

## 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 – WOMEN'S MICRO LOANS – WOMEN'S GROUPS**

**(NŌ KI HE NGAAHI PISINISI IIKI 'A E NGAAHI KULUPU KAKAI FEFINE – T\$1.8 MILIONA)**

#### **OBJECTIVE (TAUMU'A)**

- a) To provide financial assistance to women's groups engaged in informal businesses, supporting income-generating activities across agriculture, manufacturing, services, and fisheries sectors. (Ko e ngaahi Nō ke fakapa'anga e fanga ki'i pisinisi iiki 'a e kakai fefine kau ai e ngaahi kulupu ngāue 'a e kakai fefine he ngaahi sekitoa kehekehe).
- b) To empower women entrepreneurs to contribute to the Tongan economy and local development. (Ke fakaivia mo faka'ai'ai e ngaahi ngāue fakapisinisi mo e taukei fakapisinisi 'a e hou'eiki fefine ke tokoni ki he langa faka'ekonomika 'o e fonua).
- c) To encourage sustainable business practices, community benefits, and alignment with national development priorities in the Tonga Strategic Development Framework (TSDf). (Ke faka'ai'ai e ngāue fakataha fakakulupu 'o taumu'a ki he lelei fakapisinisi ke tokonia e ngaahi taumu'a langa fakalalakala fakalukufua 'a e fonua).

#### **LOAN ELIGIBILITY (NGAAHI FIEMA'U KI HE KAU KOLE NO)**

- a) Applicants must be women's groups with informal business arrangements. (Ko kinautolu ke kole nō ko e ngaahi kulupu kakai fefine ngaue fakapisinisi toki langalanga fo'ou te'eki ai ke lesisita).
- b) All applicants must be Tongan citizens and have resided in Tonga for at least twenty-four (24) consecutive months prior to application. (Ko e kau mēmipa 'o e kulupu ko e kakai fefine Tonga na'a nau nofo 'i Tonga he māhina hokohoko 'e 24 kimu'a he kole 'o e Nō).
- c) Applicants with prior or outstanding government loans under other schemes (e.g., TC Gita Recovery, Micro Loans for Women, Agriculture Managed Fund, Fisheries Export Development Fund) must obtain written government support to be eligible. (He 'ikai ngofua ke nō ha kulupu pe kau memipa 'oku 'i ai ha'anau mo'ua lolotonga 'i ha fa'ahinga Nō mei he Pule'anga tukukehe ka 'oku 'i ai ha tohi mei he Pule'anga ke faka'atā kinautolu ke kau he Nō).

- d) Groups must have a minimum of 5 and a maximum of 10 members. (Ko e kulupu takitaha kuo pau ke 'i ai ha kau memipa fefine 'e toko 5 ki he 10).
- e) Civil servants are ineligible; priority is given to self-employed women. (Ko e ngaahi kulupu ko 'eni ko e kau mēmipa 'oku 'ikai ke nau ma'u ngaue he lolotonga ni).
- f) Groups must jointly guarantee the loan, and each member must have a guarantor (employer or credible reference). ('Oku mahu'inga ke fengāue'aki 'a e kau memipa 'o e kulupu 'i ha'anau fa'ahinga aleapau ke nau kaungā malu'i e ngaahi mo'ua Nō 'o e kulupu fakalukufua).

