

NBR SPECIAL REPORT: SAMOA

Samoa lies in the central South Pacific, 4205km south-west of Hawaii, and 2896km north-east of New Zealand (a three and half hour flight). The country enjoys an idyllic lifestyle and a charm and beauty untouched by commercialism. Its landscape is breathtaking, from the rainforest-covered rugged volcanic

mountain peaks of the two main islands to the vast valleys leading down to a coastline ringed with a necklace of white sandy beaches. What really gives life to these islands is the charm of its people and culture but the country is rarely recognised as a Pacific tourist and investment destination offering many opportunities.

Samoa: South Pacific's best kept secret

Gavin Hooper

Samoa is one of the most stable and best performing economies in the Pacific. Over the past five years, the average GDP growth rate has been about 4.5% in real terms. Forecasts are being revised at the moment but it is expected the economy will continue to record positive real growth for this financial year and inflation to be 5-6% around June 2008.

Prime Minister Tuilaepa Lufesoliai Sailele Malielegaoi has been at the helm of government for nine years. Under his leadership and the government's sound economic management the country has been rewarded with a steady economic and political growth. Last year Samoa hosted the

2007 South Pacific Games, an enormous logistical undertaking for a small nation, but the country and its people rose to the occasion with outstanding success. Hosting such a major event was a great spur for the economy but now the country is seeing a slowdown. Economic growth is estimated by the finance minister to lift to 3.4% for the 2007-2008 period. The average growth rate of 3.2% over the past five years has rested on the government's commitment to a number of large capital works projects, together with private sector investment in the hotel and restaurant industry and church construction. Significant capital investment in the telecommunications sector has also been a factor.

The future looks bright for Samoa and there is a wealth of investment opportunities. It's just a question of when Samoa actually opens up fully to foreign investors.

The relationship between Samoa and New Zealand is a close one because of strong personal and family ties as well as close political, historical economic and sporting links. Projections by Statistics New Zealand estimate that 120,000 Samoans now live in New Zealand (making up 50% of the Pacific Island community in New Zealand). Many Samoan leaders have been educated here, including the prime minister and the head of state, who studied at the University of Auckland.

The prime minister takes



SAMOAN SUCCESS: Coconuts Beach Club Resort & Spa

pride in Samoa's political stability and gives credit to New Zealand governments that have guided them through their political leadership to independence. He says, "in Samoa we have the [matai]

system where the power of the chiefs in each of the villages, maintains peace and tranquility. People must oblige and anyone who breaks this peace is subject to a penalty, so our laws are secure."

"We have a lot in common with New Zealand; New Zealand has long historical ties with the Polynesian people.

After independence from New Zealand Samoa has continued on a path of stability and growth.

"And New Zealand is treated as a second home by the Samoan people."

■ Gavin Hooper has a Massey University degree in business communication and finance. He is a travel journalist and traveled extensively in Europe. He has worked for an independent press agency in London which provided stories to top international media including *Fortune* magazine, *Time* and *Business Week*. He wrote country reports on emerging markets such as Slovakia, India and more developed markets such as Ireland and Greece. More recently he decided to write about countries in the Pacific and Asia



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SAMOA

Stability and transparency the key elements to success

Gavin Hooper

Papali'i Tom Scanlan has been very much part of the political and economic stability of Samoa for over 17 years as its central bank governor.

He says that over the past five years, the average GDP growth rate has been around 4.5% in real terms.

"In the last financial year (2006/07), GDP grew by 4%. The forecast for this financial year, based on the numbers from June last year (which is the end of our financial year) as well as the budget figures that came out, is for GDP to grow by about 3%.

"Back in July 2007, we forecast inflation to rise in the first six months of the current fiscal year (2007/08) before it starts to come down to about 5.1%.

Samoa's annual inflation target, however, is 3.0%, Mr Scanlan says.

The strong performance of the economy in the first half of

this fiscal year was assisted by the many activities associated with the hosting of the 13th South Pacific Games in August 2007. The construction sector, commerce sector and tourism sectors were particularly buoyant.

