



Guide to
Private Sector
Development
Programs in Samoa
2023



MINISTRY OF COMMERCE,
INDUSTRY, AND LABOUR
Government of Samoa



NEW ZEALAND
FOREIGN AFFAIRS & TRADE
Manatū Aorere

Guide to
PRIVATE SECTOR
DEVELOPMENT PROGRAMS
IN SAMOA
2023

Ministry of Commerce, Industry, and Labour
Government of Samoa



FOREWORD

from the Chief Executive Officer

The Government of Samoa through the Ministry of Commerce, Industry, and Labour (MCIL) is committed to supporting the Private Sector and its development. To reflect this commitment the MCIL mobilised, with support from the Government of New Zealand, to develop the *Guide of Private Sector Development Programs in Samoa (2023)*.

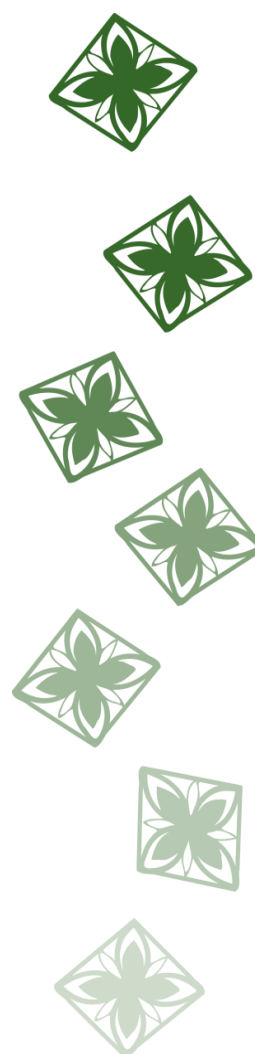


The key purpose of this Guide is to provide clear and reader-friendly information on all the private sector development programs operating in Samoa. Its intention was to allow all stakeholders to understand the objectives, criteria, operations and relevance of each program and thereby improve the prospects for effective collaboration and flow-on benefits to the Private Sector. The Guide therefore anticipated a diverse audience, and it is written in a manner that can be understood by the different stakeholders. The information presented on each program includes their focus, objectives and criteria for support, contact information and website links. There is also information on the channels to seek support for individual businesses including, where appropriate, the local counterpart organisation in Samoa.

The MCIL intends to update this document on an annual basis to assist businesses in understanding private sector development projects, and Government assistance that are operational. This coincides with the MCIL's work in developing industries and promoting investment opportunities in Samoa.

The MCIL conveys its gratitude and appreciation to the Government of New Zealand for providing technical assistance to develop this Guide, and for their continuous support to Private Sector development in Samoa. We also acknowledge the Consultants that assisted MCIL in this undertaking (Benjamin Harding of Samoa IBC, with support and oversight provided by John Hardin of Hardin & Associates). Finally, the MCIL thanks all the stakeholders that provided the information used to compile this document.

Pulotu Lyndon Chu-Ling
CHIEF EXECUTIVE OFFICER
Ministry of Commerce, Industry, and Labour





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Shelley Burich



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Shelley Burich



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LIST OF *acronyms*

ADB	Asian Development Bank
BASs	Business Advisory Services
BEE	Business Enabling Environment
BLP	Business Link Pacific
CBS	Central Bank of Samoa
DBS	Development Bank of Samoa
DFAT	Department of Foreign Affairs and Trade (Australia)
GESI	Gender Equality and Social Inclusion
GOS	Government of Samoa
HIES	Household Income and Expenditure Survey
ICT	Information and Communications Technology
MAF	Ministry of Agriculture and Fisheries
MCIL	Ministry of Commerce, Industry and Labour
MCIT	Ministry of Communications and Information Technology
MCR	Ministry of Customs and Revenue
MOF	Ministry of Finance
MPE	Ministry of Public Enterprises
MSMEs	Micro, Small and Medium Enterprises
NUS	National University of Samoa
NZ-MFAT	New Zealand Ministry of Foreign Affairs and Trade
PACER	Pacific Agreement on Closer Economic Relations
PHAMA	Pacific Horticultural and Agricultural Market Access Programme
PICs	Pacific Island Countries
PPP	Public-Private Partnership
PSDI	Private Sector Development Initiative
PSDP	Private Sector Development Programme
PTI	Pacific Trade and Invest
PWD	People with disabilities
SABS	Samoa Agribusiness Support Project
SAME	Samoa Association of Manufacturers and Exporters
SBEC	Samoa Business Enterprise Centre (now called the Samoa Business Hub)
SBH	Samoa Business Hub
SBS	Samoa Bureau of Statistics
SCCI	Samoa Chamber of Commerce and Industry
SDGs	Sustainable Development Goals
SIDS	Small Island Developing States
SMEs	Small and Medium Enterprises
SNPF	Samoa National Provident Fund
SOEs	State-Owned Enterprises
SROS	Scientific Research Organisation of Samoa
STA	Samoa Tourism Authority
USAID	United States Agency for International Development
USD	United States Dollar



COMPLETELY COCONUT



VANILLA-KOKO SAMOA



INTRODUCTION

The purpose of this Guide is to provide clear and user-friendly information on all of the private sector development programs operating in Samoa that provide support directly to individual businesses. The target audience for this publication are micro, small, medium, and even large private businesses. However, there is valuable information and takeaways for all private sector stakeholders, including government and donors.

The programs summarized in this Guide were selected due to their provision of services or direct support to private sector businesses. For the purposes of this Guide, programs that deal primarily with policy, governance, the enabling environment and other forms of indirect support are not included.

In total, more than 35 programs were reviewed for inclusion in this Guide, yet it was narrowed down to 15 programs based on the abovementioned criteria and some were excluded because they were ceasing operations in the near future.

This Guide starts with a 'Key Institutions' section to inform the reader of agencies and institutions of critical importance to private sector development. As it is impossible for this Guide to remain current on all opportunities available to the private sector, business owners may consider monitoring or, in certain cases, joining such institutions to keep informed.

The Guide also offers a 'Summary Table' for the reader to quickly see which focus areas and types of support are offered by each program. Finally, in-depth summaries of each program are provided in alphabetical order.

The formulation of this Guide was initiated and directed by the Ministry of Commerce, Industry and Labour (MCIL) and funded under the New Zealand's Ministry of Foreign Affairs and Trade (MFAT) Private Sector Development Programme (PSDP).

