

## Introduction

This guide has been revised by the Department of Resources and Economic Affairs to assist all businesses – both large and small, locally owned or foreign owned – to understand all applicable “rules and regulations” that they must comply with in order to operate a business in the State of Kosrae as well as to provide them with information relating to financial and services which are provided by the agencies and offices under the governments of the Federated States of Micronesia and Kosrae State.

There are three sets of government rules and regulations which apply to all businesses. The Federated States of Micronesia National Government regulates certain areas of business and sets most taxes. The State of Kosrae regulates all businesses operating within the State and collects certain fees and excise charges. The Local Governments have their own rules and regulations which apply to businesses operating within their boundaries. It is very important that each business meets all applicable requirements of National, State and Local Governments.

Additionally, this guide provides a listing of locally available business resources and their contact information. The listing is intended to facilitate the linkages of business owners with local business resources.

If you need further assistance and/or guidance to find information, contact:

Department of Resources & Economic Affairs  
Division of Trade & Investment  
P.O. Box 600  
Tofol, Kosrae FM 96944

Phone : (691) 370-3017/2044  
Fax : (691) 370-2066  
Email : [director@investkosrae.fm](mailto:director@investkosrae.fm)  
Website: [www.investkosrae.fm](http://www.investkosrae.fm)

## Acknowledgement

The historical information provided in this paper has been taken from a paper published by Kosrae Small Business Development Center (Kosrae SBDC) in association with Pacific Islands Small Business Development Center Network (PISBDCN) and US Small Business Administration in 2003. The information provided herein updates the data from the Kosrae SBDC paper; new information has been inserted to inform domestic and foreign business owners about the services and their contacts.

We acknowledge and thank Kosrae SBDC and PISBDCN for allowing us the use of their paper.

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## **GOVERNMENT REGULATIONS**

The following list of requirements is provided to give the business owner a starting point. It is not intended as an interpretation of the laws of the FSM nor the laws of Kosrae State. It is the responsibility of all business owners and managers to contact the appropriate regulatory agencies for information about the laws that may apply to their business.

### **Federated States of Micronesia**

- A. Social Security Tax**
- B. Employers Identification Number**
- C. Workers' Social security Number**
- D. Wage/Withholding Tax**
- E. Gross Revenue Tax**
- F. Import Tax**
- G. FSM Foreign Investment Permit**
- H. Entry and Work Permits**
- I. Food Imports/Export Licenses**
- J. Food Handler's License**
- K. Fishing License**

## **Kosrae State**

- A. Kosrae State Foreign Investment Permit**
- B. Registration of Corporation & Partnership**
- C. Kosrae State Business License**
- D. Health Certificates – Food Handling**
- E. Alcohol License**
- F. Transaction Tax**
- G. Environmental Impact Assessment**
- H. Fisheries Permit**

## **Local Government Authorities**

### **Municipality Business License**

Certain cultural and traditional restrictions or requirements are imposed by various municipalities and with which businesses operating within those jurisdictions shall comply. Some of these requirements may be discretionary. Check with your Municipal Mayor's to determine what you need to do.

## FEDERATED STATES OF MICRONESIA

### Social Security Tax

The Social Security Act provides that “All employees whether employed by an employer incorporated or doing business in the FSM, shall be covered unless both the employer and the employee are currently subject to any other recognized social security system.”

Employers should make reference to the booklet “Employer’s Guide to Social Security Tax in the Federated States of Micronesia”, available from the FSM Social Security Offices in all the four States, for definitions of an employer and an employee, and details of their obligations under the Act.

All businesses must file the Employer’s Quarterly Tax Return reporting the wages of their employees. Any business with at least one employee or which makes in excess of \$10,000 in gross revenue annually must pay the Social Security tax at the end of every quarter. The tax rate is 15% of the salary based on each employee; 7.5% of which is contributed by the employer and the remaining 7.5% is contributed by the employee through wage withheld by the employer. There are several forms which must be completed on a quarterly basis and submitted with payments to the FSM Social Security Office by the 10<sup>th</sup> day of the month following the end of a quarter (i.e. April 10<sup>th</sup>, July 10<sup>th</sup>, October 10<sup>th</sup>, and January 10<sup>th</sup>).

