



Na i COKONAKI



The Official Newsletter of the
FTA CO-OPERATIVE THRIFT LIMITED

ISSUE 4 :
2022

Excel Through Innovation, Future Proofing and 'SOLESOLEVAKI'



Mr. Iosefo Volau

Chairman's Message

Good day, valued members of the FTA Co-operative Thrift Ltd! As we embark on a new year, we are presented with new situations, perspectives, and changes. These changes require us to analyze our advantages and disadvantages to ensure that we provide maximum returns to our esteemed members.

I am thrilled to announce that we have successfully held our Triennial General Meeting (2019-2021) in mid-October, and we welcome our three new board members: Maika Moroca, Lasarus Senibale, and Sakiusa Turagabeci.

At FTA Co-operative Thrift Limited, we are committed to revitalizing our mission and vision to include the ever-shifting landscapes, changing member needs, and our cooperative's goals. We aim to create a SOLESOLEVAKI platform that emphasizes the importance of saving and investing to achieve a healthy financial status, ensuring increased sustainability, and greater benefits in the form of competitive investment and savings rates, annual dividends, incentives, and better products.

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Veverueri (February)

Vula i Sevu

- Tu donu na iribuli ka matua na ivi
- Keli na uvi, sevu vakavanua
- Dreu na wi kei na dawa
- Tara na lololo (valevale)



Our strategic move towards revitalization includes investing in new ventures, such as the Lands Negotiation and Investment Committee, tasked with reviewing existing land negotiations and identifying new opportunities. Our goal is to establish more Teachers Villages for our members in partnership with TLTB and landowners. In addition, we are in discussions with the Fiji National Provident Fund to establish our cooperative as a lending institution, making it possible for members to access relevant eligibility for their own comfort.

Our commitment to agriculture and land ownership is also evident as we explore new avenues for members currently engaged in farming. We aim to assist them in marketing their products and securing approval for greater loans for agricultural purposes or microfinance.

As we move forward, we remain focused on maximizing the potential of every dollar for the growth of FTA Co-operative Thrift Ltd. We remain committed to our mission and vision, and we are confident that our efforts will lead to a prosperous future for our members.

Thank you, and may God bless the FTACTL family.





Editorial Opinion

By Mr. Meli Yabakivou
FTACTL Secretary

ISAIAH 40:31

"But those who wait on the LORD will renew their strength; they will soar on wings like eagles; they will run and not get weary; they will walk and not faint."

" Raising Standards and Moving Forward "

Interesting, the Triennial General Meeting has come to an end and we have all witnessed our achievements as financial members of FTACTL.

In many ways, we have tried to **"Raise the Standards"** particularly in areas we identified, we needed a bit of an input to boost 'Returns' like moving away a little from being too focussed on provision of Loans to Investments.

Lets be mindful of the fact that FTACTL Loan products and Investments are all AGM-approved, hence we are trying our best to ensure that we meet expectations of the FTACTL AGM since we would be reporting to the AGM annually.

"Moving Forward" we need solidarity and great planning for better Returns. Better Returns will only come our way when we are confident enough. We should be confident because we have developed business concepts that will bring about a sustainable future for FTACTL where monetary returns will boost loan requests.

Lets stay together and grow together as a co-operative organisations.

Vinaka.





Hon. Aseri Radrodro
Minister for Education

Minister's Address

*Speaking to the Hearts of
Union Members*

Ni Sa Bula Vinaka.

I am pleased to be part of this event this afternoon. Thank you for the kind invitation and the warm welcome.

What a great way to conclude another week of service, challenges, achievements and transition with the team that has been the voice of the most important stakeholder of the Ministry, our teachers. I had just returned from the West, on a tour to some of our schools and Education Offices along with the Assistant Minister and Senior Education Officials in the past three days. The experience was overwhelming as it was our first official ministerial visits one of the many more visits to our schools and education offices in the future.

Since day one in my role as the Minister for Education, the turnout of teachers to schedule an appointment to discuss issues regarding their employment status has been overwhelming. This has raised a lot of questions about the

Ministry's current procedures and processes, among many others.

