

Fiji Hand in Hand Initiative Investment Plan

Hand-in-Hand Initiative Investment Forum 2026





CONTENTS

Objective:

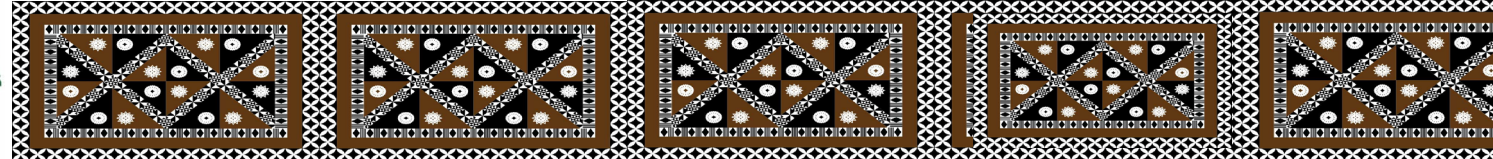
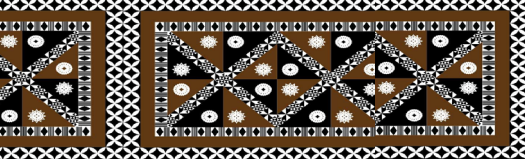
- Seeking investment to transform Coconut, Pineapple, Cocoa and Breadfruit value chain sector for food and nutrition security and income generation for the people of Fiji.



A Overview

B Enabling environment

C Investment plan and opportunity



Geography

- Area: 18,270 sq. km
- Cropland: 5,550 sq. km (30%)
- Soils: Volcanic valleys, acidic highlands
- Risks: Cyclones, floods, erosion, quakes

Climate

- Type: Tropical, humid
- Wet: Nov-Apr
- Dry: May-Oct

People

- Population: 928,784
- Poverty: 24.1% to 29.9%
- Multi-dim: 14.1%

Economy

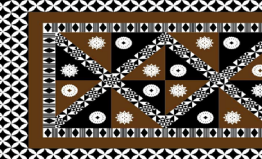
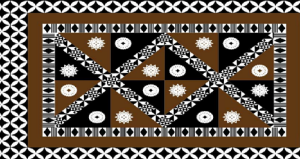
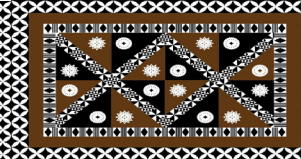
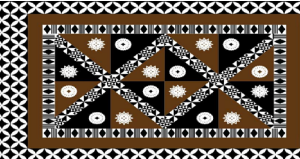
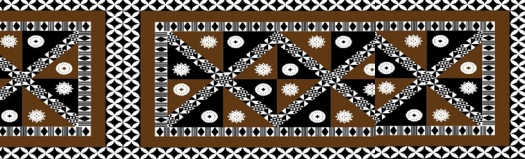
- GDP: \$5.97B
- Per capita: \$6,425.70
- Jobs: 36.1% in ag/fish/forest

Agriculture

- GDP share: 18.7%
- Mode: Shifting to semi- commercial
- Crops: Kava, taro, cassava, ginger, papaya
- Animals: Cattle, pigs, goats, poultry
- Rural cash: 30-35% of home pay
- Land: 87% communal (iTaukei), leased via TLTB

A. FIJI: Overview





A. Fiji Poverty Map

National Poverty rate - 29.9% (HIES 2019-20)

