$600,000
 State of Hawaii Grant-In-Aid FY2023
 (DFS) 12/21/23-6/30/2025 OSC / DLIR
 State \$225,000
 State of Hawaii Grant-In-Aid FY2023
 (Lani) 5/1/2023-4/30/2026 OSC / DLIR
 State \$250,000
 State of Hawaii Grant-In-Aid FY2020
 (Lani) 07/01/20-06/30/23 OSC / DLIR
 State \$401,000
 State of Hawaii Grant-In-Aid FY2017
 (Lani) 7/2016 - 7/2017 OSC / DLIR State
 \$520,000
 Department of Corrections and
 Rehabilitation 08/16/24-08/15/26
 Department of Corrections and
 Rehabilitation State \$400,000
 Department of Public Safety 07/01/24-
 08/15/24 (extension 4) DPS State \$0
 Department of Public Safety 02/06/24-
 06/30/24 (extension 3) DPS State
 \$112,500
 Department of Public Safety 07/01/23-
 06/30/24 (extension 2) DPS State \$0
 Department of Public Safety 07/01/22-
 06/30/23 (extension 1) DPS State \$0
 Department of Public Safety 10/01/20-
 06/30/22 DPS State \$849,330

Experience, Capability, and Personnel

Skills and Experience

The executive team at YWCA Oahu developing this proposal is a 100% diverse group of AANHPI women committed to supporting underserved communities. The project team will reflect this diversity. YWCA Oahu regularly engages underserved women through Business & Leadership, Economic Advancement, and Health & Wellness programs. Its two Business Centers currently serve a client base that is 68% minority and socioeconomically disadvantaged women.

YWCA Oahu has a strong history of working with underserved communities. One example is its partnership with Pacific Gateway Center (PGC), Hawaii's official Refugee Resettlement Agency. PGC empowers immigrants, refugees, and low-income populations through social services, economic development, and education. YWCA collaborated with PGC to deliver the "Concept to Consumer" training for immigrant Thai farmers. This 4-week workshop used value-added chip products to teach business literacy—product development, pricing, placement, and promotion—through a Thai interpreter. Spouses, often the chip producers and more fluent in English, participated actively. Key takeaways included profit margins, supply and demand, market strategy, distribution, and marketing. The outcome was viable entrepreneurship and sustainable profitability.

YWCA's commitment to underserved women is also evident in its Dress for Success and Homebase programs. Additional partnerships include Mana Up Hawaii, supported by grants from Kaiser Permanente and Kamehameha Schools. The Women's Leadership and Economic Growth project, funded by Kaiser for five years, expands economic opportunity, business infrastructure, and access to higher-wage jobs. Mana Up clients include 45% Native Hawaiian-owned businesses, 59% women-owned small businesses, and 31% family-owned businesses. Their 6-month accelerator program offers customized education on scaling globally from Hawai'i, mentorship, and omnichannel retail training through House of Mana Up.

YWCA and Mana Up collaborated to create a retail space staffed by Native Hawaiian entrepreneurs, youth ('ōpio), and employees. The space highlights a retail experience grounded in 'ōlelo Hawai'i, nohona Hawai'i, and mo'omeheu. It aims to shift the commercial narrative to a Native Hawaiian worldview and prove that culturally grounded businesses are profitable. YWCA provided staffing through its disadvantaged female work program, which includes a high Native Hawaiian population. Participants gained meaningful work experience, cultural knowledge, and exposure to entrepreneurship rooted in community values.

YWCA's ability to develop culturally competent products is demonstrated through its work with PGC and Mana Up. The Mana Up grant from Kamehameha Schools supported educational workshops for Native Hawaiian entrepreneurs interested in launching or growing businesses grounded in island-based and Hawaiian cultural values. To support early-stage entrepreneurs, the Patsy T. Mink Center for Business & Leadership offered Horizons Part 1 & 2 – Strategies for Business Growth & Resilience, a 5-week course covering business fundamentals and growth strategies. Participants gained insights, resources, and the opportunity to place products in House of Mana Up's retail location at the Royal Hawaiian Shopping Center. Both grant projects showcase YWCA Oahu's capacity to create culturally relevant, impactful programming for historically underserved communities.

