



# *Nai* **COKONAKI**



The Official Newsletter of the  
**FTA CO-OPERATIVE THRIFT LIMITED**

ISSUE 2 :  
2020

**Creating, Adapting, and Prudently Delivering Innovative, Future Proof Products and Services for members 'SOLESOLEVAKI'**



Mr. Iosefo Volau

## **Chairman's Message**

As we step into the new year 2021, I wish to extend to each one of you and your families a New Year's greeting. May this year bring new goals, new achievements, renewed happiness and new inspirations to your life.

I touch upon my thoughts and wishes that I would like to share with all of you for this new year in view of the clear present and future threat of COVID-19 to the world and local economy, businesses and Co-operative organisations such as the FTACTL. The deadly COVID-19 global pandemic has impacted greatly on the way we communicate and conduct businesses. It has affected the mode of teaching and learning and every aspect and fabric of our lives. The gap between the rich and the poor has widened further. "The new poor" was created overnight through mass unemployment in particular the tourism industry and other industries that depended on it. Employment as we see it has been transformed and favoured those that conduct businesses remotely.

Schools were closed in Fiji from 20 March and reopened on

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## **Okotova (October)**

### **Vula i Balolo Lailai**

- Sa oti na tei uvi, tei na dalo, kawai kei na via
- Vula ni matua na uto
- Se na bua ni Viti kei na makosoi, sovosovu na tavola
- Tekivu me ra yaco mai na dilio
- E so na vanua sa ta na balolo lailai



20 June 2020 as a result of the lockdown. COVID-19 impacts were exacerbated by the devastating effects of TC Harold, TC Yasa and TC Ana that hit parts of Fiji in late 2020 and early 2021. Fortunately, teachers' salaries have not been affected and it is imperative that organisations such as the FTA Co-operative Thrift Limited (FTACTL) must re-align, restructure, reform and adapt its position to the "new normal" and strategize the way forward. Likewise, members should prepare and realign themselves with the changes and challenges that have been brought about by this global pandemic and natural disasters. Most importantly, members now need to change their attitudes and transform their behaviours to meet the challenges of the future.

The FTACTL has continued to fund members who needed urgent support in the form of loans and investments in education and business ventures. While stringent regulatory measures have been put into place by banks and lending institutions, the FTACTL has continued to serve members consistently. The FTACTL is created from members' contributions, hence, it is answerable to members. Dividends of profits are shared by all members in accordance to their Shares. When individuals join in a Co-operative venture, the power generated far exceeds what they could have accomplished if acting individually. In other words, Co-operative is really "Sosolevaki" in the iTaukei tradition when everyone works together for the greater good of all.

Lessons learnt from our experience during COVID-19 teach us that we must continue to live our lives in the context of the 'new normal' in order to strengthen and build resilience to any challenges and uncertainties in the future.

The FTACTL Board has begun this process with the creation of different innovative products that meet members' needs for the present and in the future. The initiatives by the Board have created enabling policies and environment that help the FTACTL to grow exponentially in terms of members, members' funds and investments. It is crucial that members must, likewise, respond with very simple actions such as applying for loans only for urgent matters, furthering education or to support sustainable money generating business ventures. To ensure that the FTACTL will remain strong in the challenging times ahead, all members must strengthen their Savings and Investments. During this difficult time, members must prepare to make sacrifices to ensure that the ***hen that lays the golden egg remains healthy and strong***.

The fact remains that when a member dies prematurely or retires, the only Savings that most probably will remain will be members' Retirement Benefit and Investments with the FTACTL in the form of Shares and Interest gained from investments such as ***Ika ni Yabaki, Vavakada, FTakavaCTL and Kakavaki***. Above all, members, who understand the benefits of Investments, will continue to use the FTACTL Investments and facilities such as the ***Nai Lololo*** to sustain them during their retirement. In other words, the FTACTL support starts from the day one member joins until s/he passes away. Thus, it is a lifelong relationship.

May God Bless the FTACTL family.



A large number of members from the Western Division turn out during the FTACTL Branch visit at Nadi and to also celebrate the launching of the 'NEW' FTACTL Website.





# Editorial Opinion

By Mr. Akuila Vute  
FTACTL Secretary

## 1 Corinthians 1:10

*I appeal to you, brothers and sisters, in the name of our Lord Jesus Christ, that all of you agree with one another in what you say and that there be no divisions among you, but that you be perfectly united in mind and thought.*

In the effort to empower change for the benefit of our members, driving growth, engaging, influencing and inspiring confidence, the greatest lesson is how we can be receptive to changes to enable a co-operative's realignment of its objectives towards transformation through a shared vision.

