STARTING A BUSINESS ON KAUAʻI
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Aloha! We welcome your exploring a new venture in Kaua‘i County. As you embark on your journey, we are pleased to acquaint you with the Hawai‘i Small Business Development Center Network (Hawai‘i SBDC Network) and how it serves as a valuable guide for actions in our county, including those in business.

Purpose of the Hawai‘i SBDC Network

The purpose of the Hawai‘i SBDC Network is to provide for economic development by serving the needs of small businesses. This is accomplished by being change-agents and engaging in information transfer.

The Federal Register states in its introduction to regulations concerning the Hawai‘i SBDC Network Program:

“Objective. The SBDC Program creates a broad-based system of assistance for the small business community by linking the resources of Federal, State and local governments with the resources of the educational community and private sector. Although SBA is responsible for the general management and oversight of the SBDC Program, a partnership exists between SBA and the recipient organization for the delivery of assistance to the small business community.” (13 CFR 130.100 at http://www.sbaonline.sba.gov/SBDC/textonly/13cfr130.html)

Vision Statement. The Hawai‘i SBDC Network brings sustainable economic development to Hawai‘i. By 2011 we will have become a key force in building Hawai‘i’s economy and will have become a recognized, collaborative leader within the small business, higher education and economic development communities, as evidenced by an increasing trend line in survey responses.

Mission Statement. To foster businesses, hone individuals’ managerial and entrepreneurial skills, and provide resources that shape an economically and culturally vital Hawai‘i.

Values Statement. To create and sustain an organization supported by a culture that promotes, internally and externally, the enduring values of harmony, empathy, integrity, commitment, innovation, and quality, melded together through communication.

Values and Policies. The Hawai‘i SBDC Network is a values-based organization. An organization achieves its mission and sustains the achievement of that mission over time only when its values are explicit and support that mission. The values chosen by the staff of the Hawai‘i SBDC Network are intended to support its mission by influencing policy, decisions, and actions. The fundamental obligation of each staff person, individually and when acting as part of a group, is to judge all decisions and actions against these values and to provide corrective decisions and behavior as necessary.
Values from the Baldrige Criteria. The Hawai’i SBDC Network also subscribes to the core values and concepts of the Baldrige Criteria that every employee is obligated to know and understand and to work to implement within the Network:

- **Client-Driven Quality.** Quality is judged by clients, whether those who receive services or those who pay for services. Quality must take into account all service features and characteristics that contribute value to clients and lead to client satisfaction. Client-driven quality is a strategic concept, demanding constant sensitivity to changing and emerging client and market needs and the factors that drive client satisfaction.

- **Leadership.** The organization’s leaders need to set directions and create a client orientation, clear and visible values, and high expectations. The values, directions, and expectations need to address all stakeholders. Leaders need to ensure the creation of strategies, systems, and methods for achieving excellence and building knowledge and capabilities.

- **Continuous Improvement and Learning.** Achieving the highest levels of performance requires a well-executed approach to continuous improvement and learning. Improvement and learning need (a) to be a regular part of daily work, (b) to seek to eliminate problems at their source, and (c) to be driven by opportunities to do better. Sources of improvement and learning include staff ideas, research and development, client input, and benchmarking.

- **Employee Participation and Development.** An organization’s success depends increasingly on the knowledge, skills, and motivation of its work force. Staff success depends increasingly on having opportunities to learn and to practice new skills.

- **Fast Response.** Success in meeting client needs demands ever-shorter cycles for new or improved service introduction. It is beneficial to integrate response time, quality, and productivity objectives. To achieve fast response requires agility at all levels of the organization, both bottom up and top down and within levels.

- **Design Quality and Prevention.** Organizations need to emphasize design quality, which means building quality into services and efficiency into delivery processes. Costs of preventing problems at the design stage are usually much lower than costs of correcting problems that occur “downstream”.

- **Long-Range View of the Future.** Leadership requires a strong future orientation and a willingness to make long-term commitments to key stakeholders. Planning needs to anticipate many changes, such as clients’ expectations, new service opportunities, technological developments, and new client segments and community/societal expectations. Plans, strategies, and resource allocations need to reflect these commitments and changes.

- **Management by Fact.** Modern organizations depend upon measurement and analysis of performance. Measurements must derive from the organization’s strategy and provide critical data and information about
key processes, outputs, and results. Data and information needed for performance measurement and improvement are of many types, including client and service performance, operations, market, “competitive” comparisons, vendor, staff-related, and cost and financial. Analysis entails using data to determine trends, projections, and cause and effect.

A major consideration in performance improvement involves the creation and use of performance measures or indicators. Performance measures or indicators are measurable characteristics of services, processes, and operations the organization uses to track and improve performance. The measures or indicators should be selected to best represent the factors that lead to improved client, operational, and financial performance. A comprehensive set of measures or indicators tied to client and/or company performance requirements represents a clear basis for aligning all activities with the company’s goals. Through the analysis of data from the tracking processes, the measures or indicators themselves may be evaluated and changed to better support such goals.

- **Partnership Development.** Organizations need to build and manage strategic alliances with other organizations in order to support and leverage resources and services. These strategic alliances may be with educational institutions, governmental agencies, and other business assistance organizations.

- **Company Responsibility and Citizenship.** The organization’s leaders need to stress its responsibilities to its clients and the taxpayers and to practice good citizenship. This responsibility should be reflected in the values espoused by the organization, both internally and externally.

- **Results Focus.** An organization’s performance measurements need to focus on key results. Results should be guided by and balanced by the interests of all stakeholders. The use of a balanced composite of performance measures offers an effective means to communicate short- and longer-term priorities, to monitor actual performance, and to marshal support for improving results.
GETTING STARTED

ENTREPRENEURIAL ASSISTANCE ORGANIZATIONS
Organizations that provide invaluable informational and educational assistance in starting and maintaining a business:

Hawai‘i Business Research Library
Kaua‘i Research & Technology Park
590 Lipoa Parkway #136, Kihei, HI 96753
Tel: 875-2400, Fax: 875-2406
Internet: www.hbrl-sbdc.org Email: library@hawaii-sbdc.org
Start-up and established business research assistance: business lists, demographic profiles, market trends, industry analysis, D&B's, database searches, Sci-tech, business ratios and sample business plans.

Hawai‘i Small Business Development Center Network
Kaua‘i Center
3-1901 Kaumuali‘i Highway (KCC Campus)
Lihu‘e, HI 96766
Tel: 246-1748, Fax: 241-3229
Internet: www.hawaii-sbdc.org Email: darlene.kaui@hawaii-sbdc.org
Support service for small or new businesses; training; free consulting through professional staff and business professionals; business plan assistance.

Kaua‘i Economic Opportunity, Incorporated
P. O. Box 1027
2804 Wehe Road
Lihu‘e, HI 96766
Tel: 245-4077, Fax: 245-7476
Email: keo@keoinc.org
Horticulture and papaya farming entrepreneurial training and assistance. Training, use of land, equipment and supplies provided free of cost.

Kaua‘i Chamber of Commerce
2970 Kele Street, Suite 112
P.O. Box 1969
Lihu‘e, HI 96766
Tel: 245-7363, Fax: 245-8815
Internet: www.kauaichamber.org Email: info@kauaichamber.org
Business advocacy; marketing and networking; seminars and training classes; business referrals/resource center.

Office of Economic Development, County of Kaua‘i
4444 Rice Street, Suite 200, Lihu‘e, HI 96766-1300
Tel: 241-6390, Fax: 241-6399
Internet: www.kauai.gov/oed/ Email: btkioka@kauai.gov
Informational support for existing and new businesses and community development projects.

Alu Like – Kaua‘i
2970 Haleko Road, Suite 205, Lihu‘e, HI 96766
Tel: 245-8545, Fax: 245-8859
Internet: www.alulike.org Email: info@alulike.org
Offers entrepreneurship training for Native Hawaiian youth and adults; business plan preparation; loan application assistance; business incubator projects.
Kaua'i Economic Development Board  
4290 Rice Street, Lihu'e, HI 96766  
Tel: 245-6692, Fax: 245-1089  
Internet: www.kedb.com  Email: mduarte@kedb.com  
KEDB’s primary purpose is to explore ways to diversify Kaua’i’s economy, and create and strengthen industries that can flourish on Kaua’i. Current focus includes science and technology, diversified agriculture and aquaculture, health and wellness, and visitor industry support.

Pacific Gateway Center  
720 North King Street, Honolulu, Hawai’i 96817  
Tel: (808) 845-3918, Fax: (808) 842-1962  
Internet: www.pacificgateway.org  Email: info@pacificgateway.org  
Programs to promote business startups and growth in the community.

OAHU OFFICES:

Business Action Center, Department of Commerce & Consumer Affairs, State of Hawai’i  
1130 N. Nimitz Highway, Ste. A-220, Honolulu, HI 96817  
Tel: (808) 586-2545, Fax: (808) 586-2544  
Internet: www.Hawaii.gov/deca/areas/bac/  
Email: bac@deca.hawaii.gov  
A one-stop business license and permit center; assists businesses in understanding federal, state and county government regulations.

Small Business Administration, U.S. Hawai’i District Office  
300 Ala Moana Blvd, Room 2-235, Honolulu, HI 96850  
Tel: (808) 541-2990, Fax: (808) 541-2976  
Internet: www.sba.gov/hi  
Business information, counseling, training, financial assistance and Minority Enterprise Development Program certification.

Hawai’i Women’s Business Center  
1041 Nuuanu Avenue, Suite A, Honolulu, HI 96817  
Tel: (808) 526-1001, Fax 550-0724  
Internet: www.hwbc.org  Email: info@hwbc.org  
Provides resources for women to develop and grow successful businesses.

