

About Us



In the Beginning...

Hawaiian Islands Professional Panel of Experts (HIPPE) originated by the humble desires of its founders, Rick Yniguez and Joannie Torio. In their life journeys, they each had their own struggles and have learned through their own efforts how to budget with their young families day-to-day. Since those early days to now, they each have acquired properties, maintain their businesses, and successfully achieved goals that they have never known possible. Most importantly, they developed a passion to make an impact in the community.

Their similar backgrounds and parallel lives brought the founders to a meeting point in their lives at one community event that was known to have changed their lives from that day forward. As academically business-educated professionals in each own's trade, they discovered a uniform missing link throughout Hawaiian communities that has held many back from reaching their financial goals. It was at this moment of meeting and discovery that each had the unique, personal goal to provide volunteer education from basic budgeting to strategic investment ventures.

Who We Are

Since then, Hawaiian Islands Professional Panel of Experts has flourished into an impactful 501 (c)(3) Nonprofit Organization providing their Panel of Experts in Financial, Homebuying, Investment, Relocation Sponsorship and supporting Hawai'i cultural events with the sole intent to create community-based education and knowledge sharing 100% absolutely free to all that seek enrichment.

Sustaining Operations

People seeking out HIPPE educational services will never pay for anything we provide. In order for these services to remain free, HIPPE requires support from grants, corporate sponsors and generous donors. The funds raised support all administrative, operational, marketing and program costs. The support we receive will allow HIPPE to remain available to all who seek enrichment and a better life for themselves, their families, and their future.