



Welcome to KeikiCo!

Aloha!

Thank you for registering for our 2019 Bank for Education KeikiCo Contest! This biennial contest is a business plan competition where your students can showcase their best ideas for a chance to win \$5,000 to \$25,000 for your school.

In addition to winning money for your school, other benefits include the ability to apply for grants, support from American Savings Bank for service projects and priority consideration for student scholarships and internships.

Enclosed is your **KeikiCo Contest Packet**, which includes all the materials your students need to work on their contest entries.

Should you have any questions, feel free to send us an email at keikico@asbhawaii.com or visit our website at https://www.asbhawaii.com/keikico.

We can't wait to see your students' amazing business plans and video pitches!

Sincerely,

Dani Aiu

Executive Vice President, Consumer Banking

American Savings Bank

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Steps to Success

Ready to get started?

Step 1: Review Curriculum

Now that you've completed registration, get started by reviewing the following documents, located in this packet:

- **Contest Overview**
- **Contest Benefits**
- **Business Plan Outline**
- **Google Drive Sharing Instructions**
- **Contest Rules**

Step 2: Distribute Letter to Parents with Student Participation Waivers

Quick Tip: Every student must complete the waiver in order for the entry to be considered complete.

Step 3: Collect Student Participation Waivers; complete Teacher/Advisor Partici**pation Waivers**

Step 4: Prepare Business Plan and Video Pitch

Quick Tip: Visit asbhawaii.com/keikico to view the winning business plans and video pitches from our last contest!

Step 5: Upload Entry (Student Participation Waivers, Teacher/Advisor Participation Waivers, Business Plan and Video Pitch) to Google Drive

Step 6: Cross your Fingers!

Got questions? Contact us at keikico@asbhawaii.com!





Bring your ideas! Big or small, we'll take them all.

WHAT IS THE KEIKICO CONTEST?

We know your school has talented students with great ideas. American Savings Bank's KeikiCo Contest is a business plan competition where your students can showcase their best ideas for a chance to win \$5,000 to \$25,000 for your school! It is an opportunity for students to flex their creative muscles and turn their big ideas into business-worthy plans.

WHO CAN JOIN?

Students in grades 3 to 12 from private, public and charter schools in Hawaii may create teams of 2 to 5 students each. Teams of 5 are recommended to best evenly distribute the work. Teams will be asked to come up with an innovative product or service and develop a business plan with a video pitch. There is no limit on the number of teams a school can enter to join the contest.

WHAT ARE THE PRIZES?

First Place: \$25,000 to the school of the winning team \$econd Place: \$15,000 to the school of the winning team

County Prize: \$10,000 to the school with the highest percent of

participation in each county

People's Choice: \$5,000 to the entry with the highest votes

(one per division)

KEY DATES

Jul. 31, 2019	Priority Registration Deadline to submit Participation Entry Form	
Aug. 30, 2019	Final Registration Deadline to submit Participation Entry Form	
Nov. 6, 2019, 5 p.m.	Deadline for teams to submit business plans, video pitches, and completed waivers	
Nov. 25-Dec. 1	Top 5 Video Pitches posted for the public to vote on for People's Choice Award	
Dec. 2	Announcements of winners	
Dec. 9-20	Awards ceremonies at schools	

More details are available at www.asbhawaii.com/keikico.

Got questions? Contact us at keikico@asbhawaii.com!





Benefits of Participating

BIG ideas are awarded BIG prizes...and more!

By participating in KeikiCo, Teams can win cash prizes for their school:

\$5,000, \$15,000, or even \$25,000!!!