This Guide is current as of May 2023.

KEY INSTITUTIONS

Several key institutions in Samoa provide critical services, support, and periodic funding opportunities for the private sector. Businesses would need to join or monitor these institutions on a regular basis to remain informed of opportunities as they arise.

INSTITUTION	DESCRIPTION
<p>Australian Department of Foreign Affairs and Trade (DFAT)</p>	<p>DFAT is the agency responsible for administering Australia’s foreign aid programme. Check out DFAT’s website for funding opportunities your business may be able to access.</p> <p><u>Key links:</u> DFAT website: https://www.dfat.gov.au/development/australias-development-program Australian High Commission FB page: https://www.facebook.com/AusHCSamoa</p>
<p>Ministry of Commerce, Industry and Labour (MCIL)</p>	<p>MCIL is the Government agency with the mandate to promote industry development, foreign investment and guarantees the rights of citizens to participate in the economy of Samoa. It also has the mandate for the registration of companies and foreign businesses. MCIL is the ministry to contact if you have concerns or questions relating to developing and conducting business, trade, and other private sector matters. The Investment Promotion and Industry Development Division (IPID) offers incentives and support schemes to the private sector such as the Duty Concessions Scheme and Code 121. MCIL also hosts the Samoa Trade Information Portal which contains vital information for exporters.</p> <p><u>Key Links:</u> Samoa Trade Information Portal: https://samoa.tradeportal.org/ Industry Development page: https://www.mcil.gov.ws/services/investment-promotion-and-industry-development/industry-development/</p>
<p>New Zealand Ministry of Foreign Affairs and Trade (MFAT)</p>	<p>MFAT is the agency responsible for administering New Zealand’s foreign aid programme. Check out MFAT’s website for funding opportunities your business may be able to access.</p> <p><u>Key Links:</u> MFAT funding opportunities: https://www.mfat.govt.nz/en/aid-and-development/working-with-the-aid-programme/funding-opportunities/ NZ High Commission FB page: https://www.facebook.com/nzhcsamoa</p>
<p>Other Foreign Diplomatic Missions</p>	<p>Other donor nations with diplomatic ties with Samoa sometimes offer programs or support opportunities available to the private sector. Typically, announcements are made through their social media accounts. Consider liking/following these accounts.</p> <p><u>Key Links:</u> British High Commission FB page: https://www.facebook.com/BHCSamoa Chinese Embassy FB page: https://www.facebook.com/chinaandsamoa Embassy of Japan FB page: https://www.facebook.com/eojsamoa</p>

INSTITUTION	DESCRIPTION
	US Embassy Apia FB page: https://www.facebook.com/samoa.usembassy USAID Pacific Islands FB page: https://www.facebook.com/usaid.pacificislands
Pacific Agreement on Closer Economic Relations (PACER) Plus	<p>PACER Plus is a trade and development agreement between New Zealand, Australia and most Pacific nations, with the intention of raising living standards, creating jobs and increasing exports from Pacific Island countries, while also lowering barriers and providing greater certainty for businesses operating in the Pacific.</p> <p>Based in Apia, the PACER Plus Implementation Unit provides assistance to PACER Plus Participant nations to strengthen their capacity to benefit from regional and international trade and contribute to achieving economic growth and sustainable development. The Implementation Unit works closely with the Samoa Ministry of Foreign Affairs and Trade (MFAT) to develop a country level plan on an annual basis. Support is provided through implementation of this plan, in line with the request from Samoa MFAT. Individuals and private sector organisation should work with Samoa MFAT and/or relevant agencies to understand access to any support provided by the Implementation Unit.</p> <p><u>Key Links:</u> Pacer Plus website: https://pacerplus.org/ Samoa MFAT Trade Division webpage: https://www.mfat.gov.ws/trade/</p>
The Pacific Community (SPC)	<p>The SPC is an international development organization and is the principal scientific and technical organization in the Pacific. They do offer grants that in some cases, may be available to the private sector.</p> <p><u>Key Links:</u> SPC grant opportunities: https://www.spc.int/grants SPC FB page: https://www.facebook.com/spc.int</p>
Samoa Association of Manufacturers and Exporters (SAME)	<p>SAME represents the interests of manufacturers and exporters to Government as well as to other organizations locally and abroad. Similar to SCCI, SAME is a conduit for funding notices and various engagement opportunities. If you manufacture or export goods, then consider becoming a member of SAME.</p> <p><u>Key Links:</u> SAME FB page: https://www.facebook.com/SamoaAssocOfManufacturersAndExporters</p>
Samoa Business Hub (SBH)	<p>SBH is a government and donor-funded organization designed to provide services and support to assist micro, small and medium sized businesses in Samoa.</p> <p><u>Key Links:</u> SBH website: https://www.samoabusinesshub.ws/ SBH FB page: https://www.facebook.com/samoabusinesshub</p>
Samoa Chamber of Commerce & Industry (SCCI)	<p>SCCI is Samoa's lead National Private Sector Organization. The Chamber represents all areas of the private sector with the objective of promoting the interests, well-being and growth of Samoa's private</p>

INSTITUTION	DESCRIPTION
	<p>sector at the national, regional and international levels. Any registered business owner, regardless of whether you are a small, medium or large business, should consider becoming a member of the Chamber, as much private sector information and opportunities are channelled through SCCI.</p> <p><u>Key Links:</u> SCCI website: https://samoachamber.ws/ SCCI FB page: https://www.facebook.com/samoachamberofcommerce</p>
Samoa Koko Industry Association (SKIA)	<p>SKIA is the industry association of cacao/koko farmers. If you are a smallholder or commercial koko grower, consider joining SKIA to have access to opportunities and benefits available to members.</p> <p><u>Key Links:</u> SKIA website: https://www.skia.ws SKIA FB page: https://www.facebook.com/Samoakokoindustryassociation</p>
Samoa Tourism Authority (STA)	<p>STA's mandate focuses on the development of tourism in the country. Various tourism-oriented funding and other opportunities are channelled through STA. Check out the STA website for further information.</p> <p><u>Key Links:</u> STA website: https://www.samoa.travel/ STA FB page: https://www.facebook.com/SamoaTourismAuthority</p>
Scientific Research Organization of Samoa (SROS)	<p>SROS assists the private sector in developing, trialling, and testing certain products and associated technologies with a focus on value added goods and services for export. If your business involves local manufacturing, SROS may be an invaluable resource.</p> <p><u>Key Links:</u> SROS website: https://sros.org.ws/ SROS FB page: https://www.facebook.com/sros.samoa</p>
United Nations	<p>Several UN Agencies have private sector-focused programmes, namely the United Nations Development Programme, United Nations Economic and Social Commission for Asia and the Pacific and the United Nations Capital Development Fund.</p> <p><u>Key Links:</u> UN Samoa FB page: https://www.facebook.com/unsamoa/ UNDP Samoa FB page: https://www.facebook.com/undpsamoa UNESCAP FB page: https://www.facebook.com/UNESCAP UNCDF Samoa webpage: https://www.uncdf.org/samoa UNCDF Plug-and-Play e-investment platform: https://apply.uncdf.org/</p>