I would like to reassure you all today that the Coalition Government through the Ministry through the Ministry of Education is working on reviewing current policies and introducing new and inclusive ones. So far, you have been very supportive of the new changes that have been put in place as well as the Ministry's initiative to bring about restructurings geared to fairly support our teachers. It is my hope that you will continue this partnership and render your support in our future endeavours. You are one of the key implementers of the changes that we want to see in the way processes are undertaken in our Ministry.

Yes, concerns have been raised on the inconsistencies in processing leadership positions in our schools that have denied promotion to senior officers who have served in leadership positions for several years and under the OMRS Guideline, have been replaced by those with much less or no experience in leadership position.

The lack of consultations has brought about an unfair and non-transparent processes and this has really questioned the validity of the OMRS Guideline that is currently being used for appointment. Moving forward, I wish to have more discussions with union reps as well as relevant stakeholders to effectively and fairly address issues as such. Together with the Executives, stakeholders and Unions, we are definitely going to review the matrix used for OMRS especially the selection criteria for Heads of Schools and post holders. There need to be more weighting and emphasis on experience as the positions require proven performance in leadership position and expertise to lead schools and students successfully. Qualification is great but practical experiences give you a better understanding of the school environment. We must be honest with ourselves in regards to the education system in Fiji. Far too many times I have seen that injustice prevails in the way processes are conducted especially those that involve our teachers.

Currently, the Ministry of Education is following two separate structures where it is continuing with a bit of the old one and have adopted some from the new. For this reason, the team at the Ministry is already looking at reorganizing the organisational structure to ensure efficient support service to schools from the District and Head office. I wish to challenge both unions that we work hand-in-hand to see that transparency, equity and most importantly, justice and fairness is maintained. With God's gift of discernment and continuous guidance, we shall work in unity to provide only the best for those we serve.

The Coalition Government's plans to eliminate teacher contracts and extend the retirement age to 60 will now be a breather for our teachers who have had job security issues over the past years. As career civil servants, teachers will now be able to access financial commitments and have a secured future. The Ministry is also working on a submission to Cabinet to hold an Education Summit in the first quarter of this year and this will involve relevant stakeholders like the two Unions to map out strategies which will address issues and trends for the future of education in Fiji, in the next four years. As Teacher Unions, your role to support teachers is paramount. It is understood that teachers role evolve and more than teachers, they are facilitators whose role is greater than just delivery of lessons. They need to become transformational teachers who help students become critical thinkers.

We are well aware of the teaching environment that prevails today and the extent of challenges faced by Teachers. It is our partnership to support our teachers accordingly that will make a difference. I mentioned this during our welcome event last week and I will say it again, we must always remember that we are dealing with human beings who need time to accept change. So as a support system for our teachers, the Ministry welcomes a systematic approach with stakeholders working in partnership for the betterment of our education system. With this ladies & gentlemen, I acknowledge the support of the current and the retired members of the Fiji Teachers' Confederation.

The Ministry looks forward to working in partnership with both Unions in order to serve our teachers better so that they can also offer the best and quality service in our various schools.

Thank you & Vinaka Vakalevu.



TGM NEWS : Dedication of FTACTL Office



The FTA Co-operative Thrift Ltd (FTACTL) recently underwent a renovation, and on the occasion of the dedication of its offices, the Qase Levu of the Methodist Church of Fiji, the Reverend Ili Vunisuwai, presided over the ceremony.

The liturgy delivered by Reverend Vunisuwai emphasized the godly nature of assisting members through solesolevaki, and praised the Teachers Cooperative for extending its reach to all members in need of support towards leading productive lives. The dedication of the FTACTL offices was followed by the Triennial General Meeting, which took place downstairs at the FTA Hall. The meeting provided a forum for members to discuss matters relating to the co-operative and provided an opportunity to reflect on its accomplishments and future direction.

In the evening, a function was held at the Yue Lai Hotel to celebrate the occasion, and the Honorable Reverend was once again in attendance. The FTACTL was honored to have such a distinguished minister present, and the event served as a testament to the hard work and dedication of its members. The FTACTL was established to assist its members in achieving their financial goals through savings and loans. The cooperative aims to promote financial literacy and economic empowerment for its members, and to encourage a culture of mutual assistance and support.

