

2024-25

Annual REPORT



**Fiji Commerce
& Employers
Federation**

THE VOICE OF THE PRIVATE SECTOR



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VISION

The Voice of the Private Sector

MISSION

Protect, Promote and Preserve Good Governance, Free Enterprise and Commerce for the Economic Development of Fiji.

PILLARS

Protect

Support policies to ensure a sustainable and conducive business environment.

Promote

Promote, encourage and provide an opportunity for consultation amongst members.

Preserve

Encourage a sustainable future for all by inculcating the creation of a business culture promoting fair work and safe workplaces.

TRUSTEES



Mr. Viliame Leqa



Ms. Jenny Seeto



BOARD MEMBERS



President
Mr. Vinay Narsey



Immediate Past President
Mr. Sandeep Chauhan



Vice President
Mr. Eldon Eastgate



Vice President
Ms. Rowena Taito



Mr. Harvie Probert



Ms. Fantasha Lockington



Mr. Mike Spencer



Ms. Sharyne Fong



Mr. Arvind Maharaj



Mr. Himen Chandra



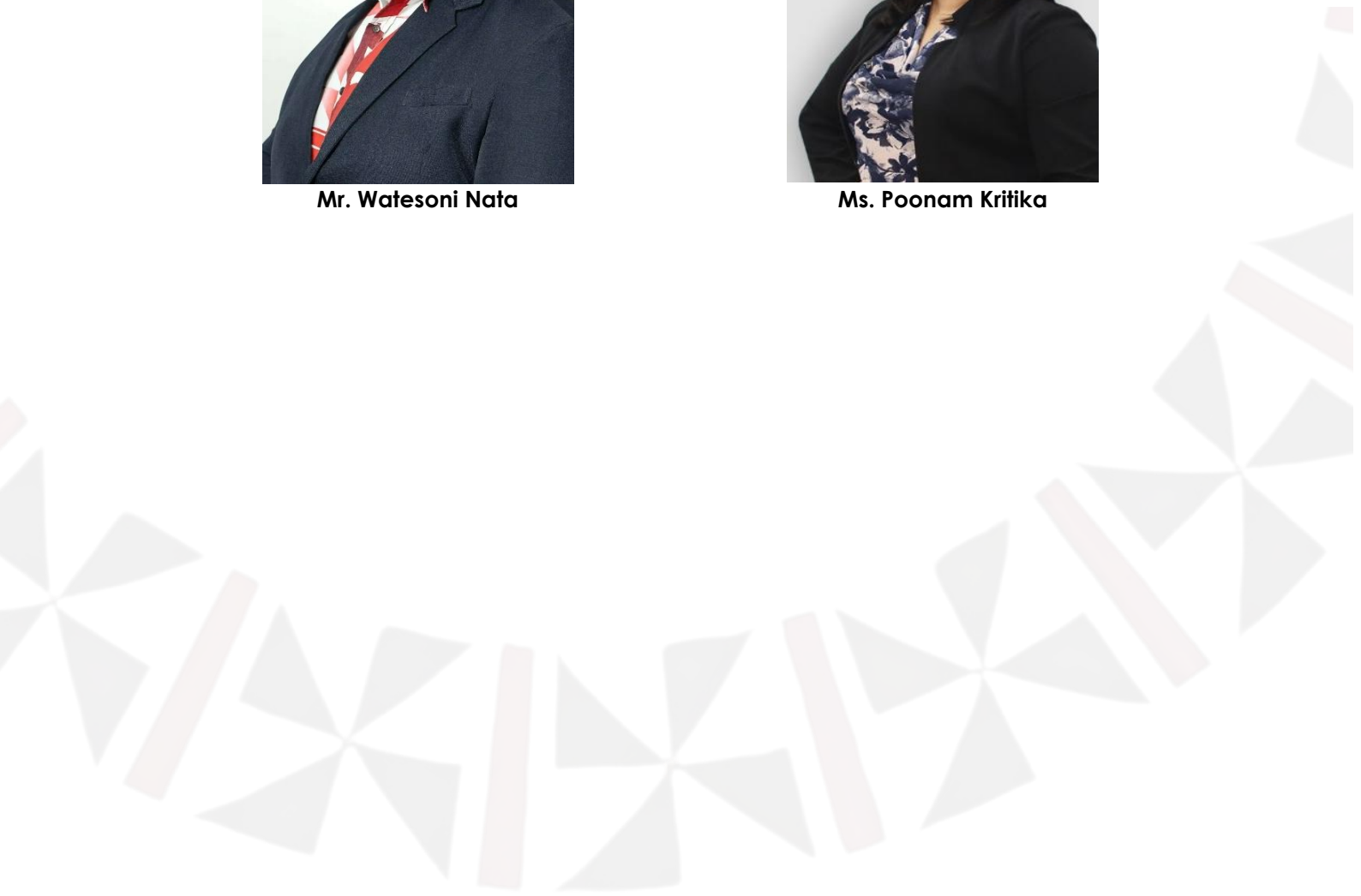
Mr. Jeetender Rai



Mr. Watesoni Nata



Ms. Poonam Kritika



COUNCIL CHAIRPERSONS



Mr. Karunesh Rao
Fiji Business Disaster
Resilience Council



Mr. Watesoni Nata
MSME Council



Mr. Arvind Maharaj
Tourism & Transport
Council



Ms. Elizabeth Cama
Human Resource Council



Mr. Joeli Leqa
Manufacturing Trade &
Export Council



Ms. Vera Chute
Women Entrepreneurs
Business Council



Mr. Harvie Probert
Mining & Quarrying
Council



Ms. Noellie Garand
Retailers & Small Business
Council



Ms. Neelam Maharaj
Professional & Financial
Services Council

THE SECRETARIAT TEAM

Mr. Edward Bernard
Chief Executive Officer



Ms. Pratibha Datt
Manager Finance
& Operations



Ms. Palinda Kaitu'u
Manager Fiji Enterprise
Engine



Ms. Pricilla Ram
Manager Business
Development



Ms. Martha Kamea
Manager Office
Administration



Ms. Fiona Dansey
WEBC Coordinator



Ms. Harieta Mitchell
Financial Members Assistant



Ms. Talei Lenati
WEBC Assistant



Mr. Sailasa Kalourua
Receptionist



Sarai Marama
Admin Assistant (FEHA Staff)



Rajesh Lal
Property Officer / Driver



NOTICE FOR AGM



27th August 2025

ALL MEMBERS

65th ANNUAL GENERAL MEETING 2025

Pursuant to the Articles of Association of the Fiji Commerce & Employers Federation (Item No. 11.1), the Secretariat advises the general membership that the 65th AGM will be held **on Friday, 26th September, 2025 from 2:00pm.**

Members are advised that the AGM Nominations for President (1) and Six (6) Board Members need to reach the Secretariat by **Wednesday 3:00pm, 17th September, 2025.**

Edward Bernard
CHIEF EXECUTIVE OFFICER

ANNUAL GENERAL MEETING 2025 AGENDA

Date: Friday, 26th September 2025
Time: from 2:00pm
Venue: Metro Gym, 24 Williamson Road Suva

1. □ Welcome by the FCEF President

2. □ Apologies

3. □ Confirmation of Minutes

- i. To confirm the Minutes of the 64th Annual General Meeting held on 28th October 2024
- ii. Matters Arising

4. □ Reports

- i. June 2025 To receive the independent Audit Report and financial Statements for the year ended 30th
- ii. To receive the President's Report

5. □ Special Business – Articles of Association Members to:

i. Weight of Votes for Financial Members

*That Clause 11.6 of the Articles of Association be **amended** to include the following provision from the former Articles: **every member shall be entitled to 1 vote to every \$500 or part thereof his subscription***

ii. Financial Members Eligible to Vote

*That Clause 11.6.1 of the Articles of Association be **amended** to state: **Voting Members shall be entitled to vote either personally or by representative. Financial Members who are eligible to vote will be in accordance with the rules set out in the By-Laws.***

iii. Payment of Subscription for Voting Eligibility

*That Clause 11.6.2 of the Articles of Association be **amended** by **replacing** the words '14 days prior to the AGM' with **'3 days prior to the AGM'***

iv. Eligibility for Nomination to the Board

*That Clause 7.5.3 of the Articles of Association be **amended** by **deleting** the sentence: **"No person shall be eligible for nomination as an elected representative of the Board unless, prior to such nomination, he/she has served as a member of one of the Councils for a period of at least twelve months."***

v. Engagement of Council Chairs in the Board

*That Clause 7.6.1 of the Articles of Association be **amended** to provide that:*

- a) **All Council Chairs shall participate in Board meetings, with the specific role of providing Council updates and creating a pathway for Directorship on the Board; and**
- b) **Council Chairs shall be responsible for organising and chairing FCEF's Combined Council Meetings.**

vi. Application for Membership

*That Clause 5.3.1 of the Articles of Association be **amended to update the process for membership applications, to reflect digital registration through the membership portal introduced in 2025. The process will be in accordance with the rules set out in the By-Laws.***

vii. Class of Membership – Affiliate Membership

*That Clause 5.2.1(a) of the Articles of Association be **deleted in its entirety**, thereby removing the Affiliate Membership category, and that all consequential amendments to numbering, cross-references, and references to 'Affiliate' in the Articles and By-Laws be made to give effect to this resolution, with final alignment and accuracy to be confirmed against the By-Laws.*

6. ☐ **Elections**

- i. To elect President
- ii. To elect not more than Six (6) Members of the Board

7. ☐ **Such other matters as may be accepted by the Chairman**

Members are requested to register or advise the Secretariat on phone: 3313188, or email: employer@fcef.com.fj

Mr. Edward Bernard

CHIEF EXECUTIVE OFFICER



MINUTES

64th ANNUAL GENERAL MEETING

HELD AT THE FEFHA BOARD ROOM

WEDNESDAY, 28th OCTOBER 2024 AT 2:00PM

PRESENT:

No	Name	Business Name
1	Nitu Nand	2N PRODUCTION
2	Davendra Prasad	Air Terminal Services (Fiji) PTE LTD
3	Alan Suchin	Air Terminal Services (Fiji) PTE LTD
4	Majid Shahzad	Cyber@ge Pte Ltd
5	Manoj Daswaney	Dynasty Tours and Travels
6	Karunesh Rao	Energy Fiji Limited (EFL)
7	Avinit Narayan	Enterprising Pacific Consultancy Pte Ltd
8	Harvie Probert	Fiji Gas
9	Fantasha Lockington	Fiji Hotel & Tourism Association
10	Alvin Nitesh Lal	Fiji National University
11	Vilimone Nailotei	Fiji Revenue and Customs Service
12	Mahendra Dahia	Footwear Industries
13	Neelam Maharaj	Friendly Mates
14	Olaf Allen	Grid Electronics and Security Solutions PTE
15	Miliana Vulakouvaki	Hot Bread Kitchen
16	Sharyne Fong	Insight Business Advisory Pte Ltd
17	Ilyaz Koya	Insurance Holdings (Pacific) Pte Limited
18	Madan Krishna	Jacks Retail Pte Limited
19	Jigar Khatri	Janty Kanvan Pte Ltd
20	Vinay Narsey	Narseys Plastics
21	Jeetender Rai	NCI Packaging Fiji
22	Howard Politini	New World Ltd
23	Nitesh Chandra	Oceanic Communications PTE Ltd
24	Joeli Leqa	Pacific Manufacturers Pte limited

No	Name	Business Name
25	Jiajing Jiang	Pangea Gold Mines
26	ANISH SINGH	Paradise Beverages
27	Noellie Garand	Prime Consulting Pacific Pte Ltd
28	NANDU NAIDU	PUNJAS
29	Watesoni Nata	Salvage Traders Fiji PTE LTD
30	Lorraine Evans	Scubahire Pte Ltd
31	Sandeep Chauhan	Star Printery Pte Ltd
32	Ian He	Vatukoula Gold Mines
33	(Lily) Xiaoli Liu	Vinaka Agricultural Material Trading PTE LTD
34	Katalina Wilson-Allen	Vurevure ni Lavo Micro Moneylending
35	Rowena Taito	Westpac Fiji
36	Atish Singh	R C Manubhai & Co. Pte Ltd
37	Yogesh Nair	CJ Patel
38	Viliame Leqa	Yatulau Company Limited / Pacific Manufacturers
39	Archana Chandra	BDO
40	Wathsala Suraweera	BDO
41	Jenny Seeto	FCEF Trustee
42	Mark Halabe	Mark One
43	Anare Raiwalui	Hangton Pacific Company Pte Limited
44	Himen Chandra	Comfort Home Furnishings
45	Anil Senewiratne	Vision Investment
46	Atin Patel	Ba Industries LTD
47	Sanjay Deo	Vinod Patel
48	Nilesh Maharaj	Higher Education Commission of Fiji
49	Arnold Singh	DHL
50	Sajal Naidu	DHL
51	Edward Bernard	Incoming FCEF CEO

IN ATTENDANCE:

Name	Position
Savenaca Baro	Acting CEO
Pratibha Datt	Secretariat – Manager Finance
Savenaca Baro	Secretariat – Manager Membership Services, Research & Communication
Martha Kamea	Secretariat – Executive Assistant
Anishma Prasad	Secretariat – Communications Officer
Fiona Dansey	Secretariat – WEBC Coordinator
Taleinigaunavinaka Lenati	Secretariat – WEBC Assistant
Palinda Kaitu'u	Secretariat – Manager Business Accelerator
Andrea Pesamino	Secretariat – Receptionist
Sailasa Kalourua	Secretariat – Office Assistant
Pricilla Ram	Secretariat – FBDRC Coordinator

WELCOME

The President, Mr. Vinay Narsey welcomed the members present at the 64th Annual General Meeting and called the meeting to order. The meeting commenced at 2:00pm.

APOLOGIES

Apologies were read and recorded from:

Name	Employer
Eldon Eastgate	Essity Australasia
Arvind Maharaj	VKJ Global
Laisa Draunibaka	FRCS
Amit Solanki	Dominion Wire & Cables Pte Ltd
Vera Chute	Value City (SP) Pte LTD
Samit Solanki	Electomech
Sanjay Badgujar	Ba Industries Limited

AGENDA FOR THE 64th ANNUAL GENERAL MEETING

The President presented the Agenda for the Meeting which had been previously circulated to the members.

Ms. Sharyne Fong had moved that the item no. 6 on the Agenda, Special Business – Articles of Association Members to be discussed following the Confirmation of Minutes and before the Board elections. This was endorsed by the members.

CONFIRMATION OF MINUTES OF THE 63rd AGM, HELD ON 15th SEPTEMBER 2023

Proposed: Mr. Anil Senewiratne, Vision Investment

Seconded: Ms. Fantasha Lockington, Fiji Hotel & Tourism Association

Motion Carried

Amendments recorded:

Ms. Fantasha Lockington, noted that she had attended the 63rd AGM, but this was not reflected in the meeting minutes.

MATTERS ARISING: There were no matters arising from the last AGM.

SPECIAL BUSINESS – ARTICLES OF ASSOCIATION MEMBERS TO:

President proposed to make corrections to the Articles of Association for the Terms of the Board members and Council Chairs. Mr. Narsey moved that the Board members hold office for 2 years and the Council Chairs for 1 year, they would be eligible for re-election at the first Council meeting following the AGM.

Following discussions, the above-mentioned motions were moved by the President.

The President noted this request and stated that this can be looked at on a case-by-case basis when the need arises.

Ms. Sharyne Fong requested that the relevant sections of the articles of association be noted.

Relevant Sections from the Revised Articles of Association:

Terms of a Board Member: Section 7.5.2

Each Elected Representative shall hold office until the next Annual General Meeting of the Federation on which date he or she shall retire. A retiring Board member shall be eligible for re-election.

Terms of a Council Chair: Section 7.6.1

Council Appointed Representatives shall be the Chairperson of the relevant Council, or his/her duly appointed representative, elected by and from among the members of each Council at the first meeting of the Council after each Annual General Meeting. A Council Appointed Representative shall hold office until the next succeeding Annual General Meeting of the Federation from which date he or she shall retire. A retiring Council Appointed Representative shall be eligible for re-election.

Following discussions, the motion by the President:

Proposed: Mr. Sandeep Chauhan

Seconded: Ms. Rowena Taito

Motion Carried

Mr. Narsey advised members that a committee had been set up to review the current By-laws. He also noted that one of the objectives for the new year was to review the Articles of Association to make them more relevant to the present day.

ELECTION OF BOARD MEMBERS

The physical voting process was used for elections and the application went through the appropriate control measures and tests.

OUTCOME FROM ELECTION: BOARD MEMBERS

Following elections, the following persons received majority votes:

BOARD MEMEBERS

Mr. Harvie Probert, Fiji Gas Ltd

Mr. Watesoni Nata Jnr, Salvage Traders

Ms. Fantasha Lockington, Fiji Hotel & Tourism Association

Ms. Poonam Kritika, Oceanic Communications

Mr. Jeetender Rai, NCI Packaging

Mr. Narsey congratulated the newly elected and re-elected Board members of the Fiji Commerce Employers Federation.

ELECTING THE AUDITORS FOR THE NEW FINANCIAL YEAR ENDING 30 JUNE 2024

Mr. Narsey informed the members that there was an understanding with BDO to remain as auditors for three years. However, the firm has advised that, following their second year, they do not wish to continue for the third year.

Mr. Narsey then sought the members' endorsement to attempt to re-engage BDO, and, if unsuccessful, to grant the Board the authority to engage new auditors in the new year.

Proposed: Mr. Viliame Leqa

Seconded: Mr. Himen Chandra

Motion Carried

PRESIDENT'S REPORT, CEO'S REPORT, AUDITOR'S REPORT, BALANCE SHEET AND STATEMENT OF ACCOUNTS FOR THE YEAR 2022/2023

The President delivered his report to the members. The President acknowledged and thanked the Board and members for their work and support throughout the year and further noted that this would be his last term serving as President.

The President's report was well received.

Auditor's Report, Balances Sheet and Statement of Accounts for the Year 2023/2024

The President invited BDO to present the Independent Audit report and financial statements. The Auditor's Report, Balance Sheet and Statement of Accounts for the year 2023/2024 were tabled as a true and accurate reflection of the FCEF state of affairs.

Proposed: Mr. Harvie Probert, Fiji Gas Ltd

Seconded: Mr. Sandeep Chauhan, Star Printery

Motion Carried

ANY OTHER BUSINESS

Mr. Narsey acknowledged the contributions and services of Ms. Vera Chute who had served on the Board as Vice President for the last 4 years and with WEBC for the past several years.

Ms. Fong noted a correction on page 45 of the AGM booklet that Ms. Chute had only resigned from her position as Vice President of the Board and not as Vice Chairperson of the WEBC.

The Trustee, Mr. Leqa, requested that it be noted and recorded, the members appreciation to the Executive Committee, the Board and the President for their contributions to FCEF during this financial year.

CLOSURE

There being no other business the President thanked the Board and the members for their support and declared the meeting closed.

CONFIRMED AS A TRUE AND CORRECT RECORD

.....

Mr. Vinay Narsey
President

.....

Date

All Members

Election of Office Bearers

Elected Members of the Board

Under the Articles section 7.2.1 the following elected members of the Board retire by rotation prior to the 65th AGM in 2025. They are eligible for re-election.

Vinay Narsey, Narsey Plastics Industries PTE Ltd

Eldon Eastgate, Essity Australasia

Himen Chandra, Comfort Home Furnishing PTE Ltd

Mike Spencer, Paradise Beverages PTE Ltd

Arvind Maharaj, VKJ Global Ltd

Rowena Taito, Westpac Banking Corporation

Sandeep Chauhan, STAR Printery

Members will be required to elect not more than One (1) Board President and Six (6) Elected members of the Board (Article 7.2.1).

Members are requested to submit nominations in writing to fill vacancies for the Elected Members of the Board. The nominations are to reach the Secretariat by close of business 3:00pm Wednesday, 17th September 2025. Nominees must endorse the nomination by signing their willingness to serve FCEF.

MESSAGE FROM THE

PRESIDENT

Mr. Vinay Narsey



Bula.

This year we celebrate 65 years of existence as Fiji's premier and national employer's organisation. This is a significant milestone for FCEF and we are planning a memorable sapphire celebration at TOPEX 2025.

In 1961 we began our journey as the Fiji Employers Consultative Forum, then in 1991 we were re-named the Fiji Employers Federation (FEF) and finally in 2010 we were re-named and re-branded as the Fiji Commerce & Employers Federation (FCEF). It has certainly been a long but exciting journey for the last 65 years. A journey that we could not overcome challenges and without the many individuals, companies, boards and committees that supported our organisation and our collective vision.

Today, 65 years on, we are recognized and invited to spaces nationally, regionally and internationally to contribute to policies, ensuring that the priorities and aspirations of our members and the private sector as a whole is progressed and sustained.

As the voice of the private sector, we strive to ensure that FCEF continues to provide value proposition to its members and the private sector. This means that we must be relevant, responsive and efficient in serving our membership.

