GFCR Livelihoods Fund

Zero-interest financing for reef-positive businesses in FSM, RMI, and Palau

The Micronesia Conservation Trust is offering zero-interest loans to businesses in FSM, RMI, and Palau whose work benefits coral reefs. It is part of the Global Fund for Coral Reefs, a United Nations backed effort, run in partnership with The Nature Conservancy. Repaid loans are lent again to the next business, so the money keeps working for reefs and for local enterprise.

What Reef-Positive Means

Reef-positive runs from ridge to reef. Your business can help on land or in the water, as long as it reduces a threat to a reef or improves reef health. A piggery that stops washing waste into the lagoon. A farm that cuts the sediment running onto the reef. An aquaculture farm that relieves fishing pressure on the reef. These are examples, not limits. If you can point to the reef, the threat, and how your business changes it, we want to hear from you.

What We Offer

- **Capital.** A zero-interest loan of USD 30,000 to 100,000, unsecured, with no fees, repaid on a schedule matched to your cash flow. Full terms below.
- **Support that strengthens your business.** Practical training in running the business and the numbers, mentorship, and connections to buyers and to other businesses across the Pacific. The business stays yours. We back the idea you already have and help you make your own case stronger. We do not tell you what business to run.
- **A path onward.** A strong record with this Fund builds the repayment history and financials that the national development banks look for, so your next round of financing does not depend on us.

Financing Terms

Amount	USD 30,000 to 100,000
Interest	0 percent. No fees and no penalties.
Security	Unsecured. No land mortgage is taken.
Term	3 to 10 years, with a grace period set at origination to match the production or revenue cycle.
Disbursement	Released in 3 to 4 tranches against milestones agreed at the outset, not as a lump sum.
Repayment	Fixed quarterly principal payments after the grace period, calibrated to projected cash flow.
Contribution	At least 20 percent of total project cost, in cash, assets already purchased, or committed third-party capital.

Who Can Apply

- Businesses already earning revenue, not concept-stage ideas.
- At least 51 percent owned and run by citizens or residents of FSM, RMI, or Palau.
- Any sector, as long as your business passes the two tests below.

What We Look For

- **A real reef benefit.** A specific way your business reduces a reef threat or improves reef health. You point to the reef and the change, and our technical partners help confirm it.
- **A business that can repay.** An identified market, real buyers, and people who can run it, so the loan comes back and funds the next business.

How to Apply

You do not need a written business plan or audited accounts to start. Send us information about your business and your reef connection, and we will follow up. This is for businesses already trading, so if you are still at the idea stage, it is not the right fit yet. If you move forward, we help you put your own plan on paper and gather recent financials or equivalent revenue records and a recent business tax return, and you join the technical assistance workshop. Financing is expected to begin in early 2027. To apply or suggest a business, contact Mahina Cole, Sustainable Finance Associate, MCT, at mcole@ourmicronesia.org.

This describes a program in development and is not an offer of financing.

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Expression of Interest

This is a short first step, not a full application. The deadline to submit the Expression of Interest is **Friday September 25, 2026**. Fill in what you can, and write N/A if a question does not fit. The questions below are how to help us understand your business, so please answer them honestly rather than perfectly.

Contact

Your name

Business name

Country (FSM, RMI, or Palau) and island or state

Email

Phone or WhatsApp

Your Business

What does your business do? (a few sentences)

Who does it serve, and what need does it fill for them?

How long have you been operating, and roughly what is your yearly revenue?

What have you already put into it? (time, money, equipment, contracts)

Who owns and runs it? Is it at least 51 percent owned and controlled by citizens or residents of FSM, RMI, or Palau?

The Reef Connection

Reef-positive runs from ridge to reef. Your impact can happen on land or in the water, as long as it reduces a threat to a reef or improves reef health. You do not need to name the reef formally. Point to it in your own words, and we handle the technical side.

Where do you work, and what reef or lagoon is nearby?

What threat to that reef does your business reduce, or what does it improve?

How do you know the change is real? What would you point to?

The Financing

How much are you seeking? (USD 30,000 to 100,000)

What would you spend it on?

How does the business make money, and where does the revenue to repay the loan come from?

What is the biggest risk to this working, and how would you handle it?

Anything Else

Is there anything else we should know?

What Happens Next

- We read your form and get back to you.
- If it looks like a fit, we have a short conversation.
- You complete due diligence with our support, where we help you put your own business plan on paper, and compile recent financials or equivalent revenue records, and a recent business tax return.
- Selected businesses join a technical assistance workshop with the other enterprises, and financing is disbursed in tranches tied to milestones set during that workshop.

Return this form to Mahina Cole, Sustainable Finance Associate, Micronesia Conservation Trust, at mcole@ourmicronesia.org.

Submitting this form does not guarantee financing.