Contact Information: FSM Social Security Administration; Kosrae Office: P.O. Box 435, Tofol, Kosrae FM 96944; Phone: (691) 370-3048; Fax: 370-3790; email: [ksassa@mail.fm](mailto:ksassa@mail.fm)

### Employer Identification Number

All employers must register with the FSM Social Security Office in Kosrae State. There is a special form “Application for Employer Number” which must be completed and accompanied by the appropriate fee. The FSM Social Security Administration will then assign the applicant an Employer Identification Number (EIN). The Employer Identification Number must be entered on the Employer’s Quarterly Tax Returns.

Contact Information: FSM Social Security Administration; Kosrae Office: P.O. Box 435, Tofol, Kosrae FM 96944; Phone (691) 370-3048; Fax: 370-3790; email: [ksassa@mail.fm](mailto:ksassa@mail.fm)

### Worker’s Social Security Number

Every person that is employed is required to obtain a Social Security Number. There is a special form “Application for a FSM Social Security Number” which must be completed and accompanied by a fee of \$2.00. The applicant must submit documentary evidence of age, identity, and citizenship or legal alien status before the application can be processed.



Persons age 18 or over must apply in person for a Social Security card. The FSM Social Security Administration will then assign the applicant a number which must be presented to all employers when the individual is hired. Social Security cards should be shown to employers and every employer should be careful to record each employee's Social Security Number. Social Security Numbers should be accurately reported on the Employer's Quarterly Tax Return.

Contact Information: FSM Social Security Administration; Kosrae Office: P.O. Box 435, Tofol, Kosrae FM 96944; Phone: (691) 370-3048; Fax: 370-3790; email: [ksassa@mail.fm](mailto:ksassa@mail.fm)

## Wage Withholding Tax

All employees are required to pay part of their gross pay to the FSM government as a Wage Tax. The current tax rates are 6% for the first \$11,000 earned and 10% on any amount earned thereafter. The wage tax is taken out of the employee's gross wages by the business and held until the proper reporting time. It is the responsibility of the business owner to collect tax; report amount(s) due and submits payment at the correct time to the FSM Custom and Tax Office. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30<sup>th</sup>, July 31<sup>st</sup>, October 31<sup>st</sup>, and January 31<sup>st</sup>).

Contact Information: FSM Custom & Tax Administration; Kosrae Office: P.O. Box 359, Tofol, Kosrae FM 96944; Phone: (691) 370-3010; Fax: 370-2074; email: [wmongkeya@yahoo.com](mailto:wmongkeya@yahoo.com)

## Gross Revenue Tax

All business owners who are engaged in business to make a profit are required to pay Gross Revenue Tax. There are no exceptions based on the type of business being run. The current rate of tax is \$80 for the first \$10,000 in sales and 3% of any amount in excess of the \$10,000. This includes both cash and credit sales. If a business makes less than \$2,000 within a calendar year, it may apply for a refund at the end of the year. The appropriate form must be filed and submitted with payment to the FSM Customs and Tax Office by the appropriate time. This tax is due by the last day of the month following the end of a quarter (i.e. no later than April 30<sup>th</sup>, July 31<sup>st</sup>, October 31<sup>st</sup>, and January 31<sup>st</sup>).

Contact Information: FSM Custom & Tax Administration; Kosrae Office: P.O. Box 359, Tofol, Kosrae FM 96944; Phone: (691) 370-3010; Fax: 370-2074; email: [wmongkeya@yahoo.com](mailto:wmongkeya@yahoo.com)

## Import Tax

All items being imported into the FSM for any reason other than those for export purposes are subject to FSM Import Taxes. The amount to be charged varies depending on the type of item being imported.

Contact Information: FSM Custom & Tax Administration; Kosrae Office: P.O. Box 359, Tofol, Kosrae FM 96944; Phone: (691) 370-3010; Fax: 370-2074; email: [wmongkeya@yahoo.com](mailto:wmongkeya@yahoo.com)

## FSM Foreign Investment Permit

Any business which has any foreign ownership interest may be required to obtain an FSM Foreign Investment Permit. If the business is doing anything that can be considered international or interstate or if the business is involved in banking, insurance, telecommunications, interstate/international commerce, sea and air transportation or fishing inside the 200-mile EZZ of the FSM, the owner should contact the FSM Secretary of Resources & Development to obtain the required investment permit.

