



Operating Loan Program



The Gurr Family

Island Flowers by Liana Blooming with Assistance from FSA

Island Flowers by Liana opened their doors to American Samoa on May 7, 2008, the week of Mother's Day, and business has been "blooming" every since. From humble beginnings selling cut flowers directly out of nurseries from their home in Maloata, at the far west end of Tutuila island, this family run operation has become one of the leading florist shops on island, and a growing contributor to the local economy.

Prior to receiving FSA loan assistance, Donna and Pete Gurr sold cut flowers and potted plants from the nursery located at their home site for over 20 years. Florists throughout the community would contact them directly to buy orchids, anthuriums, and other tropical plants. Orders could be picked up at their nursery, but many times they would deliver because of the remote location of their operation. For those unfamiliar with the narrow and windy road, the 1 hour and 30 minute drive from Pago Pago can be intimidating.

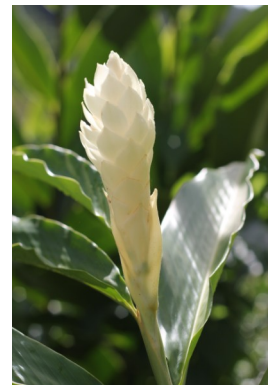
A farm operating loan in 2007 from the American Samoa FSA Field Office gave the Gurrs the ability to make minor real estate improvements to an existing retail space near Pago Pago, the capital of American Samoa. This improved location is next door

to a bakery and just minutes from the island's only hospital, the Lyndon Baines Johnson Tropical Medical Center. The FSA loan provided them with a way to move away from wholesale and expand upon the retail marketing of their products, which has greatly improved the profitability of their nursery operation. Not only is the nursery thriving, but they have been able to provide additional new retail jobs in this rural economy.

Donna Gurr shared, "The support we have received from the community has been overwhelming. Although we import some flowers, the majority of our products are locally grown, and this is what our customers prefer for their floral arrangements. We design a wide range of arrangements to fit all budgets and occasions. Thanks to the financial assistance received from FSA, we were able to move our business to the next level by taking advantage of a value-added marketing opportunity. Without assistance from FSA we would probably still be selling from our home, which had limited us to mostly small-scale cut flower and plant sales. Right now we are able to offer weekly church decorations; wedding arrangements; wreaths and casket sprays for funerals; flowers for loved ones at the hospital; provide delivery service to offices; and supply flowers for proms, pageants, and many other festive events."

Compared to local commercial lenders which make mostly consumer loans, the Gurrs found the FSA application process for a business loan to be quite detailed and lengthy. However, they were impressed by the extremely helpful staff that assisted with all the necessary paperwork and walked them through the entire process.

Gurr further stated, "In addition to helping finance the floral industry in American Samoa, our local farmers are engaged in many other agricultural enterprises where FSA can provide assistance. We truly desire our people to return to the land for many reasons.



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The health of our people has deteriorated significantly as fewer families work the land to raise the many crops that served as their traditional food sources, along with a reduction in regular exercise. We need to get back to the ore traditional diets that will help us improve our health, and farming traditional crops and vegetables will most definitely help us in that area.”

On September 29, 2009 American Samoa was struck by a powerful earthquake which set off a tsunami that left untold damage and loss from which the Territory has not fully recovered even now in 2012. The Gurrs lost a greenhouse to the powerful tsunami but have since rebuilt and even expanded upon their operation by purchasing a commercial bean sprouter to diversify their operation. Alfalfa sprouts are anti-oxidant rich and have been shown to help reduce blood pressure and boost your immunity and the Gurrs take pride in being able to provide the island with not only beautiful ornamental products but now a nutritious one as well.

“Through FSA funding, our people can better commercialize their farming operations with improved management, technological, and marketing practices. When farming thrives locally, we improve our local economy by providing jobs and keeping the money at home. Finally, there are food security issues that could arise, such as what would happen if ships stopped coming to our islands? We only have up to 30 days of food in the stores to feed our people should a crisis occur. It is advantageous for our people to get back to the land for improved health, economic reasons, and possibly for survival,” Gurr emphasized.

"We are proud to showcase the Gurrs as a success story in the Pacific Basin region. It's just one more way that FSA along with its local partner organizations and stakeholders are doing their part to promote the commercial agricultural sector while helping people to return to the land and grow healthy food, thus strengthening the health of the people and communities in American Samoa." shared Farm Loan Program Manager Theresa Correa who has worked with the Gurrs since 2006.

For more information about FSA loans, click on "I Want to Obtain Information about FSA Farm Loans" on www.fsa.usda.gov/outreach.

Fast Facts

Program: FSA Farm Loan Program (Operating Loan)

Quick Details:

The Farm Service Agency (FSA) provides direct and guaranteed loans to beginning farmers and ranchers who are unable to obtain financing from commercial credit sources. Each fiscal year, the Agency targets a portion of its direct and guaranteed farm ownership (FO) and operating loan (OL) funds to beginning farmers and ranchers.

A beginning farmer or rancher is an individual or entity who (1) has not operated a farm or ranch for more than 10 years; (2) meets the loan eligibility requirements of the program to which he/she is applying; (3) substantially



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