The dedication of the FTACTL offices represents a significant milestone in the cooperative's history, and the support of Reverend Vunisuwai and other distinguished guests serves as a reminder

of the importance of the co-operative's mission. As the FTACTL looks to the future, it remains committed to its members and their financial well-being. The co-operative will continue to provide opportunities for savings and loans, while promoting financial literacy and mutual support.

In conclusion, the dedication of the FTACTL offices was a momentous occasion, and the presence of Reverend Vunisuwai and other distinguished guests served as a testament to the cooperative's importance and impact. The FTACTL will continue to strive towards its mission of promoting financial literacy and economic empowerment for all its members.

■ New Elected Board Members

The Triennial General Meeting culminates in the election of three new Board Members ;

1. *Mr. Lasarusa Senibale*
2. *Mr. Maika Moroca*
3. *Mr. Sakiusa Turagabeci*

The Board Members were inducted and quickly adapted to the functions of the Co-operative, bringing with them a vast experience with new perspectives and innovations to complement the entrenched resources.

All 3 are now included into Sub-committees that will further enhance the Co-operative's operations.





President of the Methodist Church of Fiji & Rotuma's Speech :

Rev. Ili Vunisuwai

Phillipians 2 : 11

"And that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father."

Dear distinguished guests, colleagues, and friends,

I am honored to stand before you today as we celebrate the dedication of the new FTACTL Office. I want to begin by expressing my gratitude to all those who have made this day possible. To the leadership team, staff, and partners of FTACTL, your hard work and dedication have brought us to this momentous occasion. I want to thank you for your vision and commitment to the education sector in Fiji.

As we dedicate this office, I am reminded of the words of the apostle Paul in ***Phillipians 2:11***, which says, ***"and every tongue acknowledge that Jesus Christ is Lord, to the glory of God the Father."*** This verse reminds us that all honor and praise belongs to God. It is only through His grace and mercy that we have been able to come this far.

Today, we stand at the threshold of a new chapter in the history of FTACTL. With this new office, we have the opportunity and excitement to take our work to new heights. We can expand our reach, strengthen our partnerships, and deepen our impact on the education sector in Fiji. As we move forward, I want to offer a few words of advice to our teachers who are the backbone of this organization. Teachers are the key to unlocking the potential of our students. They have the power to shape the minds and hearts of our future generations.

Firstly, teachers should not be afraid but to be brave. Fear often holds us back from achieving our full potential. We are afraid of failure, rejection, and the unknown. But failure is not something to be feared, it is a stepping stone to success. We must be brave enough to take risks, try new things, and push ourselves beyond our comfort zones.

Secondly, prayer is the ultimate solution to all problems and challenges. We must be prayerful at all times, seeking God's wisdom, guidance, and strength. Through prayer, we can overcome our fears, find clarity, and be empowered to face any obstacle that comes our way. Lastly, I want to encourage our teachers to embrace the opportunity and excitement that comes with their calling.

Teaching is not just a job, it is a calling. It is an opportunity to make a difference in the lives of our students and to shape the future of our nation. We must approach our work with enthusiasm, passion, and a sense of purpose.

In conclusion, I am excited about the future of FTACTL and the impact that we will make in the education sector in Fiji. Let us continue to work together, pray together, and strive towards excellence in all that we do. May God bless this new office and all those who work within its walls.

Thank you.

Product Resolution :

- A.** The secured loan with the 6.5% interest only applies to loans offered to successful applicants for FTACTL Teachers Residential and Teachers Farming Village loan, large loans by members which have security amount equivalent to the invested amounts in Ika ni Yabaki, Vavakada or Na I Lololo and amount above existing loan for the purposes of purchasing land, vehicle, retirement plan, refinance, construction of house, commercial farming, Education and viable business ventures.

Rationale ;

Gives opportunity for members, including youth to access low interest loans to purchase affordable property such as residential lease and farming land lease in or close to main centers in Fiji. This would have otherwise been impossible because of the exorbitant cost of land and property.

