



MEET THE MENTOR

NEELAM MAHARAJ: BUSINESSWOMAN AND MENTOR

Businesswoman Neelam Maharaj is a mentor with South Pacific Business Developments' Fiji Bloom program. With her sister Neelma, she has built up three businesses from scratch learning many valuable business lessons along the way. Neelam talks to us about her own business journey, and her mentoring of SPBD members.

Hello Neelam. Please tell us about your business, Friendly Mates. What services do you offer?

Our business is all about providing janitorial services. The business name is Friendly Mates—cleaning services and we're 17 years old. Our business employs only women, and we provide interior cleaning, and exterior cleaning such as water

blasting, tile polishing and rug shampoo. Friendly Mates is owned by my sister and I, and we're both totally involved in the business.

Our second business is Salon 21, a hair and beauty salon. And my third business is Extreme Debt Collectors, which is a debt collection company.

Apart from these businesses, I also do farming. I try to motivate people to farm and keep things lively even at home by doing this.

Can you tell us about how you established your businesses?

We used to be employees before. I come from a legal back-

ground and provide legal services to different firms for seven years. My sister's last employment was also with a law firm. Even while working for others, we used to make roti parcels and sell it at work. So, we had this business mind already by generating small income.

Probably the hardship that we were going through gave us the chance to generate more income through a small business. Then one day, a very close friend's sister said to me, "Neelam you are so much into doing this small bit and helping people. Why don't you invest into a business, a cleaning business?" I said, "Oh, it's going to be difficult because we don't know how to go about doing this." And she told me how important the market is, and that this type of business was very famous overseas but not as much in Fiji.

When I started in 2004, there was not much competition. My sister Neelma, was the one who pushed me to take the idea on running a small business which was suggested to me. She filled the FDB loan application form and lodged it on my behalf. We got a small loan from FDB to start, and the deposit from FNPF. And once that approval kicked in, we also got a \$500 grant from the government to get into a small business. So, I had two employees straight away doing marketing and my sister was another employee too, managing the accounts and everything while I was still working outside. We had begun with doing two shifts in a day, so, one was from 8am to 5pm and the other one was from 11pm to 5am.

We started to clean some of the law firms using our contacts and then hitting on tenders in the newspapers. So while cleaning small offices during the day, we had Carpenters Shipping as our evening shift from 4pm to 9pm. For two years, I didn't have any life but to just be at the site always supervising, seeing that everything is done because there is a lot of risk involved.

We grew into hair and beauty because my sister was taking a lot of interest in the beauty side. In 2010 she studied at the beauty school in Nadi and then we had Salon 21 at Pacific House. Last year, we signed it off to another person, but my sister still operates under that name from our apartment in Toorak. So, we're saving on rent but we're still in business.

The legal side is basically I do debt collections using my legal experience.

I am a member of WEBC, Women Entrepreneurs Business Council. That's how we got introduced to South Pacific Business Development and the microfinance ladies. When ladies have very small businesses, they need ideas to just jump in and do it. So, things like financial literacy, how to manage your cash and stuff, it's not known, and we teach.

What are some of the biggest lessons you have learned in business?

My biggest lesson is managing employee issues. A cleaner would come for a week or for two days and will leave without giving you a notice. There are times where I would just sit down and fall into tears because there are no employees at work. If they're leaving, in the contract, we only ask them to give us seven days prior notice.

How has COVID affected your business?

Drastically. I made a loss of more than \$70,000 last year. And for a small business, that's a lot of money. I've been called for meeting after meeting and they have been asking for a COVID price. We are already committed, we have bank repayments, business loans. We cannot cut our price just immediately because of COVID. They require the same service, they require the same time, the same kind of chemicals and equipment but they want it at reduced price. So yeah, basically, yeah, a huge loss, suffered. I lost staff too.

You were a trainer with the Fiji Bloom program last year. What skills did you teach the participants?

My mentee was not registered with her business license. She didn't have an exemption certificate. So, I literally sat down with her in the FRCS office for two hours and got all her documents in place. I took her to the Nausori DO's office personally and got her license issued. I ensured that she is in compliance and I made sure that she is one of the applicants for the concessional loan by the government.

We got her business tidied up with her legal documents so that she can be in the market competing with others. After that, we worked on her financial literacy skills. She had many businesses like, she was selling crabs. She had a billiard store. She had a cupboard purchased from Courts and she used to store food stuff and sell it in her village to make money out of it.