PRIVATE SECTOR PROGRAMS MATRIX

This table summarizes the main sectors of support and types of support for each of the programs included in this guide.

Program	Industry Sector/Focus						Type of Support			Deadline
	Includes Most Industry Sectors	Agriculture & Fisheries (incl. Agribusiness)	Tourism	Wholesale/Retail	Manufacturing/Export/ Trade	Investment	Funding Support (Grants/Subsidies/ Equipment)	Business Advisory Services & Technical Assistance (production, processing, market access)	Assistance with Accessing Finance	
1. Business Link Pacific Phase II	✓					✓	✓	✓	✓	Aug 2027
2. Code 113		✓					✓			Ongoing
3. Code 121		✓			✓		✓			Ongoing
4. Duty Concessions Scheme		✓	✓		✓		✓			Ongoing
5. InvestPacific	✓					✓				TBC
6. Market Development Facility	✓				✓		✓	✓		June 2027
7. Markets For Change				✓				✓		2026
8. Pacific COVID-19 Business Recovery Program (ADB)	✓							✓	✓	Mid-2024
9. PHAMA Plus		✓			✓		✓	✓		June 2026
10. Pacific Trade Invest	✓		✓		✓	✓	✓			Ongoing
11. Samoa Accelerator Lab	✓							✓		Ongoing
12. Samoa Agribusiness Support Program		✓					✓	✓	✓	Jan 2024
13. Samoa Business Hub	✓							✓	✓	Ongoing
14. Samoa Cocoa Export Improvement Program		✓			✓		✓	✓		June 2024
15. Samoa Tourism Recovery and Resilience Programme			✓			✓	✓	✓		June 2024



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PRIVATE SECTOR PROGRAMS

The following summaries provide critical details on the most prominent private sector-oriented programs in Samoa.

Business Link Pacific Phase II

Category: Business Advisory, Investment

Funded by: Government of New Zealand

Implemented by: DT Global in conjunction with Samoa Chamber of Commerce and Industry

Duration & Key Dates: September 2022 – August 2027

Program Objectives and Focus:

Business Link Pacific Phase II (BLP) partners with local private sector organisations, business advisors and financial service providers to help businesses identify the support they need, improve the quality and affordability of local business advisory services, and increase access to appropriate and affordable finance. BLP is focused on supporting women-led businesses, youth, rural and indigenous businesses as well as people with disabilities. Climate resilience is also a key priority for Phase II.

Support Available:

BLP offers the following business advisory support to eligible businesses:

- business diagnostic tools to help businesses assess operations and identify potential areas for support,
- up to 50% subsidies to assist businesses to access local business advisory services,
- technical advice and learning opportunities, including resources addressing diversity, social inclusion, indigenous business models, climate adaptation/mitigation and business resilience, and
- additional support to help businesses access BLP (e.g., internet connection, information and business coaching and advisory services).

BLP offers the following support to Pacific business advisors in Samoa:

- quality systems, technical competency assessments, technical assistance and learning resources, including the Business Adviser Development Programme and potential accreditation.

BLP can also offer the following financial and financial services assistance:

- Business Support Grants to stimulate business growth, innovation, access to finance and investment in business projects that incorporate social inclusion and climate adaptation. Up to NZD 5,000 is available for businesses with 5 employees or less; up to NZD 20,000 for businesses with between 6-20 employees; up to NZD 50,000 for businesses with 21-50 employees,
- Supplemental equity grants to help creditworthy SMEs to qualify for loans,
- Technical assistance and subsidies for business advisory support to apply for commercial loans or concessional loans through BLP financial partners.

Eligibility Criteria:

Business Support Grant eligibility criteria:

- An existing business currently operating in Samoa,
- Have a business license and/or registration as required to operate in Samoa,
- Employ less than 50 people,
- Fully compliant with all tax requirements and payment obligations,
- Not be in arrears with loan repayments or compliant with an agreed credit repayment plan,
- Not subject to any bankruptcy proceedings,
- Not primarily trading in alcohol, drugs, tobacco, gambling, firearms or other harmful substances,
- No conflicting affiliation with DT Global, national Government or New Zealand Government,
- Applications from businesses with at least 50% ownership by national citizens will be given preference for support over foreign owned businesses.

Eligible activities for use of grant funds:

- Contracting technical/other services,
- Purchasing materials or equipment,
- Working capital (e.g., buying stock),
- Cash equity to secure loan finance.

Grant funds are not intended to cover existing day-to-day operating expenses, such as payroll, rent, loan repayments and similar.

Application Process:

- Check BLP website for updates on grants available in your area.
- Review eligibility criteria to determine if you can apply.
- Identify your grant idea, select the grant category and submit an application.
- Contact the local BLP representative for any required application assistance.

Contact:

John Lemoa

Business Service Manager

Business Link Pacific/Samoa Chamber of Commerce and Industry

+685-31090

samoa@businesslinkpacific.com

Further Information:

Business Link Pacific website - <https://businesslinkpacific.com/>

Code 113 of the Customs Tariff Amendment Act 2008

Category: Fishing

Funded by: Government of Samoa

Implemented by: Ministry of Agriculture and Fisheries (MAF)

Duration & Key Dates: Ongoing

Program Objectives and Focus:

This scheme is a Samoan Government support program to enhance the competitiveness of the commercial fishing industry in Samoa through duty concessions on the products to be used in commercial fishing.

Support Available:

This scheme allows duty free imports of fishing gear, bait, boat parts and equipment and other commercial fishing inputs.