Incentives for members who are planning or who have been saving and investing funds in Ika ni Yabaki, Vavakada and Na I Lololo for purposes of purchasing land, property, vehicle, retirement plan, construction of house, commercial farming, education and business venture etc.

- B.** The immediate family members of the current FTACTL member including son, daughter, brother, sister (as well as formally adopted children authorized by law) are allowed to be members of the FTACL provided they meet the requirements in the membership as stipulated in the FTACTL By Laws and Policy and with the approval of the board.

Rationale ;

FTACTL vision and mission and benefits include members and their family.

- C.** All new members joining FTACTL with effect from 1 January 2022 shall be a member of the Kakavaki.

Rationale ;

This is a future-proofing product as it covers members' loans and also their families and loved ones in an event of the demise of the member.

- D.** FTACTL Reguregu Benefit: In the event of the death of a member the following actions shall be activated immediately. Fifty cents (\$0.50) shall be deducted from every member's share account, where it shall be accounted as a Reguregu contribution, of which 75% shall be presented to the beneficiary or next of kin and the remaining 25%, to assist the Branch Reguregu

- delegation. The FTACTL contribution shall be the preparation and delivering of the Standard such as the FTACTL banner and flag (casket cover) as our last respect to honour the member who has passed. In the demise of a retired member of FTACTL, reguregu fund allocated is a maximum of \$300 with the discretion of the Board.

Rationale ;

These necessary immediate actions shall be activated as our last respect to honour the members who have contributed immensely towards Education in Fiji and have faithfully contributed financially to the pool of money that you draw from, in times of need through the Co-operative. (Solesolevaki platform) Provides the opportunity for all members to contribute Irrespective of their location. This is an additional source of fund and comfort for the mourning families in beginning the preparation for the Reguregu.

- E.** A deduction of \$0.20 from every member's i Reguregu contribution of 50c be disbursed to bedridden members after the member's incapacitated status has been confirmed.

Rationale ;

This allows members to provide necessary assistance to a bedridden member while still living. The balance of 30 cents from the reguregu contribution will be paid out in the event of the demise of the member.

- F.** In an event where a member withdraws at will and/or prematurely, a 10% administration fee is deducted from the total member's share.

Rationale ;

This 10% administration fee is the overhead cost of processing for premature withdrawal.