At the beginning of the financial year, we lost our Chief Executive Officer (CEO), resulting in the Manager Membership Services, Mr. Savenaca Baro acting as CEO. I thank Mr. Baro for stepping up and filling the role and keeping FCEF functioning. I take this opportunity to also thank the Executive Committee (EXCOM), the Board and our Trustees for their overwhelming support to FCEF during this period, ensuring that everything went smoothly and did not affect FCEF operations.

We eventually managed to fill the CEO position in November of the financial year, with Mr. Edward Bernard taking on the role full time. Mr. Bernard is no stranger to FCEF, having worked with the International Labour Organization (ILO) for 15 years and the Ministry of Employment and other regional and private sector organisations.

Our policy advocacy and lobbying work in the financial year 2024-25 has really amplified the value proposition that FCEF contributes to private sector and as a result economic development in Fiji. Notable has been the advocacy work on the review of the Employment Relations Act (2007). This has resulted in the consolidating employers support and collectively making a bold stand in relation to the anti-business and anti-economic growth provisions added by the Unions and the Ministry. FCEF will continue to push back on policies that don't work for the private sector, including through our Employment Relations Advisory Board (ERAB), 10 Wages Council, National OHS Board (NOSHAB) and Policy Working Committees.

Our financial position was stable this financial year. Our membership subscription grew by 6% compared to the previous year. The CEO is exploring opening up new revenue streams to support critical FCEF activities. Our transition to full MYOB and on-line banking meant that our financial transitions were managed efficiently and greater accountability. We also managed to mobilise a little more than \$300,000 in new donor funding to support training, policy ERA advocacy and launch our new business incubator (Graduate Business Start-Up Grant Scheme) programme. In the new financial year, the Ministry has committed, through the national budget, \$500,000 for the scaling of the Graduate Business Start-Up Grant Scheme.

This financial year, the Board also approved the new on-line membership portal which was launched on 1 July 2025. This digital transition means that our members can now register with ease, cuts down the 15 manual steps processed by the Secretariat. In the first quarter of the new financial year alone, the portal has managed to register about 52% of last financial members and collected subscriptions about 55% of target. The portal will be the main platform for members to make transactions, access important and confidential information and also contribute to policy discussions. I thank the staff involved in taking FCEF into the digital world and aggressively following up on member subscriptions.

The audit of this financial year 2024-25 was well managed and concluded smoothly. We now have an annual corporate plan and financial budget that will guide FCEF's technical and financial activities, ensuring transparency and accountability. I thank our Manager Finance and her team for managing this well.

The Board also approved the rationalising of our membership categories. This was done to cater for the increased demand for value proposition and membership by business associations. The highest member category (Diamond) has a total of 25 member benefits and the benefits reduces as you cascade down the categories by 25%. This ensures equity and clarity in what companies and business associations can access through FCEF membership.

TOPEX is now Fiji's premier business and I therefore urge members to register and attend this year's TOPEX and celebrate our 65 years journey.

I take this opportunity to thank the Trustees, the Honourable Members, the Executive Committee/s, the board, the CEO's and the staff that have provided me with the necessary guidance, wisdom and support during my tenure of 4 years as the President. It has been an opportunity of great learning and fostering partnerships both locally and abroad.

I wish the new President and the board all the very best for the new term and stand ready to assist and support when and where I'm needed.

MESSAGE FROM THE

CHIEF EXECUTIVE OFFICER

Mr. Edward Bernard



I took up my post as CEO on the 5th month of the financial year (2024-25) and found myself right in the middle of two big Bills – the Bill to Amend the Employment Relations Act (2007) and then a little later the Work Care Bill (2025). A lot of time and resources was mobilised and invested in holding employers' position on these two critical legislations, resulting in stopping the Bill from going to Parliament in November 2024 and forcing the Ministry of Employment, Productivity & Workplace Relations to take it for further consultations and review.

This timely experience provided me with a clear understanding on what was expected of me and how FCEF needs to demonstrate its value proposition – *if FCEF does not do these things, no one will for the private sector*. This phrase has coined a lot of my strategies when dealing with both internal and external challenges and opportunities. Therefore, requiring me to strategically review what FCEF does and focus on key priorities where FCEF is the only agency that can and must do this work.

As a result of prioritization, FCEF was able to contribute substantially to 8 key national policy documents in the 2024-25 financial year. We adopted a new process for National Budget (2025-26) submission and collated more than 150 recommendations from members. Our push for Government to liberate 100% of our 1% FNU levy has resulted in the Minister of Finance announcing an inquiry.

We strengthened our representation on and strengthened the internal functioning of Committees and Boards. These included the Employment Relations Advisory Board (ERAB), the Wages Councils, the National OHS Advisory Board (NOSHAB) and the National Employment Centre Board. Working Groups to consult, collate and make submissions on the Education Act (1966) and Fiji National Provident Fund Act (2014) worked very well and we plan to scale this. Submissions were also made before the Parliamentary Standing Committee on Economic Affairs on employers' position in relation to the Work Care Bill.

We saw the opportunity to expand the breadth of our engagement in new areas such as Trade. In February FCEF signed an MoU with the Federation of UAE Chamber of Commerce and established a Business Council to support knowledge exchange and trade. We collaborated with the Ministry of Trade to establish the Trade Information Portal (TIP) and launched it. There was also collaboration with the European Union (EU) and the International Trade Centre (ITC) for the organizing of the EU-Pacific Business Forum.

Our CEO's networking events held in Suva and Nadi has proved very successful. After a lapse of a few years, we organised our Combined Council Meeting in Nadi, allowing our Nadi members to participate in events.

Our engagement and advocacy work through the mainstream and social media has gained traction. FCEF is in the news almost every week and many of our social media handles are tuning out posts almost every day. We plan to scale our media engagement with the recruitment of a Communications strategist soon.

Internally, there has been some good wins in the 2024-25 financial year. We:

- collect 6% more subscriptions compared to the 2023-24 financial year;
- streamlined membership registration by launching the on-line membership portal;
- transitioned our financials to full MYOB with FCEF and FEFHA accounts and on-line banking;
- developing an elaborate list of member benefits to provide value proposition and
- revising the member subscription structure for more clarity and equity.

In the new financial year (2025-26) we plan to develop a Corporate Plan that will set our Priorities and Key Performance Indicators. We hope to finalise and launch our new Strategic Plan early 2026. To support our work plan, I will be proposing to the Board a re-structure of the secretariat, ensuring that we have the structure, processes and the people to achieve what has been articulated in the Corporate Plan and Strategic Plan.

In conclusion, I thank the staff, EXCOM, Board and Members for having the confidence in me and my team in serving our membership and representing the voice of the private sector.

December 2025 to January 2026 gave me some time to understand expectations, priorities and aspirations of the members, the staff and the Board.

The 2024-25 Financial year has been an exciting year.

Vinaka.

A. The 2024/2025 Board of Directors is comprised of:

1. Mr. Vinay Narsey, Narseys Plastics Industries Pte Ltd, *President*
2. Mr. Sandeep Chauhan, Star Printery Ltd, *Immediate Past President*
3. Mr. Eldon Eastgate, Essity Australasia, *Vice President*
4. Ms. Rowena Taito, *Vice President*
5. Mr. Mike Spencer, Paradise Beverages, *Board Member*
6. Ms. Fantasha Lockington, Fiji Hotel & Tourism Association, *Board Member*
7. Mr. Himen Chandra, Comfort Home Furnishing Ltd, *Board Member*
8. Mr. Sharyne Fong, Insight Business Advisory, *Board Member*
9. Mr. Arvind Maharaj, VKJ Global Ltd, *Board Member*
10. Mr. Jeetender Rai, NCI Packaging, *Board Member*
11. Mr. Harvie Probert, Fiji Gas Ltd, *Board Member*
12. Mr. Watesoni Nata, Salvage Traders Limited, *Board Member*
13. Ms. Poonam Kritika, Oceanic Communications, *Board Member*

B. Executive Committee (EXCOM)

The 2024/2025 EXCOM of the Federation has oversight of the operations and finance and consist of:

1. Mr. Vinay Narsey, Narseys Plastics Industries Pte Ltd, *President*
2. Mr. Sandeep Chauhan, Star Printery Ltd, *Immediate Past President*
3. Mr. Eldon Eastgate, Essity Australasia, *Vice President*
4. Ms. Rowena Taito, *Vice President*
5. Mr. Himen Chandra, Comfort Home Furnishing, *Executive Director*
6. Mr. Jeetender Rai, NCI Packaging, *Executive Director*

C. Council Chairpersons

The following Chairpersons of each of the nine (9) industry councils are also council appointed members on the Board:

1. Mr. Harvie Probert, Mining & Quarrying Council
2. Ms. Vera Chute, Women Entrepreneurs Business Council
3. Ms. Neelam Maharaj, Professional & Financial Services Council
4. Mr. Karunesh Rao, Fiji Business Disaster Resilience Council
5. Mr. Watesoni Nata, Micro, Small, Medium Enterprise Council
6. Ms. Elizabeth Cama, Human Resources Council
7. Mr. Joeli Leqa, Manufacturing Trade and Export Council
8. Ms. Noellie Garand, Retailers & Small Business Council
9. Mr. Arvind Maharaj, Tourism and Transport Council

D. New Financial Members – FY24/25

1. BRIJLAL PTE LIMITED
2. Civil Aviation Authority of Fiji
3. Fiji Fishing Industry Association (FFIA)
4. LIGHTSPEED PTE LTD
5. ZEG INVESTMENTS PTE LIMITED
6. Danam (Fiji) Limited
7. Health Care Fiji Pte Limited
8. Pacific Batteries Pte Limited
9. RB Patel Group Limited

E. New WEBC Members – FY24/25

1. Redes Fashion Pte Ltd
2. Safe Haul Towing
3. Total Health Pharmacy
4. Tikosaya
5. Vinakan Agricultural Material
6. Barukh Investment
7. The Grande Corner
8. Cute Cut Hair Saloon
9. Healthmart Chemist
10. Sofaia Vatuvei
11. Sally Simmons
12. Nodatau Business Solutions
13. Miracle Innovations Enterprise
14. Waitika Farm
15. Lusiana's Hope Investment
16. Geogina Ledua
17. Charlene Tafuna'i Enterprise
18. Focus Big and Beautiful

F. 65th Annual General Meeting

The 65th Annual General meeting will be held on Friday, **26th September 2025 at 2:00pm.** Consistent with the provisions of our Constitution, only members who are financial at the time of the AGM are eligible to attend and vote at the Annual General Meeting.



REPORTS

COUNCIL REPORTS

Mining & Quarrying

Professional and Financial Services

Human Resources

Manufacturing Trade & Export

Retailers & Small Business

Tourism & Transport

Fiji Business Disaster Resilience

Women Entrepreneurs

Micro, Small and Medium Enterprises

SECRETARIAT REPORTS

Fiji Enterprise Engine (FEE) Report

Academy for Women Entrepreneurs (AWE) Program – 2024 Report

Events

MINING & QUARRYING COUNCIL REPORT

Council Chairperson: Mr. Harvie Probert

Vice-Chairperson: Mr. Patrick Hickey

Activities for the period of July 2024 to June 2025:

There were five (5) scheduled meetings which were on the months of July, September, December, February, April, and mostly attended by members of the Mining Sector, Department of Mineral Resources and other stakeholders.

Key Points:

- 1) □ Environmental Impact Assessment for Exploration
 - i. In January 2025, the council organised a Webinar on Best Practices in Canada (Ontario) featuring Mr. Michael Kilbourne as the guest speaker. The topic was **"Adapting Canadian Standards to Fiji's Exploration Goals"**. The Director of Mines/MRD, Mr. Apete Soro, the Hon. Filimoni Vosarogo, Minister for Lands and Mineral Resources, and the Hon. Mosese Bulitavu, Minister for Environment and Climate Change were also in attendance.

Key Takeaways:

- Application of exploration permits (virgin land, expired permits, and cancelled permits).
- Maintaining exploration permits in good standing.

- EIA or EMP requirements and approvals for exploration.
 - ii. Following the webinar in January, and consequent council meetings in February and April 2025, the MQC was invited to a stakeholder meeting at the Investment Fiji Office on 9 May 2025.

During this meeting, technical teams from the Department of Environment (DoE) and the Mineral Resources Department (MRD) were present to discuss **Draft 1** of the **Environmental Impact Assessment (EIA) Screening Determination for Mineral Exploration**.

- iii. Since then, **3 Drafts of the EIA Screening Determination for Mineral Exploration**, has been presented to the MQC by MRD. The council is still awaiting a presentation by DoE and upon follow ups with PS Environment, have not received a definite response.
- iv. At the August 2025 Council meeting, members highlighted the need for and urgency of these guidelines to assist with the daily operations of the mines. The Federation is committed to providing support to its members and have taken the necessary steps to lobby for the interests of the Council.

- 2)□ Investment in Fiji
 - i. Mr. Probert met with Investment Fiji CEO, Mr. Kamal Chetty and Ms. Jenny Seeto on the 7th of March to discuss Investment opportunities for the mining and quarrying sector and to support the Council in securing an audience with the Cabinet Investment Subcommittee.
 - ii. However, there is yet to be any updates relating to this.
- 3)□ Concerns regarding Yaubula communities
 - i. Recent media coverage in the dailies and on social platforms has shown an increase in communities speaking out against mining companies despite having little to no direct ties with the traditional landowners. The Council has therefore requested the Secretariat to investigate these cases further, verify the legitimacy of such representations, and provide clear guidance on how to address concerns raised by non-landowning groups.
 - ii. The Council has requested that relevant Ministerial stakeholders be invited to the next council meeting to provide more clarity on the roles of these non-landowning groups.

Presentations:

- 1)□ **ADAPTING CANADIAN STANDARDS TO FIJI'S Exploration by Mr. Michael Kilbourne.** The presentation highlighted Ontario's robust framework for mineral exploration, which is administered through the **Mining Act** and overseen by the

Ministry of Mines. Ontario's mining land system is largely crown-owned (86%), with mineral rights regulated through the **Mining Lands Administration System (MLAS)**. This online platform handles claim staking, management, transfers, and reporting, ensuring transparency and accessibility. Exploration follows a structured **mining sequence**: early exploration, advanced exploration, mine development, production, and eventual closure. Early exploration permits are required for surface-disturbing activities such as drilling, trenching, and pitting, while prospecting and non-invasive surveys can proceed without permits. Additional regulatory triggers include road building, camp construction, water crossings, and timber use, which may require approvals from other agencies. Maintaining claims requires ongoing investment - a minimum of **\$400 per claim per year**, with expenditures documented in assessment reports prepared by qualified professionals.

These reports provide the basis for assessment credits, which can be applied across multiple claims. Online staking operates through a time-sensitive process, and First Nations are notified of claims overlapping their treaty lands, ensuring Indigenous rights and consultation are respected. The Ontario system demonstrates a **comprehensive and technologically integrated approach** to exploration management, balancing mineral development with environmental responsibility, Indigenous consultation, and regulatory compliance.

- 2)□ Brief by Mr. Jaish Chand and members from the Mineral Resources Department.

The Mineral Resources Department (MRD) has developed a new Environmental Impact Assessment (EIA) Screening Guideline to strengthen the governance of mineral exploration in Fiji. This framework addresses long-standing uncertainties under the Environment Management Act (EMA) 2005 by clearly defining when an Environmental Management Plan (EMP) is sufficient and when a full EIA is required. The guideline ensures greater transparency, consistency, and accountability in the assessment and approval process.

The MRD, working closely with the Department of Environment, is responsible for screening applications, preparing Terms of Reference, monitoring compliance, and resolving disputes.

Exploration activities are categorised by potential environmental impact - from zero impact techniques such as remote sensing, to higher impact methods including exploratory shafts and geotechnical drilling, which require stricter oversight.

Importantly, the guideline underscores the role of community engagement, particularly with traditional landowners, to build trust and secure the social licence to operate. Early and inclusive consultation reduces the risk of disputes, fosters goodwill, and minimises project delays. This ensures that mineral exploration is undertaken responsibly, sustainably, and in alignment with both environmental safeguards and community interests.



MINING AND QUARRYING COUNCIL - ACTION PLAN UPDATE

No	Action Points	Assigned To	Completion Date	Comments	Status	PI
1	Presentation by DoE on latest version of Draft Guidelines (vs 4)	DoE			Pending	
2	Presentation by MRD on the EIA Guidelines	MRD Jaish Chand	–	3 presentations completed – with editions by members incorporated to document	In progress	
3	Presentation by MRD on the current Mining Act	MRD			Pending	
4	Information session with FRCS	Secretariat			Completed	
5	Robert Smith to advise Council of the official invitation to the STAR Conference					
6	FRCS survey to be distributed to members	Martha			Completed	
7	Write to Director Mines that MRD need to conduct their own consultancy programs and to also focus on the advertising of lease terms to exploration companies	Council			Pending	
8	Draft a Quota system to be presented to Department of Immigration	Secretariat		On hold	Pending	
9	Update council regarding the Qualified Employers List	Secretariat			Completed	

No	Action Points	Assigned To	Completion Date	Comments	Status	PI
10	Write to the SG's office regarding gazetting of Environmental Inspectors	Sakiusa Waqanisau			Completed	
11	FCEF to try to arrange an audience with the Cabinet Investment subcommittee	Secretariat	God	Harvie and Martha met with Investment Fiji CEO, Mr. Kamal Chetty and FCEF Trustee Ms. Jenny Seeto on the 9th of March 2025. Have not had an audience yet with subcommittee	Pending	
12	Webinar on Best Practices in Ontario, Canada	Council	27th January 2025	Have had 2 meetings with Mr. Mike Kilbourne. Awaiting final webinar	Completed	

PROFESSIONAL AND FINANCIAL SERVICES COUNCIL REPORT

Council Chairperson: Ms. Neelam Maharaj

Vice-Chairperson: -

Fiji Commerce & Employers Federation Professional & Financial Services Council (PFSC) Council Report – 2025

1. Introduction

The Professional and Financial Services Council (PFSC) convened its first meeting on 11 February 2025, followed by subsequent sessions on 8 April 2025, 20 June 2025 (Combined Council, Nadi), and 12 August 2025. This report provides a summary of the key discussions, issues raised, and action points.

2. Key Takeaways

- **KPMG Update** - The Council has requested that KPMG Flash Updates be made accessible to members to provide timely insights on financial and regulatory developments relevant to the private sector.
- **Insurance Coverage** - Members highlighted the need for greater access to and awareness of insurance coverage for businesses. This includes encouraging uptake of relevant products to better manage risk.
- **Premium Funding Product** - A premium funding product was promoted to assist businesses in managing insurance premium payments, especially for those with limited cash flow.
- **Sector Performance** - A strong first-half performance was reported in the energy and pipeline project

sectors, signalling continued growth and resilience in these areas

- **Passport Processing Delays**
 - Concerns were raised regarding:
 - Delays in passport processing
 - Frequent system downtimes
 - Ongoing shortage of passport books

These issues continue to hinder employers from securing overseas opportunities for workers.

- **NEC Registration Criteria - The current National Employment Centre (NEC)** requirement that applicants must be unemployed for at least one year was flagged as counterproductive, particularly for those seeking immediate overseas employment.

2.2 – 8 April 2025 (Second Meeting)
Presentation: South Pacific Stock Exchange on the value proposition of the Fijian stock market.

- Key discussion: potential impact of US tariffs; noted likely ripple effects though listed entities are already adopting mitigation strategies.

2.3 – 20 June 2025 (Combined Council, Nadi)

CEO Strategic Update (Mr. Edward Bernard):

- Transition to online banking and MYOB for financial reporting.
- Subscriptions account for 30–40% of revenue; 7% increase achieved.
- Review of training opportunities in response to member requests.
- Restructured membership categories: Diamond, Platinum, Gold, Silver, Bronze.
- Review of Articles of Association and By-Laws initiated.
- ERAB Update (Ms. Fantasha Lockington):
- Limited progress since 2015; stalled in 2025 due to employer concerns.
- Objections to NDA requirements and Workcare Bill consultations.
- Shortage of experienced legal drafters remains a key concern.
- Wages Council Update (Mr. Arvind Maharaj):
- Noted sectoral disparities in meal allowances.
- Employer proposal: staged increases to \$7.50/\$6.50 (Aug 2025), followed by standardisation to \$8.00.

OHS Board Update (Mr. Eldon Eastgate):

- Pressure boiler inspections overstretched; need subject-matter expertise.
- Recommended partial privatisation of services and improved compliance.

Council Updates were done by Chair/Vice Chairs:

- HR, PFSC, Manufacturing, Tourism, Disaster Resilience, Women Entrepreneurs, MSME, and Mining councils presented sector updates.

Membership Digital Platform: Launched and demonstrated by Oceanic

Communications.

Closing Remarks: Recognition of FCEF's strong representation across 18 Pacific countries and appreciation of council and board volunteers.

2.4 – 12 August 2025 (PFSC Meeting)

Guest Presentation: Fiji Institute of Chartered Accountants (FICA) by Mr. Tarlochan Singh and Mr. Daljeet Maharaj.

Updates provided to members on:

- Acting CEO Update
- ERAB;
- FNPF consultations;
- Education Committee;
- Migrant workers;
- Launch of membership digital platform;
- Immigration confirmed availability of 30,000 new passports;
- Annual membership due; and
- Survey on having to continue PFSC.

