



KeikiCo Contest



Aloha,

We're excited to welcome you to **American Savings Bank's KeikiCo Contest!** This business competition challenges students in grades 3 – 12 to develop creative ideas that identify real needs and solutions for Hawaii. It's a unique opportunity for students to think like entrepreneurs, sharpen their critical thinking skills and make a meaningful impact on their communities.

Why KeikiCo Matters

As a community bank, one of our core focus areas is financial education. We believe that by investing in Hawaii's students, we can help build a stronger, more financially savvy future for our state. That's why we created KeikiCo to inspire the next generation of leaders, innovators and changemakers.

What You Could Win

Participants will compete for a chance to win up to \$25,000 for their school, along with bonus cash prizes of up to \$500 for students on the winning first and second place teams.

What's Inside This Packet

Inside this packet, you'll find everything you need to get started:

- Contest Overview
- Important Deadlines
- Submission Guidelines
- Judging Criteria
- Helpful Tips and Resources

Throughout the program, we'll send periodic emails with updates, reminders and tips to help your team stay on track and succeed. If you have any questions, please reach out to us at keikico@asbhawaii.com or visit asbhawaii.com/keikico for more information.

We can't wait to see your students' bright ideas come to life. Best of luck in this year's KeikiCo Contest!

Sincerely,

Ann Teranishi
President and Chief Executive Officer
American Savings Bank



KeikiCo Contest

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Steps for Success

Follow these steps to guide your students through a successful KeikiCo experience.

Step 1: Review the Curriculum

Once you've completed registration, begin by reviewing the following pages included in this packet. These materials will help you and your students understand what's required and how to build a strong entry.

- Contest Overview
- Business Plan Outline
- Video Pitch Outline
- Judging Criteria
- Resources

Step 2: Send and Complete Waivers

Every student and advisor must complete the waiver for the team's entry to be accepted. Entries without completed waivers will be disqualified.

1. Share the waiver and Letter to Parents and Guardians with students and families.
2. Ensure all students and advisor(s) sign and return the forms.

Step 4: Plan Your Submission

Work with your students to brainstorm and develop their business idea. Encourage them to identify a real need in Hawaii and create a thoughtful, innovative solution.

Step 5: Prepare the Business Plan & Video Pitch

In the following pages, you'll find detailed instructions to help your team create both a business plan and a video pitch. Once the contest begins, registered advisors will receive links to helpful videos that walk students through each part of the process.

- For inspiration and guidance, check out past submissions at: asbhawaii.com/keikico
- For video resources, visit: vimeo.com/showcase/keikico



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Step 6: Submit Your Entry

You've reached the finish line! Before submitting, double-check that you have the following:

1. Business Plan
2. Video Pitch
3. Completed Waivers (students and advisor)

Our team will notify advisors after judging is complete. For contest deadlines and announcements, please visit our website or refer to the Contest Overview page in this packet.

Need help? Email keikico@asbhawaii.com



KeikiCo Contest



Aloha Parents and Guardians,

We're excited to share that your child's school is participating in **American Savings Bank's KeikiCo Contest** - a unique opportunity that enhances student learning through financial education, entrepreneurship and project-based learning.

Through KeikiCo, teams of up to five students will develop a business plan and present their idea in a two-minute video pitch for a chance to win cash prizes for their school - and potentially for themselves!

About the Contest

The KeikiCo Contest empowers students to think creatively, identify real needs in Hawaii and develop business solutions that make a difference in their communities. Cash prizes range from *\$5,000 to \$25,000* and are awarded to schools with the top-scoring submissions. Awards are based on:

- Business Plan and Video Pitch scores (First and Second Place)
- Community voting for the People's Choice Award

Divisions are separated by grade level: elementary, middle, and high school. Students on First and Second Place teams are also eligible to receive individual cash prizes of up to \$500.

Key Dates

- **Registration Closes:** Aug. 13, 2025, 11:59 p.m. HST
- **Submission Deadline:** Nov. 7, 2025, 11:59 p.m. HST
- **People's Choice Voting:** Dec. 10 - 15, 2025
- **Winners Notified:** Dec. 16, 2025
- **Award Ceremonies:** Jan. 2026

Waiver Required for Participation

To participate, each student must have a signed waiver on file. Please complete the *[Student Waiver Form](#)*. Completed waivers should be returned to your student's advisor.

To view a contest overview and explore past submissions, visit: asbhawaii.com/keikico.

Thank you for supporting your child's educational journey. We can't wait to see the big ideas they'll bring to life through KeikiCo.

Sincerely,

Ann Teranishi
President and Chief Executive Officer
American Savings Bank





KeikiCo Contest



Contest Overview

About the KeikiCo Contest

KeikiCo is American Savings Bank's annual business plan competition that challenges Hawaii's public-school students in grades 3–12 to develop entrepreneurial solutions to real-world problems in our islands. Through this fun, project-based experience, students gain valuable financial education, collaboration, and business skills - while competing for up to \$25,000 for their school and bonus cash prizes for themselves.