SCORE of Hawai’i, Chapter 159  
300 Ala Moana Blvd, Room 2-235, Honolulu, HI 96850  
Tel: (808) 547-2700, Fax: (808) 541-2950  
Internet: www.hawaiiscore.org  Email: hawaiiscore@hawaiiscore.org  
Service Corps of Retired Executives is a nonprofit association. Provides free and confidential small business counseling by dedicated and experienced volunteer men and women counselors.

WEB:

Hawai’i Business Express (One-Stop Registration)  
Internet: http://hbe.hawaii.gov  
Online for State/IRS. Register a business/trade name, GET license, employee income tax withholding number and unemployment insurance ID number.
TEN STEPS TO DEVELOP A BUSINESS VENTURE
Adapted from David Fisher, Hawai‘i SBDC Network, Maui Center, original article

1) **Self Assessment.** Do some exercises to clarify your strengths and weaknesses. Be clear about what your passion is. Tools to help with this include books like "What Color is Your Parachute" by Richard Bolles. If you are not already involved in the Kaua‘i Community get involved by joining community groups. Ask yourself "how will my business enhance the immediate and larger community?"

2) **Write First Draft of Marketing Strategy.** Create a hypothesis of what you think you want to do, specify the
   - **Product/Service/Experience/Story** - that you are going to sell and provide. What are the benefits to your customers?
   - **People/Customer/Client/Stakeholders** - that you are going to be selling and providing to, including intermediaries and end users, as well as partners and employees.
   - **Place/Location/Delivery Method** - how are you going to get the product, etc. to your people, etc?
   - **Price** - what are your customers going to pay, and how are they going to do so?
   - **Promotion** - how are people going to find out about your product and then be sold on buying it?

3) **Research Viability, Costs, Key Players.** Test your hypothesis by talking to potential customers, suppliers, landlords, competitors and complimentary businesses (both on Kaua‘i and elsewhere). Find out what trade associations cover your proposed business. Contact them for information. Go to trade shows. If you do not have experience in the proposed type of business--get some (either yourself, or a partner or consultant/mentor who is very experienced in the proposed type of business). Contact the Hawai‘i Business Research Library to see what has been written about the industry, competitors, customers, etc. Think out your operation. What kind of facilities (if any) will you need? What kind of skills? Time commitments? Equipment? Leasehold Improvements? Operating Expenses? Insurance? etc.

4) **Create Initial Financial Projections.** Analyze to determine how much money you might need to start the business, what kind of sales can you achieve, and whether it makes economic sense (how much will you earn for your time, for your investment of money?) This used to be called "does it pencil out?" Nowadays people use a computer spreadsheet program like Excel® or QuickBooks Financial®. If this is Greek to you, get a family member, friend, take a class, work with an SBDC consultant, or paid consultant to help you with this--although you should not spend too much time (1-3 hours max) at this stage. You may decide that it does not work, and that you have to come up with a new hypothesis.

5) **Develop Preliminary Financing Strategy.** With your estimate as to how much money it will take to start the business, figure out how much you can cover from savings, partners, friends and family. You may be able to cover 50%-80% of the financing with a bank loan, depending on the amount of risk involved with the venture, what you have as security/collateral for the loan, and you and your key players' credit rating. Alternatively, you may be able to get funding from a community loan fund, someone who will benefit from you going in to business (suppliers, customers, complimentary businesses, angel investors). Develop a hypothesis as to how you will finance the business and repay the funding sources.

6) **Research Specific Requirements.** Contact the Business Action Center on O‘ahu (274-3141 x 6-2545) or the Hawai‘i SBDC Network Kaua‘i Center (246-1748) to find out what government permits you may need, what the process for obtaining them is, the timeframe, and cost. Talk to bankers and other sources of finance to test your hypotheses, and pick up application forms. Speak to one or more attorneys and a Certified Public Accountant or very experienced bookkeeper to get their advice as to what you need in terms of legal structure, contracts, and what it will cost for their services and when you will need to pay them. Refine your costs estimates from suppliers--get it in writing. Get a preliminary lease from a landlord (including a subject to obtaining financing clause).
7) **Create a full draft of a business plan.** Try to keep the plan succinct and factual. It does not need to be more than 10 pages (five pages are even better) including financials. Make sure you have copies of your own tax returns for the last three years, and if you are buying an existing business, get copies of their financial statements for the last three years. Get resumes of all your team members for the appendix, and write short summary bio paragraphs for the body of your plan. Include in your appendix copies of directly-relevant market research, bids from suppliers, leases, etc. Contact the Hawai‘i SBDC Network, Kaua‘i Center, (246-1748) for electronic copy of the business plan outline, including financial templates. Consider taking a business plan class (see Hawai‘i SBDC Network, Kaua‘i Center classes and one-on-one consulting, as well as the Office of Continuing Education and Training, OCET, located at Kaua‘i Community College, email: ocet@hawaii.edu, Tel: 245-8318).

8) **Use refining this draft as a way to develop your team and your extended team.** This may be an appropriate time to register trade names, create legal entities, etc. If you are going for equity investment, you may need to find out the preferred legal structure for your investors. Before submitting a request for equity investment, talk to a qualified lawyer.

9) **Submit your plan to financing sources.**

10) After receiving written approval for financing (or better yet, money in the bank), **initiate the launch of the business.**
FIRST STEPS IN SETTING UP A BUSINESS ON KAUA‘I

The advantages of having your own business are numerous. Potentially higher income, independence, exercise of creative talents and a sense of personal pride are some of the many benefits of being a small business owner.

There are also pitfalls. Having a good idea or a good product is not enough for developing a successful business.

The most successful entrepreneurs know their field of business, work very hard, think and plan diligently, and look ahead with flexibility to find opportunities and adapt to changing circumstances.

The following are the basic steps to starting a business. You should use this as your guide. However, no listing can be comprehensive in this changing landscape of requirements.

- Perform a self-analysis
- Start developing your business plan concept
- Determine your legal structure
- Determine a name for your business
- Register your business
- Obtain a General Excise Tax License
- Obtain a business checking account
- Obtain applicable professional and vocational licenses
- Obtain your Federal Tax ID number (if required for your situation)
- If hiring employees, obtain and become knowledge about employee/employer regulations

You will find details on each of these steps in the following sections of the booklet. Congratulations, you are ready to begin the very exciting and rewarding process of …

Starting your new business on Kaua‘i!
THE BUSINESS PLAN AND ITS IMPORTANCE

Your Business Plan is probably one of the most important documents you will need to set your business up for operation. There are many forms that a Business Plan can take, but each plan contains the same basic information. Is your plan to be used to secure a loan, invite new investors, to operate your business, etc? As you can see, there are many purposes of a Business Plan. In this booklet we will provide the format for a basic Business Plan.

A Business Plan will help you assess your personal suitability as an entrepreneur. It will test your commitment to your business idea and ask you to research and collect data that will allow you to move from a good hunch that your business idea will work to a solid plan that will increase the odds of success. The Business Plan will also help you determine the market for, and economic feasibility of your product or service. You will need to determine the most advantageous form for your business as you create this plan. It will also demand that you calculate the financial requirements for this business idea. And, it will also request that you research the permits needed, insurance coverage and other pertinent business matters that may make the difference between success and failure.

There are eight primary sections to a Business Plan. They are:

- Executive Summary
- Description of the Business
- Business Principals and the legal form of the Business
- Your Market
- Your Sales Program
- Business Location
- Internal Operations
- Your Financial Plan

The EXECUTIVE SUMMARY is a brief summary of the business plan purposes and objectives. It answers questions such as:

- What is the purpose of this Business Plan?
- What structure have you chosen (sale proprietorship, partnership, corporation)?
- Who are the principals?
- Why do you think the venture will be successful?
- If this is to be used for a loan, who is requesting the funds and how much is needed?

DESCRIPTION OF THE BUSINESS answers the following questions:

- What business are you in?
- What is the name of the business?
- Who are the business owners?
- When will the business open?
- What does the business hope to achieve?
- Where is the business located?

BUSINESS PRINCIPALS AND THE LEGAL FORM OF BUSINESS create the foundation of what legal format the business will take and who are the key people involved in the business. It answers questions such as:

- Who are the principal owners of the business?
- What are their educational and business backgrounds?
- What background do they have in the business?
- Are there any other key employees?
- How do you think the skills of the business owners will contribute to the success of the business?

The legal form that a business will take, that is, will it be a sole proprietorship, partnership, corporation or sub-s corporation, are critical questions that will effect ownership, business registration, management, liability and taxation issues. A description of each form of business appears on the following page. You should consult an attorney for the business form that best matches your needs.

YOUR MARKET answers the question "Who is my market?" The following questions will help define this section of your Business Plan:

- How big is your market?
- Is your industry growing? If so, by how much?
- What are the major trends in the industry?
• Who is your customer?
• What are the strengths of your competition?
• How will you counter your competition’s strengths?
• How will you price your product or service?
• What advantages do you bring to the marketplace?

Your **SALES PROGRAM** lays the foundation to how you will sell your product or service. Answers to the following questions will assist you in developing your sales program.
• How will your business be superior to your competitors?
• How do you intend to capture your target market?
• How will you advertise and promote your products or services?
• How do you think your competition will respond to your advertising/promotion?
• What challenges do you think you will face in marketing and promoting your product or service?
• What are your market strategies?

A short section describing your **BUSINESS LOCATION** will answer the following questions directly:
• Describe your business location, including parking facilities?
• How is your location an advantage in selling to your target market?
• What special equipment will you need?
• What renovations will you need?

