

# 2017 Annual Report





# Table of contents

<b>Letter from our leadership</b> .....	3
<b>Conservation</b> .....	4
Ma uka: Protecting our most precious resource .....	6
Ma kai: Inspiring behavior change and leadership .....	8
<b>Education</b> .....	10
Youth development: Cultivating emerging leaders.....	12
Curriculum and professional development: Enhancing contemporary standards with place-based wisdom .....	14
‘Ōiwi leadership development: Supporting native intelligence .....	16
<b>Economic development</b> .....	18
Capacity building: Strengthening Hawai‘i’s rural and agricultural business sectors .....	20
Seeds: The foundation of a thriving agricultural economy.....	22
Training: Developing rural Hawai‘i’s food producers and entrepreneurs .....	24
Market development: Advancing food equity as an economic driver .....	26
<b>Financial matters</b> .....	28
<b>Donors and funders</b> .....	29
<b>Board of directors and staff</b> .....	31
<b>Endnotes</b> .....	32



# Letter from our leadership

Aloha friends,

## Hawai'i's future is in place.

Since The Kohala Center's founding in the year 2000, our mission has been to respectfully engage Hawai'i Island as a model *of and for* the world. Our approach comes from a longstanding view that this island's unique natural and cultural landscapes hold deep wisdom. To engage respectfully, we must find our way back to an intimate kinship with our water, land, food, and communities. In this way, The Kohala Center turns ancestral wisdom and current research into action striving for a state of pono. What we've learned over the past 17 years in the areas of energy self-reliance, food security, and ecosystem health reaffirms our mission for the future.

In this report, we share our past year's efforts as a community to care for our natural resources, learn from 'āina, grow healthy food and kids, support local businesses and cultivate leaders—from Hawai'i, for Hawai'i. This is The Kohala Center's model for thriving, more resilient ecosystems: ecologically, culturally, economically, and socially.

Going forward, we continue to discover and deepen our connection to place. At The Kohala Center, we are learning more about our own moku of Kohala. The 'ōlelo no'eau, "Lele 'o Kohala me he lupe lā" ("Kohala soars as a kite"), recognizes Kohala as a leader often doing good work. As our home, Kohala launches many of our place-based programs across three core areas: **conservation**, **education**, and **economic development**. Another 'ōlelo no'eau, "A'ohe u'i hele wale o Kohala" ("No youth of Kohala goes empty-handed"), models a kind of **leadership** that generates abundance throughout Hawai'i and beyond.

We wish to express our deep gratitude to Dr. Elizabeth "Betsy" Cole, who has been with The Kohala Center since its inception, and stepped in as our interim president and chief executive officer this fiscal year. Her tireless passion and dedication kept us moving forward and helped strengthen our organization to pass on to new leadership.

And, we sincerely thank all of you who continue to support our efforts to develop your communities and your leaders deeply rooted in place. We look forward to this coming year with you as we navigate an ever-changing world and guide our islands' future!

Mahalo nui loa,



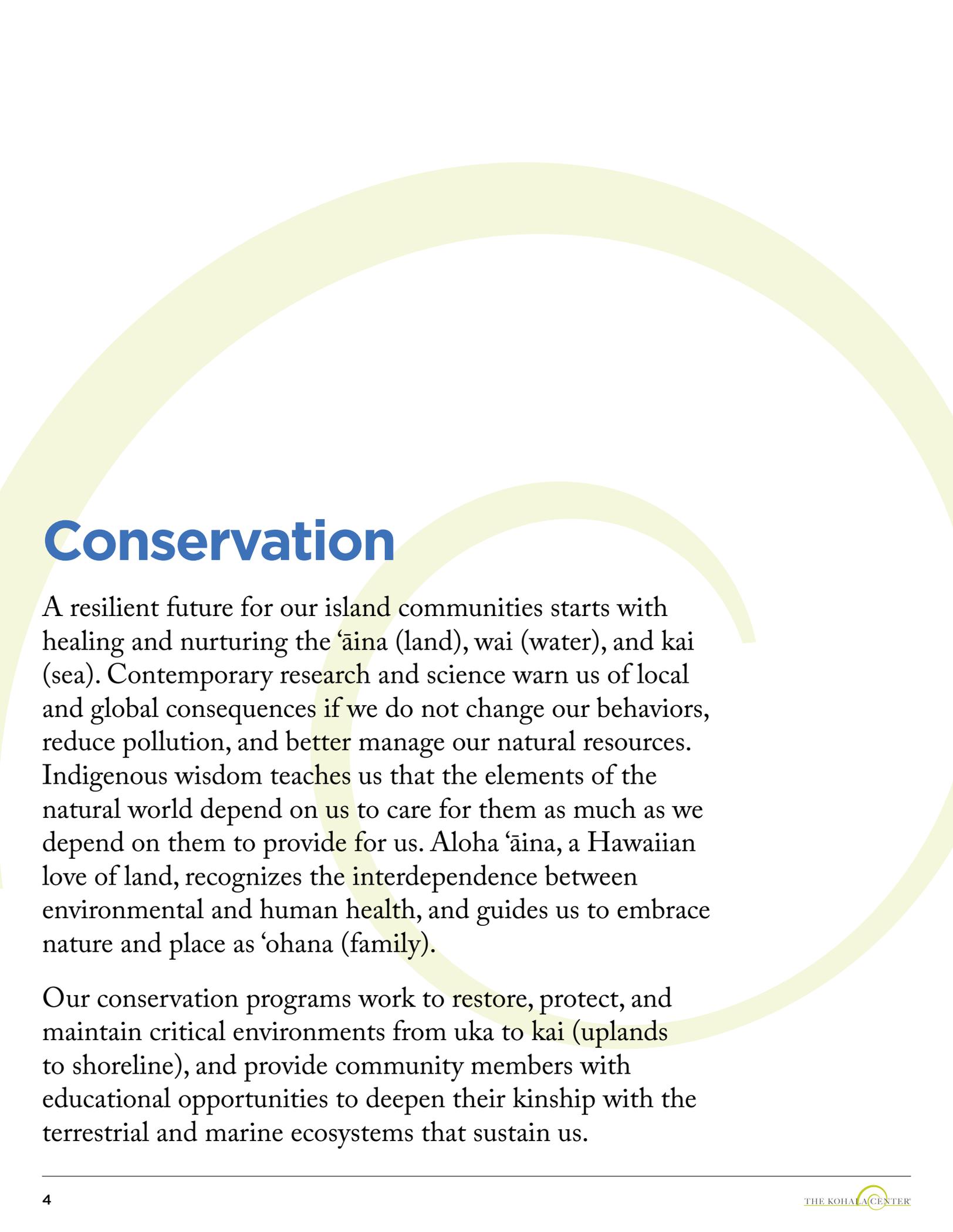
Roberta F. Chu  
Chairperson, Board of Directors



Cheryl Ka'uhane Lupenui  
President and Chief Executive Officer



Left to right: Cheryl Ka'uhane Lupenui, Roberta F. Chu



# Conservation

A resilient future for our island communities starts with healing and nurturing the ‘āina (land), wai (water), and kai (sea). Contemporary research and science warn us of local and global consequences if we do not change our behaviors, reduce pollution, and better manage our natural resources. Indigenous wisdom teaches us that the elements of the natural world depend on us to care for them as much as we depend on them to provide for us. Aloha ‘āina, a Hawaiian love of land, recognizes the interdependence between environmental and human health, and guides us to embrace nature and place as ‘ohana (family).

Our conservation programs work to restore, protect, and maintain critical environments from uka to kai (uplands to shoreline), and provide community members with educational opportunities to deepen their kinship with the terrestrial and marine ecosystems that sustain us.