As a community bank, one of ASB's key focus areas is **financial education**. We created KeikiCo to inspire innovation, strengthen teamwork and support public education across Hawaii in a meaningful way.

Who Can Participate?

The contest is open to public school students in grades 3 - 12 across Hawaii. Each team must include:

- 2 to 5 students (we recommend 5 for the best experience)
- 1 advisor, who must be a school educator or administrator

Each student may only participate on one team per year. The contest is limited to the first 60 schools to complete their School Participation Registration.

What Can Teams Win?

Teams will be judged on creativity, feasibility, financial understanding, presentation quality and teamwork. Winners will be selected in each of the three divisions: elementary, middle, and high school. Division prizes include:

- **First Place:** \$25,000
- **Second Place:** \$15,000
- **People's Choice:** \$5,000

Bonus Student Prizes:

- **First Place Team:** Up to five students receive \$500 each (deposited into an ASB account).
- **Second Place Team:** Up to five students receive \$250 each (deposited into an ASB account)



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What is the People's Choice Award?

The People's Choice Award gives the public a chance to weigh in! One team from each division will be awarded \$5,000 based on the highest number of public votes. Here's how it works:

- Teams that did not place First or Second in their division will be eligible
- The KeikiCo judging panel will select the top eligible video pitches for voting
- Finalists will be posted at asbhawaii.com/keikico
- The public will vote between Dec. 3 - 10, 2025

IMPORTANT DATES

- **Registration Closes:** Aug. 13, 2025, 11:59 p.m. HST
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Submission Instructions

All entries must include the following three components and be submitted via email to keikico@asbhawaii.com.

Your Submission Must Include:

1. **Business Plan:** 5 page maximum
2. **Video Pitch:** Link to downloadable video.
3. **Participation Waivers:** Signed by each student and the team advisor.

Submissions must be sent as attachments or video links only—no file transfer systems or large folders. Email must be under 10MB. One submission per team.



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Format Guidelines

Business Plan <i>70% of Score</i>	Video Pitch <i>30% of Score</i>
<ul style="list-style-type: none">• Max 5 pages, single-sided, double-spaced (not including cover page)• Must include a link to your Video Pitch• Font Size: 11pt minimum• File Type: PDF or Word doc• File Naming Format: DIVISION_School_TeamName (Example: MID_Kalakaua_AcmeCo)	<ul style="list-style-type: none">• Max Length: 2 minutes• Hosted on YouTube or Vimeo (no password; must be downloadable)

Submissions Due: 11:59 p.m. HST. on Friday, Nov. 7, 2025.

For more details, visit: www.asbhawaii.com/keikico

Questions? Email Keikico@asbhawaii.com



KeikiCo Contest

2025 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>.

Division (please check):

☐

Elementary
(Grades 3–5)

☐

Middle
(Grades 6–8)

☐

High School
(Grades 9–12)

School Name: _____

Team Name(s): _____

Participant's Name (please print): _____

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 Contest Packet, including the Condition of Participation, at <https://asbhawaii.com/keikico> and agree to abide and comply.

Parent/Guardian Signature: _____ **Date:** _____

Print Parent/Guardian Name: _____



KeikiCo Contest

2025 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>.

Division (please check):

☐

Elementary
(Grades 3–5)

☐

Middle
(Grades 6–8)

☐

High School
(Grades 9–12)

School Name: _____

Team Name(s): _____

Teacher/Advisor Name (please print): _____

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 Contest Packet, including the Conditions of Participation, located in the KeikiCo Contest packet or at <https://asbhawaii.com/keikico> and agree to abide and comply.

Teacher/Advisor Signature: _____

Date: _____



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Business Plan Outline

Your business plan is a critical part of your KeikiCo submission and makes up **70% of your team's total score**. It should reflect thoughtfulness, creativity, research and planning.

For examples and guidance, visit our KeikiCo Video Curriculum at: vimeo.com/showcase/keikico.

Cover Page

Please only include the following information on your cover page:

1. Division (Elementary, Middle or High School)
2. School Name and Island
3. Company Name
4. Team Member Names (first names only)
5. Advisor Name
6. Date

Executive Summary



PRO TIP Write this section last, after completing your full plan.

Your executive summary should briefly describe:

- What inspired your business idea
- What product or service you are offering
- Why you believe it will be successful
- How it can help build a stronger future for Hawaii

Include these six elements:

1. Business Concept
2. Mission and Vision
3. Market Opportunities
4. Products and/or Services
5. Financial Projections
6. How You Plan to Get Started

The Business

Describe the foundation of your company.

