

# SUPPORTING GUAM'S BUSINESS COMMUNITY

YOUR PARTNER  
FOR GROWTH, OPPORTUNITY,  
AND INVESTMENT

*The Guam Economic Development Authority provides programs and resources designed to strengthen local businesses at every stage; from startup to expansion.*

## FOR MORE INFORMATION



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## INVESTMENT INCENTIVES

*Tax benefits for approved projects.*

### Qualifying Certificate Program (QC)

The QC program provides tax incentives to businesses that make significant investments in Guam that contribute to the island's economic growth and creates new jobs for local residents. Companies that qualify may receive rebates or abatements on corporate income tax, business privilege tax, real property tax, and use tax depending on the eligible business activity. While often used by larger projects, the program is also available to local businesses in priority industries such as, but not limited to manufacturing, agriculture, technology, healthcare, and tourism.

## FINANCING AND LOAN SUPPORT

*Helping local businesses access the capital they need to start, expand, and succeed.*

### Guam Recovery Loan Program

Provides direct loans to small and medium-sized businesses that may not qualify for traditional bank financing. Funds can be used for startup costs, facility improvements, or equipment purchases that promote local economic growth.

### Agriculture Development Fund (ADF)

Offers low-interest financing to support farmers, ranchers, and agribusiness owners. The program helps strengthen Guam's food security by investing in equipment, land development, and sustainable practices.

### State Small Business Credit Initiative (SSBCI) Loan Guarantee Program

Encourages local lenders to extend credit to small businesses by providing a GEDA-backed guarantee of up to 75% of the loan amount not exceeding \$1,000,000.00. Ideal for businesses that are creditworthy but need collateral support.

### SSBCI Surety Bond Assistance Program

Assists small contractors in obtaining bonding required for government and private construction projects by providing a guarantee up to 30% not exceeding \$600,000.00 through approved surety partners.

## BUSINESS GROWTH AND EXPORT DEVELOPMENT

*Helping local businesses scale, innovate, and compete in global markets.*

### Guam State Trade Expansion Program (GU STEP)

Provides small businesses with export readiness trainings and conferences, financial assistance for new to export and/or market expansion activities, and access to international markets through trade shows and missions.



### Destinu Guahån Venture Capital Fund (DGVC)

Encourages the creation and expansion of local businesses through equity investment partnerships. The program provides venture capital funding to promising Guam-based startups and growth-stage companies with strong potential for innovation, job creation, and long-term economic impact.



Destinu  
Guahån

## LOCAL PRODUCT DEVELOPMENT AND BRANDING

*Celebrating and promoting products proudly made in Guam.*

### Guam Product Seal Program (GPS)

The GPS recognizes and certifies products that are made, manufactured, in Guam. The Guam Product Seal helps businesses market authentic local goods, strengthens brand identity, and promotes island pride.