Contact Information: Department of Resources & Development; P.O. Box PS-12, Palikir, Pohnpei FM 96941; Phone: (691) 320 2646/5133/2620; Fax: 320-5854/2079; email: [fsmrd@fsmrd.fm](mailto:fsmrd@fsmrd.fm)

## Entry and Work Permits

The Immigration Act provides that no non-citizen, unless specifically exempted, is permitted to enter or otherwise remain in FSM without having been issued an appropriate Entry Permit. Different types of Entry Permits and Work Permits are issued depending on the purpose and length of the non-citizen's stay in FSM.

The FSM Foreign Investment Act provides for Expatriates Worker Authorizations (EWA) to be issued to foreign investors with valid Foreign Investment Permits (FIP). Currently, one EWA is issued automatically for a "senior management position" for each FIP. Application can be made for additional EWA "if a suitably qualified and experienced citizen is not available". FIP holders can also apply for additional expatriate workers under the Protection of Resident Workers Act. Similar conditions apply to holders of Kosrae State FIP.

If non FSM citizens are working for your business, each non-citizen employee must have a valid FSM Work Permit and is required to register annually with the FSM Division of Immigration and Labor. Further information may be obtained by contacting the local FSM Immigration Office.

Contact Information: FSM Immigration and Labor; Kosrae Office, Tofol, Kosrae FM 96944; Phone: (691) 370-3051/3227; Fax: (691) 370-7250; email: [kil@mail.fm](mailto:kil@mail.fm)

## Food Import/Export License

Any business which imports any kind of food items into the FSM must obtain a Food Import License and an FSM Health Permit. Also, any business which exports local food stuffs for commerce outside or to another FSM State must obtain a Food Export License. Businesses involved in the processing and/or selling of Betel Nut and Sakau are exempted from these requirements. Both an application fee and a license fee are required for these licenses. Further information on these licenses can be obtained from the FSM Secretary of Resources & Development and FSM Sanitation, Kosrae Office.

Contact Information: Department of Resources and Development: P.O. Box PS-12, Palikir, Pohnpei FM 96941; Phone: (691) 320-2646/5133/2620; Fax: 320-5854/2079; email: [fsmrd@fsmrd.fm](mailto:fsmrd@fsmrd.fm)

FSM Sanitation: Kosrae Office, P.O. Box 127, Tofol, Kosrae FM 96944; Phone: (691) 370-8155; Fax: 370-8155; email: [mnea@fsmhealth.fm](mailto:mnea@fsmhealth.fm)

## Food Handler's License

Any facility of a business handling food is required to conform to the appropriate building specifications, a copy of which can be obtained from the Office of Sanitation and Food Safety. Upon inspection before opening the business, a Food Handler's License will be issued with a grading for cleanliness. Inspections may be conducted without prior notice. No fee is charged for this service.

Contact Information: FSM Sanitation, Kosrae Office, P.O. Box 127, Tofol, Kosrae FM 96944; Phone: (691) 370-8155; Fax: 370-8155; email: [mnea@fsmhealth.fm](mailto:mnea@fsmhealth.fm)

## Fishing License

Any person or business engaging in commercial fishing activities outside of the State's 12 mile territorial waters and inside the FSM 200 mile EZZ is required to obtain a Fishing License from the National Oceanic Resources and Maritime Authority.

Contact Information: National Oceanic Resources and Maritime Authority, P.O. Box PS-122, Palikir, Pohnpei FM 96941; Phone: (691) 320-2700; Fax: 320-2383; email: [norma@mail.fm](mailto:norma@mail.fm)

## KOSRAE STATE

### 2.1 Kosrae State Foreign Investment Permit

Foreign investment in Kosrae State is not subject to the FSM Foreign Investment Act but is governed by Kosrae State Law No. 6-163 and its Foreign Investment Regulations. This Act requires all non-citizens engaging in business, or any business entities having any foreign ownership interest to obtain a Foreign Investment Permit from the State Department of Resources and Economic Affairs prior to the commencement of business. A nonrefundable application fee of \$150 is required to accompany an application. Foreign investment permits are valid until cancelled or suspended by the Department of Resources and Economic Affairs, or surrendered by the Permittee pursuant to Section 15.308(8) of the Kosrae State Foreign Investment Act. Modification of a foreign investment permit is possible with a \$100 fee.