**INTERNAL OPERATIONS** must be addressed in your Business Plan. The following questions must be answered by you, as well as placing the answers in your Business Plan.
• Who is responsible for each part of your operation?
• Who will be responsible for starting up your business?
• Do you have a back-up plan in case a key employee leaves?
• Who are your suppliers?
• How much space will you lease/build?
• Include resumes of key employees/owners?
• How will you train employees?

The **FINANCIAL PLAN** will become the backbone of your Business Plan. If you are seeking outside financing your financial plan will be critical to you receiving funding. If you are planning on funding your business through your own financial resources the financial plan will become your major operating tool. Either way the importance of your financial plan cannot be overestimated. Your financial plan will also be your reality check between what you can expect to earn in your business and what it will take to operate. If you ignore your financial plan you will do so at your business’ peril.

Generally, your financial plan should include two years of Profit and Loss projections, Balance Sheet projections and Cash Flow projections. It is not practical to give you a detailed description of each type of financial statement. However, the following questions will help you gather the data necessary to put these financial statements together.

Questions related to your **PROFIT AND LOSS STATEMENT**:
• What are your projected sales, by month, by unit, by year, by product line or service?
• What are the costs for your inventory/merchandise?
• What are your projected expenses? Items such as insurance, shipping, taxes, salaries & wages, benefits, utilities, telephone, repairs, legal and professional, computer, license and permit fees, etc.
• Will there be other income, such as t-shirt sales?
• Other expenses? Advertising?

Questions related to the **BALANCE SHEET** are:
• What will be your start-up cash balance?
• Will you have any accounts receivables?
• What equipment will you need to buy?
• How much will you owe your suppliers? Investors? Bankers?
• Will you have debt? If so, how much and for how long?
• Will you sell stock in your organization? If so, how much?
The **CASH FLOW** statement is designed to tell you how much cash you will need to have on hand to pay bills and generally keep your operation running smoothly. Questions such as these will give you a good beginning at looking at cash flow.

- How much cash will you start with?
- Projected Income?
- Credit Sales?
- Expenses?
- Overhead?
- Loan repayment?

These eight sections will give you an excellent plan to start your business. However, like any plan you must adjust it periodically to respond to changing conditions, both personal and market driven.
FIVE BIGGEST MISTAKES PEOPLE MAKE
WHEN STARTING A BUSINESS ON KAUA‘I

Owning and operating a small business on Kaua‘i can be a challenge and a joy. It is definitely not something you do to get away from hard work. Small business is made for the strong of heart and clear thinker. There are several themes that reflect the challenges of small business on Kaua‘i. They are: Marketing/Promotion, Accounting/Bookkeeping, Space, Employees and Planning.

Marketing and promotion are one of the main issues of small business. When a business first opens on Kaua‘i there often is a flurry of marketing activity, then the business settles in and the marketing dwindles down to an occasional ad. Marketing atrophy settles in and those mental muscles that are used to develop a good marketing/promotion plan begin to dry up and atrophy. Unfortunately, by the time the small business owner realizes that the customer base is shrinking their cash flow is shrinking as well. If you find yourself in this position think guerrilla marketing. Guerilla marketing is a method of marketing that costs little and can produce quite a bit. Look for opportunities for an interesting story in the Garden Island newspaper or the Kaua‘i Business Report. Think about sending out a letter to your customers telling them about a special sale. Think creatively and you will find there are many avenues open to you that do not cost very much and can be quite productive. Most importantly, be consistent. Develop a marketing plan for the year and be consistent with it. Consistency will produce a much bigger impact than a once in a while effort.

Accounting and bookkeeping can be a problem for a small business. Some small businesses treat accounting and bookkeeping as a necessary evil. It is something that must be done for the government. Needless to say, keeping accurate records that reflect the realities of your business is essential. However, even more important is what you do with these records in addition to filing your taxes. Your financial records can be a very important tool. They can tell you what products or services are producing what percentage of sales. And, what factors make up your costs. They can also show you trends, such as, seasonal, monthly, weekly, daily trends. This information can be helpful in staffing your small business, purchasing inventory, directing your marketing dollars, etc. You would be wise to begin to look at these records as a help rather than a hindrance.

Most small business owners will find themselves leasing space to set up their business. This is especially true if your small business is a retail operation. There are several important considerations in leasing space for your small business. One, how long is the lease for and how many dollars must you invest in leasehold improvements to prepare your space for business. Many small business owners leap at the chance to rent space for a short term, then turn around and invest thousands of dollars in leasehold improvements. Think your way through this problem. Can you afford to move in a year because your rent increases substantially? Especially when you take into account the dollars you have already invested in improvements. Maybe a longer lease would be in your best interests. Also, how important is signage to your business. If people can not see your storefront or sign will it have a negative impact on your ability to draw customers to your business? Parking can sometimes be a big problem, depending upon the space and the nature of the business. Look at your fellow tenants. Is their business compatible with yours? Should you consider expansion possibilities? Maybe, maybe not, but at the least consider whether this is an important factor for you. And, finally consider working with a commercial real estate broker. That person will probably know the market very well, the history of the property in mind, and also assist you in lease negotiation.

Employees! You can't live with them and you can't live without them. Our world today is more complicated than ever before. In Hawai‘i, the first question you normally ask is do I hire part-time or full time? Part-time may save you some dollars because of medical benefits, however, your part-time employees may actually prefer full-time and will leave once they find full-time work. This is not a problem if the training curve for their job is quick and most people can pick it up quickly. Don't be lulled into short term thinking that saving the cost of medical benefits is the cheaper of the two. Take a look at the job and consider such things as employee loyalty, training time, customer service and the importance of job knowledge. Another area that causes challenges for small business is the hiring and firing process. Most people in small business hire by their gut. Good idea and an important one, but not the only factor that should be considered. Look at their work ethic, stability, references, and level of motivation as other areas to consider. Also, if an employee is late or having a performance problem, document it -- even if it is only a note in the file. You need something to go back to if the employee decides to sue you for wrongful termination or some other complaint. More times than not their suit will be off base, but your defense costs can be painful, both in money
and time. Do not lull yourself into a false sense of security because you are a small business. We live in a litigious society and being an employer puts you on the frontline.

The most important challenge facing small business is lack of planning or the inability to implement a plan. Many businesses fail on Kaua‘i because they do not have a plan, fail to implement their plan, or refuse to adapt the plan to changing conditions. Don't work out of the crisis mode intentionally, not unless you want to work against the odds. Develop a plan when you first start your business, implement your plan, then review it periodically and adjust it according to changing market conditions. Your plan is your navigational tool, without it you may be directionless. This is not a good position to be in if you're the captain of your ship. There are plenty of places to go on Kaua‘i to get assistance with your Business Plan. There is the Hawai‘i Small Business Development Center Network, OHA, and dozens of websites on the Internet that can help as well. For starters, you can type "Business Plan" in the URL address bar on your computer and you will have many websites open up that are devoted to Business Plans. There is no reason not to have a plan, that is, unless you want to be directionless. Don't get caught napping with your business, develop a plan and continually modify it according to market conditions.
CHECKLIST FOR GOING INTO BUSINESS

The Checklist for Going into Business is a guide to help you prepare a comprehensive business plan and determine if your idea is feasible, to identify questions and problems you will face in converting your idea into reality and to prepare for starting your business.

Operating a successful small business will depend on

- a practical plan with a solid foundation,
- dedication and willingness to sacrifice to reach your goal,
- technical skills, and
- basic knowledge of management, finance, record keeping and market analysis.

As a new owner, you will need to master these skills and techniques if your business is to be successful.

IDENTIFY YOUR REASONS

As a first and often overlooked step, ask yourself why you want to own your own business. Check the reasons that apply to you.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Freedom from the 9-5 daily work routine.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Being your own boss.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Doing what you want when you want to do it.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Improving your standard of living.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Boredom with your present job.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Having a product or service for which you feel there is a demand.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Some reasons are better than others, none are wrong; however, be aware that there are tradeoffs. For example, you can escape the 9-5 daily routine, but you may replace it with a 6 a.m. to 8 p.m. routine.

SELF-ANALYSIS

Going into business requires certain personal characteristics. This portion of the checklist deals with you, the individual. These questions require serious thought. Try to be objective. Remember, it is your future that is at stake!

Personal Characteristics

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Are you a leader?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Do you like to make your own decisions?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Do others turn to you for help in making decisions?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Do you enjoy competition?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Do you have will power and self discipline?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Do you plan ahead?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Do you like people?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Do you get along well with others?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Personal Conditions

This next group of questions though brief is vitally important to the success of your plan. It covers the physical emotional and financial strains you will encounter in starting a new business.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Are you aware that running your own business may require working 12-16 hours a day, six days a week and maybe even Sundays and holidays?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2. Do you have the physical stamina to handle the workload and schedule?

3. Do you have the emotional strength to withstand the strain?

4. Are you prepared if needed to temporarily lower your standard of living until your business is firmly established?

5. Is your family prepared to go along with the strains they too must bear?

6. Are you prepared to lose your savings?

**PERSONAL SKILLS AND EXPERIENCE**

Certain skills and experience are critical to the success of a business. Since it is unlikely that you possess all the skills and experience needed you'll need to hire personnel to supply those you lack. There are some basic and special skills you will need for your particular business.

By answering the following questions you can identify the skills you possess and those you lack (your strengths and weaknesses).