## *Kākou is a big idea.*

*It includes and embraces more than you and me, her and him, she and us guys. We. The two-legged; It includes so many more than us, it includes the many-legged, beings that crawl on their bellies, the furry, scaly, scary and odd. The sky, the ocean, the wai, see that tree, that weed, flower and bee, all are part of kākou, of us, of we*

*So when we think of who are the citizens on Hawai'i Nei, how do we include all of us, how do we hear and see and include what they know and need?*

*Let us give thanks to the people, our ancestors, who understood and embraced the fundamental idea of kākou. Mahalo.*

**Reverend Puanani Burgess**  
One-Peace-at-a-Time  
Board of Directors, The Kohala Center  
Wai'anae, O'ahu





*Photo courtesy Jack Jeffrey*

## Ma uka: Protecting our most precious resource

It is estimated that half of Hawai‘i’s forests have been lost to deforestation, with the remainder threatened by non-native plants and animals.<sup>1</sup> The health of our forests is vital to attracting and retaining rainwater, recharging groundwater, and curtailing sediment runoff. Reestablishing and maintaining our native forests—especially in the face of climate change and an anticipated decrease in rainfall as a result—are urgent priorities for ensuring that our communities have enough water to thrive and survive.

Our **Kohala Watershed Partnership** program is a voluntary coalition of private landowners and public land managers dedicated to restoring and protecting the native forested watersheds of Kohala Mountain. Our partners, funders, and community volunteers enable us to implement an adaptive watershed management plan<sup>2</sup> to create fenced preserves, manage feral ungulates, control invasive plants, and restore native forests. These actions ensure that both native ecosystems and human communities in North Hawai‘i have an abundant supply of fresh water, and protect downslope coastal ecosystems from the detrimental effects of land-based pollution.

### Learn more

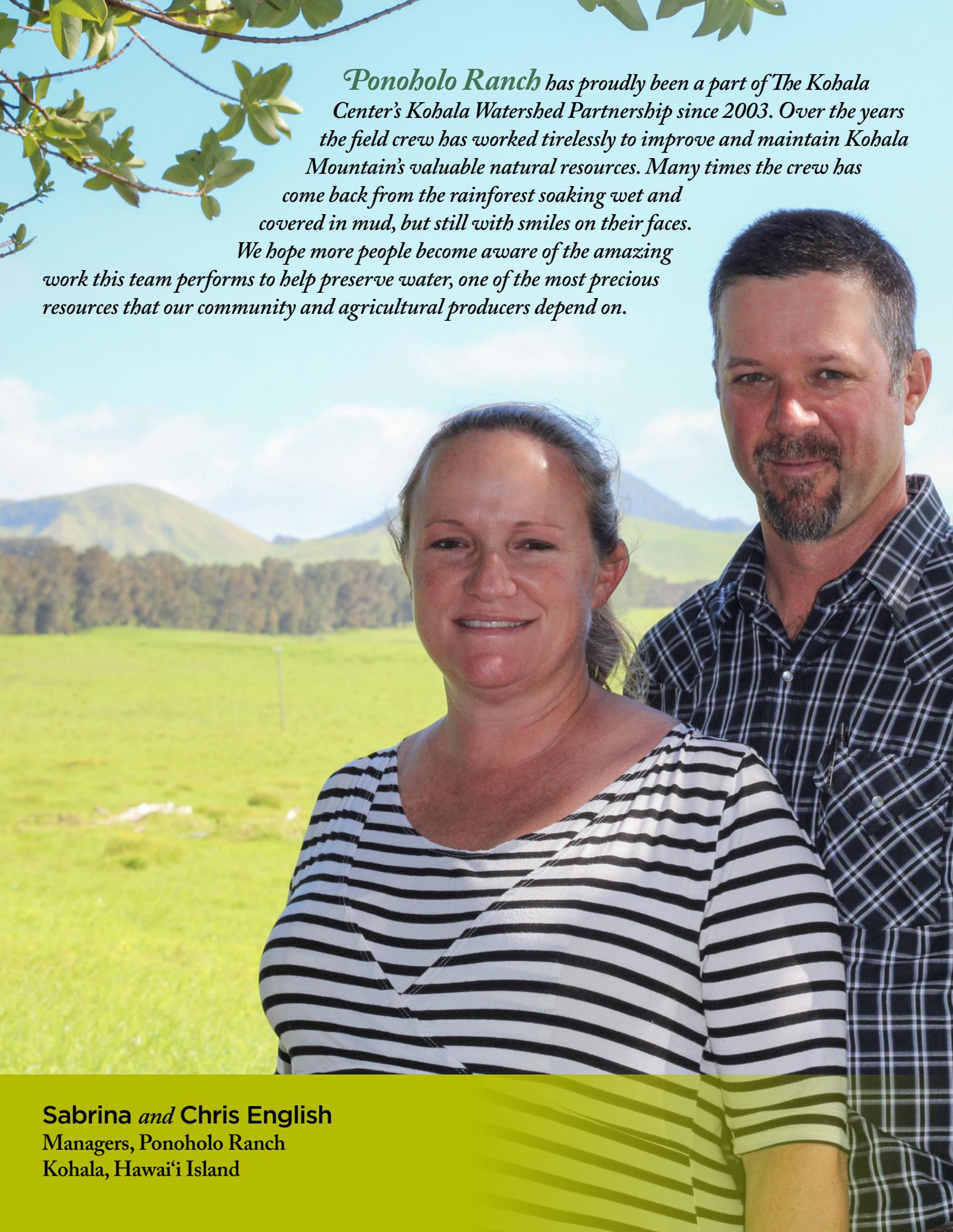
» Kohala Watershed Partnership: [koha.la/kwp](http://koha.la/kwp)

### Key Accomplishments

- Inspected and maintained **34.5** miles of ungulate-proof fence
- Collaborated with community members to remove more than **300** feral ungulates
- Planted **1,848** native plants
- Hosted **36** volunteer days totaling **832** volunteer hours
- Surveyed and controlled **546** acres of invasive weeds
- Conducted Rapid ‘Ōhi‘a Death surveys and sampling across **425** acres on Kohala Mountain

### Partners

- Dorrance Family Foundation
- Harbor Gallery
- Hawaii State Department of Hawaiian Home Lands
- Kahuā Ranch
- Kamehameha Schools
- Laupāhoehoe Nui LLC
- National Fish and Wildlife Foundation
- National Oceanic and Atmospheric Administration
- National Park Service
- Parker Ranch
- Ponoholo Ranch
- Queen Emma Land Co.
- State of Hawaii Department of Land and Natural Resources
- Surety Kohala
- United States Fish & Wildlife Service



*Ponoholo Ranch* has proudly been a part of The Kohala Center's Kohala Watershed Partnership since 2003. Over the years the field crew has worked tirelessly to improve and maintain Kohala Mountain's valuable natural resources. Many times the crew has come back from the rainforest soaking wet and covered in mud, but still with smiles on their faces.

*We hope more people become aware of the amazing work this team performs to help preserve water, one of the most precious resources that our community and agricultural producers depend on.*

**Sabrina and Chris English**  
Managers, Ponoholo Ranch  
Kohala, Hawai'i Island



Photo courtesy Doug Sell

## Ma kai: Inspiring behavior change and leadership

Some 60 miles southwest of Kohala lies Kahalu‘u Bay, a thriving marine habitat that serves as a refuge for graceful honu (green sea turtles) and a pivotal hatchery for a multitude of colorful reef fish and other sea creatures that inhabit the Kona-Kohala Coast. For generations a beloved gathering place for local ‘ohana, the bay has gradually become West Hawai‘i’s most popular tourist destination, attracting more than 400,000 visitors each year. The increased traffic was taking a toll on the bay’s health, which in turn threatened the region’s economic vitality. In response, a dedicated team of community volunteers, known as ReefTeachers, organized to teach visitors how to enjoy the bay without damaging the vibrant corals essential to the health of the region’s marine ecosystem.

In 2006 The Kohala Center accepted kuleana to manage the ReefTeach program; five years later we launched the **Kahalu‘u Bay Education Center** in partnership with the County of Hawai‘i to revive and revitalize Kahalu‘u Bay and Beach Park. Our community-based educational programs such as ReefTeach, Citizen Science, and Youth Leadership for Reef Protection promote environmental kinship so that residents and visitors alike will be inspired to respect and protect marine ecosystems locally and globally.

