

OHA Consumer Micro-Loan Program

The Office of Hawaiian Affairs (OHA) Consumer Micro-Loan Program (CMLP) is designed to provide low cost loans to Native Hawaiians who are experiencing temporary financial hardship due to unforeseen events, or who need small amounts of funding to enhance their careers.

Loans are available up to \$7,500.00 (no minimum loan amount), with a maximum repayment term of 5 years (60 months) at a flat interest rate of 5.0%.

To be eligible for a Consumer Micro Loan, you must meet the following criteria:

- Applicant must be of Native Hawaiian ancestry
- Applicant must be at least 18 years of age and a resident of the State of Hawaii
- Applicant should have satisfactory credit history and the ability to repay the loan
- Loan must be for the primary applicant's benefit

Loans are available to individuals only. Partnerships, corporations, sole proprietorships, etc., are excluded.

OFFICE OF HAWAIIAN AFFAIRS



For more information or an application, please contact the Economic Development Hale at (808) 594-1990, or email jennifert@oha.org. Applicants may also visit our website at www.oha.org for more information and an application form.