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# INVESTMENT GUIDE

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## POHNPEI STATE



2026 EDITION

## **FOREWORD**

As part of our continued efforts to improve the business environment, we are pleased to introduce the First Edition of the Pohnpei State Investment Guide Series. This series aims to increase awareness among potential investors, both domestic and international, about the opportunities and prospects of conducting business in Pohnpei, spanning its municipalities and outer islands. By shedding light on the unique aspects of Pohnpei's business landscape, this guide seeks to unveil new opportunities for investment, job creation, and economic growth within and beyond its jurisdiction.

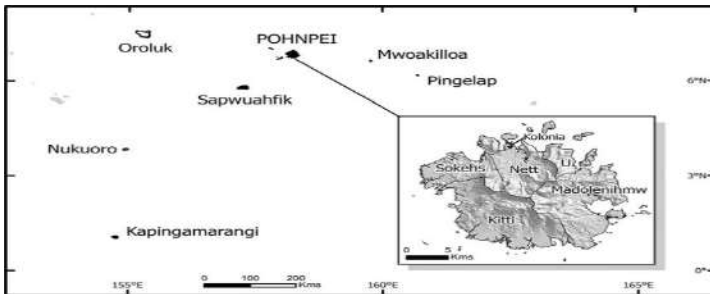
This first of the Series will focus on investment opportunities and doing business by both foreign nationals and locals in applicable sectors, regulated by Pohnpei State Government aligning with the Government of the Federated States of Micronesia.

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## 1. About the Garden Island of Pohnpei

Island of Pohnpei comprises six (6) municipalities of Madolenihmw, Kitti, U, Nett, Sokehs, and Kolonia including Six (6) outer islands of Pingelap, Sapwuahfik, Mokilloa, Nukuoro, Kapingamarangi, and Pakein.



### Geography

**Pohnpei** (formerly known as **Ponape** or **Ascension**, from Pohnpeian: "upon (*pohn*) a stone altar (*pei*)") is an island of the Senyavin Islands which are part of the larger Caroline Islands group. It belongs to Pohnpei State, one of the four states in the Federated States of Micronesia (FSM). Major population centers on Pohnpei include Palikir, the FSM's capital, and Kolonia, the capital of Pohnpei State. Pohnpei is the largest island in the FSM, with an area of

334 km<sup>2</sup> (129 sq mi), and a highest point of 782 m (2,566 ft), population of 36,832 people, and the most developed single island in the FSM.

Pohnpei is home to the megaliths and ruined city of Nan Madol, built of artificial islands off the island's eastern shore beginning in the 8th or 9th century. An important archaeological site, it was declared a national historic site in 1985 and registered as the world Heritage site.

Pohnpei contains a wealth of biodiversity. It is one of the

wettest places on Earth with annual recorded rainfall exceeding 7,600 mm (300 in)<sup>[1]</sup> each year in certain mountainous locations. It is home to the ka tree (*Terminalia carolinensis*) found only in Pohnpei and Kosrae.<sup>[2]</sup>

## Climate

Pohnpei, Micronesia, is characterized by a tropical rainforest climate, categorized as Af under the Köppen-Geiger classification system. The region maintains consistently warm temperatures throughout the year, ranging from a minimum of 24°C (76°F) in May to an average of 27°C (82°F), with peak temperatures reaching 30°C (87°F) in October. This climatic profile supports the

area's lush and diverse ecosystems, significantly influencing the lifestyle and cultural practices of its inhabitants, thereby rendering it an intriguing subject for study in tropical meteorology.

Pohnpei experiences substantial rainfall throughout the year, with an average annual precipitation of 4,769.1 mm (187.8 inches), while mountainous regions receive even higher levels of rainfall. The relative humidity is notably high, averaging approximately 83%.

The wind patterns in Pohnpei are marked by moderate speeds, averaging around 13 mph, and visibility is generally good, with an average of approximately 14 miles.

## Geology

Pohnpei is what's left of a massive shield volcano that rose from the sea floor through repeated eruptions of mildly alkalic lava, which has since been shaped and eroded over time.



