

Helping members help themselves

IT'S the brightest tent in Seaqaqa, aligned with other old structured lean-to sheds, with the aroma of the famous fish parcels wafting through.

Seated under this bright red tent in the peri-urban area of Macuata, is a member of the Fiji National Provident Fund - Katherine Evans - a single mum of three, businesswoman, landlord and farmer.

Her successful achievements have been attributed to her savings with the FNPF, since her career started in the early 1990s with Telecom Fiji.

She accessed the FNPF Housing Withdrawal and was able to acquire a property, from which she continues to receive a monthly rental income.

"I used to live in Labasa with my family and my ex-husband and I bought our house in 2004 and part of our FNPF savings were used there," said Katherine.

"The property in Tuatua included two houses with two flats in one and the second house was on its own which we occupied while we leased the flats."

She was also a recipient of FNPF's COVID-19 Unemployment Relief and it boosted her business – which includes selling fish parcels, pickles, jams, jewelry, bundles of fish and backyard gardening.

Without such assistance, chances of expanding her business opportunities, she said would not have been possible.

"The COVID assistance helped me buy more seedlings for my vegetable gardens in which some are sold and some are for family consumption. I also bought more stuff for my business and I've started selling fish as well," she said.

"So while I have been using my FNPF savings, I am very grateful

that during this difficult time in which everyone feels the pinch of COVID, I can still survive because of my own savings."

Katherine says the income she earns comes from her expanded business achieved through her FNPF savings.

"It's also important for us to keep as much as we can of our FNPF savings for our retirement because as we grow older, earning an income won't be as easy due to our old age."

Hotel worker's canteen a hit in Nacula

Ane Tiko was one of thousands of people working in the tourism industry who lost their jobs due to the COVID-19 pandemic.

She accessed the COVID-19 Unemployment Relief because she wanted to continue to provide for her family.

But when the second wave of the pandemic hit this year, the situation worsened on Nacula Village in the northern Yasawa – especially when travel restrictions were enforced and maritime travels ground to a halt.

It made her think about her situation and how her family would suffer financially once the relief assistance stopped.

She figured that a canteen business would be a good start to generate extra income for her and her family. It is now considered a life saver for more than 400 villagers on Nacula.

Ane's struggles were similar to hundreds of other Fijian tourism workers who were forced to leave their jobs when the pandemic hit Fiji more than a year ago.

But her determination to use her relief funds to generate more

income is slowly reaping rewards.

"It was towards the last phases of the assistance that I realised I needed to do something so I can continue providing for my family," said Ane.

"With the help of my husband who owns a fibre-glass boat, we started off the canteen with a carton of biscuit and diapers.

"A few weeks after, I realised the business was slowly growing so I purchased some more items which people need on the island."

Every week in the past five months, Ane continues to purchase new items for her canteen.

She said she did not realise the trade was good enough to meet villagers needs and the needs of her family.

The Nacula villager said she had always taken for granted small things in life whilst working in the hospitality industry over the last decade and knew that she had to put to good use the little money she had with her.

She said the FNPF unemployment benefit was a blessing in disguise



Katherine Evans at her roadside stall with her famous fish parcel.

because even though it came in small portions, she was able to save enough to start her new business.

"If it wasn't for the FNPF, I would not have discovered this small business I have fallen in love with.

"I am grateful this assistance allowed me to discover something new in life and I will always be grateful to the Fund for enabling me to think outside the box."

"Today, my canteen sells different items that villagers in any maritime island would need but I am still learning in the trade and I also get feedback from people which I always appreciate."

While tourism workers are slowly anticipating the reopening of international tourism borders, Ane continues to work around sustaining her small canteen business.

"Even if I have to return to work soon, I will make sure this business continues because it has provided for my family during these tough times and also provided for the needs of my fellow villagers.

"Vinaka FNPF for providing me with the unemployment assistance which has opened up a new and fruitful opportunity for me."



Ane Tiko operates her canteen from home on Nacula Village in Yasawa.