

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 – PRIVATE SECTOR DEVELOPMENT LOAN

(NGAAHI NŌ KI HE NGĀUE FAKAPISINISI TAAUTAHA - T\$30 MILIONA)

OBJECTIVE (TAUMU'A)

- a) To provide financial assistance to formal and informal businesses in Tonga to promote private sector growth, enterprise development, and economic diversification. (Nō ke fakapa'anga e ngaahi pisinisi kuo lēsisita pe te'eki ai ke lēsisita 'i he ngaahi sekitoa kehekehe ke faka'ai'ai e ngāue fakapisinisi ke tupulaki mo e taukei ngāue fakapisinisi 'i Tonga ni)
- b) To encourage sustainable business practices, employment creation, and alignment with national development priorities. ('Oku mahu'inga ki he Pule'anga hono faka'ai'ai e ngāue fakapisinisi taautaha ke tupulaki mo fakangaue'i e hako tupu 'o e fonuá pea fakalalakala kimu'a 'etau ngāue langa fakalalakala)
- c) To manage risks to the GDL fund through proper collateral and guarantees as required. (Ke fakapapau'i 'oku fakahoko e gaahi Nō ko 'eni 'i ha founga 'oku malu mo falala'anga)

LOAN ELIGIBILITY (NGAAHI FIEMA'U FELAVE'I MO E TOKOTAHA KOLE NŌ)

- a) **Tier 1 Applicants: (Kulupu 'Uluaki)**
-Formal businesses only, registered in Tonga, operating for at least 36 consecutive months, and holding a valid business license. (Ngaahi pisinisi kuo 'osi lēsisita 'i Tongá ni pea ngāue hokohoko he mahina 'e 36, pea 'oku 'i ai 'ene laiseni pisinisi he lolotonga ni)
- b) **Tier 2 Applicants: (Kulupu hono ua)**
-Formal or informal businesses, operating or newly established in Tonga. (Ngaahi pisinisi kuo lēsisita pe 'amanaki ke lēsisita pe kamakamata fo'ou 'i Tonga ni).
- c) **Tier 3 Applicants: (Kulupu hono tolu)**
-Skilled graduates with a business established in Tonga within the last 2 years. (Tokotaha toki 'osi mei ha ako mā'olunga pē 'Univēsiiti pea kuo ne kamata ha'ane pisinisi he vaha'a ta'u 'e ua kuohili)
- d) Applicants must not have prior or outstanding government loans under other schemes (e.g., TC Gita Recovery, Micro Loans for Women, Agriculture Managed Fund, Fisheries Export Development Fund) unless

written government approval is obtained. (Ko kinautolu 'oku 'I ai ha'anau nō pe mo'ua lolotonga ki he Pule'angá, 'e fiema'u ha tohi mei he Pule'anga ke lava ke nau kau he Nō ko 'eni)

- e) Businesses must provide evidence of legal registration, valid business license, and proof of IRD number (TIN); export licenses if relevant. (Fiema'u e ngaahi tohi fakamo'oni hono lēsisita mo ha ngaahi tohi mei he Potungae Tukupau pe ko ha laiseni ke hū koloa atu ki muli)
- f) Informal businesses are eligible only under Tier 2 and require a viable guarantor. (Ngaahi pisinisi te'eki ai ke laiseni tenau lava 'o kau he Nōhe Kulupu hono ua pē, ka 'e fiema'u ha tokotaha kaungā malu'i 'o e Nō)
- g) Applicants failing to provide required documentation or meeting general eligibility criteria are ineligible. (Ko kinautolu he 'ikai lava fakakakato mai e ngaahi tohi 'oku fiema'u 'e faingata'a ke mou lava 'o Nō)

LOAN CRITERIA (NGAAHI FIEMA'U KI HE NŌ)