The Co-Operatives' functions need to be communicated thoroughly and consistently to all interested individuals across numerous platforms. It is not enough to focus on policies on product features or product benefits alone, as members want to tap into a product that aligns and evolves with their needs, wants, status and beliefs. This transparency will compel our members to build a deep rapport and connection in how products address their needs and simultaneously, appreciate the attributes of intellectual time and effort that somehow connect the current uncertain times with realistic assistance.

The harnessing, therefore, of the Co-Operative's thrust for change while its members continue to engage in their own individual interests, realizes the need to engage members by taking a customer-centric approach that taps into their expectations through innovative and strategic approaches. This requires a certain amount of emotional connection with our members, breaking down and reshaping previous functioning reproductions to suit the evolving needful.

In ensuring this connection is successful in specifically addressing these uncertain times, members need to be reassured that an integral part of its operations will empathize, through the integrity of its processes and procedures, to provide the right products, services and solutions.

Thus, the promotion of clarity in the maximizing of opportunities and consistency in its purpose will reinforce commitments, demonstrated in action, integrating and aligning a cohesive effect on members that will in turn augur well with the Co-operative's image.

On the other hand, to cater for an ever-evolving member will require a certain amount of Co-Operative obsession to deliver tailor-made products and services and in turn achieve growth. The two factors correspond where one cannot work without the other. The viability, thereof of future-focused readjustments must shape new functional reproductions where every stakeholder is connected and sharing the same direction. Without that, our Co-Operative with you its most valued members, will be left behind.

The provision thereof of a unique, memorable and personable services experiences' is borne out through a connection to allow our members also to empathize, and challenge our commitment to build trust through clarity, consistency and authentic elements. This improvement will also permit our members to bond and create a lasting association with the Co-Operative. The message therefore would be " What we have achieved or will achieve is your achievement as well! "



The FTACTL office is content to provide some update and reminders to all members ;

1. The main Office contact numbers are : 892 7100, 719 4596 and 331 8156 and email is [ftactl@fta.org.fj](mailto:ftactl@fta.org.fj)
2. All Loan Applications are to be lodged by Wednesday every week.
3. Interests on all Loans are currently being calculated on a Simple Interest formula.
4. If members are not clear on anything or need clarifications about their statement, please do not hesitate to contact the Office.
5. If members are planning to settle the Loan balance, please contact the Office first to verify the amount that is to be settled.
6. There will be another Dividend payout for 2020 paid out in January 2021. More information will be provided in January 2020.
7. The FTACTL continues to advocate the need for members to invest more in the Investment products provided by the Co-operative.



# FTACTL BOARD MEMOIRS

## NEW WEBSITE LAUNCHING



Left - Right : **Mr Naisa Cama** (FTA Treasurer). **Mr Tawake Gaunavou** (Westpac Accounts Manager). **Mr Peceli Rinakama** (RFTA Vice President). **Mr Netani Druavesi** (FTA President). **Ms Monika Vakalalabure** (FTA VP/Professional). **Mrs Nanise Kamikamica** (FTACTL Vice Chair). **Mr Iosefo Volau** (FTACTL Chairman). **Mr Marika Nasedra** (Dept Co-operative Officer). **Mr Jack Kivi** (IP1 Director Finance). **Mr Paula Manumanunitoga** (FTA General Secretary)

We are very excited to announce the launch of our newly designed website. Visit us at [www.ftactl.org.fj](http://www.ftactl.org.fj). After months of hard work and dedication, we are delighted to officially announce the launch on March 19, 2021. We wanted to make the new website faster, easier to navigate, and more user-friendly.

The FTACTL Chairman, Mr. Iosefo Volau, in his address mentioned that that was part of the Vision set in 2017, and that was, the FTACTL "To be a leader in the Co-operative Business in Fiji and the Region". Specifically, an objective in the second output of the 2017 – 2019 Strategic Plan was "To obtain ICT system that is relevant, user friendly and improves services to members". That objective was also adopted into the 2020-2022 Strategic Plan to complete work on the web-based financial database system, "Thrift Plus 1" and eventually, the launch of the website. In fact, the Covid-19 pandemic in a way, was also a positive catalyst speeding up the completion and achievement of those objectives and allowing the FTACTL to serve members better with the launching of the Member Portal. With the emergence of "new norms" due to COVID-19, service to members remained paramount for the FTACTL, thus the adoption of new products and services, procedures as well as platforms to maintain the trend. Mr. Volau also urged that members change their mindsets and savet more and loan wisely as the FTACTL is adapting to the changing paradigms of the Co-operative business during this challenging time.