The economy is still strong and because of that it puts pressure on inflation. So the central bank monetary policy stance is relatively tight at the moment. The main factors for growth, now that construction has slowed down a bit, are tourism and remittances. Construction is still moving along but it's not as strong as it was during the lead up to the South Pacific Games.

Mr Scanlan says the Samoan Central Bank has had a close relationship with the Reserve Bank of New Zealand since it started.

"We had staff who had just came out of university with little training on central bank operations and monetary pol-

icy formulation. So what we did was to tap in to the experiences of key reserve banks of the region namely the Reserve Banks of New Zealand, Australia and Fiji for training."

He says there are close ties with those economies.

"As one of our major trading partners, what happens to the New Zealand economy also eventually affects the Samoan economy. For example, if the New Zealand economy slows down, it's going to adversely affect the inflow of private remittances and tourism travel to Samoa. It would also affect the exchange rate of our currency."

The economy has enjoyed a reasonably long period of positive real growth and low underlying inflation. The government has embarked on public sector reforms to eliminate bottlenecks to economic development to make the economy work more productively and efficiently.

Samoa has been very fortunate to have had a long period of political and social stability. The reforms have seen the economy strengthening and improving over the years. The financial system has been liberalised and there are no foreign exchange restrictions. This means approval of bona fide requests from foreign investors for the outward remittance of profits and investment capital are always granted.

Mr Scanlan says "stability and transparency are two key elements to our success story so far, and another very important ingredient is the consultation process."

For example, the prime minister has formed a cabinet development committee, which meets once every six weeks and consists of the prime minister as chairman, all cabinet ministers, chief executives of all government ministries and corporations

and parliamentary under-secretaries. At these meetings, they discuss proposals put forward for funding. An important element in these meetings is people's awareness of where the economy is at and where it is heading. Mr Scanlan says, "This is one of my key roles at these meetings. I provide an update of where the economy is at and where it will be, say, in six months' time. This way, everybody is aware of what is happening in the economy and there is a mutual understanding and appreciation of the role of each ministry and corporation in achieving Samoa's economic goals."

The people's bank

The National Bank of Samoa is nearly 12 years old and has progressed quickly to a market share of lending assets of about 17%. About five years ago the Samoa Commercial Bank entered the market

and gained a market share of about 12%, so the local banks now have a market share just a bit larger than their competitor, Westpac Bank.

At this stage the National Bank of Samoa does not have as strong an affinity with businesses, as does Westpac and ANZ. It has mainly focused on retail banking for individuals. However, with greater acceptance of the bank and its progress, more businesses are prepared to bank with it.

The bank has been focusing on relationship banking and is now looking to expand and grow its association with businesses. As technology plays such an integral role within banking, the National Bank has been no exception to embracing that trend. Chief executive Douglas Crombie notes that it is a local bank - "We don't have the ability to cover all products that say ANZ or Westpac have, but we are getting there. We as yet don't have internet banking but we are trialing it at the moment but I am waiting to ensure that when it is rolled out it is 100%."

Mr Crombie points out the size of remittances (money sent from overseas to Samoa) is huge. "What is remarkable

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is the passion of the people and their pride in their country. When they go to New Zealand they are still very strongly Samoans and this strong affinity with Samoa is evidenced by the preparedness to send monies to family. They are also passionate about education and educating their children, which can often lead to schooling and tertiary education in New Zealand."

ing of the economy gives the bank an opportunity for some consolidation. "Credit control and loan quality can be a major challenge so there will be a lot of focus on that. We will continue to grow but it will be balanced growth and there is certainly no lack of challenges for the future."

Deliberate development

The Development Bank of Samoa was established in 1974. The main functions of the bank are to assist the people and promote the economy of Samoa and also support the private sector. It also provides advisory and technical assistance to support any projects

has a very small exclusive economic zone compared with many other countries in the Pacific. I think we have the smallest mainly because of the vicinity of other countries such as American Samoa.

"We started commercial fishing here about 10 years ago and the sector has really contributed to the economy but the experience has been cyclical. At certain times of the year there is peak fishing and the Development Bank assists in these projects because it is one of the few resources we have access to."