## History

The published history of Pohnpei, a Micronesian island, spans a rich history, including pre-colonial times, European contact, and various colonial administrations. Key elements include the construction of Nan Madol, a complex of artificial

## People, Culture and Language

Pohnpeian culture, known as "tiahk," is deeply rooted in ancient practices and traditions that are passed down through generations. The language, Pohnpeian, is the indigenous language of the island and English is an official language which often spoke government and commerce. People also consist of six (6) outer islands and they speak own different native languages.



islets, and the development of a distinct Pohnpeian culture and language. Oral traditions and archaeological evidence provide insights into the island's early history and the rise of the Saudeleur dynasty.

Pohnpei is largely Christians with Roman Catholic and Protestants being the largest among others including Latter-Day Saints, Seventh-day and there are new religions just introduced.

## Government

Pohnpei State has its own constitutional government with three co-equal branches of government consisting of the executive, legislative, and judicial branches. The Pohnpei Constitution also upholds, respects, and protects the customs and traditions of the traditional kingdoms of Pohnpei.

## Economic and Social Indicators

Land area:	29 square miles (334 square kilometers)			
Territorial Sea:	12 miles zone (Pohnpei Coastline within it)			
Political system:	Constitutional democracy			
Capital:	Kolonia			
Official language:	English			
Currency:	US Dollars \$			
International telephone code:	+691			
Internet country code:	.fm			
Climate:	Tropical			
Population <sup>i</sup> :	<b>Pohnpei</b> 37,089			
Age structure <sup>i</sup> :	<b>40 - 64</b> 20.71%			
GDP (at purchaser's prices) <sup>ii</sup> :	US\$ 430.2 million (FSM)			
GDP per capita <sup>iii</sup> :	US\$ 2,694			
GDP composition <sup>iv</sup> :	<b>Agriculture</b>	<b>Fisheries</b>	<b>Industry</b>	<b>Services</b>
	16%	11%	6%	50% <sup>v</sup>
Inflation rate (consumer prices) <sup>vi</sup> :	4.75%			

## 2. Investment at the Municipal Governments

MADOLENIHMW MUNICIPAL GOVERNMENT	
a. Division/Department	Finance
b. Name & Title of Person responsible	Mr. Rayjohnburg Bermanis Tax Collector Tel: (691) 320-8432 Email: <a href="mailto:nanmadolenihmw@gmail.com">nanmadolenihmw@gmail.com</a> <a href="mailto:rbermanis23@gmail.com">rbermanis23@gmail.com</a>
c. Fee ranging	\$5 ~ \$3,500.00
d. Types of Business	Any category of business requires by Madolenihmw Municipal law; No.ML-10M-68-2021
e. Compliance	<ul style="list-style-type: none"> <li>• Yellow card for consumption products business</li> <li>• EPA permit if requires for earth moving.</li> </ul>
f. Other Information	MMGL NO: ML-10M-68-2021

KOLONIA TOWN GOVERNMENT	
a. Division/Department	Revenue & Taxation
b. Name & Title of Person responsible	Mrs. Cathalina Donre, Chief Tel: (691) 320-8979 Email: <a href="mailto:cadalinadonre419@gmail.com/koloniato wn@mail.fm">cadalinadonre419@gmail.com/koloniato wn@mail.fm</a>
c. Fee ranging	\$10 ~ \$1,000

d. Types of Business allowed	Any category of business requires by law; KTO-NO-9C-002-17
e. Requirements	<ul style="list-style-type: none"> <li>• FIB Permit is necessary if operating under a foreign national.</li> <li>• For hygiene purposes, EPA permit is required</li> <li>• Yellow Card is required for food &amp; drinking business</li> </ul>
f. Other information	Law: KTO-NO-9C-002-17

U Municipality MUNICIPAL GOVERNMENT	
a. Division/Department	Finance
b. Name & Title of Person responsible	Mr. Zelnick Moses, Treasurer Tel: (691)320-4618 Email: <a href="mailto:zelnickmoses@gmail.com">zelnickmoses@gmail.com</a> <a href="mailto:umunicipalgovernment@gmail.com">umunicipalgovernment@gmail.com</a>
c. Fee ranging	\$5 ~ \$1,000
d. Types of Business	Any profitable businesses
e. Compliance	<ul style="list-style-type: none"> <li>• EPA Permit</li> <li>• Health Certificate (Yellow Card)</li> </ul>
f. Other	UML No.332-09