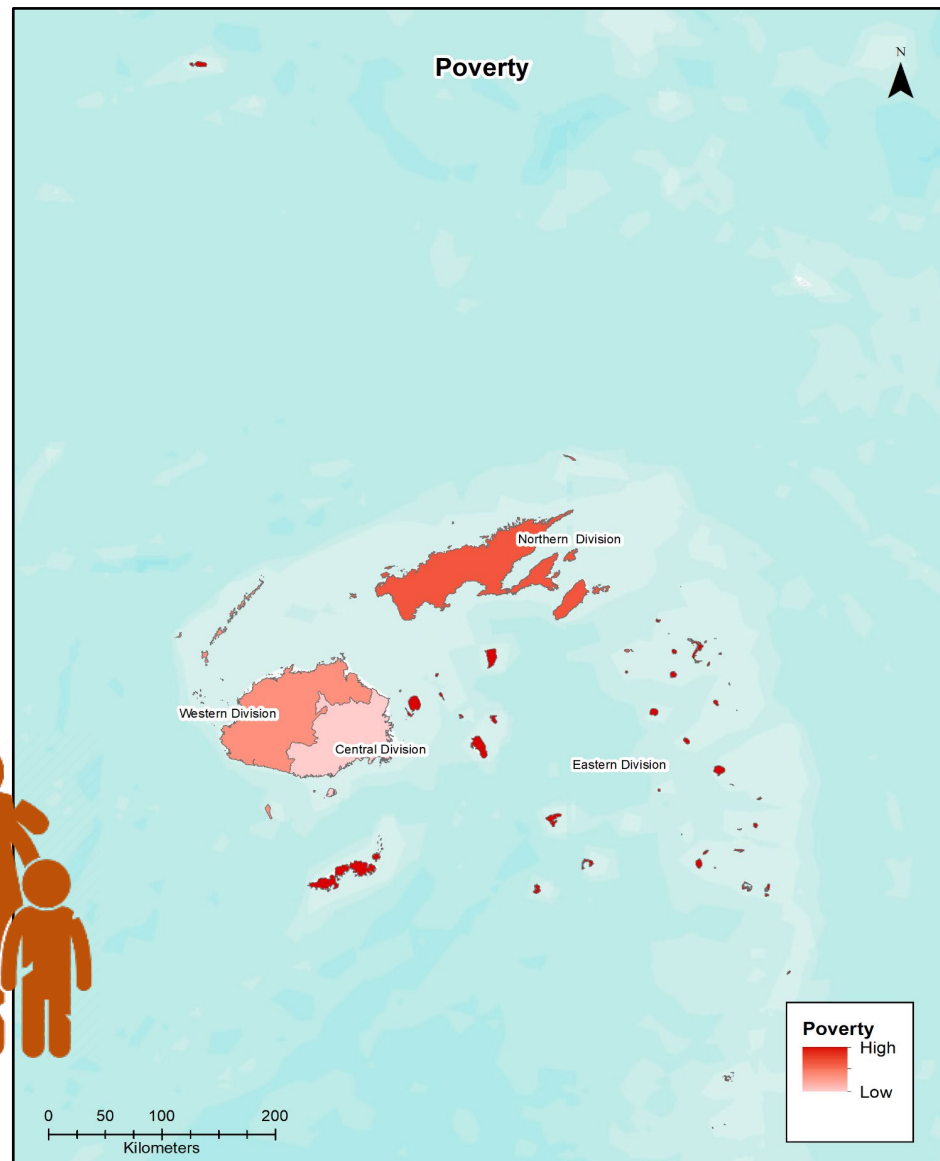
Multidimensional poverty: Urban - 23% 30% (HIES 2019-20)

Poverty headcount - 258,053 (HIES 2019-20)

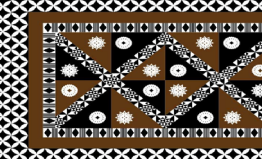
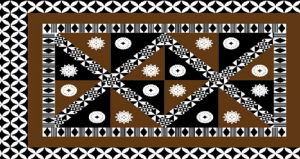
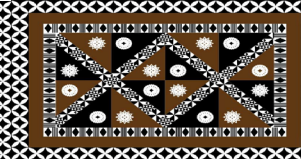
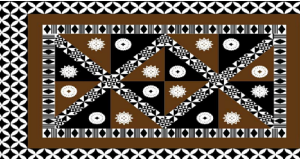
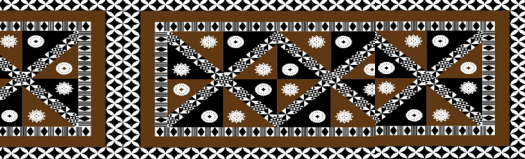
Inequality: Gini index 30.1 (HIES 2019-20)

Poverty Rates by District and Area

Division / District	Sector / Area	Poverty Rate (%)
National Average	Combined (Total)	29.9%
	Urban	20.4%
	Rural	41.5%
Central Division (Suva, Nausori, Serua, Namosi, Tailevu)	Combined	24.0%
	Urban Central	14.2%
	Rural Central	33.8%
Western Division (Lautoka, Ba, Nadi, Nadroga, Navosa, Ra)	Combined	28.5%
	Urban Western	18.1%
	Rural Western	37.4%
Northern Division (Macuata, Cakaudrove, Bua - Vanua Levu)	Combined	52.2%
	Urban Northern	26.8%
	Rural Northern	57.1%
Eastern Division / Outer Islands (Lau, Lomaiviti, Kadavu, Rotuma)	Combined	39.2%
	Urban Eastern	19.5%
	Rural Eastern	42.1%