Chief executive Erna Vaai says the main strategy underpinning the growth of SIFA has been the development of a highly efficient and innovative offshore finance centre that can be depended upon and trusted by the financial community.

"The key administrative and legislative features are timely registration with minimum red tape and the continued review and identification of changes by the centre and its operators to strengthen its competitiveness in the international market."

Ms Vaai says the predominantly Asian patronage of Samoa's international financial facilities has also resulted in the centre tailormaking products for investors in the Fast East.

"For instance, you can register a company with Chinese characters in its name and/or have the company's constitution documents in the Chinese language. SIFA can also issue a dual language certificate in English and Chinese upon request."

The SIFA promotional brochure has been printed in both English and Chinese

languages in a bid to further attract Asian business. Like every other offshore finance centre, Samoa aspires to have greater global reach. The local agents of the clients are working hard in close consultation with the government in identifying other geographical areas to focus on.

Besides credibility and integrity, there are other factors that are fundamental to the success of any offshore jurisdiction and Samoa is no exception.

Samoa is well-positioned to grow further as an international finance centre and needs to maintain its proactive stance on the international front.

For instance, besides already having a diverse base of corporate vehicles, it also enacted last year a suite of legislation in efforts to ensure the financial sector is protected as much as possible from financial crime such as the Proceeds of Crime and Mutual Assistance in Criminal Matters Act.

New laws soon to be enacted will introduce additional products such as international mutual funds, which can be public, private or professional and closely follow similar legislation in the Caribbean.

Samoa's currently situation stems from the government's approach at the outset, based on its strong and distinctly conservative culture to strive for enduring success and not succumb to the temptations of short-term gains.



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SAMOA

Building tourism without overdoing it

Gavin Hooper

Aggie Grey's hotel was started in 1935 by a remarkable woman who had been widowed twice, was forced into bankruptcy and left with five children to raise and no income.

A friend suggested she open up a bar in the derelict Old British club. She managed to buy the building for £100, which her friend lent her and it started from there, leading eventually to great success.

Her grandson Fred continues to run the hotel and other investments.

Samoa's tourism industry is the biggest growing industry in Samoa. Mr Grey sees great potential despite some factions in the community who oppose development.

"You don't want it to be overcommercialised and you don't want the culture to be lost. With commercialism you get the social negativity, such as crime but I am all for good changes for Samoa. Samoa is still untouched and the people are friendly. They haven't discovered the tourism dollar yet, like Tahiti for example, and many other holiday destinations. The majority of the staff in these countries are polished but not always friendly.

"Here in Samoa the staff are not as polished but are very friendly and natural and I hope that never gets

lost. They are, however, becoming much more competent, mainly due to the government's introduction of tourism schools."

Mr Grey speaks passionately about his country and boosting tourism. "A lot of people asked 'why are you building a resort?' and I said, 'simply to spur tourism on for Samoa and act as a catalyst'. So now you are getting a few hotel chains coming in and expressing interest, which is good."

He says Aggie's built the resort in a joint venture with the government and the National Provident Fund.

"The prime minister has been very supportive of everything we have done. They really backed us as they wanted to see tourism grow."

Aggie Grey's Hotel is set in the capital, Apia, overlooking the majestic harbour and within walking distance of bars, restaurants and shopping.

The hotel itself is quite spectacular, being 80 years old, and is an historical landmark.

It mainly caters for business travellers and people who just want to experience the atmosphere of Aggie's. The hotel has been host to some of the world's most important dignitaries and diplomats, and also caters for small- and medium-sized conferences. For the perfect mix of busi-

ness and pleasure, travellers can also experience a cocktail by the pool and relax in lush tropical gardens. For an evening's entertainment visitors can dine at the hotel restaurant, which presents classical dishes with a touch of local flair.

Whatever thoughts one conjures up about the ideal island getaway Aggie Grey's Lagoon, Beach Resort & Spa will surpass all expectations. Nestled among 202sq m of tropi-

You don't want it to be overcommercialised and you don't want the culture to be lost

cal gardens, amid tall swaying palm trees, it is bordered by a professionally designed 18-hole championship golf course. The resort is stunningly located on a stretch of white sand beach, with its own blue turquoise lagoon and was one of the first sites where Polynesians landed when they set foot on the Samoa islands some 3000 years ago. It's also conveniently located within a short distance of Faleolo International Airport.