Prizes are awarded based on:

- Highest Scoring Business Plans and Video Pitches
- Highest Student Participation per County
- People's Choice Award

Winning schools are eligible to receive even more benefits from ASB, including:

- The ability to apply for grants during non-competition years. For example, Kipapa Elementary School received a \$10,000 grant to purchase Google Chromebooks for their students and Sacred Hearts School Lahaina received a \$10,000 grant for playground improvements.
- Support from ASB for service projects (examples of past projects ASB teammates have completed at winning schools include campus landscaping and painting)
- Priority consideration for student scholarships such as the ASB/Times Supermarket Shop & Score Scholarship administered through Hawaii Community Foundation and scholarships offered through the University of Hawaii Foundation
- Priority consideration for ASB's Summer Internship Program
- Special opportunities, such as NASA Astronaut and Olympic Athlete visits

Got questions? Contact us at keikico@asbhawaii.com!





Business Plan Outline

Cover Page

- 1. Division
- 2. School Name and Island
- 3. Company Name
- 4. Team Member Names
- 5. Teacher/Advisor
- 6. Date

Executive Summary

- 1. Briefly describe the product or service
- 2. Why do you think the product or service is a good idea?
- 3. Why do you think it will be successful?

The Business

- 1. Company Name: Describe how you came up with the name
- 2. Mission: Describe what the company does; for whom and why
- 3. Vision: Describe where you want the company to be one day
- 4. List your Company Objectives

The Product or Service

- 1. Describe how you came up with the idea to create your product or service
- 2. Describe your product or service
- 3. Market Research: Who are your competitors and how did you determine who they were?

Marketing Plan

- 1. Target Market: Who will your customers be?
- 2. Marketing Strategies
 - a. Product: Describe the product or service (how it works, features, packaging design). What makes the product or service great or different?
 - b. Price: how much will you sell your product or service for? How does it compare to competitors?
 - c. Promotion: How will you attract customers?
 - d. Placement: Where will you sell your product or service?

Finance

- 1. Startup Costs: How much will it cost to start up your business?
- 2. Source of Financing: Where do you plan on getting the funds needed to start?
- 3. Cost Per Unit: What are all the different elements needed to create your product or service? How much does each unit cost?
- 4. Profit: How much will your profit be per unit?
 - a. How did you decide on the profit perunit?
 - b. What will you do with the profit? Make a plan for spending, saving and sharing.
- 5. Sales Projection for Year 1: How many units or services will you sell in the first year? How much profit will that give you?

Got questions? Contact us at keikico@asbhawaii.com!





Google Drive Sharing Instructions

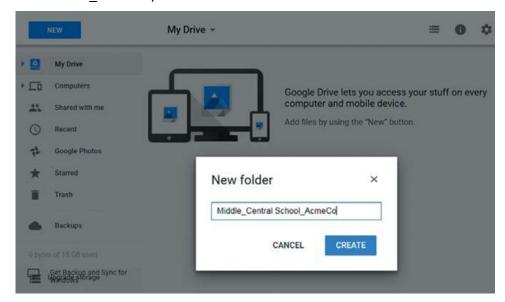
Teacher/Advisor: If you do not already have a Google account, please create one in order to submit your entries.

A complete entry consists of:

- Business Plan (PDF or Word doc)
 - File naming convention: Business Plan Division, School, Company Name
 - Example: Business Plan Middle_Central School_AcmeCo
- Video Pitch
 - File naming convention: Video Pitch Division, School, Company Name
 - Example: Video Pitch Middle Central School AcmeCo
- Completed Participation Waivers (students and teacher/advisor) for team member (PDF)
 - File naming convention: Participation Waivers Division, School, Company Name
 - Example: Waivers Middle Central School AcmeCo
 - Reminder: Missing waivers will disqualify the team's submission

Share a folder from Google Drive

- 1. Sign in to the Google Drive website (https://drive.google.com)
- Create a new folder by clicking the **NEW** button, then select **Folder** (top left corner of screen)
 File Naming Convention: Division_School_Company Name (ex.: Middle_Central School AcmeCo)



Open the folder; drag/drop your files into the folder. Or, add files by clicking the **NEW** button, then select **File Upload.**

Got questions? Contact us at keikico@asbhawaii.com!