3. Key Issues Raised

- Immigration: Passport delays and work permit approvals continue to hinder employer operations.
- Skills Shortage: A critical barrier to private sector growth and overseas engagement.
- ERAB & Workcare Bill: Employer concerns on process transparency and legislative drafting quality.
- Wages Council: Allowance reviews creating financial pressure on businesses; staged implementation proposed.
- OHS Compliance: Lack of technical expertise and inspection capacity within the Ministry.

4. Action Plan

- Membership Drive: Complete follow-up with financial and non-

financial members; finalise paid membership list.

Guest Speakers as per Council Workplan:

- LTA – invited, awaiting confirmation.
- FICA – completed (August 2025).
- MEPWR – planned for upcoming council meeting or as and when in the coming year as we are heading to Elections now.
- Immigration Engagement: Organise information session on passport renewals, work permits, and employer lists.

FRCS Updates:

- Tax Amnesty (May–July 2025).
- Tax Crime Unit update.

- Toll-free line: 1326.
- Refund notices issued for individuals.
- Online certificate verification service now available.
- Update on VMS & Information released by Vice Chair on list of companies on Phase 3 (Gazetted).

5. Conclusion

The PFSC continues to serve as an active platform for addressing professional and financial sector issues, with key priorities focusing on immigration processes, labour law reforms, skills shortages, and compliance matters. The Council remains committed to supporting FCEF's role as the collective voice of employers in Fiji.

HUMAN RESOURCES COUNCIL REPORT

Council Chairperson: Ms. Elizabeth Cama

Vice-Chairperson: Mr. Gayanand Singh

Councils Plans and Activities for the period of July 2024 to June 2025:

There were five (5) scheduled meetings which were on the months of July, September, December, February, April.

Executive Summary

Human Resources Council Report (July 2024 – June 2025)

The Council focused on the most pressing HR issues affecting Fiji's workforce and employers. Discussions highlighted challenges in regulation, labour mobility, workforce inclusivity, and organisational culture, while also noting positive steps in digitalisation and training.

Top 5 Key Issues

- **Employment Relations Act (ERA) amendments** – concerns about potential negative impacts on women, rising costs for employers, and need for consultation.
- **Labour mobility and skills gaps** – outward migration, high turnover, poaching, and lack of practical skills among graduates.
- **Immigration and work permits** – prolonged delays and poor communication remain a barrier to recruiting expatriates.
- **Workforce inclusivity** – growth in female participation, demand for clear LGBTQ+ and disability inclusion policies, and outdated legislation.
- **Workplace culture** – shifting employee mindsets addressed

through training, engagement, and incentives, though challenges persist.

Key Activities

- **Council Meetings:** Five formal meetings held between July 2024 and April 2025.
- **Lunch & Learn (Sept 2024):** Focus on ERA amendments, National Minimum Wage (NMW), and need for transparency in labour policy.
- **Guest Presentations:**
 - *Pacific Polytech:* Industry-aligned training to address skills shortages.
 - *Fiji Red Cross:* Disaster preparedness, health, and volunteer management.
 - *Fiji Airways:* Ethical recruitment practices and labour migration benefits.

Action Plan Progress

- Training Needs Assessment survey completed.
- First Lunch & Learn successfully delivered.
- OHS and NFA session completed in April 2025.
- Several actions remain pending, including further guest presentations and workplace culture engagement session.

Priorities for 2025–2026

- Engage with ERAB on ERA amendments and NMW proposals.
- Advocate for streamlined immigration and work permit processes.

- Promote inclusive employment practices, especially for persons with disabilities.
- Strengthen workforce retention strategies to mitigate migration and turnover.
- Build council-led training and collaboration platforms to close skills gaps.

Key Takeaways:

1. Employment Relations Act (ERA)

- i. Concerns about proposed ERA amendments potentially creating negative impacts for women in the workforce. Fear that changes could increase employment costs for companies hiring women.
- ii. Members noted that there was a need for consultation with ERAB representatives to discuss the impacts of the ERA amendments.
- iii. Call for HR professionals to take responsibility in reporting unethical or fraudulent business practices within the industry.

2. Labour Mobility & Workforce Challenges

- i. Outward migration is creating skills shortages across industries.
- ii. Some organisations face poaching of employees by competitors rather than migration.
- iii. General concern about a skills gap between educational outcomes and employer needs.
- iv. Younger employees are seen as tech-savvy but lacking practical skills such as Excel.
- v. High employee turnover remains a persistent challenge.
- vi. Low response to job advertisements from the public, making it difficult to fill vacancies.
- vii. Location and traffic issues discourage applicants in some areas.

3. Immigration & Work Permits

- i. Prolonged delays in work permit approvals.
- ii. Lack of communication from the Fiji Immigration Department is a major frustration.
- iii. Ongoing difficulties in recruiting expatriate employees, particularly due to work permit challenges
- iv. However, it is prudent to note that not all organisations face this problem - some report smooth processing via the online portal.

4. Workforce Demographics & Inclusivity:

- i. Members noted that there has been an increase in female participation in the workforce and more female graduates entering the job market.
- ii. Calls for specific workforce benefits for men to balance gender equity.
- iii. Rising LGBTQ+ movement highlights the need for clear workplace inclusivity guidelines.
- iv. Need to raise public and organisational awareness about inclusive employment as there are limited opportunities for persons with disabilities in the workforce.
- v. Current laws are outdated and do not adequately support inclusivity for persons with disabilities.

5. Workplace Culture & Employee Engagement

- i. Shifting employee mindset and culture is a challenge.
- ii. Organisations are addressing this through training, staff engagement, feedback sessions, and incentive programs, which have improved job satisfaction and reduced turnover.

6. Government Processes & Data

- iii. Members highlighted concerns regarding the complicated Registrar of Companies (ROC) processes.
- iv. Slow responses from the National Fire Authority (NFA) and MEPWR

- regarding inspections and certifications.
- v. Employers want more detailed migration data (by industry, skills, and occupations) from the Bureau of Statistics.

7. Digital Transformation

Launch of the Paperless Labour Inspection System by MEPWR seen as a positive step toward improving efficiency, reporting, and data-driven decision-making.

8. Workplace Health & Safety (OHS)

Concerns about OHS inspections: businesses are required to arrange transportation for inspectors as per regulations, which creates challenges.

Council Activity:

First Lunch and Learn Session with Mr. Watesoni Nata

Date: 17th of September 2024

Session Overview

The session provided a briefing on the Employment Relations Advisory Board (ERAB) and the FCEF's current position.

Key Issues Identified

- Proposed removal of prerequisites for employees under ERA.
- Increase in leave entitlements under review.
- Union proposals for further benefits in various areas.
- Concerns that ERA amendments could negatively affect women in the workforce and increase employment costs for employers.
- Employers emphasised the need for sector-specific NMW increases rather than a blanket approach.
- Strong call for greater transparency from the Ministry and access to consultants' recommendations.
- Employers highlighted the importance of having adequate timelines (suggested 12 months) for implementing any NMW increases.

Refined List of Training / Discussion Needs

1. **Building Positive Workplace Relationships** - Training for supervisors and staff on effective communication, conflict resolution, and mediation skills.
2. **HR Talent Development** - Identifying and addressing talent gaps in the workforce.
3. **Mentoring & Succession Planning** - Developing future leaders and ensuring continuity in key roles.
4. **Employee Retention & Engagement** - Strategies to reduce absenteeism, tackle high staff turnover, and create a sustainable workforce plan.
5. **Labour Market Challenges**
 - Addressing the current labour shortages locally and exploring solutions to reduce dependence on expatriates.
 - Tackling the brain drain and identifying strategies to retain skilled workers.
6. **Legal & Policy Updates**
 - Understanding recent changes to labour laws (including ERA updates).
 - Staying updated on current HR trends and labour migration policies.
7. **Workplace Health & Safety**
 - Proper reporting of incidents and accidents.
 - Key compliance requirements for different types of employment contracts.
8. **Wellbeing at Work** - Promoting mental health awareness and support systems in the workplace.

9. **Industry Collaboration** - Exploring ways for the Council to be more actively involved in addressing industry-wide challenges.
10. **External Environment Awareness** - Understanding and managing geopolitical risks that may affect business and employment.

Presentations:

1. Pacific Polytech – Ms. Nazia Sheik.

Pacific Polytech was established in 2021 following the closure of the Technical Colleges of Fiji, operates as a non-profit Company Limited by Guarantee, reinvesting all funds into training. With campuses across Viti Levu and Vanua Levu and plans to expand into Maritime areas, the institution provides industry-aligned education through certificates, diplomas, short courses, and competency-based training to meet labour market demands. Notably, over 95% of graduates are Indigenous Fijians, and partnerships, such as MoUs with the Public Rental Board, aim to address skills gaps. Upcoming training will focus on leadership, governance, customer service, and project management. During the Q&A, it was clarified that Polytech offers Micro Qualifications not typically delivered by universities, with some courses eligible for TSLS grants (subject to approval), and that the possibility of completing Micro Qualifications as short courses depends on TSLS discretion.

2. Fiji Red Cross Society – Ms. Salote Maramaciriciri and Mr. Nete Logavatu.

The Established in 1952 as a British Red Cross branch and becoming Fiji's National Society in 1971, the organisation plays a vital role in disaster preparedness, emergency response, health care, and blood donation initiatives.

It operates a Volunteer Management System (VMS) to improve coordination, training, and mobilisation during

disasters. In 2023, it facilitated 1,932 blood donations and continues to expand its collection services. Key challenges include limited resources, transport constraints (particularly with the Blood Bus), and difficulties in volunteer retention. The organisation is seeking corporate partnerships, funding, and in-kind donations to sustain and strengthen its programs. In the Q&A, it was clarified that emergency containers store non-food relief items such as clothes and hygiene kits.

It was also noted that the Fiji Red Cross Society holds a seat on the National Disaster Council; however, in Rotuma, an NDMO container was found unsuitable for use, and a local chief has provided a small house for temporary storage.

3. Optimizing Fair Recruitment for Business Advantage Rosareen Tulakepa: Head of Talent Acquisition, Development & Compliance, Fiji Airways.

The session on Fair Recruitment Benefits All Parties highlighted that when managed ethically, labour migration can enhance worker incomes, skills, and development while supporting economic growth in sending countries and addressing labour shortages in receiving nations. Fiji was noted to have a strong legal and institutional framework, with employer awareness and grievance mechanisms in place, though challenges remain around accessibility and enforcement. Particular emphasis was placed on protecting vulnerable groups, especially women and those in agriculture, care, and hospitality, who face heightened risks of exploitation. Key priorities identified included ensuring zero-cost recruitment (with employers covering costs), implementing gender-sensitive policies to address the triple discrimination faced by women migrant workers, and strengthening grievance systems through effective collaboration

between employers, unions, and government. The session also stressed the importance of regional cooperation via bilateral and multilateral agreements to harmonize recruitment practices and protect workers, as well as ongoing capacity building for officials, employers, and communities. It was further noted that

climate resilience and labour migration are interlinked, with ethical recruitment serving as a safeguard for displaced workers. During the Q&A, members inquired whether the workshop covered the inclusion of persons with disabilities; it was clarified that this was not addressed.

HUMAN RESOURCES COUNCIL - ACTION PLAN UPDATE						
No	Action Points	Assigned To	Completion Date	Comments	Status	PI
1	Training needs of council members - Lunch and Learn sessions	Secretariat / Chair				
2	Conduct a Survey - Training needs of council members	Secretariat	July 2024	TNA was sent to members. Now closed.	Completed	
3	Ms. Makereta Mua to do a presentation to the Council on the research proposal that they had drafted	Makereta Mua (FNU)	TBC		Pending	
4	Share reports and links to research on skills gap and labour mobility.	Secretariat / Chair			Completed	
5	Organise L&L Session # 2: Suggestion: Enhancing Workplace Culture & Employee Engagement	Secretariat / Chair			Pending	
6	Organise Guest Speakers for the Council meetings	Secretariat			Ongoing	
7	Organise a Talanoa session with MEPWR (NOHSAB) and NFA Topic: OHS inspection & NFA certifications	Secretariat		Completed at April 2025 Meeting	Completed	

MANUFACTURING, TRADE & EXPORT COUNCIL REPORT

Council Chairperson: Mr. Joeli T Leqa

Vice-Chairperson: Mr. Virraaj Lad

Councils Plans and Activities for the period of July 2024 to July 2025:

There were five (5) scheduled meetings which were on the months of July, September, December, February, April. The meetings were well attended by FCEF members from a variety of businesses which included a combined council meeting in Nadi.

Key Takeaways:

1. Onboarding for council chair and vice chair by the secretariat.
2. Council work plan review.
3. The Council members were a key part of the launch of the Fiji Trade and Information portal (TIP) validation process in conjunction with Ministry of Trade.
4. A follow up on last year's concern for businesses in the delay in processing and obtaining work permits.

Other Matters and notable Concerns

- i. MTEC participation in the National Population and Policy steering committee surveys.
- ii. Invite to the Launch of Fiji's National E-Commerce Strategy (2025-2029).

Issues and concerns highlighted by members:

1. Import Duties
 - i. Members welcomed the removal of the 3% import duty.

- ii. Requested updates on the application of duty reduction savings through price inspections.
2. Wages & Employment Costs
 - i. Reiterated FCEF's stance against the proposed wages threshold; legal advice has been sought from Munro Leys, with members awaiting further updates from the Secretariat.
 - ii. Members unanimously agreed that the newly increased wage rate is not sustainable.
 - iii. Concern expressed about rising fringe benefit costs, particularly for companies pursuing sustainability initiatives (e.g., higher tax rates on electric vehicles valued above \$60,000).
3. Regulatory Updates
 - i. Query raised on whether a new Wages Regulation Order (WRO) had been published; the Chairman confirmed that nothing had been released yet as discussions are ongoing in Parliament.
4. Stock Management & Compliance
 - ii. A member noted that they were still facing an ongoing challenge with the destruction of old stock, awaiting advice from the Permanent Secretary.
5. Health, Safety & Environment (HSE/EHS)
 - iii. Recent stricter Environmental Health & Safety (EHS) requirements may affect high-risk businesses.

- iv. New Health & Safety requirements are becoming more stringent, creating compliance concerns for employers.
6. Wages & Thresholds
- i. The national minimum wage (NMW) threshold remains a major issue.
 - ii. Members noted that the new NMW rates have been gazetted and must be complied with, but further discussion on the threshold is needed.
7. Skills Gap & Workforce Development
- i. The skills gap continues to be a major concern across industries.
 - ii. A question was raised on whether a needs assessment has been undertaken to identify specific workforce challenges.
 - iii. A research paper on the skills gap has been drafted and will be presented to the Council.
8. Employment Relations Act (ERA) & ERAB
- i. Members requested the Secretariat to organise a workshop with Employer ERAB representatives, focusing on the implications of the Draft ERA for manufacturers (MTEC sector).
 - ii. To assess its potential implications for manufacturers (MTEC sector). Members sought clarification on the immediate business impacts if the Draft ERA becomes law, whether FCEF could take legal action against the Ministry (MEPWR) if

employer views are disregarded, and how voting is conducted at the ERAB tripartite level, where the Ministry, Unions, and Employers each hold five seats.

Notable Presentations:

1. Fiji Trade Information Portal - a digital platform being developed to centralise and provide easy access to all regulatory information related to Fiji's international trade.
2. BusinessNOW FIJI Information Session - Presentation on the ease of setting up and doing business in Fiji. Fiji PLMSP Consultations
 - i. Skills Development: Workers gain valuable skills in Australia, which can be transferred back to Fiji, benefiting local industries. How can we as employers tap the skill set or database when these employees return.
 - ii. To ensure benefit comes ultimately to Fiji, these workers should not be considered so same level of work but higher.
 - iii. Social Implications: Families may experience long-term separation, impacting social structures and community stability. Already high on agenda!
3. Reserve Bank of Fiji – Quarterly update of economy and forecasted financial market projections.

MANUFACTURING, TRADE & EXPORT COUNCIL - ACTION PLAN UPDATE						
No	Action Points	Assigned To	Completion	Comments	Status	PI
1	Reach out to Investment Fiji to follow up on how the 3% increase in raw material is or will affect businesses	Vinay Narsey	May	The Federation were advised to include this in its' submission to the 2024/2025 National Budget.	Completed	
2	There was a need to conduct a Localized productivity index survey	TBC			Pending	
3	Request for an outcome of the Tripartite Discussions	Secretariat		CEO provided council with updates on this. Discussions are still ongoing with Employer ERAB reps, Ministry ERAB reps and the Union reps.	Completed	
4	Write to the PS Economy for clarifications regarding the Mini Budget	Secretariat		Marked as complete as there were no discussions on a mini budget.	Completed	
5	Potential labour law changes affecting Manufacturing Sector	Secretariat		Unable to organise with Ministry of Labour, however, follow up with Munro Leys confirmed that there have not been any.	Completed	
6	Invite Deputy Prime Minister and Minister for Finance, Strategic Planning, National Development and Statistics, Hon. Professor Biman Chand Prasad to Council	Secretariat		Marked as complete as the Hon. Minister was at the post-budget breakfast and many questions members had were answered	Completed	
7	Members to send specialized skills. set to Secretariat	Secretariat		This was to assist with discussions with the Dept of Immigration with regards to work permit applications from Employers.	Completed	
8	Request for Bureau of Stats to run an information session	Secretariat		Unable to organise in the last FY.	Pending	
9	Workshop – ERAB & Wages Councils reps	Secretariat		Letter to FCEF ERAB reps – advised to hold workshop till the next draft is received from MEPWR	Pending	

RETAILERS & SMALL BUSINESS COUNCIL REPORT

Council Chairperson: Ms. Noellie Garand

Vice-Chairperson: Ms. Miliana Vulakouvaki

Councils Plans and Activities for the period of July 2024 to June 2025:

There were five (5) scheduled meetings which were on the months of July, September, December, February and April. However, these meetings were not well attended by FCEF members although notable discussions at these meetings include the below.

Key Takeaways:

1) Wages & Labour Market

- i. Sectoral Wages: Members expressed concern that current wage levels in the sector are unsustainable.
- ii. National Minimum Wage: Discussion on the proposed minimum wage threshold and its potential impact on employers.
- iii. Cost of Hiring Locally: New graduates are expecting starting salaries of around FJ\$25,000 plus additional benefits, making local hiring more costly compared to offshore alternatives.

2) Labour & Workforce Challenges

- i. Skilled Labour Shortages & Migration: Ongoing loss of skilled workers to overseas opportunities, with migration making it difficult to retain talent.
- ii. Staffing & Turnover:

- a. High employee turnover, with some businesses losing more than 100 staff in Fiji.
- b. New employees often show attitude and behavioural challenges in the workplace.
- c. Concerns that a three-month probation period is insufficient to properly assess worker performance and behaviour.

- iii. Resignations & Accountability: Employees leaving jobs abruptly without notice, with employers facing slow and ineffective recourse through mechanisms like the Small Claims Tribunal.

3) Training & Skills Development

- i. Graduate Quality: Many graduates, despite strong GPAs, lack emotional intelligence, problem-solving skills, and workplace readiness. Some treat employment casually, assuming student loans will be forgiven.
- ii. Training Barriers:
 - a. Government encourages training, but small businesses struggle with high costs.
 - b. Larger firms often recruit trained staff from smaller businesses, leaving SMEs at a disadvantage.

- iii. Youth Engagement: Concerns around low levels of youth participation and the need to strengthen capacity building and skills development.

4) **Business Environment & Competitiveness**

- i. Cost Challenges:
 - a. Travel overseas is often cheaper than travelling within Fiji, making external opportunities more attractive.
 - b. Fiji is considered expensive compared to regional competitors such as the Maldives.
- ii. Investor Confidence: Emphasis on stronger collaboration between Government and Employers to attract investment and generate more revenue for the country.
- iii. Outsourcing & Talent Drain: Some foreign executives are outsourcing work to their home countries, undermining local employment opportunities.

5) **Policy, Regulation & Stakeholder Engagement**

- i. Employment Relations Act (ERA): Proposed amendments are viewed as not employer-friendly and potentially harmful to small businesses.
- ii. Government Engagement: Employers noted that the Ministry of Employment is perceived as being out of touch with workplace realities, particularly in relation to small businesses.
- iii. Fairness in Obligations: Employers raised concerns about being held to strict obligations while employees

often face fewer consequences.

- iv. Coordination & Partnerships: Members suggested stronger collaboration between FBOS, FCEF, and associations such as the Suva Retailers to support survey participation and improve data collection.

6) **Security & Infrastructure**

Security Concerns: Small businesses continue to face security challenges, with inconsistent enforcement of security protocols. Strict measures are observed when cruise ships are docked, but less so on regular days.

