



**South Pacific Business
Development Foundation
(SPBD)**
 Nadi, Fiji
 October 20 and 21, 2011

"Providing credit to those who need it most."



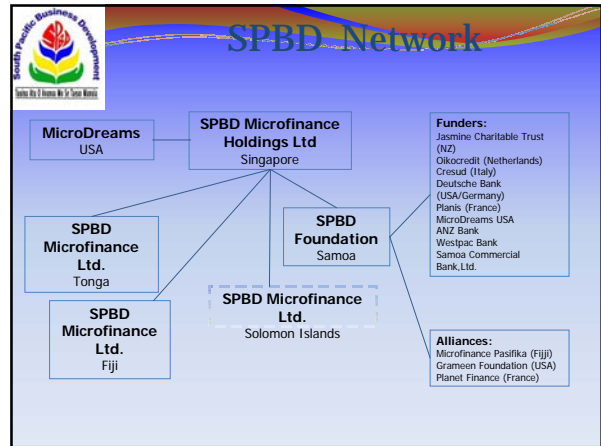
Mission Statement

- SPBD's Mission is to improve the quality to life of people living in poverty.
- Our primary activity is to provide the poor with credit to finance entrepreneurial ventures, home improvements and childhood education
- Our financial service is delivered to the poor without collateral and will be priced at market rates of interest




What is SPBD?

- South Pacific Business Development Foundation (SPBD) is a microfinance organization dedicated to improving the quality of life of underprivileged families living in Samoa.
- SPBD was established in 2000 and registered as a charitable organization in the Independent Pacific Island nation of Samoa.
- SPBD annually receives a business license for the purpose of "small business lending"
- SPBD follows the Grameen Bank methodology to microfinance




Our Impact - Samoa

- 14,000 aspiring women micro entrepreneurs served
- Operates in 415 village centers
- With over 31,000 loans disbursed amounting to WST 37 million (approximately USD15 million) since inception in 2000
- More than 11,000 savings depositors registered
- Financially sustainable since 2007
- Provides savings and life insurance coverage to all clients.




Our Impact - Tonga

- 3,300 women microentrepreneurs in Tongatapu and Vava'u
- With over 3,300 loans disbursed amounting to TOP 3.3 million (approximately USD1.6 million) since inception on October 2009
- Savings accounts and a life insurance coverage for all clients
- Financial sustainability achieved within 18 months of inception




Our Impact - Fiji

- 1,900 clients served after 9 months (launched in December 2010)
- With portfolio outstanding of FJD1,300,00 (approximately USD650,000)
- Opened over 2,300 savings account for clients



Our Measurement of Success

- Higher Income
- Improved nutrition (No member of the family goes hungry)
- Better Housing conditions (access to electricity, running water, sanitation, upgraded roof and floor)
- Enhance education for children (all member's children under the age of 15 must be in school)
- Less vulnerability to personal and economic shocks due to our savings and insurance
- Enhanced self-esteem leading to a better standing in society and closer family relationship

SPBD Business Practices

- Targets poor unemployed women
- Provides unsecured credit for micro-businesses
- Encourage members to start businesses based on their existing livelihood skills
- Encourage and train self-formed groups of four to seven women
- Organizes groups into village based Centers
- Require members to guarantee one another within a group
- Deliver credit directly to villages
- Charge market rates of interest
- Collect small repayment at weekly center meetings in the villages
- Strive to achieve financial self-sufficiency via strong financial planning and effective use of technology



Profiles of our clients


- 99.5% are women
- Primarily rural families who typically have little or no access to affordable credit
- Most are engaged in economic activities in the informal sector such as livestock raising, handicraft production, grocery sales, cooked food, petty trading, plantation etc





SPBD's Source of Funds

- Gregory Casagrande
- ANZ (Samoa)
- Westpac (Samoa)
- Oikocredit (The Netherlands)
- CreSud SPA (Italy)
- Jasmine Trust (New Zealand)
- The MicroDreams Foundation (USA)
- KIVA (USA)
- PlaNet Finance (France)
- Rabobank (The Netherlands)
- Deutche Bank (USA)
- Gramen Trust (Bangladesh)

Plans for the Future

- To reach 8,000 active borrowers in Samoa in 2012.
- A region wide, microfinance organization that can leverage a larger base of talent and financial resources that could reach more people.
 - There is an excellent opportunity to create a well manage, efficient, large, region wide micro finance institution in the South Pacific

Challenges

- Due to small population in each island country a successful MFI must be exceptionally well managed and efficiently run
- Source of Funds : Equity and Capital loan Fund scarcity in the region



Contact Us

For further information or any inquiries please feel free to contact us at the following address:

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Thank you

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