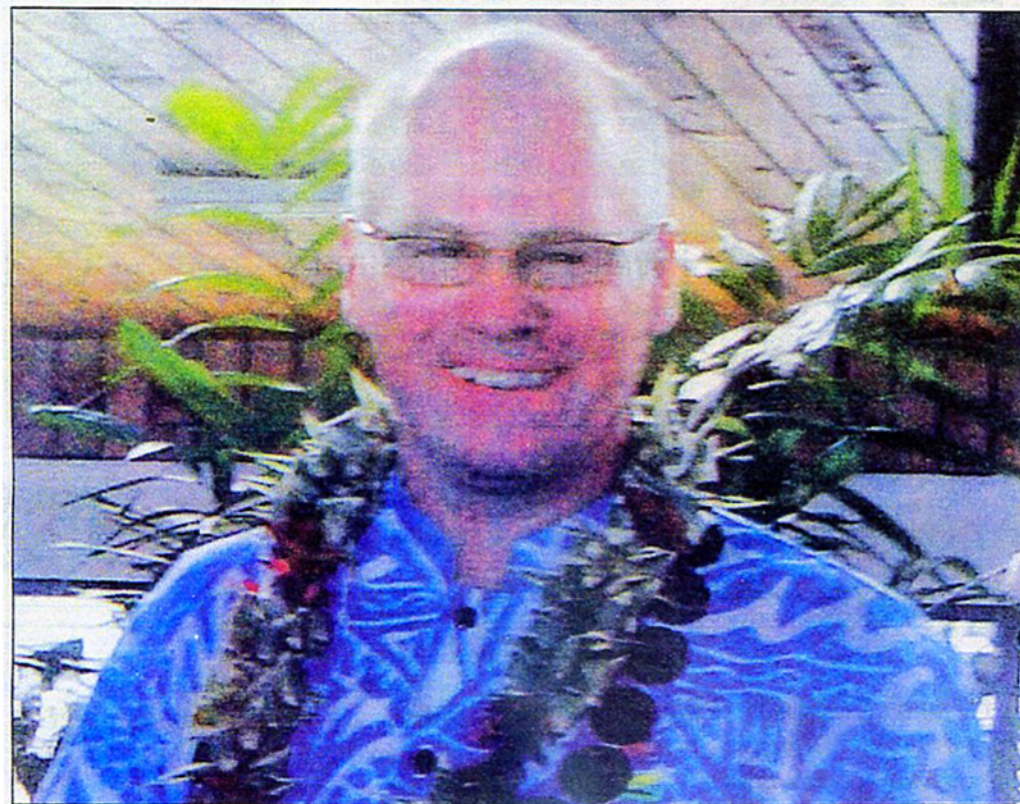


**SamoaTel****YELLOW PAGES****CAN YOUR BUSINESS AFFORD NOT TO BE IN IT?**

DIAL 800 CALL

Person of the Year

CASAGRANDE



The Founder and Chairman of the South Pacific Business Development (SPBD) Foundation, Gregory F. Casagrande has been voted Samoa Observer's Person of Year for 2008.

Our selection was based on recommendations from members of the community.

A panel of journalists made the final decision, which was later endorsed by the management of the Samoa Observer Newspaper Group.

Along with Mr Casagrande, the Samoa Observer is also paying tribute to some leading individuals, who have dedicated their lives to serve our people and make a difference.

They are people who have made a difference in their field of expertise or profession, and to the people and communities they serve.

Find out who these people are inside.

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HONOURED**
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**2008 AT
A GLANCE**
Inside
**FASIOTI SE
SA AVEA
MA LEOLEO**

Fofoga Samoa



1. GREGORY F. CASAGRANDE

The impact of the assistance from the South Pacific Business Development (SPBD) Foundation on the lives of thousands of Samoans is immeasurable.

It touches the lives of many families annually with the organisation making available micro loans to start off businesses to earn cash to improve the quality of their lives.

Gregory F. Casagrande is the founder and chairman of SPBD.

More important than the money is the education in how to use it profitably which the organisation provides before a loan is granted.

Of equal importance is the attitude of entrepreneurship fostered.

Mr Casagrande believes entrepreneurship means freedom, for it places no ceiling on the amount of potential earnings, unlike a job where a worker earns a set salary.

In developing countries like Samoa where jobs are severely limited, "poverty of opportunities" is a huge problem.

And that's where SPBD comes in.

"Now the issue we address is poverty of opportunity," said Mr. Casagrande.

Such poverty exists at the bottom half of society where employment for wages does not exist.

SPBD works with women who want self-employment to earn enough money to pay for basic services like electricity, piped running water, improved sanitation and better housing.

"I think initiative is the key," Mr. Casagrande said of the loan applicants.

"They're not waiting for the Government to give them jobs. They're

not waiting for the Government to give them handouts."

Success is more fulfilling because of that, the SPBD founder said.

The reward is not just financial, however.

Women who achieve increased financial well-being gain a sense of empowerment and lifted self-esteem and pride.

Mr. Casagrande said this filters down to the children who see their mothers achieve a sense of pride from their work.

Such empowerment is a gift and individuals like the SPBD founder deserves a pat on the back for providing an opportunity for Samoans to achieve it.

Mr. Casagrande has a BA from Colgate University, an MS from New York University and an MBA from the Kellogg School of Northwestern University. He is also a Certified Public Accountant.

He studied microfinance firsthand in Bangladesh, India and Africa and has lectured on the topic at universities and conferences throughout the Pacific and Asia.

Prior to launching SPBD, Mr. Casagrande worked in various financial and general management positions for Ford Motor Company in Detroit, Chicago and Japan. He began his career with Coopers and Lybrand in New York City.

In addition to SPBD, he also serves on the Board of Trustees of PlaNet Finance (www.planetfinance.org), a global microfinance funding, technical service providing and rating organization, The Prague Institute (www.pragueinstitute.org), a global urban development think-tank, and the United Nations International Year of Microcredit 2005 (www.yearofmicrocredit.org) Board of Patrons. Mr. Casagrande is also involved in New Zealand based venture capital

We're back on Sunday

This is the last edition of your Samoa Observer before the New Year. We resume normal daily publication with our paper on sale on Sunday morning. For anything urgent today, tomorrow or Friday, please contact our Editor Mata'afa Keni Lesa on phone 7783148. For advertising matters, contact Helen Papali'i-Eteuati on 7771422. Happy New Year and God bless!



Samoa National Provident Fund

Are you looking for a PROPERTY?

We have a number of foreclosures, commercial, residential and vacant pieces available now for sale!



Commercial:

1. 1/2 acre at Matautu-tai with 2 large buildings including squash courts (next to Pacific Forum Line)..... option for financing would be considered....!

2. Warehouse building on 1/4 acre at Lelata
3. 1/2 acre with hotel building at Fugalei

For viewing and more details contact **Vaovasa** on 21241 extension 826 or by email at vaovasa@npf.ws.

Vacant Lots:

- 1/4 acre at Fugalei
- 2 lots of 1/2 acre at Fugalei
- 1 acre at Fugalei
- 1/2 acre at Aleisa

Residential:

- 3 bedroom home on 1/4 acre at Vaivase-uta
- 4 bedroom home on 1/4 acre at Vailele