Contact Information: Department of Resources & Economic Affairs; P.O. Box 600, Tofol, Kosrae FM 96944; Phone: (691) 370-2044/3015; Fax: 370-8901; email: [info@investkosrae.fm](mailto:info@investkosrae.fm)

### 2.2 Registration of Corporations and Partnerships

All businesses operating in the State of Kosrae which are not sole-proprietorships (owned by one individual or married couple) are required to register with the Kosrae Attorney General's Office or FSM Registrar of Corporation. This includes, but is not limited to Corporations for Profit, Non-Profit Corporations, General Partnerships, Limited Partnerships, and Foreign Corporations wishing to do business within Kosrae State. You may wish to contact a Legal Counsel to assist you with this process.

Contact Information: Kosrae State Attorney General's Office, P.O. Box 870, Tofol, Kosrae FM 96944; Phone: (691) 370-3215; Fax: 370-2222; email: [jeffrtlfs@gmail.com](mailto:jeffrtlfs@gmail.com)

### 2.3 Health Certificates – Food Handling

A Health Certificate must be obtained for any individual handling food in any type of business. A physical examination is required as part of the Certificate process. A fee of \$14 is charged for the Certificate. The health certificate must be renewed every 6 months.

Contact Information: Public Health, Kosrae State Hospital, P.O. Box 127, Tofol, Kosrae FM 96944; Phone: (691) 370-3199; Fax: 370-3073; email: [foswaguk@fsmhealth.fm](mailto:foswaguk@fsmhealth.fm)

## 2.4 Alcohol License

An Alcohol License must be obtained by any business that sells alcoholic beverages. Information can be obtained from the Kosrae State Attorney General's Office.

Contact Information: Kosrae State Attorney General's Office, P.O. Box 870, Tofol, Kosrae FM 96944; Phone: (691) 370-3215; Fax: 370-2222; email: [jeffrtlfs@gmail.com](mailto:jeffrtlfs@gmail.com)

## 2.5 Transaction Tax

A transaction tax of 5% of the transaction price received attaches to the following transactions:

1. Lease of office or dwelling place;
2. Lodging;
3. Meal;
4. Motor vehicle rental; and
5. Video tape or film rental

The consumer, who purchases, leases or rents the goods or property, pays this tax at the time of the transactions.

Contact Information: Division of Finance & Budget, P.O. Box 878, Tofol, Kosrae FM 96944; Phone: (691) 370-3004/3400; Fax: 370-3164; Email: [salik.horace@yahoo.com](mailto:salik.horace@yahoo.com)

## 2.6 Environmental Impact Assessment

Environmental Impact Statements are required of business projects requiring earth moving or whose scope of business can result in altering the balance of the natural environment. The appropriate forms and more detailed information are available by contacting the Kosrae Island Resource Management Authority.

Contact Information: Kosrae Island Resource Management Authority, P.O. Box 480, Tofol, Kosrae FM 96944; Phone: (691) 370-3646; email: [rhjackson82@hotmail.com](mailto:rhjackson82@hotmail.com)

## 2.7 Fisheries Permit

Any commercial fishing inside the State's 12 mile territorial waters by non-citizen individuals or entities is regulated by the State.

Contact Information: Department of Resources & Economic Affairs, P.O. Box 600, Tofol, Kosrae FM 96944; phone: (691) 370-3017/2044; Fax: (691) 370-8901; Email: [director@investkosrae.fm](mailto:director@investkosrae.fm)

Also contact Division of Fisheries & Development at: phone: (691) 370-3031 or email: [fisherieskos@mail.fm](mailto:fisherieskos@mail.fm)

### **3. MUNICIPAL GOVERNMENTS**

#### **3.1 Business License**

Business license are issued by the four municipal governments. Businesses located within the municipal boundaries of the four municipalities are required to obtain a Business License from each respective municipal office. The business license is renewed by January of each calendar year. Business license fees are varied between the municipal governments.

A municipal government may not tax ownership or use of a motor vehicle, or use of public road; the sale, possession or consumption of alcoholic drink; transaction tax or goods made or produced in the State.