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Do you know what basic skills you will need in order to have a successful business?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Do you possess those skills?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. When hiring personnel will you be able to determine if the applicants' skills meet the requirements for the positions you are filling?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Have you ever worked in a managerial or supervisory capacity?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Have you ever worked in a business similar to the one you want to start?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Have you had any business training in school?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. If you discover you don't have the basic skills needed for your business will you be willing to delay your plans until you've acquired the necessary skills?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**FINDING A NICHE**

Small businesses range in size from a manufacturer with many employees and millions of dollars in equipment to the lone window washer with a bucket and a sponge. Obviously the knowledge and skills required for these two extremes are far apart but for success they have one thing in common: each has found a business niche and is filling it.

The most critical problems you will face in your early planning will be to find your niche and determine the feasibility of your idea. Get into the right business at the right time is very good advice but following that advice may be difficult. Many entrepreneurs plunge into a business venture so blinded by the dream that they fail to thoroughly evaluate its potential.

Before you invest time effort and money the following exercise will help you separate sound ideas from those bearing a high potential for failure.

**IS YOUR IDEA FEASIBLE?**

1. Identify and briefly describe the business you plan to start.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

2. Identify the product or service you plan to sell.

________________________________________________________________________

3. Does your product or service satisfy an unfilled need? Yes ___ No ___

4. Will your product or service serve an existing market in which demand exceeds supply? Yes ____ No ____

5. Will your product or service be competitive based on its quality, selection, price or location? Yes ____ No ____
Answering yes to any of these questions means you are on the right track; a negative answer means the road ahead could be rough.

MARKET ANALYSIS

For a small business to be successful the owner must know the market. To learn the market you must analyze it, a process that takes time and effort. You don’t have to be a trained statistician to analyze the marketplace nor does the analysis have to be costly.

Analyzing the market is a way to gather facts about potential customers and to determine the demand for your product or service.

The more information you gather the greater your chances of capturing a segment of the market. Know the market before investing your time and money in any business venture.

These questions will help you collect the information necessary to analyze your market and determine if your product or service will sell.

1. Do you know who your customers will be? **Yes** **No**
2. Do you understand their needs and desires? **Yes** **No**
3. Do you know where they live? **Yes** **No**
4. Will you be offering the kind of products or services that they will buy? **Yes** **No**
5. Will your prices be competitive in quality and value? **Yes** **No**
6. Will your promotional program be effective? **Yes** **No**
7. Do you understand how your business compares with your competitors? **Yes** **No**
8. Will your business be conveniently located for the people you plan to serve? **Yes** **No**
9. Will there be adequate parking facilities for the people you plan to serve? **Yes** **No**

This brief exercise will give you a good idea of the kind of market planning you need to do. An answer of no indicates a weakness in your plan so do your research until you can answer each question with a yes.

PLANNING YOUR START-UP

So far this checklist has helped you identify questions and problems you will face converting your idea into reality and determining if your idea is feasible. Through self-analysis you have learned of your personal qualifications and deficiencies and through market analysis you have learned if there is a demand for your product or service.

The following questions are grouped according to function. They are designed to help you prepare for "Opening Day."

Name and Legal Structure

1. Have you chosen a name for your business? Yes____ No____
2. Have you chosen to operate as sole proprietorship, partnership or corporation? Yes____ No____

Your Business and the Law

A person in business is not expected to be a lawyer but each business owner should have a basic knowledge of laws affecting the business. Here are some of the legal matters you should be acquainted with:

1. Do you know which licenses and permits you may need to operate your business? Yes____ No____
2. Do you know the business laws you will have to obey? Yes____ No____
3. Do you have a lawyer who can advise you and help you with legal papers? Yes____ No____
4. Are you aware of
   • Occupational Safety and Health Administration (OSHA) requirements?  Yes____ No____
   • Regulations covering hazardous material?  Yes____ No____
   • Local ordinances covering signs, etc.?  Yes____ No____
   • Federal Tax Code provisions pertaining to small business?  Yes____ No____
   • Federal regulations on withholding taxes and Social Security?  Yes____ No____
   • State Workmen's Compensation laws?  Yes____ No____

Protecting Your Business

It is becoming increasingly important that attention be given to security and insurance protection for your business. There are several areas that should be covered. Have you examined the following categories of risk protection?
   • Fire
   • Theft
   • Robbery
   • Vandalism
   • Accident liability

Discuss the types of coverage you will need and make a careful comparison of the rates and coverage with several insurance agents before making a final decision.

Business Premises and Location

1. Have you found a suitable building in a location convenient for your customers?  Yes____ No____
2. Can the building be modified for your needs at a reasonable cost?  Yes____ No____
3. Have you considered renting or leasing with an option to buy?  Yes____ No____
4. Will you have a lawyer check the zoning regulations and lease?  Yes____ No____

Merchandise

1. Have you decided what items you will sell or produce or what service(s) you will provide?  Yes____ No____
2. Have you made a merchandise plan based upon estimated sales to determine the amount of inventory you will need to control purchases?  Yes____ No____
3. Have you found reliable suppliers who will assist you in the start-up?  Yes____ No____
4. Have you compared the prices, quality, and credit terms of suppliers?  Yes____ No____

Business Records

1. Are you prepared to maintain complete records of sales income and expenses, accounts payable and receivables?  Yes____ No____
2. Have you determined how to handle payroll records, tax reports and payments?  Yes____ No____
3. Do you know what financial reports should be prepared and how to prepare them?  Yes____ No____
LICENSES AND PERMITS

BUSINESS LICENSE FOR KAUA‘I COUNTY
Kaua‘i County requires a business license for certain occupations and business activities in addition to any State of Hawai‘i requirement. To find out if your type of business requires a County of Kaua‘i Business License, contact:

Department of Finance, Division of Motor Vehicles and Licensing Division, County of Kaua‘i Service Center
Mo‘ikeha Building
4444 Rice Street, Suite 280, Lihu‘e, HI 96766
Tel: 241-4200, Fax: 241-6529
Internet: [www.kauai.gov/finance](http://www.kauai.gov/finance)
Email: [finance@kauai.gov](mailto:finance@kauai.gov)

Businesses that absolutely must obtain a license to operate in Kaua‘i County include:

- Auctioneers
- Bicycle Tours
- Boarding Houses
- Dismantling
- Firearms Dealers
- Hotels
- Ocean Recreation
- Pawn Shops
- Rebuilding Motor Vehicles for Resale
- Scrap Metal Recyclers
- Second Hand Dealers
- Taxi Cab
- Tenement House or Lodging
- Used Vehicle Parts & Accessories
- Vendors (Road)
- Wrecking & Salvaging

CHILD CARE LICENSING
Licensing for childcare providers is issued by the State Department of Human Services. Information is available through PATCH (People Attentive to Children), Hawai‘i’s statewide child care resource and referral agency:

PATCH
650 Iwilei Road, Suite 205, Honolulu, HI 96817
Tel: (808) 839-1988, Fax: (808) 839-1799
Internet: [www.patchhawaii.org](http://www.patchhawaii.org)
Email: patch@patchhawaii.org

FOOD SALE & RESTAURANT PERMITS
Department of Health, State of Hawai‘i
Kaua‘i District Health Office
3040 Umi Street, Lihu‘e, HI 96766
Tel: 241-3614, Fax: 241-3480
Internet: [www.hawaii.gov/health/neighbor/kauai/](http://www.hawaii.gov/health/neighbor/kauai/)

LIQUOR LICENSE
Department of Liquor Control, County of Kaua‘i
Mo‘ikeha Building
4444 Rice Street, Suite 120, Lihu‘e, HI 96766
Tel: 241-6580, Fax: 241-6585
Internet: [www.kauai.gov/liquor](http://www.kauai.gov/liquor)
Email: [liquor@kauai.gov](mailto:liquor@kauai.gov)

BUILDING & ZONING PERMITS
Any building or structure being erected, constructed, enlarged, repaired, moved, improved, converted, altered, removed, or demolished will require a building permit. Contact

Department of Public Works, Building Division
County of Kaua‘i, 4444 Rice Street, Suite 175, Lihu‘e, HI 96766
Tel: 241-6655, Fax: 241-6806
Email: [publicworks@kauai.gov](mailto:publicworks@kauai.gov)
Internet: [http://www.kauai.gov/publicworks/building](http://www.kauai.gov/publicworks/building)
It is important to consider zoning regulations when choosing a site for your business. For zoning permit information, contact:

**Department of Planning, County of Kaua‘i**
4444 Rice Street, Suite 473, Lihu‘e, HI 96766
Tel: 241-6677, Fax: 241-6699
Internet: [www.kauai.gov/planning](http://www.kauai.gov/planning)

**HEALTH DEPARTMENT PERMITS & LICENSES**
The following types of businesses require a permit, license, or certification from the Department of Health:

- **Environment:**
  Air, water, drinking water, wastewater, solid and hazardous waste.

- **Food and Eating Establishments:**
  Restaurants, supermarkets, grocery, convenience store, manufacturers, bottling/canning, food warehouse/wholesaling.

- **Hospitals and Medical Facilities**

- **Trades and Professions in:**
  - Alcohol and Drug Abuse Counseling Certification
  - Tattoo Licensing - Embalming
  - Licensing to Perform Marriages

For further information, contact:

**Department of Health, State of Hawai‘i**
Kaua‘i District Health Office
3040 Umi Street, Lihu‘e, HI 96766
Tel: 241-3614, Fax: 241-3840
Internet: [www.hawaii.gov/health/neighbor/kauai/](http://www.hawaii.gov/health/neighbor/kauai/)

**PROFESSIONAL AND VOCATIONAL LICENSES**
Hawai‘i requires that people in certain professions and occupations be licensed in order to assure high standards in their business activities. To learn more about a specific licensing area, contact:

**Professional and Vocational Licensing Division**
Department of Commerce & Consumer Affairs, State of Hawai‘i
P.O. Box 3469, Honolulu, HI 96801
Tel: (808) 586-3000,
Internet: [www.hawaii.gov/dcca/areas/pvl](http://www.hawaii.gov/dcca/areas/pvl)
Email: [pvl@dcca.hawaii.gov](mailto:pvl@dcca.hawaii.gov)
REGISTRATION REQUIREMENTS

CHOOSING THE RIGHT BUSINESS STRUCTURE

There are many forms of legal structure you may choose for your business. A specific business structure is generally chosen for liability and/or tax issues. It is recommended you research each legal structure thoroughly and consult a tax accountant and/or attorney prior to making your decision.