### Learn more

» Kahalu‘u Bay Education Center: [koha.la/kbec](http://koha.la/kbec)

### Key Accomplishments

Established a Youth Leadership for Reef Protection Program for **65** keiki to learn about marine science, water quality, coral health, and improved nutrition

Conducted educational sessions and research projects with students from **15** local schools

Managed over **150** ReefTeach and Citizen Science volunteers to educate **53,000** visitors about reef etiquette and to monitor the bay’s water quality

Welcomed employees from **seven** area businesses to serve as ReefTeachers through our Adopt-A-Day at Kahalu‘u Bay and Train-the-Trainer programs

Hosted **49** teen leaders from Wilderness Adventures and Travel for Teens summer camps

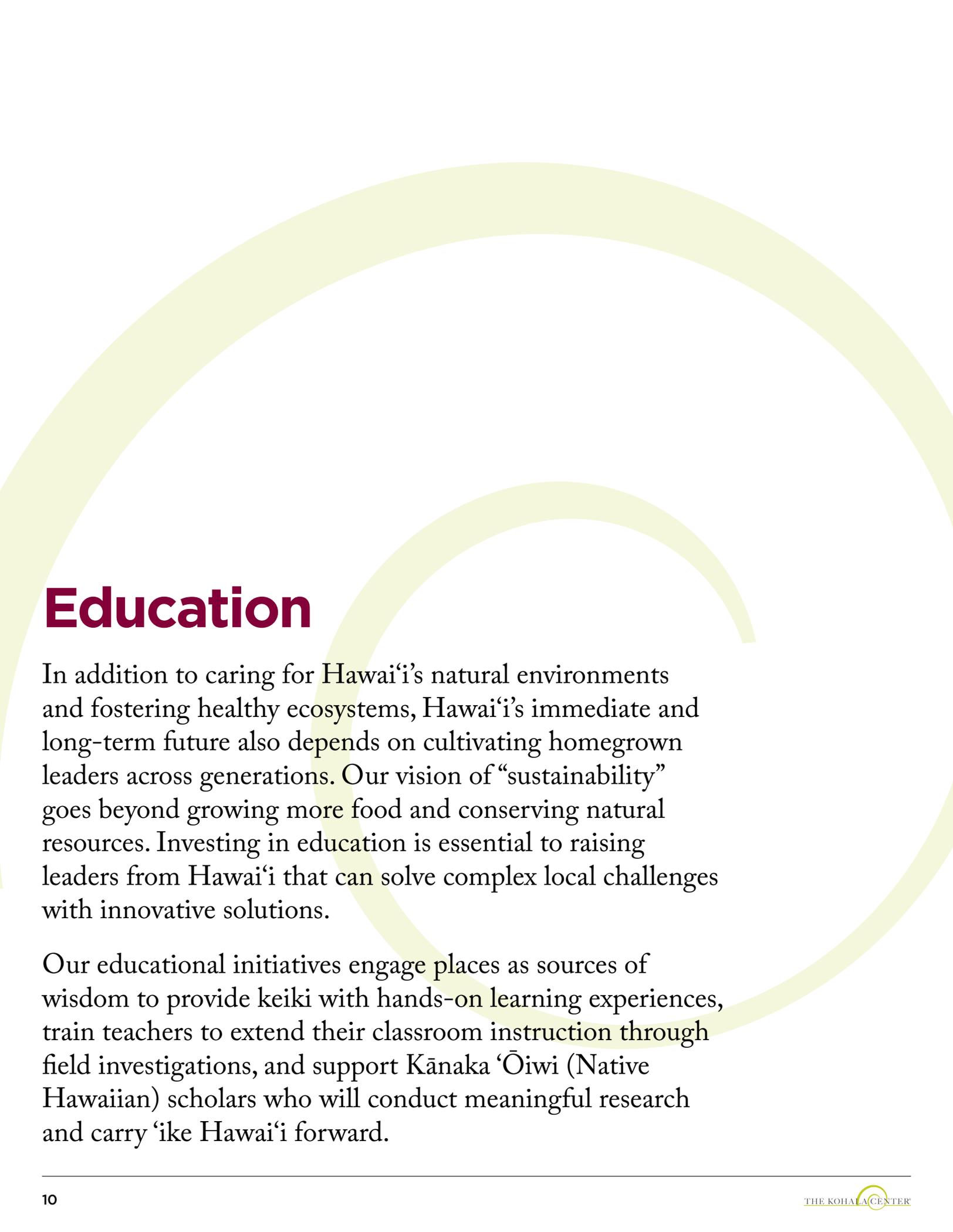
### Partners

- Bali Kai Condominiums
- Body Glove Cruises
- Deviants from the Norm Fund
- Eyes of The Reef
- Fair Winds Cruises
- Hawai‘i Community Foundation
- Hawai‘i Institute of Marine Biology, University of Hawai‘i
- Hawai‘i Tourism Authority
- Hawai‘i County Department of Parks and Recreation
- Hawaii Division of Aquatic Resources
- Kahalu‘u Hale Complex
- Leah’s Pantry (San Francisco)
- The Marine Mammal Center/Ke Kai Ola Hawaiian Monk Seal Hospital
- Nā Kahua Hale O Ulu Wini
- National Oceanic and Atmospheric Administration
- National Park Service
- State of Hawaii Wildlife Program
- Travel for Teens
- United States Department of Agriculture SNAP-Ed Program
- University of the Nations
- West Hawai‘i Community Health Center
- Wilderness Adventures

*The Youth Leadership Program taught us why coral is important and that other animals in the ocean need healthy coral to survive. We also learned about honu and how we can protect them by giving them lots of space, and why it's important to wait 15 minutes after putting on sunscreen to go in the water. We like teaching people what we know so that they will take better care of the ocean so that our kids can enjoy it someday as much as we do.*



**Aki Irons and Robey Edwards**  
Participants, 2017 Youth Leadership for  
Reef Protection Program  
Kahalu'u, Hawai'i Island



# Education

In addition to caring for Hawai‘i’s natural environments and fostering healthy ecosystems, Hawai‘i’s immediate and long-term future also depends on cultivating homegrown leaders across generations. Our vision of “sustainability” goes beyond growing more food and conserving natural resources. Investing in education is essential to raising leaders from Hawai‘i that can solve complex local challenges with innovative solutions.

Our educational initiatives engage places as sources of wisdom to provide keiki with hands-on learning experiences, train teachers to extend their classroom instruction through field investigations, and support Kānaka ‘Ōiwi (Native Hawaiian) scholars who will conduct meaningful research and carry ‘ike Hawai‘i forward.

*When asked what constitutes 'sustainability,' most individuals cite food, water, and energy. A few recognize education as a component of sustainability. No culture can sustain itself without passing knowledge to the next generation.*

*Hawaiians had a unique, structured, 'ohana method for education—hānai—in which grandparents accepted the responsibility to educate the first-born male and female grandchildren. The children were taught trade-craft to become productive members of the community, language, customs to live harmoniously, and core values to make life choices.*

*In the 21<sup>st</sup> century, the components of sustainability have grown in scope and depth to where no individual can accept the responsibility to educate: it is now a shared kuleana. In Kohala, teachers, parents, and community members are leading the collective effort to educate each child. While an unfinished task, progress is being made so that in the future our keiki will be prepared for life.*



**Dr. Paul Nakayama**  
Kohala, Hawai'i Island



## Youth development: Cultivating emerging leaders

Research indicates that children learn, connect, and retain knowledge more effectively when learning materials and activities are culturally meaningful and relevant to their lives and experiences.<sup>3</sup> Here in Hawai‘i we are fortunate to maintain a strong connection to our islands’ history and culture: place names remain largely intact, and the resurgence of ‘ōlelo Hawai‘i (Hawaiian language), hula, heritage crops and foods, Hawaiian science, and aloha ‘āina in recent decades provides us with culturally relevant teaching tools to educate our youth. We believe these gifts can strengthen children’s understanding and appreciation of modern-day core subjects, and inspire new generations of leaders grounded in both the wisdom of Hawai‘i’s past and the critical contemporary knowledge needed to guide Hawai‘i’s future.