SOKEHS MUNICIPAL GOVERNMENT	
a. Division/Department	Treasury
b. Name & Title of Person responsible	Mr. Tristan Ernest, Tax & Revenue Officer Tel: (691) 320-3616 Email: <a href="mailto:sokehsgovt@gmail.com">sokehsgovt@gmail.com</a>
c. Fee ranging	\$10 ~ \$5,000.00

d. Types of Business	Any category of business requires by law SC10-20-22.
e. Requirements	<ul style="list-style-type: none"> <li>Business ID, EPA Permit for Sakau business, food catering, &amp; health yellow card</li> </ul>
f. Other information	<ul style="list-style-type: none"> <li>Sokehs Law SC10-20-22</li> </ul>

KITTI MUNICIPAL GOVERNMENT	
a. Division/Department	Division of Treasury & Admin.
b. Name & Title of Person responsible	Mr. Joshua Gabriel, Revenue Officer Tel: (691) 320-5038 Email: <a href="mailto:kmgovernment@gmail.com">kmgovernment@gmail.com</a> <a href="mailto:eperiame91@gmail.com">eperiame91@gmail.com</a>
c. Fee ranging	\$20 ~ \$5,000.00
d. Types of Business	Any category of business requires by law; KL NO.9I-09-18
e. Requirements	<ul style="list-style-type: none"> <li>Yellow card for any consumption</li> </ul>
f. Other Information	<ul style="list-style-type: none"> <li>KL NO.9I-09-18</li> </ul>

NETT MUNICIPAL GOVERNMENT	
a. Division/Department	Revenue & Collection
b. Name & Title of Person responsible	Mr. Merthenisia Augustine, Tax Collector Tel: (691) 320-4522 Email: <a href="mailto:mertaugu@comfsm.edu.fm/distaded001@gmail.com">mertaugu@comfsm.edu.fm/distaded001@gmail.com</a>
c. Fee categories	\$10 ~ \$5,000.00
d. Types of Business	Any category of business requires by law; NDG DL. NO. 10L-05-25

e. Requirements	<ul style="list-style-type: none"> <li>Valid yellow card for any food and beverage establishments.</li> <li>All businesses must be renewed annually</li> </ul>
f. Other Info.	<ul style="list-style-type: none"> <li>NDG D.L. NO.10L-05-25</li> </ul>

### 3. Investment in the Outer Islands

KAPINGAMARANGI ATOLL	
a. Name & Title of Person responsible	Hon. Solomon P. Lowson, Chief Magistrate Tel: Email: <a href="mailto:slowson1956@gmail.com">slowson1956@gmail.com</a>
b. Physical Address	Nan Pepper, Kolonia Pohnpei

MWOAKILLOA ATOLL	
a. Name & Title of Person responsible	Mr. Perly E. Daniel, Chief Magistrate Tel: (691) 320-2036 Email: <a href="mailto:perlydaniel57@gmail.com">perlydaniel57@gmail.com</a>
b. Physical Address	Nan Pepper, Kolonia

PINGELAP ATOLL	
a. Name & Title of Person responsible	Smithy Clark, Mayor Tel: (691) 320-5042 Email: <a href="mailto:municipalgov.pingelap@gmail.com/smithybclark@gmail.com">municipalgov.pingelap@gmail.com/smithybclark@gmail.com</a>
b. Physical Address	Nan Pepper, Kolonia, Pohnpei

SAPWUAFIK ATOLL	
<b>a. Name &amp; Title of Person responsible</b>	Mr. Madol, Treasury Tel: (691) 320-8432 Email: <a href="mailto:nanmadolenihmw@gmail.com">nanmadolenihmw@gmail.com</a>
<b>b. Physical</b>	Nan Pepper, Kolonia Pohnpei

NUKUORO ATOLL	
<b>a. Name &amp; Title of Person responsible</b>	Senard Leopold, Mayor Tel: (691) 320-8104/925-4469 Email: <a href="mailto:nmgnukuoro@gmail.com">nmgnukuoro@gmail.com</a> / <a href="mailto:juityhainrich72@gmail.com">juityhainrich72@gmail.com</a>
<b>b. Physical Address</b>	Nan Pepper, Kolonia Pohnpei