Presentations:

1) **Pacific Polytech by Ms. Nazia Sheik**

Established in March 2021 to address the gap left by the closure of the Technical Colleges of Fiji (TCF), Pacific Polytech operates as a Non-Profit Organisation governed by a Board and Council with a focus on competency-based training. It currently offers 14 nationally accredited qualifications under the Higher Education Commission of Fiji (HECF), alongside various technical programmes across campuses in Viti Levu and Vanua Levu, with plans for further expansion. A five-year Memorandum of Understanding has been signed with the Public Rental Board (PRB) to enhance graduate employability through internships and work placements. Upcoming training areas include leadership, governance, mediation, project management, and customer service, providing industries with skilled talent, reducing workforce costs, and creating opportunities for mentorship. While Pacific Polytech does not currently track graduate employment or migration data, such information may be available through the Tertiary Scholarship and Loans Service (TSLS).

2) Fiji Red Cross Society by Ms. Salote Maramaciriciri

Established in 1952 and recognised as a National Society in 1971, the Fiji Red Cross continues to serve as an auxiliary to the Government of Fiji, focusing on humanitarian aid, emergency response, and community-driven volunteer programmes. Its Youth Programme emphasises leadership, volunteerism, emergency preparedness, and health promotion, though challenges remain in boosting youth engagement, addressing funding gaps, and strengthening capacity. Looking ahead to 2025, priorities include enhancing youth initiatives through activities such as the Youth Innovation Camp, Y-Adapt Training, and Disability Training, while also advancing new efforts in HIV and non-communicable disease (NCD) prevention through education, awareness, and community health initiatives.

3) Fiji Bureau of Stats by Taloline Keleinautoka and Salome Madraniceva.

FBOS plays a central role in producing reliable, timely, and user-friendly statistics for Fiji, covering GDP, industry surveys, employment, trade, and the Consumer Price Index (CPI). Through its annual and quarterly Wholesale & Retail Trade (WRT) Surveys, FBOS benchmarks the sector's contribution to GDP - consistently around 8–10% and monitors short-term performance. The WRT sector remains one of Fiji's largest employers, with retail turnover declining during 2020–2021 but showing a strong rebound from 2022 to 2024, particularly in both motor vehicle related and non-motor vehicle trade. CPI data highlighted notable increases in Food & Non-Alcoholic Beverages, Alcohol/Tobacco, and Transport costs between 2019–2024. FBOS continues to work closely with ministries, government agencies, and statutory bodies to

strengthen data collection, verification, and reliability, and while finalised annual GDP data is currently available up to 2021, provisional quarterly surveys and economic modelling are used to provide timely projections that are updated once official figures are confirmed.

Member Feedback on FBOS Surveys:

Members expressed reluctance to share financial information requested through FBOS and other stakeholder surveys, largely due to concerns about data confidentiality and clarity on who can access the information. They highlighted the need for FBOS to modernise its data collection methods in line with international standards and noted that the current lag of 2–3 years in finalised data underscores the importance of more timely and real-time statistics. Members also observed challenges such as low response rates, limited understanding of survey purposes, and differing preferences for submission methods (paper-based versus electronic). Key suggestions included greater collaboration with organisations such as FCEF and the Suva Retailers Association to support businesses in completing surveys and closer coordination with other stakeholders to improve accuracy and efficiency.

4) The Retailers and Small Business Council (RSBC)

organised a members' information session with the Fiji Revenue and Customs Service (FRCS) on the new provisions relating to the VAT Monitoring System (VMS), announced by the Fiji Government as part of the 2025-26 National Budget. The session was the opportunity for FCEF members to better understand the process and provide real life examples of business challenges in relation to the VMS.



VMS Session by FRCS on 18 07 2025

RETAILERS & SMALL BUSINESS COUNCIL - ACTION PLAN UPDATE						
No	Action Points	Assigned To	Completion Date	Comments	Status	PI
1	Prepare an action matrix to keep track of all action items.	Secretariat			Ongoing	
2	Discuss the 1% levy in terms of training.	Secretariat		Closed – item has been action by the Professional & Financial council.	Completed	
3	labour mobility issue.	Secretariat			Ongoing	
4	Businesses having to wait for work permits in order to register foreign workers for tin numbers and open bank accounts.	Secretariat		FRCS has issued a public notice issued by FRCS on 22nd of February, which allows expatriates to register and receive their TIN numbers. Mr. Nailotei encouraged members to continue to check the website for any new updates.	Completed	

RETAILERS & SMALL BUSINESS COUNCIL - ACTION PLAN UPDATE

No	Action Points	Assigned To	Completion Date	Comments	Status	PI
5	There was confusion between the 14day and 21day business work permit visa.	Secretariat		A 21-day permit is available for citizens of Singapore, the USA, Australia, and New Zealand to enter Fiji for specific work, such as meetings. This permit allows for a short stay while their full work permit is being processed, but it cannot be extended. Applications must be lodged prior to arrival. Employers are encouraged to use the 14-day business visa instead, which doesn't require prior application as long as the person has a work permit and declares business on arrival. If someone enters Fiji on the 14-day visa without prior immigration lodgement, they must leave after the 14 days.	Completed	
6	To discuss how companies can make better use of existing security systems.	Secretariat	March	Presentation by Rakin Wahed in the March Council meeting.	Completed	
7	Cyber Security for businesses in Fiji.	Secretariat		Secretariat to organise with Fiji Police Force.	Pending	
8	Update on any new laws that relate to the Retailers and Small business sector.	Secretariat		Secretariat to organise with Munro Leys.	Pending	

RETAILERS & SMALL BUSINESS COUNCIL - ACTION PLAN UPDATE						
No	Action Points	Assigned To	Completion Date	Comments	Status	PI
9	Discuss the allocation of the 40% of the FNU levy to ACCF.	Secretariat	January	CEO ACCF – Mr. Parvez Akbar presented at the Professional & Financial Services council meeting.	Completed	
10	Difficulty contacting FRCS on the landline #'s.	Secretariat		FRCS have highlighted issues with their management.	Completed	
11	SEEP Program – logistical information needed asap.	Secretariat		1st phase of program in term 1	Completed	
12	Apprenticeship Program – how can members access their own apprenticeship programs.	Secretariat			Pending	

TOURISM & TRANSPORT COUNCIL REPORT

Council Chairperson: Mr. Arvind Maharaj

Vice-Chairperson: Ms. Fantasha Lockington

Councils Plans and Activities for the period of July 2024 to June 2025:

There were three (3) scheduled meetings which were on the months of July, February and April.

EXECUTIVE SUMMARY

The Tourism and Transport Council has delivered a year of unprecedented advocacy impact and concrete results. We've successfully influenced government policy, reinstated critical consultation forums, and positioned FCEF as the authoritative voice on Fiji's transport infrastructure crisis.

Major Achievement: Our sustained advocacy directly influenced the Ministry of Transport to reinstate the **National Transport Consultative Forum (NTCF)** - discontinued for 8 years - scheduled to resume November 2025.

The Crisis: Every morning, Fijians sit in what has become our nation's most expensive traffic jam. **We're losing FJ\$500 million annually** to traffic congestion - lost productivity, delayed deliveries, and frustrated employees arriving late to your businesses.

TOURISM SECTOR PERFORMANCE

Strong Recovery Momentum

The tourism foundation remains solid, providing critical context for our transport advocacy:

Tourism Recovery Highlights:

- May 2025: 86,587 visitors (104% of May 2024 levels, 115% of May 2023)
- Year-to-date: 351,069 arrivals across first five months.
- Western markets surge: USA +24%, Canada +27%, UK +34%, Europe +31%.
- May revenue generation: ~FJ\$300 million from tourism alone
- 2025 projection: ~843,000 visitors with potential to exceed baseline.

Tourism-Transport Connection: This tourism growth **increases pressure on our transport infrastructure**. More visitors mean more vehicles, more congestion, and greater urgency for the solutions TTC advocates.

THE TRANSPORT INFRASTRUCTURE CRISIS

The Numbers That Demand Action

Vehicle Explosion vs Road Stagnation:

- Vehicle registrations: 98,000 (2010) to 148,000 (2023) - 51% increase
- Road network: 7,660 kilometers - essentially unchanged over past decade.
- Traffic density: 13 to 20 vehicles per km - 54% increase on same road space
- 50 new vehicles hit Fiji's roads every single day.

Urban Crisis Intensity:

- Greater Suva/Nausori corridor: 70 vehicles per km (3.5 times national average).
- Peak hours: bumper-to-bumper traffic = 150 vehicles per km.
- Suva-Nausori commute: 45 minutes (2017) to 90 minutes (2024) - doubled.

Economic Devastation Quantified

Annual Productivity Hemorrhage:

- FJ\$500 million lost annually (3-4% of GDP).
- FJ\$1,100 cost per Fijian citizen.
- FJ\$1.6 million daily productivity losses across business sector.
- 33 working days per year lost by commuters sitting in traffic.
- FJ\$80 million annually burned in fuel wastage from idling vehicles.
- 15-20% business efficiency losses across all sectors.

2030 Projections Without Action:

- Morning peak volumes: 36,700 to 43,500 vehicles per hour.
- Average speeds: 31 km/h to 25 km/h (19% decrease).
- Journey times: additional 25% increase from already unacceptable levels.

TTC'S STRATEGIC RESPONSE AND ACHIEVEMENTS

Government Policy Influence Success

National Transport Consultative Forum Reinstatement:

- Successfully influenced Ministry to restart annual policy forum after 7-year hiatus.
- Secured formal FCEF role in national transport policy development.
- November 2025 launch confirmed by Transport Ministry.
- Policy-making table access for FCEF members' interests.

Evidence-Based Advocacy Victory:

- April 2025: Comprehensive FJ\$148 million budget proposal submitted to government.
- Strategic revenue reallocation approach - not requesting new money.
- Highlighted FJ\$200 million transport tax surplus available for infrastructure.

Research and Analysis Program

Infrastructure Capacity Analysis Initiated:

- 10-year trend analysis of vehicle imports vs infrastructure capacity in progress.
- Business impact assessment framework developed for quantifying congestion costs to operations.
- Island economy benchmarking methodology established for comparing Fiji against similar economies.
- Evidence-based recommendations development underway with implementation timeframes.

International Solutions Research:

- Singapore traffic management models evaluation initiated for Fiji adaptation.

- Staggered work hours policies assessment planned for urban implementation.
- High-occupancy vehicle lanes and traffic synchronization solutions under review.
- Cost-effective traffic management solutions research from international best practices ongoing.

INFRASTRUCTURE INVESTMENT CASE

Return on Investment Analysis

Road Infrastructure ROI:

- Smart capacity expansion: 4:1 return on strategic investment.
- Every FJ\$100M investment unlocks FJ\$400M economic potential.
- Infrastructure projects: 3-5 years planning to completion timeframe.
- Each delay year compounds the FJ\$500M annual economic drain.

Revenue vs Investment Imbalance:

- Vehicle import duties: FJ\$300 million annually.
- Road capacity investment: only FJ\$60 million - massive underinvestment gap.
- Available surplus: ~FJ\$200 million for strategic reallocation.

Climate Resilience Investment Returns:

- FJ\$4-7 saved for every FJ\$1 invested in resilient infrastructure.
- Cyclone Winston: FJ\$135 million road damage (2016) - prevention vs rebuilding.

Climate-resilient infrastructure: 40% higher initial cost, 37% lifetime savings.

SECTOR-SPECIFIC ADVOCACY ACHIEVEMENTS

Public Transport Industry Support

Operational Challenge Solutions:

- Fuel cost pressure impact analysis on operator margins.
- Infrastructure deficiency mapping at key locations (Centrepont, Khalsa junction, Valelevu LTA).
- Rural route sustainability support through government assistance advocacy.

Electric Vehicle Transition Leadership

Grid Capacity Barrier Analysis:

- Electricity grid limitations identified as primary EV adoption obstacle.
- Mass EV charging would overwhelm current infrastructure.
- Solar integration essential for sustainable charging at scale.
- Fringe Benefit Tax removal advocacy for corporate early adopters.

Economic Impact Promotion:

- FJ\$1+ billion annual fuel import costs highlighted as EV rationale.
- Foreign exchange savings potential through domestic energy transition.

MEMBERSHIP ENGAGEMENT AND EXPANSION

Transport Sector Outreach Strategy

Membership Growth Planning:

- Vehicle importers and dealers' engagement strategy developed.
- Transport stakeholder networking approach designed for implementation.
- Value proposition framework created for underrepresented subsectors.
- Industry-specific FCEF benefits package identified for promotion.

Stakeholder Platform Development

Multi-Sector Collaboration:

- Fiji Roads Authority partnership established - comprehensive presentation delivered to TTC membership.
- Government ministry engagement channels opened across transport-related departments.

Private sector interest alignment framework developed with infrastructure planning priorities.

HIGH-IMPACT SOLUTIONS PROMOTED

Immediate Implementation Opportunities

Quick Wins with Exceptional Returns:

- Staggered working hours: 20:1 ROI (FJ\$2M investment yields FJ\$40M return).
- Intelligent traffic systems: 15-20% immediate efficiency gains.
- Traffic signal coordination: 15-20% travel time reduction without construction.
- Benefits 60% of population through targeted congestion relief.

Strategic Infrastructure Advocacy

Long-term Capacity Solutions:

- Strategic road expansion in highest-impact corridors.
- Climate-resilient standards for 37% lifetime cost savings.
- Public-private partnerships for accelerated development.

Data analytics systems for evidence-based planning.

FORWARD-LOOKING INITIATIVES

National Transport Symposium 2026

Platform for Policy Influence:

- Scheduled: March/April 2026.
- Theme: "Integrated Transport Solutions for Fiji's Economic Growth."
- Comprehensive stakeholder engagement: Government ministries, vehicle importers, transport operators.
- Focus: FJ\$500 million productivity loss solutions.
- Research findings presentation and actionable implementation plans.

MEMBER VALUE DELIVERED

Direct Business Impact Protection

Productivity Loss Mitigation:

- 15-20% business efficiency improvement potential through advocated solutions.
- 25,000+ transport sector employment protection through infrastructure investment.
- 12% of GDP sector significance in advocacy messaging.
- Every FJ\$1 transport investment returns FJ\$4 in economic activity.

Policy Access and Influence

Government Consultation Platform:

- Annual NTCF participation secured for FCEF members.
- Policy development input through reinstated consultation mechanism.

- Transport authority dialogue established for ongoing member interest representation.

THE BOTTOM LINE

Every day we delay action, costs escalate and operational challenges worsen. TTC has positioned itself as government's credible partner in solving Fiji's transport crisis.

We have the data, we have the plan, we have the mandate, and we have the determination.

Through strategic, focused advocacy, TTC influences infrastructure investment that

transforms how FCEF members operate in Fiji.

The multiplier effect is proven: Every FJ\$1 strategically invested in transport infrastructure returns FJ\$4 in economic activity. Our successful advocacy ensures these investments happen.

We're turning the FJ\$500 million annual economic drain into productive investment that benefits every FCEF member and the general population.

TOURISM & TRANSPORT COUNCIL - ACTION PLAN UPDATE						
No	Action Points	Assigned To	Completion Date	Comments	Status	PI
1	Organise a mini symposium with LTA, FRA, Police and Water Authority	Secretariat				
2	National Transport Symposium 2026	Secretariat				

FIJI BUSINESS DISASTER RESILIENCE REPORT

Council Chairperson: Mr. Karunesh Rao
Vice-Chairperson: -



Navigating a Path of Resilience: Fiji Business Disaster Resilience Council's Impact (2024-2025)

The Fiji Business Disaster Resilience Council (FBDRC) has continued to cement its role as a key player in building a more resilient Fiji. The period from August 2024 to June 2025 marked significant strides in capacity building, strategic partnerships, and proactive community engagement.

This report details the council's key achievements, underscoring its commitment to safeguarding businesses and communities against the increasing threats of natural disasters and climate change.

Strengthening Internal Capacity and Strategic Alliances

FBDRC began this period by focusing on strengthening its foundational pillars. This was made possible by funding received from the Connecting Business Initiative (CBI).

The Council's strategic direction was further refined with a series of meetings and workshops. A highlight was the FBDRC's well-received stakeholder brief in August 2024, which introduced the council's mission and activities to key donor agencies. The Council also held important planning sessions for 2025, including a dedicated strategic planning brainstorming workshop in December 2024, ensuring a clear and purposeful path forward.

A testament to FBDRC's growing influence, was getting legislated and allocated a seat

on the National Disaster Risk Reduction Committee as per the National Disaster Risk Management Bill 2024.

This formal recognition validates the council's crucial role in national disaster management frameworks.

Proactive Community and Business Engagement

A core focus for the FBDRC has been on proactive disaster preparedness. This was a key theme during the National Disaster Awareness Week (NDAW), which the Council actively participated in. A notable achievement was the successful launch of disaster awareness videos aired on Fiji TV during prime business times. These videos were designed to inform and educate the public on essential disaster preparedness measures, reaching a wide audience.

In a landmark public outreach effort, the FBDRC launched a Cyclone Tracking Map and 2025 calendar with national emergency contacts, QR codes to NDRMO socials & to website where evacuation centres would be captured as and when needed. These were accompanied by disaster awareness materials- posters on Cyclones and Flooding and were successfully circulated to over 30,000 homes in January 2025, serving as a tangible tool for families and businesses to prepare for and navigate the cyclone season. This initiative was followed by a comprehensive series of Business Continuity Plan (BCP) trainings in both Suva and the Northern Division, and later in the Western Division (August 2024) empowering businesses

with **preparedness** (knowledge and skills to minimize disruption) to **reduce risks** and being able to **respond and recover** quickly from unforeseen events.

Expanding Our Horizon through Collaboration

FBDRC has actively sought to expand its reach and influence through both regional and international collaborations. The coordinator's attendance at the Business Emergency Operation Centre (BEOC) and Asia Pacific Ministerial Conference on Disaster Risk Reduction (APMCDRR) training and conference in September 2024 served as a valuable platform for knowledge exchange and networking. This was followed by the ongoing collaboration with the International Organization for Migration (IOM) and the Government on the Risk Index Climate Data (RICD) Project, an initiative aimed at providing crucial data for informed decision-making.

Furthermore, the Council hosted a special welcome and Q&A Session with the UN Assistant Secretary General, Special Representative of the Secretary General for Disaster Risk Reduction and Head of UNDRR, Mr. Kamal Kishore, in March 2025, and further strengthening ties with international partners. FBDRC also had a strong presence at significant events such as the Quality Assurance of the National Energy Information Management System workshop and the Climate Mobility Innovation Lab (CMIL), demonstrating its commitment to integrating disaster resilience across various sectors.

Environment and Emergencies Training (EET) Nomination

In a significant development for the Council, the FBDRC was invited by the United Nations Environment Programme (UNEP) and the United Nations Office for the Coordination of Humanitarian Affairs (OCHA) to nominate a representative to participate in the Environment and Emergencies Training (EET). This immersive, scenario-based training, held

in Nadi from November 24-29, 2024, aims to enhance the emergency response capacity of environmental experts and disaster managers. The nominated representative gained comprehensive training on addressing environmental impacts during emergencies and are now qualified for deployment of future environmental emergencies. This opportunity underscores the growing recognition of the private sector's role in disaster management and marks a critical step in building specialized capacity within the FBDRC.

Conclusion

The period of August 2024 to June 2025 was a year of purpose, partnership, and significant progress for the Fiji Business Disaster Resilience Council. Through strategic recruitment, enhanced collaborations, and impactful community outreach, the FBDRC has not only elevated its standing but has also made tangible contributions to building a more prepared and resilient Fiji. The Council looks forward to building on this momentum, continuing its vital work in advocacy, education, and response to ensure a sustainable future for all.

