

A Local Resource For:

HAWAII BUSINESS STABILITY & GROWTH

Working capital for Recovery - Revitalization - Growth

**We are not reaching out to sell — we are here to support.
Stability and growth start with the right resource.**

Whether recovering from disruption, stabilizing cashflow, or planning your next stage — HMF provides fast working capital with full transparency, no pressure, and no fine print. Honest, local support built for long-term success.

WHO WE CAN HELP

Is Your Business Facing Any of These?

CASH FLOW GAPS

Revenue shortfalls from disruption seasonality or timing gaps - while fixed costs keep running.

REPAIRS AND EQUIPMENT

Unexpected repairs or equipment failures require upfront capital before you can move forward.

INVENTORY AND RESTOCKING

Depleted or damaged inventory needs fast replacement to reopen and serve your customers.

PAYROLL CONTINUITY

Your team showed up for you. Keeping them paid while operations stabilize, matters.

EXPANSION & GROWTH

Ready to open a new location, upgrade capacity, or invest in your next stage?
Move fast on opportunity.

MARKETING & VISIBILITY

Invest in advertising, events or digital presence to drive revenue and grow your customer base.

HMF is a fast, transparent, and community-first working capital resource for Hawaii small businesses — whether navigating recovery from disruption, stabilizing operations, or ready to invest in the next stage of growth. We are your neighbors and proud fellow SBCOC members.

HOW IT WORKS:

Simple. Fast. Transparent.

1

5-Minute Intake

Complete a brief intake form online or call us directly. No lengthy applications or credit-heavy forms to start.

2

Timely Pre-Screen

We review your information and often reach out the same day. Every option — costs, terms, and repayment — is explained clearly before anything is signed.

3

Fast Working Capital Deployment

Approved advances are deployed rapidly so you can focus on revitalization and growth — not paperwork.

HAWAII-BASED

Local company serving local businesses — not a mainland chain.

FULL TRANSPARENCY

All terms in plain language before any commitment.

SBCOC Hawaii MEMBER

Proud member of the Small Business Chamber of Commerce.

SPEED MATTERS

Recovery and growth can't wait. We move fast so you can too.

HMF is a proud SBCOC member committed to long term community growth.

Our mission goes beyond any single transaction — we are here to support the revitalization and sustained success of every Hawaii business we serve.

GET IN TOUCH

YOUR PATH TO STABILITY & GROWTH STARTS HERE:

EMAIL merchantsolutions@hmfhawaii.com

PHONE 808-848-3403

WEB www.hmfhawaii.com

Begin Your Intake: hmfhawaii.com/contact-us



NOT A LENDER: Hawaii Merchant Funding (HMF) is a local-first alternative funding solutions provider. HMF does not offer loans or extend credit. Our funding programs involve the purchase of future receivables or card sales. HMF is not a bank or a regulated financial institution. •

COMMERCIAL USE ONLY: HMF's programs are commercial transactions intended for businesses, not consumers. •

NOT A GOVERNMENT PROGRAM. All funding is contingent upon completion of HMF's review process. All costs and terms are explained in full before any commitment is made.



HAWAII MERCHANT FUNDING
AlternativeFundingSolutionsProvider

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