Sole Proprietorship
A business owned and managed by a single individual is a sole proprietorship.

General Partnership
A partnership exists when two or more persons join together in the operation and management of a business venture. A formal partnership agreement is recommended in order to address potential conflicts before they arise.

Limited Partnership
A partnership comprised of one or more general partners who manage the business and who are personally liable for partnership debts, and one or more limited partners who contribute capital and share in profits but who take no part in running business and incur no liability with respect to partnership obligations beyond contribution.

"C" Corporation
A “C” corporation is a legal entity made up of persons who have received a charter legally recognizing the corporation as a separate entity having its own rights, privileges and liabilities, apart from those of the individuals forming the corporation.

Subchapter “S” Corporation
A special section of the Internal Revenue Code permits a corporation to be taxed as a partnership or sole proprietorship, with the profits taxed at the individual rather than the corporate rate. IRS publication 589

Limited Liability Companies & Partnerships – (“LLCs” and “LLPs”)
An LLC combines selected corporate and partnership characteristics while still maintaining status as a legal entity distinct from its owners. The Limited Liability Partnership (LLP) is similar to the LLC with the exception this it is aimed at professional organizations.

Additional information and forms can be found on the next page – ENTITY COMPARISON TABLE -- and on the website at: http://www.hawaii.gov/dcca/areas/breg/registration/

BUSINESS REGISTRATION

In Hawai‘i, corporations, partnerships, limited liability companies, and limited liability partnerships are registered with the Department of Commerce and Consumer Affairs, Business Registration Division (BREG). Registering a business with the Business Registration Division is relatively simple. Current fee schedule: http://www.hawaii.gov/dcca/areas/breg/registration/

To File Online
You may file online by signing up for a free account with Hawai‘i Business Express (HBE) One-Stop Registration. Business Express is the quick and easy way to start a business in the state of Hawai‘i. One simple interface covers all the forms with all the state agencies and partners. Easy to read instructions and context sensitive help make creating a business with Business Express safe, fast, and efficient. To file online: http://hbe.ehawaii.gov/BizEx/home.eh

To File by Mail or Fax
All of BREG’s business registration, amendment, correction, and reservation forms are available for download. These forms can be filled out on your computer and are for downloading and printing only for filing by mail, fax, or over-the-counter.

Business Registration Division
Department of Commerce & Consumer Affairs
Honolulu: P.O. Box 40, Honolulu, HI 96810
Kaua‘i Tel: 274-3141, ext. 6-2727#, Fax: (808) 586-2733
Email: breg@dcca.hawaii.gov
Internet: http://www.hawaii.gov/dcca/areas/breg/registration/
Consumer Dial Fax on Demand Service (808) 587-1234
<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Sole Proprietorship</th>
<th>General Partnership</th>
<th>C Corporation</th>
<th>S Corporation</th>
<th>Limited Liability Company</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Formation</strong></td>
<td>No state filing required</td>
<td>Agreement between two or more parties. No state filing required</td>
<td>State filing required</td>
<td>State filing required</td>
<td>State filing required</td>
</tr>
<tr>
<td><strong>Duration of Existence</strong></td>
<td>Dissolved if sole proprietor ceases doing business or dies</td>
<td>Dissolves upon death or withdrawal of a partner unless safeguards are specified in a partnership agreement</td>
<td>Perpetual</td>
<td>Perpetual</td>
<td>Dependent on the requirements imposed by the state of formation</td>
</tr>
<tr>
<td><strong>Liability</strong></td>
<td>Sole proprietor has unlimited liability</td>
<td>Partners have unlimited liability</td>
<td>Shareholders are typically not personally liable for the debts of the corporation</td>
<td>Shareholders are typically not personally liable for the debts of the corporation</td>
<td>Members are not typically liable for the debts of the LLC</td>
</tr>
<tr>
<td><strong>Operational Requirements</strong></td>
<td>Relatively few legal requirements</td>
<td>Relatively few legal requirements</td>
<td>Board of directors, officers, annual meetings, and annual reporting required</td>
<td>Board of directors, officers, annual meetings, and annual reporting required</td>
<td>Some formal requirements but less formal than corporations</td>
</tr>
<tr>
<td><strong>Management</strong></td>
<td>Sole proprietor has full control of management and operations</td>
<td>Typically each partner has an equal voice, unless otherwise arranged</td>
<td>Managed by the directors, who are elected by the shareholders</td>
<td>Managed by the directors, who are elected by the shareholders</td>
<td>Members have an operating agreement that outlines management</td>
</tr>
<tr>
<td><strong>Taxation</strong></td>
<td>Not a taxable entity. Sole proprietor pays all taxes</td>
<td>Not a taxable entity. Each partner pays tax on his/her share of income and can deduct losses against other sources of income</td>
<td>Taxed at the entity level. If dividends are distributed to shareholders, dividends are also taxed at the individual level</td>
<td>No tax at the entity level. Income/loss is passed through to shareholders</td>
<td>If properly structured there is no tax at the entity level. Income/loss is passed through to members</td>
</tr>
<tr>
<td><strong>Pass Through Income/Loss</strong></td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Double Taxation</strong></td>
<td>No</td>
<td>No</td>
<td>Yes, if income is distributed to shareholders in the form of dividends</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td><strong>Cost of Creation</strong></td>
<td>None</td>
<td>None</td>
<td>State filing fee required</td>
<td>State filing fee required</td>
<td>State filing fee required</td>
</tr>
<tr>
<td><strong>Raising Capital</strong></td>
<td>Often difficult unless individual contributes funds</td>
<td>Contributions can be made from partners, and more partners can be added</td>
<td>Shares of stock are sold to raise capital</td>
<td>Shares of stock are sold to raise capital</td>
<td>Possible to sell interests, though subject to operating agreement restrictions</td>
</tr>
<tr>
<td><strong>Transferability of Interest</strong></td>
<td>No</td>
<td>No</td>
<td>Shares of stock are easily transferred</td>
<td>Yes, but must observe IRS regulations on who can own stock</td>
<td>Possibly, depending on restrictions outlined in the operating agreement</td>
</tr>
</tbody>
</table>

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Disclaimer: In determining the best corporate structure, SBDC can provide information but advises the client to consult an attorney before making a final decision.
EMPLOYER REGISTRATIONS

Federal, IRS
An Employer Identification Number (EIN) is also known as a federal tax identification number, and is used to identify a business entity. Generally, businesses need an EIN. You may apply for an EIN in various ways, and now you may apply online:

Taxpayers can also call a toll-free number, (800) 829-4933, to get an EIN.
For further information, contact:

Internal Revenue Service, U.S. Department of Treasury
300 Ala Moana Blvd. #1002, Honolulu, HI 96813
Tel: (866) 816-2065, Fax: (215) 516-3990

State of Hawai‘i, Department of Taxation
In addition to the Federal Employer Identification Number (EIN) required by the IRS, the State of Hawai‘i also requires that an employer obtain a Hawai‘i employer’s withholding identification number (Form GEW-TA-RV-3). Contact:

Department of Taxation
Taxpayer Services
830 Punchbowl Street, Honolulu, HI 96813
Tel: (808) 587-4242,
General Website: www.state.hi.us/tax
Forms Website: http://www.state.hi.us/tax/a1_b2_1geuse.htm

Or, the Kaua‘i Office:
Kaua‘i District Office Department of Taxation,
State Office Building, 3060 Eiwa Street, Suite 105, Lihu‘e, HI 96766
Tel: 274-3456, Fax: 274-3461
Email: tax.kauai.office@hawaii.gov

State of Hawai‘i, Department of Labor
Hawai‘i requires all employers to pay unemployment insurance contributions, and to obtain worker’s compensation insurance, temporary disability insurance and prepaid health care insurance. Each employer must register with the Unemployment Insurance Division Department of Labor and Industrial Relations. For further information, contact:

Labor and Industrial Relations, Department of
State of Hawai‘i, Kaua‘i Branch, 3100 Kuhio Highway, Room C12, Lihu‘e, HI 96766
Tel: 274-3043, Fax: 274-3355
Internet: www.hawaii.gov/labor

(NOTE: Hawai‘i Business Express is the quick and easy way to start a business in the state of Hawai‘i. One simple interface covers all the forms with all the state agencies and partners. Go to: http://bbe.hawaii.gov/BizEx/home.eb )

REGISTRATION OF TRADENAME, TRADEMARKS, SERVICEMARKS

Any business may register a tradename, trademark or servicemark to give notice to the public of the intent to use the tradename, trademark or service mark in Hawai‘i. Ownership of a trade name, trademark or service mark is acquired by adoption and usage of it.

Tradenames are fictitious names that are assumed by a business and that do not contain the owner’s names.
Trademark are words, designs, or words and designs in combination that are used as identifiers for goods and services.
Servicemarks are used to identify the type of service a business provides.

Before filing an application, the applicant should check the computerized list of registered names to determine if there is a registration that is substantially identical to the name he wishes to register. A check should also be made in the telephone directory of each island, the city directory and with the Department of Taxation.