The FTACTL was honored to have the presence of the FTA President, Mr. Netani Druavesi, the FTA General Secretary, Mr. Paula Manumanunitoga, Representatives from the Department of Co-operatives, WESTPAC Bank, IP1 and the Designer of our

website GEM IT. In addition, support received from the FTA Executives, the FTACTL Board members as well as the FTA and FTACTL staff and all faithful FTA family members was appreciated. As a Co-operative, it is important to disseminate information regarding our products and services easily and accessible to our current and prospective members. We endeavor to provide our members with the most accurate, up-to-date information and share our knowledge and experiences of events that are of interest to members. Our goal with this new website is to provide our visitors an easier way to learn about the FTACTL's services and to browse information based on their own choice. The new website gives better access to 'Who We Are,' our Savings and Loans Products, Investment portfolio, News & Events, Services, Join procedures and Resources.

Amongst the new features, the site contains integrated social media buttons for the FTACTL Facebook Page as well as the FTACTL Youtube Channel, to foster improved communication with members. We will be constantly updating our content with helpful information, Co-operative announcements and member successes in the News.

To our amazing Media and Publicity team at the FTACTL, your time, energy and efforts are greatly appreciated. Thank you for working in collaboration with GEM IT SOLUTIONS to make this site what it is, and our web-based database developer partner Infinity Plus 1 who have been a fantastic partner for us and we wholeheartedly recommend them! For any questions, suggestions, feedback or comments, please E-mail Us on [ftactl.org.fj](mailto:ftactl.org.fj).

Thank You!

# FTACTL BRANCH VISIT : 2020

BRANCH	SAVUSAVU	LABASA	BUA	TAILEVU SOUTH/REWA	NADROGA NAVOSA	NASINU	BA/TAVUA VATUKOULA	
DATE	21.08.20	21.08.20	21.08.20	19.08.20	04-05.09.20	15.09.20	18.09.20	25.09.20
VENUE	Yaroi District School	Nawadamu Hall	Vuya District School	Nabitu District School	Sigatoka Methodist Primary	Ratu Sukuna Memorial School	Tavuavevu Hall	FNU, Natabua Campus, Lautoka
ATTENDANCE	93	45	54	10	132	26	81	94 (students & lecturers inc)
NEW MEMBERS	3	4 confirmed (3 pending submission of documents)	-	1	10	5	13	1
REJOINING MEMEBERS	4	4	1	1	4	2	5	-
DRC	2	-	-	1 reactivated payment	1	1	-	1
OTHER	-	1 INY	-	2 INY	Discretionary Loans were also mobilized as the Chairman was present. Fare given to members who requested.	1 INY 1 Retiree Loan	2 NiL Potentials	-
SCHOOLS ATTENDED	30	20	18	Own School	41	Own School	23	-



HT Doi Village School Mosese Rokotavu

## FTACTL Chairman's Trip to the Lau Group

FTACTL Chairman visited the islands of Moala, Totoya, Matuku, Vatoa and Ono in the Lau Group in his capacity as UNICEF Pacific Education Specialist with MEHA officers. He was able to conduct FTACTL consultations as well as member services to teachers in majority of the schools in all the islands visited. Members were really overwhelmed with the office updates and the services

and products available with FTACTL especially the new IT System - the Thrift Plus 1 Member Online Portal. They witnessed first hand the ease of services as loan applications were approved from the meeting venues. FTACTL wishes to extend its sincere gratitude to Heads of Schools and Teachers of schools visited for their hospitality.



Matuku Teachers during consultation.



Babasea Primary School, Levuka i Daku, Matuku, Matuku. Head Teacher Emele Bauta Qalocabekikadavu



Teachers and students Vunuku Village School Moala



Vatoa Village School, Teachers and Students. HT Epineri Gauna



# FTACTL Kava Farming

## A Tradition Rooted in Quality and Purpose

Kava, known as Yaqona in Fiji, is more than just a drink—it is an integral part of Fijian culture, deeply woven into the social and traditional fabric of the Pacific. Revered as the “Wai ni Vanua” (the drink of the land), kava plays a central role in Fijian ceremonies, communal gatherings, and everyday life.