But all this income was coming to one point and she used it to pay those she took loans from, pay for her household goods, pay for her bills, pay for her church services. There was no separation of business income from personal expenses. The bottom line was that she was not paying herself any wages or salary. So we talked about that, how to manage that. And in between, as soon as they find that they are facing difficulty they are open to contact us.

I told her, "we all started from scratch in our business. You are doing the same thing. So, this is how we grow together."

How important is this sort of training?

It's so important. Even for me, the other trainings I have been involved in have made me think about my own business. I wasn't mentored in my own business. I just walked through. For me, I realised I need a website for my business. For the salon we have one but for the janitorial business, we never had a website. So we're going to build one now.

What most inspires you about the women you mentor?

That they had questions, that inspired me, that they were showing their skills. They were interested in coming, they wanted to know, they were ready to learn.

This is quite an early age for me to be mentoring. You know, most people do mentoring after their retirement but for me, I'm open to doing it and meeting with people.

MEET THE MEMBERS

The launch of the SPBD TC Yasa Rehabilitation Loan Program gave us a chance to meet the resilient women of Fiji's northern division. Here two of them share their stories.



Evi Maiteci

My name is Evi Maiteci. I'm 55 years old and I'm a member of Naduri Centre and I have been with SPBD for seven years. I have a canteen and sell fuel too, outboard fuel, premix. Our main source of income is fish. We didn't go out to sea much during Tropical Cyclone Yasa and we ended up not having enough supplies for our customers which was worrying. Sales from the canteen weren't doing well too around the time, you know. It wasn't good. I will use the TC Yasa loan to stock up on items for my canteen, that's the first thing I plan to do. And then get more outboard fuel so at least I'll have enough around for a long time.

The SPBD loans have enabled me to set up and run my businesses and upgrade my home. One of the hardest things I find with my business is getting and accommodating credit requests from people in the village you know, and it's hard to say no. My proudest moments with SPBD are having my loan applications approved and successfully setting up my businesses. SPBD provides exceptional customer service too and because we live in the village, they come to us and we don't have to go all the way to town to their office, which is a good thing. We don't have to deal with paperwork as they take care of this for us, unlike banks, for example, when applying for a loan.

SPBD has taught me to manage money wisely as well and how to provide additional support for my family's needs. I want my businesses to flourish and I will keep supporting it to the fullest. I plan on getting a car in the future, hopefully soon. SPBD is the best and I'm a proud member.

Finau Ravola

My name is Finau Ravola. I'm a member of Nabouwalu Centre 1 in Bua and I'm 38 years old. I've been with SPBD for a very long time. 10 years now, I think. I sell yaqona, I make garlands, wreaths, and I bake cakes.

Everything was slow when TC Yasa hit. My kava business was greatly affected. Our suppliers ran short of it because their yaqona farms were ruined. Most of them stopped supplying us because hardly anyone was buying. They ended up consuming it.

I'm going to inject it [the TC Yasa loan] into my businesses. Most of our belongings were destroyed during the cyclone and I'll put aside some of that money to replace it.

Even though my husband works, I buy stuff for our family most of the time. Before his pay comes through, we already know where it will go and what to spend it on. So, you see, the income I get from my businesses are very helpful. That's why my husband is fully supportive of what I do.

The hardest thing with my business? Moving to a new place and having to start again. We lived in Suva before and when we moved here, we didn't know anyone and it was hard to get customers.

I plan to expand my businesses now which in turn will generate enough income to help upgrade our home back in Delainavesi.



Rajni Kiran

The road between Labasa and Savusavu is an all too familiar stretch for Rajni Kiran.

Rajni has been a member of the South Pacific Business Development's Korovesi Centre in Savusavu since the service began there eight years ago and has travelled from Labasa to Savusavu six days a week, every week.

Needless to say, she has been instrumental in taking the sweetness of Labasa-grown vegetables all the way to Savusavu where she sells them.

"I live in Labasa, but I do my business in Savusavu. I am a middleman; I buy most of my vegetables from farmers in Labasa and some I bring from my garden. There is a lot of demand here in Savusavu, so business is good here because there are not many big farms here like in Labasa," she said.

It's a daily routine for the young mother of two, whose twin daughters are in class one in Labasa.

She arrives in Savusavu market at around eight o' clock every morning and leaves for Labasa at three o' clock in the afternoon.

"The business helps to put food on the table, and especially helps in my children's school needs," said Rajni.

Like other ladies who are members of the Korovesi SPBD Centre, she has found the loans facility provided by SPBD to be very helpful in growing her business and helping out with unforeseen expenses.



Kusum Lata

It's fair to say that the South Pacific Business Development (SPBD) has been very helpful in the education of Kusum Lata's two children.