Facilities	MWBC will be headquartered at UH Maui College, a Minority Serving Institution (MSI), offering access to classrooms, technology-equipped labs, and conference facilities. The site is ADA-compliant and equipped for hybrid learning, with connectivity for remote workshops and counseling sessions. Satellite sessions will also be hosted through community partner facilities on Moloka'i and Lāna'i.
Proposed Staffing and Service Capacity	Core Team: - Program Director (Full-Time): Oversees day-to-day operations, SBA compliance, and partnerships. - Business Counselor (Full-Time): Provides client training and counseling. - Administrative Assistant (Part-Time): Manages client data, registration, and reporting. - Subject Matter Experts (Contracted): Specialists in finance, marketing, legal, and procurement. The staffing structure supports service delivery for 150–200 clients annually, maintaining high-quality engagement and ensuring individualized technical assistance.
Staff Position(s) and Compensation	Chief Executive Officer, Chief Business Development Officer, Chief Financial Officer, Chief Program Officer, Chief Impact Officer: \$100,000-132,000.

Other Information

Pending Litigation	Not applicable.
Special Licensure or Accreditations	Not applicable.
Private Educational Institutions	Not applicable.

Confirmations

Documentation of Federal Impacts	☒		
Hawaii Compliance Express Certificate	☒	Active Status with the Hawaii AG	☒
IRS Determination Letter	☒	Certificate of Good Standing by the DCCA	☒
Records Retention Policy	☒	By-laws or Corporate Resolutions	☒
Authorized Representative Certification	☒	Signee Title	Chief Executive Officer

System Information

Application Type	Act 310 Nonprofit Grant Application	Applied Date	10/23/2025, 5:09 PM
Owner Name	Grants Management	Category	Grant Application
Created By	Stephanie Hamano, 10/23/2025, 9:15 AM	Created Date	10/23/2025, 9:15 AM
Last Modified By	Stephanie Hamano, 10/23/2025, 5:09 PM	Last Modified Date	10/23/2025, 5:09 PM

Files

YWCA Oahu CRP Reimbursement

Last Modified **10/23/2025, 5:08 PM**

Created By **Stephanie Hamano**

YWCA Oahu MBDA CRP- Personnel Payroll Taxes, Assesments and Fringe (spoh206b)

Last Modified **10/23/2025, 4:54 PM**

Created By **Stephanie Hamano**

YWCA Oahu MBDA CRP-Budget Request By Source of Funds

Last Modified **10/23/2025, 4:54 PM**

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YWCA Oahu MBDA CRP- PERSONNEL SALARIES AND WAGES (spoh206a)

Last Modified **10/23/2025, 4:54 PM**

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YWCA Oahu MAUI WBC-Budget Request By Source of

FundsLast Modified **10/23/2025, 4:47 PM**Created By **Stephanie Hamano****YWCA Oahu MAUI WBC- Personnel Payroll Taxes, Assesments and Fringe (spoh206b)**Last Modified **10/23/2025, 4:45 PM**Created By **Stephanie Hamano****Maui WBC Future Sustainability Plan**Last Modified **10/23/2025, 4:33 PM**Created By **Stephanie Hamano****MBDA CRP Funding**Last Modified **10/23/2025, 3:25 PM**Created By **Stephanie Hamano****Notice of Grant Termination (MBDA)-MB23OBD0340320**Last Modified **10/23/2025, 3:22 PM**Created By **Stephanie Hamano****2025 Org Chart 10.23.25**Last Modified **10/23/2025, 2:21 PM**Created By **Stephanie Hamano****YWCA Oahu MAUI WBC- PERSONNEL SALARIES AND WAGES (spoh206a)**Last Modified **10/23/2025, 4:46 PM**Created By **Stephanie Hamano****NOFO MAUI WBC**Last Modified **10/23/2025, 4:37 PM**Created By **Stephanie Hamano****Maui 2024 NOA WBC**Last Modified **10/23/2025, 3:32 PM**Created By **Stephanie Hamano****MBDA Capital Readiness Program NOFO - FINAL**Last Modified **10/23/2025, 3:22 PM**Created By **Stephanie Hamano****MB23OBD0340320 YWCA 5.19.2025**Last Modified **10/23/2025, 3:22 PM**Created By **Stephanie Hamano****YWCA OAHU-Certificate of Vendor Compliance 10.22.2025**Last Modified **10/23/2025, 9:48 AM**Created By **Stephanie Hamano**