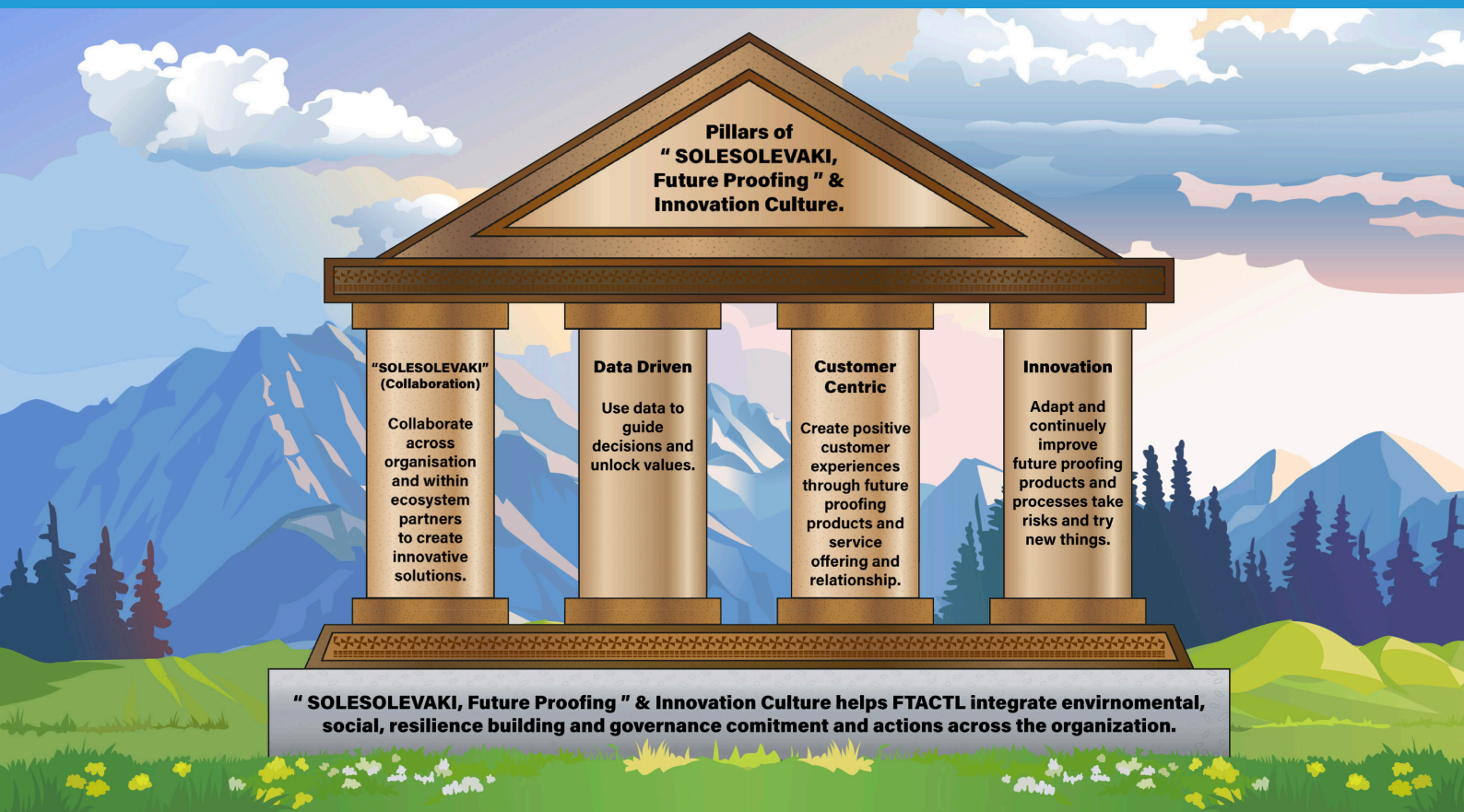
- G.** Members who have withdrawn at will, shall only be able to rejoin after 2 years from the date of withdrawal and benefit from any associated incentives upon re-joining.

Rationale ;

Allows members the opportunity to return and enjoy the full benefits, after a lapse of 2 years and also any associated re-joining incentives.



FTACTL Strategies :



As we move forward into the future, it is imperative that FTACTL holds true to its core values and principles. We must remain committed to serving our members, providing them with the highest level of individualized service and anticipating their needs with creative solutions. Cooperation and mutual trust are essential for us to achieve our goals and deliver quality member services and innovative products.

Education and continuous learning are also critical in building confidence and enabling innovative thinking and wise financial decisions. We must provide an enabling environment for our members to achieve outstanding performance and personal economic growth. To stay competitive and relevant, we must listen to our members and collect feedback to develop and refine appropriate financial services and products. We must also remain committed to building members' loyalty by providing services in a professional, personal, and competitive manner.

We must embrace digital culture and use digital tools and data-powered insights to drive decisions and customer-centricity while innovating and collaborating across the organization. Effective use of technology is crucial for us to operate efficiently and effectively in today's fast-paced world. At FTACTL, we are not just a financial institution, but a coopera-

tive committed to serving our members and building a better future together.

Let us stay true to our values and principles as we propel FTACTL into the future with confidence and determination.

"SOLESOLEVAKI, Future Proofing" and Innovation Culture helps FTACTL Integrate Environmental, Social, Resilience Building and Governance Commitment and Actions across the Organisation.

Today we share our insights on how "SOLESOLEVAKI, Future Proofing" and Innovation Culture can help you integrate environmental, social, resilience building, and governance commitment and actions across the organization. This analysis is based on the our way of thinking, which emphasizes simplicity, innovation, and design.

Firstly, let us consider the concept of "SOLESOLEVAKI," which means mutual cooperation and assistance in Fijian culture. It is a powerful concept that embodies the idea of working to-

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RFTA Update : Na i Lololo Institute



We are humbled to stand before you today, to reflect on the achievements and legacies of our predecessors at the Fijian Teachers Association. Their wisdom and dedication to education have paved the way for our own work, and we honor their memories with the utmost respect and gratitude.