When SPBD's Korovesi Centre was established eight years ago, Kusum was among its first members and like most of its members today, is still there.

"My first loan was to start my business - I sell sweets and vegetables at the Savusavu market," she said.

"The business is our only source of income and it has been very helpful in our daily needs and also in helping put my children through school. They are now schooling in Suva, my son has completed his three years of studying for a Bachelor of Science in Agriculture in Koronivia. My daughter is now doing Information System Management in Fiji National University in Nasinu."

In the informal economy, those involved in keeping the engines of the micro economy churning are often ordinary simple folks like Kusum and her network of businesswomen members at SPBD's Korovesi Centre.

What they may lack in advanced formal education they make up for in hard work and grit.

"I make the sweets at home every morning, very early in the morning and then after breakfast, I travel to Savusavu market with my husband. He sells the sweets at the bean cart while I sell the vegetables in the market," said Kusum.

This has been the couple's daily grind for the last six years, with the help of SPBD to help ease the load.

"They have been very helpful. Loan approval is very fast - if the paperwork is good, you can get the loan in one week," she smiled.



MAKING GREAT PUBLIC SPEAKERS

American poet and philosopher, Ralph Waldo Emerson said: “All the great speakers were bad speakers at first.”

It’s a reassuring adage that informs the practices of Toastmasters International (TI), an educational organisation focused on public speaking and leadership skills by giving its members many opportunities to practice their craft through their clubs. Currently, TI has over 16,200 clubs spread out through 145 countries.

Public speaking is one of the core skills that members of the Fiji Bloom business accelerator program are given an opportunity to develop. Last year, Veronika Naiwaqa from the Capital Toastmasters Suva was one of the trainers to work with South Pacific Business Development members participating in the program.

Veronika says they were initially approached to help the members develop the sales pitches they were required to present at the end of the program. “We were coming in to provide communication skills and presentation skills, which included creating their PowerPoint presentations. There were three sessions over three weeks, with one hour per week. The interactive activities helped them improve their confidence to speak in public, how to structure their thoughts and covered general skills on effective communication. We had good fun.”

Veronika says one of the biggest developments was seeing the participants’ confidence grow as they spoke outside environments they were used to.

“Their first expression was, ‘Oh, no, no. We can’t talk in public.’

“Most of them are used to the informal conversations taking place around the market where they are relaxed and used to

selling and talking to customers and strangers. They’re very comfortable with that, with talking about their product. For them to talk about the same thing in a different space, that is, inside a room with a slightly formal setting, where they are required to stand in the front and present in English, they became nervous and self-conscious. The atmosphere during interactive sessions helped them to build their confidence.”

The training incorporated a variety of confidence-building activities including charades and impromptu questions and answers. “We provided lots of opportunities for participants to stand up and present within a short time frame, that is, thirty seconds or one minute, after which we provided direct feedback in a positive structure,” Naiwaqa says. TI uses a feedback structure known as the sandwich method, which is to ‘commend, recommend and commend’. This includes giving positive commendation on effective skills they already have, recommend ways of improving specific areas they could work on, and closing the feedback with an overall positive adjective of the presentation. “Some of them are very good speakers and some are very shy, but we kept reminding them that they had it in them to come and speak in the front.

“Just seeing how they grow bold from the shared learning that boosted their confidence is rewarding. Observing their progress where they start losing their nervousness and seeing their personalities and humour coming out motivates me. To have this opportunity to impact that progress is always heart-warming and it’s why we do what we do.”

As with all Fiji Bloom trainers, the experts learnt from the participants as well.

“In terms of their perseverance and their income generat-



ing activities, that was very interesting, to see that side of our economy,” Naiwaqa says. “We trainers all have our own employment, and conduct this training under our Toastmasters Club. We have engineers and accountants etc. and we come in to conduct the training, so we have different interactions with the informal sector. With me personally, I really enjoyed looking into their lives, it was humbling learning their challenges and what they face to generate income and their different skills and passions. We learnt a lot.”

Naiwaqa’s own journey with Toastmasters began in 2012, when she visited a session out of curiosity.

“I used to be scared of speaking in public. I didn’t think it was something for me. But after going to a few sessions, I really liked how interactive [it was] and you actually get the chance to practice in front of a patient audience. It helped me get better, so I’ve stuck with it and additionally, I’ve built that passion to develop others.

What advice would she give to other people, either SPBD members or others who fear public speaking?