Kohala has been, and continues to be, a hospitable yet powerful place to develop and conduct ‘āina-based learning programs for island youth. This year The Kohala Center launched **Ke Kumu ‘Āina**, an environmental education program designed to Hawaii Department of Education standards and guided by Nā Hopena A‘o (HĀ) outcomes,<sup>4</sup> that provides kindergarten through 12th-grade students and teachers in Kohala and Waimea with opportunities to learn and teach from their own ‘āina. Our **Hawai‘i Island School Garden Network** continued to support agricultural, nutritional, and standards-based education in vibrant outdoor classrooms at public, private, and charter schools across Hawai‘i Island. For the fourth year, we served as the host organization for **FoodCorps Hawai‘i** to expand hands-on garden education programs in underserved communities on Hawai‘i Island and O‘ahu. And through our **High School Sustainable Agriculture Program**, secondary students from North and East Hawai‘i Island earned scholarships by participating in one- and two-week programs in which they visited farms, ranches, and wahi pana (sacred places) to learn about traditional Hawaiian land management systems and how to grow their own food.

### Learn more

- » FoodCorps Hawai‘i: [koha.la/foodcorps](https://koha.la/foodcorps)
- » Hawai‘i Island School Garden Network: [koha.la/schoolgardens](https://koha.la/schoolgardens)
- » High School Sustainable Agriculture Program: [koha.la/hssap](https://koha.la/hssap)
- » Ke Kumu ‘Āina: [koha.la/kekumuaina](https://koha.la/kekumuaina)

### Key Accomplishments

Supported school learning garden programs at **55** Hawai‘i Island schools through technical assistance, advising, and guest lectures

Introduced **38** high school students to career opportunities in agriculture and local food systems through hands-on training and field trips

Engaged more than **500** students, teachers, and parents in ‘āina-based education and experiences through Ke Kumu ‘Āina

Placed **nine** FoodCorps leaders to serve **14** schools in underserved communities on Hawai‘i Island and O‘ahu to build and strengthen school nutrition and learning garden programs

### Partners

FoodCorps, Inc.

Hānai Pō‘aihole

Hawai‘i Community Foundation

Honu‘apo

Kaimas Foundation

Kamehameha Schools

National Oceanic and Atmospheric Administration

United States Department of Agriculture Office of Advocacy and Outreach

U.S. Environmental Protection Agency / Massachusetts Institute of Technology

Waimea Middle School

Walmart Foundation

*The **High School Sustainable Agriculture Program***

*got me thinking more about the things I want to do. It introduced me to potential careers I might want to pursue when I get older, and connected me to the 'āina by teaching more ways we can take care and live off of the land that we live on. We take care of the 'āina, the 'āina will take care of us. I enjoyed all of the things that we did and learned in the program, it was a real eye-opener.*



**Jaychelle Nacnac-Lawrence**

Class of 2019, Laupāhoehoe Community Public Charter School  
Laupāhoehoe, Hawai'i Island



## Curriculum and professional development: Enhancing contemporary standards with place-based wisdom

Public and charter schools in Hawai‘i and throughout the United States are expected to educate students according to particular federal academic guidelines. While Next Generation Science Standards, Common Core, National Health Education Standards, and Hawai‘i Content and Performance Standards provide teachers with curriculum guidelines to inform their classroom instruction, they are not localized to include culturally relevant, place-based content and learning opportunities. As a result, island educators wishing to incorporate Hawaiian knowledge and perspectives into their lessons often have to develop their own curriculum. To provide support from cultural practitioners and subject matter experts for this work, we continue to offer curriculum and professional development programs to help kindergarten through 12th-grade educators have greater impact on their students and the future of our islands and planet.

Over the past seven years our **Kū‘Āina Pā** school garden teacher training program has evolved from a three-day intensive course for Hawai‘i Island teachers into instruction on how to use a comprehensive **Hawai‘i School Garden Curriculum Map** designed for educators statewide. Four-day training sessions held on Hawai‘i Island and O‘ahu welcomed teachers from all islands. Originally designed to provide Hawai‘i Island educators with financial and logistical support to conduct field trips with their students, our **Hawai‘i Meaningful Environmental Education for Teachers (HI-MEET)** program this year introduced **Huli ‘Āina Kumu Wai**, a training program and curriculum guide for teachers focused on conducting watershed investigations with their students. Activities are designed to extend classroom lessons into natural environments, deepening students’ connection with ‘āina and furthering their research, problem-solving, and presentation skills. Both programs offer teachers Professional Development Education (PDE3) credits required by the Hawai‘i State Department of Education.

### Learn more

- » Hawai‘i Meaningful Environmental Education for Teachers: [koha.la/hi-meet](https://koha.la/hi-meet)
- » Kū ‘Āina Pā School Garden Teacher Training Program: [koha.la/kuainapa](https://koha.la/kuainapa)

### Key Accomplishments

Trained **45** kindergarten through 8th-grade teachers on how to use the Hawai‘i School Garden Curriculum Map in two Kū ‘Āina Pā cohorts

Assembled expert curriculum-writing and review teams to develop and field-test Huli ‘Āina Kumu Wai

Conducted Huli ‘Āina Kumu Wai hands-on training session for **19** 6th through 12th-grade educators

### Partners

Hawai‘i Academy of Arts and Science

Hawai‘i Community Foundation

Hawai‘i Environmental Education Alliance

Hawai‘i State Department of Education

‘Iolani School

Kamehameha Schools

Kōkua Hawai‘i Foundation

Māla‘ai: The Culinary Garden of Waimea Middle School

National Oceanic and Atmospheric Administration

O‘ahu School Garden Network

Pacific Resources for Education and Learning (PREL)

*Kū Āina Pā* came at just the right time for me and my colleagues. We got our minds into the Hawai'i School Garden Curriculum Map, our hands in the soil, and our arms around each other in support and collaboration. Our school began the year with the message "the health of the āina is the health of the people," and we've already made progress integrating STEAM, regular classroom, and garden education programs together with place and community issues. The Kohala Center and its partners have impressed and inspired me with the depth of their resources and determination. Our students and families are our partners in learning, which makes these efforts meaningful today and sustainable tomorrow.



**Merrill Ranken**  
STEAM Teacher, Pōmaika'i Elementary School  
Kahului, Maui



*Left to right; Dr. Kiana Frank, No'eau Peralto, Dr. Kealoha Fox*

## ‘Ōiwi leadership development: Supporting native intelligence

In addition to offering place-based curriculum and learning experiences to educate future island leaders, we also recognize the importance of cultivating present-day scholars capable of navigating both ancestral knowledge and contemporary research. Increasing representation of Kānaka ‘Ōiwi in advanced intellectual careers not only ensures that indigenous perspectives are represented in academic and research institutions, but also can inspire island youth to aspire to greater heights in their own professional pursuits.

We launched the **Mellon-Hawai‘i Doctoral and Postdoctoral Fellowship Program** in 2008 with support from The Andrew W. Mellon Foundation and Kamehameha Schools to recognize and support the work of emerging Native Hawaiian academics committed to advancing knowledge of Hawai‘i’s natural environment, cultures, history, politics, and society. Two doctoral and one postdoctoral fellow were selected for the program’s ninth cohort in 2016–2017:

- Doctoral fellow **Dr. Kealoha Fox** completed her Ph.D. in clinical research at the University of Hawai‘i at Mānoa (UH Mānoa). Her dissertation investigated uplifting health in Native Hawaiian communities by reconnecting with the traditional Hawaiian health system and revitalizing ancestral assessment, diagnostic, and treatment practices.
- **No’eau Peralto**’s doctoral fellowship helped him advance his research focusing on the continuity and resurgence of Native Hawaiian ‘āina restoration and stewardship practices in two ahupua‘a in Hawai‘i Island’s Hāmākua District. He is completing his Ph.D. in the indigenous politics program in the department of political science at UH Mānoa.
- **Dr. Kiana Frank**’s postdoctoral fellowship enabled her to focus on manuscripts exploring the intersection of ancestral and contemporary science by investigating the biogeochemical drivers of microbial processes in Windward O‘ahu’s He‘eia Fishpond and correlating them to the pond’s cultural history and management practices.