Eligibility Criteria:

- Applicant must be a registered business with a valid business license.
- Applicant business must have an annual turnover of more than WST\$130,000.

Application Process:

- Interested businesses shall apply directly to MAF to obtain approval from the Chief Executive Officer.
- Upon approval, the application is then referred to the Ministry of Customs and Revenue for consideration.

Contact:

MAF – Ministry of Agriculture and Fisheries

4th floor TATTE Building, Sogi.

+685-22561, 22562

Email: info@maf.gov.ws

Code 121 of the Customs Tariff Amendment Act 2008

Category: Manufacturing – Agricultural products, Poultry farming, Handicrafts, Elei Garment

Funded by: Government of Samoa

Implemented by: Ministry of Commerce, Industry and Labour

Duration & Key Dates: Ongoing

Program Objectives and Focus:

This scheme is a Samoan Government support program to further develop established domestic businesses to effectively manufacture quality, competitive products for both domestic and international markets. The focus businesses include commercial poultry farmers, commercial manufacturers of agricultural products, commercial handicraft and commercial elei garment manufacturers.

Support Available:

This scheme allows duty free imports of raw materials and other inputs sourced from overseas that are used in the production or processing of goods for sale in Samoa or in international markets, imported by businesses approved under the Customs Tariff Amendment Act 2008.

Eligibility Criteria:

- Applicant must be a registered business with a valid business license and VAGST registration (with the exception of primary producers).
- Applicant business must have an annual turnover of more than WST\$130,000.
- Support is restricted to the above-mentioned businesses.

Application Process:

- Interested businesses shall apply directly to MCIL using the application form in the link below. MCIL will make a determination on the eligibility of the business.
- Upon approval as a 'qualifying business' the list of goods is then referred to the Ministry of Customs and Revenue for consideration.

Contact:

MCIL – Industry Development & Investment Promotion Division

4th floor ACC Building

+685-20441 / 20442 / 28096

Email: mpal@mcil.gov.ws

Further Information:

MCIL website Industry Development page: <https://www.mcil.gov.ws/services/investment-promotion-and-industry-development/industry-development/>

Duty Concessions Scheme

Category: Tourism, Manufacturing, Agriculture, Fisheries, Civil Aviation

Funded by: Government of Samoa

Implemented by: Ministry of Commerce, Industry and Labour

Duration & Key Dates: Ongoing

Program Objectives and Focus:

This scheme is a Samoan Government support program aimed at further encouraging the development of the tourism, manufacturing, agriculture and fishing, and civil aviation industries by allowing duty free imports of equipment and materials used in the completion of an approved project in these industries.

Support Available:

Once approved the Scheme allows duty free imports of goods from overseas suppliers for the completion of a nominated business project within a set timeframe. All applicants are required to obtain written approval of the business project as a "Qualifying Project" prior to the importation of goods as the Scheme is not operated on a retrospective basis.

Goods approved for duty free entry are mostly in the following categories:

- Construction or building materials,
- Manufacturing tools or equipment
- Office amenities and equipment
- Furniture and fixtures
- Cooking equipment
- Agricultural and Aquaculture machinery or equipment

Goods not covered:

- Motor vehicles unless if it is an integral part of the development e.g., tour services for hotels/resorts.
- Personal effects, equipment and machines for maintenance purposes.

Eligibility Criteria:

- Applicant must be a registered business with a valid business license and VAGST registration,
- Proposed project must ultimately be approved by Cabinet as a "Qualifying Project",
- All goods to be imported must be from the "Approved Goods List".

Application Process:

- An application detailing the proposed project and list of goods to be imported (see link below for application form) must be submitted to MCIL for preliminary assessment and feedback. The preliminary assessment then referred to MOF for their assessment. The assessment and application are then referred to the Investment Committee, an intragovernmental panel tasked with evaluating applications for duty concessions before submission to the Cabinet for a final decision.
 - This process may take less than a month if all required supporting information is provided together with the completed application form.
 - Upon approval by the Cabinet, any further requests for an extension of timeframe and additional goods from the approved Qualifying Projects must also be submitted to MCIL for assessment before submission to the Ministry of

Finance for approval. Such requests must be made within the timeframe outlined in the original approval.

Note: A business, once approved for import duty exemption under the Duty Concession Scheme in accordance with the Customs (Development Projects) Regulations 2010, will not be considered for any further exemption under any other concessionary scheme (e.g., Code 121).

Contact:

MCIL – Industry Development & Investment Promotion Division
4th floor ACC Building
+685-20441 / 20442 / 28096
Email: mpal@mcil.gov.ws

Further Information:

See link below for more details on eligibility criteria, guidelines and the application form on the Industry Development page of MCIL's website.

<https://www.mcil.gov.ws/services/investment-promotion-and-industry-development/industry-development/>

InvestPacific

Category: Investment and Other Funding Support

Funded by: Government of New Zealand

Implemented by: TBC

Duration & Key Dates: Expected fund launch by early 2024

Program Objectives and Focus:

InvestPacific is a NZ\$50 million New Zealand-based blended investment fund for the Pacific region. It will target impact investments that strengthen Pacific resilience through inclusive employment, climate resilience and sustainable development outcomes. The New Zealand Government has committed \$17 million over 10 years to establish and manage the Fund. This comprises \$10 million capital contribution for the Fund, \$5 million for a Technical Assistance facility and approximately \$2 million for establishment and capital raising costs. The bulk of funds are to be raised from private capital, as this will be run as a commercial investment fund, with investors seeking both impact and financial returns on their investment. Investment decisions will be made by the investment fund committee, in which the New Zealand Government will not play an active role.

Support Available:

The Fund will provide equity investment funds and/or loans for larger ventures in the Pacific that satisfy a careful assessment process and demonstrate social and economic benefits in the country. The fund is for sizeable (over WST\$1.3 million) ventures, primarily commercial in nature. Smaller ventures may be considered if they can be combined.

Investment areas:

- Target investment size (per investment): NZ\$750,000-\$2,000,000 (WST\$1.3-\$3.3M);
- Investment Structure: Primarily debt (e.g., loans) and equity (e.g., shares), though other financial products (e.g., letters of credit or guarantees) may be available.
- Technical Assistance Facility is available to support development of investment opportunities, investment management and impact measurement for fund investees. For example, early-stage feasibility studies or technical assessments could be funded to support investment analysis and assessment.

