PROJECTS POSSIBLE

How to apply

How to Apply for Grants

A grant is money you do not pay back, given to deliver a project or outcome the funder cares about. Strong applications show a clear need, a realistic plan and a budget the funder can trust.

Steps, part one

1. **Find the right fit.** Read the funder's purpose, past recipients and priorities. Apply only where your project matches.
2. **Check eligibility.** Confirm who can apply (individual, business, registered group or charity), location, sector and any matched-funding rule.
3. **Read the guidelines twice.** Note the deadline, word limits, required attachments and how it will be scored.
4. **Talk to the funder.** Many have a contact person or info session. Ask questions before you write.

Steps, part two

1. **Write the application.** Explain the problem, your solution, who benefits and how you will measure results.
2. **Build the budget.** List every cost with quotes where possible. Make sure it matches the activities you describe.
3. **Line up support.** Letters from community leaders, church, village councils or partners show local backing.
4. **Submit early and follow up.** Keep a copy, note the reference number and report on time if you are funded.

Documents to have ready

- Proof of identity and registration (business, charity or community group)
- Bank account in the applicant's name
- Project plan with timeline and milestones
- Detailed budget and supplier quotes
- Support letters and referee contacts
- Recent financial statements, if you have them

Writing tips

- Use the funder's own words and priorities in your answers
- Be specific: who, how many, where and by when
- Tell your community's story, then back it with facts
- Keep sentences short and plain; ask someone to proofread

Common mistakes

- Applying for something the funder does not cover
- Budget totals that do not add up or match the plan
- Missing attachments or signatures
- Leaving it to the last day when portals can be slow

Pacific notes

- Many Pacific funds favour community-led and group projects; registering a group or partnering with one can open more doors
- Government and donor programmes often run in rounds; check the official site for current dates
- Keep receipts and photos: reporting well helps you win the next grant

> Tip: start a simple folder with your registration papers, budget template and support letters so every new grant takes hours, not weeks.

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How to Apply for Scholarships

Scholarships pay some or all of your study costs. Selection usually looks at academic record, leadership, community service and how your study will help your family, community or country.

Steps, part one

1. **Find the right fit.** Match the award to your level (school, undergraduate, postgraduate), field of study and home country.
2. **Check eligibility.** Confirm citizenship or ancestry rules, grade requirements, age limits and whether you must return home after study.
3. **Note every deadline.** Major awards often close many months before study starts.
4. **Secure your place.** Some awards need a university offer first; others assess both together.

Steps, part two

1. **Write your personal statement.** Share your story, your goals and how this study serves your community.
2. **Ask for references early.** Give referees at least two weeks, your CV and the deadline.
3. **Check the costs covered.** Tuition, living allowance, flights and books are not always included.
4. **Submit and follow up.** Prepare for interviews and keep checking your email, including spam.

Documents to have ready

- Passport or birth certificate
- Academic transcripts and certificates (certified copies if asked)
- English test results, if required
- CV listing study, work, church and community service
- Personal statement or essays
- Reference letters and university offer letter

Personal statement tips

- Open with a real moment from your life, not a quote
- Link your study plan to a clear goal back home
- Show leadership: youth group, church, sport, family responsibilities
- Stay within the word limit and proofread every line

Common mistakes

- Using one generic essay for every scholarship
- Late or weak reference letters
- Uncertified documents when certified copies were required
- Missing the earlier deadline for the university itself

Pacific notes

- Fiji students can check the Tertiary Scholarship and Loans Service (TSLS)
- New Zealand and Australia offer government awards for Pacific citizens; check the official sites for current rounds
- Church ministers, village chiefs and teachers make strong referees
- Many awards include a return-home condition; read it before you accept

> Tip: apply to several scholarships at once. Reuse your documents, but tailor each essay to that funder's goals.

PROJECTS POSSIBLE

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How to Apply for Small Business Loans

A loan must be paid back with interest. Lenders want to know that your business can earn enough to repay, and what happens if it does not. Borrow only what your plan can comfortably carry.

Steps, part one

1. **Know what you need.** Work out exactly how much, for what, and how long you need to repay it.
2. **Compare lenders.** Look at development banks, commercial banks, microfinance and government schemes. Compare interest, fees and terms.
3. **Check eligibility.** Confirm business registration, residency, minimum trading time and any own-contribution rule.
4. **Write a business plan.** Cover your product, customers, competitors, costs and how you will sell.

Steps, part two

1. **Prepare cash flow forecasts.** Show money in and out each month and when repayments are made.
2. **Sort out security.** Know what collateral or guarantor the lender may ask for.
3. **Meet the loan officer.** Bring your documents and be ready to explain your numbers.
4. **Read the contract.** Check the rate, fees, repayment dates and penalties before you sign, then repay on time.

Documents to have ready

- Photo ID and proof of address
- Business registration and any licences
- Business plan and cash flow forecast
- Bank statements and any financial records
- Quotes for equipment or stock you will buy
- Details of collateral or guarantor, if needed

What lenders look at

- **Character:** your track record and reputation
- **Capacity:** can the business earn enough to repay?
- **Capital:** how much of your own money is in it
- **Collateral:** assets that secure the loan
- **Conditions:** the market and the purpose of the loan

Common mistakes

- Borrowing more than the business can repay
- No records of past sales or savings
- Mixing personal and business money
- Signing before understanding fees and penalties

Pacific notes

- Customary land often cannot be used as collateral, so ask about other security options or guarantee schemes
- If you have little credit history, start with microfinance or a small loan and build a record
- Savings groups and a steady bank history help show you can repay
- Ask your development bank about business advice; many offer support with plans

Tip: a small loan repaid on time builds the trust you need for a bigger loan later.