

SPBD RESPONDS TO TC YASA

Cyclone Yasa bought a wet and windy full stop to a very difficult year for Fiji's people.

South Pacific Business Development Fiji General Manager, Elrico Munoz, says their Vanua Levu, Rabi and Taveuni clients were particularly affected.

"We were able to visit about 83.49% of our clients in the Northern Division (where we have two branches) as part of our rapid assessment exercise, Munoz said. "As shown in the table below, more than 50% of the 1,314 SPBD members in the Northern Division report varying degrees of damage to their houses and around 78.08% of them suffered losses from their means of livelihood."

"We asked our clients what assistance do they need from SPBD. Relief operations were already done by the Fijian government, NGOs and other multi-lateral donor agencies. Hence, SPBD's focus was more on rehabilitation of houses and sources of livelihood. Some clients just wanted a grace period for their loans."

SPBD also provided:

- A grace period of six weeks for loan repayments.
- A rehabilitation loan for members to fix their homes and revive their sources of livelihood.

"SPBD is a social enterprise - as such we address both financial and social bottom lines. SPBD addresses crises arising from disasters and pandemics head on, so we can bring about meaningful change in the lives of the clients."

TC Ana, which affected parts of Fiji in January did not damage the homes of SPBD to the same extent as Yasa, but it did bring heavy rains and floods, which stopped some clients from getting around and destroyed some farms and other SPBD member businesses. As a result, SPBD is looking at relief



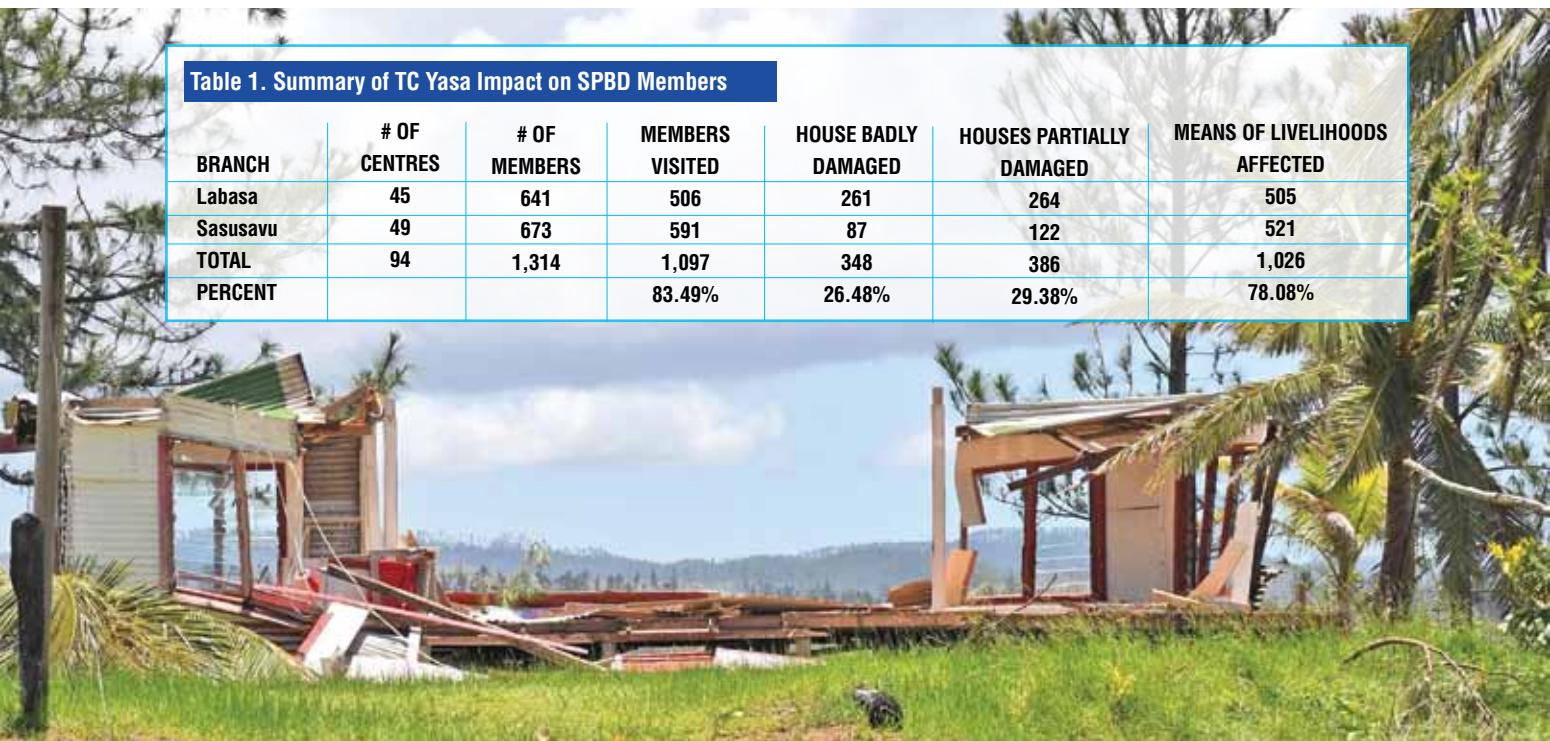
to members affected by Ana, although rehabilitation loans for home reconstruction won't be necessary.