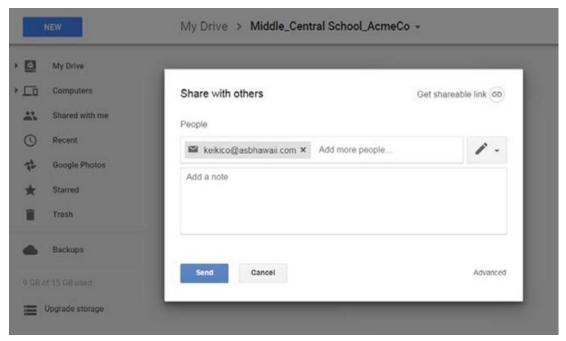
Google Drive Sharing Instructions

To submit your entry:

Go to My Drive, then click on the folder you want to share - the selected folder should be blue.
 Right click the selected folder and click Share from the drop down menu.

Under "People," type: keikico@asbhawaii.com

4. Next to the email field, click the **pencil link drop-down**. Make sure **"Can edit"** is selected. This will allow the KeikiCo committee to download your submission. If you'd like, add a personal message.



5. Click **Send** to submit your entry. An email notification will be sent to the KeikiCo committee. A KeikiCo committee member will contact you to confirm receipt of your submission(s).





Letter to Parents

Aloha Parents!

Your child's school has been invited to participate in **American Savings Bank's KeikiCo Contest**, which is a partnership program with local schools that enhances student education through financial literacy.

The KeikoCo Contest challenges teams of 2 to 5 students to create a business plan and present their plan through a 2-3 minute video pitch for a chance to win cash prizes for their school.

Cash prizes range from \$5,000 to \$25,000, awarded to the school of the winning team(s). Prizes are based on the teams with the highest scoring business plans and video pitches, the school with the highest student participation (County prizes), and the team with the most votes for best video pitch (People's Choice).

Divisions are set up by grade level: Elementary (Grades 3-5), Middle (Grades 6-8), and High School (Grades 9-12).

Important Dates to Remember:

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August 30, 2019: Final Registration Deadline

November 6, 2019: Contest Entry Deadline: teams must submit business plans and video pitches **November 25-December 1, 2019:** People's Choice voting will occur; voters must be at least 13 years old.

December 2, 2019: Winners announced **December 9-20, 2019:** Awards Ceremonies

Over the next few weeks, your student will be participating in the contest with the hopes of winning big for their great ideas. In order for your student to participate, please complete the attached **Student Waiver Form** and submit it to your student's teacher/advisor.

To watch an overview of the 2017 KeikiCo Contest, and for additional details, visit https://asbhawaii.com/keikico

Sincerely,

Dani Aiu

Executive Vice President, Consumer Banking American Savings Bank

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2019 Student Participation Waiver

Complete one Participation Waiver per student. Signed Participation Waivers for all team members must be included in order for the entry to be considered complete. Additional copies of the waiver may be downloaded and printed from https://asbhawaii.com/keikico.

School Name:				
Participant's Name (please print):				
Division (please check): Elementary (Grades 3-5) Middle (Grades 6-8) (Grades 6-8)				
By signing below, this certifies that I, as parent or guardian of the participant named above, do consent and agree that he/she may participate in American Savings Bank's KeikiCo Contest. As the parent or guardian, I agree to defend and indemnify American Savings Bank, its officers, directors, employees, and agents, (collectively "ASB") from any liability for injuries, loss or damages, of any kind arising from or in connection with the participation in this contest.				
I grant to ASB the irrevocable and unrestricted right and permission to take, use, re-use, publish, and republish the business plan, video pitch and photographic portraits or pictures, or video of this participant including, without limitation, reproductions thereof in which I may be included, in whole or in part.				
I certify that I have read the Official Rules located at https://asbhawaii.com/keikico and agree to abide by and comply with the Rules.				
Parent/Guardian Signature: Date: Print Parent/Guardian Name:				







2019 Teacher/Advisor Participation Waiver

Complete one Participation Waiver per teacher/advisor. Signed Participation Waivers for all team members must be included in order for the entry to be considered complete. Additional copies of the waiver may be downloaded and printed from https://asbhawaii.com/keikico.