## 4. Import & Export Licensing

FSM Customs & Tax	
<b>a. Name &amp; Title of Person responsible</b>	Mr. Erlino Paul, Custom Officer II Tel: (691) 320-5508 Email: <a href="mailto:erlino.paul@dofa.gov.fm">erlino.paul@dofa.gov.fm</a>
<b>b. Physical Address</b>	Kolonia, Pohnpei

## 5. Alcohol Investment

Pohnpei State Dept. of Treasury & Administration	
<b>a. Division/Department</b>	Division of Revenue
<b>b. Person Responsible</b>	Mr. Jaefrey Ioanis Tel: (691) 320-2320 Email: <a href="mailto:ioanisjaefrey@gmail.com">ioanisjaefrey@gmail.com</a>
<b>c. Physical Address</b>	Executive Compound
<b>d. Fee Categories</b>	Ranging from \$60~\$510

<b>6. Foreign Investment in Pohnpei</b>	
<b>a. Office/Department</b>	Registrar of Corporation
<b>b. Name &amp; Title of Person responsible</b>	Mr. Mark Kostka
<b>c. Telephone No.</b>	(691) 320-2712
<b>d. Email Address</b>	Mkostka1771@gmail.com
<b>e. Website</b>	<a href="https://gov.fm/pohnpei-government">https://gov.fm/pohnpei-government</a>
<b>f. Physical Address</b>	Executive Compound Peilapalap, Kolonia
<b>g. Mailing Address</b>	Governor's Office Kolonia, Pohnpei FM 96941

<b>7. Environmental Protection Agency</b>	
<b>a. Office/Department</b>	Food Safety Division Land Clearing Permit
<b>b. Name &amp; Title of Person responsible</b>	Mr. Francisco Celestine, Ex. Officer
<b>c. Telephone No.</b>	(691) 320-1780
<b>d. Email Address</b>	pohnpeiepa@gmail.com
<b>e. Website</b>	<a href="https://gov.fm/pohnpei-government">https://gov.fm/pohnpei-government</a>
<b>f. Physical Address</b>	Executive Compound Peilapalap, Kolonia
<b>g. Requirements</b>	<ul style="list-style-type: none"> <li>• All food stands, restaurants, coffee shops, bakeries, sakau, &amp; bars must be inspected and in compliance.</li> <li>• All stands must obtain Yellow Card from Pohnpei State Public Health.</li> <li>• Land Clearing permits</li> </ul>
<b>h. Other regulations</b>	Sakau SL#3L-26-92

8. Investment in Farming/Poultry – Services	
Dept. of Resources & Development	
a. Division	Division of Agriculture
b. Name & Title of person responsible	Mr. Kordy Carl, Chief Mr. Rodasio Samuel, Agriculturist III Tel: 320-2400 Email: <a href="mailto:kordycarl691@gmail.com">kordycarl691@gmail.com</a> <a href="mailto:rodasamu18@gmail.com">rodasamu18@gmail.com</a> Botanical Garden, Bunzo in Kolonia Town

9. Aquaculture – Available Services	
a. Agency	Office of Fisheries & Aquaculture
b. Name & Title of person responsible	Mr. Jorg Anson, Administrator Tel: 320-2298/2041 Email: <a href="mailto:jorgyanson@gmail.com">jorgyanson@gmail.com</a> / <a href="mailto:ofa.state.gov@gmail.com">ofa.state.gov@gmail.com</a>
c. Physical Address	Kolonia, Pohnpei

10. Financial Support	
a. Small Business Guarantee Financing Corporation	
b. Officer in Charge	Mr. Thomas Pablo, Ex. Director Email: <a href="mailto:tompablosr@yahoo.com">tompablosr@yahoo.com</a> Tel: (691) 320-2968
c. Physical Address	SBDC Facility-Kolonia, Pohnpei
d. Type of Businesses	Any types of business however prioritizing SMEs/local products

11. Tourism	
a. Officer in Charge	Kukulyynn Gallen Email: <a href="mailto:pnitourism@gmail.com">pnitourism@gmail.com</a> Tel: (691) 320-2421
b. Physical Address	Kolonia Town Street, Pohnpei
c. Type of Businesses	Tour guide & Information

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**DEPARTMENT OF RESOURCES & DEVELOPMENT**  
**(Division of Commerce & Industry)**