To file an application with appropriate fees, contact:
Federal registration of trademark:

U.S. Patent and Trademark Office
Tel: (800) 786-8199 or (703) 308-4357
Internet: http://www.uspto.gov/main/trademarks.htm

Trademark Information Hotline: (703) 308-9000
Email: TrademarkAssistanceCenter@uspto.gov
Caution: Federally registered trademarks may conflict with and supersede state registered business and product names. Businesses are encouraged to check for conflicts with federal trademarks.

PATENTS

New and useful inventions can be protected by a U.S. Patent.

Professional assistance from a patent attorney is strongly urged because patent procedures are detailed and technical. Patent attorneys are registered with the U.S. Patent and Trademark Office.

For further information, contact:

COMMISSIONER FOR PATENTS
P.O. Box 1450; Alexandria, VA 22313-1450
Tel: 1 (800) 786-9199
Internet: http://www.uspto.gov/main/patents.htm

COPYRIGHTS

A Copyright is a form of protection provided to the authors of “original works of authorship” including literary, dramatic, musical, artistic, and certain other intellectual works, both published and unpublished. The 1976 Copyright Act generally gives the owner of copyright the exclusive right to reproduce the copyrighted work, to prepare derivative works, to distribute copies or phonorecords of the copyrighted work, to perform the copyrighted work publicly, or to display the copyrighted work publicly.

Copyrights are registered by the

Library of Congress, U.S. Copyright Office
101 Independence Avenue, S.E., Washington, D.C. 20559-6000
Tel: (202) 707-3000, Forms & Publications Tel: (202) 707-9100
Internet: http://www.uspto.gov/main/profiles/copyright.htm
There are times when you may desire a combination of copyright, patent and trademark protection for your work. You should consult an attorney to determine what forms of intellectual property protection are best suited to your needs.

(Search for Hawai’i attorneys with licenses to practice before the US Patent and Trademark Office at: http://www.uspto.gov/main/patents.htm )

IMPORTING / EXPORTING

The U.S. Customs and Border Protection (CBP) is responsible for ensuring that all goods entering and exiting the United States do so in accordance with all applicable U.S. laws and regulations. See Import/Export section of the website:

http://www.cbp.gov

Although CBP enforces these export regulations for various other government agencies, specific questions pertaining to commodity licensing requirements should be directed to that lead agency. Therefore, it is recommended, you obtain more specific import/export information from a Customs officer at the port nearest you. A list of ports can be found at the above website, or contact:

Port of Entry – Lihu’e
Lihu’e Airport, 3901 Mokulele Loop, #30, Lihu’e, HI 96766
Tel: 245-9634, ext. 0, Fax: 246-8964

Honolulu Port
300 Ala Moana Blvd. Room 2-267, Honolulu, HI 96850
Tel: (808) 356-4100, Fax: (808) 356-4185

The Hawai’i Foreign Trade Zone
Hawai’i’s Foreign-Trade Zone #9 is a duty-free, secure location authorized by the federal government that is legally outside of the customs territory of the United States. By operating in a Foreign-Trade Zone, companies are able to reduce some of the risks and costs that accompany international transactions.

FOREIGN-TRADE ZONE NO. 9
521 Ala Moana, Pier 2, Honolulu, Hawai’i 96813
Tel (808) 586-2507, Fax (808) 586-2512
Internet: www.ftz9.org Email: administration@ftz9.org

Export/Import Bank: Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). Contact: U.S. Export-Import Bank, 811 Vermont Avenue, N.W., Washington, D.C. 20571. Toll free (800) 565-EXIM, or visit: www.exim.gov/

U.S. Export Assistance Center: U.S. Export Assistance Centers provide trade promotion and export-finance assistance for entrepreneurs. For additional info, visit: www.sba.gov/oit/export
Or contact:
3300 Irvine Ave., Suite 307, Newport Beach, CA 92660-3198
Tel: (949) 660-1688, ext. 307, Fax: (949) 660-1338

PRODUCT LABELING

Bar Coding
The first step to placing a U.P.C. (Universal Product Code) on your product is completing a membership application. Members receive a unique licensed number to create U.P.C.’s and other GS1 identification numbers, plus many exclusive tools and resources.
For additional information contact:

**GS1 US**  
7887 Washington Village Drive, Suite 300, Dayton, OH 45459  
Tel: (937) 435-3870, Fax: (937) 435-7317  
Email: info@gs1us.org  
Internet: [www.gs1us.org](http://www.gs1us.org)

**Made in Kaua‘i**  
The Made in Kaua‘i Program is intended to increase awareness of locally made products. Their trademarked “Made in Kaua‘i” seal is a sign to the consumer that the product was made on Kaua‘i, by Kaua‘i people, using, where possible, Kaua‘i materials. For more information, contact:  

**Office of Economic Development, County of Kaua‘i**  
4444 Rice Street, Suite 200, Lihu‘e, HI 96766-1300  
Tel: 241-6390, Fax: 241-6399  
Internet: [www.kauaimde.net](http://www.kauaimde.net)  
Email: kauaimde@kauai.gov

**Made in Hawai‘i**  
![Image](http://www.hawaii.gov/dbedt/business/products_service/buy-hawaii)  
**Dept. of Business, Economic Development & Tourism**  
Business Development & Marketing Division, P.O. Box 2359  
Honolulu, HI 96804  
Tel: (808) 587-2584, Fax: (808) 587-3388  

**Made in USA**  
**Federal Trade Commission**  
Bureau of Consumer Protection  
Internet: [www.ftc.gov](http://www.ftc.gov)
TAXES

GENERAL EXCISE TAX
Every person or company intending to do business in Hawai‘i, including every individual who is self-employed or who hires employees, must apply for a General Excise Tax Identification Number. This number is assigned by the State Department of Taxation and identifies each business for tax filing, withholding and paying purposes.

The General Excise Tax application (Basic Business Application BB-1) can be downloaded from the forms section of the Tax Departments website. (Note: Applying online with “Hawa‘i Business Express” will file this Basic Business Application. Go to: http://hbe.ehawaii.gov/BizEx/home.eb)

COUNTY SURCHARGE TAX
Businesses that deliver goods or services to O‘ahu and have a ‘physical presence' on O‘ahu are subject to the new 1/2% County Surcharge tax (‘Physical presence' means, for example, having an office on O‘ahu, an employee or agent on O‘ahu, or a sales representative or agent traveling to O‘ahu to do business.) Only the portion of your business income generated from O‘ahu sales/services or O‘ahu rentals are subject to the new 1/2% tax.

The County Surcharge tax is a new tax added to the General Excise (GE) tax to pay for O‘ahu's mass transit system. It began on January 1, 2007. The tax rate is 1/2%. When added to the 4% GE tax, the total tax rate is 4.5% (for transactions subject to the County Surcharge tax). In general, any income earned from any transaction related to an O‘ahu customer is subject to the County Surcharge tax.

OTHER HAWAI‘I STATE TAXES
Depending on the type of business, additional taxes may be required. See Outline of the Hawai‘i Tax System at http://www.hawaii.gov/tax/pubs/05outline.pdf

For all state tax-related questions, contact

Taxpayer Services, Department of Taxation, State of Hawai‘i
Kaua‘i District Office, State Office Building
3060 Eiwa Street, Room 105, Lihu‘e, HI 96766-1889
Tel: 274-3456, Fax: 274-3461
Internet: www.hawaii.gov/tax Email: tax.kauai.office@hawaii.gov

FEDERAL TAX
Taxpayers can call a toll-free number, (866) 816-2065, to get a Federal Employer Identification Number (EIN). For additional information, contact:

Internal Revenue Service, U.S. Department of Treasury
300 Ala Moana Blvd. #1002, Honolulu, HI 96813
Tel: 1-866-816-2065, Fax: (215) 516-3990
Internet: www.irs.gov

HAWAI‘I TAX INCENTIVES
Depending on the business activity that your company performs, you may qualify for tax incentives.

High Technology
The following type of businesses should submit a Request for a High Tech Comfort Ruling to the Hawai‘i Department of Taxation:

- Federally defined research and development
- Computer software development and design
- Biotechnology
- Performing arts products (that are created or perceived via a computer)
- Sensor and optic technologies
- Ocean sciences
- Astronomy
- Non fossil fuel energy-related technology
**Immigrant Investor Program**

Allows qualified applicants to obtain lawful Permanent Resident Status (Green Cards) through investment in a U.S. enterprise. The Investor Visa category has attracted the attention of many prospective immigrants because it allows the combination of immigration plans with new investment projects. The State of Hawai‘i promotes investments enabled by the Immigration Act through DBEDT's Immigrant Investor Program. For further information, call: (808) 587-2766, or visit the website at: [http://www.hawaii.gov/dbedt/business/find_financing/immigrant-investor/](http://www.hawaii.gov/dbedt/business/find_financing/immigrant-investor/)

**Enterprise Zones**

The Enterprise Zones (EZ) program is a joint state-county effort intended to stimulate—via tax and other incentives—certain types of business activity, job preservation, and job creation in areas where they are most appropriate or most needed. For more information on the Hawai‘i Enterprise Zone Program, see [http://www.hawaii.gov/dbedt/business/start_grow/enterprise-zone/](http://www.hawaii.gov/dbedt/business/start_grow/enterprise-zone/)

**Or contact:**

Enterprise Zones Coordinator  
Office of Economic Development, County of Kaua‘i  
4444 Rice Street, Suite 200, Lihu‘e, HI 96766-1300  
Tel: 274-3141 ext. 62593#, Fax: 241-6399  
Email: Mmuraoka@dbedt.hawaiii.gov
FINANCING SOURCES

The State of Hawai‘i offers several programs to help businesses obtain loans, grants, and other investment resources, as well as to seek and encourage investments from sources both in and out of the State.