SPBD has had to adopt nimble strategies during these uncertain times says Munoz. " Making SPBD always relevant to the lives of its clients will ensure deepening of our relationship with them. We are also looking forward to develop certain financial products with potential partners such as weather index insurance, that will build client resilience in the face of these challenges."

SPBD Director, Lorraine Seeto, will formally launch the TC Yasa Rehabilitation Loan Programme in February, with the first batch of beneficiaries receiving their payments on the same day. Their stories will also be featured in the Kiva website www.kiva.org.lend?country=fj for crowd-funding.

Table 1. Summary of TC Yasa Impact on SPBD Members

BRANCH	# OF CENTRES	# OF MEMBERS	MEMBERS VISITED	HOUSE BADLY DAMAGED	HOUSES PARTIALLY DAMAGED	MEANS OF LIVELIHOODS AFFECTED
Labasa	45	641	506	261	264	505
Sasusavu	49	673	591	87	122	521
TOTAL	94	1,314	1,097	348	386	1,026
PERCENT			83.49%	26.48%	29.38%	78.08%





MEET THE MANAGER TAREMON TEAOIA

Bula, I'm Taremon Teaoia, South Pacific Business Development's Area Manager North.

What does your role with SPBD involve?

I manage and coordinate the Labasa and Savusavu branch. This involves directly supervising the team Leader Labasa and Branch manager Savusavu to monitor and reviewing their targets, maintaining efficient flow of communication from the General Manager to both branches, organising quarterly reviews of targets, annual planning and budgeting activities, maintaining weekly dash reports for both branches, monitoring the portfolio growth and quality management for Labasa and Savusavu, and assisting the General Manager in developing strategies and a plan of action to build up our portfolio.

I'm also responsible for the growth and improvement of the quality of our loan portfolio, reviewing all loans evaluations and appraisals, ensuring our all members stay up to date, auditing the skills of our centre managers and overseeing the proper training of centre officers.

How many centres do you work with?

96 in total, 47 in Labasa and 49 in Savusavu.

And how many members does that represent?

We have 618 members in Savusavu and 499 in Labasa.

What kinds of businesses are operating in the Labasa and Savusavu areas?

We have a real variety. There are canteens, kava businesses, tobacco/suki sellers, copra, fuel, sewing, handicrafts and some members are running restaurants.

What challenges do your members face and how do they meet them?

Our main challenges are competition and market price. Many of our members are selling the same type of product. And the selling or market price is very low.

They're meeting these challenges by opting to go into other businesses, running more than one business and using profits to subsidise other businesses. For example, they might sell kava to a middleman, and also sell pounded grog to villagers and in the markets.

What was the effect of TC Yasa on the membership in the north?

We saw damage to the homes of members, their food crops and the businesses of most members was also affected. The places in which they operate their businesses were also damaged.

What benefits does SPBD provide them?

For some it is the means to start their business in the first place, and improve their standards of living. They also improve their financial literacy and can take up death benefits. For all, they are able to make use of their talents.

What are your expectations for 2021?

I would like us to achieve at least 80 % of our annual targets for the Savusavu and Labasa branches.

I'd like us to maintain the good quality of our loan portfolio, and boost members so they can save for unexpected disasters and events. Most of all, we want to work hand in hand with our members so we can both be satisfied at the end of the day.



APIAME CEGUMALUA: FOOD TECHNOLOGIST AND BUSINESS MENTOR



Apiame Cegumalua is an expert in food conservation and safety and a businesswoman running her own consultancy company. She is also a trainer for South Pacific Business Development's Bloom program, a business accelerator program for micro-entrepreneurs.

