

KĀTAKI 'O FAKATOKANGA'I ANGE

'E kamata 'a hono nō atu mei he Pangike Langa Fakalalakala 'o Tonga, 'i Mā'asi, 2026, 'a e pa'anga kuo vahe'i mei he Pule'anga Tongá ki he ngaahi taumu'a ko 'eni:

1. Ngaahi Nō ki he ngaue fakapisinisi ' i he ngaahi sekitoa kehekehe 'o hange ko e ngaue Faka'enisinia (mechanical), Falekoloa, Falekai, Kautaha Langa, Ngoue kehekehe, Takimamata, Toutai, etc.
2. Nō ki he ngaahi pisinisi iiki fakatautaha pe fakakulupu ma'ae Kakai fefine.
3. Nō ki he totongi ako ma'ae fanau kuo 'i he Foomu 6 pe 7 pea mo kinautolu 'i he 'Univēsiiti pe ko e ngaahi Ako Mā'olunga fakatekinikale ma'a kinautolu kuo 'osi mei he High School.
4. Nō ki he Ngaahi fiema'u lalahi 'a e ngaahi 'apiako 'oku 'ikai pule'i pe fakalele 'e he Pule'anga.
5. Nō ki he 'ave Fakafalemahaki ki muli 'o ha fa'ahinga 'oku 'ikai lava fai honau faito'o 'i Tonga ni (Health Referral Loans).

Ko e lōloa mo e taimi totongi fakafoki 'oe ngaahi Nō ko 'eni, kau ai mo e totongi tupu (interest) 'e muimui ofi pē ia 'i he ngaahi tu'utu'uni 'oku 'omai 'i he Aleapau Ngāue pea mo e Pule'anga Tonga. Katakai 'o fetu'utaki ki ha 'Ofisa Nō mei he Pangike Langa Fakalalakala 'o Tonga kapau te ke fiema'u ha ngaahi fakamatala fakaikiiki.

'OKU MAHU'INGA KE TOTONGI FAKAFOKI E NGAahi Nō KO 'ENI' KOE'UHI KE MA'U FAINGAMALIE MEI AI HO NGAahi KAUNGĀ'API

MĀLŌ

GDL CHECKLIST – NON-GOVERNMENT TERTIARY SCHOOL LOAN

(NŌ KI HE NGAahi FIEMA'U LALAHI 'A E NGAahi 'API AKO 'OKU 'IKAI PULE'I PE FAKALELE 'E HE PULE'ANGA – T\$10 MILIONA)

OBJECTIVE (TAUMU'A)

- a) To provide financial assistance under the Government Development Loan Programme to non-government tertiary schools' registered Bodies of Executives/Associations. (Ke lava tokonia fakanō e ngaahi ako'anga 'ikai pule'i pe fakalele 'e he Pule'anga).
- b) To support the implementation of projects and activities that equip students with practical, relevant skills aligned with Government budget priorities and National Development objectives. (Ke lava tokoni'i e ngaahi fiema'u fakame'angāue mo ha ngaahi ngāue lalahi 'a e ngaahi 'api ako ko 'eni ki he lelei fakalūkufua 'a e fanau ako mo honau kaha'u).
- c) To ensure funded projects contribute to workforce readiness and meaningful economic participation following completion of education. (Ke tokonia e ngaahi ngāue 'e fiema'u fakapa'anga 'e he ngaahi 'api ako ko 'eni ki he tokonia e kaha'u 'o e fānau ako ki he lelei fakalūkufua 'a e fonua).

LOAN ELIGIBILITY (NGAAHI FIEMA'U KI HE TAHA 'E KOLE NO)

- d) Applicants must be a non-government tertiary school's registered Body of Executives/Associations in Tonga. (Ko e sino pe 'api ako 'e kole nō kuopau ke lēsisita 'i Tongá ni).
- e) The loan must be applied for and administered by the recognised Executives/Associations of the institution. (Kuo pau ke fakapapau'i ko kinautolu te nau fai e kole nō kuo 'osi fakamafai'i kinautolu ke nau fakafofonga'i e 'apiako ko ia).
- f) Applicants with prior or outstanding loans under other Government loan schemes (including TC Gita Recovery Loan Fund, Micro Loans for Women, Agriculture Managed Fund, and Fisheries Export Development Fund) are ineligible unless written Government support is obtained. (Koe 'ap iako 'e kole nō kuopau 'oku 'ikai ha'anau fa'ahinga nō lolotonga 'i he ngaahi polokalama nō 'a e Pule'anga tuku kehe kapau kuo ma'u ha tohi mei he Pule'anga 'o fakangofua kenau Nō).

