MICRO AND SMALL BUSINESS GRANT 2017-2018

EXPRESSION OF INTEREST FOR NEW APPLICATIONS

The Ministry of Industry, Trade and Tourism is calling on new applications for the Micro and Small Business Grant Scheme, for the 2017-2018 financial year. Applicants with income of less than $30,000 who are eligible for the grant will receive up to $1,000, to either expand their existing business or start new business activities.

The Grant is to encourage small-scale economic activities and will be targeted at individuals who have particular skill sets, including but not limited to, handicrafts, agri-business, poultry and livestock farming, small-scale fruit, vegetable sellers, bee-keeping or any other innovative field.

The Grant will allow micro and small enterprises to boost their income capacity and improve the standards and quality of their products and/or services. It will also provide a platform to secure further funding from financial institutions and encourage equal business opportunities and growth.

The Ministry of Industry, Trade and Tourism, in partnership with the Fiji Development Bank, will provide the application form and criteria from Tuesday, 5 December 2017, at the following locations:

4. Office of the Provincial Administrator and District Office: Ba, Bua, Cakaudrove, Kadavu, Lau, Lomaiviti, Macuata, Nadroga, Naitasiri, Namosi, Ra, Rewa, Serua, Tailevu.
5. Application forms can also be downloaded from the website www.mitt.gov.fj

Completed application forms with all the requirements can be lodged at your nearest FDB Branch or at the Ministry’s Headquarters at Level 3, Civic Tower, Victoria Parade, Suva or mailed directly to the Ministry or FDB Head Office to:

The Permanent Secretary
Ministry of Industry, Trade and Tourism
P. O. Box 2118
Government Buildings
Suva

The Chief Executive Officer
Fiji Development Bank
P. O. Box 104
Suva

Applications can also be submitted online via www.mitt.gov.fj

Applications will only be received from Monday, 1 January 2018 until Friday, 2 February 2018.

Past recipients of this grant need not apply, as the Ministry will only consider new applicants. Late applications will also not be considered.

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Hon. Faiyaz S. Koya
Minister for Industry, Trade, Tourism, Lands and Mineral Resources
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<tr>
<th>Item</th>
<th>Details</th>
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| Eligibility Criteria | 1. Open to all Fijians 18 years and above.  
2. Available for Start-up and Existing micro and small businesses.  
3. Preference given to businesses with annual sales turnover of $30,000 or less with employees of 1-5 individuals.  
4. Not a current recipient of a similar government scheme  
5. Past and immediate family members of recipient of this grant need not apply, as the Ministry will only consider new applicants.  
6. Those who applied for this Grant in 2015 & 2016 but were not approved need to re-apply.  
7. Not an employee of the Fiji Civil Service  
8. Compliance – must have valid business license.  
9. Provide valid photo ID (Voter ID, FNPF/FRCA Card/Driver’s License) |
| Grant Purposes and Corresponding Pre-Qualification Requirements | 1. **Working Capital**  
- Purchase of building material/stock: Funds to be paid directly to suppliers.  
- Proper quotations and detailed costs to be provided.  
2. **Juice maker, deep freezer, poultry, livestock, seeds, planting material, equipment handicraft tools, farming & fishing implements, sewing material, cooking utensils, canteens and kiosk, roadside stalls, tents, etc.**  
- Confirmed location/base of operation  
- Valid Business license.  
- Proper quotation and detail costing  
- Funds disbursed to supplier.  
4. **Equipment Financing – Road-side Tents and Vending Sheds/BBQ Facility/Freezers/Diving tools/Farming Implements etc.**  
- Provide proper quotations  
- Funds paid directly to suppliers  
5. **Agriculture, Fishing and Aquaculture**  
- Proper quotations to be provided and funds paid directly to suppliers.  
- Fishing license  
- Valid lease document and land title  
- Village headman/mataqali consent and/or support letter |
| Exclusions | 1. Aggregate group application  
2. Not a past recipient and currently receiving any form of government grant.  
3. To meet costs associated with regulatory approvals required from National Fire Authority, Ministry of Health & Medical Services, etc. |
| Applicants Contribution | Preferably have done some basic business training/seminars/workshop |
# Micro and Small Business Grant Policy Guideline 2017–2018