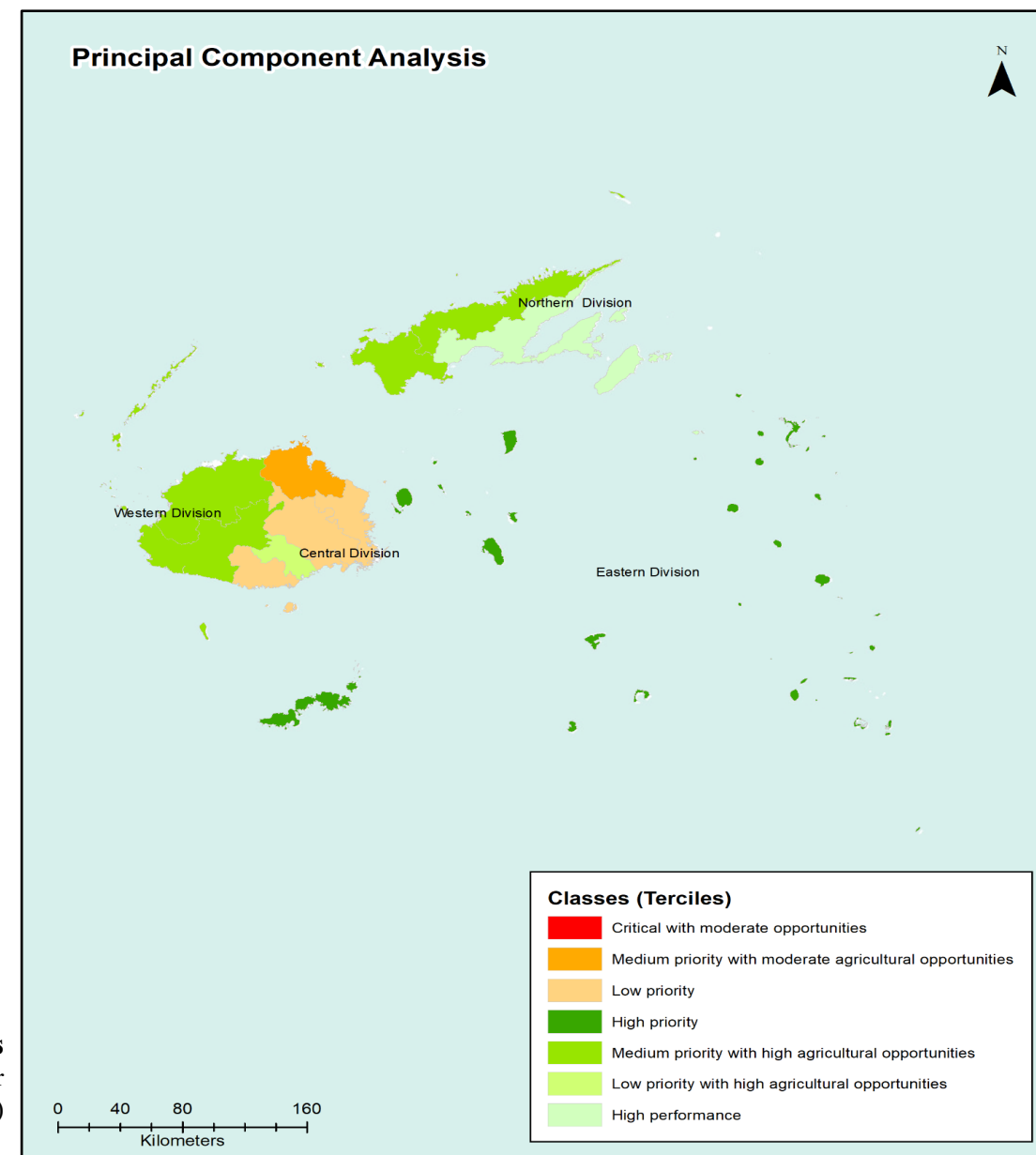


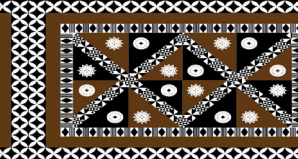
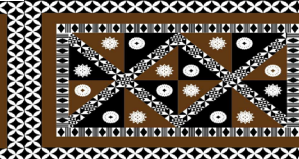
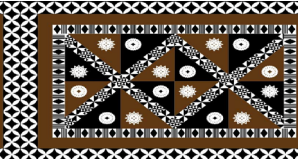
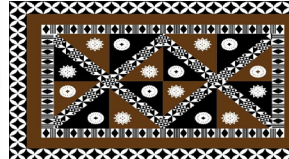
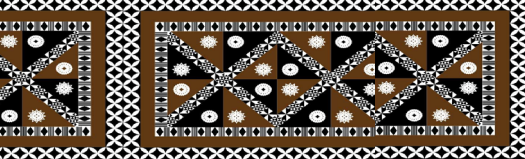
Map source: World Bank,
2019-2020



A. Typology Map of Fiji Showing Key Investment Location

Agricultural Typologies
Map source: Stochastic frontier
analysis FAO-HIH task force (2026)





B. Ease of Doing Business – Global Ranking

102nd

Ease of Doing Business Rank

(World Bank – out of 190 economies)

57th

Registering Property

The 57th ranking for property registration requires 4 procedures over 69 days, scoring 19.5/30.

79th

Trading across Borders

Border compliance takes **56 hours to export** (costing \$317 USD) and **35 hours to import** (costing \$320 USD).

97th

Getting Electricity

4 procedures and takes **81 days**. Fiji scores 4.0 out of 8 on the reliability of supply and transparency of tariff index.

97th

Protecting Minority Investors

Minority shareholders' rights in related-party transactions and in corporate governance.