## **GENERAL BUSINESS RESOURCES**

### **1. FINANCIAL INSTITUTIONS**

#### **1.1 Bank of the FSM**

The Bank of the FSM is a commercial bank providing commercial banking services in Kosrae State. It is U.S. FDIC insured and has most of the necessary banking facilities required by businesses.

Contact Information: Manager, Bank of the FSM/Kosrae Branch, P.O. Box 148, Tofol, Kosrae FM 96944; Phone: (691) 370-3225/2681/8952; Fax: 370-2077; email: [bofsmkos@mail.fm](mailto:bofsmkos@mail.fm)

## 1.2 FSM Development Bank

The FSM Development Bank is a business development financing institution. It provides business loans on concessionary terms. The bank normally charges a 9% interest rate.

Contact Information: Manager, FSM Development Bank/Kosrae Branch, P.O. Box 104, Tofol, Kosrae FM 96944; Phone: (691) 370-3070/2323; Fax: 370-2170; email: [andriett@fsmdb.fm](mailto:andriett@fsmdb.fm); website: [www.fsmdb.fm](http://www.fsmdb.fm)

## 1.3 Bank of Guam (BOG)

Bank of Guam is a Guam based bank extending its services to the FSM States in addition to branches in Majuro, Republic of the Marshall and Koror, Republic of Palau. Bank of Guam is a FDIC insured and it is a full service bank.

Contact Information: Gwendolin San Nicolas, Branch Manager, P.O. Box 441029, Tofol, Kosrae FM 96944; Phone: (691) 370-8817/8578; Fax: (691) 370-8522; email: [kosrae@bankofguam.com](mailto:kosrae@bankofguam.com); website: [www.bankofguam.com](http://www.bankofguam.com)

## 1.4 Production & Development Fund

Production Development Fund (PDF) is a Kosrae State Government funded program. It is a production and value-added loan program intended to help beginning and existing production and value-added small scale businesses. Eligibility is restricted to Kosraens; however other citizens are acceptable candidates through a local partner.

Contact Information: PDLF, P.O. Box 600, Tofol, Kosrae FM 96944; Phone: (691) 370-2044/3017; Fax: 370-8901; email: [sraffilman@investkosrae.fm](mailto:sraffilman@investkosrae.fm)

## 1.5 Kosrae Microfinance Union

The Union's primary purpose is to promote the economic growth of the public by providing micro loans which are very small loans resulting in a balance in the person's favor, creating financial trust-worthy-ness which is a source of honor or distinction, and other related services, to qualified persons with low income, who are credit disadvantaged, or who are in a status of credit risk, or otherwise identified as in need of services by this Union operated on a basis of not-for-profit.

Advocate for and operate programs for the economic growth of qualified individuals. To provide business mentoring, educational and other technical assistance required to improve an individual's economic well-being.

Contact Information: Delpina Charley, P.O. Box 600, Tofol, Kosrae FM 96944; Phone: (691) 370-3017/2044; email: [delpinacharley@gmail.com](mailto:delpinacharley@gmail.com)

## Insurance

### Moylan's Insurance

Moylan's Insurance is the only private and complete insurance company in Kosrae. The plans covered by the company are; property, home, travel, auto, life, accident, worker's compensation, general liability, group life, and bond.

Contact Information for Kosrae Office: Sterling Skilling, P.O. Box 296, Tofol, Kosrae FM 96944; Phone: (691) 370-3016; Fax: 370-3016; email: [snskiiling@mail.fm](mailto:snskiiling@mail.fm)

## Power Generation

### 3.1 Kosrae Utility Authority

All of Kosrae has electricity provided by the Kosrae Utility Authority. Electricity rate of residential is .428 cents per kWh for the first 100 kWh. The electricity tariff rate for businesses is 468 cents per kWh for the first 100 kWh. The rate for any industrial business is 528 cents for the first 100 kWh. These rates are either subtracting or adding the current Fuel Adjustment Charge.

There is a hookup fee of \$150 for new houses or buildings and a service relocation and reconnection at \$75.

Contact Information: General Manager, Kosrae Utility Authority, P.O. Box KUA, Tofol, Kosrae FM 96944; Phone: (691) 370-3344/3799; Fax: 370-3798; email: [kua@mail.fm](mailto:kua@mail.fm) or [gm@kosraepower.com](mailto:gm@kosraepower.com); website: [www.kosraepower.com](http://www.kosraepower.com)

## Water

Water is managed and provided by each of the four municipal offices at no charge. Contact the municipal office where your business is located.