This year’s fellows join 32 ‘Ōiwi scholars who have benefited from financial support and mentorship provided through the program, enabling them to assume leadership roles in academic institutions and publish their first scholarly works.

### Learn more

» Hawaiian Scholars Doctoral Fellowship Program (formerly the Mellon-Hawai‘i Doctoral and Postdoctoral Fellowship Program): [koha.la/hawaiian-scholars](http://koha.la/hawaiian-scholars)

### Selection Committee

Panel Chair  
Mr. Robert Lindsey, Jr.  
Member, Board of Directors,  
The Kohala Center  
Trustee, Office of Hawaiian  
Affairs

Panel Executive Advisor  
Dr. Shawn Kana‘iaupuni  
Director, Public Education  
Support Division  
Kamehameha Schools

Dr. Dennis Gonsalves  
Executive Director, Pacific  
Basin Agricultural Research  
Center  
Professor Emeritus, Cornell  
University

Dr. Pualani Kanaha  
Distinguished Professor,  
Hawai‘i Community College  
kumu hula, Halau O Kekuhi  
Member, Board of Directors,  
Edith Kanaka‘ole Foundation

Dr. James Kauahikaua  
Scientist-in-Charge  
U.S. Geological Survey  
Hawaiian Volcano Observatory

### Partners

The Andrew W. Mellon  
Foundation

Deviants from the Norm Fund

Kamehameha Schools

Dr. Paul and Elizabeth  
Nakayama

*The Kohala Center's partnership with the Andrew W. Mellon Foundation and others has provided critical support to the advancement of Hawaiian scholarship across multiple disciplines and benefiting numerous communities. When future generations look back at the explosion of Hawaiian scholarship after the turn of the 21<sup>st</sup> century, they will be able to clearly see the impact of those who were funded by the Mellon-Hawai'i program. This is no exaggeration. So many Kānaka Maoli have earned Ph.D.s and have published groundbreaking books and articles because of this program.*



**Dr. Noelani Goodyear-Ka'ōpua**  
2010–2011 Mellon-Hawai'i Postdoctoral Fellow  
2016–2017 Mellon-Hawai'i Mentor  
Associate Professor, Department of Political Science  
University of Hawai'i at Mānoa  
Honolulu, O'ahu

# Economic development

In order for rural island communities to thrive and move toward greater self-reliance, it is vital to strengthen local, 'āina-based economies. Yet, just as a seed won't grow in every soil or climate, economic development must be approached by understanding and respecting the unique needs and characteristics of a particular place.

Like our conservation and education efforts, our economic development initiatives work in harmony with the 'āina to train and develop entrepreneurial leaders and facilitate community partnerships. We provide training, business consulting, microloans, food systems organizing, and connections to help rural businesses launch and expand. Through our efforts we aim to increase local food production, expand market opportunities for entrepreneurs and agricultural producers, create career pathways, and improve resilience and prosperity in Hawai'i's rural communities.

*As we look to our county's future, success will only come in developing a more resilient society with greater self-reliance in food production, renewable energy production, and economic growth. Solutions that respect and balance the needs of the environment, our cultures, and the economy will contribute to that success, with agriculture playing a big role. Our island's enviable land, water, and energy resources hold great potential to help us develop the financial means needed to start solving our problems. Affordable housing, homelessness, food production, and self-reliance all start becoming solvable. The right public policies, aligned with key contributors such as The Kohala Center, can help us find that synergy.*



**Councilman Tim Richards**  
District 9 Representative, Hawai'i County Council  
Waimea, Hawai'i Island



## Capacity building: Strengthening Hawai'i's rural and agricultural business sectors

Nearly 90% of Hawai'i's food<sup>5</sup> and 94% of its energy<sup>6</sup> are imported from 2,300 miles away or more, creating a volatile dependence that could be compromised by national or global disruptions. Long-term strategies to achieve greater self-reliance in Hawai'i must include a focus on increasing local food production and strengthening Hawai'i's rural businesses. This, in turn, stimulates our local economy, creates jobs, expands markets and consumer demand, improves local food security, and contributes to a more resilient and prosperous island society.

In 2011 we established our **Rural and Cooperative Business Development Services** program to provide technical assistance to farmers, food producers, cooperatives, and other businesses in Hawai'i's rural communities. Our team of specialists and network of consultants offer expertise in financing and capitalization strategies, grant and loan application assistance, feasibility assessments, business and strategic planning, accounting and recordkeeping, and cooperative business formation and conversion. With support from our partners we also administer the Hawai'i Food Producers Fund and the Kahiau Rural Business Development Microloan Program, which provide low- and no-interest, values-driven microloans to Hawai'i-based farmers, food producers, and small businesses committed to contributing to a sustainable future for Hawai'i.

### Learn more

» Rural and Cooperative Business Development Services: [koha.la/business](http://koha.la/business)

### Key Accomplishments

Provided technical assistance and consulting services to **275** local businesses

Helped **44** clients complete grant and loan applications, resulting in acquisition of **\$3,482,761** for rural businesses

Awarded **\$85,475** in low- and no-interest microloans to **eight** businesses

Assisted in the launch of **three** new cooperative businesses and provided technical assistance to **10** existing co-ops

### Partners

AgriLogic Consulting, LLC

County of Hawai'i Department of Research and Development

Hawaii Department of Agriculture

Hawai'i Small Business Development Center

Kahiau Foundation

Kamehameha Schools

Kiva

Ulupono Initiative

United States Department of Agriculture

- National Institute of Food and Agriculture
- Office of Advocacy and Outreach
- Rural Cooperative Development Grant program
- Farm Service Agency
- Socially Disadvantaged Groups Grant program
- Rural Business Development Grant program

University of Hawai'i

*The Kohala Center has helped us in several different ways to grow our farm and expand our pastured-poultry broiler operation. We have moved from five acres of lease land to 25 acres of fee-simple land and are constructing the state's first fully permitted, on-farm, off-grid poultry processing building on our new land. The Center assisted us in applying for the USDA REAP grant, which will allow us to install a complete photo-voltaic system for our energy needs, and awarded us a Kahiau microloan that helped us to finance a wastewater system for the building.*



**Emily and Yoric Ta'aroa**  
Co-owners, Punachicks Farm  
Kea'au, Hawai'i Island



## Seeds: The foundation of a thriving agricultural economy

Hawai'i's weather and its myriad microclimates, rainfall gradients, and soil types offer island farmers and gardeners a virtually year-round growing season and opportunities to cultivate a veritable cornucopia of common and specialty crops. Yet with very few seeds produced locally, growers rely heavily on seeds imported from the continental U.S., many of which are not properly adapted to Hawai'i's tropical conditions, soil composition, pests, and plant diseases. To increase local food self-reliance and producers' income potential, we must identify, save, and share seeds proven to perform well. By leveraging selective breeding techniques, we develop local seeds and crop varieties that will thrive and produce high yields.

Our **Hawai'i Public Seed Initiative** program works with communities, farmers, and gardeners statewide to select, grow, harvest, store, and improve local seed and rootstock varieties to increase seed diversity and improve long-term food security. Over the past seven years the Initiative has trained community seed leaders on five islands and organized workshops, seed exchanges, variety trials, and public seed libraries. This year the program further advanced the efforts of the **Hawai'i Seed Growers Network** to develop and produce sufficient quantities of locally adapted seeds to offer for retail sale.