Eligibility Criteria:

Detailed eligibility criteria will be finalised once the implementing partner has been selected. Preference will be given to larger ventures that can absorb the minimum investment of WST\$1.3 million but smaller businesses may be considered if they are part of a consortium. The priority sectors include agriculture, fisheries, tourism, digital economy, community infrastructure and off-grid renewable energy.

Application Process:

Interested parties need to make direct contact with the implementing partner, which should be confirmed by June 2023.

Contact:

There will be a Central Fund Manager based in New Zealand and local contacts in each country, including Samoa. Email: invest.pacific@mfat.govt.nz

Market Development Facility

Category: Direct Assistance for Beneficial Business Ventures

Funded by: Government of Australia (with some co-investment by Government of New Zealand)

Implemented by: Palladium (in partnership with Swisscontact)

Duration & Key Dates: January 2022 – June 2027

Program Objectives and Focus:

The Market Development Facility (MDF) is a multi-country program, which promotes sustainable economic development through higher incomes for women and men. They connect individuals, businesses, governments and NGOs with each other and with markets at home and overseas. Economic empowerment of women is central to MDF's work. MDF partners with businesses and other organisations to improve how markets function. Partnerships are often about introducing new, or adapting existing business models, but can also be related to new technologies, innovations, and regulations.

Support Available:

MDF's support is tailored to the needs of each business. MDF listens to what businesses say is needed to implement an idea and negotiates a suitable package of support. MDF typically provides grant funding where the grantee business is co-investing in new business models. Support can be very flexible and cover a wide variety of activities. For example:

- Infrastructure or facilities
- Equipment
- Business and technical advice
- Staff
- Marketing and promotion
- Feasibility studies & business model development
- Supply chain management
- Training
- Climate change adaptation and mitigation.

The financial value of MDF support is also flexible and negotiated. The average value of support from MDF for a single activity is around WST\$75,000. However, support can be as low as WST\$2,000, or over WST\$200,000, depending upon the business establishment or expansion idea. Support funding or technical support from other parties is usually required before MDF will agree to invest.

Eligibility Criteria:

MDF does not have rigid eligibility criteria; all partnerships with MDF are negotiated on a case-by-case basis. However, some key things MDF is looking for are:

- Alignment between the business venture, and MDF's goal (economic development, and increased incomes and jobs, particularly for women),
- A business venture operating in one of MDF's priority industry sectors in Samoa. At the time of preparing this Guide these industry sectors are still being refined,
- Genuine commitment from other partners, including financial co-investment,
- The commercial viability/sustainability of the proposed business model,

Business ventures that can provide useful models or platforms that help others to grow and succeed, and that present wider market benefits for workers, farmers, suppliers, or consumers.

Application Process:

Businesses interested in working with MDF are encouraged to contact an MDF representative in Samoa to arrange a discussion.

Contact:

Frank Lesa, Business Adviser: Frank.Lesa-MDF@thepalladiumgroup.com

Nick Wolf, Pacific Regional Director: Nicholas.Wolf@thepalladiumgroup.com
info-mdf@thepalladiumgroup.com

Further Information:

MDF website: <https://marketdevelopmentfacility.org/pacific>

Markets for Change

Category: Market Vendors, Economic Development, Gender Equality

Funded by: Governments of Australia, New Zealand and Canada

Implemented by: The United Nations through UN Women and UNDP

Duration & Key Dates: 2022-2026

Program Objectives and Focus:

The Markets for Change (M4C) is a UN Women project in partnership with the UNDP and the Government of Samoa and several other Pacific Island countries. It is a 5-year initiative aimed at ensuring that marketplaces in rural and urban areas in the participating countries are safe, inclusive, and non-discriminatory environments, promoting gender equality and women's socio-economic empowerment.

Support Available:

The program focuses on upskilling vendors in markets, upgrading of market related infrastructure, improving market management and the introduction of policies that allow markets to function better. M4C does not give out grants or small loans to vendors or the market administrators. The project can fund various types of training for vendors such as:

- Business management
- Food preparation
- Disaster management
- Branding and marking

The project will draw on third parties such as banks and other credit providers to educate vendors of the services they can provide for small business operators.

Eligibility Criteria:

All forms of support mentioned above are mainly available to members of the market vendor associations for the Fugalei, Salelologa and Savalalo (Fish) Markets only. Vendors outside of these markets may be included in training programs and workshops. Allocation of empowering assets and infrastructure support will only be given to the vendors registered and under the jurisdiction of the Accident Compensation Corporation (ACC), Ministry of Agriculture and Fisheries (MAF), and the Samoa Land Corporation (SLC) within the 3 project sites.

Application Process:

Once market vendor associations are established (in mid-2023) for Fugalei, Salelologa and Savalalo, the respective presidents of each association can submit written applications directly to the Project Coordinator (contact below). Applications will be reviewed by the Assistant CEO who is the focal point of that particular market, the Project Coordinator and a regional procurement representative. Vendors not belonging to associations in one of the 3 beneficiary sites should contact one of the 3 entities above (ACC, MAF, SLC) or the Ministry of Women, Community and Social Development for the possible inclusion in trainings and workshops.

Contact:

Eric Clem Groves, Project Coordinator/Samoa Country Lead, M4C Project

One UN House, Tuanaimoto, Samoa

+685-23670 ext. 34, eric.groves@unwomen.org

Further information:

Press Release: <https://asiapacific.unwomen.org/en/news-and-events/stories/2021/03/markets-for-change-project-stakeholders-in-samoa-discuss-phase-ii-design>

Pacific Covid-19 Business Recovery Program

Category: Business advisory support services.

Funded by: Asian Development Bank, Sydney

Implemented by: DT Global, Governments of New Zealand and Australia.

Duration & Key Dates: 2022 to mid-2024 (may conclude earlier if funds are exhausted).

Program Objectives and Focus:

To assist locally owned Small and Medium Enterprises (SMEs) to rebuild their business following the disruptions created by Covid-19. Free, tailored business advisory services provided directly to the approved SMEs by a local National Business Advisor. No financial or technical support is available. The program operates in 6 Pacific Island countries, including Samoa, and also provides business enabling environment and institutional strengthening support services to government and relevant organisations.