101st

Paying Taxes

Compliance requires 38 annual payments taking 247 hours, totaling 32.1% of commercial profits.

165th

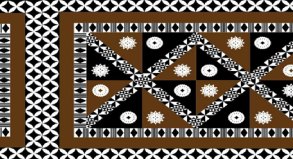
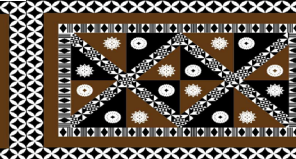
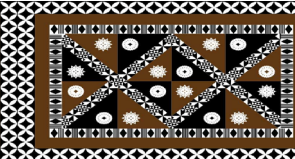
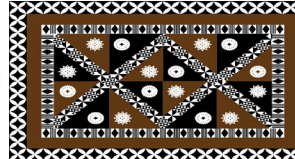
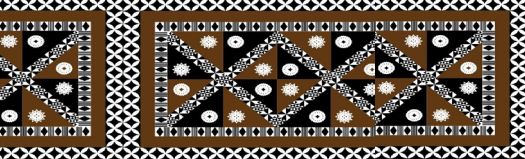
Getting Credit

Low depth of credit info and limited adult coverage hinder financial system access.

163rd

Starting a Business

Requires **11 procedures**, takes **40 days**, and costs 14.5% of income per capita. There is no paid-in minimum capital requirement.



B. Ease of Doing Business

Licensing

General licenses are abolished; operations require specific compliance certificates (Fire, OHS, FMF) and FIRC.

Market size & Reach

Regional Hub: Aviation hub with high-value diaspora export demand.

Transport

Hub ports support 300+ islands; 2026 priorities focus on maritime decarbonization and road climate-proofing.

Banking Sector

Region's most developed sector; uses FinTech sandboxes but rural SME credit access remains low.

Skilled Workforce

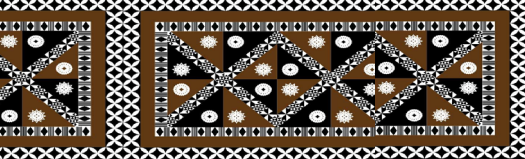
High Australia/NZ migration drives labor shortages; government expands technical training and apprenticeships.

Digital Business Registration

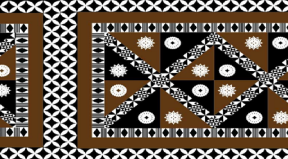
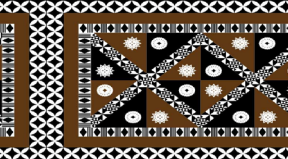
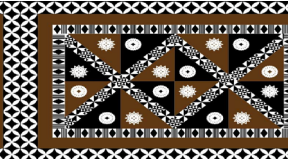
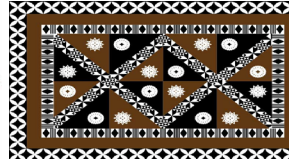
Instant Registration: Centralized online portals approve company incorporation within 30 minutes.

Geographic Isolation

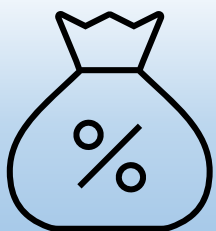
Central location and extensive airline networks command brand premiums for luxury tourism and exports.



Hand-in-Hand
Initiative



B. Fiji investment climate



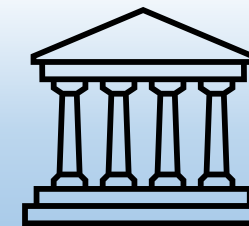
- Relatively competitive corporate & income taxes.
- Corporate tax rate generally 25% with reduced rate for listed companies
- Tax concessions available for key sectors like tourism, ICT, and agriculture (e.g. in tax, free regions)
- Free repatriation of profits after tax
- Capital gains tax at 10% (Income Tax Act 2015)



- Pro-investment government involvement
- Standardized processes via investment Fiji for foreign and domestic investors
- Market access to global and regional markets through existing trade agreements
- Developing infrastructure and simplified regulatory framework. (Investment Act 2021)

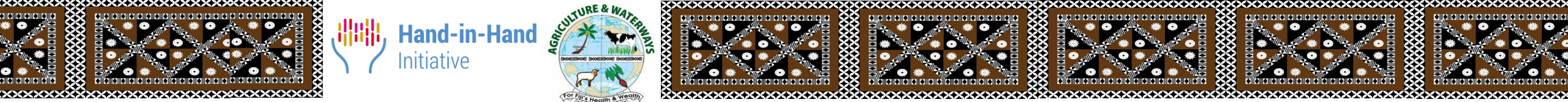


- National minimum wage practice, FJD \$5.00/hour as of April 1, 2025. Sectoral minimum rates apply (e.g., in construction, manufacturing)
- Diverse and experienced labor force, a significant portion in skilled roles (tourism, manufacturing, services, agriculture). (Employment Relations Act 2007)



- Fiji is a key member of international bodies: WTO, UN, IMF, WCO, and Pacific Islands Forum
- Part of major trade agreements: MSGTA, PICTA, and Interim EPA with EU
- Lands are mostly (approx. 90%) customary (iTaukei) and leased through iTaukei Land Trust Board (TLTB)





B. Development Planning Framework and Agriculture Sector Strategy

National Framework



National Development Plan (NDP) 2025-2029
The NDP serves as the central blueprint for the government's activities over the next five years. It emphasizes a "whole-of-government" approach to address economic diversification and social well-being.