Contact Information: Lelu Municipal (691) 370-3037; Malem Municipal (691) 370-4501; Tafunsak Municipal (691) 370-3211; Utwa Municipal (691) 370-3207.

## Telecommunication

### FSM Telecommunication Corporation

The FSM Telecommunications Corporation provides all necessary telecommunication facilities for all of Kosrae. It has lines for telephones, fax, telex and the Internet for both local and international uses 24 hours a day. It also provides such features as direct dialing, caller ID and pager. FSMTC also has a cellular phone system network that has both domestic and international calling and messaging capabilities and cable TV.

Contact Information: Manager, FSMTC/Kosrae Branch, P.O. Box TC, Tofol, Kosrae FM 96944; Phone: (691) 370-3164/3221; Fax: 370-3000; email: [wphiilip@mail.fm](mailto:wphiilip@mail.fm); website: [www.telecom.fm](http://www.telecom.fm)

## Air Transportation

### 6.1 United Airline

United Airlines is a U.S. flagged carrier flying a 124-seater 737/800 Series Boeing aircraft services to Kosrae four days a week. United Airline flies from Guam to Kosrae via Chuuk and Pohnpei then on to Kwajalein, Majuro, and Honolulu on Mondays and Fridays. Then it returns to Guam the same route on Tuesdays and Saturdays.

Contact Information: United Airline, Kosrae Office, P.O. Box 599, Tofol, Kosrae FM 96944; Phone: (691) 370-2024/3024; Fax: 370-3438; Email: [moses.thomson@united.com](mailto:moses.thomson@united.com).

### 6.2 Nauru Airline

Air Nauru is a Nauru flagged Boeing carrier flying a 123-seater 737, two days a week from Brisbane to Kosrae via Honiara, Nauru, Tarawa, and Majuro and continue onto Pohnpei on Fridays. On Sundays it returns to Brisbane, Australia the same route.

Contact Information: Joshua Ptasznyk, Kosrae Nautilus Resort, P.O. Box 135, Tofol, Kosrae FM 96944; Phone: (691) 370-3657/3658; email: [info@kosraenautilus.com](mailto:info@kosraenautilus.com)

## Sea Transportation

### 7.1 Matson Shipping Company

Matson shipping Company ships from the west coast of the United States through Hawaii and onto Guam. From Guam, cargo is transshipped to chartered shipping line. Matson Shipping calls Kosrae every 14 days, via Guam, Kwajalein, and Majuro and onto Pohnpei and Chuuk.

Contact Information: Nolte Sigrah, P.O. Box 51, Tofol, Kosrae FM 96944; Phone: (691) 370-8702; Fax: 370-8820; email: [noltesown@yahoo.com](mailto:noltesown@yahoo.com)

### 7.2 Kyowa Shipping Line

Kyowa shipping company ships sail from the east port of Busan through Japan and onto Saipan and from Saipan onto Guam, Kwajalein, Ebeye, Majuro and Kosrae. From Kosrae onto Guam, via Pohnpei and Chuuk, then back to Busan.

Contact Information: Leigh Weilbacher, Kosrae Tropical Breeze, Tofol, Kosrae FM 96944; Phone: (691) 370-2157; Email: [tbreeze@mail.fm](mailto:tbreeze@mail.fm)

### 7.3 Inter-States Shipping

There is currently no regular inter-state shipping among the four FSM States. Micronesia Navigation and Micronesia Voyager are FSM National Government owned vessels service between Kosrae and Pohnpei and Chuuk and Yap on chartered and/or on request basis.

Contact Information: Robert Jack Sigrah, Tofol, Kosrae FM 96944; Phone: (691) 370-7403; email: [sealandkosrae@gmail.com](mailto:sealandkosrae@gmail.com)

### 7.4 Kosrae Ship Yard

Kosrae Shipyard offers hull repair, cleaning and painting, propeller and shaft repair, engine overhaul repair and alignment, electrical and electronic equipment repair, parts fabrication, etc. Kosrae Shipyard is managed and operated by Luen Thai Venture, Ltd.