Eligibility Criteria:

Business development services are available to locally owned, formally registered businesses that:

- Employ up to 30 people,
- Can demonstrate Covid-19 related negative impacts on turnover and employment,
- Are not engaged in retail or wholesale activities or have any involvement in tobacco, alcohol or gambling business activities.

Eligible business entities in all other industry sectors will be considered. Preference will be given to women owned or managed businesses that satisfy the above criteria.

Support Available:

Approved SMEs will be provided with up to 5 days of business support services by the National Business Advisor (NBA) at no cost and on a strictly confidential basis. The support services will be agreed between the SME and the NBA and will focus on the identified 2-3 key business revival and growth problems confronting the business.

Services can include a wide variety of business management and growth issues, from improved financial management or e-commerce to effective marketing strategies in a changed business environment. Technical support services such as equipment sourcing/maintenance or crop production management are not available. At the end of the services the SME will be provided with a brief Business Recovery Plan that outlines the follow up work to be undertaken by the SME and possible additional support from other agencies.

Application Process:

There are no application forms or complex approval processes.

- Simply email the contact below.
- Eligible businesses will be interviewed by the NBA to confirm eligibility and to discuss how best the Program can help.
- This will be followed by a submission presented to an assessment panel in Australia/New Zealand to agree on the SMEs inclusion. This process normally takes 2-3 weeks, and the NBA will email the SME with the outcome and, if approved, confirm what support services will be provided.
- An email response indicating interest to go ahead is all that is required by the business.
- The NBA would then outline the proposed timetable and commence the support services that may be provided over a 6-week period.

Contact:

The point of contact is the NBA based in Apia – there is no Program office. The contact details are:

Raj Singh – National Business Advisor

Mobile: +685-777-1392, Email: rajendra@synbizsolutions.com

General information on the business development services offered by the program is available from:

John Hardin - MSME Development Expert, Sydney

ADB Pacific CBRP

Mobile: +61 414703833, Email: john@hardin.com.au

Pacific Horticultural and Agricultural Market Access Program (PHAMA) Plus

Category: Agribusiness Export Support Program

Funded by: Governments of Australia and New Zealand

Implemented by: DT Global Australia Pty Ltd.

Duration: July 2022 - June 2026

Program Objectives and Focus:

PHAMA Plus provides practical and targeted assistance to help Pacific Island countries manage overseas market entry standards and regulations in areas such as quarantine requirements, product packaging, and labelling when exporting agricultural and value-added products. PHAMA Plus can also assist with gaining access for agricultural products into new markets and help manage issues associated with maintaining and improving existing trade. In Samoa, taro, nonu and kava are the crops selected for priority support from PHAMA Plus, but the program will consider other agriculture commodities on a case-by-case basis.

Support Available:

PHAMA Plus works with government, farmer organizations and individual businesses and provides technical assistance and guidance on improving processes to satisfy overseas market requirements (i.e., development of the hot water treatment to manage surface pests for the export of fresh taro into NZ). PHAMA Plus also supports Market Access requests through MAF (i.e., development of a Biosecurity Protocol to export fresh taro into Australia). PHAMA Plus can also provide technical support through selected experts, such as research or designing of equipment. An intervention will include resources as determined in a cost sharing mechanism (e.g., 50:50 or 60:40 ratio) as agreed with a partner. This approach has been adopted to ensure program sustainability.

Eligibility Criteria:

PHAMA Plus works with market partners that include government bodies, farmer organizations and reputable individual businesses that support farmers and households with income earning opportunities. Preference will be given to business projects involving the priority sectors noted above.

Application Process:

Interested businesses will be required to provide a concept note detailing what kind of action is needed to support the business and how the project will have flow on benefits to involved households. PHAMA Plus works through a Concept Note-Intervention Description-Partnership Agreement process, and the PHAMA Plus office in Samoa can be contacted for an initial discussion on how the process can be initiated.

A signed partnership agreement between PHAMA Plus and Partner is a pre-requisite for the intervention to be implemented.

Contact:

Asuao Kirifi Pouono, Country Manager, k.pouono@phamaplus.com.au

Pueata Tanielu, National Facilitator, p.tanielu@phamaplus.com.au

Level 5, Development Bank of Samoa, Apia, Samoa

+685-38442

Further Information:

PHAMA Plus website - <https://phamaplus.com.au/>

PHAMA Plus FB page - <https://www.facebook.com/PHAMAPlusProgram>

Pacific Trade Invest

Category: Export, Investment, Tourism

Funded by: Governments of Australia, New Zealand, and The People's Republic of China

Implemented by: Pacific Trade Invest / Pacific Islands Forum Secretariat

Duration & Key Dates: Ongoing

Program Objectives and Focus:

Pacific Trade Invest (PTI) is the trade and investment promotion network of the Pacific Islands Forum Secretariat (PIFS) with offices in Auckland, Beijing, Geneva, and Sydney and with an office undertaking similar services in Tokyo (the Pacific Islands Centre). As the region's lead trade and investment promotion agency, PTI facilitates trade, investment and tourism deals between the economies of the Pacific Island Countries and Territories and the rest of the world.

Support Available:

PTI can assist with growing your exports in the following ways:

- Facilitating business introductions, connecting Pacific exporters to buyers worldwide,
- Showcasing Pacific products through global networks, such as trade shows and industry contacts,
- Sharing information on global industries and markets,
- Capacity-building and upskilling opportunities (courses on marketing, social media, digital design, etc.),
- Providing free and relevant resources to support your business development journey such as exporting pricing guides, market information, cashflow forecast templates, etc.).

PTI connects investment-ready businesses in the Pacific with potential investors worldwide through an up-to-date online investment directory and global networks. PTI can also support tourism operators in Samoa to build their online presence, streamline their digital and management systems, and enhance their marketing capabilities, to better connect with global markets. PTI has pioneered payment gateways and other digital solutions to grow tourism.

Eligibility Criteria:

- Must be a formally registered business operating in Samoa or another Pacific Island country for most forms of support,
- Must be export ready and/or investment ready. (Free PTI resources can help businesses assess their export or investment readiness).

Application Process:

Businesses interested in working with PTI can make phone or email contact to arrange a discussion.

Contact:

It is best to contact the PTI office in the country to which you intend to export or attract a suitable investor. It is highly recommended to subscribe to their newsletters to receive timely notices of new opportunities.