Cegumalua started her career as a livestock officer, then studied food technology in Australia, funding her studies by working on farms there. She worked in management roles in the dairy industry, and in ginger and food processing before stints with the University of the South Pacific and Pacific Community (then the South Pacific Commission).

Bula vinaka Api. Please tell us a little about your family.

AC: My father was a farmer. He grew sugar cane and he was also a sirdar (managing cane cutting gangs). The one thing that he taught me at a very young age is time utilisation. And clean, clean, clean. He was very particular about cleanliness. He taught us, wake up early in the morning, do your work until the sun is up and then go back home.

My mother was a nurse at the hospital and continued that until my two big sisters were born. Then she stayed home [although] she was a midwife and people used to come and knock on the door in the middle of the night. That's when we knew a baby was coming. And they did farming. They farmed all sorts of crops, so we always had surplus of food.

Now you work as a consultant on food safety.

AC: I started this company when I retired in 2016. I was just doing nothing for six months. I really wanted to take a rest, because I've been working 46 years. [Then] I said, okay now, somebody has to pay the bill at the end of the month and my

children really encouraged me. So I established what is called Api's Food Consultancy. I am also Project Manager with HACCP Australia Fiji, which works with food industry SMEs on food safety systems, training, manuals and certification.

I am a food technologist and a food safety specialist. I help small to medium enterprises to establish their processing systems. I do product development, and [help with the] choice of equipment.

I do a lot of training with women, with village communities, and small business enterprises. We start with a conversation, "what have you got in your garden? You've got pawpaw at the back, you've got sugar cane. Whatever you have, you start with that."

And then from there, I teach them how to develop their own product. Once they master that, then I start to talk about packaging, shelf life, costing and all those things, so I do the whole works. And if they want a business plan, to do their bank loans, I help them with that as well.

Your experience and the support you offer is comprehensive. Can you give us an example of a particular community or women's group that you've worked with where you have felt really proud of the results?

AC: Yes, there are so many. I set up a pandanus factory in Kiribati to develop pandanus juice and then did the same thing in Marshall Islands. I've trained on cassava flour processing in Palau, taro flour in Kosrae (FSM), fish jerky in Majuro. And I did some work in Tonga, Vanuatu. I've worked on breadfruit flour, noni jam, banana and breadfruit chips and many other products.

My most recent one was in Navotua in the Yasawa Islands of

Fiji. That was for resilient kind of crops. The only thing that they had was breadfruit. And what else did they have? Coconuts. They had bananas. So we developed breadfruit chips, banana chips, and virgin coconut oil. And I showed them how to do soap, and how to extract fragrance from flowers so they can use that for their oil and soaps.

I trained them to develop an assimilated cooler using sand to store fresh vegetables because there was no electricity in the village. We were amazed at the coolness of vegetables which stayed fresh for almost a week.

The same in Natutu, Ba, where I also showed them how to use coconut basket as cooler bins for storing fresh fish while fishing out at sea. The men were happy to see that the fish stayed chilled overnight. Those were both WWF projects.

How did you get involved with SPBD?

AC: We were trying to promote food safety and certification through HACCP and met with the SPBD about how can we get these women to be certified (food producers). We're still talking about that, but at the moment they are very very small producers [so we realised they needed more support on] personal hygiene, food hygiene, food preparation and all of these sorts of things. When SPBD asked me to come and do that, I was really happy.

What were the main things that you needed to concentrate on, when you were working with them?

AC: The first thing I normally try to do is look at their setup. I sit with them and I really want to know how they prepare the food. Where is the water coming from? I look at their kitchen setup, their flooring, their ceiling, the walls, curtains, all those things. And the utensils they use for cooking, whatever they use, or a stove, whether they have a sink in the kitchen. Where is the toilet and bathroom? How far is it from the kitchen? Those little things. So mainly focusing on hygiene, personal hygiene. I look at that and I put my recommendations.

And then I do training. I emphasise personal hygiene, because if they are to be preparing food for people, they need to wear very clean clothes. The kitchen has to be clean. And the food placement, where is it to be stored? This must be sealed and clean.

If they are bringing their food from the village or where they live, I emphasise that transportation must be clean. The boot must be clean and the packaging.

Another thing is post-harvest handling of vegetables and fruits. They must be handled like a baby. When you're handling produce, vegetables, fruits, or even fish, you handle it like a baby.

Do you also give them advice around marketing or packaging?