Contact Information: P.O. Box 196, Tofol, Kosrae FM 96944; Phone: (691) 370-2052/2053; email: [lin\\_huiqiang@ltfv.com](mailto:lin_huiqiang@ltfv.com)

## Law

### 8.1 Kosrae Trial Counselors Association

This is an association of certified local trial counselors sanctioned to practice law in the State of Kosrae.

Contact Information: Gerson A. Jackson, President-Kosrae State Bar Association; Phone: (691) 370-2679/2087; email: [gajackson12@gmail.com](mailto:gajackson12@gmail.com)

Also contact Kosrae State Court: phone (691) 370-3033; email: [marfinsrem@hotmail.com](mailto:marfinsrem@hotmail.com)

### 8.2 Mediation Program

The mediation program is an association of Kosraeans certified under the State's statutes to mediate small cases before filing at the court for court procedures.

Contact Information: Marciano Wakuk, Coordinator; phone (691) 370-3033/2955; email: [marfinsrem@hotmail.com](mailto:marfinsrem@hotmail.com)

### 8.3 Micronesian Legal Services/Kosrae Office

Micronesian Legal Services is part of the U.S. federally-funded Legal Services Corporations. It provides free public legal services to economically disadvantaged U.S. and U.S. Pacific Affiliate citizens, including owners of small businesses having met program eligibility guidelines. It should be noted that services eligibility is restricted to specific program eligibility guidelines.

Contact Information: Directing Attorney, Micronesian Legal Services Corporation/Kosrae Office, P.O. Box 38, Tofol, Kosrae FM 96944; Phone: (691) 37-3032; Fax: 370-2232; email: [MLSCKosrae@mail.fm](mailto:MLSCKosrae@mail.fm)

## Postal Services & Related Services

### 9.1 FSM Post Office

FSM Post Office is part of the US federally funded postal services. It provides postal services to public as well as business communities. The services include priority mail, . FSM Post Office also rents boxes. The boxes are available at various rates and these

rates are based on the capacity each box can hold i.e. general at \$20 per year and the bulk box is at higher price.

Contact Information: Kiosy Rental, acting Post Manager, P.O. Box 9998; Tofol, Kosrae FM 96944; phone: (691) 370-30578; Email: [fsmpostalksa@mail.fm](mailto:fsmpostalksa@mail.fm)

## 9.2 DHL

With a global network in over 220 countries and territories across the globe, DHL is the most international company in the world and can offer solutions for an almost infinite number of logistics needs.

DHL is part of the world's leading postal and logistics company Deutsche Post DHL Group, and encompasses the business units DHL Express, DHL Parcel, DHL e-Commerce, DHL Global Forwarding, DHL Freight and DHL Supply Chain.

Contact Information: McQuire Skilling, Kosrae Agent, Tofol, Kosrae, FM 96944; phone: (691) 370-2755; Email: [plskilling@yahoo.com](mailto:plskilling@yahoo.com)

## 9.3 Triple B Forwarder

Triple B Forwarders, Inc. offers reliable ocean, air and supply chain transportation solutions that can be tailored to your needs. ... → Weekly less-than-container load (LCL) consolidation service to Guam, Saipan, Rota, Tinian, Yap and Palau. ... → Weekly LCL consolidation service to Majuro, Ebey, Kosrae, Pohnpei, and Chuuk.

Contact Information: Nolte Sigrah, P.O. Box 51; Tofol, Kosrae, FM 96944; phone: (691) 370-8702; Fax: 370-8820; email: [noltesown@yahoo.com](mailto:noltesown@yahoo.com)

## 10. Accountants

Private accountants for hire are not currently available.

## 11. Bookkeepers

Private bookkeepers for hire are not currently available.

## 12. Business Development Assistance

### 12.1 Kosrae Small Business Development Center

The Kosrae Small Business Development Center is a public entity that provides free business development counseling and assistance to clients, and conducts business training workshops. The center has trained business counselors who provide these services. The Center is an affiliate of the University of Guam Pacific Island Small Business Development Centers Network. Because the Network receives U.S. federal funding, client counseling may be restricted to U.S. Pacific Affiliate citizens.

Contact Information: Kosrae Small Business Development Center, P.O. Box 577, Tofol, Kosrae FM 96944; Phone: (691) 370-2751; email: [skiller@pacificsbdcdc.com](mailto:skiller@pacificsbdcdc.com)