1. Company Name: What is it and why did you choose it?
2. Mission Statement: What do you do, for whom, and why?
3. Vision Statement: Where do you see your company in the future?
4. Company Objectives: List your key goals.

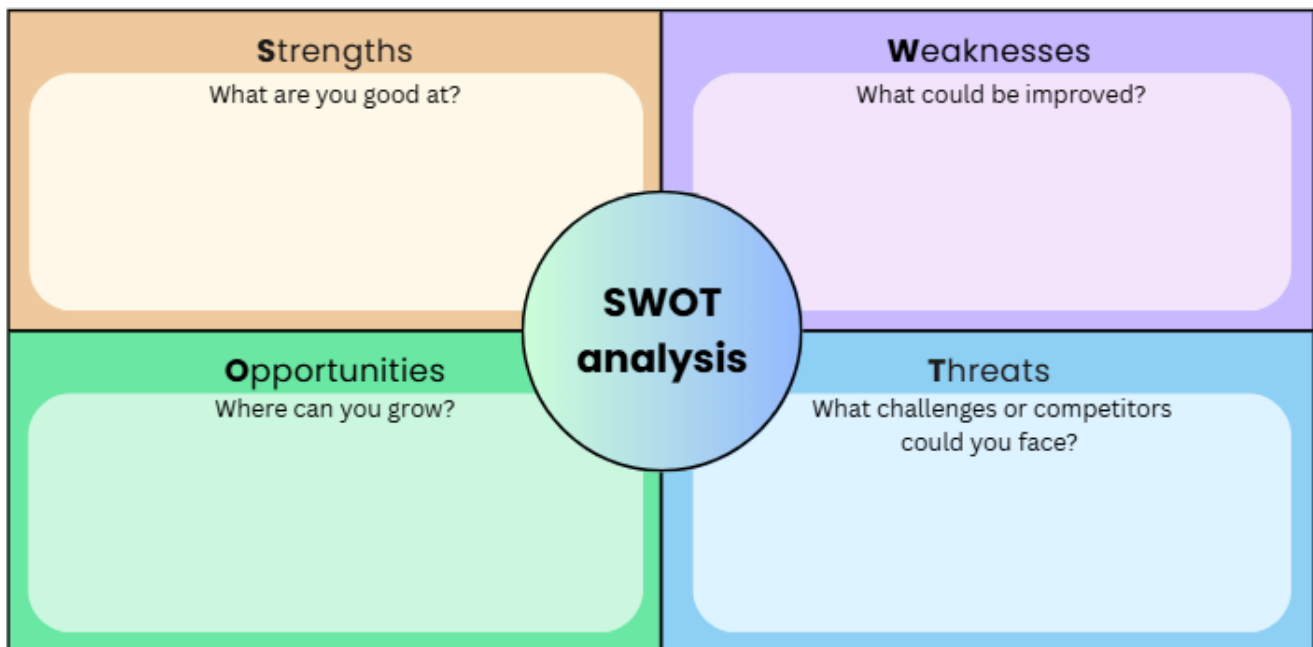


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Product or Service

What are you creating, and why does Hawaii need it? Describe how your idea came to life and what problem it solves. Be sure to complete a SWOT Analysis to identify your strengths, weaknesses, opportunities and threats—especially in relation to your competition.

SWOT Analysis



Marketing Plan

Now that you've developed your product or service, let's figure out how to share it with the world using the 5 Ps of Marketing:

5 Ps of Marketing				
<i>Product (or Service)</i>	<i>Price</i>	<i>Place</i>	<i>Promotion</i>	<i>People</i>
What you're selling that people want or need	How much it costs	Where people can get it	How you'll advertise and spread the word	Who helps create, sell or support your product or service



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Finance

A strong business includes smart financial planning. This section helps you think through costs, profits, and sustainability. Don't worry - we've included helpful worksheets on our website to get you started!

Downloadable Finance Resources:

1. [Sample finance worksheet](#)
2. [Blank worksheet to plan your own](#)

What to Include in Your Finance Section:

1. **Startup Costs:** How much will it take to launch your business?
2. **Source(s) of Financing:** Where will your money come from?
3. **Cost Per Unit:** Break down the cost of materials, labor, etc.
4. **Profit:** How much will you make?
 - a. How did you decide this amount?
 - b. What will do you with your profits?
5. **Year 1 Sales Projection:** Estimate how many units you'll sell and how much profit you'll earn in your first year.

Watch the video curriculum at: <https://vimeo.com/showcase/keikico>

Questions? Email Keikico@asbhawaii.com



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Video Pitch Outline

Lights, camera, pitch! This is your team's chance to bring the business to life on screen. Create a 2-minute video pitch that clearly explains your product or service, shows your passion and inspires your audience.

Need help? Check out our KeikiCo Video Curriculum at: vimeo.com/showcase/keikico.

