



Stronger Loans. Stronger Community.

The American Samoa Business Growth Fund helps lenders say “yes” more often—with more secure, supported small business lending.

ELIGIBILITY REQUIREMENTS

- Businesses anywhere in the U.S. if they generate economic benefits for American Samoa
- Businesses located in American Samoa
- Fewer than 750 employees in the borrower’s business and all affiliated companies
- Loans for working capital, construction, equipment or real estate
- Ineligible projects include those with guarantees from other federal programs and passive real estate unless total project cost is under \$500,000

KEY TERMS - COLLATERAL SUPPORT

- The program will pledge up to 50% of loan value as cash collateral
- Terms up to 5 years
- The program can support loans as small as \$10,000 and as large as \$20 million
- Fee to borrower of 2% of total loan amount and can be financed
- Reduces lender’s risk by filling a gap after primary collateral is exhausted

PROCESS

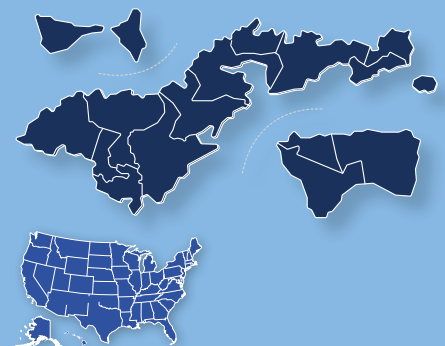
- Lenders implement their regular loan qualification process and apply to the program on behalf of the businesses they determine merit support
- The program team then assesses the proposed deals against the eligibility criteria
- If approved, then lenders close and manage each loan
- Banks can receive CRA credit for these loans
- The program works at the speed of business, with quick and easy processes

BACKED BY THE U.S. TREASURY’S SSBCI PROGRAM

The American Samoa Business Growth Fund provides government-supported credit enhancements that reduce your lending risk—empowering you to serve more businesses in and connected to American Samoa.

More security for your loans. More impact in your community. More opportunities to build a lasting legacy—together.

ELIGIBILITY



- Businesses in American Samoa
- Businesses anywhere in the U.S. that benefit American Samoa

CONTACT

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