At the Fijian Teachers Association Co-operative Thrift Limited (FTACTL), we take pride in cultivating and distributing FTA Kava, a premium-quality kava grown in the fertile highlands of Vaturova, Cakaudrove, on the island of Vanua Levu. The region’s rich, organic soil and pristine environment create the perfect conditions for producing kava of exceptional quality, known for its distinct aroma, fine texture, natural color, and high kavalactone content—the key compounds that define its strength and effects.

## More Than Just Kava - A Sustainable Initiative

FTA Kava is more than just a beverage—it is a carefully planned initiative designed to support and sustain the Fijian Teachers Association Co-operative Thrift Limited (FTACTL). This venture provides a sustainable source of income for the cooperative, allowing it to continue its mission of supporting Fijian teachers, their families, and the broader community.

By purchasing FTA Kava, you are not only enjoying a premium, traditionally grown Fijian product but also contributing to a cause that empowers educators and strengthens local livelihoods. Every step of our kava production—from cultivation to processing and distribution—is handled with integrity, respect for tradition, and a commitment to excellence.

Experience the True Taste of Fiji - FTA Kava is processed and distributed by FTACTL at Level 2, FTA Education House, 68 Knolly Street, Suva, Fiji. Whether for cultural ceremonies, social gatherings, or personal relaxation, our kava delivers an authentic and rich experience, reflecting the true essence of Fijian heritage.



A young man marking out our yaqona plants at the farm site in Vaturova, Vanua Levu on a bright sunny day for data collections.



Yaqona plants nurtured at our farming shed in Vaturova, Vanua Levu.

# SUCCESSFUL RETIREMENT PLAN



## Mr. Sailosi Nakelo's Story

### FTACTL Empowers Members for a Secure Retirement

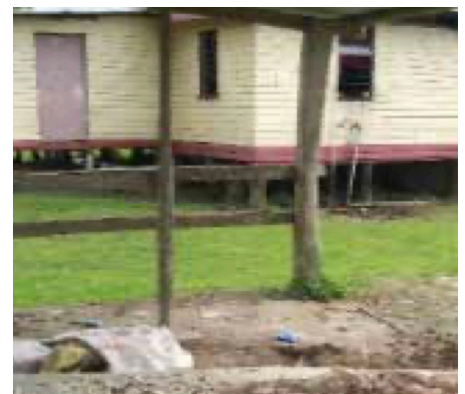
Retirement is a significant milestone that requires careful planning to ensure financial stability and peace of mind. For many teachers, investing wisely and utilizing available financial support can make all the difference. Mr. Sailosi Nakelo, a 52-year-old Secondary School Economics teacher, is a shining example of how FTACTL's financial assistance can empower members to build a secure future beyond their teaching careers.

Originally from Naila, Bau, Tailevu, and a dedicated husband and father of five, Mr. Nakelo knew that securing his financial future was crucial—not just for his family but also for his community. With the support of FTACTL's Loan Assistance, he has successfully expanded his business ventures, ensuring a steady source of income as he approaches retirement.

Through this financial support, Mr. Nakelo has been able to renovate and upgrade his four rental flats, enhance his dalo and root crop farming, and improve his pig and cattle farms. These investments are now generating sustainable income, allowing him to meet his family's needs, support his children's education—from primary school to university—and contribute to his village's development.

Grateful for the assistance, Mr. Nakelo encourages fellow FTACTL members to take full advantage of FTACTL's loan facilities and tailored investment products. He believes that with proper planning and the right financial support, teachers can retire with confidence, knowing they have built a stable and rewarding future.

FTACTL remains committed to empowering its members with the financial tools needed to create a secure and fulfilling retirement. Mr. Nakelo's journey serves as an inspiration for all teachers to start planning today for a better tomorrow.



FTACTL Board Member, Mr. Aisake Tuapati, standing with Mr. Nakelo (on the left) after he went to visit Mr. Nakelo's business investment at his home in Bau, Tailevu.



# OBITUARIES

## Honoring the Legacy of Mr. Semi Vela & Mr. Rafaele Madra

The FTACTL family solemnly remembers and honors the lives of two remarkable individuals—Mr. Semi Vela and Mr. Rafaele Madra. As dedicated board members and lifelong contributors to both the FTA and FTACTL, their unwavering commitment, wisdom, and vision have left an indelible mark on our organization and the education fraternity in Fiji.