As we remember the lives of Mr. Parayame Cakacaka, Mr. Tevita Ba, and Mrs. Mere Lako, we also celebrate the milestones that our Association has achieved. The launch of the I Taukei Big Book texts is a testament to our commitment to providing quality education in the Vernacular language, and we are proud to have the support of the I Taukei Trust Fund in making this a reality.

But our work is far from over. We are already working on a sequel to our initial book, "Na Vuku Ni Vanua", which will honor past education facilitators and their contributions to our nation. This book honors their worthy contributions and celebrates their achievements. Through their commitment to education, they have helped shape the minds of our youth and have helped pave the way for a better future. The book serves as a reminder of the importance of education and the role that educators play in shaping our society. It is a testament to the hard work and dedication of those who have come before us, and it is a source of inspiration for those who will continue their legacy. "The Wisdom of the Land" is a valuable addition to our nation's literary heritage and a fitting tribute to those who have given so much to our education system. It is a fitting tribute to those who have dedicated their lives to teaching, and we are honored to be a part of it.

As we move forward, I am proud to announce that Mr. Emitai Boladuadua will succeed the late Mr. Parayame Cakacaka as President of the RFTA. Mr.

Boladuadua is a respected educator and a dedicated member of our community, and I have every confidence that he will continue to lead our Association with integrity and vision.

I am reminded of a quote from Steve Jobs, who said, *"I want to put a ding in the universe."* And while our work may seem small in comparison, I believe that we can make a significant impact on the lives of our students and our nation. We have a responsibility to honor the legacy of our predecessors, to push ourselves to be better, and to always strive for excellence.

Thank you for your commitment to education and for your support of the Fijian Teachers Association. Together, we can make a difference.

Na i Lololo Investment :

This is a long term investment and the conditions are as follows ;

1. A Special Interest Rate shall be applied to members reaching the age of 55 years.
2. Must be a financial member of FTA, RFTA or FTACTL.
3. Members may choose to make periodic investments or may make one whole sum investment per year.
4. The minimum amount allowed to be invested per member is \$ 2, 000 and maximum investment per member is unlimited.

Retirement Benefits :

1. A member reaching the age of 55 or retirement age sanctioned by government may choose to withdraw full Retirement Benefit and cease contributions to shares or may continue full financial membership with FTACTL.
2. A member opting to receive full Retirement Benefit may choose to invest part or whole Retirement Benefit in the Nai Lololo Investment Fund.
3. An individual who has invested the minimum investment required by the Nai Lololo Investment Fund shall be a member of FTACTL.
4. Members retiring from service will be eligible for full Retirement Benefit.

COUNT HER IN

Invest in Women.
Accelerate Progress.

In support of
UN WOMEN
AUSTRALIA

INTERNATIONAL
WOMEN'S
DAY
#EmbraceEquity



SUCCESS STORY :

Mrs. Nanise Kamikamica

Mrs Nanise Kamikamica has been actively involved in various union activities since 1991 when she joined the Fijian Teachers Association (FTA) as a member. Over the years, she has held several positions within the FTA, including serving on the FTA Youth Wing Committee from 2006 to 2009, the Working Committee from 2010 to 2017, and as the FTA Women Coordinator from 2018 onwards.

Mrs Kamikamica has also been involved in regional union activities, serving as the Vice Co-ordinator for the Council of Pacific Educators (COPE) from 2015 to 2018 and the Women's Coordinator for COPE from 2019 onwards. In addition, she has served on the board of the Fiji Teachers Association Co-operative Thrift Limited (FTACTL) as an interim member in 2017 and as a full board member from 2017 to 2018 after which she became the Treasurer.

Currently, she holds the position of Vice Chairman for FTACTL since 2020. Mrs Kamikamica has also been recognized for her contributions to the union movement in the Asia Pacific region, having been appointed as the Women's Representative for the Educational International Asia Pacific (EIAP) Regional Committee in 2020. Her extensive involvement in union activities is a testament to her commitment and dedication to advocating for the rights and interests of union members.