“I’ve come across a lot of people who fear public speaking and for them, that fear is a full stop. They don’t know that they can actually overcome it. And people don’t know that there is Toastmasters that provides that atmosphere or the environment to help you deal with that fear. So, when we conduct corporate trainings, it’s the same fear regardless of the age, occupation or managerial level you hold. It’s the same shared fear that we come to realise that if we internalise that fear so much, we fail to see that we can overcome it.”

“Every time I walk into a group, I always see potential that they don’t see for the various reasons. I provide training and interactive sessions and games to help them see the potential themselves that I saw in the first place. After a few activities, they let go of the self-doubt a bit and take up the challenge.

It always amazes me to see that transition. Through these experiences, I always believe that no matter how quiet or scared an individual is in a session, given the right environment to practise through small activities and their willingness, they build their confidence and become effective and even engaging communicators.

PUBLIC SPEAKING TIPS FROM TOASTMASTERS INTERNATIONAL

You make a sales pitch when you are trying to sell a product or idea. Here are some tips to make your sales pitches work.

- Give the most important information in the first few sentences. This might be how fresh your product is or how well priced it is or the fact you can make things to order.
- Back up your information with details, for example, where your vegetables were harvested, where and when the fish were caught, or other big custom orders you might have done in the past.
- End your sales pitch with a call to action- something you want your customer to do.
- Be ready to answer questions; think about what your customers might ask you in advance. You might want to practice answering questions with friends and family.

KIVA KINDNESS



Maria Tubuimakulata

Kiva is an international non-profit, founded in 2005 in San Francisco, with a mission to expand financial access to help underserved communities thrive.

Kiva crowdfunds loans and unlocks capital for the underserved, improving the quality and cost of financial services, and addressing the underlying barriers to financial access around the world.

100% of every dollar investors lend through Kiva goes to funding loans.

In Fiji, Kiva works with SPBD, saying: “in a region that has seen myriad financial inclusion initiatives fail, the SPBD network stands out as one of the only viable partners for Kiva because of its ability to provide socially driven microfinance services in a sustainable manner.”

Here are some of the SPBD members currently looking for support through the Kiva platform.

Maria Tubuimakulata

Maria runs a kava bar in her village. Married with five children, she is the sole breadwinner in her family.

She is seeking a loan to extend her kava bar. Maria hopes to buy construction materials and extra stocks of kava.

Adi Arieta Mosa

Adi Arieta is well-known in her community and among her family for being hardworking. She is always eager to help even if it means giving up what she has.

Despite the recent impact of Tropical Cyclone Yasa, Adi Arieta is eager to start a business so that she can support the needs of her family. She wants to sell frozen treats—including popsicles, cold juice, ice blocks, milkshakes and other items—to students and nearby workers.

“They would be content to have these items, especially if they were sold in hot and dry weather,” Adi Arieta says. She is passionate about starting this business and looks forward to generating an income by selling these products.



Adi Arieta Mosa

Alumeci Tinaiqito

Alumeci is grateful to have received support from Kiva lenders in the past.

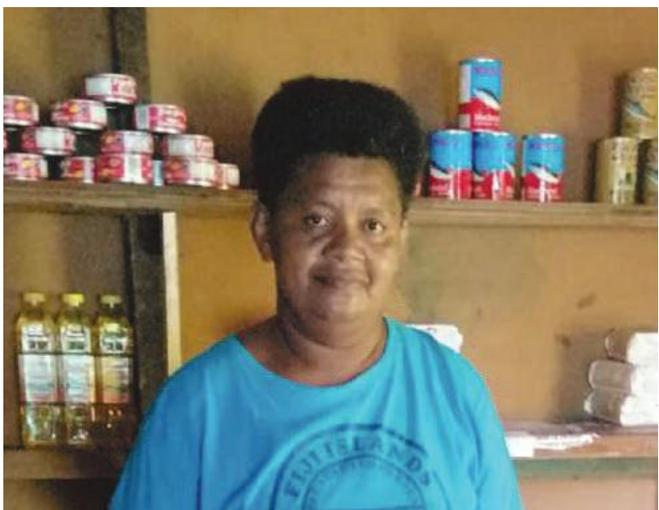
While she has successfully sold kava, earning income for the family to finance her children going to school, she now wants to expand her business by opening a kava bar.

The bar will include tables where her customers can sit and enjoy a bowl of kava. She’s keen to emulate a friend, who is successfully running a similar business in her village. Alumeci wishes to implement the same idea.

Alumeci is keen to secure another loan to be able to expand her business. With the money needed, Alumeci will be able to buy tables, chairs, and other building materials to complete the space setup for people to shelter in.

Alumeci has confidence knowing that this business will flourish thereafter.

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Alumeci Tinaiqito