As you walk around the sprawling resort you sense a real feeling of peace, with open air restaurants and magnificent views of the blue and green lagoons.

Just an easy stroll from the resort is the Manaia Spa that I can only describe as breathtaking, an open air spa nestled in amongst the palms and green lush vegetation, a special place for rejuvenation of the body and mind, and at the same time being at one with nature.

Another exciting revelation as I walked around was the discovery of an old church tucked among the trees, which was found during the construction of the resort and is 100 years old. I could think of no better place for a romantic wedding.

And if that isn't enough there is also a breeding sanctuary for the native Samoan bird, the tolo, which can be visited on site, providing an interesting alternative tour for bird and nature lovers.

The resort ensures the preservation of the sanctuary and the historical sites within its extensive 90ha of grounds.

Having appreciated just how much work has gone into the resort it was only natural to ask just how big a challenge it was to open such a venture.

Mr Grey explains, "when we opened we were full for the first eight months. A full house and inexperienced staff was mayhem. We are now doing very well.

"The beach resort caters for everyone—we have many families from New Zealand and Australia and also conference groups, keen golfers, weddings and the odd single traveler looking to unwind and get away from it all."

If you thought Mr Grey has his hands full you were mistaken and you can't help feel his sense of ambition not only for Aggie's Group but also for Samoa.

"Right now we are building a water factory for export, which is near the resort. I have been working on the concept for the past two years with the marketing/advertising, sales and logistics team and minor shareholders in Sydney. We are going to launch in late March this year."

Mr Grey says the company will target the premium water market with a product to be labelled The South Pacific Water Company.

"If this takes off it will rival Fiji Water, which is currently exporting 600 containers a month. The difference is our product is majority Samoan-owned not American.

"This will help create investment opportunities for Samoa."



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SAMOA

Setting the road map for the future

Gavin Hooper

Since 2006, the Ministry of Works, Transport and Infrastructure has built seven bridges, footpaths, new roads and a new system for running them.

"You cannot go from A to B in this country unless you have good roads and it is our duty to keep the roads," Minister Tuisugaletua A Sofara Aveau Aveau says.

Likely increased tourism means the infrastructure will have to be ready.

"We have requests for access roads to beaches, pools, rivers and scenic areas and we have to think about this very seriously as it could be a problem in the future if we don't do it," Mr Aveau says.

The impact of tourism shows, with the number of cruise ships visiting Samoa's shores rising. In February alone three cruise ships visited Samoa and that is set to increase. "It brings in a huge number of people very quickly. We are slowly developing facilities at the port to give access to the needs of the cruise liners so people can buy exactly what they want and also enjoy some entertainment. We are developing a new wharf in March, and developments like that will provide many opportunities for investors."

Mr Hazelman says the biggest challenges have been to maintain safety and security and turn the airport around from making a loss.

"Because of the limited number of planes coming in and going out, the capital expenditure is big and the cashflow doesn't meet the expenditure. So it was a case of trying to generate more income and cutting out unnecessary costs. So far, after three years, we are expecting marginal profits, so we are on the right track."

As the government places more emphasis on tourism, it's only natural that the airport assists in this goal being the gateway that tourists first see. As with any airport the provision of services for passengers is fundamental and recently the airport installed internet services. Depending on the number of flights in the future it is considering an air-bridge.

The increase of passengers at the moment is around 4% but that is going to grow. Air New Zealand and Air Pacific both fly to Samoa and there is talk of Hawaiian Air bringing a direct flight. Whether more airlines will enter their skies is up to the government.

Mr Hazelman says the main markets are New Zealand and Australia "and especially our own people who are coming backward and forward from these countries." An upcoming market is Asia.

"A direct flight from Shanghai would be good as the airport can accommodate any type of planes except the Airbus A380."