- a) Business Plan: Clear description of business activities, operational plan, and financial projections. (Palani fakapisinisi 'o fakaikiiki mai e ngaahi ngāue fakapisinisi 'e fakahoko, founa ngāue mo e ngaahi fakafuofua fakapa'anga felāve'i mo e ola 'o e pisinisi)
- b) Financial Statements: Last 2–3 years for existing businesses; proof of capital/assets for new businesses; recent bank statements. (Ngaahi fakamatala fakapa'anga 'o e ola e pisinisi he ta'u 'e ua pe tolu kuo hili fakataha mo e fakamatala pe 'akauni mei he Pangikē 'oku ke lolotonga ngāue'aki)
- c) Loan Amount & Allocation: Major Projects (T\$200k–T\$500k), Pilot Initiatives (up to T\$200k), Skills Boost (up to T\$100k). (Lahi 'o e Nō: Ngaahi pisinisi lalahi 'osi lēsisita ko e kautaha (T\$2 kilu – T\$5 kilu); Ngaahi pisinisi kamakamata fo'ou (mā'olunga taha ko e T\$2 kilu) pea ko e ngaahi pisinisi ki he fakalelei taukei ngāue (mā'olunga taha ko e T\$1 kilu).
- d) Interest Rate: 3% per annum. (Totongi tupu peseti 'e 3 he ta'u)
- e) Loan Term & Grace Period: Maximum 5 years including 3 months grace period, structured repayments approved by TDB. (Lōloa 'o e taimi totongi fakafoki 'o e ngaahi Nō ko 'eni ko e ta'u 'e nima. 'E lava ke kamata hono totongi fakafoki 'o e Nō hili ha mahina 'e tolu mei hono fakamo'oni 'o e aleapau noo, ke kamata 'a e Nōpea 'e toki fakaikiiki atu 'e he Pangike Fakalalakaka he taimi 'e tali ai e No)
- f) Eligible Sectors: (Ngaahi Sekitoa ke poupu'i)
Agriculture and agribusiness, including processing and value-added activities.
Manufacturing and light industrial production. (Ngoue kehekehe mo hono fakapisinisi'i kau ki ai e toutai, ngaahi gāue ke teuteu e ngaahi koloa ngoue ke fakatau atu fakalotofonua pe ki muli, ngaahi pisinisi fakangāue pe ngaohi koloa, fakasevesi, fakatakimamata, ngāue fakamea'a 'a e kakai fefine mo tangata, ngaahi pisinisi 'e tokoni ki hono fakangaue'i e kakai 'o e fonua mo tokoni ki he langa faka'ekonomika 'o Tonga) Services that contribute to employment creation and economic growth.
- g) Collateral / Security: Security for all Private Sector Development Loans shall comply with TDB's requirements and its standard procedures. (Ngaahi koloa malu'i 'e muimui ofi pē 'i he ngaahi fiema'u malu'i anga maheni 'a e Pangikē Langa Fakalalakaka 'o Tonga)
- h) Formal businesses: Insured assets listed as collateral to minimize risk and protect the GDL fund. (Ngaahi pisinisi kuo lēsisita 'e mahu'inga ke malu'i (insure) e ngaahi koloa malu'i)
- i) Informal businesses: Viable guarantor required. (Ngaahi pisinisi te'eki ai ke lēsisita 'e mahu'inga ke 'i ai ha kaungā malu'i 'o e totongi Nō)
- j) Use of Funds: Funds must be used exclusively for approved business/project purposes; misuse may result in loan recall. (Mahu'inga ke ngāue'aki e pa'anga Nō ki he tauma'u 'o e Nō he 'e lava ke kaniseli 'a e Nō kapau 'e fakapapau'i hano pa'usi'l pe ngāue hala'aki 'o e pa'anga Nō).

- k) **Monitoring & Reporting:** Borrowers must submit periodic updates on business progress, financial performance, and compliance with loan terms. ('E fiema'u ha ngaahi fakamatala ki he ola e ngāue 'a e pisinisi mei he Nō pea 'e toki fakaikiiki atu ia he tohi alepau Nō)

REQUIRED DOCUMENTS (NGAAHI PEPA 'E FIEMA'U)

- Completed Loan application form (Fakafonu kakato mai e foomu kole Nō)

- Current business license and IRD/TIN proof (export licenses if applicable) (Ngaahi tohi fakamo'oni hono lēsisita e pisinisi mo e ngaahi tohi felāve'l mo e pisinisi)

- National ID / Valid Passport (Paasipooti pe tohi ID 'o kinautolu te nau kole nō ma'ae pisinisi)

- Clear business plan with operational and financial details (Palani ngāue 'a e pisinisi mo hono fakaikiiki fakapa'anga 'e ngāue'aki ki ai 'a e pa'anga Nō)

- Financial statements for the last 2–3 years, or proof of capital/assets for new businesses (Ngaahi fakamatala fakapa'anga 'o e ola he ta'u 'e ua pe tolu kuo'osi mo e ngaahi fakamo'oni 'o e ngaahi koloa tu'uma'u 'a e pisinisi)

- Bank statements for current quarters (Lēkooti 'o e 'akauni mei he Pangikē ki he kuata kuo hili)

- Copy of other loan requests/approvals from other institutions related to this investment (Tatau 'o ha kole Nō pe ko ha kongā 'o e Nō kuo tali 'e ha Pangikē kehe)

- Evidence of insured assets provided as collateral (formal businesses) (Fakamo'oni hono malu'i 'o e ngaahi koloa 'a e pisinisi [ngaahi pisinisi kuo lēsisita])

- Guarantor / Co-borrower documentation (if applicable, especially for informal businesses) (Tohi fakamo'oni ki ha taha 'e kaungā Nō pe malu'i (Guarantor) 'o e Nō)

- CT clearance and tax clearance from MORC (Tohi mei he Potungāue Tukupou 'oku 'ikai ha mo'ua lolotonga 'o e pisinisi pe ko e tokotaha kole Nō)

- Any written government approval if prior loans exist (Tohi fakangofua mei he Pule'anga tautautefito kia kinautolu 'oku 'i ai ha'anau mo'ua pe Nō lolotonga mei he Pule'anga)

- Sector-specific supporting documents (e.g., production plans, licenses) (Tohi pou pou mei he Potungāue 'oku nau tokanga'i 'a e sekitoa 'oku ngāue ki ia 'a e pisinisi kole Nō)

- Periodic reporting templates for post-disbursement monitoring (Founga fakamatala 'e ngāue'aki ki he ngaahi līpooti fekau'aki mo hono ngaue'aki e Nō pea mo e ola)