Agriculture Development Plans

Agriculture Strategic Development Plan (SDP) 2024–2028: Focused on commercializing high-value commodities like Kava, Ginger, and Taro, while improving food security and climate-smart sustainable practices.



Food Security Strategies

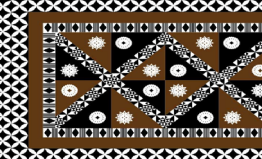
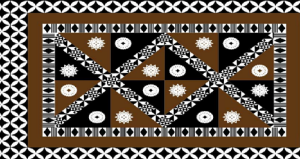
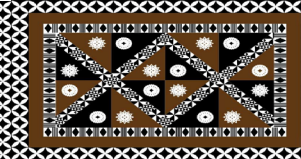
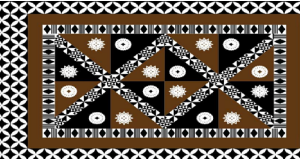
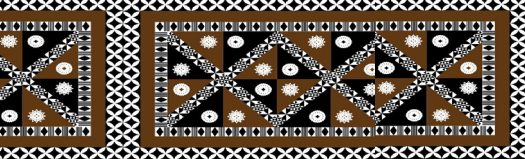
National Food and Nutrition Security Policy (2026):
Implements a "Womb-to-Tomb" approach to address nutrition throughout the human lifecycle, specifically targeting the high rate of non-communicable diseases (NCDs) in the Pacific.



Climate Change & Environment

Climate Change Act 2021: A landmark legislative framework that mandates legal requirements for climate risk assessments and reporting across all sectors (Prasad et al., 2025).

- Low Development Strategy (LEDS) 2018–2050: Sets a target for net-zero carbon emissions by 2050, with a focus on shifting the energy sector toward 100% renewable sources by 2035.
- National Ocean Policy 2020–2030: Integrated ocean management, including Marine Spatial Planning (MSP) to sustainably manage 100% of Fiji's Exclusive Economic Zone (EEZ) (Prasad et al., 2025).



B. Government Priorities



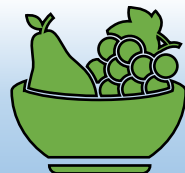
Government Priorities Align with Investment Areas: Transformation: Fiji National Development Plan 2025–2029 (Pillar 1: Economic Resilience)

Non-sugar Agriculture Policy 2025-2035: (Specific allocations for Pineapple, Cocoa, and Kava).

MoAW Strategic Development Plan

MSME Development: MSME Strategic Plan 2025–2030 (Targeting 40% GDP contribution)

Manufacturing: National Investment Strategy 2026 (Focusing on post-harvest processing facilities)



Market Demand & Logistics: US, NZ, and Australia remain the top 3 markets; total ag-exports hit ~\$70M.

Maritime Connectivity: Maintenance of 32 nationwide jetties; \$300k budget for maritime freight subsidies.

Rural Access: 6,371 km of roads being managed with a focus on "farm-to-market" reliability.

Infrastructure Resilience: \$200M World Bank/ADB project to secure bridges linking farms to international ports.



Support for Sustainable Practices: Climate-Smart Agriculture: Fiji SDP 2024–2028 and the Hand-in-Hand Initiative investment plans.

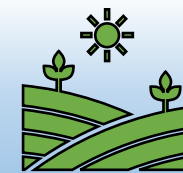
Traditional Knowledge: The Kiwa Empower Project (2026) focusing on nature-based solutions.

Modern R&D: Release of saline-tolerant rice and blight-resistant taro varieties in early 2026.

Soil Health & Biodiversity: NDP 2025–2029 strategies for land rehabilitation and organic farming promotion.



Enhancing Market Access: The government is committed to reducing bureaucratic "red tape" through the Investment Act 2021. It aims to strengthen market access by helping local businesses meet international standards (ISO, HACCP) and leveraging trade agreements like PACER Plus and the Interim EPA with the EU to lower export barriers



Empowering Local Farmers: FDB Financing: Moves farmers from "debt-funded business" to "resilient investment"

Commercial Hubs: Establishes specialized zones in Ba, Ra, and Taveuni for high-scale output

Youth Focus: Uses "Agri-tech" and school-based training to replace migrating labor



Climate-Resilient Agriculture: Disaster-Risk Management: SPC/Ministry of Agriculture Loss and Damage Project (Launched Feb 2026)

Climate-Resilient Varieties: Release of saline-tolerant rice and blight-resistant taro

Resilient Infrastructure: Vitogo River protection works using Nature-Based Solutions (NbS)

Market Access Support: PACER Plus 2026–2030 Work Programme (Consultations started Feb 2026).