What to Include in Your Video:

1. **Start Strong:** Kick things off with a warm welcome! Introduce each team member (first names only) and share your company name.
2. **Nail the 5 Elements of a Great P-I-T-C-H.**

	What it Stands For	What it Means
P	Problem Solver	Show how your product or service solves a real problem.
I	Inspire Action	Share your vision and invite others to be part of it.
T	Tailor It to the Audience	Use stories, examples or emotions your audience can relate to.
C	Concise	Keep your message focused and to the point.
H	Heart	Show your passion! End with a powerful call to action in the final 20 seconds.

3. **Key Business Info:** Clearly explain your target market (who is your product for?), the price and where people can buy your product or service.
4. **Finish Strong:** End your video with a heartfelt "Mahalo" and a memorable tagline for your business.

Video Requirements

Please make sure your video meets all of the following:

- **Length:** 2 minutes maximum
- **Format:** Hosted on Vimeo or YouTube.
- **Accessibility:** No password protection.
- **Downloadable**

Winning videos are clear, creative and memorable – with great sound and visuals!

Get inspired with video examples at: www.asbhawaii.com/keikico

Questions? Email Keikico@asbhawaii.com



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Judging Criteria

Each submission will be evaluated based on the following criteria:

Business Plan (70%)					
	5	4	3	2	1
Product or Service Idea	Innovative idea that clearly solves a real problem in Hawaii with a strong purpose.	Good idea with local relevance and potential impact; mostly original.	Solid idea with some connection to Hawaii's needs; may not be fully unique.	Basic idea; unclear how it solves a problem or fits Hawaii's needs.	Unclear, unrealistic, or unrelated to a specific problem.
Executive Summary	Thorough and engaging summary covering all key elements (concept, mission/vision, market, product/service, finances, startup).	Mostly complete with a few missing details or areas needing more clarity.	General overview given; some important elements are missing or unclear.	Incomplete or confusing summary that lacks structure.	Missing or mostly blank.
The Business	Clear and thoughtful company name, mission, vision, and objectives that align well.	All parts included; some could be more detailed or better connected.	Includes basics but lacks depth or clarity.	Some components missing or weakly explained.	Few or no components included.
Market Research	Detailed SWOT analysis with strong competitor research and insight into the market.	SWOT and competitor info included; may need more depth or clarity.	Some market research is present, but it's surface level or vague.	Minimal research or analysis; unclear understanding of competition.	No research or SWOT provided.



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Marketing	Strong and strategic plan using all 5 Ps with clear thought behind each.	Covers all Ps; one or two may be weaker or need more explanation.	Some Ps addressed; others missing or unclear.	Limited marketing plan; lacks detail or thought.	No marketing strategy included.
Finance	Realistic and complete financial plan, including costs, pricing, funding, and profits.	Mostly complete and logical; may need more detail in one area.	Basic financial information included; some numbers may be unclear or missing.	Incomplete or unrealistic financial plan.	No financial plan or very unclear.
Video Pitch (30%)					
	5	4	3	2	1
Creativity and Persuasiveness	Exceptionally creative, passionate, and persuasive; connects emotionally and clearly follows PITCH format.	Engaging and interesting; mostly persuasive with some originality.	Message comes through; may lack creativity or strong emotional appeal.	Low energy or unclear pitch; little passion or creativity shown.	Difficult to understand or missing key persuasive elements.
Clarity and Completeness	Clear explanation with all required details (intro, price, place, call to action, tagline) within the time limit.	Clear overall; one or two elements missing or rushed.	Message is somewhat clear but missing multiple details.	Hard to follow or poorly structured.	Incomplete, disorganized, or missing key sections.



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Resources

Need a quick refresher on where to find everything? Below is a handy list of all the tools and links to help you succeed in the KeikiCo Contest.

Downloadable Documents

You can find all of the materials listed below on our website: asbhawaii.com/keikico.

- Participation Waivers (students and advisors)
- Business Plan Outline
- Finance Worksheet
(completed example and blank template)
- Letter to Parents
- Video Plan Outline
- Judging Criteria

KeikiCo Contest Video Curriculum

Need help creating your business plan or video pitch? We've got you covered with helpful how-to videos. Watch our KeikiCo Video Curriculum to get step-by-step guidance on the finance section, marketing plan, and more: vimeo.com/showcase/keikico.

Level Up Your Financial Education

Want to learn more about budgeting, saving and smart money moves? Check out American Savings Bank's free online tools for all ages, including interactive lessons and calculators: asbhawaii.banzai.org/wellness.

Questions?

We're here to help! Visit asbhawaii.com/keikico or email us at Keikico@asbhawaii.com.

Condition 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 all liability for injuries, illness, death, losses, damages, claims and actions any kind resulting 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.