**Agricultural/Aquaculture Loan Programs**: Administered by the State of Hawai‘i, Department of Agriculture, the intent of the program is to help promote agricultural and aquaculture development by providing credit at reasonable rates and terms to qualifying individuals or entities. For further info contact (808) 973-9560, or visit: [www.hawaiiaig.org/hdoa/agl.htm](http://www.hawaiiaig.org/hdoa/agl.htm)

**Commercial and Financial Institutions** provide loans secured by fixed assets, purchase agreements, accounts receivable and personal guarantees. See list at: [http://www.hawaii.gov/dbedt/business/find_financing/commerciallenders](http://www.hawaii.gov/dbedt/business/find_financing/commerciallenders)

**Export/Import Bank**: Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets by providing working capital guarantees (pre-export financing); export credit insurance; and loan guarantees and direct loans (buyer financing). Contact: U.S. Export-Import Bank, 811 Vermont Avenue, N.W., Washington, D.C. 20571. Toll free (800) 565-EXIM, or visit: [www.exim.gov/](http://www.exim.gov/)

**Farm Credit Services of Hawai‘i** provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country home owners throughout the Islands. For more information, call (808) 836-8009, toll-free (800) 894-4996 or visit: [www.farmcreditservicesofhi.org](http://www.farmcreditservicesofhi.org)

**Hawai‘i Community Foundation, Kaua‘i Center**: The Hawai‘i Community Foundation is a public, statewide, charitable services and grant-making organization supported by donor contributions for the benefit of Hawai‘i’s people. They are an information resource for philanthropy, civic leadership and the issues affecting the nonprofit sector. Location: 4370 Kukui Grove Street, Suite 207, Lihu‘e, HI 96766. For further information, call (808) 245-4585, or visit: [www.hawaiicommunityfoundation.org](http://www.hawaiicommunityfoundation.org)

**Hawai‘i Small Business Loan Program**: Available through HEDCO, loans to assist new and emerging businesses for working capital and equipment needs; funded by local financial institutions and guaranteed by SBA. Maximum loan $50,000. For further information, call (808) 541-2990, or visit: [http://www.sba.gov/hi](http://www.sba.gov/hi)

**Hawai‘i Strategic Development Corporation (HSDC)**: HSDC provides investment capital to businesses through the investment of public and private funds in return for equity or ownership positions in private businesses. Emphasis is given to investment opportunities which further technological innovation, though almost all industry sectors are eligible for financing. (The corporation is currently precluded by law from investing in construction of housing.) For further information, call: (808) 587-3830, or visit: [http://www.htdc.org/hsdc/](http://www.htdc.org/hsdc/)

**Hawai‘i Venture Capital Association** seeks to foster entrepreneurial development through networking, education, and access to venture capital. Telephone and Fax: (808) 262-7329, or visit: [www.hvca.org](http://www.hvca.org)

**Immigrant Investor Program** allows a qualified applicant to obtain Green Cards (lawful Permanent Resident Status) through investment in a U.S. enterprise. For further information, call (808) 587-2766, or visit: [http://www.hawaii.gov/dbedt/business/find_financing/immigrant-investor.pdf](http://www.hawaii.gov/dbedt/business/find_financing/immigrant-investor.pdf)

**Lokahi Pacific Rural Development Loan Program**: For entrepreneurs unable to secure bank financing for business start-up and expansion & community development projects. Call (808) 242-5761, ext. 24. Email: loans@lokahipacific.org or Internet: [http://www.lokahipacific.org/index.html](http://www.lokahipacific.org/index.html)

**Native Hawaiian Revolving Loan Fund**: The Native Hawaiian Revolving Loan Fund (NHRLF) is a lending program for Native Hawaiians whose mission is to increase sustainable, Native Hawaiian-owned businesses by fostering economic independence, commitment, and fiscal responsibility through entrepreneurial/job development. Administered through the Office of Hawaiian Affairs, 3100 Kuhio Highway, Suite C4, Lihu‘e, HI 96766. For further information -- Tel: 241-3390, Fax: 241-3508 or Internet: [http://www.oha.org/](http://www.oha.org/)
Small Business Administration (SBA): SBA administers three separate, but equally important loan programs. SBA sets the guidelines for the loans while SBA’s partners (Lenders, Community Development Organizations, and Microlending Institutions) make the loans to small businesses. SBA backs those loans with a guaranty that will eliminate some of the risk to the lending partners. For further information, call (808) 541-2990, or visit: http://www.sba.gov/hi/.

Small Business Innovation Research Grants: The Small Business Innovation Research Program (SBIR) is a $1.5 billion federal funding program that encourages small businesses to develop commercially viable technologies or innovations. Organized as a competition, SBIR allows small companies the opportunity to test high-risk theories and develop innovative technologies. For further information, call: (808) 589-3814, or visit: http://www.htdc.org/sbir/.

UH Angels/aka Hawai‘i Angels: Premier investment network for seed-level private equity investors in Hawai‘i to share investment opportunities, expertise and due diligence. For information, call (808) 447-9372, Fax (808) 546-4325. Internet: www.hawaiiangels.org, Email: info@hawaiiangels.org

Vocational Rehabilitation and Services for the Blind Division, Kaua‘i Branch: VR provides vocational rehabilitation services to assist persons with disabilities to prepare for and enter employment. The economic benefits of VR are significant. They include increased earnings and purchasing power, increased taxes paid, and a decreased dependency on public assistance. As persons with disabilities achieve the employment outcome of choice intended by the program, they become tax-paying citizens and more than pay back the costs of the program. For information, call (808) 274-3333, Fax (808) 274-3340. Internet: http://www.hawaii.gov/dhs/self-sufficiency/vr/index_html#VR
OTHER RESOURCES

AGRICULTURE

Agricultural Loan Division
Department of Agriculture, State of Hawai‘i
1428 S. King St., Honolulu, HI 96814
Tel: (808) 973-9460, Fax: (808) 973-9455
Internet: www.hawaiia.gov/hdoa/
Loan programs including direct, insured and participation loans to qualified farmers, aquaculturists, and food manufacturers.

Cooperative Extension Service
College of Tropical Agriculture and Human Resources, UH Manoa
Kaua‘i Extension Office, State Office Building: 3060 Eiwa Street, Room 210, Lihu‘e, HI 96766
Tel: 274-3471, Fax: 274-3474
Internet: www.ctahr.hawaii.edu
Email: lihue@ctahr.hawaii.edu
Provides research--based information from the College of Tropical Agriculture & Human Resources (CTAHR) for individuals, families, businesses, and communities on Kaua‘i, Moloka‘i, and Lana‘i.

Farm Credit Services of Hawai‘i
P.O. Box 31306, Honolulu, HI 96820
2828 Pa‘a Street, Suite. 2085, Honolulu, HI 96819
Tel: (808) 836-8009, Fax: (808) 836-8610, Toll-free (800) 894-4996
Internet: www.farmcreditservicesofhi.org
Email: info@hawaiifarmcredit.com
Provides mortgage and operating loans exclusively to farmers, ranchers, fishermen, nursery owners and country homeowners throughout the Islands.

Farm Service Agency, U.S. Department of Agriculture
Lihu‘e FSA Service Center, Watumull Building, 4334 Rice Street, Room 103, Lihu‘e, HI 96766
Tel: 245-9014 ext.2, Fax: 246-4639
Internet: www.fsa.usda.gov
Email: robert.ishikawa@hi.usda.gov ; mary.pigao@hi.usda.gov ; farm loan specialist:connie.holman@hi.usda.gov
Loans for farm ownership, operating costs, emergencies, guaranteed loans, special assistance for beginning farmers and ranchers.

Kaua‘i County Farm Bureau Inc., The
Kilauea, HI 96754
Tel: 828-2120
Assists in the promotion of Kaua‘i’s agriculture industry in partnership with other agricultural organizations.

Natural Resources Conservation Service
U.S. Department of Agriculture
Lihu‘e Service Center, 4334 Rice Street, Site 104, Lihu‘e, HI 96766-1801
Tel: 245-9014 ext.3, Fax: 246-4639
Internet: www.nrcs.usda.gov
Email: lex.riggle@hi.usda.gov
Serves farmers; provides engineering design for conservation measures and resource management systems.

Garden Island Resource Conservation & Development, Inc.
U.S. Department of Agriculture
3083 Akahi Street, Suite 204, Lihu‘e, HI 96766-1102
Tel: 246-0091 Fax: 246-1719
Email: laurie.ho@hi.usda.gov
Assists communities in planning for future conditions and securing funding for community-based projects; promotes economic and community development; preservation of natural resources and improvement of the environment.
EDUCATION
Continuing Education & Training, Office of
Kaua‘i Community College, 3-1901 Kaumuali‘i Highway, Lihu‘e, HI 96766
Tel: 245-8311, Fax: 245-8271
Internet: http://kauai.hawaii.edu/training/
Email: ocet@hawaii.edu
Training in personal development and specific skills for starting and managing a business.

Kaua‘i Community College
University of Hawai‘i System
3-1901 Kaumuali‘i Highway, Lihu‘e, HI 96766
Tel: 245-8330, Fax: 245-8220
Internet: http://kauai.hawaii.edu

FILM/VIDEO/TV
Kaua‘i Film Commission
Office of Economic Development
4444 Rice Street, Suite 200, Lihu‘e, HI 96766
Tel: 241-6386, Fax: 241-6399
Email: info@kauaifilm.com
Internet: www.filmkauai.com
Through the Office of the Mayor, the Kaua‘i County Film Office provides a one-stop shop for assistance with locations, permits, police, fire and other government agencies to assist producers in all aspects of production on the islands of Kaua‘i, Moloka‘i and Lana‘i.