B. Infrastructure Development



- Shipping

Fiji's primary international ports—Suva and Lautoka—handle about 95% of its maritime trade. Recent modernization efforts focus on capacity expansion, larger container vessel accommodation, and enhanced 24/7 pilotage and berthing services.



- Energy

Fiji has achieved 99.3% electricity access and aims for 100% renewable generation by 2030–2036. Supported by hydroelectricity, current investments target solar mini-grids for maritime communities and battery storage to cut diesel imports.



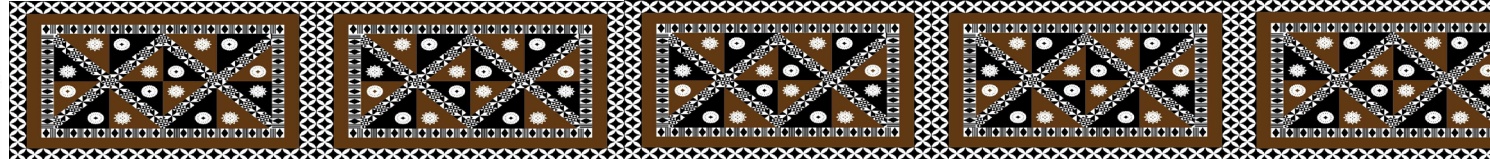
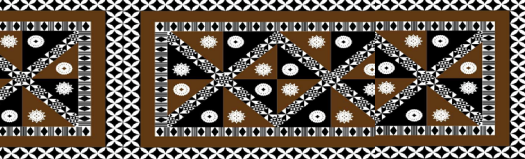
- Roads

Fiji Roads Authority manages over 6,300 km of roads, 70% of which remain unsealed. Ongoing upgrades target replacing over 1,400 bridges and climate-proofing the infrastructure against tropical cyclones.



- Communication among the islands

Inter-island connectivity uses submarine cables and microwave links. Urban centers enjoy 5G, while remote maritime provinces utilize Starlink and the USO project to curb digital exclusion.



C. Investment Case - 1: Coconut

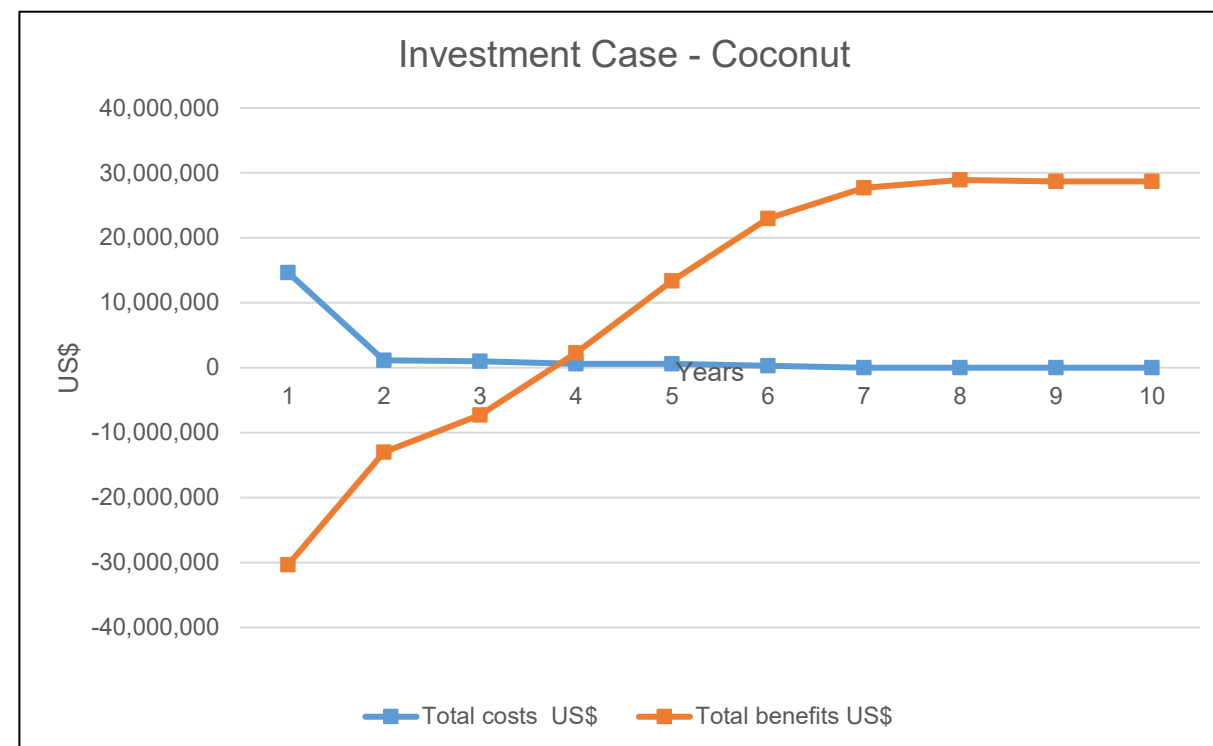
- Large production base: ~10 million trees across 66,000 ha; 2022 production fell to 67,600 tonnes due to cyclone impacts.
- Main producing areas: Concentrated in Cakaudrove (70% of Fiji Coconut Millers' intake), Lau, Lomiviti, Taveuni, Rabi, and outer islands.
- Processing hubs: Fiji Coconut Millers operates in Savusavu, with extra mills in Lakeba, Cicia, Gau, and Rabi.
- Market demand: Growing interest in copra, fresh coconut, virgin oil, cream, soaps, coconut water, and chips.
- Exports: Coconut oil exports rose to FJD 5.5 million in 2023 from FJD 5.0 million in 2022.
- Tourism opportunity: Government promotes new Western Division orchards to supply hotels and tourism markets.
- Government support: FJD 1.4 million invested in R&D, capacity building, market access, and value-chain development.