### Learn more

- » Hawai'i Public Seed Initiative: [koha.la/seeds](http://koha.la/seeds)
- » Hawai'i Seed Growers Network: [hawaiiseedgrowersnetwork.com](http://hawaiiseedgrowersnetwork.com)

### Key Accomplishments

Created a website for the Hawai'i Seed Growers Network and continued to build an online marketplace for local farmers and gardeners to purchase seeds

Grew over **20** varieties of locally adapted seed, compliant with Hawai'i seed laws, for online marketplace

Conducted and directed a three-day gathering to expand capacities of Hawai'i Seed Growers Network members

Convened "Hawai'i Seed Fest: Local Seeds for Local Needs" community events in East and West Hawai'i Island, Maui, and O'ahu to connect communities with local seed growers

### Partners

Beach Rd. Farm

Ceres Trust

Daniela Elliot

GoFarm Hawai'i

Hawaii Department of Agriculture

Kawanui Farm

Milk and Honey Farm

Pono Grown Farm Center

Puakala Farms

*In farming, it all starts with seed: seed adapted to Hawai'i's unique climatic conditions. The right seed can mean the difference between success and failure in a fledgling family farm. The Hawai'i Public Seed Initiative has been under the wings of The Kohala Center for several years now and has blossomed into a vital resource. Community events to exchange seeds play an important role in educating local gardening and farming communities, and building relationships to foster interdependence. I'm fortunate to work in this initiative and many of the initiatives managed by The Kohala Center to build a sustainable and more resilient Hawai'i.*



**Glenn I. Teves**

County Extension Agent

University of Hawai'i College of Tropical Agriculture and Human Resources

Moloka'i Extension Service

Ho'olehua, Moloka'i



## Training: Developing rural Hawai'i's food producers and entrepreneurs

To improve food security and community self-reliance in Hawai'i, we must inspire, recruit, train, and support the next generations of local food producers and rural business leaders. The 2012 Census of Agriculture determined that the average age of farmers in Hawai'i was 60.4 years old, and also indicated that the number of local farmers over 65 was 13 times greater than the number of farmers under 34.<sup>7</sup> In order to succeed, Hawai'i's rural economies and future food production will need a sufficient workforce of skilled business owners capable of not only growing food, but managing all aspects of their operations as well.

In response to the identified need to expand Hawai'i's agricultural workforce, we created our **Beginning Farmer-Rancher Development Program** in 2012 to provide new and novice food producers on Hawai'i Island with comprehensive training to understand the complexities of starting and maintaining a farm, managing a business, and marketing and distributing their products. This year our 20-session course included a combination of classroom instruction, hands-on activities at our demonstration farm in Honoka'a, visits with successful producers across the island, and training at partner sites in Kohala, South Kona, and Ka'u. We also hosted the **GoFarm Hawai'i** farmer-training course's first Hawai'i Island cohort, with 15 students successfully growing and selling produce for a community-supported agriculture (CSA) program during the four-month program. Through partnerships with the U.S. Department of Agriculture and AgriLogic Consulting, LLC, we offered several workshops and field days to food producers and business owners to deepen their business acumen, covering topics such as financial recordkeeping, business planning, crop insurance, website development, food safety, cover crops, and organic certification.

### Learn more

- » Beginning Farmer-Rancher Development Program: [koha.la/farmer](http://koha.la/farmer)
- » GoFarm Hawai'i: [gofarmhawaii.org](http://gofarmhawaii.org)

### Accomplishments

Graduated **39** students from our Beginning Farmer-Rancher Development Program and GoFarm Hawai'i @ The Kohala Center, bringing the total number of new Hawai'i Island farmer trainees to **155**

Offered **15** professional development workshops to **435** food producers and entrepreneurs

### Partners

AgriLogic Consulting, LLC

County of Hawai'i Department of Research and Development

United States Department of Agriculture

- Office of Advocacy and Outreach – Program 2501
- Farm Service Agency
- National Institute of Food and Agriculture

*'Food is kind of important.'* The Beginning Farmer-Rancher Development Program inspired us to set up part of our farm as an agroforestry system, interspersing fruit trees, sweet potatoes, kalo, and a variety of other plants within the existing 'ōhi'a forest. We feel that the future of food security, especially in this remote part of the world, will depend on small, family farms. Producing food is extremely challenging for people without land, capital, and/or knowledge, so we appreciate the resources The Kohala Center makes available to help small farmers like us get started.



**Tomek Bilan and Alexandra Haban**  
Co-owners, Kō Kākou 'Āina Mahi'ai  
Fern Acres, Hawai'i Island



## Market development: Advancing food equity as an economic driver

An essential factor in supporting local food production and economic resilience is increasing the *demand* for local food. Residents, businesses, and institutions reap health benefits from consuming more fresh, whole foods. “Buying local” offers economic benefits by reducing transport and energy costs and the potential for introducing invasive species. And deepening kinship with the ‘āina that nourishes us provides cultural benefits that ground us to place and sustains Hawai‘i’s heritage. Our aim is to create and expand pathways for local food producers to sell their products while also improving community health and well-being.

The results and successes of community-based programs can often influence the establishment of, and changes to, public and institutional policy in other Hawai‘i communities and statewide. This year we assisted in launching ‘**Aina Pono: Hawai‘i’s Farm to School Initiative**, the Lt. Governor’s and the Hawai‘i State Department of Education’s pilot program to introduce more fresh, local foods into school meals. The pilot launched at three public schools in Kohala and is developing new systems to guide implementation of farm to school in additional cafeterias, including recipe development, cafeteria staff training, production planning, waste management, data tracking, financial analysis, and local food procurement. We also continued collaborations with community and stakeholder groups focused on expanding access to local food for **Supplemental Nutritional Assistance Program (SNAP)** beneficiaries. Marketing materials and educational workshops promoted the acceptance of SNAP benefits at nine Hawai‘i Island farmers markets and encouraged low-income residents to use their benefits to purchase fresh, local food and prepare healthy, delicious meals.

### Learn more

- » ‘Aina Pono: Hawai‘i’s Farm to School Initiative: [koha.la/farmtoschool](https://koha.la/farmtoschool)
- » Farmers Market EBT Program: [koha.la/snap](https://koha.la/snap)

## Accomplishments

Co-launched ‘Aina Pono: Hawai‘i’s Farm to School Initiative, which offers locally sourced, scratch-cooked meals to **800** students a day at three schools in Kohala, and is expanding to additional schools

Contributed to the publication of *Hawai‘i’s Food System: Food for All*, a report detailing how Hawai‘i is developing an equitable, accessible food system

Conducted **13** cooking and nutrition demonstrations and distributed recipes reaching **738** low-income residents at farmers markets and other community gatherings in East Hawai‘i

Assisted The Food Basket in obtaining federal funding to increase low-income residents’ access to fresh, locally produced fruits and vegetables

## Partners

- Beyond Green Sustainable Food Partners
- Blue Zones Project–Hawai‘i Island
- Crossroads Resource Center
- Dorrance Family Foundation
- The Food Basket
- Hawai‘i Appleseed Center for Law and Economic Justice
- Hawaii Department of Agriculture
- Hawai‘i Farm to School Hui
- Hawai‘i State Department of Education
- Hawaii State Department of Health
- Hawai‘i Island Food Alliance
- Hawai‘i Public Health Institute
- HMSA Foundation
- Johnson ‘Ohana Foundation
- Kaiser Permanente
- Kohala Elementary, Middle, and High Schools
- Kōkua Hawai‘i Foundation
- KTA Super Stores
- Office of the Lieutenant Governor, State of Hawai‘i
- Ulupono Initiative
- United States Department of Agriculture