Their relentless pursuit of progress and their ability to inspire those around them played a pivotal role in shaping the direction of our cooperative. Their foresight and dedication were instrumental in pioneering our new funeral arrangement initiative, ensuring that our members receive the dignity and honor they deserve in their final farewell.

Beyond their professional contributions, Mr. Vela and Mr. Madra were beacons of light—bringing positivity, laughter, and a spirit of camaraderie that uplifted all who had the privilege of knowing them. Their presence was not just felt in board meetings or official gatherings but in the very fabric of our community, where their kindness and encouragement inspired many.

As we reflect on their invaluable contributions, we extend our deepest gratitude to their families and loved ones for sharing these extraordinary men with us. Their legacy of service, leadership, and goodwill will continue to resonate within our cooperative and beyond.

The FTACTL also takes this moment to remember and express gratitude to all our departed members—our brothers and sisters who dedicated their lives to education and to the betterment of this organization. Their selfless service and generosity of spirit have left lasting footprints on the hearts of many. May their families find comfort in knowing that their efforts have not gone unnoticed, and their memory remains cherished.

Rest in peace, Mr. Semi Vela and Mr. Rafaele Madra. Your contributions, laughter, and unwavering spirit will forever be remembered and treasured.



FTACTL Board Vice-Chair,  
Mr. Rafaele Madra



FTACTL Board,  
Mr. Semi Vela

MONTH / YR	NAMES
MAR - 21	Sefanaia Rauci
FEB - 21	Wainiqolo Isoa
JAN - 21	Qerewaqa Vulakoro
JAN - 21	Tawake Jone
DEC - 20	Rokodrau Manueli
NOV - 20	Sukanavere Manulawa
NOV - 20	Eremodo Tuivione
OCT - 20	Tuinabua Samuela
SEP - 20	Madra Rafaele
SEP - 20	Vela Semi
AUG - 20	Rabici Jone
AUG - 20	Soqoiwasa Walesi
JUL - 20	Apete Tikoimoturiki
JUL - 20	Tunidau Laitia
JUL - 20	Fong William

# ' Na Vakanananu Lesu '



Sitting amongst retired teachers, like Mr. Emitai Boladua, Mr. Nasedra, Mrs. Esiteri Kamikamica, Mrs. Susana Tuisawau and many others, during their Annual Kanavata, I was most fortunate to listen in on their anecdotes of previous teaching years and recollections of their contribution to the establishment of the FTA EDUCATION House. I could not help but wonder if those tales were ever compiled as they would have made good reading. Their stories spanned across the years; from their humble beginnings to their first work stations to even the fresh aroma and fragrance of nature and the beautiful environment that taught in, really captured my attention

and emotion. One such tale was imparted by Mr. Bose from Naitasiri.

He had been transferred to Maramarua District School in Dreketi, Macuata in 1970 and in his second year of teaching, his wife had gone to see her father in Tacilevu. After school, on the same afternoon, he decided to follow his wife. He got on the bus that took him to Saivou. Unlike today, the way then, was rugged, a mass of forest and thick jungle. It was about 6.30 in the evening when he arrived at Saivou. He struck up a conversation with a man from the area and Mr. Bose asked him, the way to Savusavu and how far it was as he was from Naitasiri. The man pointed to a peak, to which he directed that Savusavu was just on the other side. "Just after one climb and descent", the man said. Not wanting to waste time, Mr. Bose, bade the man farewell and took off.

Many hours later, after many ascents and descents and soaked heavily from the angry rain, he thought of the man who gave him directions and cursed him under his breath. Despite that, he continued to move on until he couldn't move any more. Due to his weakening body and fatigue that suddenly consumed him, he fell to the muddy road and fainted. When he regained consciousness, he realised that it was 4 'clock in the morning.

Mr. Bose had reached Naibalebale. He thought that he was probably somewhere near Savusavu. He hastened to the village. The door was ajar in the first house and upon peeping, he saw an old woman, in the mosquito net, just getting up. He knocked furiously at the door and heard her call out "Peceli." He responded affirmatively, not caring any longer and pushed the door open further. The old lady was shocked to see him, all wet and covered in mud. She was terrified that she screamed if he was human or not. He responded in the affirmative and asked her to touch his face. Soaked with mud from head to toe, she wondered how he slept soundly in the forest, as no one in that area had taken him to Saivou. Unlike today, the way then, was rugged, a mass of forest and thick jungle. Clean and fresh, Mr. Bose said that he will never, ever forget the day he slept on a wet, muddy road.

Enjoy reading, Colleagues!