AC: One thing I emphasise is, how are you pricing this? Sometimes they price without considering the cost of their food preparation, what is the cost of the food they produce?

You have to pay yourself. If your husband or children are helping, you need to cost that too, the cost of electricity, cost of your equipment that you use, the cost of the kitchen, the maintenance of the kitchen.

What things consistently come up as challenges for the women you've worked with?

AC: For one I think it was the distance and transportation. She used to wake up very early and do all the cooking before she went.

And for another it was safely handling fish. When she was getting fish from her husband, he was fully aware of the ice layer and safety. [But] when she was just buying it from the fisherman, I said, you have to emphasise for the fisherman that they must keep it ice chilled as soon as it comes out of the water, straight into the ice layer, going to the house, right throughout [the process].

In terms of the Bloom Programme, when you start, what is the one thing that you hope that the participants will leave remembering or thinking about?

AC: I think just hygiene, the main thing was hygiene. They have to remember who they are serving their food to.

When I look at these women, I really admire their effort; how they work themselves, how they really commit themselves to this programme. They have a goal to achieve, and they really work hard. They struggle but they are patient.

We just have to raise the standard a little bit higher. That's all.

There's obviously been a really big re-emphasis on agriculture at all levels with COVID. How much potential do you see for people to generate income from value added products in that space with people working at the village or micro level?

AC: One thing I used to tell them; you've got food all around you. Make use of it. You can't just keep boiling, boiling, boiling. I train them how to do that, how to make cassava chips, how to make banana chips, breadfruit chips. Not just for their own use, but they can use it for sale. Just to earn some money as revenue. Then we went into the cassava flour, and other flours.

[But] It should be coordinated better. A lot of people are asking to come and do their flour, cassava and coconut flour, but if you just do a small amount, to be able to get into the market [is hard]. There's a whole lot of training to be done.

There's some interested in coconut flour. Either you go for this market or you work with others, you incorporate it with cassava flour, coconut flour incorporated with cassava flour, incorporated with wheat flour. You incorporate it, because a small amount will be fine.

Finally Api, what do you like about running your own business after so many other experiences?

AC: I'm my own boss. I can please myself!

FORMALISING YOUR BUSINESS

SPBD's Fiji Bloom was developed to meet the needs of women entrepreneurs as their businesses grow. Through our programs we strive to help women business owners address some of the key barriers of business growth and development.

A core part of the program is our business formalisation service, which was created as a solution to the problems that women face when trying to formalise their business.

Around 60% of Fiji's workforce is informal, and this percent is even higher among women business owners in rural areas. The Fiji government requires all business owners to formalise, whether you have a small home-based canteen shop or a large retail store downtown. Unfortunately, many people find the formalisation process overwhelming, time-consuming, costly, and that there's no choice but to remain informal.

SPBD wants to empower women to make their own choice on whether they want to enter the formal economy. Our Business Formalisation Services make the process simple, easy, convenient (no travel required), and affordable. We help women business owners through every stage of the formalisation process.

Steps to formalising your business

Step 1. To formalise a business, you just have to register your business name with the Register Companies and obtain the Tax Registration Certificate from FRCS. SPBD does this on behalf of the member.

Step 2. If your business is classified as low risk, you can immediately formally operate your business after Step 1. If your business is classified as high risk, you have to meet some compliance requirements before you are eligible to operate. These requirements may include: acquisition of Occupational

Health and Safety (OHS), National Fire Authority Certification (NHA), Health License, Liquor Licence etc. The Business Risk Categorisation Table can be found on this link: <https://www.business-fiji.com/business-risk-categorisation-table>

Home-based businesses must comply with the following:

1. Applicant resides on the property full time.
2. Advertisements or signage must not be more than 1 square meter in size.
3. No large advertisements or signage, such as, billboards will be permitted.
4. The business cannot use mechanical or electrical equipment that creates external noise or cause a nuisance or disturbance to the neighbours.
5. No outdoor storage of material or equipment associated with the business is allowed or any display items outside the house.
6. Business cannot change the principle character or external appearance of the residential property.
7. Business must not generate pedestrian or vehicular traffic or parking in excess of what is normal for that neighbourhood; and
8. Up to and inclusive of 3 employees in the firm shall be allowed.

Step 3. Annual requirements. FRCS require that you procure your Tax Compliance Certificate (TCC). The TCC is usually obtained after filing your Annual Tax Returns. FNPF requires FNPF Compliance Certificate if you are employing at least one person. SPBD can also assist you in fulfilling these annual requirements.