Over the years, Mrs. Kamikamica has developed a keen interest in politics and has been actively involved in her local community. She believes that there is a need for change in the political landscape, and she is passionate about making a dif-

ference. Her experience as an educator and leader has given her a unique perspective on the issues facing her community, and she believes that she has the skills and experience to be an effective politician.

Mrs. Kamikamica's decision to run for government is not one that she has taken lightly. She understands the challenges that lie ahead, but she is determined to make a positive impact on her community. She believes that her experience as an educator and leader will serve her well in the political arena. Her ability to listen to others, work collaboratively, and make informed decisions based on data and evidence will be valuable assets in her political career. She believes that these issues are critical to the well-being of her community, and she is committed to working towards finding solutions that will benefit everyone.

In conclusion, Mrs. Kamikamica's experience as an educator and leader has given her a unique perspective on the issues facing her community, and she is committed to finding solutions that will benefit everyone. If elected to government, she will bring her passion, dedication, and leadership skills to the table, and she will work tirelessly to make a positive impact on the lives of her constituents. We wish her the best of luck in her political career.

On International Women's Day, we celebrate the achievements of women like Mrs Kamikamica and continue to work towards a more just and equal world. Let us all choose to challenge gender bias and inequality, and work towards creating a better future for all women.



FTACTL Branch Visits :

Following the conclusion of the TGM, the Co-operative organized scheduled visits to its various branches and areas. These visits were also extended to members who had invited the office. During these visits, the Cooperative's Board members shared their insights and made valuable contributions to the SOLESOLEVAKI platform, while also answering questions posed by members.

The Chairman and other Board members were available to meet with members who had been impeded in some way, offering an opportunity for constructive dialogue. The Co-operative greatly appreciates the support and participation of its members across all areas, branches, and clusters, and looks forward to expanding outreach efforts in 2023.



Investments :

- **Ika ni Yabaki**
- **Nai Vavakada**
- **Nai Lololo**

As a member of FTACTL, you not only have access to a loan facility, but you can also benefit from various investment productions that offer fast rewarding returns.

These investments are designed to provide a springboard platform for members to grow their wealth and achieve financial freedom. The investments offered by FTACTL are diverse, catering to different risk appetites and investment goals.

One of the notable investment productions is the headline investment, which has gained popularity among members. This investment option offers a unique opportunity to earn passive income by investing in high-yielding projects.



FTACTL Obituaries & Reguregu :

In Loving Memory of Our Departed Members

The Fijian Teachers Association Co-operative Thrift Limited (FTACTL) stands as a pillar of support and unity for its members—Fijian teachers who have dedicated their lives to service and education. As a co-operative, we value each member not only for their contributions to our organization but for the heart and commitment they bring to our shared mission.

It is with deep sorrow that we acknowledge the passing of some of our esteemed members who have been called to eternal rest. These individuals were more than just members—they were leaders, mentors, and role models who played an instrumental role in shaping FTACTL into the respected institution it is today. Through their unwavering dedication, they helped pave the way for future generations, and their impact will be felt for years to come.

These obituaries are a tribute to their lives, their service, and the legacies they leave behind. They offer the broader community a moment to reflect on the invaluable role these members played not only in our co-operative but in the wider Fijian society. Their lives exemplified the spirit of unity, service, and cooperation that lies at the heart of FTACTL.

In keeping with our traditions and values, FTACTL and its members honor the memory of our departed colleagues in meaningful and tangible ways. We believe that no member should be farewelled alone. In times of loss, our members come together to support the bereaved families—contributing generously toward funeral expenses and offering assistance to help them get back on their feet during these difficult times. As part of our final tribute, FTACTL also provides a personalized farewell banner and a casket flag to honor the deceased with dignity and respect.

To the families of our beloved colleagues, we extend our deepest sympathies. We mourn with you, and we honor the memory of those you have lost. They were cherished by all of us and will forever hold a special place in the FTACTL family. While they may be gone from our sight, their spirit continues to guide us, inspire us, and remind us of the strength of our community.

May they rest in peace.