Further Information:

PTI Website: <https://pacifictradeinvest.com/> (links to each country program available through website)

Pacific Islands Centre Japan website: <https://pic.or.jp/en/about/>

PTI Australia FB page: <https://www.facebook.com/PacificTradeInvest>

PTI New Zealand FB page: <https://www.facebook.com/pacifictradeinvestnz>

Samoa Accelerator Lab

Category: Innovation

Funded by: The Government of Germany and United Nations Development Programme (UNDP)

Implemented by: UNDP

Duration & Key Dates: Ongoing

Program Objectives and Focus:

Accelerator Labs is a global program focussed on sustainable development. It provides workshops and training programs on what works and what does not when it comes to sustainable development, testing new ways of working to address social and environmental challenges, and creating a new capability for decision-makers to develop mutually reinforcing solutions to tackle today's challenges. Accelerator Labs itself is a concept, and not a physical space.

Support Available:

For the private sector in Samoa, support is largely in the form of technical assistance, such as workshops and trainings. The Accelerator Labs program can assist businesses with innovative concepts that will help the implementation of business solutions that enhance sustainable development.

Eligibility Criteria:

Registered businesses can partner with Accelerator Labs. Proposed business activities must be aligned with the UN Sustainable Development Goals (<https://sdgs.un.org/goals>).

Application Process:

Interested businesses can start by contacting the UNDP office in Apia with an expression of interest, briefly describing the business, proposed activities and the request for support, indicating relevant SDGs and how the said activities will contribute to sustainable development in Samoa. The next step would be a formalized partnership between UNDP and the business, with UNDP handling implementation logistics and required funding.

Contact:

UNDP Office

One UN House, Tuanaimoto, Apia, Samoa

+685 23670 (ext. 66)

acc.lab.ws@undp.org

Further Information:

UNDP Accelerator Labs webpage: <https://www.undp.org/acceleratorlabs/undp-accelerator-labs-samoa-niue-cook-islands-and-tokelau>

UN Sustainable Development Goals: <https://sdgs.un.org/goals>

Samoa Agribusiness Support (SABS) Project

Category: Agribusiness, Loan Guarantees and Business Development Support

Funded by: Asian Development Bank, the Governments of Samoa and Australia and qualified commercial agribusiness investors.

Implemented by: The Ministry of Finance - SABS Project Management Unit

Duration & Key Dates: 2014 - January 2024. *(Note: Project will be reviewed in 2023 and any follow up phase may be different in nature.)*

Program Objectives and Focus:

The SABS project aims to support the commercial production and export of agricultural and value-added agricultural products by improving the capabilities of eligible agribusiness ventures to access finance.

Support Available:

Under agreements with participating banks in Samoa, SABS can offer eligible agribusinesses funding support that involves:

- a guarantee of up to 65% of the value of a loan between WST\$100,000 and WST\$1,500,000,
- 25% of the related loan is interest free and this is regarded as supplementary seed capital to help implement the approved business activity. The borrower pays an agreed interest on the balance of the total loan amount,
- SABS can also refund up to 80% of the cost of outside assistance to strengthen the supported business venture, such as marketing, hire of a consultant, research and development, hire of an accountant, etc. The agreed services are verified by the SABS Facility Manager but can range from technical support for research and development or marketing costs to accountancy support services on a case by case with the Facility Manager.

Eligibility Criteria:

Supported agribusinesses need to be medium to larger scale ventures that have been operating for at least one year (start-up businesses are not eligible).

Application Process:

- Contact SABS for initial discussion with the Facility Manager (below) to determine the eligibility of the business and the proposed expansion or diversification.
- This would be followed by a thorough due diligence that includes a review of the business's financial records/statements and an ability to provide collateral for 35% of the required loan.
- This process can be lengthy if the above requirements are not clearly evident from the outset.

Contact:

Donald Leumaga, Facility Manager

+685-7605090, donald.leumaga@mof.gov.ws, dleumaga@gmail.com

Eteise Moananu: eteise.moananu@mof.gov.ws

Housed within the Ministry of Finance,
Level 7, Central Bank building, Apia, Samoa.
Phone: +685-34427

Further Information:

SABS FB page: <https://www.facebook.com/SamoaAgri/>

Samoa Business Hub (SBH)

Category: Business Training, Professional Business Advisory, Mentoring, Facilitating Access to Finance, Loan Guarantee Scheme.

Funded by: Jointly funded by the Governments of New Zealand and Samoa

Implemented by: Samoa Business Hub

Duration & Key Dates: Ongoing (*Note: SBH is currently finalising a revised strategy and support services and facilities may change by the end of 2023.*)

Program Objectives and Focus:

SBH is the key private sector support program operating in Samoa. The core objectives are to support the development of a more resilient, productive and competitive private sector that can contribute to inclusive economic growth, improved livelihood opportunities and flow on community benefits in Samoa.

SBH provides business training, professional business advice, loan collateral, support services and mentoring to the full spectrum of business enterprises – start-up and microenterprises, through to small and medium size enterprises. SBH administers the Business Loan Guarantee Scheme (BLGS) that can provide eligible businesses with collateral for any business to local banks.

Support Available:

Business Training

Business Plan Training: Business Nurturing (2 weeks), Business Elevation (3 weeks), and a Business Growth Program (3 weeks – 10 months).

Specialised and tailor-made training:

- Short Training Courses
 - Business Management
 - Customer Services & Tour Guiding
 - Project Management
 - Youth Business Incubator
 - ICT – Women in Agriculture, People with Disability
- Small Business Operation Certificate Level 2 (SQA Accredited), (5 months)

Business Support and Mentoring

SBH staff provide ongoing support services to clients who have completed appropriate training courses, including those who received a loan guarantee, to help resolve any business or loan servicing challenges. These support services are usually provided to clients on a one-to-one basis but may also be provided via groups of clients in a particular area to assist with experience and information sharing.