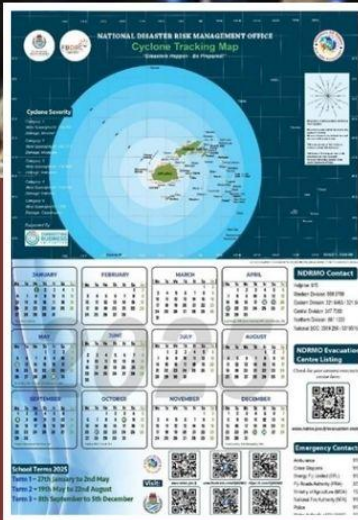
Summary of Events:

Month	Activity
August 2024	<ul style="list-style-type: none"> o FBDR Stakeholder Brief - Introducing FBDR and its Activities to all donor agencies. o Business Continuity Plan (BCP) Training – North. A total of 11 participants from member organisations attended the one-day training on BCP. Training was held at the FCEF Talanoa Room
September 2024	<ul style="list-style-type: none"> o FBDR Council meet and Information session "Preparing Ahead of Natural Disasters - Role of the Civil Society" by the Executive Director of FCOSS, Ms. Vani Catanasiga. o Business Continuity Plan (BCP) Training – Suva. A total of 13 participants from member and non- member organisations attended the one-day training on BCP. Training was held at the FCEF Talanoa Room
October 2024	<ul style="list-style-type: none"> o BEOC & APMCDRR Conference – attended by Coordinator. o National Disaster Awareness Week o Planning and designing for Disaster Awareness Initiatives
November 2024	<ul style="list-style-type: none"> o NDMO/ FCEF Private Sector Mapping exercise o TOPEX 2024; UNDP and Connecting Business Initiative (CBI) presentation on Powering progress in Sustainable Leadership: Why Private Sector Alignment with SDG and ESG standards Is Crucial? o Disaster Awareness Materials jointly done with the NDRMO designed, printed & distributed to schools around Fiji. o Environment and Emergencies Training (EET) - Nadi
December 2024	<ul style="list-style-type: none"> o FBDR planning for 2025. o Brainstorming for strategic plan o FCEF-FBDR Awareness Videos
January 2025	<ul style="list-style-type: none"> o Launch - Cyclone Tracking Map with National Emergency Contact information on the 2025 Calendar and Disaster awareness materials (Flooding and Cyclones) - Circulated to over 30,000 homes. o FCEF-FBDR Awareness Videos - Information Video – Disaster Preparedness on national television: View o Fiji Sun Newspaper Article FBDR Achievements 2023 – 2024
February 2025	<ul style="list-style-type: none"> o FBDR Meeting - Tuesday 11th Feb 2025 o Quality Assurance of the National Energy Information Management System & Energy Statistics Workshop – Mon 24th – Fri 27th Feb 2025 - GPH, Suva. o FBDR, UNIO, Govt & Stakeholders continue with the Risk Index Climate Data (RICD) Project – Virtual
March 2025	<ul style="list-style-type: none"> o National DRR Committee Meeting and Special Welcome & Q&A with UN Special Representative o Information Session – Talanoa with the Assistant Secretary General & UN Special Representative – Mr. Kamal Kishore o FBDR has been allocated a seat on the National Disaster Risk Reduction Committee as per the National Disaster Risk Management Bill 2024
April 2025	<ul style="list-style-type: none"> o Webinar - From Data to Action: Harnessing Data for Implementing the Pacific Regional Framework on Climate Mobility (PRFCM) – Mon 14th April 2025

Month	Activity
	<ul style="list-style-type: none"> o Workshop on Capacity Building of Energy Sector Stakeholders in Greenhouse Gas Inventory Preparation and NDC Tracking – 23rd to 25th Apr 2025 – Nadi. o FBDRC, UNIOM, Govt & Stakeholders continue with the Risk Index Climate Data (RICD) Project
May 2025	<ul style="list-style-type: none"> o RICD & Climate Catalytic Fund (CCF) – Mon 26th & Wed 28th May 2025
June 2025	<ul style="list-style-type: none"> o Climate Mobility Innovation Lab (CMIL) – Wed 25th – Thurs 26th Jun 2025
July 2025	<ul style="list-style-type: none"> o Climate Displacement Symposium in Bangkok



Launch of Disaster Awareness Materials



What is a Tropical Cyclone

A tropical cyclone is a low-pressure system that forms over warm ocean waters near the equator. It is characterized by a central core of low pressure surrounded by a ring of high pressure. The wind speed and the size of the storm determine its category.

Cyclone Categories

Category	Wind Speed (km/h)	Damage
Tropical Depression	1-17	Minor damage to trees and crops.
Tropical Storm	18-30	Minor damage to trees and crops.
Severe Tropical Storm	31-40	Minor damage to trees and crops.
Category 1	41-50	Minor damage to trees and crops.
Category 2	51-60	Minor damage to trees and crops.
Category 3	61-70	Minor damage to trees and crops.
Category 4	71-80	Minor damage to trees and crops.
Category 5	81-90	Minor damage to trees and crops.

What to Do Before, During and After a Cyclone

- Before:** Prepare your home, evacuate if necessary, and follow the instructions of the authorities.
- During:** Stay indoors, avoid windows, and follow the instructions of the authorities.
- After:** Check for damage, avoid damaged areas, and follow the instructions of the authorities.

What is a Flood

A flood is a natural disaster that occurs when water overflows its banks or inundates areas that are normally dry. It can be caused by heavy rain, snowmelt, or a combination of both.

What Causes Flooding?

- Heavy rain
- Snowmelt
- Coastal flooding
- Urban flooding

What to Do Before, During and After a Flood

- Before:** Prepare your home, evacuate if necessary, and follow the instructions of the authorities.
- During:** Stay indoors, avoid windows, and follow the instructions of the authorities.
- After:** Check for damage, avoid damaged areas, and follow the instructions of the authorities.



Stake Holder Briefing

Fiji Co-Employment Federation

FBDRC
Fiji Business Disaster Resilience Council
A Council of FCEF

OUR THEME
Resilient Businesses, Ready for Tomorrow

OUR MISSION
Provide a platform for the private sector to both manage impacts to themselves, support public sector, civil society and development partners, building climate resilience and preparing for, and responding to disasters and emergencies.

OUR WORK





Visit by UN Special Representative – Kamal Kishore



APMCDRR Event attended by FBDRC Coordinator



BCP Training



WOMEN ENTREPRENEURS BUSINESS COUNCIL REPORT

Council Chairperson: Ms. Vera Chute

Council Vice Chairperson East: Ms. Sharyne Fong

Council Vice Chairperson West: Ms. Wati Talavutu

The Women Entrepreneurs Business Council (WEBC) is proud to present its Annual Report, highlighting the achievements of the past year and reinforcing our commitment to supporting and advancing women-led and women owned enterprises in Fiji.

Throughout the year, WEBC focused on strengthening the participation of women in the Micro, Small, and Medium Enterprise (MSME) sector. We delivered a range of programs that enhanced business knowledge and confidence, while also providing spaces for learning and exchange. Training sessions and workshops equipped members with practical skills to navigate challenges in the business environment, while networking and information-sharing opportunities connected them with peers, mentors, and industry experts. In addition, market days and exhibitions gave women entrepreneurs a platform to display their products, expand their customer base, and build stronger visibility for their businesses.

The achievements of the past year were made possible through the ongoing support of our partners, funders, and stakeholders. Their trust and collaboration have enabled WEBC to broaden its impact and ensure that women entrepreneurs are given the tools and opportunities they need to grow.

Looking to the future, WEBC is committed to expanding its membership base, forging new partnerships, and developing initiatives that continue to create meaningful opportunities. We remain

focused on empowering women entrepreneurs to drive innovation, contribute to national development, and take their rightful place as leaders in Fiji's economic landscape.

On behalf of the Council, we express our deepest gratitude to everyone who has contributed to our journey so far, and we warmly welcome new collaborators to join us in building a future of resilience, progress, and shared success.

Key Highlights: 2024

1. AWE Christmas Market Day – 12th December 2024

The AWE Christmas Market Day was held at the Rups Mega Foyer in Nakasi, featuring over 50 vendors from both our current cohort and alumnae. This festive event, designed to support women entrepreneurs, provided a platform for them to showcase their diverse products and services. Attendees enjoyed a vibrant atmosphere with unique gifts, handmade goods, and local specialties.

The event not only allowed women-led businesses to connect with their community but also celebrated the spirit of entrepreneurship, empowering women to continue growing their ventures.

2. WEBC Market Days – December 14th & 21st, 2024

On December 14th and 21st, 2024, the Women Entrepreneurs Business Council (WEBC), in partnership with Women Fund Fiji

(WFF), hosted two exciting Market Days aimed at empowering women entrepreneurs and promoting local businesses. These events were proudly funded by Women Fund Fiji.

Labasa Market Day –

December 14th

The first event took place in Labasa on December 14th, providing local women with a platform to showcase their products, connect with potential customers, and network with fellow business owners. This market day also aimed to raise awareness about WEBC membership and the benefits it offers to women entrepreneurs in the region.

Taveuni Market Day –

December 21st

The second event, held in Taveuni on December 21st, continued WEBC's mission to empower women entrepreneurs. Similar to the Labasa event, this market provided an excellent space for women to display a variety of products, including handmade crafts, food items, and other unique goods. It also served as a great opportunity for entrepreneurs to connect with the local community and increase their visibility.

3. WIN Convention 2025

The WIN Convention 2025, held on March 28–29 in Suva, successfully gathered 113 delegates and featured 21 speakers addressing leadership, innovation, gender equality, digital transformation, and inclusive growth. Supported by 20 sponsors, the event provided valuable networking, learning, and inspiration for women in business and leadership. Organised by WEBC under FCEF, it received highly positive feedback and aims to sustain momentum through future programs supporting women entrepreneurs and professionals in Fiji.

4. Academy for Women Entrepreneurs (AWE) Program – Graduation Ceremony, 9th May 2025

On May 9th, 2025, the Women Entrepreneurs Business Council (WEBC), in collaboration with the U.S. Embassy, proudly celebrated the graduation of 106 micro-businesswomen from the Academy for Women Entrepreneurs (AWE) Program at the Suva Civic Center. This momentous occasion, achieved across seven training centers nationwide, marks the culmination of five years of successful partnership with the U.S. Embassy, empowering women-led micro enterprises in Fiji.

The graduation ceremony was graced by the U.S. Ambassador to Fiji, Her Excellency Marie Damour, who acknowledged the transformative impact of the AWE program in enhancing the lives and livelihoods of Fijian women. Ambassador Damour praised the program's significant contribution to economic empowerment, emphasizing the positive outcomes for women entrepreneurs who are now better equipped to drive growth and inclusivity within their communities.

5. ISO 9001 & ISO 14001 Training –

18th to 20th March 2025

From the 18th to the 20th of March 2025, the Women Entrepreneurs Business Council (WEBC), in partnership with the British Standards Institute through the British High Commission Suva, hosted a three-day training on ISO 9001 (Quality Management Systems) and ISO 14001 (Environmental Management Systems).

The training, held at the British High Commission's residence, was attended by 20 Council Members, offering them an in-depth understanding of international quality and environmental management standards.

This workshop aimed to equip participants with the necessary skills and knowledge to enhance organizational efficiency and promote sustainability within their respective businesses. By the end of the training, attendees had gained practical insights into implementing best practices for quality management and environmental responsibility, further strengthening the WEBC's ongoing commitment to fostering sustainable business practices across the sector.

Date	Activity	Comments
	Courtesy call to French Ambassador, Madam Julie Le Saos	Discussed women's economic empowerment, innovation, and entrepreneurship. Explored collaboration opportunities including VivaTech 2025. Ambassador confirmed as keynote speaker for WIN Convention, strengthening ties between WEBC and the French Embassy.
	Site visit to Lautoka (West) & Taveuni (North) – AWE Program (Ms. Fiona, Coordinator)	Part of Academy for Women Entrepreneurs (AWE) Program. Strengthened regional engagement and assessed opportunities for women's economic empowerment.
21–22 March 2025	WEBC Awareness Program with Women's Fund Fiji – Taveuni	Engaged with Tutu Training Center Women's Group (flour, jams, chips) and Civa Women's Group (pearl farming). Promoted WEBC initiatives, membership, training, and childcare certification. Groups encouraged to join WEBC for capacity building, networking, and market access.
12th June	Farewell Dinner for the British High Commissioner at FCEF Talanoa Room	Attended by FCEF Board, ISO Training participants, WIN Organising Committee, and WEBC Executives. Acknowledged UK's support for women's empowerment through programs like ISO Training & Empower Care. Vote of thanks by Chairperson Vera Chute. Shared testimonials. Concluded with dinner and networking.
19th June 2025	Lautoka Information Session at Neritak	Full house event with inspiring talks from Ms. Renita Reddy, Ms. Paula Benn, and Ms. Kritika. Strong energy and engagement from women attendees. Chairperson Vera Chute joined member visits afterward (Ms. Lily Powell, Ms. Paula Benn, Ms. Agnes Miller) to check progress and hear challenges.
20th June 2025	Combined Council & Panel Session – Tanoa Conference Room, Nadi	Featured panelists Dr. Akanisi Taoi, Ms. Atela Yee, Dr. Swartika Nair, Ms. Josephine Fong, facilitated by Ms. Renita Reddy. Chairperson Vera Chute opened the session alongside Ms. Joyti Maharaj. Strong turnout from members and AWE cohorts. Boosted morale, networking, and reinforced WEBC's leadership role in women-led business development.
21st June 2025	Nadi Member Visits : (Ms. Elizabeth Morris – Tifui Nursery, Ms. Josephine Fong, Ms. Maria Rova – Sigavou Arts)	Strengthened relationships with members. Members appreciated engagement and expressed enthusiasm for WEBC's renewed presence in the West. Helped identify evolving needs and aspirations of members.

Council Meeting 2024- 2025

Date	Mode	Attendance
9th September 2024 3.05pm-4.35pm	Hybrid - FCEF Talanoa Room	10 face-to-face 4 virtual
December 2024 3.00pm – 4.00pm	Hybrid- FCEF Talanoa Room (Elections)	13 face-to-face
10th February 2025 2.05pm – 4.30pm	Hybrid - FCEF Talanoa Room	13 face-to-face 7 Virtual
7th April 2025 2.25pm – 4.30pm	Hybrid - FCEF Talanoa Room	10 face-to-face 6 Virtual
20th June 2025 3:44pm – 4:30pm	Combine Council - Tanoa International Hotel Nadi	60 face-to-face

MICRO, SMALL & MEDIUM ENTERPRISE (MSME) COUNCIL REPORT

Council Chairperson: Mr. Watesoni Nata Jnr

Vice-Chairperson: -

The MSME Council continues to work towards its main goals under the Council's Workplan which is to "To advocate and lobby for legislative and policy reform conducive to MSME growth" and to "To support the Fiji Government in achieving the MSME Key Performance Indicators in the Fiji National Development Plan 2025-2029 and vision 2050" with the various activities we engaged in this past financial year.



Here are some of our advocacy and policy contribution highlights:

1) ☐ Access to Business Funding Act 2025 (ABFA)

The Access to Business Funding Act 2025 was passed in Parliament on 14 March 2025. The MSME Council played an active role (in collaboration with the MSME Finance Working Group-NFIT) with advocating for the passing of this Bill. ABFA creates an alternate financing platform for MSMEs through crowd funding (equity and peer to peer lending) and through a small offers regime whilst establishing clear guidelines for ensuring investor protection.

The RBF, MTCMSMEC and ADB PSDI have together formed an implementing taskforce to roll out of ABFA and have included the Chairman of the MSME Council as a member of the Working Group.



Parliament has passed the Access to Business Funding Bill

"By introducing new alternative financing mechanisms, we unlock the full potential of MSMEs. This accelerates innovation, fosters the growth of new emerging industries, and sparks creative minds. Ultimately, it empowers the people of Fiji to seize opportunities and become entrepreneurs."

Deputy Prime Minister and Minister for Trade, Cooperatives, Micro, Small and Medium Enterprises, and Communications
Hon. Manoa Kamikamica

Cabinet, on 3rd September, has endorsed the Access to Business Funding (Small Offer) Regulations 2025, made under the Access to Business Funding Act 2025.

These Regulations will make it easier for private companies, including micro, small and medium enterprises (MSMEs) with an annual turnover below FJ\$1.25 million, to access much-needed finance from investors to start, grow, and sustain their businesses.

The Regulations outline three categories of investors who can provide funding:

- i. Retail Investors – Individuals with a personal connection to the business (e.g. customers, accountants). Limit: up to FJ\$20,000.
- ii. Sophisticated Investors – Individuals with a personal connection to the business and earning at least FJ\$100,000/year for the past two years. Limit: up to FJ\$50,000.
- iii. Wholesale Investors – Financial institutions, government or local authorities, and licensed securities investors such as FNPF, Fiji Investment Corporation Limited, or Unit Trust of Fiji. Limit: up to FJ\$2 million within 12 months.

This is a significant step in unlocking new investment opportunities and strengthening support for Fiji's business community, particularly for our MSMEs - the backbone of our economy.

2) **Personal Properties Securities Act 2017 (PPSA)**

The MSME Council met with the team from the Pacific Private Sector Development Initiative (PSDI) on 18th March to discuss progress with the work they're doing in the secured transactions collateral reforms in Fiji. PPSA governs the use of movable assets as security for loans. This law allows lenders to take security interests in a wide range of personal property, including equipment, livestock, and inventory. The PPSA also establishes the Personal Property Securities Registry, a public registry where anyone can check for existing security interests.



We also discussed the ways in which we can assist with Phase 3: Promoting MSME Finance leading into the impact evaluation is phase 4 of the reform process. We also discussed the developments since the introduction of the Personal Properties Securities Act in 2017 and the arguably low uptake of movable collateral financing



opportunities created by financial institutions for MSMEs in Fiji.

The Council will be working together with the team from PSDI and the MSME Finance Working Group to help advocate for the

creating of more or movable collateral financing by financial institutions in Fiji for MSMEs

1) **MSME Fiji Strategic Plan 2025-2030**

Council members had tag-teamed and attended the 3-day validation workshop from 6-8 May alongside other stakeholders. The MSME Strategic Plan aims to double MSME contribution to GDP from 18% to 40% by 2030 in line with the National Development Plan. It revolves around eight transformative clusters:

- i. Definitions and Data – For the first time, a clear national MSME definition and live database.
- ii. Coordination – Establishing MSME Fiji as the central coordinating hub.
- iii. Co-operative Revitalisation – Modernising laws to grow inclusive, member-owned businesses.
- iv. Regulatory Reform – Cutting red tape to make it easier to start and grow.
- v. Entrepreneurship Support – Scaling up mentoring, training, and innovation hubs.
- vi. Access to Finance – Leveraging tools like the Access to Business Funding Act and improving inclusion.
- vii. Market Access – Linking MSMEs to both local and global markets.
- viii. Workforce and Skills – Developing a labour force that meets MSME needs.

The Council emphasised the importance of a legislated definition of an MSME and that most of the advocacy efforts by the Ministry and the Council would stem from that definition. We followed up with the progress of the MSME Bill that was brought to the Council for consultations in 2024. Ministry advised us that they have not progressed on it and will do so after this Strategic Plan is implemented.



The Council provided feedback on 8 of the Strat Plan clusters and assured MSME Fiji that we would assist in realising some of the activities/ goals listed in the Strat Plan.

Cabinet, on 22 July, approved the Five-Year Micro Small and Medium Enterprise (MSME) Strategic Plan. It aims to comprehensively address MSME challenges through a coordinated partnership with the private sector, public institutions, and civil society, and develop a cohesive MSME ecosystem for Fiji.



2) **Parliamentary Sector Standing Committee on Economic Affairs – Fiji Development Bank Annual Reports 2022-2023**

The MSME Council was invited by the Parliamentary Standing Committee on Economic Affairs on 26th February to make submissions on the Fiji Development Banks 2022-2023 Annual Reports.

- i. The standing committee particularly were interested in the experiences MSMEs faced and wanted to hear from us what we thought of FDBs products and services.
- ii. The Council took members that were FDB customers to the consultations and we all shared our experiences with them on the same.
- iii. The Council also made representation of FCEFs submissions that were also made by FCEF members toward the reports.



- iv. The Council also got a second invitation from the Standing Committee for a roundtable discussion with MSME stakeholders including FDB for the 14th of April. We unfortunately had to turn the invitation down as it was very last minute, and we couldn't get an extension on the time frame.
- v. Fiji Development Bank however reached out to the Council and requested a meeting to discuss our feedback to the Standing Committee, so we met with the

team from FDB on 24th April and discussed the following:

- a) Our individual experiences as customers of FDB and the need for more business-oriented loan officers.
- b) The wider incorporation of movable assets as security into MSME loans packages given the introduction of the Personal Properties Securities Act in 2017.
- c) More awareness on mitigating challenges with loan applications, proactive monitoring and evaluation, debt management /restructure and the recoveries process.



This further let to the Council meeting with the Fiji Development Bank on 24th April to provide feedback on their Annual Reports as a follow up from our consultations with the Parliament Standing Committee on Economic Affairs. We took the opportunity to discuss (amongst other things):

- Our individual experiences as customers of FDB and the need for more business-oriented loan officers.
- The wider incorporation of movable assets as security into MSME loans packages given the introduction of the Personal Properties Securities Act in 2017.
- (PPSA governs the use of movable assets as security for loans. This law allows lenders to take security interests in a wide range of personal property, including equipment, livestock, and inventory.

- The PPSA also established the Personal Property Securities Registry, a public registry where anyone can check for existing security interests.)

3) **International Labour Organization Convention 169-Indigenous and Tribal Peoples Convention 1989**

Our chairman participated in a 3-day awareness workshop on the International Labour Organization Convention 169-Indigenous and Tribal Peoples Convention 1989. C169 is an international treaty that recognizes the rights of Indigenous and tribal peoples, outlining minimum standards for their rights to self-determination, cultural preservation, and economic development. It is a legally binding document that promotes free, prior, and informed consultation with these communities and serves as a significant international instrument for the protection of their rights.

- more awareness on mitigating challenges with loan applications, proactive monitoring and evaluation, debt management /restructure and the recoveries process.