*The ability to connect keiki to the land through food is essential to their overall growth. Cooking fresh, local food and encouraging kids to make healthy food choices at school and at home can give them a leg up in the world. Alice Waters once said, “that every child in this world needs to have a relationship with the land... to know how to nourish themselves...and to know how to connect with the community around them.” Aina Pono: Hawai‘i’s Farm to School Initiative is a “win-win-win” for our keiki, our farmers, and our schools, contributing to a healthier future for Hawai‘i’s communities.*



**Albert Scales**

School Food Program Administrator  
Hawai‘i State Department of Education  
Honolulu, O‘ahu

**Greg Christian**

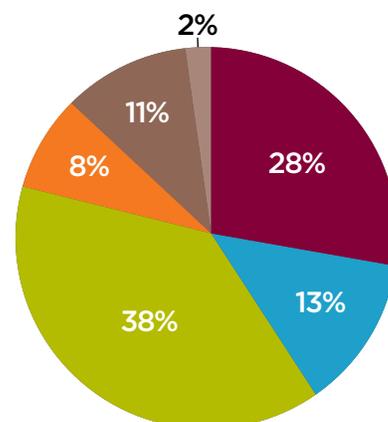
Founder and CEO  
Beyond Green Sustainable Food Partners  
Kapa‘au, Hawai‘i Island

# Financial matters

For the fiscal year ended June 30, 2017

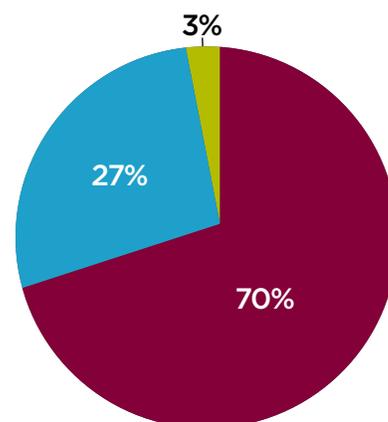
## Support and Revenue

Federal	\$1,038,432
State and Local	\$480,615
Trusts and Foundations	\$1,392,617
Earned and Other	\$279,914
<b>Contributions</b>	
Cash	\$389,149
In-Kind*	\$63,268
<b>Total Support and Revenue</b>	<b>\$3,643,995</b>



## Expenses

Program Services	\$2,409,024
Supporting Services	\$913,361
Fundraising	\$100,395
<b>Total Expenses</b>	<b>\$3,422,780</b>



Change in Net Assets	\$221,215
Total Net Assets	\$7,605,666
Total Liabilities	\$497,935
Unrestricted Net Assets	\$6,716,421
Temporarily Restricted Net Assets	\$889,245
<b>Total Liabilities and Net Assets</b>	<b>\$8,103,601</b>

\*In-Kind contributions include equipment, stocks, and property.

# Donors and funders

*We are grateful* for the support of our donors and public and private partners who enable our efforts to build a resilient future for Hawai'i. Our work would not be possible without the people and organizations that support our work and stand behind our mission. All donors listed here contributed to our efforts conducted between July 1, 2016 to June 30, 2017. Mahalo for your support and for believing in us.

## **Honua Ola: Thriving Planet** **\$25,000 and above**

*Our Honua Ola sustainers ensure that every facet of our organization thrives so we can continue to position Hawai'i as a model of and for the world.*

The Andrew W. Mellon Foundation  
Dr. Earl and Doris Bakken  
The Bill Healy Foundation  
Ceres Trust  
County of Hawai'i Department of Research and Development  
Deviants from the Norm Fund  
The Dorrance Family Foundation  
George P. and Ida Tenney Castle Fund  
Hawai'i Appleseed Center for Law & Economic Justice  
Hawai'i Community Foundation  
Honu'apo  
Kahiau Foundation Fund of the Hawai'i Community Foundation  
Kaiser Foundation Health Plan, Inc  
Kamehameha Schools  
Medtronic  
James T. Posner  
State of Hawaii Department of Agriculture  
State of Hawaii Department of Health  
State of Hawaii Department of Land and Natural Resources  
Ulu'pono Fund at the Hawai'i Community Foundation  
United States Department of Agriculture  
United States Department of Commerce  
United States Department of Defense  
United States Department of the Interior  
United States Environmental Protection Agency / Massachusetts Institute of Technology  
University of Hawai'i

## **Pae Moku Ola: Thriving Archipelago** **\$10,000 to \$24,999**

*Our Pae Moku Ola sustainers help us share our successes on Hawai'i Island with communities on neighbor islands and beyond.*

AgriLogic Consulting, LLC  
Anonymous  
Johnson Ohana Foundation  
Laurence H. Dorcy Hawaiian Foundation  
Omidyar 'Ohana Fund of the Hawai'i Community Foundation  
The Queen Emma Land Company  
Queen Lili'uokalani Trust  
Dick and Sharon Shlegeris  
Hawai'i State Department of Education  
WHH Foundation

## **Noho Papa: Generational Supporter** **\$5,000 to \$9,999**

*Our Noho Papa supporters keep us deeply rooted in North Hawai'i Island, enabling us to share the wisdom of our home with the rest of Hawai'i and the world.*

Puhi and Mendy Dant  
Hawaii Wildfire Management Organization  
National Fish and Wildlife Foundation

## **'Ohi Ua: Rain Gatherer** **\$2,500 to \$4,999**

*Our 'Ohi Ua supporters provide essential life force to grow and strengthen our 'āina-based programs for community well-being.*

Balbi Brooks  
Newton and Roberta Chu  
Betsy Cole  
The Food Basket, Inc  
Hānai Pō'āihale  
The Marine Mammal Center  
Gunner and Elli Mench  
Capt. Gary and Constance Monell

## **Ulu Lā'au: Forest** **\$1,000 to \$2,499**

*Our Ulu Lā'au supporters give us collective strength to nurture the communities and ecosystems we serve.*

Gretchen and Tom Lawson  
Dr. Paul and Elizabeth Nakayama  
Rob and Cindy Pacheco  
Ian F. Robertson

**Kumulā'au: Established Tree**  
**\$500 to \$999**

*Our Kumulā'au supporters nourish and solidify our long-term efforts to ensure a healthy future for island communities.*

Georgine Busch and Robert Moeller  
The Earl and Doris Bakken Foundation  
Glennon Gingo  
Chris Hubbell  
Keawe Liu  
Anna-Lisa Okoye  
Valarie Pagni  
Margie Park  
John Prater  
Raymond Sasaki Jr.  
Mary Spadaro  
Pat Tietbohl and Doug Romich  
Lesley and J. Curtis Tyler  
Pono and Angie Von Holt  
Peter and Jan Wizinowich

**Kumulā'au 'Ōpiopio: Young Tree**  
**\$250 to \$499**

*Our Kumulā'au 'Ōpiopio supporters inspire new ideas and creative approaches to achieving greater self-reliance for Hawai'i.*

Robin Brandes  
Puanani Burgess  
Judy Gooch and Paul Dobosh  
Lorraine Inouye  
Bridget Walker

**Kawowo: The Emerging Progeny**  
**\$100 to \$249**

*Our Kawowo supporters enable us to transcend barriers and push forward for innovative solutions.*

Anonymous (2)  
Dr. Cristina Bacchilega and  
Dr. John Rieder  
Shay Bintliff, M.D., FACEP, FAAP  
Dan Chandler and Betty Braver  
Stephen and Marjorie Chase  
Kathleen Clark  
Paulette and Ernie Clayton  
Mattson and Thalia Davis

Beverly Dawson  
Richard Esterle and Dana Moody

Lyn Esterly  
David Eyre  
Fair Wind, Inc.  
Kathy Frost and Lloyd Lowery  
Claire Gagne  
Nelson G. Hairston  
Kalopi Ranch  
Raven Hanna  
Naomi Hayakawa  
James Hazzard  
Steven and Karen Hoffman  
Lyn Howe and Geoffrey Rauch  
Lani Loring Howell  
Alice Jenkins  
Jim and Linda Kasper  
Joan and Peter Kinchla  
Darlene Kwiatkowski  
Diane Ley  
Tom Mader and Carla Christensen  
Peter and Janet Matlock  
Jean Montague  
Nitasha and Declan Mulvey  
Doug Perrine  
Russell Ruderman  
Michiko Sato  
Barbara Schaefer  
David Shoup  
Robert Shoup and Liz Montague  
Kulia Tolentino Potter  
June van Leynseele  
Dr. J. Kim and Dr. Kathleen Vandiver  
Richard Vogler  
Pat and Linda Ward  
Arne and Ruth Werchick  
Everett Wingert and Jane Eckelman  
Judy A. Wormington  
Janna Wyman  
Wendy and Miles Yoshioka  
Patricia Zuccaro

