



**STATE OF HAWAII**  
**OFFICE OF HAWAIIAN AFFAIRS**  
560 NORTH NIMITZ HIGHWAY, SUITE 200  
HONOLULU, HAWAII 96817

July 7, 2016

**TO:** Interested Parties  
**FROM:** Charmaine Matsuura  
**SUBJECT:** Request-for-Proposals, No NHRLF 2016-10, Addendum No. 2  
Technical Assistance for Native Hawaiian Revolving Loan Fund

This Addendum No.2 is to provide responses to some of the questions that were received by the Office of Hawaiian Affairs (OHA) on June 29, 2016 during the pre-proposal conference.

**Questions:**

- 1. Is the proposal amount based on an all-inclusive cost or can it be done on a per file basis?**

Page 21 of the solicitation stated that fee based commission is not allowed. It is a flat fee. Therefore your proposal can't be based on charges per file.

- 2. Page 33 Section 4.13 Proposal Requirements B.4.a. and b. references Form ADV parts I and II and a Sample Report. What is this?**

This pertains to a uniform form used by investment advisers. This was listed in error. Please disregard.

- 3. What system is servicing using now?**

Portfol based out of Pennsylvania.

- 4. Are there post-closing activities on loan escrow?**

No. All are consumer loans.

**5. Is there any loan or technical servicing?**

There is only technical servicing being solicited. There is no loan services needed since it is handled in house.

**6. What do you mean by servicing? It is confusing.**

Monitoring, data collection and technical assistance are needed. No processing of payment since it is handled in house.

**7. Is the goal of OHA to have one firm respond to all areas? Are subcontractors allowed for this contract?**

The firm submitting the proposal can sub-contract but their proposal must provide all services listed in the solicitation. Since technical assistance needs to be provided statewide, there may be a need for subcontractors. Please identify service providers, partners and/or subcontractors established on the neighbor islands. Also, provide the qualifications for each subcontractor.

**8. Regarding the Post-Loan monitoring services on page 22, it lists 561 loans which is the estimated 50% of the total portfolio. 33% of the half is 185 loans. Is this the amount that will need to be monitored?**

The percent we used is a forecasted calculation of the number of monitoring we believe will take place (33%). Yes, this is the amount that will be needed for monitoring.

**9. What are the expectations for the services provided to each tier?**

Tier 1 – Pre-loan consultation

Tier 2 – Pre-loan consultation with appropriate follow-up consultation on an annual basis, except for businesses who should receive pre and post-loan consultations as needed.

**10. Are there any markets to target?**

The Administration for Native Americans (ANA), the OHA's partner, is directing the focus on businesses. The OHA is also interested in entering the Agriculture, Food Industry, Performing Arts, and Medical/Dentistry markets. The OHA would like to target Native Hawaiian professionals that are interested in starting businesses in the medical field and also Native Hawaiian entrepreneurs that support the food truck initiative in Kaka'ako.

**11. What is the minimum number of grantors for a Mālama loan?**

There is no minimum amount of guarantors required for any loan product. However, all businesses with additional owners/principals of the company, these individuals are required to be guarantors on the loan. Also, all business must be 100% Native Hawaiian-owned.

**12. Can you provide a sample promissory note for each loan type?**

Yes. Please see Attachment 1 – OHA Malama Business Loan Agreement (Unsecured) and Attachment 2 – OHA Malama Loan Agreement (Unsecured).