School Name:				
Teacher/Advisor Name (please print):				
Division (please check): Elementary Middle High School (Grades 6-8) (Grades 9-12)				
By signing below, this certifies that I, as teacher or advisor of a team, do consent and agree to be part of American Savings Bank's KeikiCo Contest. As the teacher or advisor, I agree to defend and indemnify American Savings Bank, its officers, directors, employees, and agents, (collectively "ASB") from any liability for injuries, loss or damages, of any kind arising from or in connection with participation in this contest.				
I grant to ASB the irrevocable and unrestricted right and permission to take, use, re-use, publish, and republish the business plan, video pitch and photographic portraits or pictures, or video of this participant including, without limitation, reproductions thereof in which I may be included, in whole or in part.				
I certify that I have read the Official Rules, located in the KeikiCo Contest packet or at https://asbhawaii.com/keikico and agree to abide by and comply with the Rules.				
Teacher/Advisor Signature:				
Date:				





Contest Rules

General

The 2019 Bank for Education KeikiCo Contest is a business plan writing and video pitch contest.

- Open to the first 60 schools to submit their Participation Entry Form
- Each eligible school can form as many teams of 2-5 students to participate in the following competing divisions:

Elementary: Grade 3-5

Middle: Grade 6-8

High School: Grades 9-12

• Each team will need to have an assigned teacher, parent or adult advisor as the point person. All important announcements, updates and correspondence will be communicated through this person, primarily via email.

Priority Registration Deadline to submit Participation Entry Form: July 31, 2019 Final Registration Deadline to submit Participation Entry Form: August 30, 2019

Entries

Each team must come up with an innovative product or service and develop a corresponding business plan and video pitch. Entry submission: Business Plan, Video Pitch and all completed Participation Waivers (student and teacher/advisor) should be submitted using Google Drive (see instructions included in this packet). Missing waivers will disqualify the team's submission.

The deadline to submit the business plan, video pitch, and signed waivers is **November 6, 2019, 5:00 p.m. HST**. See **Google Drive Sharing Instructions** included in this packet.

Business Plan (70% of score) Video Pitch (30% of score) Page limit: Maximum of 5 pages, single-sided, Length: 2 to 3 minutes maximum Format: MP4 (preferred), WMV, AVI, MOV, or double-spaced Font size: 10 **MPEG** File Format: PDF or Word doc File Size: Maximum of 500MB File Naming Convention: Division, School, Suggested Content: Company Name (example: Middle Central Company Name School AcmeCo) • What is the product or service? Suggested Content: See page titled "Business Who is the product or service for? Plan Outline" in this packet • Explain or demonstrate the product or service. • What makes the product or service great or different?





Contest Rules

Video Pitch Reminders:

- The video pitch must be the original work of the team. If a team uses music or visuals in its video submission, it must be original content. No copyrighted materials may be used. Any use of copyrighted materials will automatically disqualify the video pitch from judging.
- Each team along with its teacher/advisor is responsible for obtaining all applicable rights, releases, consents, clearances, licenses, and other authorizations necessary to use the submitted video in any and all media. Clearances include, but are not limited to:
 - Location releases
 - Releases from any person whose name, voice, likeness or persona is referenced, shown, or otherwise used in the submitted video
 - If any individuals depicted are under the age of majority, participants must obtain the signature of the individual's parent orguardian
 - Names, contact information, or other personally identifiable information should not be included in the video pitch (for example, on a "credit roll")
- Video pitches should not include any conduct, language or other context deemed inappropriate, such
 as profanity, obscene material, promotion of illegal activity, or derogatory characterizations of any person or group.

Judging Criteria

Each submission will be judged based on the following criteria:

Business Plan (70%)		Video Pitch (30%)
Idea for product or service	20%	Clarity/Completeness
Mission, Vision, Objectives	10%	Creativity/Engagement
Marketing	10%	
Finance	10%	
Innovation	10%	
Market Research	10%	

American Savings Bank reserves the right to disqualify any entry that is incomplete or not in accordance with the specifications given.