**'Ano'ano: The Seed of Growth**  
**Up to \$100**

*It all starts with a seed, and the collective power of our 'Ano'ano supporters inspires growth and action.*

Anonymous (4)  
Paul Arinaga  
Hai'a Auwelo  
David Boyd  
Yarden Dankner  
Chip and Dani Duvall  
Duane Erway  
Lavaina Ferreira  
Kathy Gallagher  
J.A. Gehring  
Ilene Grossman  
Matt Hamabata and Kevin Cawley  
David Higgins  
Liam Kernell  
Christine Kobayashi  
Mark Miller  
Nicole Milne and Charles Oldfather  
Ramona Mire  
Donna Mitts  
Cortney and David Okumura  
Don and Eleanor Pearson  
Michelle Pillen  
Janet Prokopowich  
Cindi Punihaole Kennedy  
In honor of Tom and Ilene Sullivan  
Francine Roby  
Danford and Marlene Sabo  
Barbara G. Sarbin  
Robert Shallenberger  
Bob and Mary Ellen Smith  
Karl Toubman  
D. Keawe-Ehu Vredenburg  
Jeffrey Walters  
Michael Whelan  
Jordan Wills  
Donn Yonemitsu

# Board of directors and staff

As of December 15, 2017



## Board of Directors

**Roberta F. Chu**, Chairperson  
*Senior Vice President, Bank of Hawai'i*

**Herbert M. (Monty) Richards, Jr.**, Secretary  
*President and Chairman, Kahuā Ranch*

**James Takamine**, Treasurer  
*Executive Vice President,  
CU Hawai'i Federal Credit Union*

**Valerie Ossipoff**, Director of External Affairs  
*Vice President, Marketing and Sales,  
Kona Beach House*

**Maenette K. P. Ah Nee-Benham, Ph.D.**,  
Director  
*Chancellor, University of Hawai'i-West O'ahu*

**Reverend Puanani Burgess**, Director  
*Poet, Peacemaker, and Hawaiian Cultural  
Consultant, One-Peace-at-a-Time*

**Robert Lindsey Jr.**, Director  
*Board of Trustees, Office of Hawaiian Affairs*

**Ian Robertson**, Director  
*Principal, The Robertson Company*

## Executive Team

**Cheryl Ka'uhane Lupenui**  
President and Chief Executive Officer

**Anna-Lisa Okoye**  
Chief Operating Officer

**Nicole Milne, Ph.D.**  
Vice President for Programs  
Director of Food and Agriculture Initiatives

**Elizabeth (Betsy) Cole, Ed.D.**  
Senior Director of Strategic Projects

## Staff

**Suzie Ager**  
Staff, Kahalu'u Bay Education Center

**Mia Akau-LaClair**  
Grants and Advancement Specialist

**Yasuko Banville**  
Staff, Kahalu'u Bay Education Center

**Megan Blazak**  
Agricultural Business Development Specialist

**Hanna L. Bree**  
Rural Business Development Specialist

**Vince Carr**  
Staff, Kahalu'u Bay Education Center

**Kathleen Clark**  
Operations and Education Specialist,  
Kahalu'u Bay Education Center

**Cody Dwight**  
Coordinator, Kohala Watershed Partnership

**Ryan Feeney**  
Ranch Operations Director

**Kalikolehua Grace**  
Bookkeeper

**Ilene Grossman**  
Environmental Education Coordinator

**Tricia Gunberg**  
Staff, Kahalu'u Bay Education Center

**Kendyll Howard**  
Office Manager and Operations Assistant

**Lyn Howe**  
Director, Hawai'i Public Seed Initiative

**Philip "Kukui" Keli'ihō'omalua Garcia**  
Senior Crew Member, Kohala Watershed  
Partnership

**Liam Kernell**  
Director of Communications

**Donna Mitts**  
Program Assistant and Garden Educator

**Paul Montague**  
Staff, Kahalu'u Bay Education Center

**Cortney Okumura**  
Executive Assistant to the President & CEO  
Director of Human Resources

**Mahina Patterson**  
'Āina-Based Education Specialist

**Cindi Punihale**  
Director, Kahalu'u Bay Education Center

**Kaiana Runnels**  
Agricultural Production Assistant

**Dave Sansone**  
Agricultural Production Specialist

**Koa Watai**  
Maintenance Staff, Kahalu'u Bay Education  
Center

**Rich Williams**  
Staff, Kahalu'u Bay Education Center

**Melanie Willich, Ph.D.**  
Farmer Training Coordinator

**Jordan Wills**  
Crew Member, Kohala Watershed  
Partnership

**Maile Woodhall**  
Agricultural Outreach Specialist

**Donn Yonemitsu**  
Financial Controller

**Teresa Young**  
Rural and Cooperative Business  
Development Specialist

# Endnotes

- 1 Department of Land and Natural Resources – State of Hawai‘i. *The Rain Follows the Forest: A Plan to Replenish Hawai‘i’s Source of Water*. November 2011.  
<http://dlnr.hawaii.gov/rain/plan>
- 2 The Kohala Center. *Kohala Mountain Watershed Management Plan (Draft)*. December 2007.  
[http://www.kohalacenter.org/docs/resources/kwp/KWP\\_Management\\_Plan\\_2007.pdf](http://www.kohalacenter.org/docs/resources/kwp/KWP_Management_Plan_2007.pdf)
- 3 Kaimipono Kaiwi, Monica A., and Walter Kahumoku III. “Makawalu: Standards, Curriculum, and Assessment for Literature through an Indigenous Perspective.” *Hūlili: Multidisciplinary Research on Hawaiian Well-Being* Vol. 3, No. 1 (2006): 183-206.  
[http://www.kpublishing.org/assets/publishing/hulili/Hulili\\_Vol3\\_10.pdf](http://www.kpublishing.org/assets/publishing/hulili/Hulili_Vol3_10.pdf)
- 4 “Nā Hopena A‘o (HĀ),” Hawai‘i State Department of Education. Web.  
<http://www.hawaiipublicschools.org/TeachingAndLearning/StudentLearning/HawaiianEducation/Pages/HA.aspx>
- 5 Loke, Matthew K. and PingSun Leung. “Hawai‘i’s food consumption and supply sources: benchmark estimates and measurement issues.” *Agricultural and Food Economics* (27 August 2013), 1:10.  
<http://www.agrifodecon.com/content/1/1/10>
- 6 U.S. Energy Information Administration. *Hawaii: State Profile and Energy Estimates*. 2010.  
<http://www.eia.gov/state/?sid=HI>
- 7 U.S. Department of Agriculture. *2012 Census of Agriculture*. February 2014.  
<https://www.agcensus.usda.gov/Publications/2012>





THE KOHALA CENTER®

P.O. Box 437462  
Kamuela, Hawai'i 96743

Phone 808-887-6411 | Fax 808-885-6707 | [info@kohalacenter.org](mailto:info@kohalacenter.org) | [www.kohalacenter.org](http://www.kohalacenter.org)

[f Facebook.com/TheKohalaCenter](https://www.facebook.com/TheKohalaCenter) | [t Twitter.com/KohalaCenter](https://twitter.com/KohalaCenter)

© 2017 The Kohala Center, Inc. All rights reserved.  
The Kohala Center is an equal opportunity provider, employer, and lender.

Publication date: December 22, 2017 | Updated: March 21, 2018