Ho‘ike, Kaua‘i Community Television, Inc.
4211 Rice Street, Lihu‘e, HI 96766
Tel: 246-1556, Fax: 246-3832
Internet: www.hoike.org
Non-profit public service agency providing local media access for the island of Kaua‘i.

INSURANCE COVERAGE
Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Law requires some types of coverage, others simply make good business sense.

The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.

General Liability Insurance – One of the most common types of liability is product liability, which may be incurred when a customer suffers harm when using the business’ product.

Property – It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild.

Business Interruption – This insurance can provide sufficient funds to pay your fixed expenses during a period of time when your business is not operational.

Key Man – If you are so critical to the operation of your business that it cannot continue in the event of your illness or death, you should consider this type of insurance.

Automobile – You may need special insurance (called “non-owned automobile coverage”) if you use your personal vehicle on company business.

Officer and Director - Officers and directors of a corporation may become personally liable for their actions on behalf of the company.

Home Office – It’s a good idea to update your homeowners’ insurance policy to include coverage for office equipment.
HIGH TECHNOLOGY
For further information about starting or bringing a high technology business to Kaua‘i or Hawai‘i, visit these websites:

Provides assistance, information and collateral about Kaua‘i’s technology assets.

Kaua‘i Economic Development Board, [www.kedb.com](http://www.kedb.com)
KEDB supports the growth of technology industries.

Maui High Performance Computing Center (MHPCC), [www.mhpcc.hpc.mil](http://www.mhpcc.hpc.mil)
MHPCC is an Air Force Research Laboratory Center managed by the University of Hawai‘i. MHPCC is a national resource chartered to support a diverse base of DoD and other government users, facilitating the collaborations needed to solve today’s complex computational problems.

Team Tech Kaua‘i is a collaborative community effort between the County of Kaua‘i, the Kaua‘i Economic Development Board, and private-sector businesses. With the mission of creating a promising future for our keiki (children), Team Tech Kaua‘i endeavors to create an environment where Kaua‘i’s children can grow and prosper in our own community, while demonstrating Kaua‘i’s commitment to supporting the high technology segment of our economy, making the statement that high tech can flourish in this remote island paradise.

Pacific Disaster Center, [www.pdc.org](http://www.pdc.org)
The PDC is an information, technology-based applications center designed to provide information resources supporting natural hazard mitigation, preparation, response and recovery and humanitarian assistance within the Indian/Pacific Ocean region.

High Tech Hawai‘i, [www.hitechhawaii.com/](http://www.hitechhawaii.com/)
HiTechHawaii.com is Hawai‘i’s high-tech portal website for marketing and promoting high technology in the Islands.

High Technology Development Corporation, [www.htdc.org](http://www.htdc.org)
Department of Business, Economic Development & Tourism, State of Hawai‘i,
HTDC is a State agency tasked with the development and growth of Hawai‘i’s commercial high technology industry.

Tax Department, State of Hawai‘i, [www.state.hi.us/tax/hi_tech.html](http://www.state.hi.us/tax/hi_tech.html)

LABOR/WORKFORCE

[WorkWise! Kaua‘i](http://www.workwisekauai.com)
WorkWise! Kaua‘i
3100 Kuhio Highway, Suite C-9, Lihu‘e, HI 96766
Tel: 274-3060, Fax: 274-2964, Email: workwise@dlir.state.hi.us
Internet: www.workwisekauai.com
A one-stop network of Federal, State, County, non-profit and private partners for access to job applicants, training solutions, and other employment issues that can help your business thrive.

[Payroll Services](http://www.state.hi.us/tax/hi_tech.html)

A Akamai Employment Service
3501 Rice Street, Suite 200A
Lihu‘e, HI 95766
Tel: 246-0735

Aloha Tax Preparers
Rainbow Plaza, 2-2514 Kaumualii Highway, Suite 207
Kalaheo, HI 96741
Tel: 332-7355

Bright Enterprises
3501 Rice Street, Suite 213
Lihu‘e, HI 96766
Tel: 245-5620
Business Support Services
4-1191 Kuhio Highway
Kapa'a, HI 96746
Tel: 822-5504, Fax: 822-2148

The Employee Leasing Company of Hawai'i
2274 Kolo Road
Kilauea, HI 96754
Tel: 828-1040

Kokua Business Services, LLC
2970 Kele Street, Suite 101
Lihu'e, HI 96766
Tel: 632-0106

Nii and Nii CPA’s, Inc., An Accountancy Corporation
4371 Rice Street
Lihu’e, HI 96766
Tel: 245-7318

Northshore Bookkeeping Service
Tele: 828-0790

Payroll Services Hawai'i
P. O. Box 815
Hanalei, HI 96714
Tel: 826-1190

Pro-Service of Hawai'i, Kaua'i Branch
Tel: 652-8909
Email: sage@proservicehawaii.com

PROFESSIONAL SERVICES PROVIDERS, OTHER (partial list, see Kaua'i telephone directory for additional providers)

Certified Public Accountants
Rick N. Pigott
Tel: 826-7223

Business Support Services
Tel: 822-5504

Steven Ching
Tel: 822-7731

Hirose, Kato, LLC
Tel: 245-8117

Desmond Kotaki
Tel: 245-3958

Ed Punua
Tel: 742-2600

Bookkeeping
Money Management
Tel: 742-9722

Kokua Business Services LLC
Tel: 632-0106
Northshore Bookkeeping Service  
Tel: 828-0790

Quantum Accounting  
Tel: 635-4064

Judith A. Arrigo (Also can provide tutoring one on one QuickBooks)  
Tel: 822-3148

Business Attorney  
Attorney Nancy Budd  
Tel: 245-5343

Attorney Richard Cuatto  
Tel: 821-2800

Attorney Walton Hong  
Tel: 245-4757

Business Insurance  
Bishop Insurance  
Tel: 245-8802

Insurance Factors  
Tel: 822-9550

Punua Insurance  
Tel: 245-8508

Realtors  
Coldwell Banker  
Tel: 826-7244

Summers Realty Inc.  
Tel: 822-5876

Island Rentals and Real Estate  
Tel: 822-4899

Lucy Shannon Realty  
Tel: 822-7477

PUBLICATIONS  
The following publications are useful references, and many are available to the public at the Hawai‘i Business Research Library (HBRL), (808) 875-2400:

Kaua‘i County Data Book [2002, last update] A statistical overview of the current state of Kaua‘i and Hawai‘i’s visitor industry, including data on arrivals, visitor expenditures, visitor plant inventory, hotel occupancies, etc. Visit: http://www.uhero.hawaii.edu/kauai/kauai04.pdf

State of Hawai‘i Data Book [annual] (Department of Business, Economic and Tourism, State of Hawai‘i). The official summary of statistics on the social, economic, and political organization of our state. Can be purchased from the Business Action Center, call (808) 586-2545, or visit: www.hawaii.gov/dbedt/db01/index.html

Native Hawaiian Data Book (Office of Hawaiian Affairs). Call (808) 594-1938, or visit www.oha.org/databook/

Census 2000 Hawai‘i Community Profiles Customized packaging of Census 2000 data for a specific geographic area. Includes age, income, ethnic, employment and educational breakdowns by census divisions and census-designated places. Great for business plans. Call the HBRL, or visit the website: www.hbrl-sbdc.org/


UHERO-Kaua’i Interactive Database (University of Hawai’i Economic Research Organization). The UHERO-Kaua’i Interactive Database is intended to provide timely, interactive access to key data on the Kaua’i economy. It has been developed by UHERO under a contract with the County of Kaua’i Office of Economic Development. Much of the data reported in the system comes from government data sources. Some originates at UHERO. http://kauai.uhero.isdi-hi.com/

NEWSLETTERS
Hawai’i SmallBiz E-News: Monthly newsletters focused on issues and announcements affecting Hawai’i small businesses. Subscribe at: www.hbrl-sbdc.org/newsletters.htm

Update: Kaua’i Chamber of Commerce’s membership newsletter. Contact: 245-7363, or visit: www.kauaichamber.org


Small Business News: Tel (808) 396-1724, Email: sbh@lava.net
Internet: www.smallbusinesshawaii.com

PERIODICALS
The Garden Island, Tel: 245-3681, Fax: 246-5286, Internet: www.kauaiworld.com

Kaua’i Business Report, Internet: www.kauaiworld.com

Kaua’i Island News, Tel: 338-0111, Fax 338-0222, Email: bbkauai@midpac.net

The Honolulu Advertiser, Kaua’i News Bureau, Tel: 244-4800, Fax: 242-1520
Internet: www.honoluluadvertiser.com Email: Hawaii@honoluluadvertiser.com

The Honolulu Star-Bulletin, Kaua’i Tel: 244-3207, Fax: 249-2434,
Internet: www.starbulletin.com

Pacific Business News, Tel: (808) 955-8100, Fax: 955-8031,
Internet: www.bizjournals.com/pacific

Hawai’i Business Magazine, Tel: (808) 537-9500, Fax: (808) 537-6455
Internet: www.hawaiibusinessmagazine.com
KAUAʻI COMMUNITY ORGANIZATIONS

Local service organizations make an important contribution to a better life throughout all of Kauaʻi County. Entrepreneurs starting a business can also use this directory to locate the many types of existing service organizations and hopefully support them by joining and lending their business expertise and talent. Please see the Kauaʻi Planning and Action Alliance (KPAA) website for a comprehensive listing of such organizations:

http://kauainetwork.org/directory/index.php

Mahalo to KPAA for providing this resource!
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