



FBDRC and FCEF representatives with the Parliament Standing Committee on Foreign Affairs and Defense following the presentation of a written submission in support of PRF  
Picture: FIJI PARLIAMENT

# Private sector key to PRF



By GAYLENE KAMALI

**T**HE Fiji Disaster Resilience Council (FBDRC) presented its written submission to the Parliament Standing Committee for Foreign Affairs and Defence today, in support of the Pacific Resilience Facility (PRF).

The submission emphasised that strengthening national and regional resilience is inseparable from strengthening the private sector, particularly micro, small and medium enterprises (MSMEs), and ensuring they have accessible, practical pathways to disaster and climate resilience financing.

The Pacific Resilience Facility is a Pacific owned, led, and designed initiative endorsed by Pacific Islands Forum (PIF) Leaders (Pacific Leaders).

The PRF will provide vital investments to reduce the vulnerability and exposure of Pacific communities to a wide range of risks - including natural hazards, climate change impacts and other disruptions that can significantly affect business operations. FBDRC - a council under The Fiji Commerce & Employers Federation (FCEF) - and with the support of the Connecting Business Initiative (CBI) - welcomed the opportunity to make this submission in support of establishing the Pacific Resilience Facility (PRF).

FBDRC is formally recognised within Fiji's national disaster governance framework.

Under the National Disaster Risk Management Act 2024, the private sector is represented on the Disaster Risk Reduction Committee through FCEF and its relevant Councils.

The Council works to strengthen private sector preparedness, continuity and recovery in the face of disasters and climate change, with a particular focus on MSMEs, which form the backbone of Fiji's economy. MSMEs account for approximately 80per cent of registered businesses and employ around 60per cent of Fiji's workforce.

When disasters disrupt this segment, the impacts extend beyond individual businesses to employment, household income, supply chains and national economic stability.

#### Purpose of submission

The purpose of the submission was to:

- Express in-principle support for the establishment of the PRF;
- Highlight that private sector resilience remains under-financed and under-supported despite its central economic role;
- Demonstrate how accessible, grant-based financing can enable meaningful private sector preparedness; and,
- Position the private sector, through FBDRC, as a ready implementation partner for PRF-supported initiatives.

FBDRC has worked very closely with the Fiji National Disaster Risk Management Office (NDRMO) over the past years in preparation for disasters. FBDRC has championed and promoted the vulnerability and the need in the Pacific communities for technical, and financial support for Fiji and the Pacific.

#### Disasters as a private sector and economic risk

In Fiji, disasters represent systemic economic shocks, not isolated events. Major cyclones

and floods damage business assets, disrupt utilities and transport, and reduce consumer demand—often for prolonged periods.

Experience from past disasters has shown that:

- Many MSMEs lack financial buffers to withstand prolonged closures;
- Access to post-disaster finance is often slow, complex or debt-based; and,
- Businesses without prior preparedness or continuity planning are significantly less likely to reopen.

This underscores the importance of financing preparedness, pre-arranged response and recovery support from donor agencies and development partners, rather than relying primarily on response and recovery funding only.

#### Financing gaps facing the private sector

While global and regional climate finance mechanisms exist, most are not designed for MSMEs. Private sector access is constrained by:

- Complex application and reporting requirements;
- High compliance thresholds,
- Focus on sovereign or large-scale infrastructure projects,
- Limited technical assistance for small businesses.

As a result, private sector resilience remains largely self-financed despite businesses being expected to resume operations quickly after disasters to support recovery and employment.

The PRF presents a critical opportunity to address this gap through simplified, grant-based financing mechanisms tailored to Pacific realities.

There is also the opportunity to partner with private sector to fast-track response and recovery efforts in Fiji and the region.

#### How PRF can strengthen access to financing

FBDRC submits that PRF

financing could play a transformative role by:

- Funding preparedness and continuity planning for MSMEs and sector associations,
- Providing small, fast, and accessible grants for resilience-building measures; and
- Building long-term private sector capability to manage disaster risk proactively.

Supporting the rollout and scaling of the Private Sector Disaster Resilience Toolkit which is in its final stages of being developed.

Such an approach would reduce post-disaster losses, protect jobs, and lower fiscal pressure on Government following disasters and allow for the speedy recovery of the economy.

#### Disaster resilience toolkit

FBDRC is currently developing a Private Sector Disaster Resilience Toolkit, structured around four pillars:

1. Preparedness – risk assessments, business continuity planning, readiness checklists,
2. During a disaster – operational guidance for staff safety and continuity,
3. Recovery – reopening, cash-flow stabilisation and supply chain restoration,
4. Risk financing – practical guidance on insurance, disaster finance and financial preparedness.

The toolkit responds directly to private sector needs by:

- Translating disaster resilience into practical, business-relevant actions,
- Improving financial literacy around disaster risk and financing options; and
- Reducing reliance on ad hoc, post-disaster assistance.

#### Recommendations

FBDRC respectfully recommends that Parliament:

1. Support ratification of the Agreement to Establish the PRF.
2. Encourage PRF governance

that recognises the central role of the private sector in resilience and recovery.

3. Advocate for accessible, MSME-friendly financing windows, including simplified processes and technical support.

4. Support practical implementation initiatives, such as the FBDRC Private Sector Disaster Resilience Toolkit.

5. Promote PRF programming that prioritises preparedness and risk reduction, reducing future disaster costs.

6. Includes the private sector as a strategic partner with the governance mechanism of PRF.

FBDRC supports the establishment of the PRF and stands ready to contribute through practical implementation, capacity building, and ongoing engagement with Parliament and regional partners.

To join as a member of the Fiji Commerce & Employers Federation, go to <https://www.fcef.com.fj/> or scan the QR code.



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