

Waipahu Community Association MICRO-ENTERPRISE CLASSES OCTOBER 2015

Frequently Asked Questions

What are the classes?

There are four (4) classes total covering a total of 16 class hours.

Where are the classes being held?

All classes will be held at the Waipahu Community Association training center located at 94-340 Waipahu Depot St. #201 (Waipahu Festival Marketplace building). Free parking available.

What are the times?

Classes will be on Saturday mornings from October 3rd thru October 24th from 8:30 am to 12:00 pm. Schedule may be subject to change.

Who is the instructor?

The instructor for the classes is Richard Pezzulo. He was a former chief operating officer for the Office of Hawaiian Affairs (OHA). Prior to joining OHA, he was the executive director for Empower Oahu, a local non-profit that supports various communities by helping to develop and implement strategic plans by addressing needed issues and concerns. Richard has over 22 years of experience in fiscal and operations management.

How much per class? How much for all classes?

The fee for the program is \$20.00, which includes class materials. There are fee waivers for qualified, low income individuals. The income criteria for low income are as follows:

% of Median Income	Income Category	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
0-30% of Median	Extremely Low	\$17,000	\$19,450	\$21,900	\$24,300	\$26,250	\$28,200	\$30,150	\$32,100
31-50% of Median	Very Low Income	\$28,350	\$32,400	\$36,500	\$40,550	\$43,750	\$47,000	\$50,250	\$53,500
51-80% of Median	Low Income	\$45,400	\$51,850	\$58,350	\$64,850	\$70,000	\$75,200	\$80,400	\$85,600

**Based on FY2015 U.S. Department of Housing and Urban Development data*

Can I attend only one or a few of the classes?

It is not recommended.

What if I need to cancel?

Refunds, minus a \$10 processing fee, are available up to two business days before the classes begin. Please send cancellation requests in writing or by email.

What kind of help do I get if I attend the classes?

The following is a brief summary of what a student will learn:

- Assessing Yourself as a Business Owner
- Developing a business idea
- Conducting a market study
- Preparing a marketing plan
- Looking After the Money in Your Business
- Understanding Profit
- Preparing a Cash Flow plan
- Forms of business
- Legal responsibilities

Students completing the class with a business plan will receive help with applying for loans. Additional training may be available in the future for those in business and needing further education.

How are these classes possible?

The micro-enterprise training is provided by the Waipahu Community Association to further its mission of building a stronger community.

What is the deadline for registration?

The deadline is **September 29, 2015**. Registration form and payment is needed ahead of time to reserve your space in the classes. If you qualify for the program fee waiver and provide one type of income verification (on registration form), no payment is necessary.

Are future classes planned?

We are planning to host classes throughout the year.

For additional information please call the Waipahu Community Association at 677-6939 or via email at wca.waipahu@hawaiiantel.net