| Terms & Condition | 1. Must have at least a Bank Account  
|                   | 2. Basic Business record to be maintained.  
|                   | 3. The funds provided under the Micro and Small Business Grant must be appropriately used and in case of any abuse of funds, the Grant recipients shall be liable for any misappropriation and the Ministry will take legal actions to recover $1,000.00 provided under the Grant Scheme. |
| Maximum Grant     | Up to $1,000 per applicant. |
| Pre Approvals     | 1. Application forms available at MITT Head Office, Divisional Government offices and FDB branches.  
|                   | 2. Divisional Government offices to **receive and verify** all applications before submission to FDB branches.  
|                   | 3. Applications can also be lodged directly with FDB branches and FDB Head Office. |
| Approvals         | Committee (MITT & FDB) to vet application (with the right to refuse) and FDB to supervise disbursements. |
| Post Approvals    | Monitoring and Evaluation – Report to Ministry of Industry, Trade and Tourism from FDB as agreed in the MOA. |
Micro & Small Business Grant 2017 - 2018

Application Form

Administered by the Ministry of Industry, Trade & Tourism and the Fiji Development Bank

<table>
<thead>
<tr>
<th>Applicant Name:</th>
<th>Father's Name:</th>
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<tbody>
<tr>
<td></td>
<td>Telephone No.</td>
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<table>
<thead>
<tr>
<th>Applicants: Home Address:</th>
<th>Mobile No.</th>
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<tbody>
<tr>
<td>Postal Address:</td>
<td>Photo ID Number:</td>
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<table>
<thead>
<tr>
<th>Business Location &amp; Address:</th>
<th>Occupation:</th>
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<tr>
<th>Applicants Bank Details:</th>
<th>Bank Name:</th>
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<tbody>
<tr>
<td>Account Number:</td>
<td>Email:</td>
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<tr>
<th>Gender:</th>
<th>Male</th>
<th>Female</th>
<th>Age:</th>
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Grant amount as per Quotation: **F$**

**Intended Purpose of Grant:** (Juice maker, deep freezer, poultry, livestock, seeds, planting material, equipment, handicraft tools, farming & fishing implements, sewing material, cooking utensils, canteens and kiosk, roadside stalls, tents, etc.)

Are you a past recipient and/or currently receiving or any other form of similar grant from the government or other institutions? (Please tick one).

- [ ] No
- [ ] Yes
- [ ]

If Yes, give details: ........................................................................................................

Business and Market Aspects

Describe your business (type of business and number of workers).

Who are your customers and competitors?

Have you attended any business training/seminar/workshop? If yes, please explain and provide copy of the training/seminar/workshop certificate.

How will this Grant benefit your business?
## Projected Income Statement

<table>
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<tr>
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<th>Current Year ($)</th>
<th>Forecast Year 1 ($)</th>
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<tbody>
<tr>
<td>Income:</td>
<td></td>
<td></td>
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<tr>
<td>Total Income (A)</td>
<td></td>
<td></td>
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<tr>
<td>Less: Expenses</td>
<td></td>
<td></td>
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<tr>
<td>Total Expenses (B)</td>
<td></td>
<td></td>
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<tr>
<td>Gross Profit (A − B)</td>
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I certify that the information contained in this application and in all attached sheets is true, accurate and complete in every particular respect.

You are authorized herewith to request any information you may require regarding my accounts and financial arrangements with my Bankers or other Financial Institution or my Creditors.

............................................  .........................
Applicant Signature:  Date:  

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### FOR OFFICIAL USE ONLY

#### Received by:

(Name, Designation, Office, Location)

Signature:  

Date Received:  

#### Checklist:

- [ ] Valid Photo ID  
- [ ] Business Licence/Hawker/or Other approval attached  
- [ ] Income of $30,000 or less and less than 5 employees  
- [ ] Personal Saving and/or Business Bank Account Details provided  
- [ ] 18 years and over  
- [ ] Quotations attached  
- [ ] Birth Certificate  

#### Verifying Officer:

(Name, Designation, Office, Location)

Signature:  

Date:  

#### DECISION

- [ ] Management Aspects  
- [ ] Project Location  
- [ ] Low competition & low risk  
- [ ] Market Assessment  
- [ ] Opportunity to expand and secure new markets  

Yes - ✓

No - ×  

Comments:  

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Decision:  

- [ ] Approve  
- [ ] Decline  

Amount Approved: