

FIJI TRADE & INVESTMENT

Review 2026-27

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A joint initiative
of the Australia
Fiji Business
Council and
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Cover image: Suva city. **Photo:** Grand Pacific Hotel

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Printed at

Printhouse Pacific Pte Limited

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Message from the AFBC President

Bula Vinaka,

It is my pleasure to welcome you to the **Fiji Trade & Investment Review 2026–27**.

The relationship between Australia and Fiji has entered a new era. The signing of the **Fiji–Australia Vuvale Union** in July 2026 represents a landmark commitment to deepen cooperation across trade, investment, security, climate resilience and people-to-people connections. Built on the Fijian concept of **vuvale**, meaning family, the Treaty reflects a shared vision for a stronger, more prosperous and more resilient Pacific.

This historic agreement provides an important foundation for greater economic collaboration between our two countries. Fiji continues to strengthen its position as a regional hub for investment, innovation and sustainable growth, while Australian businesses increasingly recognise the value of partnering with Fiji across sectors including agribusiness, manufacturing, tourism, renewable energy, infrastructure and the blue economy.

The Australia Fiji Business Council is proud to work alongside Investment Fiji to strengthen these commercial ties. Our mission is to connect businesses, encourage investment, support trade and help create opportunities that generate long term prosperity for both Fiji and Australia.

This Review showcases the innovation, resilience and ambition that define Fiji's economy today. It highlights the many opportunities available to investors and businesses seeking to participate in Fiji's continued growth and demonstrates the important role that collaboration plays in achieving shared success.

On behalf of the Australia Fiji Business Council, I extend my sincere thanks to our members, partners, Investment Fiji and everyone who has contributed to this publication. Together, we are helping build a stronger Vuvale relationship founded on trust, shared opportunity and enduring prosperity.

Vinaka vakalevu.

Zane Yoshida

President

Australia Fiji Business Council



Connecting investors with information they can trust

Welcome to the second edition of the *Fiji Trade and Investment Review* (2026–27), a joint initiative of the Australia Fiji Business Council (AFBC) and Investment Fiji.

As with our inaugural edition, this publication, which will also be available online at fijitradeinvestment.com, provides essential information for potential, new and established investors in Fiji on government's priorities, sectors to consider for investment, and case studies from innovative businesses.

The AFBC has more than 40 years' experience promoting business between Australia and Fiji and brings deep institutional knowledge and long-standing relationships to this *Review*. We are again partnering with Islands Business, the flagship publication of Fiji-owned Front Page Pte Limited. Established more than 40 years ago, Islands Business has many years of experience reporting on Fiji's economy and businesses.

The *Review* comes as Australia and Fiji's relationship expands and deepens. The signing of the landmark Fiji–Australia Vuvale Union Treaty and associated initiatives present new opportunities for businesses.

Despite global economic volatility since the release of our last *Review* in 2025, Fiji's economy has shown its trademark resilience. Lessons learned during COVID, natural disasters and historic political upheaval have seen the Fiji Government and private sector adjust, with a focus on continued investment where it is most needed: in infrastructure and the digital economy.

This issue focuses on a wide range of economic sectors, with highlights from the Knowledge Outsourcing Sector, Fiji's vibrant tourism industry, and Fiji's digital transformation.

Thank you to our partners who have contributed to this publication – AFBC members, the hardworking team at Investment Fiji and the businesses, government ministries, authorities, and leaders who have provided advice, commentary and contacts.

This publication is just the beginning of deepened reporting and analysis of Fiji's economy and the many opportunities it presents to investors. Look out for more from us this year.

Editorial Team

Investment Fiji focuses on technology and sustainability

Investment Fiji Chief Executive Officer Kamal Chetty says the agency's work to promote investment in tourism, outsourcing, agribusiness and manufacturing is underpinned by two principles – effective use of technology and sustainability.

While tourism has historically been an important priority for attracting foreign investment, Chetty says they are now seeing more diversification across this sector, from luxury brands entering the market to more activities-based tourism investments, and niche products such as educational tourism.

Fiji is widely understood to have untapped potential in agribusiness, another focus area for Investment Fiji.

"Basically, our focus is also to see how we can get businesses that add value to agriculture outputs, and businesses that can work with smallholding farm systems."

Business process outsourcing (BPO) is another priority sector, albeit one that Chetty says needs to evolve with the rapid changes in the use of Artificial Intelligence (AI).

"Obviously with the labour force challenges and AI, we have to look at the BPO sector in a different way, including KPO (Knowledge Process Outsourcing) and other spaces."

Other opportunities that have been identified include leveraging Fiji's branding in the production and export of high-value products such as nutraceuticals, and expansion of green energy projects.

Chetty cites nearshoring—the practice of some Australian companies setting up in Fiji for reasons of cost and logistical efficiency—as another emerging trend.

"Nearshoring is a new area, and we've got few leads we're working with. In fact, one of them has already shifted operations from Sydney to here because it's cost-effective, and they're able to diversify their supply."

In terms of trade markets, while Australia remains the key partner, Investment Fiji is increasingly looking to the country's Pacific Island neighbours, including Vanuatu, Solomon Islands, Samoa and Tonga.

"We've already done two events in Papua New Guinea," Chetty says. "We're planning to do more, as we know the PNG economy will become in the next 10 years, about the same size as the New Zealand economy, and we are aware of the opportunities there."

"I personally believe the Pacific represents a very big opportunity for Fiji, in terms of trade. We are already exporting large volumes into most of the Pacific Island countries. There is huge growth potential. So, our strategy is to see how we can grow that potential to expand, from manufactured products to agriculture products, and to source investment from the Pacific, as countries like PNG, the Superfund, they're all looking for opportunities."

In terms of specific challenges faced by investors, beyond the economic uncertainty created by the prolonged conflict in oil producing regions and volatile fuel costs, Chetty says the key is to be transparent with potential investors about labour market limitations and the regulatory environment.

"When we talk to an investor, we tell them Fiji has got a labour challenge." He says by knowing this upfront, the investor can factor this into their planning. "What we can do from our side is to facilitate that process for them, so they can complete their project," Chetty adds.

He says Investment Fiji is conveying two major messages when it comes to the infrastructure necessary to underpin future investment.

"One is [that] the overall infrastructure developments that are happening in Fiji will definitely bring new opportunities for new players to come into the market," citing upgrades to airports, ports/wharves, water and wastewater and Google's investment in



Investment Fiji CEO Kamal Chetty



Investment Fiji's work includes identifying and supporting economic activity and new ventures in Fiji's rural and maritime regions such as (clockwise from top left) Kadavu, Lau, Koro and Volivoli. **Photos:** Investment Fiji

cables, and an ICT centre in Viti Levu as very beneficial.

"These are critical for us to unlock certain areas in Fiji, and I think giving them assurance that this will happen in two, three years gives them a bit of confidence."

The second message is that there are some models evolving where investors can fund the infrastructure required to get their operations going, and partner with Fijian utilities to recover on their investment.

Chetty says despite these challenges, the Government is focussed on continuously improving the ease of doing business through mechanisms such as its Investment Facilitation Committee.

"The Government has the online system, the businessNOW platform, and we just need it to be working fully, so the construction permits and all those [processes] can be done online. We just need all the government departments to work together to make it happen."

Investment Fiji works hard to ensure international investors understand Fiji's environmental assessment and compliance processes.

"Generally, we've seen investors respecting that process, but I think you have to understand from investors' perspectives, we need to make that process very transparent, well-defined from the very beginning and that they are aware of the process they need to go through.

"We need to protect the environment, but we also need to see how we maintain the economic status of the country to support and get our people out of poverty." 🐦

In 2025, Investment Fiji won the Foreign Direct Investment Award for the South Pacific, East Asia, and Oceania region at the 2025 AIM Investment Awards in Abu Dhabi, UAE.

The award recognises the effectiveness of the agency's transition from investment facilitator to promoter and its tight focus on the sectors where Fiji offers the best value proposition.

Investment Fiji CEO Kamal Chetty says the organisation's work starts before an investor "even thinks about Fiji".

Once a potential lead starts to consider Fiji, Investment Fiji provides them with:

- Information about Fiji, their sector of interest and the operating environment
- Potential partners
- Connections to the facilitation team and a case officer, who helps them work through compliance and establishment processes
- An after-care team once the investment is locked in, to see whether there are other investment opportunities within Fiji the business may be interested in

Chetty says Investment Fiji is currently managing 254 projects, and that 60% of them involve domestic investors.

“A responsible budget for sustainable future”: Fiji’s economic strategy

External economic pressures and volatility has seen the Fiji Government take a conservative path for the coming year, while remaining aware of the need for long-term investment in infrastructure.

The Fiji Government forecasts very modest growth of 1.5% in 2026, averaging to around 3% in the years ahead.

Its FJ\$4.237 billion (US\$2.118 billion) 2026–27 National Budget represents a budget deficit of about 7% of GDP, up from 5.5% in 2025–26, due to revenue shortfalls, global fuel price shocks, and targeted spending priorities.

Government says public debt will increase to almost FJ\$12 billion by the end of 2026, a threefold increase in 10 years, with the debt-to-GDP ratio at almost 85% of GDP.

Finance Minister Esrom Immanuel said the increase in government spending is being driven by “the continuous pressure on public spending to meet expectations for better government services, expectations for higher wages and salaries in the public

sector, expansion in the size and role of government, catching up on infrastructure development, increased social sector support and expansionary fiscal stance during the many extraordinary domestic and external economic shocks.”

The 2026–27 Budget allocates more than FJ\$200 million in new and additional spending for the upcoming general election, a constitutional referendum, national census, four major bridge replacement projects, work to double the capacity of the Kinoya wastewater plant, a new cancer treatment facility, and increased debt servicing costs.

In order to manage these commitments, operational expenditure right across government has been cut by 10%, and grants to state entities, independent bodies, commissions and other grant recipient agencies have been cut by the same ratio.

The Government is looking at major institutional investors, including the Fiji National Provident Fund, Fijian Holdings, BSP Life and Unit Trust of Fiji, to help reduce deficit levels.

Private sector to drive growth

Government is also looking to the public sector to generate economic activity, noting there are currently investment projects valued at approximately FJ\$8.9 billion active across key sectors of the economy. Immanuel said of these, 116 projects are under construction, 87 are in the predevelopment stage, and 51 are at the conceptual stage.

Cabinet has established a taskforce to fast-track projects that are being delayed by approving agencies by bringing together investors and those agencies to identify and resolve bottlenecks in a timely manner.

The Minister notes: “This initiative will not bypass any laws, regulations or requirements. Rather, it will promote a more coordinated, solution-oriented and efficient decision-making process to support investment and economic growth.”

Investment Fiji and the Ministry of Immigration will also work together to fast-track the issuance of investor permits. Investment



Budget consultations. Photo: Fiji Government

Fiji will provide a pre-engagement letter to the Ministry of Immigration containing the key information required to process these applications. This initiative is expected to reduce the processing timeframe for investor permits from 21 days to no more than 5 days.

Reserve Bank of Fiji Governor Ariff Ali agrees that the private sector is increasingly important in stimulating growth.

"I feel that the only option to grow out of this crisis, out of this situation, is the private sector," he told a recent roundtable.

"Government has very little ammunition."

Ali has called for diversification of Fiji's economic base, and for more encouragement of entrepreneurship.

"We need to develop new industries and new business models. We need to increase productivity and competitiveness. And, importantly, we need to create opportunities that allow our young people to participate meaningfully in the economy. This is where innovation becomes not simply desirable, but necessary," he said.

The Governor is concerned that a "wait-and-see" attitude ahead of the next general election is contributing to delays in private sector investment, noting that commercial banks have approved almost FJ\$1 billion in loans that have yet to be drawn down by investors.

Ali also attributes this lag to stalled approvals from various government agencies and regulatory bodies and said that unblocking these barriers should be a national priority.



Finance Minister Esrom Immanuel. Photo: Parliament of Fiji

Incentives

The Government is keen for institutional investors and other private sector parties to help increase the availability of affordable residential lots and housing. The tax incentive available for development of subdivisions has been extended and provides developer profit exemptions and customs duty concessions for land developers undertaking investment in residential subdivisions.

In the forestry sector, Government is introducing a five-year tax holiday for businesses investing at least FJ\$5 million in new mahogany processing facilities, to support value addition, downstream processing and employment opportunities.

Diaspora policy

The Government continues to look at ways to incentivise investment by Fiji's sizeable diaspora. A 'Diaspora Policy' is being developed to ensure Fijians across the world can play a role in the country's economic development.

The Fijian diaspora serves as the second-largest foreign exchange earner for Fiji's economy. Personal remittances sent by the diaspora officially surpassed the FJ\$1 billion mark in the year to September 2025, according to the Reserve Bank.

A review of SOEs

Government also plans to review State-Owned Enterprises (SOEs) and selected public bodies, with the aim of improving efficiency, strengthening governance, increasing profitability, eliminating duplication and where appropriate, will consider restructuring, partnerships or divestment.

Precedents for partnerships and partial divestment exist. Previous Public-Private Partnerships (PPP) have seen the management of Ba and Lautoka hospitals taken over by Health Care (Fiji) Pte Ltd, which is 80%-owned by the Fiji National Provident Fund (FNPF) and 20% by Aspen Medical Australia. That PPP was first signed in 2019 and is in the process of being renegotiated.

In 2013, Sri Lankan-based Aitken Spence entered into a PPP with Fiji Ports Terminals to operate Suva and Lautoka international ports. It has subsequently acquired shares in Fiji Ports Corporation.

And in 2021, Japan's Chugoku Electric Power Company acquired a 44% stake in Energy Fiji Limited (EFL).

A key performance indicator in Fiji's National Development Plan is the divestment of shares in EFL, Pacific Fishing Company (PAFCO) and Fiji Airports to iTaukei investors and resource owners. The Water Authority of Fiji, which is burdened by outdated infrastructure, maintenance requirements and an exponential increase in demand, may also be a target for a PPP in future. 🐼

Fast Facts

Banks

Six commercial banks operate in Fiji: ANZ, Bank of Baroda, Bank of South Pacific Ltd (BSP), BRED, HFC Bank, and Westpac. Licensed credit institutions are BSP Finance, Credit Corporation, Kontiki Finance and Merchant Finance.

businessNOW Fiji

The businessNOW Fiji portal aims to simplify the process of setting up a business in Fiji for entrepreneurs and investors. Certain licenses and renewals can be processed through the portal: businessnow.gov.fj

National Budget

The government budget is delivered in June each year. Detailed budget documents can be viewed at the Ministry of Finance website: finance.gov.fj

Climate

Fiji is highly vulnerable to the impacts of climate change, including sea-level rise and extreme weather patterns. Fiji's tropical cyclone season typically spans from November to April, with the peak activity occurring between January and March.

Currency

The Fijian dollar is the official currency of Fiji, abbreviated as FJ\$ or FJD, issued and managed by the Reserve Bank of Fiji. The Reserve Bank of Fiji keeps the Fijian dollar stable by linking its value to a group of currencies like the US dollar, Australian dollar, New Zealand dollar, Japanese yen, and Euro.

Elections

In Fiji, general elections are held every four years to elect 51 members to a one-house Parliament using a proportional representation system, and the leader of the party or group with the most seats becomes the Prime Minister. Fiji's electoral system is currently undergoing review. The next national election is scheduled to be held by February 2027.

Faith

Fiji is a multi-faith country, meaning people follow different religions and live peacefully together. Faiths practiced include Christianity, Hinduism, Islam, Sikhism and other religions.

Government System

The President of Fiji is the nation's head of state, appointed by the Parliament for a three-year term under the terms of the 2013 Constitution. The Fiji Government is made up of ministries, each responsible for a specific area like health, education, or finance. Each ministry is led by a Minister, who is sometimes supported by an Assistant Minister. The day-to-day running of each ministry is managed by a Permanent Secretary, a senior government official who is not elected but appointed.

Insurance

Fiji is well serviced by insurance companies, including BSP Life, TISA Insurance, FijiCare, LIC (Life Insurance Corporation of India), New India Assurance, QBE, SUN Insurance and Tower Insurance.

Landowning Structures

Fiji has three main types of land: customary land, state land, and freehold land. About 87% of land in Fiji is customary land, owned by Indigenous iTaukei clans and managed through a communal system. This land cannot be sold but can be leased for farming, housing, or business. State land makes up around 6%, and it is owned by the government and managed by the Department of Lands. Freehold land accounts for about 7% and can be bought and sold freely by individuals or companies.

Language

Fiji has three official languages: English, iTaukei and Fiji Hindi. English is widely used

in government, education, and business. iTaukei is spoken by the Indigenous Fijian population and is important in cultural and community life. Fiji Hindi is mainly spoken by Fijians of Indian descent. In addition to these, Rotuman is spoken by the Rotuman community, and various Pacific Island languages are also used by smaller communities here in Fiji.

Legal System

Fiji's legal system is based on the common law system, which is inherited from British colonial rule. The court system is structured in levels: the Magistrates' Courts handle minor civil and criminal matters, while the High Court deals with more serious cases. Above that is the Court of Appeal, and the highest court is the Supreme Court, which hears constitutional and final appeal cases. Fiji also has specialised courts like the Employment Relations Tribunal and the Family Court.

Online Resources

Fiji Commerce and Employers Federation: fcfe.com.fj

Investment Fiji: investmentfiji.org.fj

Tourism Fiji: fiji.travel

Political Geography

Fiji is made up of 14 provinces, which are grouped into three traditional confederacies – Kubuna, Burebasaga and Tovata. These confederacies are cultural and chiefly groupings, not administrative divisions, but they still play an important role in Indigenous Fijian identity and leadership. Kubuna includes provinces like Tailevu and parts of Lomaiviti; Burebasaga covers areas such as Rewa, Nadroga, and Serua; while Tovata includes the northern provinces such as Cakaudrove, Macuata, and Lau. Separately, Rotuma is a self-governing island with its own council and cultural identity, distinct from the three confederacies, though it is politically part of Fiji.

Population

As of early 2025, Fiji's official population is estimated to be approximately 931,000 people.

Public Holidays

Fiji observes 11 official public holidays in 2025, encompassing both national and faith-based observances. These holidays are published at: laws.gov.fj

Restricted Activities

The following activities, among others, are classified as restricted: logging, fishing, manufacturing of tobacco products, retail business, operating nightclubs or liquor bars, real estate activities, hotels and resorts, and homestay and backpacker accommodation. The minimum investment threshold for investment in these activities ranges from FJ\$300,000 to FJ\$11 million.

Taxes

The Fiji Revenue and Customs Service (FRCS) is responsible for administering and enforcing tax laws in Fiji. Its role includes collecting taxes, ensuring compliance with tax regulations, and providing taxpayer education. Fiji has several types of taxes, including Income Tax, Value Added Tax, Customs Duties, Departure Tax, Excise Duties, Capital Gains Tax and Fringe Benefit Tax.

Time Zone

Fiji is in the Fiji Standard Time (FJT) zone, which is UTC +12 hours.

Wages and Salaries

In April 2025, the minimum wage rose to FJ\$5 per hour. There are also sector-specific minimum wages, some of which are higher than this.

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A historic new chapter in the Australia–Fiji economic relationship

By Daniel Stow, Fiji Trade Commissioner to Australia

For decades, Fiji and Australia have shared a relationship built on trust, mutual respect and most importantly – strong people-to-people connections. The signing of the Fiji–Australia Vuvale Union Treaty and the Ocean of Peace Alliance (or Veitacini Treaty), marks an evolution of that relationship between Fiji and Australia. Beyond mutual defence and diplomatic milestones, these agreements provide a stronger foundation for economic integration, commercial collaboration and long-term investment between two countries whose interests, communities and futures are increasingly interconnected.

The Vuvale Union establishes commitments spanning prosperity, economic development, climate resilience, security and people-to-people connections, while the Ocean of Peace Alliance reinforces the stability and confidence required for sustainable economic activity.

For the business community, this enhanced partnership is significant because trade and investment thrive in an environment of trust, predictability and stability. The Vuvale Union expressly commits Fiji and Australia to progressively integrate their economies, support rules-based trade and investment, strengthen reliable supply chains and deepen cooperation in digital transformation, infrastructure, education, healthcare and workforce mobility.

These commitments create opportunities to move the relationship beyond traditional patterns of tourism, merchandise trade and development cooperation. Australian businesses can play a greater role in Fiji's infrastructure development, renewable-energy transition, agribusiness, manufacturing, financial and professional services, digital economy, healthcare, education, skills development and the blue economy.

As global supply chains continue to evolve, Fiji is increasingly well positioned as Australia's gateway to the Pacific. Its geographic position, regional connectivity, skilled English-speaking workforce and established business links make it a natural hub for companies seeking to expand their Pacific operations. Closer alignment between border systems, digital infrastructure, regulatory agencies and investment-facilitation institutions can further reduce barriers and improve the ease with which businesses operate across both markets.

This historic milestone also comes at an ideal time, alongside the announcement of Fiji's 2026–27 National Budget – A Responsible Budget for a Sustainable Future. The Budget places emphasis on fiscal discipline, infrastructure and essential public services, while retaining stable corporate tax, personal income tax and VAT settings. This continuity provides greater policy certainty for businesses assessing long-term projects, particularly in tourism, construction and manufacturing.

The economic relationship between Fiji and Australia has never been stronger. Bilateral trade has now exceeded FJ\$4.4 billion, more than tripling over the past three years, while Fiji's exports to Australia have continued to grow. These figures demonstrate the increasing confidence businesses have in both markets and highlight the significant opportunities that still remain to be realised.

At the Fiji Trade Commission to Australia, we see firsthand how strong political relationships translate into commercial opportunities. Our role is simple – to make engagement easier. We work with Australian businesses looking to invest in Fiji, connect companies with the right government agencies and industry partners, assist with navigating the investment environment, and support Fijian exporters seeking to enter and expand within the Australian market.

This is more than a historic chapter in the Australia–Fiji relationship – it is a practical invitation to Australian businesses to look again at Fiji. Not simply as a neighbour or a tourism destination, but as a trusted economic partner, an investment destination and a strategic gateway to the Pacific.

The momentum between our two countries has never been stronger. Together, through the enduring spirit of Vuvale, we have an opportunity to build an even more prosperous, resilient and connected future for both our nations. 🌿



The Infrastructure Behind Fiji's Next Wave of Investment

Data Centre, Connectivity, Cybersecurity, and Enterprise ICT powering Fiji's digital economy



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NAVIGATING GROWTH AND RESILIENCE: STRATEGY FOR A SHIFTING LANDSCAPE

Bilateral Commerce, Infrastructure, and Telecommunications Innovation

Fiji proudly maintains one of the Pacific's most dynamic and resilient economies, serving as the commercial, logistical, and financial hub of the region. As global markets evolve and regional dynamics shift, Fiji's strategic positioning offers immense investment potential to regional and global partners. This year's Australia-Fiji Business Council forum, themed "*Strategy for a Shifting Landscape*," captures the essence of this pivotal moment, focusing on proactive adaptation, technological integration, and strengthened bilateral collaboration.

A FOUNDATION OF BILATERAL STRENGTH: THE VUVALE PARTNERSHIP

The forum arrives at a time of extraordinary momentum in the Australia-Fiji relationship. Operating under the visionary framework of the "*Vuvale Partnership*," bilateral cooperation between the two nations has reached new heights. Australia remains Fiji's largest trading partner and one of its foremost sources of foreign investment, with bilateral trade consistently estimated to exceed A\$2 billion annually. Over recent years, both countries have deepened their collaboration across critical sectors, including infrastructure development, modern education, vibrant tourism, specialized skills development, and deeper regional economic integration.

Yet, navigating this shifting landscape also brings shared challenges and new opportunities. Commercial actors must contend with global supply chain fluctuations, rapid digital disruptions, and evolving regulatory environments. Within this context, the *Vuvale Partnership* provides the stability and mutual trust required for businesses to innovate, invest, and expand across borders.

TELECOMMUNICATIONS AND DIGITAL TRANSFORMATION: POWERING REGIONAL COMMERCE

At the heart of Fiji's economic modernization, Vodafone Fiji drives nationwide connectivity through 5G network expansion and inclusive digital initiatives that seamlessly link urban centres and remote maritime communities. This infrastructure is anchored by innovative payment solutions like M-PAiSA and the M-PAiSA MasterCard tap & pay service, empowering businesses to operate with absolute confidence backed by globally recognized PCI DSS security certification.

***Vodafone Fiji's Strategic Impact:** By delivering resilient cloud solutions, secure enterprise connectivity, and advanced digital platforms, Vodafone Fiji equips businesses with the agile tools required to navigate an increasingly complex regional business environment with confidence.*

FORGING NEW PATHWAYS FOR REGIONAL GROWTH

As regional enterprises confront multifaceted challenges, advanced telecommunications and digital infrastructure serve as vital catalysts for operational continuity and expansion. Vodafone Fiji's suite of innovative service offerings including enterprise cloud solutions, managed cybersecurity services, dedicated high-speed global connectivity, and advanced mobile fleet management has empowered local and international companies to streamline operations, enhance customer engagement, and maintain robust security standards. These technological advancements not only drive commercial efficiency but also reinforce Fiji's status as the premier destination for regional investment.

Vodafone Fiji proudly aligns technological innovation with the enduring spirit of the *Vuvale Partnership*, as Fiji and Australia reinforce their commitment to building a prosperous, interconnected, and resilient future for the entire region.

A record year for SPX

This year (2026) marks the first time the South Pacific Stock Exchange (SPX) has multi-product listings in a single year.

This has helped to drive record levels of activity, with SPX reporting increased investor participation, higher trading activity, and continued confidence in the capital market.

SPX is also seeing growing interest from corporates exploring listing and capital raising opportunities, pointing to a strengthening pipeline of potential issuers.

SPX Chief Executive Officer Sheraj Obeyesekere said: “What is encouraging is that this progress is not limited to one area and is taking place on multiple fronts. We are seeing companies raising capital through various tools in the market, a new entrant coming into the stockbroking industry, increased participation from institutional investors, and growing interest from foreign investors... These are all early but important indicators that the Fijian stock market is starting to evolve into its next phase of growth.”

New listings

The newest company on the exchange, Shreedhar Motors Limited (SML), formally listed and commenced trading in March 2026. Speaking at the launch, Finance Minister Esrom Immanuel noted the Government remains committed to progressive policies focused on capital market development.

Part of SPX’s strategy has been to encourage some of Fiji’s long-established family-owned businesses to consider listing, and Reserve Bank Governor Ariff Ali noted transitions such as SML’s can strengthen governance, improve transparency, and position businesses for long-term sustainability while contributing to the overall development of the economy.

SML raised FJ\$9 million through its IPO, with demand from both institutional and retail investors. The offer received 436 applications, more than half of them first-time investors, and was oversubscribed. Institutional investors now with a stake in SML include BSP Life, Fijian Holdings, the iTaukei Trust Fund Board, and Unit Trust of Samoa.

Obeyesekere aims to see 30–35 companies listed on SPX “within the next few years,” and wants companies from other Pacific nations amongst that number.

Meanwhile, January 2026 saw the listing of Wholesale Corporate Bonds issued by RB Patel Group Limited (RBG) on SPX Over-the-Counter Market. The bond issuance, which was offered to eligible investors, was oversubscribed and comprised three fixed-rate tranches, which raised FJ\$21.25 million in total.

The bond market complements existing financing channels and provides flexibility in funding structures, supports longer term financing requirements, and operates within a regulated and transparent market framework. Issuers and investors of these bonds also benefit from existing tax incentives, including a 150% tax deduction on prescribed listing costs, a 150% tax deduction on interest payments by issuers, and an exemption from withholding tax on interest income earned by bondholders.

SPX Chairperson Nitin Gandhi said: “The strong response to this bond offer demonstrates that there is clear appetite among investors for new and well-structured investment opportunities within our capital market. Importantly, the level of demand from eligible investors highlights the depth of capital that exists within the system and its readiness to support credible issuers seeking long-term funding.”

He encouraged other companies to consider raising capital through market instruments.

A new stockbroker

The expansion of the stockbroking industry is a critical step in deepening the market. SUN Insurance Group officially launched SUN Stockbrokers in April 2026, advancing the Group’s strategic vision to expand financial services. It was the first stockbroking firm to launch on SPX in 25 years.

SUN Insurance Group Chairman Padam Lala noted: “This venture is expected to encourage greater participation in the capital markets, particularly from everyday ‘mum and dad’ investors, by making investing more accessible and inclusive for all Fijians.”



SPX CEO Sheraj Obeyesekere

Regional integration

SPX believes the future of capital markets in the Pacific will be shaped by greater connectivity and cooperation. It is working with Papua New Guinea's National Stock Exchange (PNGX) to develop a framework that would allow companies to list and trade shares on both exchanges.

A working group is looking at the legal, regulatory, tax, and operational matters necessary to make dual listings a reality. This includes designing mechanisms for share transferability between Fiji and PNG, developing coordinated regulatory oversight arrangements, and potentially recommending a pilot transaction to validate the framework in practice.

The exchanges are looking to select a technology provider in 2026. This represents an important first step towards regionalisation, enabling both exchanges to operate on compatible platforms and creating opportunities for deeper integration over time, while achieving cost efficiencies and scale.

Regulation and outreach

From mid-August 2026, a Price Setting Trade Framework applies to all equity securities quoted on the Exchange. This means only trades of "meaningful" size will determine the official reference price of a security (as used for valuation, market capitalisation and index purposes), although all trades will be executed and reported in the ordinary course.

SPX says the distinction between price setting and non-price setting trades is established practice in other developed markets, and supports fair, orderly and transparent trading.

Obeyesekere said the recent results "reflect a deliberate programme of work begun in mid-2024 by the Exchange and by the market as a whole, to make the Fijian stock market more visible, more accessible and more relevant to ordinary Fijians and the economy."

In the coming year, SPX is looking to continue its regionalisation efforts, and work towards a next-generation trading system and Central Securities Depository in collaboration with PNGX.

It also wants to further align its framework with international best practices, further develop the corporate debt market, and look at the introduction of Real Estate Investment Trusts. 🌱



Photo: SPX

SPX by the numbers

- SPX has 21 listed entities. Shreedhar Motors is the most recent entrant, listing in 2026. It also has four licensed stockbroker firms.
- Total trading values for 2025 were FJ\$62.6 million, and an August 2026 update stated that year-over-year trading values were up 166% on the previous year at FJ\$77.7 million.
- Market capitalisation has risen to FJ\$4.05 billion, a 12.22% increase year-over-year and its highest level since January 2020. **(August 2026)**
- Trading volume for the year rose by 191% to more than 42.6 million shares. **(August 2026)**
- The first three months of 2026 saw FJ\$15 million in foreign investor inflows into SPX.
- There were 727 new investors entering the market as of July 2026, and new investor intake set a record for two consecutive months.
- Total dividends declared reached FJ\$55 million by July 2026, following a record year for dividends in 2025 when consolidated dividends of FJ\$104 million were paid to shareholders in 2025 by 18 of the 20 listed companies.
- 19 of the 20 listed companies in 2025 reported profits.

Foreign Investment into Fiji?

Things to consider.

By Nitij Pal

Background

If you're an Australian business considering investing in Fiji, here are a few points you may wish to consider before commencing the process. When it comes to business and commercial activities, Fiji is often regarded as the 'hub' of the Pacific. But you'll need to give some consideration to the legal processes surrounding entry into, and then operating in, the Fiji market.

What structure should I adopt?

Some of the most common ways businesses choose to enter a foreign market are through:

- a wholly owned subsidiary
- registering as an overseas (foreign) company
- entering into a joint venture with a local Fiji organisation
- entering into a distribution agreement

There are advantages and disadvantages to each of these types of models. The structure you choose to adopt will be influenced by:

- the business needs and objectives of your organisation; and
- what you are specifically setting out to achieve in Fiji.

We suggest obtaining advice before you conclude your 'site visit' or commence discussions with Fiji-based counterparties. It pays to be better informed on your options before you start negotiations or lock in any promises.



“
Fiji would benefit
from the
implementation
of an
ISDS mechanism.”

Do I need foreign investor approval?

Investment Fiji is the trade and investment promotion entity within the Fijian governmental apparatus. It is best to obtain advice on whether the current regulatory requirements are triggered by your proposed business activity or structuring in Fiji.

And Investment Fiji will assist you when you're dealing with the other government entities obtaining your approvals.

It's all about the money (and tax)!

Whether you like it or not, tax is a fundamental driver for most business operations and how to structure holdings when entering a foreign market.

There are various types, and rates, of taxes in Fiji, which may impact on the structure of a business, or the business activities operated in a manner outlined in this article. The Fiji Revenue and Customs Service (FRCS) is the key tax regulator in Fiji. Fiji and Australia have an old double tax treaty.

The important thing is to seek advice early, rather than establish operations, or continue trading for a period, and then finding that certain tax consequences (or approvals) are

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going to impact:

- profits;
- remittances of capital or dividends from Fiji;
- payment of royalties from Fiji for the use of IP;
- the payment of head office management fee; and
- the like.

It pays to invest in obtaining advice at the offset, then trying to reverse engineer your operations or structure when the tax position becomes less negotiable.

What is foreign exchange control?

It is important to keep in mind that Fiji maintains foreign exchange control laws. The Exchange Control Act [Cap 211] (ECA) regulates foreign exchange dealings in Fiji.

The general rule, for exchange control purposes, is that the remittance of funds from Fiji offshore (above certain amounts) must be approved by the Reserve Bank of Fiji before that remittance can be made by a Fiji-registered bank.

What is in it for businesses in the recent upgraded bilateral arrangements (July 2026)?

The previous Fiji–Australia Vuvale Partnership (signed in Canberra on 18 October 2023) is now upgraded to the Fiji–Australia Vuvale Union (signed in Suva on 6 July 2026). The Vuvale Union document is a state-to-state document, and at first glance appears to promote bilateral and diplomatic relations. There is nothing distinct about business-to-business relations in that document.

But what about a free trade agreement you ask?

Fiji has long held out becoming a party to the PACER Plus agreement and there is ambiguity as to whether it will become a party at all. And there isn't a specific free trade agreement (FTA) between Australia and Fiji.

Why are these important? FTAs don't just reduce and eliminate tariffs and quotas, they also address behind-the-border barriers that impede the flow of goods and services between parties, encourage investment, enhance cooperation and can address other issues such as intellectual property, e-commerce and government procurement.

Are there any bilateral investment protection mechanisms?

The most important consideration for Australian companies and their stakeholders looking at investing in Fiji is there are currently no ISDS provisions applicable to Australian–Fiji investments.

An ISDS is a mechanism that permits investors to bring international arbitration claims against governments for breaches of international investment rules. Australian investors that have ISDS rights do not need to rely on the Federal Government in Canberra to bring a claim on their behalf.

Fiji, as a capital importing country, would benefit from the implementation of an ISDS mechanism, as it would provide greater security to foreign investments into Fiji. Tax incentives and/or tax-free zones are beneficial but more is needed to cultivate investor confidence and having direct recourse against the sovereign in an international arbitration setting goes a long way to reduce the weighted cost of capital Fiji currently attracts.

More questions?

The key to successful entry into a new market in any type of business or industry is a comprehensive business plan that addresses not only business-related aspects of the strategy, but also the legal (and accounting) processes for market entry.

How can ANDE + Co. help?

We understand the risks when a business ventures offshore to operate in another market. We advise on all aspects of international trade and investment, including the impact of free trade and investment agreements. We also advise on international arbitration cases (treaty-based ISDS cases) initiated by investors against States under international investment agreements.

Our services also include regulatory and commercial strategy advice, through which, we can help maximise your commercial relationships and increase your profile with decision-makers. We build tailored solutions which includes legal issues, the underlying commercial strategies and the impact of public law, issues including law and policy reform, decisions by Government or statutory bodies, and inquiries and reviews.

Disclaimer

The information contained in this article is provided as a general guide only and is not intended as specific advice. Information contained in this article may have changed or may no longer be current. 

Creating opportunities across the Vuvale partnership

Dev Nadkarni

The Vuvale Union is more than a diplomatic milestone. It reflects an Australia–Fiji relationship increasingly driven by investment, skills, infrastructure and private enterprise.

For decades, Australia and Fiji have described their relationship as *vuvale* – family. That sense of closeness remains, as it always has. What has changed is the scale of the ambition behind it.

The signing of the Vuvale Union in July has elevated one of the Pacific’s most enduring partnerships into a framework that reaches well beyond diplomacy. Alongside



“
We will back **Fiji’s economic diversification agenda**, supporting secure **digital infrastructure**, enhancing **critical infrastructure investment screening**, and increasing supply **chain resilience**.”

— Penny Wong, Minister for Foreign Affairs, Australia

cooperation in regional security and governance, the agreement places economic resilience, skills, infrastructure, trade and people-to-people connections firmly at its centre.

For business, that is the real story. Across Fiji, Australian investment is increasingly supporting projects that improve the country’s long-term competitiveness. Modern ports, vocational training, healthcare infrastructure and institutional capability are all critical ingredients of economic growth. They also create opportunities for businesses on both sides of the Tasman.

The relationship has matured beyond one of donor and recipient. It is becoming a partnership built on shared economic interests, stronger institutions and greater regional integration.

Investing in Growth

Infrastructure sits at the heart of Fiji’s development ambitions. Efficient ports, reliable public infrastructure and modern logistics networks are fundamental to attracting investment, supporting exports and lowering the cost of doing business. Australia’s support for planning at Lautoka Port, together with cooperation on maritime capability and shipbuilding, reflects a long-term commitment to strengthening Fiji’s role as a regional transport and commercial hub.

The benefits extend well beyond individual projects. Engineering consultancies, construction companies, equipment suppliers, logistics operators and professional service firms

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all stand to benefit as Fiji continues to modernise essential infrastructure. Investment of this nature also strengthens supply chains across the Pacific, creating opportunities for local businesses while encouraging international partnerships.

The same philosophy underpins Australia's support for major health infrastructure, including the redevelopment of the Colonial War Memorial Hospital, and continued investment in institutional capability. These projects are designed to deliver lasting economic value, as well as improved public services.

Skills for a competitive economy

No economy grows without people. Recognising that reality, workforce development has become one of the defining features of the Australia–Fiji partnership.

The launch of the Vuvale Skills Hub and the Pacific Australia Skills programme signals a strong commitment to technical education and workforce capability. The objective is straightforward: develop the skilled workforce needed to support Fiji's expanding economy while creating opportunities for Fijians at home and across the region.

Demand for skilled workers continues to grow across construction, tourism, manufacturing, engineering, transport and professional services. Building that workforce is essential if Fiji is to attract new investment and sustain long-term growth.

Australia's recent commitment of additional funding to support Fiji's response to HIV also reflects a broader understanding that economic development depends on healthy, resilient communities. Strong healthcare systems underpin productive workforces, business confidence and sustainable growth.

For investors, these initiatives send an important signal. Countries that invest in skills, health and institutions create stronger foundations for private enterprise.

From partnership to opportunity

Australia remains one of Fiji's most important economic partners, providing investment, expertise, technology, education and a major market for exports. Tourism, agriculture, food processing, renewable energy, professional services and education continue to offer significant opportunities for closer commercial collaboration.

The Vuvale Union provides a framework to expand those relationships over the coming decade. For Australian businesses, Fiji offers a stable gateway into the Pacific and a growing platform for regional operations. For Fijian businesses, Australia provides access to capital, technology, skills and one of the world's most sophisticated consumer markets.

The strength of the relationship will ultimately be measured not by the treaties that governments sign, but by the businesses that expand, the investments that proceed, and the jobs that are created.

That is why the Vuvale Union represents more than another diplomatic agreement. It marks the next stage in an economic partnership that is becoming increasingly practical, commercially focused and future-oriented. 🌱

“

Australia continues to be our most **important partner**. It is the most **diversified market** for trade and also a good market for **investment**.

”

– Kamal Chetty, CEO, Investment Fiji

KEY PROJECTS UNDER THE PARTNERSHIP

The Australia–Fiji partnership increasingly centres on practical investments that strengthen Fiji's long-term economic capacity.

Current priorities include:

- Lautoka Port planning and maritime infrastructure
- Colonial War Memorial Hospital redevelopment
- Vuvale Skills Hub and technical training
- Pacific Australia Skills programme
- Health system strengthening, including HIV prevention and treatment
- Cooperation on border management cybersecurity, programme and digital capability

WHY BUSINESS IS PAYING ATTENTION

The Vuvale Union is more than a diplomatic agreement.

For business, it signals:

- Greater certainty around Australia's long-term engagement
- New opportunities in infrastructure and construction
- Expanding demand for engineering and professional services
- Stronger vocational training and workforce development
- Deeper commercial links between Australian and Fijian businesses
- Increased confidence for investors looking at Fiji as a regional hub

Tax changes aim to reward investment and business growth

Fiji's 2026-27 Budget combines targeted tax incentives, lower employment costs and new investment concessions as the Government looks to strengthen private sector growth without resorting to broad increases in corporate taxation.

Rather than embarking on sweeping tax reform, Fiji's 2026-27 National Budget has opted for a series of targeted measures aimed at encouraging investment, easing some business costs, and giving companies stronger incentives to invest in skills, infrastructure, and new industries.

Corporate tax has not been increased and the Government has said it wants economic growth, rather than higher tax rates, to broaden the revenue base. Finance Minister Esrom Immanuel told Parliament that the Government had to keep the tax regime stable, "with focus placed on supporting the private sector to take the lead."

That philosophy is reflected in one of the Budget's most immediate measures for employers: the temporary reduction in the mandatory Fiji National Provident Fund employer contribution from 10% to 8%. The lower rate applies from 1 August 2026 to 31 July 2027, while the employee contribution remains at 8%.

The Fiji Commerce and Employers Federation (FCEF) estimates that the change will save employers around FJ\$100 million over the year, potentially freeing funds for employment, investment, and business recovery. Employers that choose to contribute more than the mandatory 8%, up to 10%, will receive a 150% tax deduction on that additional contribution.

FCEF CEO Edward Bernard described the Budget as fair and responsible in the circumstances and welcomed the decision not to increase corporate tax. The Federation said the measures recognised the importance of a strong private sector while providing targeted assistance to businesses facing high operating costs.

Incentives for investment and skills

The Budget contains several other measures with direct implications for investors.

Businesses establishing training institutes, technical centres or other facilities to upskill their workforce will qualify for a 150% investment allowance. Existing employment incentives are also being extended, including a 300% tax deduction for wages paid to apprentices, work-placement participants and part-time workers, and a 400% deduction for wages paid to people with disabilities, both extended to 31 December 2027.

Access to business finance is another focus. Licensed peer-to-peer lending and equity crowdfunding platform providers will qualify for a five-year tax holiday. Investors using licensed peer-to-peer lending platforms will be exempt from tax on interest income on investments of up to FJ\$200,000 a year, while institutional investors will receive similar treatment subject to provisions under the Access to Business Funding framework.

There are also targeted incentives for larger projects. A business investing FJ\$20 million or more in a new cement mill can qualify for a 13-year tax holiday, as well as import duty concessions. A new mahogany sawmill involving investment of at least FJ\$5 million can receive a five-year tax holiday, subject to review for renewal.

Joint ventures with at least 30% iTaukei ownership establishing eco-tourism, cultural or arts business centres can receive a seven-year tax holiday for investments between FJ\$5 million and FJ\$10 million, rising to 13 years for investments above FJ\$10 million.

The Government is also encouraging investment in cleaner transport infrastructure. Businesses establishing electric vehicle charging stations will be able to claim 100% accelerated depreciation. This effectively allows the capital expenditure to be recognised for tax purposes much earlier, improving the timing of the tax benefit associated with the investment.

Fuel and gas storage infrastructure will receive similar encouragement, with depreciation of 20% a year over five years for qualifying new facilities.

Stability, but not tax-free growth

The Budget is not entirely about concessions. From 1 September 2026, a new 5% Tourism Services Tax will apply to hotels and tour operators with annual turnover exceeding FJ\$2 million, with the revenue intended to support Fiji Airways and international air connectivity.

There are also tighter compliance requirements. Inventory or asset write-offs exceeding FJ\$250,000 will require prior approval from the Chief Executive Officer of the Fiji Revenue and Customs Service. Multinational groups operating in Fiji with global revenues of €750 million or more will face new country-by-country reporting requirements, while new beneficial ownership provisions will strengthen disclosure of the individuals who ultimately own or control companies and other legal entities.

These measures point to a broader theme: Fiji is attempting to combine investment incentives with closer tax oversight rather

than simply reducing tax rates across the board.

That interpretation has received support from ANZ Senior Pacific Economist Dr Kishti Sen. Writing after the Budget, Sen said changes to tax rates, concessions, subsidies and superannuation settings were relatively modest, providing continuity and greater certainty for investors. He argued that this should help build confidence among private capital investors.

Sen also pointed to the Government's proposed FJ\$2 billion public infrastructure pipeline covering areas including renewable energy, ports and airports. Capital expenditure in 2026–27 is budgeted to rise 10.5% to FJ\$876 million, with an initial FJ\$100 million allocation towards major strategic investments.

That matters because tax incentives alone rarely determine investment decisions. Infrastructure, access to finance, skills, regulatory efficiency and policy certainty also influence whether companies commit capital.

The Government itself acknowledges this. The Budget Supplement says private investment will be critical to creating jobs, addressing productivity constraints and driving economic activity, and identifies business confidence, skills development and the cost and ease of doing business as priorities.

For companies already operating in Fiji, the combination of FNPf relief, investment allowances, training incentives and sector-specific concessions creates opportunities to invest and expand. For prospective investors, the more important message may be the Government's stated intention to keep the broader tax regime relatively stable while using targeted incentives to direct capital towards sectors it wants developed.

There are fiscal constraints and some new taxes, particularly in tourism, so this is not an across-the-board business tax reduction. It is better characterised as a selective attempt to encourage investment, skills development, new financing models and productive capacity while protecting the Government's revenue base.

For investors looking at Fiji over the longer term, that distinction matters. 🌴



FRCS HQ, Suva

Fiji Spotlight: Confidence holds as exporters chart new markets

Understanding an export economy requires knowing what businesses are thinking, where they are investing, which markets they are pursuing and, just as importantly, what is holding them back.

That is the purpose of Fiji Spotlight, the Fiji country report from the Pacific Islands Export Survey 2026. Produced jointly by Pacific Trade Invest Australia and Investment Fiji, the report forms part of a wider regional research programme that has become one of the Pacific's most comprehensive measures of exporter sentiment and business performance. Alongside the regional survey, it gives Fiji's businesses, policymakers and investors a detailed picture of where the country's export sector stands today and where the next opportunities are emerging, and what it will take to turn that opportunity into lasting growth.

For Pacific Trade Invest Australia, the report is part of a broader commitment to helping Pacific exporters grow internationally through better market intelligence, stronger commercial connections, and practical export development. Investment Fiji brings its deep understanding of the local business environment, ensuring the findings translate into policies and programmes that support exporters on the ground. Together, the two organisations are helping build an evidence base for Fiji's export future.

A clearer picture of Fiji's exporters

The survey paints a picture of a confident export sector that has matured over time.

Nearly two-thirds of businesses surveyed have been exporting for more than four years and more than one-third now generate annual revenues exceeding A\$1 million. Exporters recorded a net revenue growth balance of +22 during the past year, slightly ahead of the Pacific average, while almost three-quarters expect export revenue to increase over the next 12 months.

Pacific Trade Invest Australia Trade Commissioner Tim Martin says Fiji continues to benefit from having one of the Pacific's most diversified economies. That diversity supports export growth across sectors such as manufacturing, tourism, agriculture and services.

"The survey shows businesses remain confident about growth while embracing new technologies and making effective use of trade agreements. At the same time, the findings highlight the pressures exporters continue to face, particularly around access to finance and rising operating costs," he says.

Technology and market access driving growth

Fiji's exporters are also becoming more sophisticated in how they engage international markets. Almost every eligible exporter is covered by at least one free trade agreement, and nearly half report commercial benefits from those agreements, almost double the Pacific average. The findings reinforce the value of trade agreements in helping businesses connect to international markets, with exporters identifying the Pacific Island Countries Trade Agreement, the Melanesian Spearhead Group Trade Agreement and SPARTECA as particularly beneficial.

Fiji also leads the Pacific in artificial intelligence adoption, with almost half of exporters already using AI and many more planning to do so within the next year. Australia and New Zealand remain the dominant markets, though exporters are increasingly looking further afield, with the United States emerging as the market businesses are most interested in entering over the next three years.

Capturing more value at home

These findings matter beyond the export figures themselves. Fiji's export sector has built a diverse base across agriculture, manufacturing, tourism and services, but there remains considerable scope to capture more value domestically. The next phase of growth will depend not only on expanding exports, but on strengthening downstream processing, product development and manufacturing capability so that more export earnings, jobs and skills are retained within Fiji.

This is where PTI and Investment Fiji have an important role to play in connecting Fijian businesses with international markets and investors. Pairing export promotion with a deliberate push to attract investment is central to building the capability Fiji needs to move up the value chain – and to translating export confidence into broader economic development. Attracting that investment, in turn, depends heavily on the same issue exporters themselves flag as their greatest constraint: access to finance.

The finance challenge

Securing the capital needed to expand, invest and move up the value chain is becoming more difficult. Two-thirds of exporters now report challenges obtaining finance, the sharpest deterioration recorded since the survey began.

High operating costs continue to weigh on businesses, while international competition, freight costs and limited marketing capability also remain significant constraints. Exporters say export grants, introductions to international buyers and better logistics support would have the greatest impact on helping them grow.

Investment Fiji Chief Executive Officer Kamal Chetty says the value of the report lies in its ability to inform practical action.

"The findings within this report provide an invaluable snapshot of the current export landscape, highlighting both the triumphs and the hurdles our businesses face," he says.

"With that knowledge, Investment Fiji can target our support better, streamline our marketing initiatives, and advocate for policies that actually address what exporters need."

He says the organisation remains focused on connecting local businesses with international buyers while creating the conditions for long-term export growth.

That work translates into concrete action: connecting local businesses directly with international buyers and investors, shaping export grant and finance programmes around the barriers exporters actually report, and using the survey's findings to guide trade facilitation and investment-promotion activity throughout the year – including at events such as the Australia Fiji Business Forum.

The report also highlights Fiji's leadership in Gender Equality, Disability and Social Inclusion, particularly across manufacturing and agriculture. Female representation in business leadership is above the Pacific average, reinforcing the link between inclusive business practices and export competitiveness.

A growth agenda for Fiji's exporters

Fiji's exporters are confident, and opportunities are growing. Unlocking the next phase of growth, however, will take more than confidence alone. It will require improved access to finance and investment, stronger connections to new markets and buyers, sustained business support for exporters navigating rising costs, and a deliberate push to capture more value within Fiji itself.

For Pacific Trade Invest Australia and Investment Fiji, that is the agenda Fiji Spotlight is meant to serve: not just a snapshot of where exporters stand today, but a practical roadmap for increasing export earnings, creating jobs, attracting investment and strengthening Fiji's position in international markets.



FIJI'S EXPORT GROWTH

Region-specific opportunities, barriers, and future outlook

+22%

export revenue
growth, past 12
months

46%

report FTA benefits
despite 97% being
eligible

67%

still cite finance
access as a barrier

The Fiji Spotlight is part of PTI Australia's Pacific Island's Export Survey, sitting alongside our broader support of trade, investment, and tourism across the region.

For more information on doing business with Fiji or to read the full report - get in touch with our team at pacifictradeinvest.com

A bright digital future



Groundbreaking at the Natadola ICT centre. **Photo:** Fiji Government

Almost half-way into the implementation phase of its National Digital Strategy, the Fiji Government is starting to see some traction on key targets, presenting a wide range of opportunities for investment in business process outsourcing (BPO), data centres, software development and related sectors.

“The digital future is very, very bright,” Deputy Prime Minister and Minister for Industries, Commerce, Business Development and Public Enterprises, Manoa Kamikamica says.

Fiji is targeting 40,000 new information and communications technology (ICT) jobs before 2030 as the Government accelerates its digital transformation and strengthens national cybersecurity.

The Government is also progressing a national digital identity system and data protection legislation, which would support the wider digital transformation of government services.

Fiji wants to attract greater investment in the ICT and cybersecurity sectors.

Google’s US\$200 million investment in a data centre at Natadola, and the resulting improved connectivity, will create opportunities for (BPOs), cybersecurity companies and other digital services.

Fiji’s BPO sector already employs about 8,000 people and generates around FJ\$300 million (US\$150 million) in foreign exchange.

Cybercrime

Awareness and resourcing of anti-cybercrime measures is also gaining momentum, providing increased security for investors.

Fiji has signed the United Nations Convention against Cybercrime and is advancing work on meeting international anti-cybercrime frameworks, including the Budapest Convention, which calls for harmonisation of local laws, increased investigative capability and more cooperation amongst nations. Australia, in particular through the Australian Federal Police, has been instrumental in this process.

The Government will increasingly look to the private sector and technical experts to help address Fiji’s cybersecurity concerns and ensure its digital ambitions are matched by practical cybersecurity measures.

The establishment of Fiji’s Computer Emergency Response Team (CERT) is part of this response. CERT monitors, analyses, and responds to national significant cybersecurity incidents, ensuring that timely information is available through its dedicated portal.

Google’s plans

Fiji produces about 1000 IT graduates annually, providing a potential workforce for the country’s expanding cybersecurity needs.

While human capital will be important to fulfilling Fiji’s digital ambitions, physical infrastructure is also improving.

Two Google-owned cables are scheduled for service readiness in 2026: the Tabua and Bulikula systems.

The Tabua subsea cable will connect the United States and Australia via Fiji. The system reportedly includes 16 fibre pairs, each designed for a minimum capacity of 17 Tbps.

Work is underway on Google's cable landing station in Natadola to support the system as part of its Pacific Connect initiative, which will see Fiji promoted as a regional digital hub.

The Natadola data operations centre will include a cable landing station for the Bulikula and Tabua submarine cables, data transmission servers and racks, and power generating equipment, according to statements from the Fiji Government. Its targeted completion date is 2026.

It will be the second landing station on Viti Levu, alongside Vatuwaqa in Suva. Having two separate international cable landing points on Viti Levu will provide extra insurance during a cyclone or other disruptions.

The Government says it would welcome more "world-class investments" into the sector as it will strengthen international data flows, foster innovation, and open doors for Pacific communities to participate in the global digital economy.

ATH: A regional heavyweight

Fiji's dominant telco is Amalgamated Telecom Holdings (ATH), which operates in Fiji, American Samoa, Samoa, Vanuatu, Kiribati and Papua New Guinea. In many of these markets it is investing in rolling out 5G services and general connectivity improvements.

The strongest growth is coming from the region's biggest economies. Vodafone PNG doubled its subscriber numbers, with a corresponding expansion of revenue last year.

In 2025, ATH's group revenue surpassed FJ\$1 billion for the first time. Its net assets have also remained steady, closing at FJ\$605 million at the end of 2025.

ATH has met the competition posed by Low Orbit Satellite Operators such as Starlink, leveraging the backhaul capacity of Low Orbit Satellite Operators to reduce costs and accelerate deployment in remote and rural areas.

It is now focused on continuing structural optimisation to enhance financial resilience, expanding digital and mobile money platforms like M-PAiSA across the region, strengthening partnerships and exploring new markets to secure sustainable growth.

In Fiji, FJ\$6 billion worth of transactions were handled by M-PAiSA last year. With Digicel's MyCash, these mobile wallets have transformed the way business is done in Fiji, and are now integrated into the National Payment System. 

Key targets for the National Digital Strategy

The Fiji Government's National Digital Strategy has articulated a large number of milestones under its key pillars of social inclusion, enhanced public services, sustainability and resilience, and governance and civil empowerment. Many of these ambitious goals will require private sector input.

By 2027:

- Develop a National AI Framework
- Develop accessibility standards for Digital Government Services
- Assess the connectivity of the Government stations in rural and remote areas
- Promote energy efficiencies in digital infrastructure
- Launch Tourism Digital Platform

By 2028:

- 90% teachers trained to deliver digital literacy curriculum
- Encourage Digital Skills Training in the public and private sector
- Build and enhance digital health infrastructure
- Achieve user registration milestone of 50,000 for the Tourism Digital Platform

By 2029:

- Establish a nationwide health information exchange (HIE)
- Achieve integration in 50% of digital government projects on the digitalFIJI Stack
- Create targeted vocational and professional training programmes, including for elderly, marginalised and persons with disabilities to reach at least 10,000 individuals
- Environmentally friendly disposal and recycling of electronic waste policies in place
- Functioning National Digital Sandbox

2030 Key Success Measures

- 80% of key Government services are accessible online
- Creation of 40,000 ICT jobs across various sectors
- Digital inclusion rates reach 80% across all demographics
- Achieve 50% 5G coverage
- Roll out and adoption of National ID

Fiji Innovation Hub supports digital startups

Fiji's push to build a more diversified and innovation-driven economy has gained momentum with the inaugural Fiji Innovation Hub Fintech Showcase marking the successful completion of the Hub's pilot year.

The Showcase brought together entrepreneurs, startups, mentors, investors, government representatives and development partners to celebrate progress made since the Hub was launched in July 2025. It also celebrated the opening of the Hub's permanent physical home at the Reserve Bank of Fiji headquarters.

The Fiji Innovation Hub has emerged as a platform supporting aspiring founders and startups through mentorship, training, networking and capability-building programmes. The Showcase gave participants an opportunity to present their ideas, demonstrate business growth and connect with potential investors and strategic partners.

Deputy Prime Minister and Minister for Industries, Commerce, Business Development and Public Enterprises, Manoa Kamikamica, said innovation would play an important role in Fiji's future economic development as the country sought to overcome the constraints of a small domestic market, geographical distance and exposure to climate-related shocks.

He added innovation was “not a luxury” but a necessity, particularly as artificial intelligence, fintech, e-commerce, agtech and climate technology create new opportunities for Fijian businesses.

Reserve Bank of Fiji Governor Ariff Ali said Fiji needed to look beyond traditional sources of economic activity and create greater opportunities for entrepreneurship and innovation.

He said technology was rapidly transforming the economic and financial landscape, changing the way people saved, borrowed, invested, made payments and conducted business.

“We need to encourage entrepreneurship. We need to develop new industries and new business models. We need to increase productivity and competitiveness,” he said.

A key motivation behind the Innovation Hub, Ali said, was ensuring young Fijians could participate meaningfully in the economy.

The Hub's first year has included several major initiatives, including a Hackathon in February 2026 that brought together 60 innovators and entrepreneurs from Fiji and Australia, with 13 teams developing solutions focused on fintech, sustainability and ease of doing business.

The Hub also supported Fiji's participation in the Startup World Cup 2026, identifying eight high-potential startups and providing advisory services and intensive pitch preparation. ThirdRoc emerged as the Fiji winner, representing the country at the Silicon Valley Global Finals, while Sole FinTech Ltd, the first runner-up, was selected to compete at the Asia Regional Finals in Hong Kong.

The Fintech Showcase also featured the FIH Awards, recognising outstanding contributions to Fiji's innovation ecosystem. Voli—a mobile digital brokerage platform—won the Rising Star Award; Victorious People Co-operative—a digital cooperative banking platform designed to make savings, loans and cooperative membership management more accessible—received the Innovation for Good and People's Choice Awards; while Pay Loop—a platform designed to manage staff, run payroll and ensure compliance—was named Innovation of the Year.

Counsellor for Economic and Development Cooperation at the Australian High Commission, Andrew Shepherd, said the initiative aligned with the Australia–Fiji Vuvale Partnership and shared priorities on digital transformation, inclusive growth and private-sector development.

“The Fiji Innovation Hub brings these priorities to life. It accelerates fintech solutions, strengthens the entrepreneurial ecosystem, and positions Fiji as a regional leader in digital innovation,” he said.

The Hub will now build on its pilot year through accelerator programmes, mentorship, strategic partnerships and ecosystem-building initiatives aimed at turning innovative ideas into sustainable businesses.

Several of the startups in the first cohort of entrepreneurs are forming relationships with local investors, including banks, while others are still looking for investors. 🌱



Deputy Prime Minister Manoa Kamikamica at the opening of the Fiji Innovation Hub in Suva

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Fiji's outsourcing sector maturing, diversifying

Fiji's Business Process Outsourcing (BPO) sector is maturing, moving beyond simple call centres to providing more specialised and high-value work.

From its beginnings as a contact centre destination, Fiji-based businesses now provide a wide range of services, including customer experience support, back-office processing, finance and accounting, human resources support, IT-enabled services, data processing, digital support and other specialised business functions.

In fact, Knowledge Process Outsourcing (KPO) is a more accurate descriptor of the industry, as it competes, and increasingly wins, in high-value service segments on the international market.

The outsourcing sector raises FJ\$300 million in foreign exchange annually and supports 8,000 jobs according to government.

Deputy Prime Minister Manoa Kamikamica says they would like to see that sector grow to be worth over a billion dollars and create more than 40,000 jobs in the next 10 to 15 years.

Outsource Fiji President Chandan Ohri says Fiji is no longer asking to be recognised as a global services provider. "Fiji is already on the map. The responsibility now is to consistently deliver at a level that builds long-term confidence and positions us as a destination of choice."

An umbrella organisation with about 30 members, Outsource Fiji is focused on improving industry standards, deepening its international partnerships and continuing to promote Fiji as a premier destination for high-value outsourcing services.

The industry is also positioning itself to meet the needs of a rapidly changing industry, where knowledge, digital capability and transformation, and specialised services are the new standard.

Outsource Fiji Executive Director Josefa Wivou says Fiji has a strong value proposition – a skilled, English-speaking workforce, strong cultural alignment with Australia and New Zealand, a service culture built on warmth and empathy, and a growing base of capable outsourcing providers already delivering quality services to international clients.

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Fiji is already on the **map**.
The **responsibility** now is to **consistently** deliver at a level that **builds** long term **confidence** and **positions** us as a **destination** of choice.

— Chandan Ohri, President, Outsource Fiji

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Outsource Fiji Executive Director Josefa Wivou (L) and President Chandan Ohri

Investor interest in the sector is high, with Outsource Fiji "fielding enquiries from new BPOs and new investors on a weekly basis."

Outsource Fiji says they have seen increased investor interest in legal services, research, marketing, and professional writing, and in the banking sector, credit application reviews and credit risk monitoring.

More than 85% of clients of Fijian outsourcing firms are Australian based, according to the Australian High Commission, and Investment Fiji has been concentrating its promotion efforts in these nearshore markets.

Artificial intelligence and the outsourcing sector

Artificial intelligence (AI) and augmented intelligence is becoming an integral part of the outsourcing sector.

Ohri envisages AI will lead to more staff and client satisfaction as repetitive tasks are done by robotic process automation (RPAs), enabling staff to focus on value-add tasks. He believes predictive analytics and machine learning will move towards prescriptive analytics, enabling Fiji KPOs to analyse customer behaviour, anticipate customer needs and respond proactively.

"The BPO sector in Fiji is embracing this because the world is



Graduates at the Outsource Fiji Graduation Ceremony

embracing it. If we don't do it, some other economy will do so," Ohri says. Outsource Fiji is talking to Fiji universities and training institutions to update and refine their curriculums so a new pool of AI-aware talent is coming down the pipeline.

Apart from his presidency at Outsource Fiji, Ohri is the founder of Duco Consultancy, a New Zealand-based consulting and servicing company with offices in New Zealand, Fiji and India, and clients including the Fiji Revenue and Custom Service, Fijian Holdings Limited and Digicel. Duco recently set up a new office in Nadi, which will specifically focus on AI and machine learning.

"We aim to grow to a 300+ high-performance team globally, with the majority of this growth driven by the Fiji delivery centre," he says.

In Suva, KPMG Enterprise has also opened a new office. It houses part of its Fiji Dynamix (FDX) network, professionals who support KPMG's Australian firm and its clients. Many of these professionals are Fijians who have come through KPMG's pipeline of early-career recruitment and on-the-job training.

Staff from KPMG's Connected Technology Group (CTG) will also be based in the new office, focussing on supporting the growth of digital innovation and AI capabilities for KPMG's clients.

KPMG Australia's Chief Digital Officer John Munnely said the new office was the result of significant firmwide investment aimed at meeting growing demand for digital and AI solution support for KPMG, including the firm's AI Build Hub.

Staff and training

The industry is working hard to attract and retain staff. It benefits from a strong graduate flow coming from Fiji's three universities and the entry of multinationals to the Fijian market means that many bright graduates are able to work for international clients while remaining in Fiji.

As part of its focus on best practice, Outsource Fiji has recently facilitated the ISO 27001 Information Security Management System (ISMS) Certification Programme for its members. The training centred on building a strong foundation in understanding, implementing, and maintaining internationally recognised information security standards, with practical sessions on risk management, compliance requirements and the implementation of robust security frameworks.

It also recently graduated participants from its Leading for Impact Programme, which equips professionals with the skills to lead through modules on communication, self-awareness, strategic thinking and more.

Outsource Fiji is aware that international clients have other requirements which Fiji's industry needs to be prepared to meet, such as thresholds for sustainability and gender inclusivity, and will work with the industry to respond to these requirements.

One potential avenue to address these needs, and a recent development in the sector is the trend towards decentralisation, with outsourcing companies setting up multiple offices across Fiji, some of them in peri-urban areas.

This can be positive for their branding, spreads the risk of being tied to a single location, and brings employment—and access to talent—to other regions across Fiji.

Outsource Fiji is also working with partners to look at green certification, and energy auditing in the sector, with a view to improving energy efficiency and improving the sector's sustainability. 🌱

Fiji media leader looks to PNG, and the diaspora

While many traditional media companies globally struggle to adapt to shifts in consumer preferences, one Fiji company is finding new ways to engage audiences, while turning a healthy profit.

Founded in 1985, Communications Fiji Limited (CFL) is the parent company of fijivillage.com and radio stations LegendFM, FM96, Navtarang, Radio Sargam and VITIFM in Fiji, plus three radio market-leading stations in Papua New Guinea.

The company was first listed on the South Pacific Stock Exchange (SPX) in 2001, and recorded a final group profit of FJ\$1.55 million in 2025, compared to FJ\$1.04 million in 2024. Shareholders also received a dividend payout of 21 cents.

CFL Founder and Chairman William Parkinson attributes the good results to several factors.

In 2025 for the first time in many years, CFL was able to access public service broadcasting funds, after the Fiji Government opened these contracts to a broader range of operators. CFL has used these funds to produce content that speaks to social issues of concern to the government, including health, HIV, domestic violence and road safety.

Another important revenue stream is the Total Event Company (TEC). Its flagship event is Fiji



CFL Founder and Chairman William Parkinson

“
My basic philosophy towards leadership has been it's my job as the leader to create the space and then to share it

— William Parkinson, Founder and Chairman, CFL

Showcase, a nine-day retail and entertainment festival that is rebuilding post-COVID. In 2026, Fiji Showcase welcomed 101,841 visitors, the highest attendance on record.

CFL was a trailblazer when it came to digital media, first launching its Fiji Village platform in 2006. The website has recently been redesigned, and its social media channels are market leaders—with over 732,000 followers on Facebook—Fijians preferred social media channel.

“We’ve had a lot of learning along the way, a lot of experience, and we’ve been rebuilding all our sites, we’ve been redesigning them, and thinking about the fact that people are using mobile phones as their primary source of access now.”

Parkinson says the fundamental change in media in his lifetime has been the shift from media being channel-driven to content-driven: “Now all our radio brands are effectively content factories.” He says this has also required learning alongside clients about how to most effectively deliver messages.

Going forward, CFL sees a longer-term opportunity in connecting with Fiji’s diaspora communities around the world.

“If you listen to our stations, you’ll hear lots and lots of requests coming through from the diaspora all the time, so that is a growing factor for us, where we’re really thinking about how do we build content for them and link them in, and then obviously, how do you monetise it?”

This year CFL has also acquired the remaining shareholding in

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its Suva headquarters. Since the property's development in 1996, CFL has maintained a 50% ownership interest in the premises alongside two other shareholders. It has now bought out those partners. CFL says the FJ\$3.6 million investment will be financed through a combination of bank debt and a modest equity component, and will be largely self-funding through additional rental income. It will also enable CFL to offer financiers strong 'bricks and mortar' security in both Fiji and Papua New Guinea.

Working in Papua New Guinea

In Papua New Guinea, CFL-owned PNGFM opened its new studio and premises in 2024, a PGK15 million investment.

Parkinson says PNGFM has gone through a year of adjustment after settling into its new headquarters and leadership changes. It is now looking to expand its online and digital presence.

"The stations have always been really strong in PNG, particularly YUMI FM, but we just haven't maximised the potential out of those brands, so I'm looking for that to come," Parkinson says.

He notes PNG is an exceptionally complex country to work in, with distinct cultural identities and consumer tastes. His advice to other investors: "Those are things that you can only learn by experience. I suppose the message that is, it takes time. [You're not] just going to get in there and hit the gold mine immediately.

"PNG is a commodities-driven economy, and like many commodities-driven economies, it's boom and bust. The best piece of advice I ever got was...you've got to ride the lows to get to the highs. It's a long-term commitment."

Encouraging young talent

CFL is an incubator for young Fijian talent. While some of its longtime on-air personalities are entertainment royalty locally, it is also known for hiring raw talent, and nurturing them.

"My basic philosophy towards leadership has been it's my job as the leader to create the space and then to share it, and I think a lot of leaders are creating the space and then dominating it, and they're not letting go. That's the challenge, and that's the big mistake."

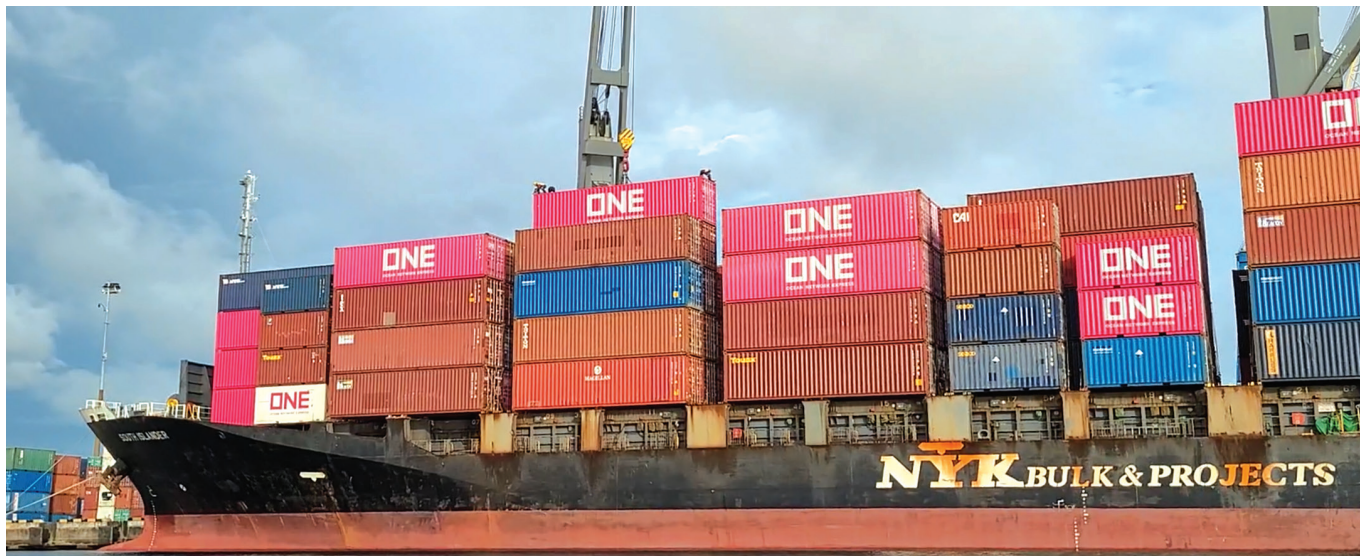
As Fiji grapples with high levels of labour migration, Parkinson believes part of the solution is giving young people a clear path for growth. He says to create a modern economy and a society that can respond to Fiji's social challenges and those coming from AI and an "erratic global environment", there needs to be room for young leaders to step up. 📖



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A cargo ship berthed at Suva's main wharf

Infrastructure: Government looks to partner with the private sector

The Fiji Government remains committed to infrastructure improvement and capital expenditure on roads, energy generation, water supply and ports as a foundation for future economic growth and diversification. The need to remediate aging systems and build climate-resilient infrastructure to meet future needs presents an opportunity for investors.

Government allocated a total capital budget of FJ\$876 million in the 2026–27 Budget, even as it cut public sector spending. Finance Minister Esrom Immanuel says four major capital projects in the health sector, road infrastructure, water and wastewater, and flood alleviation, with a total value of over FJ\$2 billion, will be implemented in the next four to five years. The financing arrangements for FJ\$1.5 billion for these capital projects have been secured and signed by the government with development partners, with financing for the flood alleviation project in advanced stages.

Fiji is also planning major public infrastructure projects in renewable energy transition, port infrastructure redevelopment and airport expansion worth over FJ\$5 billion. The intention is to fund these projects through state-owned entities with government support and guarantees where required.

Energy

Nationally electricity demand increased by 2.28% in 2025, and Electricity Fiji Limited (EFL) expects demand to rise by 5% annually, reflecting economic recovery, increased tourism activity, expanding commercial operations, and growing residential energy consumption.

Hydropower is the backbone of Fiji's electricity system, accounting for 49.33% of Fiji's electricity generation in 2025.

The system remains significantly reliant on imported fuel, but Fiji has ambitious renewable energy goals and is progressing an investment program of approximately FJ\$2 billion, one of the largest single infrastructure investments in the country's history. Under the banner of the Fiji Energy Transformation Project, the work will include two new hydropower schemes providing 50 mega watts of renewable baseload power, approximately 165 mega watts of solar generation with battery storage, major grid upgrades, investment in transmission redundancy and the replacement of aging infrastructure. Actual implementation is expected to start in 2027.

EFL is being supported to access affordable financing and climate investment capital to help deliver on this programme and lower long-term electricity costs for consumers. In 2025, EFL recorded a FJ\$22 million profit, and it has not yet had to call on government guarantees to secure funding. However, this may change as a request for US\$230 million in financing is expected to go before the World Bank Board in mid-2027.

Government says Fiji's solar generation plans will be dependent on involvement on independent power producers as well as EFL.

EFL is also exploring at a strategic Joint Venture Agreement with the Fiji National Provident Fund (FNPF) to deliver renewables projects.

Water

The big-ticket infrastructure project in the water sector is the upgrade of the Kinoya wastewater treatment plant in Suva, which will cost an estimated US\$120 million.

But there are other opportunities for private sector participation in improving Fiji's water sector coming onto the market. They include the building of new water treatment plants, expansion of existing ones, and a cross-country pipeline to get water from the Ba area into Nadi and Lautoka. While some of these projects are still in the feasibility stage, others are expected to go to market soon.

The Government is also working to address ageing infrastructure, increase capacity to meet future demand and reduce water losses. Some experts say as much as 50% of water in the system is lost from leakage.

The National Budget allocates FJ\$81.4 million to continue upgrading and expanding water infrastructure, including improvements to water sources, treatment plants, reticulation systems, distribution networks and programmes to reduce non-revenue water.

Projects include the installation of a new 20-megalitre package treatment plant at the Tamavua Water Treatment Plant, and in Suva's suburbs, installation of new water mains, construction of a modern pump station and two reservoirs to improve water supply for densely populated areas.

Other investment will strengthen future water supply for the Suva–Nausori corridor, and develop new projects in Navua and Wainadoli, as well as other under or unserved rural communities.

More than FJ\$16 million had been allocated to upgrade wastewater infrastructure, including in tourism hubs such as Denarau Island and Pacific Harbour.



Ports

In early 2026, Australia's Foreign Minister Penny Wong said the Quadrilateral Security Dialogue (Quad) had made its strongest ever commitment to the Pacific through a new port infrastructure initiative in Fiji.

"It's a practical demonstration of our collective ability to deliver high quality, resilient infrastructure in partnership with the region and in response to Pacific priorities," Wong said.

Fiji is a Pacific shipping hub; however the current Suva Port is reaching its capacity. Its expansion and redevelopment is a priority, and Fiji's government has been working with The Millennium Challenge Corporation, a US-funded agency, to finance this initiative. The full project cost will be over FJ\$1.5 billion and will be implemented over a period of five years. Other financing partners include the Government of Australia and the Australian Infrastructure Investment Financing Facility for the Pacific (AIFFP). The project will also mobilise private sector financing, including the participation of the Fiji National Provident Fund and other institutional investors.

Meanwhile in the Western division, plans are also underway for further investments and expansion at the Lautoka Port, including investment in shipbuilding and maintenance to serve Fiji and the region.

Work to maintain and overhaul a network of jetties around Fiji is also ongoing, as well as preparations to enable the construction of the Vunikura Jetty in Cakaudrove. In the new financial year, an inter-island jetty feasibility study is planned to identify new jetty sites aimed at increasing inter-island transportation.

Roads

Australia's National Transport Research Organisation recently signed a landmark partnership with the Fiji Roads Authority (FRA) to significantly improve the quality, resilience and long-term performance of Fiji's road network.

The collaboration will deliver a Road Network Improvement Programme focused on strengthening critical transport infrastructure across the country, supporting economic growth, community connectivity, disaster preparedness and climate resilience.

Together they will work across four key areas: network condition assessment and baselining, asset management advisory and system development, materials science and laboratory advisory, and capacity building and knowledge transfer.

Improving transport infrastructure is central to Government's strategy of supporting economic growth and strengthening connectivity across Fiji.

FRA is focused on road maintenance, renewals, replacement and resealing. It is running several projects to ease traffic construction on major urban routes, and road widening exercises in other bottlenecks in semi-industrial and commercial areas.

Construction will begin later this year—in partnership with Chinese companies—for rural road and bridge construction and upgrading. 🌿

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ADB champions early engagement with partners

The Asian Development Bank (ADB) is piloting new procurement initiatives in the Pacific that are seeing a more diverse range of businesses submitting tenders for infrastructure projects.

Director General of ADB's Pacific Department Emma Veve said the new initiatives are moving away from a focus on just dollars "to the quality of the end outcome and the whole-of-life-cycle cost of infrastructure."

The new approach also prioritises early market engagement on projects, and what added value tenderers can bring, allowing the ADB to design smarter procurement packages.

"It's not just getting somebody to build stuff, but it's what else they can bring with them in that process. So, what local jobs can be created during that construction process. What skills can locals attain and to get accreditation for in the construction process?"

Veve said there are some positive early signs coming out of the new approach. "We're seeing more bidders from a bigger range of countries that perhaps have not been active in the Pacific before, which is all good for competition, and hopefully [provides] better outcomes."

Those bidders are coming from India, Malaysia, Indonesia and other parts of Southeast Asia. More Australian and New Zealand firms are also bidding, plus Japanese companies and American companies looking to longer-term opportunities.

Fuel volatility and infrastructure

Early in 2026, ADB revised its growth forecast for Fiji down to 2.6% in 2026 and 2.5% in 2027.

ADB warned that the main risks to the Pacific economies are volatile international commodity prices, particularly fuel, and potential global supply chain disruptions linked to the ongoing conflict in the Middle East.

Speaking more broadly about the region, Veve says the Bank is keen to ensure responding to the fuel crisis doesn't set back future development projects. "We are looking for additional money. We've already made some of our ordinary capital resources available to countries. Most of the Pacific countries are highly dependent on grant funding from the Asian Development Fund, we're seeking support donors to that fund to redirect some of those funds to crisis support, and we're also making available more concessional loan funds to those countries."

She says the Bank is drawing on some of the lessons learned and modalities developed during COVID-19 such as topping up planned operations rather than having to process whole new emergency support operations and coordinating strongly with partners to "make sure we're not stepping on each other's toes, and we share our analysis of the situation as well, so that we're all on the same page."

Veve acknowledges the volatility and vulnerability of Pacific economies to external shocks, and that "trying to maintain a planned pipeline and continue the rollout of that does take some extra effort on the part of governments and partners and implementing bodies."

Fiji focus

ADB opened an expanded Pacific Subregional Office in Suva in February 2026, reflecting ADB's intention to provide greater technical expertise and more locally based support.

In Fiji, ADB continues to focus on transport, and is increasing its work in the energy sector, both working with government and by bringing in private companies.



ADB Pacific Department Director General Emma Veve



Road construction in Suva

A US\$120 million concessional loan and a US\$14.5 million grant committed in 2024 are financing the construction of four major bridges designed to withstand extreme weather. With the World Bank, ADB has also supported the rehabilitation and resealing of more than 300 kilometres of roads and prepared designs for the rehabilitation or replacement of bridges and jetties.

Renewable energy is another growing area of cooperation. ADB is providing technical assistance to Energy Fiji Limited to support Fiji's goal of reaching 90% clean energy by 2035. The assistance will support studies, solar and wind development, and improvements to grid reliability.

Veve believes there is scope to expand its work in the water sector. In 2025, the Bank committed a US\$135 million loan and a US\$10 million grant to upgrade the Kinoya wastewater treatment plant, reduce water losses and establish a regional training centre for water operators. The project is expected to benefit more than 295,000 people and train at least 240 water and wastewater operators from Fiji and other Pacific countries.

"That's a really interesting concept," Veve says, "in making use of Fiji's hub location and the skillset it already has in the water sector, and how that can benefit neighbouring countries. Broadly for the Bank, regional cooperation is important."

ADB is also working with the World Bank in the health sector, in particular on a central hospital as part of the Fiji Government's health masterplan.

Through its ADB Frontier programme, the Bank supported several early-stage Fijian businesses in 2025, including renewable energy, aerial mapping, aquaculture and creative industries.

Veve's advice to businesses interested in bidding for ADB infrastructure projects is "talk to us."

"We also often offer training on how to apply for ADB projects so I think that is a useful way to learn and get involved and because those attract other private businesses, many of whom are already working with us, you can talk to the other businesses and hear from them what it's like to work with us."

Fiji has requested additional budget support, including for public sector reforms underway. 🌿

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An exciting time for tourism

Tourism makes a direct contribution of 15% to Fiji's GDP, although the total contribution is estimated to be at least double that. The sector contributes almost FJ\$3 billion in foreign exchange earnings and employs around 120,000 people, according to government statistics.

Investment in the industry continues to grow. Deputy Prime Minister Viliame Gavoka noted 5,500 new rooms valued at over FJ\$3 billion are in the pipeline across major hotel developments.

Of these, around 1,400 are in construction stage (and will be completed in one to three years), 2,500 rooms are in predevelopment stage and around 1,600 rooms are in the conceptual stage.

Speaking to industry leaders recently, Gavoka said Fiji seeks investment that builds the nation. "Your success is Fiji's success, and we invite you to partner with us."

Industry figures back the Government's bullish assessment of the sector. STR Business Development Manager Pacific Paul Hammon, believes Fiji's hotel market has moved into a mature, resilient cycle, and he does not think that global fuel price volatility or other short-term shocks will affect long-term demand.

Investment opportunities

"There's not a more exciting time to be in Fiji," says Lindsay Leeser, Accor's Chief Development Officer Pacific & Head of Apartments and Leases.

There are still many opportunities for investors into Fiji tourism across a wide range of product types. For example, Tourism Fiji CEO Dr Paresh Pant says there is a need for family accommodation, upper-end luxury, food tourism and small ship cruising.

Other gaps identified by developers and existing investors are mid-market properties, niche lifestyle offerings, refurbishments, and franchising opportunities – as only one-third of Fiji's current hotel stock is branded.

The millennium market, which is looking for a wide range of experiences, is another growth sector. South Seas Cruises is tapping into that market by building another island beach club, and Crowne Plaza Fiji Nadi Bay Resort & Spa has met this need by creating distinct experiences on its sprawling property, including the Urban Sugar Beach Club.

Richard Crawford of Marriott International says the whole of government commitment to tourism in Fiji is compelling "because it does move the needle."

Other investors have pointed to some challenges in navigating approvals and processes with various regulatory authorities and officials, something the Government is seeking to address through regulatory and legislative updates.

Australia and New Zealand supply most visitors to Fiji, but Marriott International Area General Manager – Fiji John Douglas is confident about the US market, and of Meeting, Incentive, Conference and Exhibitions (MICE) leads in 2027 and 2028. He attributes strong demand to the perception of Fiji being a safe destination, and high awareness of the Marriott's brand.

While Fiji's construction costs are high—and growing—investors believe there is still potential in luxury developments, particularly if they involve delivering small-scale, hyper personalised and authentic local experiences.

Crawford says luxury will become all about "money can't buy moments" and that Fiji can be a forerunner in this new world of upscale travel.

Returns have been good for mid-range properties in Fiji, and there is still room to grow this segment, which have shown to be resilient. Hoteliers have also described Fiji's capital Suva as a compelling proposition. While it is not a tourism hub, it enjoys a strong, year-round corporate traveller customer base. The three-star Hilton Garden Inn is nearing completion in downtown Suva and will cater to this market when it opens at the end of 2026.

Fiji's new tourism bill

Fiji's parliament recently passed the Tourism Bill 2026, marking a major overhaul of the country's tourism laws for the first time in more than 50 years.

Gavoka says the Bill is aimed at strengthening regulation, improving sustainability and attracting new investment.

The Bill will set up a National Tourism Council, introduce national tourism standards, and create a Tourism Fund to support infrastructure, training, and community-based tourism operators.

While it covers resorts and hotels, it will also apply to guesthouses, homestays, campgrounds, glamping, farm stays, short-term rentals such as Airbnb, tour operators, guides, dive operators, adventure activities and cultural/nature-based experiences.

It provides for the establishment of a tourism investment framework, which could be developed in collaboration with Investment Fiji and other agencies and may lead to the development of incentive schemes such as tax concessions and exemptions; duty exemptions, grants or subsidies for specific types of investments; preferential financing arrangements; and expedited approval processes.

A schedule for implementation of the Bill is still to be set.

Fiji Airways

Fiji's tourism success depends on the success of national carrier, Fiji Airways, now under the leadership of Paul Scurrah, who formerly headed Virgin Australia.

The airline brings about 70% of visitor traffic into the country but has had financial challenges. In August 2026, Fiji's parliament approved an additional FJ\$200 million guarantee to support Fiji Airways' borrowing, as the national airline faces mounting financial pressure from higher aviation fuel costs.

The guarantee will be valid for three years to 30 June 2029, and will allow Fiji Airways to secure additional borrowing without paying a guarantee fee.

In addition, from September 2026, a 5% 'tourism services tax' will be levied on all the annual gross turnover of businesses providing tourism services with a threshold of over FJ\$2 million, as a temporary measure for 12 months.

All revenue collected will be passed on to Fiji Airways. In the face of some criticism, Finance Minister Esrom Immanuel says protecting Fiji Airways means protecting the connectivity on which hotels, resorts, tour operators, restaurants, transport operators, cruise services and other tourism-related businesses depend.

Meanwhile, the airline has added new services to the Gold Coast in Queensland and has reinstated its service to Noumea, New Caledonia in 2026. It has suspended its Dallas route due to fuel costs, while both the Vancouver and Hong Kong routes have added an additional weekly service.

In 2025, it was named an APEX Top Ten airline in the world. The APEX (Airline Passenger Experience Association) awards recognise excellence in a range of categories, including seat comfort, cabin service, food and beverage, entertainment and Wi-Fi, and is judged anonymously. 📖

Tourism by the numbers

- Fiji welcomed 986,367 in 2025, the highest number on record, and a 0.3% increase on the previous year.
- Total tourism earnings for the year 2025 stood at FJ\$2,813.8 million, a 10.9% increase on the previous year.
- The most important source markets were Australia, New Zealand, North America, Europe, and China.
- In July 2026, Fiji visitor arrivals topped 100,000 for the first time. Australia accounted for 43.4% of July arrivals.
- Hotel turnover has reached FJ\$1.63 billion, with average daily rates (ADR) of FJ\$601 revenue per available room. **(Fiji Government, 2026)**
- Average length of stay is around 9.5 nights and hotel occupancy is around 80%. **(Tourism Fiji)**

Jay Singh's big plans

Fiji's biggest hotel opening in recent years, the Crowne Plaza Fiji Nadi Bay Resort & Spa, first welcomed guests in May 2024.

Previously operating as Pullman Nadi Bay, it reopened after a multi-million-dollar refurbishment.

Crowne Plaza Fiji Nadi Bay Resort and Spa Owner Jay Singh moved to the United States as a young man, and subsequently worked in finance, property development, international trade, and hotel development and management.

Singh acquired his first hotel in 1995, and now owns boutique and franchise hotels, shopping centres, offices and mixed-use commercial properties in the US.

Singh says moving to a franchise model with IHG at the Crowne Plaza made sense, given his previous experience in franchising. "If you've got experience running hotels, I think franchising is the way to go," he said. He did sound a warning though; conversions in Fiji can be difficult because many properties do not meet brand specifications.

Singh is also developing a 240-room lifestyle luxury hotel next door to the Crowne Plaza.

He believes Fiji still has opportunities in the mid-market, three-and-a-half to two-and-a-half-star range. "There's a big chunk in the market that's left," he said.

Singh also has the lease to develop Vatulele Island Resort. While work there is still to start, the iTaukei Land Trust Board considers Singh's company a credible investor capable of delivering a major tourism project. Construction has been delayed by Tropical Cyclone Winston and the discovery that the existing infrastructure will need to be entirely replaced. 📖



Accor and Yavu Collective sign multi-hotel deal

Fijian-owned investment and development group Yavu Collective and hospitality group Accor have announced a landmark agreement that will see three distinctive hotels in Fiji join Accor's global network.

Yavu Collective is a Fiji-registered company owned by BSP Life and Fiji Airways, while Accor operates across 110 countries, with the Asia Pacific region being its biggest market.

The initiative brings together Sofitel, The Sebel and TRIBE within a single, integrated destination spanning Denarau and Wailoaloa, and will add an additional 370 rooms to Fiji's hotel stock.

The parties already collaborate through the Sofitel Fiji Resort & Spa on Denarau and will open the FJ\$250 million Sofitel Fiji Vatu Talei next door in early 2027. Yavu Collective CEO Vincent Macquet said they took inspiration from destinations such as Dubai and Singapore to "do something bold, something very different, something very contemporary."

In August 2026, The Sebel Nuku Loaloa Living will debut its extended-stay accommodation in Fiji. Located in Wailoaloa, Nadi, the property will feature 76 fully self-contained apartments and villas, ranging from one- and two-bedroom residences to expansive three-bedroom villas with private outdoor decks. Shared amenities will include a restaurant and bar, and recreation and wellness centre.

The property is a modular build, a format that has enabled very quick construction in an environment where labour is in very high demand.

Finally, TRIBE – Accor's design-led, socially driven brand, will make its Fijian debut with TRIBE Na Tomba, opening in late 2026 on Denarau Island. The hotel will offer 118 rooms across a range of flexible configurations, several dining venues, a pool bar, two pools, a 24/7 fitness centre and other communal spaces.

"This partnership with Yavu Collective represents a defining moment for Accor," said Adrian Williams, Chief Operating Officer of Accor in the Pacific. "Fiji continues to go from strength to strength as one of the Pacific region's most sought-after destinations, particularly for Australian and New Zealand travellers."

Accor and Yavu Collective say they will continue to explore further opportunities to collaborate.

BSP Life Managing Director Michael Nacola said stakeholders were on the cusp of even more exciting developments.

"Having capital is great, but it's worthless without execution and we're blessed to have such a fantastic team."

Last year, BSP Life also announced its partnership with the Kerzner Group from Dubai for the development of an ultra-luxury resort in Yasawa under the One & Only brand. It is due for competition in 2029.

BSP Life has set a medium-term goal of hitting the FJ\$2 billion investment portfolio mark.

Macquet's advice to new entrants and investors is to understand Fiji and understand the DNA of the islands. "I believe that Fiji has got so much more cultural lives to offer, but none of us really tap into it."

Macquet says they are "pretty bold and bullish about the future. We still believe the best years are ahead of Fiji and not behind." 🌿



At the Yavu Collective and Accor signing ceremony (L-R): Accor Vice President of Operations for Sofitel, MGallery and Emblems hotels for the Pacific David Fraser; Chief Operating Officer, Accor Pacific Adrian Williams; BSP Life Managing Director Michael Nacola; and Yavu Collective CEO Vincent Macquet



An artist's impression of the Sofitel Vatu Talei

Investors urged to look further afield

Tourism Fiji CEO Dr Paresh Pant has urged investors and developers to look beyond Fiji's established resort corridors to other geographic regions and higher-value visitor experiences. Pant says this would help ease the pressure on infrastructure and spread the benefits of tourism more broadly.

While it is located in the tourism belt near Momi, **Vanua Ranch** will embrace some of these principles as a 20-villa wellness and farm-to-table resort.

Vanua Ranch Director Steve Howard said they are focused on developing an authentic experience. "If we're going to provide a wellness centre, we need to be a true wellness centre. If we're going to provide a farm-to-table experience, it has to be a true farm-to-table experience," he told the 2026 Asia-Pacific Hotel Industry Conference & Exhibition (AHICE) Fiji Investment in Tourism Conference in June 2026.

Vanua Ranch is scheduled to open this year.

Implementation has begun on the FJ\$440 million (US\$200 million) ten-year **Vanua Levu Tourism Development Programme**, known locally as the Na Vualiku project. Supported by the World Bank, it is one of the most significant investments ever undertaken to expand the tourism industry in the Northern Division, beginning with strategic investments in roads, airports, water supply, sanitation, energy and waste management infrastructure across Vanua Levu and Taveuni.

It will see Labasa Airport become the first in the South Pacific to host a remote tower Aerodrome Flight Information Service. For Savusavu Airport, planning for a new terminal building, a new fire station, flood-resilience works, and seawall repairs is advancing. In Taveuni, an air connectivity study and a master plan for Matei Airport is currently being prepared. The project is also supporting a feasibility study for a possible new domestic airport in Vanua Levu.

Pioneering experiential operators, the **Duavata Sustainable Tourism Collective** has launched new itineraries that bring together the experiences offered by their members under the themes of culture, cycling, hiking, conservation and regenerative agritourism. The itineraries encompass a variety of destinations, including Vanua Levu, the less visited parts of Viti Levu, and the Yasawas. The Duavata Collective is a group of like-minded tourism operators who believe tourism should enhance cultural heritage and the environment.

Similarly, **Go Dirty Tours** has launched a new 'Legacy Trail' that takes visitors into the Koroyanitu Heritage Park. Developed with the community of Abaca Village, the experience takes in volcanic vistas, rainforest trails and waterfalls, which visitors reach on ATVs before continuing on foot. Go Dirty says it is the first step in introducing more community-led visitor experiences within the national park. Go Dirty was established in 1999 under the name Westside Motorbike Rentals (Fiji) Ltd, and is one of the pioneers of inland/coastal action and adventure tours for the country.

The Fiji Government is keen to see expansion of agritourism and food experiences such as the new offering at **The Garden of the Sleeping Giant** in Sabeto, Nadi. Honey and Hive Fiji is an experience dedicated to teaching visitors about bees, sustainable honey production and community partnerships. On Denarau, **Fijiana Cacao** has launched a new experience where visitors taste raw cacao and make their own chocolate. 🍫



Tourism Fiji CEO Dr Paresh Pant



The Duavata Collective is offering itineraries that take tourists to less-visited parts of Fiji



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03 FLY RESPONSIBLY

Keep your drone within visual line of sight and do not fly above 200 feet (AGL) unless authorised by CAAF.

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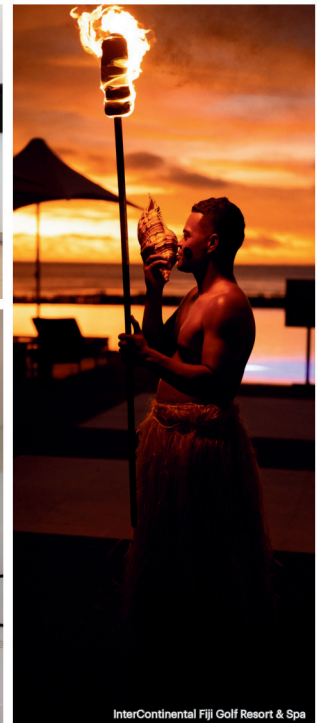
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Damodar Group CEO Div Damodar. Photo: Investment Fiji



A feature of the Damodar Yatu Lau Village in Pacific Harbour is the rebuilding of traditional structures to attract international and local tourists

Nadi's growth spurs major mixed-use development

The Damodar Group, a local company transforming Fiji's retail environment, has announced a major new investment in Nadi.

The proposed FJ\$80 million Damodar City Nadi development marks a significant expansion of private-sector investment into one of Fiji's most important economic corridors.

Damodar says more than 680 permanent jobs are expected to be created through the development across retail, hospitality, technology, and facilities management. Additional benefits are also expected to flow through to local contractors, suppliers, farmers, tradespeople, and emerging entrepreneurs.

"The expansion into Nadi comes after more than 16 years of strategic planning, market research analysis, and community engagement. We took the time to carefully select the right site and thoroughly study the Nadi economy," said Damodar Group CEO Div Damodar.

I encourage all the other investors, local and foreign investors, to go to the West.

— Div Damodar, CEO, Damodar Group

A modern lifestyle precinct is being planned on the Denarau bypass road, a site close to the tourism hubs of Denarau and Wailoaloa and the residential hub of Fantasy Island, bringing together shopping, dining, entertainment, accommodation, meeting facilities, and collaborative workspaces within a single location.

"Today, the centre of Fiji's GDP stretches from Sigatoka to Ba — that is the true heartbeat of Fiji's economy. Over the last 16 years, we studied exactly how Damodar City Nadi could best serve this region.

"We don't believe in locking up the economy; we believe in opening it up, supporting surrounding developments, creating employment, innovation, and fostering new entrepreneurs."

The Damodar Group says the new complex will differ from its existing offerings by including a dedicated tourism information

Continued on page 54



Photos: Lion One Metals

A new framework for mining investment

New legislation, renewed exploration and growing regional demand are creating an opportunity for Fiji to reposition its mining sector for the next generation of investment.

Mining accounts for a relatively small share of Fiji's reported gross domestic product, yet its influence on the wider economy extends well beyond that headline figure.

The industry supports export earnings, skilled employment, engineering services, logistics, equipment suppliers and professional advisers. It also sustains businesses and communities far beyond the mine gate, particularly in regional Fiji.

The Fiji Commerce and Employers Federation (FCEF) argues that the sector's contribution is often understated because conventional GDP measures do not fully capture the value created through local procurement, infrastructure, training and community investment. A single mining operation, it notes, can inject more than FJ\$10 million each month into capital expenditure, procurement and operational activity while supporting thousands of direct and indirect jobs. During the COVID-19 pandemic, mining continued to invest and maintain operations even as many other sectors contracted.

Gold remains the cornerstone of Fiji's mining industry as Vatukoula Gold Mine continues to be the country's best-known producer, and Lion One Metals is progressing production at its high-grade Tuvatu Gold Project. Exploration activity also continues across several prospective areas, with interest in gold, copper and other base metals. While Fiji is unlikely to rival the scale of larger mining jurisdictions, it possesses mineral resources capable of making a meaningful contribution to exports, regional development and economic diversification.

A modern framework for growth

The industry's next phase will depend as much on policy as geology. The Government is undertaking the most comprehensive review of Fiji's mining legislation in decades, replacing provisions that have governed the sector since the Mining Act 1965 and the Quarries Act 1939 were introduced. The review is intended to modernise the regulatory framework governing mineral exploration, mining and quarrying, while strengthening transparency, environmental stewardship, investor confidence and community participation. Public consultations have been held throughout the country, with issues such as landowner rights, benefit sharing, environmental protection and licensing arrangements featuring prominently in the discussions. The Government aims to introduce a new Mining Bill to Parliament later this year.

Industry has played an active role in shaping those reforms. Through the Mining & Quarry Council, FCEF and its members have contributed technical input to the review of mining legislation, the development of mineral exploration guidelines and closer engagement between industry and government agencies. They have also advocated a practical regulatory approach that maintains rigorous environmental standards while avoiding unnecessary delays to exploration, recognising that exploration is both capital-intensive and inherently high-risk.

Mining projects require substantial upfront capital and often take many years before production begins. Transparent licensing processes, consistent regulation and predictable approval pathways are therefore as important as the quality of the resource itself. A modern legislative framework provides confidence not only for mining companies but also for contractors, engineering firms, equipment suppliers, financiers and the many businesses that support the sector.

Beyond the mine gate

Mining's economic contribution extends well beyond the extraction of minerals. Operations generate demand for transport providers, civil contractors, equipment maintenance, environmental consultants, laboratories, accommodation, catering, legal



and financial services. Investment in mining also creates opportunities for vocational training and technical employment, helping develop skills that can be transferred across other industries.

Like many sectors, however, mining faces challenges in attracting and retaining skilled workers. Building local technical capability will remain an important priority if future projects are to maximise their contribution to Fiji's economy and reduce reliance on overseas expertise.

Looking ahead

Global demand for minerals continues to be supported by infrastructure investment, industrial development and the transition to cleaner energy technologies. Although Fiji is not a major mining nation, it is well placed to benefit from renewed investor interest provided it offers a stable and competitive operating environment.

The review of the Mining Act presents an opportunity to achieve precisely that. Modern legislation can provide greater certainty for investors while strengthening environmental safeguards, improving engagement with landowners and ensuring that resource development delivers lasting benefits to communities.

Fiji's mineral endowment may never rival that of Papua New Guinea, but the country's future will not be determined by geology alone. The quality of its institutions, the clarity of its regulations and the confidence it inspires among investors will matter just as much.

As Fiji reshapes its mining framework, the opportunity is not simply to attract more exploration. It is to build a modern resources sector that generates skilled employment, supports local enterprise and contributes to sustainable economic growth for decades to come. 🌱

REGIONAL PERSPECTIVE: Melanesia's mining reset

Fiji's review of its mining legislation is part of a broader shift taking place across Melanesia as governments seek to modernise resource laws, strengthen investor confidence and secure greater long-term benefits from mineral development.

Papua New Guinea is leading much of that reform. A new Mining Bill is proposed to replace the Mining Act 1992, introducing sweeping changes to licensing, environmental management, mine closure planning, state participation and downstream processing while preserving regulatory stability for existing operations. The reforms are designed to attract long-term investment while ensuring the country captures a greater share of the value generated by its mineral resources.

In **Solomon Islands**, growing interest in gold, nickel and bauxite has prompted continued efforts to strengthen governance, improve environmental oversight and provide greater certainty for investors and customary landowners.

Bougainville is also advancing mining reforms as it prepares for future resource development, including the potential redevelopment of the Panguna mine. New legislation is intended to strengthen landowner participation while creating a clearer regulatory framework for investment.

Across the region, the direction is unmistakable. Governments are seeking to balance stronger environmental and community protections with the policy certainty needed to attract global capital. Fiji's review reflects that same ambition and provides an opportunity to position the country as a competitive, responsible and investment-ready mining jurisdiction for the decades ahead.



THE CALMER CO.

CHAMPIONING FIJI'S KAVA INDUSTRY ON THE GLOBAL STAGE

As a global leader in the kava industry, The Calmer Co is committed to advancing Fiji's position as the world's premier source of high-quality noble kava. Through best-practice initiatives across our supply chain, from farmer to finished product, we are proudly elevating standards, driving sustainable growth, and creating value for Fiji's grassroots communities.

Operating across multiple channels, our business spans innovation and R&D, wholesale and ingredient supply, and a growing portfolio of market-leading consumer brands, including FijiKava® and Taki Mai®, trusted by consumers in the Pacific, North America, and beyond.

We invite you to partner with us as we help transform the Fiji kava industry into a global powerhouse in health, wellness, and functional relaxation.



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The Calmer Co.

Building a Global Wellness Business Through Australian-Fijian Partnership

As global demand for natural wellness products continues to accelerate, Fiji is emerging as more than just a source of premium agricultural products, it is becoming a destination for value-added manufacturing, innovation and international investment.

The Calmer Co. (ASX: CCO) is proud to be part of that transformation.

As an Australian-founded, ASX-listed wellness company with deep roots in Fiji, The Calmer Co. has built its business on a simple philosophy: create greater value from one of the Pacific's most important natural resources while delivering lasting economic benefits to the communities that produce it.

Today, through its portfolio of premium brands including **Fiji Kava®**, **Taki Mai®** and **Authentic Kava®**, the Company supplies consumers and commercial partners across Australia, the United States, New Zealand and other international markets.

Rather than exporting raw agricultural commodities, The Calmer Co. has focused on developing branded consumer products, pharmaceutical-grade ingredients and advanced botanical extracts that significantly increase the value generated from Fiji's agricultural sector.

Adding Value at the Source

For more than a decade, The Calmer Co. has worked alongside farming communities throughout Fiji, building long-term supply partnerships founded on quality, sustainability and shared success.

This approach supports rural livelihoods while helping establish Fiji as a recognised global supplier of premium noble kava and other botanical ingredients.

The Company's strategy extends well beyond agriculture. By investing in product innovation, scientific validation, advanced extraction technologies and international regulatory pathways, it is creating new opportunities for Fiji-produced ingredients to reach some of the world's fastest-growing wellness markets.

Creating the Next Generation of Exports

The global wellness industry is evolving rapidly as consumers increasingly seek natural solutions that support relaxation, stress management and healthier lifestyles. The Calmer Co. is responding to this demand through continued investment in:

- ☐ Premium consumer wellness brands
- ☐ Standardised botanical ingredients
- ☐ Advanced CO₂ extraction technologies
- ☐ Functional beverages and complementary medicines
- ☐ International regulatory and scientific development

These initiatives are helping position Fiji as a producer of high-value finished products and ingredients, rather than simply an exporter of raw materials.

Investing in Fiji's Future

The Company continues to support the expansion of advanced manufacturing capability within Fiji through strategic partnerships that strengthen local processing capacity and increase value-added exports.

By combining Fiji's exceptional agricultural resources with Australian innovation, international market access and global commercial expertise, The Calmer Co. is helping build a more resilient and internationally competitive export industry.

This model creates benefits across the value chain, from farmers and manufacturers to exporters, investors and consumers, while supporting Fiji's long-term economic development objectives.

A Shared Vision for Growth

Australia and Fiji have long enjoyed a close economic partnership built on trust, shared values and increasing trade.

The Calmer Co. represents what is possible when that partnership is combined with innovation, investment and a long-term commitment to regional development.

As international demand for premium botanical ingredients continues to grow, the opportunities for Fiji to become a leading global supplier of value-added wellness products have never been greater.

Message from the CEO

"The future of Fiji's export economy lies not simply in producing more, but in producing more value. By combining Fiji's exceptional agricultural resources with Australian innovation, international market access and advanced manufacturing capability, we can build globally competitive industries that create long-term benefits for farmers, investors and both our nations. We are proud to be contributing to that journey and demonstrating what can be achieved through genuine Australian-Fijian partnership."

Zane Yoshida

Chief Executive Officer

The Calmer Co. (ASX: CCO)

The Calmer Co. at a Glance

ASX-listed Australian wellness company

- ☐ Premium brands: **Fiji Kava®**, **Taki Mai®** and **Authentic Kava®**
- ☐ Operations spanning Australia, Fiji and international markets
- ☐ Long-term partnerships with Fijian farming communities
- ☐ Focused on premium wellness brands, botanical ingredients and advanced extracts
- ☐ Products sold across Australia, the United States, New Zealand, China and other export markets
- ☐ Investing in innovation, value-added manufacturing and global market expansion

For over 100 years, Westpac has been here for Fiji.

Here for families. Here for business. Here for communities.

Because every generation builds something for the next.
A first home. A growing business. A secure retirement.
A stronger community.

Opportunities that can be passed on and built upon.

And while much has changed over the last century,
one thing hasn't. Our commitment to being here.

Here when people need confidence to move forward.
Here when businesses need support to grow.
Here when communities need partners who believe in
their future.

Not just for today.
Not just for tomorrow.
But for generations.

Westpac Fiji



**HERE FOR
GENERATIONS**



Westpac's 125 years in Fiji: Local knowledge, local leadership and trust

For 125 years, Westpac has stood alongside the people, businesses and communities of Fiji, helping generations turn opportunity into progress and contributing to the country's economic and social development.

As Fiji and Australia continue to strengthen their economic relationship and build on the spirit of the *vu*vale partnership, Westpac Fiji remains committed to connecting customers, supporting businesses and helping communities prosper across the Pacific.

It is a promise grounded in local knowledge, local leadership and a long-term belief in the future of Fiji and the wider Pacific region.

Since opening its first branch in Suva in 1901, Westpac Fiji's role has been about more than banking. The bank has supported economic growth, facilitated trade, backed local enterprise and contributed to community wellbeing across Fiji.

Westpac Fiji Chief Executive, Shane Smith, said the anniversary is a chance to reflect on the bank's enduring relationship with Fiji.

"For 125 years, Westpac Fiji has been here for the people of Fiji, supporting families, businesses and communities as they work toward stronger futures," Mr Smith said.

"As one of the Pacific's longest-standing financial institutions, we remain committed to connecting people, supporting businesses and fostering the partnerships that drive sustainable growth, investment and opportunity across our region. Together, we can help build a stronger and more prosperous future for generations to come."

The 125-year milestone is also a reminder of the trust built through generations of service, local relationships and support for the moments that matter — from first homes and growing businesses to education, financial inclusion and community development.

Being here for generations means recognising that every generation builds something for the next. The partnerships formed today, the

investments made today and the communities supported today can create opportunities that extend well beyond the present.

For Westpac, supporting Fiji's trade and investment story reflects a long-standing commitment to helping businesses connect to opportunity, facilitating cross-border growth and contributing to the prosperity of communities across the Pacific.

As Fiji continues to grow as a destination for trade, investment and enterprise, Westpac Fiji remains focused on practical support that helps customers and communities move forward, with local knowledge, local leadership and a commitment to being here for the long term.



FRIEND Fiji and Motibhai celebrate a decade of partnership



“

This is not a **charity model**; it is a commercially sound, **mutually beneficial partnership** that happens to also elevate **rural communities**. That combination of **profitability and purpose** is exactly what a **resilient Fijian economy** needs more of.

— Deputy Prime Minister Manoa Kamikamica

”

Visit local supermarkets or the duty-free store at Nadi Airport and you are likely to spot a jar of FRIEND Fiji's mango chutney, lemongrass tea, or desiccated coconut.

These are just a few of the 31 distinct products Foundation for Rural Integrated Enterprises & Development (FRIEND) manufactures, with more on the way.

FRIEND is a homegrown community development non-governmental organisation based in Lautoka.

Established in the aftermath of the 2000 civil unrest, FRIEND began working with communities to build livelihoods from existing skills, local knowledge, and natural resources.

Women's traditional expertise in preserving food was strengthened into enterprise opportunities, while locally available root crops and fruits were developed into flours, dried products, and other value-added foods.

FRIEND's product development work is part of its integrated approach to poverty alleviation, linking economic empowerment with social wellbeing, food security, health, and resilience.

FRIEND Acting Chief Executive Officer Viloki Gohil said that at first, there were few processing facilities, “so our team had to learn value chains, barcodes, [how to] access jars, quality control, and markets. And for about 10 years, our team sold in markets, cleaned the shelves, distributed the jars, showcased these at different expos and fairs within Fiji and abroad.”



But then, Motibhai—a diversified corporate organisation with portfolios that extends to fast-moving consumer goods, hospitality, luxury goods, electronics, manufacturing and more—came on board.

The 10-year partnership with Motibhai has become an important bridge between grassroots production and established markets. Through its distribution capacity, retail reach and commercial expertise, Motibhai helped strengthen the visibility and accessibility of the FRIEND product range while supporting a model in which commercial networks contribute directly to community livelihoods.

“Over these 10 years, this relationship has shown what genuine corporate social partnership looks like. It proves that commercial distribution network power can directly fuel grassroots social impact,” said Gohil.

Deputy Prime Minister Manoa Kamikamica notes that Motibhai has brought to the partnership what FRIEND’s producers needed the most: “a trusted distribution network, commercial discipline, and access to national and international retail chains. FRIEND brought to Motibhai what it could not manufacture on its own, relationships of trust with rural communities built over the years, and a deep understanding of what it takes for a smallholder farmer or rural women’s group to move from subsistence to enterprise. Ten years on, the results speak for itself.”

The Fiji Government supports such partnerships as a way to strengthen the balance of trade, reduce reliance on imports and imported inflation, ensure consistent, predictable markets for producers, incentivise young people to stay on the land and farm, and create businesses that are bankable, can reinvest, and thrive.

Under its MSME strategy, it is encouraging businesses to move from informal to formal, and from subsistence to scale.

“Partnerships like this one between FRIEND and Motibhai are, in many ways, a working model of what government policy is trying to achieve at a national level,” Kamikamica says. “You have not waited for a ministry circular to tell you how to do it. You just simply have gone ahead and done it patiently, commercially, with genuine respect for the communities you work with, and that is precisely the kind of private-sector leadership government wants to encourage and support.”

Motibhai Executive Director Nilesh Patel encourages other businesses to explore similar opportunities.

“As a company, it feels proud to represent farmers and support them, to know that we’re going to feed them as well. We are ourselves a family business. We are third generation. We started from a rural community as well from Ba.

“Giving back makes us really proud as well.”

Patel says a major motivator is the desire to support Fiji-made products. In working with FRIEND, Motibhai understands that many of the products are seasonal, and so supply fluctuates.

FRIEND is now moving into a new phase of market expansion, scalable growth, and food innovation. The organisation is working to develop stronger products and market pathways that can generate sustainable income for rural households, women and young people while reducing dependence on grant funding.

Income generated through the organisation’s social-enterprise activities supports its wider mission of strengthening underserved communities across Fiji. 🌱

centre to support local tour operators, tech-enabled office infrastructure, state-of-the-art coworking spaces for startups and freelancers, high-capacity MICE (Meetings, Incentives, Conferences, and Exhibitions) facilities, and an 80-to-150-room, three-and-a-half to four-star branded business hotel catering to corporate travellers, event attendees, and holidaymakers. Damodar says it is in talks with two international hotel firms. The complex will also extend hours of operation beyond traditional retail hours, bringing a vibrant nightlife to the area.

Fiji's government has called the investment a "resounding vote of confidence" in the Fijian economy.

"This is precisely the kind of investment our nation needs, one that strengthens our economy while strengthening the communities that make it up," said Finance Minister Esrom Immanuel at the project launch.

The Damodar Group notes that robust private consumption is driving expanding markets, and that it has institutional faith in Fiji's economic momentum and the

"immense potential" of the Western division. By supporting activity beyond conventional business hours, the precinct is also expected to encourage greater visitor spending and provide new spaces in which local businesses can operate.

"Nadi is complex. Nadi is growing much faster and developing much faster than any part of Fiji," Damodar said. "I encourage all the other investors, local and foreign investors, to go to the West."

Damodar believes the ease of doing business is improving but acknowledges that the volume of work and development applications may currently be beyond the capabilities of some offices. His advice to investors is to build relationships.

"Before you start the development, please have meetings with the regulators itself, with FRA (Fiji Roads Authority), local government, EFL (Energy Fiji Limited). [Tell them] We plan to do this. How can we assist in going further?"

Minister Immanuel says while the Government is working to resolve issues around the pressure on infrastructure—including water supply, roads and wastewater management—that large new developments create, the existence of a master plan "doesn't stop individual investors to carry on and provide a temporary solution and then we provide a full solution once the master plan is activated."

Investment Fiji CEO Kamal Chetty said the project is an outstanding example of what can be achieved when Government and the private sector work together towards a shared vision for Fiji's economic growth.

He added that Investment Fiji is proud to have supported the Damodar Group throughout this process, from initial planning through to launch, and that projects like Damodar City Nadi demonstrate that Fiji is open for business and ready for innovation.

In recent years, the Damodar Group has developed retail and entertainment precincts in Suva, has invested FJ\$60 million in Damodar City Labasa (which features a Ramada Encore by Wyndham business hotel), and has redeveloped the Pacific Harbour Arts Village, now known as the Damodar Yatu Lau Village.

The latter project has involved working with an iTaukei provincial company, the Yatu Lau Company, to unlock the commercial potential of its valuable property in Pacific Harbour. Damodar says respecting Vanua (the land and its people), engaging positively with authorities, and creating what the community truly wants, are central to the company's approach.

"Supporting iTaukei entrepreneurship, fair partnerships in tourism, agriculture, commercial development, technology development, and renewable energy projects is key to ensuring that economic growth benefits all Fijians," Damodar said.

Full details of the Damodar City Nadi development will be officially unveiled in mid-2027. 🌿



Damodar City Suva



The Ramada Encore is a feature of Damodar City Labasa

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