Contest Rules

Prizes

- **First Place Prize: \$25,000** Three \$25,000 First Place prizes will be awarded to the schools of the teams with the highest score from each competing division.
- **Second Place Prize:** \$15,000 Three \$15,000 Second Place prizes will be awarded to the schools of the teams with the second-highest score from each competing division.
- **County Prize:** \$10,000 Four prizes will be awarded to the schools of the teams with the highest participation from each county. This award is based on the highest percentage of participating students among schools within a designated county.
 - Participation will be calculated by dividing the total number of students who participate in the KeikiCo Contest for each school by the total student population in the school's selected division.
 - Prizes will be awarded for each of the four counties: 1) Oahu, 2) Big Island, 3) Kauai, and 4)
 Maui (including Molokai and Lanai).
 - In the event of a tie, the winner will be determined by random drawing.
- **People's Choice Award: \$5,000** Three People's Choice prizes will be awarded to the schools of the teams from each division that received the highest number of votes for best Video Pitch.
 - Our KeikiCo panel of judges will select the top 5 video pitches in each division. Teams who receive First or Second Prizes will not qualify.
 - The video pitches from these top teams will be posted on our American Savings bank Face-book page for the public to vote.
 - The award will be given to the team in each division that receives the highest number of votes.
 - No purchase, account, payment, advance of money or credit necessary to participate. Eligibility: You must be 13 years or older to participate in voting.
 - The People's Choice Awards Voting ("Voting") begins November 25, 2019, at 9:00 a.m. HST, and ends December 1, 2019 at 11:59 p.m. HST ("Voting Period"). To participate in the voting, go to https://www.facebook.com/AmericanSavingsBank.





Conditions of Participation

By participating in the KeikiCo Contest, you agree to be bound by these Official Contest Rules.

Each participant agrees to allow American Savings Bank to retain a copy of the business plan and video pitch, and releases American Savings Bank from any liability for loss or damage thereto. Each participant, by submitting the business plan and video pitch, also grants American Savings Bank the irrevocable and unrestricted right and permission to use, publish, broadcast, webcast, podcast, link to or from, syndicate, or otherwise exhibit or display the submitted business plan and/or video pitch in its original or an altered form or format.

Each participant agrees to release, hold harmless, defend and indemnify American Savings Bank, and its parent, affiliates, officers, directors, agents, representatives and employees from any and all liability for injuries, illness, death, losses, damages, claims and actions of any kind resulting from or arising from or in connection with participation in this contest.

By participating, you agree to allow American Savings Bank the right, without limitation, to contact the students, teachers or advisors by phone, mail or email; and to use and publish their name, likeness, video, photograph, voice and biographical information; for any advertising, publicity, promotional or other purpose in any and all media communication as American Savings Bank may choose, throughout the world, without limitation and without any additional compensation; and to bear sole responsibility for any taxes or other liabilities and obligations resulting from the acceptance and use of your Prize.





Additional Resources

www.asbhawaii.com/keikico



DOWNLOADABLE DOCUMENTS

The following are available on our website:

https://www.asbhawaii.com/keikico

- Financial Worksheet and Example
- Business Plan Outline
- Contest Grading Rubric
- Business Plan and Video Pitch Examples (from past winners)



KEIKICO VIDEO CURRICULUM

Get a sneak peek at our video curriculum here:

https://vimeo.com/album/4490082



ASB TEAMMATE MENTORING

Would you like an ASB teammate to mentor your team(s)?

- Email: keikico@asbhawaii.com
- Note: Mentors are assigned on a first come, first served basis



JUNIOR ACHIEVEMENT TRAINING PROGRAMS

We partner with Junior Achievement to offer financial literacy trainings to local schools. To request a training, email Ann@JAhawaii.org.

- Class Options:
 - More than Money (Elementary School: Grades 2-5)
 - It's My Business (Middle School: Grades 6-8)
 - Be Entrepreneurial (High School: Grades 9-12)

Got questions? Contact us at keikico@asbhawaii.com!