

Small Business Loans Guarantee Scheme (SBLGS)

The scheme was set up to provide eligible clients with access to loan funds by guaranteeing their loan with one of the Financial Institutions.



Eligibility Criteria

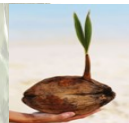
- Client must be a Samoan citizen
- Client must successfully complete SYB training
- Client must have an existing business
- Client preferably aged 21 to 50
- Only one guarantee offered, per immediate family
- Businesses supported are across all sectors of the economy, except if it violates any laws or regulations especially with regards to the environment, labor, and cyber security

Two types of guarantees available:

	Amount Guaranteed	Gtee Type
Tier 1	\$2,000 - \$10,000	Full—100%
Tier 2	\$10,001 - \$20,000	Partial—80%
	\$20,000 - \$50,000	Partial—80%/max

Business Sectors supported:

Agriculture	Manufacturing	Food & Beverage
Fisheries	Retail & Trade	Technical Services
Tourism	Transportation	Professional Services



Talk to our team..

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Samoa

Ofisa

Mo

Atina'e

Ititi

Small

Business

Enterprise

Center

**HELPING
LOCAL
BUSINESSES
GROW**



Who we are

The Small Business Enterprise Centre (SBEC Samoa) is a quasi-government organization established in 1994 to encourage the development of sustainable businesses in Samoa.

Our Vision

"A better life for all through business opportunities"

Our Mission

"To lead sustainable small business growth and development"

Our team

SBEC Samoa is governed by a board of trustees and is led by the Chief Executive Officer with 4 main units in Upolu and the Savaii team

Our partners

SBEC's services are in close partnership with all the 5 banks operating in Samoa which are ANZ Bank, Bank South Pacific, Development Bank of Samoa, National Bank



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of Samoa & Samoa Commercial Bank

What we do

SBEC offers the following core services:

- Basic Business Management & Investment Training
- Business Advisory & Support Services
- Facilitation of Access to Credit Financing
- Advocating for business clients
- Loan Guarantee Scheme (SBLGS) provides security for business loans

Business Training Unit

Courses Offered:

1. Start Your Own Business (SYB)

This course is for those who have an existing small business or have a business idea that needs development. It covers basic business concepts from marketing, management, to financial cash flow.

MODE Face-to-face
DURATION 5 days



2. Basic Financial Literacy

This course aims to provide people on low income bracket, with financial capabilities required to create household budgets, initiate savings plan, manage debts, and make strategic investment decisions for their retirement or their children's education.

MODE Face-to-face
DURATION 2 days

3. Customer Service & Business Essential

This course aims to equip participants with the skills to confidently manage high levels of customer service. Practical techniques and checklists will help trainees solve difficult situations and manage awkward customers.

MODE Face-to-face
DURATION 3 days



4. English in my Business

This course is designed to equip participants with skills required for customer service, managing front office, restaurant, first aid and designing effective advertisement for businesses. The course will also help trainees to gain confidence in using the appropriate English language in the workplace.

MODE Face-to-face
DURATION 2 days

5. Simple Record Keeping & Financial Monitoring for

This course targets those already in the workforce to establish a basic understanding of business income, expenses and cash flow records for taxation, employees' wages and business "financial health".

MODE Face-to-face
DURATION 2 days

6. Basic OHS for Small Business

This course is designed to let employers and employees know about their safety obligations in the workplace. Note that this course offers general and basic information only. Each workplace is different, with different risks, and it is important to research and understand the specific requirements for the business.

MODE Face-to-face
DURATION 1 day

*SBEC is a registered and accredited by SQA as a PSET Provider for **Certificate Level II in Small Business Operations**



Business Development Unit

BDU's mission is to facilitate small businesses' access to business support services and finance, simply to:

- Provide practical business advice tailored to clients' needs
- Assess the commercial viability of client businesses
- Develop business plans to provide direction for businesses and to support loan applications
- Offer other support services to enhance business performance
- Establish and strengthen local business networks