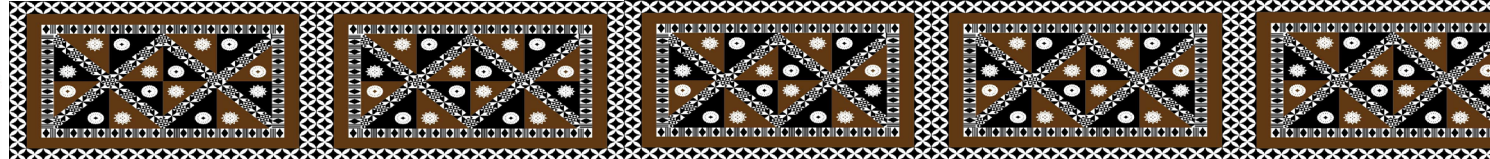
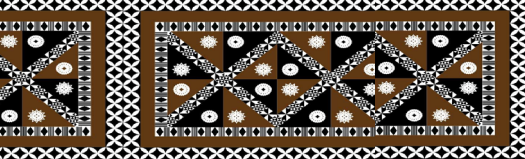


Key Bottlenecks	Key Investments	Risks and Mitigation Measures
Production constraints • Aging/senile coconut trees reducing yields • Limited access to improved planting material • Frequent damages from cyclones and regular pest attacks Post-harvest and quality constraints • High logistics costs from scattered producers • Limited processing of whole nut any by-products at local level • inconsistent raw material supply for processors Market access constraints • Sector remains exposed to price fluctuations and traditional copra markets. • underdeveloped value-added product markets • limited organized supply to hotels and tourism markets	A. Six-thousand, one-hundred and fifty-seven (6,157) Rejuvenation of old coconut plantations (Public: US\$ 1.7m, Private: US\$ 13.2m, ~25,000 farmers) Provide hybrid and dwarf saplings to gradually replace old, low-yielding trees. Offer inputs for improved nutrient management and climate-resilient practices. Support ~25,000 farmers spanning 6,157 ha. B. Ten (10) Coconut nursery (Public – US\$ 0.28 million) Establish seed gardens and decentralized nurseries to distribute quality seedlings. Introduce hybrid and dwarf materials to diversify copra, fresh coconut, and value-added production. Maintain a nursery capacity of 210,000 saplings per year. C. Three (03) Virgin coconut oil processing (Public – US\$ 0.48 million, Private – US\$ 0.37 million) Build SME facilities to process fresh kernels into export-grade virgin oil and utilize by-products. Supply complete processing equipment from de-husking through filtration and storage. Maintain a processing capacity of 7,chunk coconuts per day. D. Two (02) Tender coconut and coconut water processing unit (Public – US\$ 0.45 million, Private – US\$ 0.15 million) Set up facilities to grade, trim, chill, and pack tender coconuts and bottle coconut water. Provide specialized extraction, bottling, and packaging machinery. Maintain a plant capacity of 5,400 coconuts per day. E. Soft investments (Public - US\$ 1.5 million) Train 25,000 farmers on rejuvenation, pest control, quality, and resilient farming (Public: US\$ 0.4m). Develop branding, packaging, and market promotion for Fijian coconut products. Drive private sector participation via investor outreach, business planning, and value-chain support.	R: Low farmer replanting uptake due to long gestation periods and delayed returns. M: Implement phased replanting, provide incentives/training, and use pilot plots to demonstrate benefits. R: Inconsistent supply and weak quality control impacting processing viability. M: Establish producer clusters, buyer agreements, and strict SOPs for handling and processing. R: Quality, food safety, and cold-chain gaps limiting market access. M: Support standardized post-harvest handling, product testing, food safety certification, and clear SOPs. R: Poor competitiveness due to weak branding and lack of buyer linkages. M: Invest in distinct Fijian branding, organic/safety readiness, trade fairs, digital traceability, and buyer agreements. 