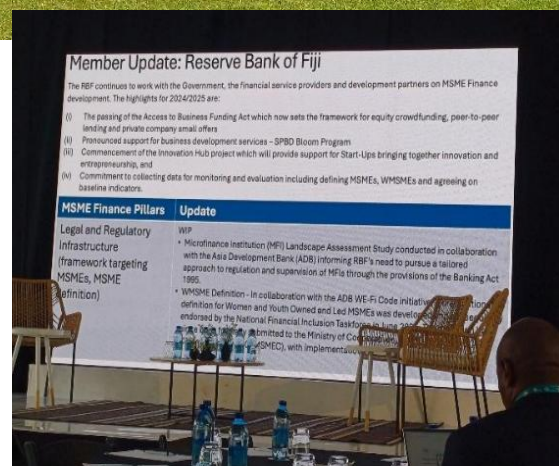


There was lots of discussion on the implementation of the Convention, status updates on each of the articles and states (Fiji Government's) priorities. Ahead of the 5-year reporting requirements of the convention by State and the tripartite social partners Fiji Commerce & Employers Federation (FCEF) and the Fiji Trade Unions Congress, this September.



4) **2025 Alliance for Financial Inclusion Global Policy Forum – SME Finance Working Group**

Created in 2013, Alliance for Financial Inclusion (AFI)'s SME Finance Working Group (SMEFWG) actively shares knowledge and experience that promotes MSME access to finance in the network with the development of policy guidance and in-country implementation. Policy guidance is developed based on member



demand and global strategic MSME finance topics, and its outcomes founded in the proven practical national financial policies and action plans of members.

These best practices, which can be voluntarily adopted by members within their specific requirements, allow members to improve the existing or create a better financing landscape for MSME.



Our chairman had the privilege of attending the 2025 AFI Global Policy Forum in Sawgopmund, Namibia (3-5 September), representing Fiji alongside the awesome team from Reserve Bank of Fiji (RBF) and led by the current chair of AFI, RBF Governor Ariff Ali. He had attended the SME Finance Working Group sessions and learnt of updates from other member countries with what they have implemented along with other various developments in the MSME Finance space i.e. what worked, learnings from what didn't, tweaking of similar models, consultations with the private sector and all relevant stakeholders, policy implementation, surveys and data collection, definition of MSME's and women led MSME's, financial literacy etc. With the wealth of knowledge and

The Council stands firm in its advocacy role as the voice for MSMEs in Fiji and will continue working towards its two main goals as provided for in the Council's Workplan. We envision a Fiji that's easier to start up, grow and flourish a business.



experience in the room from various developing country jurisdictions; our chairman took it in his stride to learn and absorb as much as he could and contributed to sharing Fiji's MSME (private sector) experiences also with policy reform.

The MSME Council looks forward to continuing working alongside RBF in strengthening financial inclusion for all MSMEs and women led MSMEs in Fiji through our work with the MSME Finance Working Group and through the National Financial Inclusion Taskforce (NFIT) in Fiji.

Another awesome highlight of the SMEFWG meetings was the election of Fiji rep Sakiusa Nabou (Saki) as the Co-Chair II for the AFI SMEFWG! Other nominations came from central banks of Haiti, Nepal, Armenia, Maldives & Morocco but Saki managed to secure a landslide victory and get elected in as the new Co-Chair SMEFWG.

Secretariat Reports:

Events 2024- 2025

During the 2024–2025 financial year, we placed strong emphasis on hosting events that created meaningful opportunities for members to connect, share knowledge, and engage directly with key stakeholders. These initiatives not only strengthened relationships within the business community but also helped us to identify the evolving training and development needs of our members, ensuring that the Federation continues to provide relevant and practical support.

One of the highlights of the year was the highly successful CEOs Networking Series, which remains a flagship event for the Federation. Two sessions were organized during the year, the first held at the British High Commissioner's Residence in Suva, and the second onboard the Captain Cook Cruises in Nadi. Each event was attended by over 100 Executives, reflecting the strong demand among leaders to come together for meaningful dialogue and collaboration. We were honoured to host Hon. Manoa Kamikamica, Deputy Prime Minister and Minister for Trade, Co-operatives, Small and Medium Enterprises and Communications, as the guest speaker at both events. He shared valuable perspectives on Fiji's economic outlook, government priorities, and the importance of strengthening public–private partnerships to foster sustainable growth. These sessions were particularly well received, as they provided an exclusive platform for business leaders to network and exchange insights at a strategic level.

In recognition of the vital role that support professionals play in driving organizational

success, FCEF launched the Secretary's Network this year.

This new initiative was developed in direct response to feedback from members, who highlighted the need for a dedicated community for executive and personal assistants, secretaries, and administrative professionals. Since its inception, the network has grown steadily, offering opportunities for knowledge sharing, peer-to-peer support, and professional development. The initiative is already proving to be an important part of our broader strategy to build capacity and foster collaboration across all levels of the workforce.

FCEF also continued its commitment to reaching members across Fiji by hosting the Combined Council Meeting in Nadi. This was a significant milestone, as it ensured that members in the Western Division had the opportunity to engage directly in shaping the Federation's strategic priorities. The meeting was marked by constructive discussions on pressing issues affecting businesses, as well as collective brainstorming on solutions to foster regional economic development.

Taking this platform to the West demonstrated FCEF's dedication to inclusivity and to ensuring that all members, regardless of location, have access to key discussions and decision-making forums.

Our popular Thematic Breakfast Sessions provided members with timely insights into pressing policy and economic issues. Three major breakfasts were successfully hosted

during the year. The State of the Economy Breakfast offered an in-depth analysis of Fiji's economic performance and outlook, highlighting opportunities for growth and the challenges ahead.

The Post-Budget Breakfast featured Hon. Professor Biman Chand Prasad, Deputy Prime Minister and Minister for Finance, Strategic Planning, National Development and Statistics, who provided a comprehensive briefing on the 2024–2025 national budget and engaged directly with members on its implications for businesses and the economy. In addition, FCEF hosted the inaugural Employment Relations Advisory (ERA) Breakfast at the Holiday Inn in Suva, which focused on the evolving landscape of employment law, workplace relations, and compliance. This event provided members with practical guidance and clarity on regulatory matters, ensuring that employers are better equipped to meet their obligations while supporting their workforce.

Further to these key events, FCEF also organized a series of consultations and validation workshops with members and stakeholders throughout the year. These sessions were integral to our policy and advocacy efforts, enabling us to capture member feedback on industry challenges, emerging priorities, and opportunities for reform. This input has been critical in shaping the Federation's submissions and strengthening our collective voice on issues of national importance.

We also partnered with the International Organization for Migration (IOM) to deliver a Capacity Building Training on Hiring Foreign Workers. This program addressed the growing demand for specialized skills in Fiji's labour market and provided guidance on

navigating the regulatory framework for international recruitment. Members were able to gain practical insights into ethical recruitment practices and strategies for effectively integrating foreign workers into their organizations. The positive feedback received highlights the importance of this initiative in supporting businesses to respond to current workforce challenges.

Overall, the 2024–2025 period was marked by a renewed focus on events and member engagement, with activities that not only facilitated networking but also provided platforms for policy dialogue, skills development, and collaboration. The Federation remains committed to expanding its outreach to members across Fiji, particularly in the Western Division, while continuing to provide events and training that add value to our members and strengthen the role of FCEF as the unified voice of employers.

As we move into the 2025–2026 financial year, FCEF remains committed to expanding its engagement and support for members across Fiji. Building on the success of this year, we will continue to host high-level networking and breakfast sessions that connect the private sector with government leaders, while strengthening the Networking Events and rolling out additional capacity-building programs in response to members' needs. We will also extend our reach further into the Western and Northern Divisions, ensuring that all members, regardless of location, have access to opportunities that foster collaboration, knowledge sharing, and business growth. Through these efforts, FCEF will continue to champion the interests of employers and contribute to Fiji's sustainable economic development.

Secretariat Reports:

Fiji Enterprise Engine (FEE) Report

FEE continues to evolve and expand into the entrepreneurship eco-system through capacity building.

FEE has been an accelerator program for the past 6 years. There has been a restructure to now include incubator programs.

Graduate Business Start Up Grant Scheme

A collaboration partnership was established with the Government of Fiji through the Tertiary Service Loans Scheme (TSLS) to facilitate the Graduate Business Start Up Grant Scheme.



Classroom sessions included the following session

This program was initiated to support graduates or final year students, who have been part of the TSLS program, have a business concept, and interested in venturing into entrepreneurship. This cohort had 21 businesses that completed the program.

Mode of delivery included classroom sessions, group coaching and mentorship, being attached to other MSME businesses, completing their business plans, and pitching their concept.

1. Entrepreneurship & Innovation
2. Ideation and Understanding Business Plans
3. Branding & Marketing
4. Human Resources & Understanding Labor Laws
5. Finance and Book Keeping through (SIYB Modules)
6. Greening Your Business
7. Business Continuity Planning

Group coaching was facilitated in the following areas: Pricing and financial management, Human Resources & Business Structure, Branding and Marketing, BizTech (understanding and using Technology in your business)



Participants were attached to an MSME business for observation, with business plans completed and their concepts pitched to a panel at the end of the program. A grant of FJD5,000-00 was awarded to each of the participants to assist in launching their business concept.

Innovation Hub Study Tour

A delegation from Reserve Bank of Fiji, UNCDF, HFC Bank, Fiji Enterprise Engine Manager and 3 Fiji based founders, travelled to Wellington, for a study tour.

It was a packed agenda for the crew to experience the Wellington innovation ecosystem. A tour hosted by Creative HQ. For over 20 years, Creative HQ have

partnered with startups, businesses and government agencies to turn bold ideas into real-world impact - through world-class innovation programs, coaching, capital and connections.

MSME Council members (Vice Chair Rakin Wahed (one of the Fintech MSME's) & Palinda Kaitu'u (Fiji Enterprise Engine Manager) were part of this delegation. The visit was part of preparations for the upcoming Innovation hub, set to open in 2026, in partnership with Creative HQ, UNCDF, Reserve Bank of Fiji, HFC Bank and the Ministry of Trade, Cooperatives, MSME and Communication.

A training in Certificate of Applied Innovation is scheduled for the 29th of September to the 3rd of October 2025 with FEE Trainers included in this

training. Collaboration between FEE and the Innovation Hub is currently being articulated to continue to build the entrepreneurship eco-system in Fiji.



The Fiji Enterprise Engine now include incubator and accelerator as follows and will continue to seek partnerships and establish collaborations to ensure the sustainability of FEE and contributing to the MSME eco-system in Fiji.

PROGRAMME	INCUBATOR PROGRAMME - Graduate Business Strat-Up Grant Scheme	ACCELERATOR PROGRAMME - Investment Ready
ENTRY REQUIREMENTS	Submit a Business Concept Submit 3min Video Pitch Undertake Entrepreneurship Psychometric test	Minimum 2 year's of operating a business Submit a Business Plan Undertake Entrepreneurship Psychometric test
SERVICES	Training to Start Business Advisory Services Mentoring Services Grant (\$5,000) Entrepreneurship Attachment Finalised Business Plan Pitching Competition Opportunity to Start Business Business Re-alignment Graduation	Training to be investor ready - equity crowdfunding, small offers, peer-to-peer lending, banks, etc Advisory Services Mentoring Services Finalised Business Plan Pitching Competition Graduation Expert sessions with established CEO's Graduation
ADDITIONAL BENIFITS	Business networking sessions Opportunity to join FCEF's MSME Council Opportunity to join FCEF's Women Entrepreneurship & Business Council	

Secretariat Reports:

Academy for Women Entrepreneurs (AWE) Program – 2024 Report

Overview

The Academy for Women Entrepreneurs (AWE) Program in Fiji successfully completed its 2024 cycle, marking the fifth year of implementation by the Women Entrepreneurs Business Council (WEBC) and Makoi Women's Vocational Training Centre, funded by the US Embassy, Suva. Since 2019, AWE has graduated more than 500 micro-businesswomen across Fiji, strengthening their entrepreneurial skills and creating inclusive opportunities for growth.

2024 Program Highlights

- Applications Received: Over 300
- Participants Selected: 140 women.
- **Program Duration:** 7 months (August 2024 – February 2025).
- **Graduates:** 108 women
- **Groups:** 7 total – 3 in Suva, 2 in Nasinu, 1 in Lautoka, 1 in Labasa/Taveuni.
- **Market Day:** More than 60 women participated at the market day to sell and promote their products and services.

Curriculum

The 2024 program featured **seven online courses** delivered through a blended approach of self-paced learning and in-person facilitation. Courses covered:

- Business Planning
- Financial Literacy
- Marketing
- Leadership
- Digital Skills
- Sustainability
- Resilience in Entrepreneurship

These were complemented by workshops, mentorship, and peer learning sessions, ensuring participants could apply their knowledge directly to their businesses.

Facilitators

A dynamic team of facilitators guided the participants throughout the program:

- Ms. Sharyne Fong
- Ms. Neelam Maharaj
- Dr. Swarti Nair
- Ms. Asenaca Maisema
- Ms. Wati Talavutu
- Ms. Asilika Naisaki
- Ms. Arita Sarup

Graduation & Impact

The program culminated in a graduation ceremony for 108 micro-businesswomen, celebrating their perseverance and growth. With this cohort, the AWE alumni network in Fiji has expanded to over 500 women, many of whom are transforming their businesses, supporting their families, and contributing to Fiji's economic development.

Secretariat Reports:

WIN Convention Report

The 2025 Women Invigorating the Nation (WIN) Convention, hosted by the Women Entrepreneurs Business Council (WEBC) under the umbrella body of the Fiji Commerce and Employers Federation (FCEF), was held on 28–29 March 2025 at the Grand Pacific Hotel in Suva. With the theme “*Championing Inclusivity and Blazing New Trails for the Future*”, the Convention brought together 150 participants, including leaders, entrepreneurs, professionals, and youth. The event was opened by the Minister for Women, Children & Social Protection, Hon. Sashi Kiran, who highlighted the importance of mentorship, safe spaces for women, government partnerships, and the inclusion of men and boys in gender discussions.

The two-day program featured eight sessions and 18 speakers, addressing workplace equality, health and empowerment, women in male-dominated sectors, youth leadership, and sustainable business. Notable discussions included women's health challenges such as menopause, stigma around HIV, and the impact of drug abuse; the legal framework for workplace equity; and personal stories of resilience and leadership from women in the discipline forces and young trailblazers.

Each session emphasized the role of mentorship, family support, and networks in advancing women's leadership and economic empowerment.

A central theme was the need to address pressing social issues including domestic violence, gender-based barriers, and inclusivity for people with disabilities (PWD). Speakers called for stronger workplace policies, support systems, and gender-responsive laws to ensure equal

opportunities for women. Testimonies from survivors and advocates reinforced the urgency of breaking the silence around violence, drug use, and stigma, while also highlighting the importance of nurturing resilience and empowering marginalized groups.

The Convention also showcased sustainability as a core value for women-led businesses. Family-owned enterprises such as Nukubati Private Island Resort and Sea & Soil shared their models of integrating environmental stewardship with economic growth.

The evening program celebrated women's achievements through the inaugural Green Star Awards, which honored businesses championing recycling, renewable energy, and sustainable community engagement.

The First Lady, Madam Emily Lalabalavu, and FCEF President, Mr. Vinay Narsey, both reaffirmed that women's empowerment drives inclusive growth and national prosperity.

Key outcomes and recommendations from the Convention included: establishing health check stations at public events; investing in Precision Health Clinics for women's healthcare; strengthening diversity and inclusion policies in workplaces and discipline forces; creating platforms for PWD participation with equity; and expanding mentorship opportunities for women and youth. The Convention concluded with a strong call to action for government, businesses, and communities to sustain momentum in empowering women, fostering inclusivity, and driving Fiji's social and economic progress.

Secretariat Reports:

Celebrating 10 Years of TOPEX

The Fiji Commerce & Employers Federation (FCEF) proudly marked the 10th anniversary of the Top Executive (TOPEX) Conference on 22nd – 23rd November, 2024 at Sofitel Resort, Denarau, Nadi. Over 400 registered delegates from more than 200 organisations attended, making this year's event the largest to date. TOPEX has grown significantly since its inception, and continues to strengthen its position as the premier platform for dialogue between business leaders, government, development partners, and communities.

The conference was held under the theme "Collaborative Action for Sustainable Growth: Delivering on our 2030 Commitment." The Honorable Prime Minister, Sitiveni Rabuka, officiated the opening and reaffirmed Government's commitment in working with the private sector to drive inclusive and sustainable growth. He welcomed the upward revision of Fiji's economic growth forecast to 3.8% for 2024 by the Reserve Bank of Fiji, attributing this to the contributions of the services, manufacturing, industrial, and primary sectors.

Highlights of TOPEX 2024

- Launch of the Micro, Small and Medium Enterprise (MSME) Council to strengthen support for small and medium businesses.
- **Graduation of 50 businesses** under the FCEF Business Accelerator Programme
- Signing of an MOU between FCEF and the United Nations Development Programme (UNDP), reaffirming commitment to the UN Sustainable Development Goals (SDGs) and Environmental, Social and Governance (ESG) priorities.
- **BizPitch Competition 2024**, with **FJD \$12,000 in prizes** supporting innovative MSME projects in Climate Change & Environment, Inclusion, and Innovation categories.

Session Snapshots

- **Session 1 – Next Generation Leadership:** Futurist Mark McCrindle highlighted the importance of intergenerational collaboration and adaptability, emphasising the role of Generation Alpha in shaping the future economy.
- **Session 2 – Economic Challenges & Opportunities:** Mr. Richard Naidu discussed tax reforms and fiscal sustainability, while Ms. Matelita Katamoto shared her journey with the community-owned tourism venture *Domoika*. Mr. Ram Bajekal (CEO, Golden Manufacturers) reflected on resilience in times of volatility, with case studies on adaptation and innovation.
- **Session 3 – BizPitch 2024:** Showcased MSME innovation, with winning projects including *TrashBoom* (Climate Change & Environment), *Noleen's Project Management Consulting* (Inclusion), and *Freshflow Farms – 100% Organic* (Innovation).
- **Session 4 – Sustainable Leadership & ESG:** UNDP representatives stressed the urgency of aligning private sector strategies with SDGs and ESG standards, with 51% of companies reporting improved performance after adopting sustainability practices. Case studies from Sri Lanka and the Philippines highlighted the role of private sector in climate resilience.
- **Session 5 – Leveraging Human Capital:** Speakers from Aspen Medical, Fiji Water, Pacific Polytech, and TELS discussed workforce development, skills gaps, and initiatives to

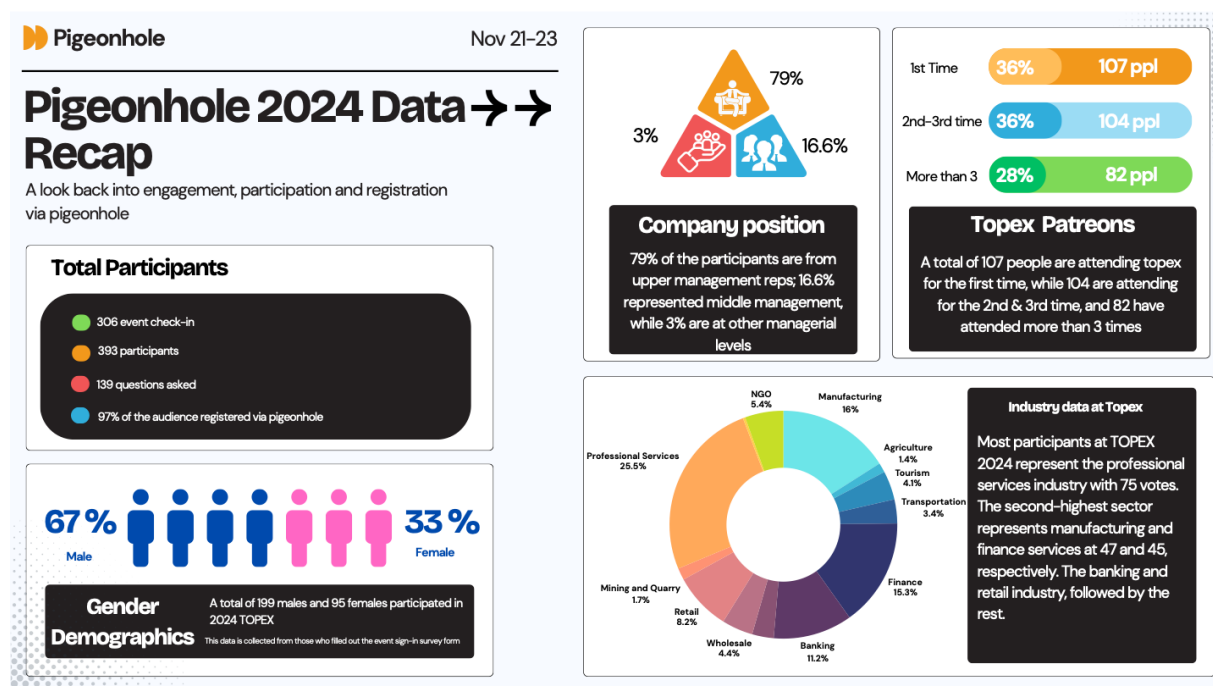
retain and upskill talent. Key issues included the migration of over **800 nurses in 2022** and the need for greater investment in technical and vocational training.