Their legacy will live on—in our hearts, in our classrooms, and in the continuing mission of FTACTL.



Tribute To :

Mr. Mosese Uluicicia



Today we remember and honor the life of our dear workmate, Mosese Uuicicia. Mosese was born on May 6th, 1965, in the village of Cicia in the Lau Group. Despite facing the challenges of being deaf and mute, he was a hardworking and dedicated handyman in the building section at FTA House.

Mosese's warm smile and positive attitude were contagious. He approached every task with enthusiasm and commitment, and his work ethic was unmatched. He inspired us all with his resilience and determination, never letting his disabilities hold him back from pursuing his dreams.

Mosese was not only a talented worker but also a kind and generous human being. He was always willing to lend a hand to his colleagues and went out of his way to make others feel appreciated and valued. Mosese's compassion and selflessness left a lasting impact on all of us, and we will forever be grateful for the time we had with him.

Mosese may no longer be with us, but his legacy will live on through the memories we cherish of him. We will remember his hard work, his infectious smile, and his unwavering spirit. Mosese will always hold a special place in our hearts, and he will be deeply missed.

Rest in peace, Mosese Tuicicia. Your spirit will continue to inspire us all.

*"Mosese, a smiling face,
Hardworking, full of grace,
Deaf and mute, yet never a trace
Of hesitation in his pace.
A handyman with skill and heart,
His kindness set him apart.
Though he's gone, we'll never depart
From memories of Mosese's art."*





Report By the Land Management Officer
Mr. Aminiasi Nainivalu

TEACHERS VILLAGE SCHEME :

The Teachers Village Scheme is an initiative in Fiji that was established to assist members of the Fijian Teachers Association with their housing needs. The scheme was first introduced in 1987 and operated until 2010, after which it was taken over by the Fijian Teachers Co-operative Thrift Limited. The purpose of the scheme was revitalized in 2021, with a focus on purchasing land, subdividing it, and selling it at affordable prices. This report will explore the Teachers Village Scheme in further detail, including its history, objectives, and current activities.

Objectives :

The purpose of the Teachers Village Scheme was revitalized in 2021, with a renewed focus on providing affordable housing to FTA members. The objectives of the scheme include:

- *To purchase land and subdivide it into lots for sale to FTA members at an affordable price.*
- *To encourage veivoli vakaitaukei, or community participation in the development of the scheme.*
- *To partner with Local Government Units (LGUs) to assist with capital projects in communities where the scheme operates.*

In order for members to complete their purchases and sales, it is necessary for FTACTL to be an approved lender with FNPF. This allows members to access eligibility that will be paid directly to FTACTL. Two dialogues have already taken place between FTACTL and FNPF, including one with the CEO. His office arranged a meeting with the responsible Management Board and Deputy CEO, during which FTACTL received a positive response. As a result, the first Teachers Village is expected to be established in

Uluinatabua, Lautoka in the near future. Once all the necessary steps have been taken to build this village and the knowledge gained, the sales and purchase process for the remaining Villages should become much smoother.



**Ariel View :
Natabua Native Residential Lease**

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Thirdly, innovation culture is critical to driving positive change and achieving sustainable development goals. An innovation culture encourages creativity, experimentation, and risk-taking, which can lead to the development of new and innovative solutions to complex problems. By fostering an innovation culture within FTACTL, you can encourage employees to think outside the box and come up with innovative solutions to environmental, social, and governance issues.

Finally, integrating environmental, social, resilience building, and governance commitment and actions across the organization requires a comprehensive and coordinated approach. This involves identifying and addressing potential risks and challenges, developing strategies and solutions, fostering a culture of collaboration and innovation, and monitoring and evaluating progress.

In conclusion, adopting the "SOLESOLEVAKI, Future Proofing" and Innovation Culture approach can help FTACTL integrate environmental, social, resilience building, and governance commitment and actions across the organization. By doing so, you can enhance your reputation, mitigate risks, and achieve sustainable development goals. Remember, as Steve Jobs once said, *"Innovation distinguishes between a leader and a follower."*

**Come & Join FTACTL!
We Care About Your Future**

FTACTL Snapshot from 2021 to 2022



2022