



Fiji Development Bank

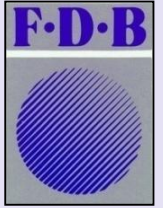


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**“ EMBRACING THE
CHANGING LANDSCAPE OF
THE FIJI CROP SECTOR”**

**FIJI CROP SECTOR FORUM-
TANOVA INTERNATIONAL
HOTEL, NADI
23rd - 27TH NOVEMBER 2015**

CONTENTS



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- ▣ Roles and Functions of FDB
- ▣ Products & Services to the Agriculture Sector
- ▣ Challenges
- ▣ Way Forward.

FDB ROLES & FUNCTIONS



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- ▣ Contribute to economic growth in Fiji
- ▣ Encourage the development of natural resources
- ▣ Promote enterprises (SME's)
- ▣ Special attention to Rural and Agricultural Projects
- ▣ Government continues to use FDB as the main financing institution in its development projects; and
- ▣ For Disaster Rehabilitation Programmes

AGRICULTURE



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- Horticulture, Grains, Pulses, Livestock, Dairy & Poultry
- Land Development
- Land Purchase
- Construction of Farm Houses
- Purchase of Farm Vehicles, Machinery, Equipment and other Farm Implements
- Loans to Fisherman
- Loans to Sugar cane farmers – All Purpose
- Broiler Industry – Small Holder Chicken Farm Projects
- Forestry

OTHER LOAN PRODUCTS



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- ▣ IMPORT SUBSTITUTION & EXPORT CREDIT FACILITY (ISEFF)
- ▣ EXPORT CREDIT FACILITY
- ▣ SUSTAINABLE ENERGY FINANCING FACILITY (SEF)

IMPORT SUBSTITUTION & EXPORT CREDIT FACILITY [ISEFF]



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FEATURES OF ISEFF

- ▣ max is \$1MM *RBF reserves the right to raise the credit ceiling
- ▣ Interest rate is 5% p.a. with option to roll over for 5 years.
- ▣ Normal FDB screening



GROW & EXPORT

EXPORT CREDIT FACILITY



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The Aim:

Is a joint initiative between the Ministry of Industry & Trade and the Bank to boost the export sector in Fiji.

FEATURES:

- Interest rate - 4% per annum
- Nil Equity Requirement
- Maximum term up to 1 year
- One Repayment only. Deducted from export proceeds.
- Maximum loan \$500k or depending on export value.



SUSTAINABLE ENERGY FINANCING FACILITY



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Eligible Technology:

- ▣ Coconut oil fuel
- ▣ Hydro
- ▣ Solar
- ▣ Energy Saver Equipment

Eligible Entities:

- ▣ Individuals/Farmers
- ▣ Micro & Small Business
- ▣ Partnerships/Co-operatives
- ▣ Registered Group Entities

Sustainable Energy Financing Facility.



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At FDB we understand that doing business should not cost you the earth. Save on the cost of electricity by adopting the use of a cheaper, cleaner, sustainable energy source today!

This facility is available to individuals, businesses and communities - finally, there is light at the end of the tunnel!

Contact any of our branches:
Nausori, Sigatoka, Nadi, Lautoka, Ba, Rakiraki, Suva, Savusavu, Sogaga, Labasa, Naitonitu and Tavuni.

CHALLENGES



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- **LEASE**
 - Landowner Issue – difficulty in getting consent
 - Process of getting a new lease or renewal of lease

- **INFRASTRUCTURE** – Farm Access Roads

- **MARKETS**
 - Reliability
 - Pricing

- **AGRICULTURE AS A BUSINESS**
 - Sustainability
 - Understanding the value chain

- **HUMAN ELEMENT (OF THE PROJECT)**
 - Discipline and Values
 - Attitudes

WAY FORWARD



A) GOVERNMENT COMMITMENT

- ❑ MANAGING RESOURCES – AWARENESS PROGRAM
- ❑ EDUCATION SYSTEM – AGRICULTURE SCIENCE AT ALL LEVEL-BUSINESS APPROACH
- ❑ PROMOTING FORMATION OF INTEREST GROUPS – COUNCILS, ASSOCIATIONS
- ❑ MARKETING MINISTRY – STRATEGIC LEVEL

B) STRENGTHENING INSTITUTIONAL SUPPORT

- ❑ COHESION AMONGST GOVT AGENCIES – FDB; TLTB; MIL; MPI; ITAUKEI AFFAIRS; FIRCA
- ❑ COORDINATED TRAINING FOR FARMERS

C) FINANCING INSTITUTIONS

- ❑ LENDING POLICIES-VALUE CHAIN FINANCING
- ❑ BUSINESS TRAINING – For Farmers

D) TECHNOLOGY

E) VALUE ADDING

F) AGRI TOURISM

Roots of Beauregard & Yellow Belly

Source: Bodles & CARDI
Jamaica

Yellow Belly

A red skin sweet potato with pale yellow dry sweet flesh. Low oxidation of flesh favored in local and export markets. Yields in 150-160 days.



Source: Scott Farms, NC



Beauregard

A bushy, vine-type sweet potato and has rose-colored skin with light, moist, orange flesh. It resists cracking and is an excellent yielder with shorter (90-day) growing season.



Health Benefits of Orange & Yellow Sweet Potato

- ❖ Vit B6 reduces hardening of arteries in heart & potassium lowers blood pressure and regulates heart beat
- ❖ Low glycemic index (releasing sugars slowly into blood stream) no sugar spikes
- ❖ Mn regulates CHO metabolism; controls blood sugar levels and helps in utilization of antioxidants
- ❖ Mg helps relieve stress
- ❖ High Vit A,C & E boosts immune system while antioxidants helps relieve inflammatory diseases like Rheumatoid Arthritis. Vita A also protects against sun damage and Vit C & E are known for beauty benefits
- ❖ High in dietary fiber
- ❖ Orange types have anti-cancer properties, fights ovarian and breast cancer in women. Purple types more effective have been shown to reduce growth of cancer cells



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**THANK
YOU**

www.fdb.com.fj