LOAN CRITERIA (NGAAHI TU'UTU'UNI KI HE NO)

a) Purpose of Loan:

Loans must be used to implement activities or projects that provide students with practical and relevant skills that prepare them for meaningful contribution to the economy, consistent with Government budget priorities and national development objectives. (Ko e nō ke fakapa'anga 'aki ha ngaahi fiema'u lalahi 'a e 'api ako ki he lelei fakalūkufua 'a e fanau ako mo honau kaha'u).

b) Eligible Applicant:

Loan must be in respect of a non-government tertiary school's registered Body of Executives/Associations. (Ko e nō ki he 'apiako 'ikai pule'i pe fakalele 'e he Pule'anga, kuo 'osi lēsisita pea ko e fa'ahinga 'oku nau fakafongai e kole nō kuo'osi fakamafai'i 'e he 'apiako).

c) Loan Amount: Maximum loan amount of T\$3,000,000.00 per applicant, subject to business plan and programme budget. (Lahitaha 'e ala nō ko e T\$3 miliona 'o fakatatau ki he palani ngāue mo e 'esitimeti ngāue mei he 'apiako).

d) Repayment Capacity:

Applicant must demonstrate the ability to repay the loan within the approved repayment period. (Kuo pau ke malava 'a e 'apiako ke fakapapau'i te ne lava 'o totongi fakafoki 'a e nō he taimi 'e fiema'u ke totongi fakafoki ai e Nō).

e) Collateral / Security Requirements:

Guarantor(s) must have an individual or collective net worth equivalent to the requested loan amount; and/or

Borrower or guarantor may offer property or assets as collateral (Fiema'u ke 'i ai ha ngaahi founa ke malu'i 'aki e nō ko ia kau ai e guarantor pe koloa malu'i).

f) Prior Loans:

Priority is given to Executives/Associations with no existing Government loan exposure. Applicants with other loans must demonstrate good repayment history. (Mahu'inga ke 'ikai ha toe nō kehe pe mo'ua 'o e 'apiako pea lelei foki honau lēkooti fakanō).

g) Maximum loan term of five (5) years. (Taimi totongi fakafoki 'o e no ko e ta'u 'e nima).

REQUIRED DOCUMENTS (NGAAHI PEPA E FIEMA'U KE FAKAKAKATO MAI)

- Complete Loan application form (Fakafonu kakato mai e foomu kole nō)
- Project proposal from the Executives/Associations clearly demonstrating how the project contributes to skill development and domestic needs (Ko e ngaahi fakamatala fekau'aki mo e poloseki ke fakapa'anga 'o kau ai 'ene tokoni ki he fiema'u 'a e 'apiako mo e fānau ako).
- Written confirmation or endorsement from the relevant non-government tertiary school (where applicable). (Tohi ke fakamafai'i kinautolu te nau fakafongai e 'apiako he ngaahi ngāue fakanō).
- Evidence of repayment capacity within the loan term. (Ngaahi fakamo'oni ki he ivi fakapa'anga e 'apiako ke ne totongi fakafoki e Nō, Fakamatala Pa'anga ki he ta'u 'e 2 kuo hili pea mo e fakamatala pa'anga fakaangaanga ki he mahina 'e 12 ka hoko mai mo hono ngaahi makatu'unga).
- Guarantor documentation demonstrating individual or collective net worth equal to the loan amount. (Ngaahi fakamatala 'e ala tokoni ki he falala'anga fakapa'anga 'o kinautolu tenau malu'i 'a e nō).
- Valuation reports for any property or assets offered as collateral. (Ngaahi tohi fakamo'oni e mahu'inga fakapa'anga 'o e ngaahi koloa ke malu'i 'aki 'a e Nō).
- Any written Government approval (where prior Government loans exist). (Tohi mei he Pule'anga 'e ala tokoni ki he kole Nō).
- Supporting documents relevant to the proposed project. (Ngaahi fakamatala kehekehe pe 'e lava tokoni ki hono fakakaukau'i mo hono tali 'oe kole Nō).