Business Loan Guarantee Scheme (BLGS)

SBH can also provide guarantees for bank loans (up to SAT 100,00) provided to clients that have completed the required training and when the business has been positively assessed by SBH staff as being able to make the required repayments. The limits of the guarantees are as follows:

Loan Amount (SAT)	Loan Amount Guaranteed SAT)	Financial Institutions
Up to 20,000	100%	ANZ, BSP, SCB, NBS, DBS
20,000 – 100,000	80%. (partial guarantee)	SCB, NBS, DBS

Green Business Support Credit (GBSC)

SBH also administers an internal pilot project called the Green Business Support Credit (GBSC) scheme that offers SBH clients alternative financing options and is also a steppingstone for SBH clients that do not have access to traditional loan financing options or do not meet bank lending requirements. Under this scheme small business owners will have access to savings accounts to help them start an account with a bank that can be used as evidence of their credit history with SBH. The small business will ultimately graduate into the formal banking system and to the BLGS (see above). The GBSC program operates through the existing cohorts (small business owner groups) in Upolu and Savaii.

Loan Amount (SAT)	Loan Amount Guaranteed SAT)	Collateral
Max at SAT \$10,000	100%	Micro-insurance 2%

SBH staff will work with a client seeking a loan to work through the business project to test its ability to service loan repayments and, where appropriate, will offer the lender a guarantee to pay the outstanding amount of the loan if the borrower is unable to make the repayments. The lender will undertake its own assessment of the business project and will negotiate the terms and conditions directly with the SBH client.

SBH will monitor the loan repayment performance of the client and provide guidance on how the problems in meeting repayments can be resolved in order to avoid the bank calling on the guarantee. The bank providing the loan will undertake its normal loan repayment monitoring and will expect that the borrower makes every effort to honour its obligations.

Eligibility Criteria:

There are no strict eligibility criteria for receiving general support from SBH, apart from the requirement that the person is permanent resident of Samoa, and that the enterprise is at least 50% locally owned. Preference will be given to women entrepreneurs and to disabled persons if the demand for support services is limited at the time.

The eligibility criteria applying to businesses seeking loan guarantees include majority local ownership of a formally registered venture that is not engaged in harmful or illegal activities – there are no industry sector restrictions. Businesses will need to provide SBH with all the required information for a careful assessment of their ability to service the requested loan and if this assessment is negative SBH will not offer a guarantee to the bank.

Application Process:

Interested individuals and businesses should make direct contact with SBH to discuss their needs and the next steps. The application and commencement procedures vary between the different training and support programs.

Contact:

Samoa Business Hub
Le Sanalele Complex, Apia, Samoa
Phone: +685-84 22770, Email: info@samoabusinesshub.ws

Further Information:

Samoa Business Hub website: www.samoabusinesshub.ws

Samoa Cocoa Export Improvement Program

"Improved Livelihoods through Increased Protection of the Premium Cocoa Value Chain"

Category: Agribusiness, Market Access

Funded by: Government of New Zealand

Implemented by: SPS Biosecurity / SPS Biota

Duration & Key Dates: 01/07/2020 – 30/06/2024

Program Objectives and Focus:

The Programme is a partnership with Whittaker's Chocolate, SPS Biosecurity and Savaii Cocoa to reduce export supply constraints by improving farming systems and the cocoa value chain. Focus of the program is restricted to Savaii cocoa farmers. 2023 is the third implementation year of Phase II, which has been building on accomplishments achieved during Phase I, mainly in regard to improved productivity and higher financial returns obtained by smallholder farmers.

The Programme also wishes to contribute to the transformation of the Samoan cocoa industry, to become more cohesive and inclusive by supporting the efforts of local cocoa industry players, mainly the Samoa Koko Industry Association and Ministry of Agriculture and Fisheries. The Programme's aim is to improve coordination, collaboration and communication among all stakeholders so that farmers are receiving the same messages and are aware of available support systems.

Support Available:

Participating farmers can receive cocoa seedlings, agricultural inputs & equipment, technical assistance, capacity building and guidance on market access.

Eligibility Criteria:

No restrictions as long as the potential beneficiary is a smallholder cacao farmer on Savaii. Proximity to the central processing facility in Asau is also beneficial.

Application Process:

Register with Savai'i Koko Cooperative Farming under the Approved Supplier Programme.

Contact:

Pavel Muron, Offshore Programmes Manager, SPS Biota: pavel.muron@spsbiota.co.nz

Tupai Saleimoa Vaai, Savai'i Koko founder & owner: salevaai@gmail.com

Further Information:

SPS Biota FB page: <https://web.facebook.com/SPSBiota>

SPS Biota website: <https://spsbiota.co.nz/pages/offshore-programs>

Press Release: <https://spsbiota.co.nz/blogs/news/savai-i-cocoa-farmers-reclaim-back-their-lost-fame>

Press Release: <https://spsbiota.co.nz/blogs/news/so-good-to-be-back-monitoring-visit-to-samoa>

Samoa Tourism Recovery and Resilience Programme

Category: Tourism, Investment

Funded by: Government of New Zealand

Implemented by: Samoa Tourism Authority

Duration & Key Dates: until June 2024

Program Objectives and Focus:

As part of its post COVID-19 tourism industry recovery efforts, the objective of the Samoa Tourism Recovery and Resilience Program (STRRP) is to build a sustainable, inclusive and more profitable tourism model which is able to withstand any subsequent or unanticipated events.

The targeted outputs of the Program include:

- upgrade and improvement of priority attraction sites,
- delivery of a pilot program for the production of cultural heritage products,
- destination marketing and research particularly on the development and implementation of a destination reposition strategy and also the development of sustainable tourism policies that align with the Pacific Sustainable Tourism Framework,
- training for the tourism sector along with the development and delivery of a tourism sector business and employee skills training program, focusing on COVID-19 recovery, and
- capacity building, which looks at developing and implementing programs and activities to upskill tourism and hospitality staff nation-wide.

Support Available:

The STRRP can assist tourism operators by:

- Upgrading and improving tourism attraction sites which are priority for the tourism sector,
- Facilitating training for business and employee skills, which focuses on COVID-19 recovery,
- Conducting upskilling of tourism and hospitality staff,
- Conducting programs for the production of cultural heritage products.

Eligibility Criteria:

- Must be a registered business with valid business license,
- Must be currently operating as a tourism business operator or provide tourism or hospitality related services.

Application Process:

Tourism operators or providers of tourism related activities may contact the Samoa Tourism Authority for further information on how to access the available support.

Contact:

Samoa Tourism Authority

Ground floor FMFMII Building, Apia, Samoa

Phone: +685-63500, Email: info@samoa.travel

Further Information:

Press Release - www.samoatourism.org/articles/432/new-zealand-support-for-samoa-tourism-recovery-and-resilience-program



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