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Fishing
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Powering the nation

The Electric Power Corporation of Samoa (EPC) plays a vital role in the development of Samoa's economy. It is therefore essential that the reliability and quality of electricity are maximised at a minimal cost.

The corporation is responsible for all electricity generation, transmission and distribution in Samoa.

First incorporated in 1972, EPC supplied electricity to the Apia township. After overcoming many challenges and constraints such as the terrain and weather, the EPC now provides power to 95% of the population of Samoa.

General manager Mua'ausa Joseph Walter has been working for EPC for almost 25 years and reinforces the importance of renewable energy to the future of Samoa. "EPC's mission is to continue to provide reliable and affordable electricity for Samoa, and this is strongly supported by the implementation of renewable energy."

In the face of rising oil prices, the corporation's strategic goal is to maximise renewable energy projects to reduce dependence on imported fuel. EPC has been aggressive in investigating all practical options using renewable resources to generate electricity. Such options include solar photovoltaic (solar cells), wind power, hydro power, biomass and biofuels, ocean power and geothermal solutions.

Polynesian Blue started flying as a joint venture between

Flying to success

Polynesian Blue started flying as a joint venture between

the Virgin Blue Group and the government of Samoa October 2005. Polynesian Blue took over some international routes previously served by Polynesian Airlines. The opportunity for Virgin Blue was to extend its low-cost carrier model further to the South Pacific. The key challenge was to ensure the airline operated profitably to provide a positive return on investment. It has done this successfully, more than tripling its maiden profit to record a pre-tax profit of \$NZ5.4 million for the 12 months ended June 2007.

Polynesian Blue is known as the national airline of Samoa and retains strong ties with Samoa and its people, including employing a number of cabin crew who previously worked for Polynesian Airlines. Ground handling in Samoa continues to be done by Polynesian Airlines and the airline's board comprises a range of Samoan leaders and executives from Australia and New Zealand.

Polynesian Blue flies five times a week from Auckland to Apia and three times a week from Sydney to Apia, with additional flights over the Christmas season.

Polynesian Airlines was named new airline of the year at the prestigious Centre for Asia Pacific Aviation (CAPA) Aviation Awards for Excellence 2006. The awards criteria were based on innovation, influence and strategic leadership. The key competitiveness against other airlines follows the same model as the airline's partner carrier Pacific Blue – offering

low fares, modern aircraft, and efficient and friendly service.

By working in partnership with Virgin Blue the people of Samoa have a national airline that is continuing to make profits and helping to build the country's tourism industry. The airline has set a standard in the region and will continue to ensure that people in Australia, New Zealand and Samoa can travel affordably between the three countries.

Coconuts Resort & Spa

The Coconuts Beach Club, Resort & Spa captures the true sense of what Samoa is all about, an unspoilt paradise and a place to get away from it all. It is located on the south coast of the island and a 30-minute drive from Apia.

General manager Lina Bell says there is a different atmosphere from other resorts because it is in a village. A popular activity with guests is a guided walking tour into the village, where people can learn about the Samoan culture and meet the local.

"Every Saturday we have a culture day, which is very popular. Our guests experience the lifestyle and they hear the myths and legends of the island. They watch the preparation of the food and then we serve the food in the traditional Samoan way. Also they

have their fiafia or the village culture show every Saturday night in the restaurant."

Every few years the resort renovates to make it more modern but keep the local flavour. Ms Bell says there are no plans to expand because the resort is a good size "and we don't want to be overcrowded."

Discovery Rentals

Discovery Rentals is a fully operated Samoan company, which has been operating for two years and prides itself on quality and reliability. The fleet consists of brand new four-wheel-drive cars, vans and pickups with double cabs.

Director Roy Lee says his company is the only Samoan rental company to have an all-new fleet.

"We did it to gain respect, build reputation and build on a good brand name – we pride ourselves on high standards and delivering exceptional service and by doing this we were able to gain connections with the biggest and respected hotels in Samoa."

Discovery Rentals provides an exclusive service at Aggie's Resort, at the airport, and around the Apia area.

The Discovery Group also offers game fishing and yachting charters for people who wish to venture out to sea.

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