- **Session 6 – Generative AI:** Mr. Alex Teh (CEO, Chillisoft) explored AI as both an opportunity and a potential threat to human identity.
- **Session 7 – Productivity & Cost of Business:** Perspectives from George Wong (Hoclink Systems & Services), PS Maretino Nemani (Ministry of Employment, Productivity and Workplace Relations), and private sector leaders focused on raising productivity, strengthening utilities, and addressing migration and investment challenges.
- **Session 9 – Inclusion & Impactful Business:** Speakers highlighted the importance of disability inclusion, gender equality, and workplace diversity, sharing examples such as workplace childcare and women's leadership initiatives.
- **Session 10 – Beyond the Paycheque:** Motivational speaker Moses O'Connor inspired leaders to ignite passion and purpose in their workforce.

Acknowledgement & Way Forward

FCEF extends its sincere appreciation to all **sponsors**, including Platinum sponsor BRED Bank, Gold, Silver, Bronze+ and Bronze sponsors, and our many supporting partners whose contributions were vital to the success of TOPEX 2024. We also recognise the tireless efforts of the **TOPEX Committee, FCEF Secretariat, and volunteers** who worked diligently to deliver a memorable 10th anniversary conference.

As TOPEX moves into its second decade, the Federation looks forward to building on this momentum, strengthening partnerships, and advancing the national agenda for sustainable and inclusive growth. We warmly invite all members and stakeholders to join us for **TOPEX 2025** as we continue this important journey together.



FCEF Representation on Boards and Committees

The following representatives were appointed to serve this board for the period 3 February 2025 to 2 February 2027:

Name	Business / Organisation Name
Ms. Fantasha Lockington	Fiji Hotel & Tourism Association
Mr. Watesoni Nata	Mediation Pacific
Ms. Karen Sorby	Fiji Gas Limited
Mr. Jon Apted	Munro Leys Lawyers
Mr. Deepak Rathod	RB Patel Group Limited

NATIONAL OCCUPATIONAL HEALTH and SAFETY ADVISORY BOARD (NOHSAB)

The following representatives were appointed to serve this board:

Name	Business / Organisation Name	Appointment Term
Mr. Eldon Eastgate	Essity Australasia	8 March 2024 to 8 March 2026
Mr. Ronald Reddy	Jacks of Fiji	24 March, 2025 to 8 March, 2026
Mr. Bevan Woodgate	Coca-Cola Europacific Partners (Fiji) Ltd	24 March, 2025 to 8 March, 2026
Mr. Tim Carter	Goodman Fielder International (Fiji) Pte Limited	22 July, 2025 to 8 March, 2026
Mr. Stuart Gow	Fiji Hotel and Tourism Association	8 March 2024 to 8 March 2026

NATIONAL EMPLOYMENT CENTRE (NEC) BOARD

The following representatives were appointed to serve this board for the period from 10th July 2025 to 9th July 2027;

Name	Business / Organisation Name
Mr. Edward Bernard	Fiji Commerce and Employer Federation
Ms. Anna Morris	Fiji Airways Limited

EMPLOYERS PANEL of THE ARBITRATION COURT

The following representatives were appointed to serve this panel for the period from 1 July 2025 to 30 June 2027.

Name	Business / Organisation Name
Mr. Arvind Maharaj	VKJ Global Pte Limited
Ms. Elizabeth Cama	OPTIMISE INVESTMENTS PTE LTD T/A MAXUMISE
Ms. Ema Kunatuba	TotalEnergies Marketing (Fiji) Pte Ltd
Ms. Fantasha Lockington	Fiji Hotel & Tourism Association
Mr. Gayanand Singh	Asian Paints (SP) Pte Ltd
Ms. Jane Koi	SHIPPING SERVICES (FIJI) PTE LTD
Ms. Jiteshni Charan	Pacific Coatings Pte Ltd
Ms. Leanne Dalton	Kontiki Finance Limited
Ms. Moushmi Bala	HFC Bank
Mr. Watesoni Nata	Salvage Traders (Fiji) Pte Ltd

EMPLOYER REPRESENTATIVES ON THE 10 WAGES COUNCIL

The following representatives were appointed to serve on this committee

Name	Organisation	Appointment Term
Mr. Netava Bakaniceva	Mining & Quarrying	27 February 2024 to 26 February 2026.
Mr. Naveen Lakshmaiya	Wholesale & Retail	31 July 2025 to 26 February 2026.
Mr. Warwick Pleass	Manufactures Industry	27 February 2024 to 26 February 2026.
Ms. Fantasha Lockington	Hotel & Catering	27 February 2024 to 26 February 2026.
Mr. Gordon Jenkins	Building, Civil & Electrical Engineering	27 February 2024 to 26 February 2026.
Mr. Api Tuiekubu	Garment Industry	25 February 2025 to 26 February 2026
Mr. Mosese Waqavonovono	Sawmilling & Logging	27 February 2024 to 26 February 2026.
Mr. Ravinesh Deo	Security Service	27 February 2024 to 26 February 2026.
Mr. Arvind Maharaj	Road & transport	27 February 2024 to 26 February 2026.
Mr. Vikesh Chauhan	Printing Trade	27 February 2024 to 26 February 2026.

FIJIAN STANDARDS TECHNICAL COMMITTEE ON ENERGY AND ELECTROTECHNOLOGY – Committee on Hold

Name	Business / Organisation Name

FCEF FNPF LAW REVIEW COMMITTEE

The following representatives were appointed to serve this committee till 31st October 2025:

Member	Organisation
Ms. Fantasha Lockington	Fiji Hotel & Tourism Association
Mr. Ravinesh Shankar	R C Manubhai
Ms. Moushmi Bala	HFC
Ms. Annpatricia Naisara	Westpac
Mr. Ilyaz Koya	Insurance Holdings Limited
Mr. Harvie Probert	Fiji Gas
Mr. Tony Ram	HFC

FCEF EDUCATION REVIEW FOCUS GROUP

The following representatives were appointed to serve this committee:

Member	Organisation
Ms. Fantasha Lockington	Fiji Hotel & Tourism Association
Ms. Glenis Yee	Munro Leys Law (Chair)
Mr. Eldon Eastgate	Essity Australasia
Mr. Watesoni Nata	Salvage Traders
Ms. Neelam Maharaj	Friendly Mates Cleaning
Ms. Noellie Garand	Prime Consulting Pacific Pte Ltd
Mr. Avinit Narayan	Enterprising Pacific Consultancy Pte Ltd
Dr. Ganesh Chand	Pacific Polytech
Mr. Vilimone Nailotei	Fiji Revenue & Customs Service
Mr. Bob Mitchell	Fiji National University
Mr. Arvind Maharaj	VKJ Global Pte Limited
Mr. Vinay Narsey	NARSEYS PLASTICS IND PTE LTD

TVET POLICY WORKING GROUP MEETING

The following representatives were appointed to serve this working group:

Member	Organisation
Mr. Edward Bernard	Fiji Commerce and Employer Federation
Ms. Elizabeth Cama	OPTIMISE INVESTMENTS PTE LTD T/A MAXUMISE

9-MEMBER COMMITTEE: PIPSO GOVERNANCE REVIEW AND REVITALIZATION COMMITTEE

The following representatives were appointed to serve this committee:

Member	Organisation
Himen Chandra (Chair of the Committee)	Comfort Home Furnishing Pte Limited

INTEGRATED HUMAN RESOURCE DEVELOPMENT (IHRDP) COMMITTEE

The following representatives were appointed to serve this committee till 31st December 2025:

Member	Organisation
Mr. Edward Bernard	Fiji Commerce and Employer Federation

COOPERATIVE COMMITTEE

The following representatives were appointed to serve this committee till 31st December 2025:

Member	Organisation
Mr. Edward Bernard	Fiji Commerce and Employer Federation

PANEL FOR THE PRIME MINISTERS INTERNATIONAL BUSINESS AWARDS

The following representatives were appointed to serve this committee till 30th November 2025:

Member	Organisation
Mr. Edward Bernard	Fiji Commerce and Employer Federation



FINANCIAL STATEMENTS

FIJI COMMERCE AND EMPLOYERS FEDERATION
(A Company Limited by Guarantee, and not having a Share Capital)

FINANCIAL STATEMENTS

30 JUNE 2025

I N D E X

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FIJI COMMERCE AND EMPLOYERS FEDERATION**FINANCIAL STATEMENTS
30 JUNE 2025****DIRECTORS' REPORT**

In accordance with a resolution of the board, the members herewith submit the balance sheet at 30 June 2025, and the statement of profit or loss and other comprehensive income, the statement of changes in members' funds and statement of cash flows for the year ended 30 June 2025 and report as follows:

1 DIRECTORS

The following were directors of the Federation at any time during the financial year and up to the date of this report:

- Appointed 15th September 2023:
 Vinay Narsey (President)
 Sandeep Chauhan (Immediate Past President)
 Eldon Eastgate (Vice President)
 Rowena Taito (Vice President)
 Himen Chandra (Board Director)
 Sharyne Fong (Board Director)
 Mike Spencer (Board Director)
 Arvind Maharaj (Board Director)
 - Appointed 28th October 2024
 Fantasha Lockington (Board Director)
 Jeetender Rai (Board Director)
 Harvie Probert (Board Director)
 Watesoni Nata (Board Director)
 Poonam Kritika (Board Director)
 - Council Chairs:
- Appointed 9th December 2024*
 Harvie Probert - Mining & Quarrying
 Vera Chute - Women Entrepreneurs Business Council
- Appointed 10th December 2024*
 Neelam Maharaj - Professional & Financial Services
- Appointed 11th December 2024*
 Elizabeth Cama - Human Resource Council
 Watesoni Nata - MSME Council
- Appointed 12th December 2024*
 Noellie Garand - Retailers & Small Business
 Joeli Leqa - Manufacturers, Trade & Export council
- Appointed 17th December 2024*
 Karunesh Rao - Fiji Business Disaster Resilience
- Appointed 14th February 2025*
 Arvind Maharaj - Tourism & Transport

DIRECTORS' REPORT - Continued**2 PRINCIPAL ACTIVITY**

The principal activities of the Federation are to provide, foster and protect the interests of its members and to promote trade, commerce and economic development in Fiji.

3 OPERATING RESULTS

The operating profit for the year is \$342,270 (2024: \$222,823).

4 PROVISIONS

There were no material movements in provisions.

5 BAD AND DOUBTFUL DEBTS

The directors took reasonable steps before the financial statements were made out, to ascertain that all known bad debts were written off and adequate provision was made for doubtful debts.

At the date of this report, the directors are not aware of any circumstances which would render the amount written off for bad debts, or the amount of the provision for doubtful debts, inadequate to any substantial extent.

6 CURRENT AND NON-CURRENT ASSETS

Prior to the completion of the financial statements of the Federation, the directors took reasonable steps to ascertain whether any current and non-current assets were unlikely to realise in the ordinary course of business their values as shown in the accounting records of the Federation. Where necessary, these assets have been written down or adequate provision has been made to bring the values of such assets to an amount that they might be expected to realise.

As at the date of this report, the directors are not aware of any circumstances, which would render the values attributed to current and non-current assets in the Federation's financial statements misleading.

7 EVENTS SUBSEQUENT TO BALANCE DATE

No charge on the assets of the Federation has arisen since the end of the financial year to the date of this report to secure the liabilities of any other person.

No contingent liability has arisen since the end of the financial year to the date of this report.

No contingent or other liability has become enforceable or is likely to become enforceable within a period of twelve months after the end of the financial year which, in the opinion of the directors, will or may affect the ability of the Federation to meet its obligations when they fall due.

8 BASIS OF ACCOUNTING – GOING CONCERN

The financial statements of the Federation have been prepared on a going concern basis. The directors consider the application of the going concern principle to be appropriate in the preparation of these financial statements as they believe that the Federation has adequate funds to meet its liabilities as and when they fall due over the next twelve months.

DIRECTORS' REPORT – continued**9 OTHER CIRCUMSTANCES**

At the date of this report, the directors are not aware of any circumstances not otherwise dealt with in this report or accounts which would render any amounts stated in the accounts as misleading.

10 UNUSUAL TRANSACTIONS

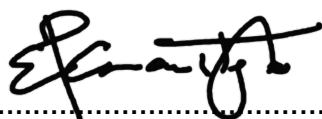
The results of the Federation's operations during the financial year have not in the opinion of the directors been substantially affected by any item, transaction or event of a material and unusual nature.

11 DIRECTORS' BENEFITS

No director of the Federation has, since the end of the previous financial year, received or become entitled to receive a benefit (other than a benefit included in the total amount of emoluments received or due and receivable by directors as shown in the Federation's financial statements) by reason of any contracts made by the Federation with the director or with a firm of which he / she is a member, or with a company in which he / she has substantial financial interest.

For and on behalf of the Board,

Dated this 4th day of September 2025



.....
Vice **President**



.....
~~Board Member~~ **Chief Executive Officer**

FIJI COMMERCE AND EMPLOYERS FEDERATION**FINANCIAL STATEMENTS**
30 JUNE 2025**DIRECTORS' DECLARATION**

This directors' declaration is required by the Companies Act, 2015.

The directors of the Federation have made a resolution that declared:

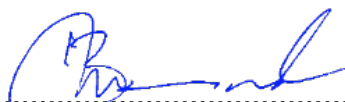
- (a) In the directors' opinion, the attached financial statements for the financial year ended 30 June 2025:
 - i. comply with the IFRS for SMEs Accounting Standard and give a true and fair view of the financial position of the Federation as at 30 June 2025 and of the performance and cash flows of the Federation for the year ended 30 June 2025; and
 - ii. have been prepared in accordance with the Companies Act 2015.
- (b) The directors have received independence declarations by auditors as required by Section 395 of the Companies Act, 2015; and
- (c) At the date of this declaration, in the directors' opinion, there are reasonable grounds to believe that the Federation will be able to pay its debts as and when they become due and payable.

For and on behalf of the board and in accordance with a resolution of the directors.

Dated this 4th day of September 2025



.....
Vice **President**



.....
~~Board Member~~ Chief Executive Officer

Auditor's Independence Declaration to the Directors of Fiji Commerce and Employers Federation

As auditor for Fiji Commerce and Employers Federation for the financial year ended 30 June 2025, I declare to the best of my knowledge and belief, there have been:

- a) no contraventions of the auditor independence requirements of the Companies Act 2015 in relation to the audit; and
- b) no contraventions of any applicable code of professional conduct in relation to the audit.

This declaration is in respect of Fiji Commerce and Employers Federation during the financial year ended 30 June 2025.



Grant Thornton
Chartered Accountants

by



Paritosh Deo
Partner

4 □□□□□ □□r 2025

Independent Auditor's Report

Grant Thornton
Level 8, Civic Tower
272 Victoria Pde, Suva, Fiji
GPO Box 200, Suva, Fiji
T +679 3313955 / 3315199

To the Members of Fiji Commerce and Employers Federation Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Fiji Commerce and Employers Federation (the Federation), which comprise the balance sheet as at 30 June 2025, and the statement of profit or loss and other comprehensive income, statement of changes in members' funds and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Federation as at 30 June 2025, and of its financial performance and its cash flows for the year then ended in accordance with IFRS for SMEs Accounting Standard.

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Associate's financial statements not finalised

Without qualifying our opinion, we draw attention that the financial statements include the Federation's share of current year profit from its investment in associate - Fiji Employers Federation and Fiji Hotel Association Partnership (the 'Partnership'). This share of profit is based on the Partnership's draft financial statements for 30 June 2025, which is yet to be finalised. It is not known at this stage whether there will be any changes in the results of the partnership's draft financial statements as this may impact the profit in the Federation's financial statements.

Independence

We are independent of the Federation in accordance with the ethical requirements of the International Ethics Standards Board for Accountant's Code of Ethics for Professional Accountants (IESBA Code) that are relevant to our audit of the financial statements in Fiji, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code.

Other Information

Directors and management are responsible for the other information. The other information comprises the information included in the Directors' Report and the Annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard, except that not all other information was available to us at the date of our signing.

Responsibilities of Directors and Management for the Financial Statements

Directors and management are responsible for the preparation and fair presentation of the financial statements in accordance with IFRS for SMEs Accounting Standard and with the requirements of the Companies Act, 2015, and for such internal control as the directors and management determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors and management are responsible for assessing the Federation's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors and management either intend to liquidate the Federation or to cease operations, or have no realistic alternative but to do so.

The directors and management are responsible for overseeing the Federation's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with the ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Federation's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors and management.

- Conclude on the appropriateness of the directors' and management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Federation's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Federation to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with directors and management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Report on Other Legal and Regulatory Requirements

In our opinion the financial statements have been prepared in accordance with the requirements of the Companies Act, 2015 in all material respects, and;

- a) we have been given all information, explanations and assistance necessary for the conduct of the audit; and
- b) the Federation has kept financial records sufficient to enable the financial statements to be prepared and audited.

Restriction on Use

This report is made solely to the Federation's members, as a body, in accordance with Section 396(1) of the Companies Act, 2015. Our audit work has been undertaken so that we might state to the Federation's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Federation and the Federation's members as a body, for our audit work, for this report, or for the opinions we have formed.



Grant Thornton
Chartered Accountants



Paritosh Deo
Partner
4 September 2025
Suva, Fiji

FIJI COMMERCE AND EMPLOYERS FEDERATION**STATEMENT OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
FOR THE YEAR ENDED 30 JUNE 2025**

	Notes	2025 \$	2024 \$
Income			
Entrance fees		889	2,644
Subscriptions		471,438	451,206
Seminars and conference - net income		253,119	351,951
Secretariat services - net income		109,118	(11,524)
Share of partnership profit	10	104,498	14,488
Other income		89,299	50,206
Total income		<u>1,028,361</u>	<u>858,971</u>
Expenditure			
Staff costs		(371,360)	(334,670)
Other expenditure		<u>(314,731)</u>	<u>(301,478)</u>
Total expenditure		<u>(686,091)</u>	<u>(636,148)</u>
Profit from operations	3	<u>342,270</u>	<u>222,823</u>
Other comprehensive income		<u>-</u>	<u>-</u>
Total comprehensive income for the year		<u><u>342,270</u></u>	<u><u>222,823</u></u>

The accompanying notes form an integral part of these financial statements.

FIJI COMMERCE AND EMPLOYERS FEDERATION**BALANCE SHEET**
AS AT 30 JUNE 2025

	Notes	2025 \$	2024 (restated) \$
Current Assets			
Cash and cash equivalents	4	381,629	214,952
Term deposit	5	300,000	330,281
Receivables	6	65,753	94,726
Total Current Asset		<u>747,382</u>	<u>639,959</u>
Non-Current Assets			
Plant and equipment	8	94,418	45,127
Intangible assets	9	11,555	11,992
Term deposit	5	800,000	736,600
Investment	10	2,579,293	2,474,795
Total Non-current Assets		<u>3,485,266</u>	<u>3,268,514</u>
Total Assets		<u>4,232,648</u>	<u>3,908,473</u>
Current Liabilities			
Payables and accruals	7	37,464	94,025
Annual leave accrued		11,805	5,324
Income received in advance	11	49,297	17,312
Total Current Liabilities		<u>98,566</u>	<u>116,661</u>
Total Liabilities		<u>98,566</u>	<u>116,661</u>
Net Assets		<u>4,134,082</u>	<u>3,791,812</u>
Members' funds			
Accumulated funds		<u>4,134,082</u>	<u>3,791,812</u>

The accompanying notes form an integral part of these financial statements.

These accounts are approved in accordance with a resolution of the Board of Directors.

For and on behalf of the Board.


.....
Vice President

04/09/2025
.....
Date


.....
~~Board Member~~ Chief Executive Officer

04/09/2025
.....
Date

FIJI COMMERCE AND EMPLOYERS FEDERATION**STATEMENT OF CHANGES IN
MEMBERS' FUNDS
YEAR ENDED 30 JUNE 2025**

	Accumulated Funds	Total
	\$	\$
Balance - 1 July 2023	3,396,171	3,396,171
Prior year restatements (Note 16)	172,818	172,818
Balance – 1 July 2023 (restated)	3,568,989	3,568,989
Profit for the year	222,823	222,823
Balance - 30 June 2024 (restated)	3,791,812	3,791,812
Profit for the year	342,270	342,270
Balance - 30 June 2025	4,134,082	4,134,082

The accompanying notes form an integral part of these financial statements.

FIJI COMMERCE AND EMPLOYERS FEDERATION**STATEMENT OF CASH FLOWS**
YEAR ENDED 30 JUNE 2025

	Notes	2025 \$	2024 \$
CASH FLOW FROM OPERATING ACTIVITIES			
Receipts from members and others		997,276	767,264
Payments to suppliers, employees and for administration		(743,591)	(585,627)
Interest received		12,144	17,976
Net cash inflows from operating activities		265,829	199,613
CASH FLOW FROM INVESTING ACTIVITIES			
Acquisition of plant and equipment		(66,033)	(18,427)
Net payments for term deposits		(33,119)	(301,514)
Net cash outflows for investing activities		(99,152)	(319,941)
Net increase/(decrease) in cash and cash equivalents		166,677	(120,328)
Cash and cash equivalents at the beginning of financial year		214,952	335,280
Cash and cash equivalents at the end of financial year	4	381,629	214,952

The accompanying notes form an integral part of these financial statements.