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

- a) **Women Income-generating business** - both registered and unregistered businesses eligible. Clear description of business activities required.  
Start-up or established businesses; application must detail work in progress, completed work, and operational details. (Ko e ngaahi kulupu 'a e kakai fefine 'oku nau taumu'a pisinisi 'e lava ke nau kole Nō. Tatau ai pē pe kuo mou lesisita pe 'ikai. Kamata fo'ou pē kuo 'osi lele ha vaha'a taimi. Fakamatala fakaikiiki mai he foomu kole nō 'a e tu'unga lolotonga 'oku 'i ai e ngāue 'a e kulupu mo hono taumu'a).
- b) Minimum T\$2,000; Maximum T\$20,000 per group, subject to the group work program and budget. (Ko e si'isi'i taha 'e lava Nō 'e ha kulupu ko e T\$2,000 pea ko e ma'olunga taha ko e T\$20,000.00 'o fakafalala pē he polokalama ngāue mo e patiseti 'a e kulupu).
- c) **Eligible Sectors** : (Ngaahi sekitoa fiema'u).  
Agriculture: Nurseries, sandalwood seedlings, fruit trees, vegetable seedlings, urban agriculture, herb growing, vegetables & fruits, florist business, nurseries. (Ngoue kau ai e ngaahi ngaue fakapisinisi fakangoue hangēko ko e ngoue vesitapolo, ngoue matala'i'akau, ngoue fua, ngoue pulopula, etc).  
Manufacturing & Services: Weaving mats, tapa making, handicrafts, tailoring, food canteen, or other products demonstrating market demand and entrepreneurship. (Ngaue'anga mo e ngāue fakakulupu 'o kau ai e lālanga, koka'anga, ngaahi ngatu, ngaue fakamea'a, tuitui vala, teuteu mo hono fakatau e me'atokoni mo ha ngaahi pisinisi kehe pe).  
Fisheries: Small-scale fish farming (aquaculture), coastal/inland fishing operations, seafood processing & preservation, fish marketing & distribution, community-based fisheries projects. (Toutai 'o kau ki ai hono faama'i e me'a tahi, fanga ki'i ngāue fakatoutai iiki, fakamāketi ika mo e me'a tahi, ngaue fakakulupu felave'i mo e toutai, fakatolonga e me'a tahi, fakamāketi, etc).
- d) **Security / Assets Coverage**: Fixed assets, motor vehicles etc (Ngaahi koloa malu'i kau ai ha ngaahi koloa tu'uma'u hangē ko e fale mo e kelekele, me'alele. Ka lava ke 'i ai mo ha ngaahi founa malu'i kehe hangē ko e kaungā malu'i, to'o vahenga mei ha kainga ofi, 'e tokoni lahi).  
Alternative Security: The Bank may determine that, in lieu of providing security assets, a personal guarantee, salary deduction guarantee, or letter of credit may be accepted as security for the loan.
- e) **Loan Term**: Maximum of 5 years with structured repayment schedule. (Loloa e taimi totongi fakafoki 'o e Nō ko e ta'u 'e nima)
- f) **Monitoring & Reporting**: Borrowers must submit periodic updates (e.g., quarterly) on business progress and financial performance. (Mahu'inga ke lava lipooti fakakuata mei he kulupu Nō takitaha fekau'aki mo 'enau ngāue mo e ola fakapa'anga 'o 'enau pisinisi).
- g) **Capacity Building (Optional)**: Access to training, mentoring, or workshops to improve success rate and financial literacy is encouraged. ('E lava ke ma'u faingamalie e ngaahi kulupu takitaha mo honau kau memipa ke nau kau he ngaahi ako mo e tokoni fale'i mei he Pangikē pea mo e Pule'anga).

### **REQUIRED DOCUMENTS (NGAAHI PEPA 'E FIEMA'U)**

- Completed Loan application form (Foomu kole Nō kuo fakafonu kakato mai 'e he kulupu).
- Group membership list and minutes of group meeting with elected positions and loan approval (Lisi e kau memipa mo ha lekooti e ngaahi fakataha 'a e kulupu, kau ma'u lakanga, mo e tu'utu'uni 'a e kulupu fekau'aki mo e kole Nō).
- Active group bank account details (Lēkooti 'o ha tohi pangikē 'a e kulupu).
- Clear business plan and operational plan (Fakaikiiki 'o e palani ngāue fakapisinisi 'a e kulupu).

- Cost estimate / budget for the project (Fakafuofua e fakamole ki he ngāue 'e fakahoko 'e he kulupu 'e ngaue'aki ki ai 'a e pa'anga Nō).
- Guarantor / Co-borrower documentation for each member, including identification and proof of redibility (Kau tokoni malu'i moe founa malu'i fakakulupu 'o e Nō).
- Evidence of prior business experience or skills (if available) (Ngaahi taukei fakapisinisi 'o ha kau memipa 'o e kulupu).
- Any government approval for prior outstanding loans (if applicable) (Tohi mei he Pule'anga fekau'aki mo ha ngaahi mo'ua nō kimu'a)
- Supporting documents for sector-specific eligibility (e.g., agriculture womens group support letters, fisheries licenses, product samples, etc.) (Ngaahi fakamatala fekau'aki mo ha ngaahi fakamafai pe fengāue'aki mo e ngaahi Potungae 'i he sekitoa 'oku ngāue fakapisinisi ki ai 'a e kulupu).
- Evidence of repayment capacity or income sources (Fakamatala falala'anga ki he founa 'e lava totongi fakafoki 'aki 'a e Nō)