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2025****1 GENERAL**

The principal activities of the Federation are to promote, foster and protect the interests of the Federation members and promote trade and commerce and economic development in Fiji.

The Federation is registered as a company not having a share capital under the Companies Act, 2015. The registered office of the Federation is 42 Gorrie Street, Suva, Fiji.

The financial statements were authorised for issue by the Board of Directors on 4th September 2025.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of Accounting

The financial statements of the Federation have been prepared in accordance with the IFRS for SMEs Accounting Standard. They have been prepared under the historical cost convention.

2.2 Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents comprise cash on hand, cash at bank and short-term deposits held at call with banks.

2.3 Term deposits

Term deposits are non-derivative financial assets with fixed or determinable payments and fixed maturities where the management has the positive intention and ability to hold to maturity other than those that the Federation designates as available for sale.

Financial assets are initially recognised at fair value plus transaction costs. Financial assets are derecognised when the right to receive cash flows from the investments have expired or have been transferred and the Federation has transferred substantially all risks and rewards of ownership.

2.4 Receivables

Receivables are recognised initially at fair value and subsequently measured at amortised cost using the effective interest method, less allowance for impairment. An allowance for impairment of receivables is established when there is objective evidence that the Federation will not be able to collect all amounts due according to the original terms of the receivables.

Significant financial difficulties of the debtor and default or delinquency in payments are considered indicators that the receivable is impaired. The carrying amount of the asset is reduced through the use of an allowance account, and the amount of the loss is recognised in the statement of profit or loss within administration and operating expenses.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES – continued**2.4 Receivables (continued)**

When a receivable balance is uncollectible, it is written off against the allowance account for receivables. Subsequent recoveries of amounts previously written off are credited to other income in the statement of profit or loss.

2.5 Plant and equipment

The Federation records all plant, furniture, fittings and equipment at cost, less subsequent depreciation. Cost includes expenditure that is directly attributable to the acquisition of the items. Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the Federation and the cost of the item can be measured reliably.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using the straight-line method. The estimated useful lives range as follows:

	Rate
Computer equipment	10% - 20%
Furniture, fittings and equipment	10%

Gains or losses on the disposal of furniture, fittings and equipment are recognised in the statement of profit or loss and other comprehensive income.

2.6 Intangible assets

Computer software and member database is capitalised on the basis of the costs incurred to acquire and bring to use the specific asset. These are amortised over their estimated useful lives (three to five years) using the straight-line method of depreciation.

2.7 Revenue recognition

Entrance fees and subscription income are recognised as revenue on receipt. Any subscriptions received in advance are carried forward in the balance sheet under current liabilities.

Seminars and conference income is recognised when it is earned and when the performance obligations related to the seminar or conference has been substantially fulfilled.

Secretariat service income is recognised as income over the periods necessary to match them with related costs which they are intended to compensate.

Other income is recognised on an accrual basis.

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - continued****2.8 Employee entitlements**

Wages and salaries

Liabilities for wages and salaries expected to be settled within 12 months of the reporting date are accrued up to the reporting date.

Annual leave

The liability for annual leave is recognized in the provision for employee benefits. These benefits are expected to be settled within 12 months and are measured at their nominal values using the remuneration rate expected to apply at the time of the settlement.

Defined contribution plans

Contributions to Fiji National Provident Fund are expensed when incurred.

2.9 Income tax

The Federation's income is exempt from income tax in accordance with the Fiji Income Tax Act.

2.10 Payables

These amounts represent liabilities for goods and services provided prior to the end of the financial year and which are unpaid.

2.11 Reporting currency

The financial statements are presented in Fiji dollars, which is the Federation's functional currency.

2.12 Comparatives

Where necessary, comparatives have been adjusted to conform to changes in the presentation for the current year.

2.13 Rounding

Amounts have been rounded to the nearest dollar except where otherwise noted.

2.14 Basis of accounting – going concern

The financial statements of the Federation have been prepared on a going concern basis. The directors consider the application of the going concern principle to be appropriate in the preparation of these financial statements as they believe that the Federation has adequate funds to meet its liabilities as and when they fall due over the next twelve months.

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - continued****2.15 Value Added Tax (VAT)**

Revenues, expenses, assets and liabilities are recognised net of the amount of Value Added Tax (VAT), except:

- i) where the amount of VAT incurred is not recoverable from the taxation authority, it is recognised as part of the cost of acquisition of an asset or as part of an item of expense; and
- ii) for trade receivables and trade payables which are recognised inclusive of VAT.

The net amount of VAT recoverable from, or payable to, the taxation authority is included as part of receivables or payables.

The VAT component of cash flows arising from operating and investing activities which is recoverable from or payable to, the taxation authority is classified as operating cash flows.

2.16 Income in advance

Income in advance represents receipts in advance for services. This represents the Federation's obligation to members and others to be fulfilled in future.

3 PROFIT FROM OPERATIONS

The profit for the year has been determined after charging the following as expenses:

	2025 \$	2024 \$
Charging as expense:		
Auditor's remuneration - audit services	9,000	9,000
Depreciation and amortisation	17,180	15,397

4 CASH AND CASH EQUIVALENTS

For the purpose of the statement of cash flows, the cash and cash equivalents comprise the following:

	2025 \$	2024 \$
Cash at bank and on hand	377,446	214,952
Mpaise	4,183	-
Total cash and cash equivalents	381,629	214,952

5 TERM DEPOSITS

	2025 \$	2024 \$
Current		
Merchant Finance (Fiji) Pte Limited	-	168,977
Credit Corporation (Fiji) Pte Limited	-	161,304
Kontiki Finance Limited	300,000	-
	300,000	330,281

**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025**

FIJI COMMERCE AND EMPLOYERS FEDERATION

5 TERM DEPOSITS (CONTINUED)

	2025 \$	2024 \$
Non-current		
Dominion Finance Pte Limited	400,000	-
Merchant Finance (Fiji) Pte Limited	-	36,600
Reserve Bank of Fiji - Viti Bonds	400,000	400,000
Kontiki Finance Limited	-	300,000
	<u>800,000</u>	<u>736,600</u>
Total term deposits	<u>1,100,000</u>	<u>1,066,881</u>

The term deposit with Kontiki Finance Limited matures on 28 May 2026 and attracts interest at the rate of 2.25%. Term deposits with Dominion Finance Pte Limited matures on 18 December 2026 and attracts interest at the rate of 3%. The Viti Bond with Reserve Bank of Fiji matures on 30 January 2032 and 30 January 2033 and attracts interest at the rate of 4%.

6 RECEIVABLES

	2025 \$	2024 \$
Accounts receivable	38,938	80,367
Less: Provision for doubtful debts	<u>(10,745)</u>	<u>(20,490)</u>
	28,193	59,877
Prepayments	23,572	19,562
VAT receivable	13,088	3,143
Interest receivable	-	12,144
Staff Loans & Surcharges	<u>900</u>	<u>-</u>
	<u>65,753</u>	<u>94,726</u>

Movement in the provision for doubtful debts is as follows:

	2025 \$	2024 \$
At 1 July	20,490	12,825
Debts written off against provision	-	(10,000)
Provision recognised/(released) during the year	<u>(9,745)</u>	<u>17,665</u>
At 30 June	<u>10,745</u>	<u>20,490</u>

7 PAYABLES AND ACCRUALS

	2025 \$	2024 \$
Trade payables	26,680	74,736
Other payables and accruals	<u>10,784</u>	<u>19,289</u>
	<u>37,464</u>	<u>94,025</u>

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****8 PLANT AND EQUIPMENT**

	Furniture fittings and office equipment	Computer equipment	Motor vehicles at cost	Total
	\$	\$	\$	\$
30 June 2025				
Cost	45,814	118,168	59,051	223,033
Accumulated depreciation	(23,590)	(101,184)	(3,842)	(128,616)
Carrying amount at end of the year	22,224	16,984	55,209	94,417

30 June 2024

Cost	42,633	114,366	-	156,999
Accumulated depreciation	(19,988)	(91,884)	-	(111,872)
Carrying amount at end of the year	22,645	22,482	-	45,127

Reconciliation of the carrying amounts of each category of furniture, fittings and equipment, computer equipment and motor vehicles at the beginning and end of the current financial year is set out as follows:

	Furniture fittings and office equipment	Computer equipment	Motor vehicles at cost	Total
	\$	\$	\$	\$
Carrying amount				
At 1 July 2023	23,137	24,370	-	47,507
Additions	9,523	8,904	-	18,427
Disposals	(6,170)	-	-	(6,170)
Depreciation charge	(3,845)	(10,792)	-	(14,637)
At 30 June 2024	22,645	22,482	-	45,127
At 1 July 2024	22,645	22,482	-	45,127
Additions	3,180	3,803	59,051	66,034
Disposals	-	-	-	-
Depreciation charge	(3,602)	(9,299)	(3,842)	(16,743)
At 30 June 2025	22,223	16,986	55,209	94,418

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****9 INTANGIBLE ASSETS**

	Members Database	Website Development in Progress	Total
	\$	\$	\$
30 June 2025			
Opening net book value	437	11,555	11,992
Amortisation Charge	(437)	-	(437)
Net book value	-	11,555	11,555
30 June 2024			
Cost	1,197	11,600	12,797
Disposal	-	(45)	(45)
Accumulated amortisation	(760)	-	(760)
Net book value	437	11,555	11,992
30 June 2025			
Cost	3,800	11,555	15,355
Accumulated amortisation	(3,800)	-	(3,800)
Net book value	-	11,555	11,555

Intangible assets consist of consultancy costs for setting up the FCEF member database and website development in progress.

10 INVESTMENT

The Federation's investment comprises a 63% interest in the Fiji Employers Federation and Fiji Hotel Association (FEFHA) Partnership. The partnership was set up to assist the partners to provide, foster and protect the interests of its members and is responsible for the maintenance and upkeep of the property situated at 42 Gorrie Street, Suva. The title of the land is held by the partners, Fiji Commerce and Employers Federation (63%) and Fiji Hotel and Tourism Association (37%). The property of the partnership and monies required for capital or operating costs are to be determined in the following proportions:

- i) Fiji Commerce and Employers Federation as to 63%.
- ii) Fiji Hotel Association as to 37%.

The Federation's share of profit from the FEFHA partnership for the year is \$104,498 (2024: \$14,488). The Federation's share of net assets in FEFHA partnership at 30 June 2025 of \$2,579,293 (2024: \$2,474,760) and comprises of the following:

FII COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****10 INVESTMENT (CONTINUED)**

	2025 \$	2024 \$
Plant and equipment at cost	274,924	269,465
Accumulated depreciation	(243,449)	(234,578)
	<u>31,475</u>	<u>34,887</u>
Investment property	4,980,000	4,980,000
Cash at bank	79,745	111,404
Prepayments and other receivables	<u>37,596</u>	<u>63,348</u>
Total assets	5,128,816	5,189,639
<u>Less:</u>		
Creditors and accruals	15,899	88,586
Tenants deposit	39,390	39,390
Borrowing	<u>979,465</u>	<u>1,133,477</u>
Net assets	<u>4,094,062</u>	<u>3,928,186</u>
Fiji Commerce and Employers' Federation portion	2,579,293	2,474,795
Add: Shares in Exporters Club Limited	<u>-</u>	<u>-</u>
	<u>2,579,293</u>	<u>2,474,795</u>

The land and building and associated loan and corresponding expenditure has been recorded in the books of the partnership in accordance with the Deed dated 6 April 1993 between Fiji Employers Federation (now known as Fiji Commerce and Employers Federation) and Fiji Hotel Association (now known as Fiji Hotel and Tourism Association).

The Federation's share of income and net assets as stated above has been based on FEFHA's draft audited financial statements for 30 June 2025, which is currently awaiting review and approval for finalisation. It is not known at this stage whether there will be any changes to the existing draft financial statements for FEFHA which may then impact the above income and net assets.

11 INCOME IN ADVANCE

	2025 \$	2024 \$
Seminars and Conference		
Workshop and seminar income received in advance	19,297	17,312
Secretariat Services		
Programme funding received in advance	30,000	-
	<u>49,297</u>	<u>17,312</u>

12 CONTINGENT LIABILITIES

There are no contingent liabilities as at 30 June 2025 (2024: \$Nil)

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****13 COMMITMENTS**

The Federation is committed to the extent of its commitments to the Partnership.

14 RELATED PARTY TRANSACTIONS*i) Related Party Transactions*

The following transactions were carried out with related parties during the current and prior years:

	2025 \$	2024 \$
<i>Income:</i>		
Service recovery – Fiji Employers Federation and Fiji Hotel Association Partnership	6,000	6,000
Share of partnership profit – Fiji Employers Federation and Fiji Hotel Association Partnership	104,498	14,488
<i>Expense:</i>		
Rental - Fiji Employers Federation and Fiji Hotel Association Partnership	48,000	48,000

Apart from the above transactions, subscriptions and other Federation income were also derived in the normal course of business from directors, members and its related entities.

ii) Transactions with director-related entities

Director-related entities are those entities which have common director(s) with the Federation. The following summarises the material transactions the Federation had with director related entities:

	2025 \$	2024 \$
<i>Income:</i>		
Topex Registration and Membership Subscription:		
Narseys Plastics Industries Pte Ltd (Vinay Narsey)	23,780	16,190
Essity Australia Pte Ltd (Eldon Eastgate)	19,531	12,087
Maxumise Fiji Limited (Elizabeth Cama)	9,084	-
Prime Consulting Pacific Pte Ltd (Noellie Garand)	7,943	5,544
Fiji Gas Pte Ltd (Harvie Probert)	6,872	7,648
NCI Holdings Pty Ltd (Jeetender Rai)	4,078	4,083
Comfort Home Furnishing Pte Ltd (Himen Chandra)	3,591	6,717
Soleya Pte Ltd (Noellie Garand)	3,265	637
Value City (SP) Ltd – Vera Chute	9,772	18,467
<i>Expense:</i>		
Printing – Star Printery Pte Limited (Sandeep Chauhan)	40,954	41,316
Mediation services - Mediation Pacific Pte Limited (Watesoni Nata)	15,670	-
Facilitator fee – Insight Business Advisory (Sharyne Fong)	8,250	7,515

FIJI COMMERCE AND EMPLOYERS FEDERATION**NOTES TO AND FORMING PART OF
THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 30 JUNE 2025****14 RELATED PARTY TRANSACTIONS (CONTINUED)***ii) Transactions with director-related entities (continued)*

Soleya Pte Ltd (Noellie Garand)	5,868	-
Professional and Financial Services Friendly Mates (Neelam Maharaj)	5,272	-
Printing and Supplying Branding & Marketing Products - Narseys Plastic Industries Pte Limited (Vinay Narsey)	-	4,802

iii) Key management personnel remuneration

Key management personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly, including any director (whether executive or otherwise) of that entity.

Key management includes the Directors and Chief Executive Officer. No remuneration was paid to the directors during the year. The Chief Executive Officer's salary and other benefits totalled \$174,542 in gross terms (2024: \$142,614).

15 EVENTS SUBSEQUENT TO BALANCE DATE

No charge on the assets of the Federation has arisen since the end of the financial year to the date of this report to secure the liabilities of any other person.

No contingent liability has arisen since the end of the financial year to the date of this report.

No contingent or other liability has become enforceable or is likely to become enforceable within a period of twelve months after the end of the financial year which, in the opinion of the directors, will or may affect the ability of the Federation to meet its obligations when they fall due.

16 PRIOR PERIOD ADJUSTMENTS

Fiji Employers Federation And Fiji Hotel Association Partnership had previously opted not to record the fair value gain on its investment property amounting to \$274,468 in the previous financial statements. The market value for the investment property valuation carried out in June 2023 amounted to \$4,980,000, however the financial statements recorded only \$4,705,532 as at 30 June 2023 and 30 June 2024.

As a result, the above fair value gain was not reflected in the share of Investments in these financial statements as at 30 June 2023 and 30 June 2024. These adjustments have been passed in the current financial statements to reflect the effect of the same on the opening and closing balance sheet positions and statement of changes in members' funds.

Balance Sheet	1 July 2023	Prior period restatements	Restated 1 July 2023
Investment	2,287,489	172,818	2,460,307
Accumulated Funds	(3,396,171)	(172,818)	(3,568,989)

Disclaimer on Additional Financial Information

The additional financial information presented on pages 23 to 26 do not form part of the statutory financial statements. The additional financial information is in accordance with the books and records of Fiji Commerce and Employers Federation which have been subjected to the auditing procedures applied in our statutory audit of the Federation for the year ended 30 June 2025. Our statutory audit did not cover all details of the additional financial information. Accordingly, we do not express an opinion on the additional financial information, and no warranty of accuracy or reliability is given.

We advise that neither the firm nor any member or employee of the firm accepts any responsibility arising in any way whatsoever to any person in respect of such information, including any errors or omissions therein, arising through negligence or otherwise however caused.



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Suva, Fiji

Grant Thornton
Chartered Accountants

FIJI COMMERCE AND EMPLOYERS FEDERATION**DETAILED STATEMENT OF ADMINISTRATION
INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2025****ADMINISTRATION**

	2025 \$	2024 \$
<u>Income</u>		
Entrance fees	889	2,644
Share of partnership profit	104,498	14,488
Subscriptions	471,438	451,206
<i>Other income:</i>		
Industrial relations - consultancy	-	7,026
Interest income	16,542	23,475
Miscellaneous income	66,757	13,705
Service recovery	6,000	6,000
	<hr/>	<hr/>
	666,124	518,544
<u>Less: Expenses</u>		
Auditors' remuneration		
- Auditing	9,000	9,000
- Accounting	-	-
Administrative expenses	-	7,836
Advertising and public relations	3,447	8,665
Bank charges	1,354	1,363
Computer expenses	5,404	7,528
Depreciation and amortisation	17,180	15,397
Bad and doubtful debts	13,828	17,665
FCEF AGM expenses	16,599	7,750
FCEF board meetings	8,128	9,649
FCEF combined council meetings	17,984	13,479
Fringe Benefit Tax	1,497	2,568
General expenses	1,370	17,333
Industrial relations – expenses	10,350	11,628
Insurance expense	7,136	21,273
Internet and communication expense	14,525	14,168
	<hr/>	<hr/>
Balance carried forward	127,802	165,302

FIJI COMMERCE AND EMPLOYERS FEDERATION**DETAILED STATEMENT OF ADMINISTRATION
INCOME AND EXPENDITURE - continued
FOR THE YEAR ENDED 30 JUNE 2025****ADMINISTRATION**

	2025 \$	2024 \$
<u>Expenses - continued</u>		
Balance brought forward	127,802	165,302
Legal fees	13,820	-
Medical reimbursement expenses	1,492	2,685
Member benefit	24,704	1,610
Postage, printing and stationery	5,122	4,041
Rent and rates	48,000	48,000
Subscriptions	36,756	30,379
Telephone and faxes	4,927	15,870
Travel and accommodation	32,107	29,272
Withholding tax	-	3,884
Donation	20,000	435
<i>Staff costs:</i>		
Staff function	11,592	-
Staff Salaries	315,448	291,498
Staff training	-	5,140
FNPF contributions	33,752	28,038
Annual leave	6,381	5,324
FNU levy	4,187	4,670
	<u>686,090</u>	<u>636,148</u>
Deficit from administration	<u>(19,966)</u>	<u>(117,604)</u>

FIJI COMMERCE AND EMPLOYERS FEDERATION**DETAILED STATEMENT OF SEMINAR AND
CONFERENCE INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2025****SEMINARS AND CONFERENCE**

	2025 \$	2024 \$
<u>Income</u>		
TOPEX conference	923,108	875,783
Workshops and seminars	109,438	197,204
	<u>1,032,546</u>	<u>1,072,987</u>
<u>Less: Expenses</u>		
TOPEX conference	680,003	633,213
Workshops and seminars	99,424	87,823
	<u>779,427</u>	<u>721,036</u>
Surplus from seminars and conference	<u>253,119</u>	<u>351,951</u>

FIJI COMMERCE AND EMPLOYERS FEDERATION**DETAILED STATEMENT OF SECRETARIAT
SERVICES INCOME AND EXPENDITURE
FOR THE YEAR ENDED 30 JUNE 2025****SECRETARIAT SERVICES**

	2025 \$	2024 \$
<u>Income</u>		
Business Accelerator Program	160,021	225,372
Business Disaster Resilience Council	75,598	82,837
TSLS Graduate Program	255,000	-
WEBC	309,803	318,197
YEC/MSME	41,889	16,728
	<u>842,311</u>	<u>643,134</u>
<u>Less: Expenses</u>		
Business Accelerator Program	113,527	266,671
Business Disaster Resilience Council	85,000	73,435
TSLS Graduate Program	255,000	-
WEBC	250,050	296,591
YEC/ MSME	29,616	17,961
	<u>733,193</u>	<u>654,658</u>
Surplus / (deficit) from secretariat services	<u>109,118</u>	<u>(11,524)</u>

2024-25

Annual REPORT



**Fiji Commerce
& Employers
Federation**

THE VOICE OF THE PRIVATE SECTOR

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