C. Investment Case 1: Coconut

- **Total investment required:** US\$ 18.2 million (Public: US\$ 4.4 million, private: US\$ 13.7 million in PPP mode)
- **IRR:** 19.7%
- **NPV:** US\$ 20.7 million
- **Direct beneficiaries:** ~25,000 farmer HHs
- **Indirect beneficiaries:** ~115,000 people
- **Jobs created:** 850 FTE (220 days per year)





C. Investment Case 2: Cocoa

- Small but recovering production base: Cocoa bean production rose to about 118 tons in 2023 from 16.5 tons in 2019, reflecting small-scale recovery.
- Key producing areas: Linked to Ra, Tailevu, and Northern Division, with revitalization in Cakaudrove, Nasautoka, and Wainibuka.
- Market demand: Driven by hotels, duty-free shops, and exports to Japan, Australia, New Zealand, the US, and Scandinavia.
- Value-added products: Processors offer dark chocolate, couverture for chefs, flavored bars, confections, and specialty origin products.
- Government action: Ministry of Agriculture provides farmer training in sustainable cultivation, pest control, and post-harvest skills, while connecting them to markets.

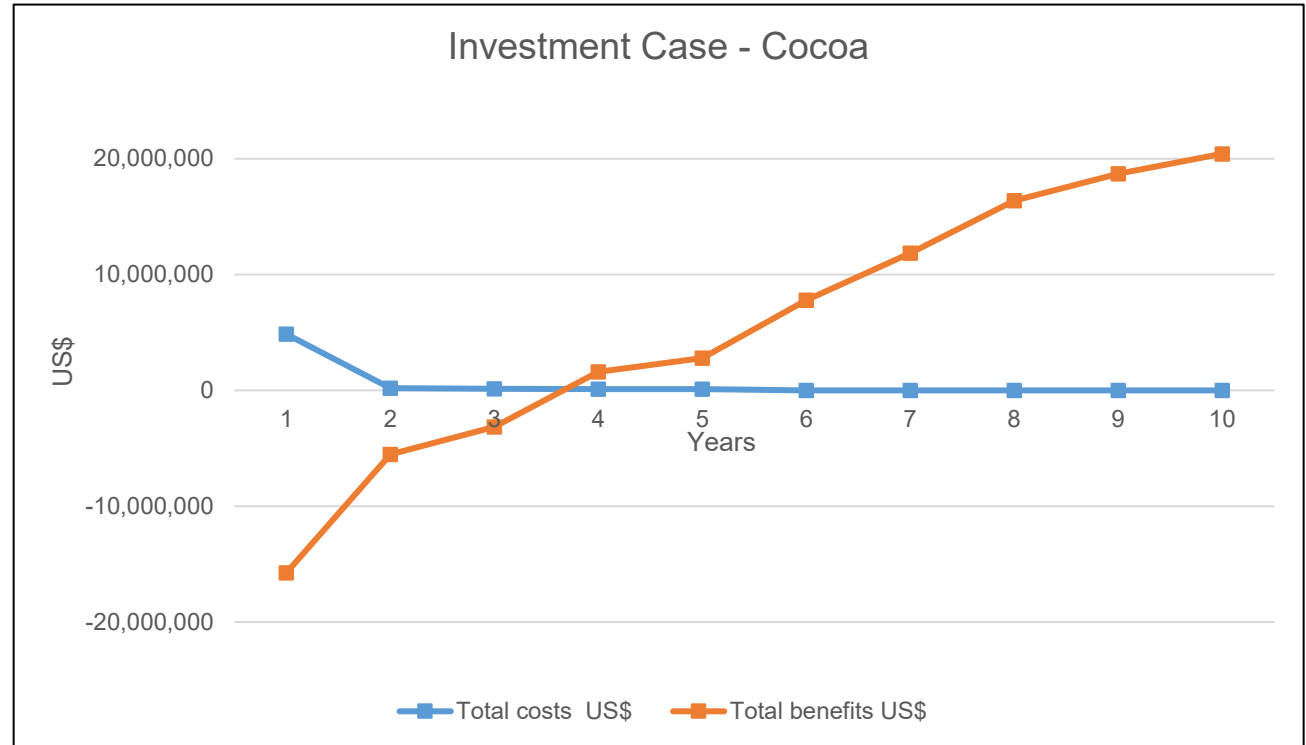


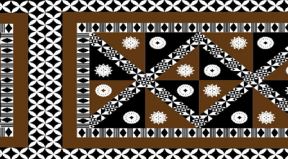
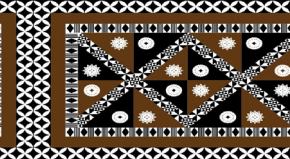
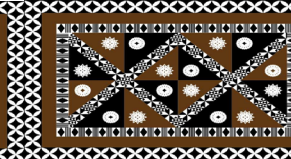
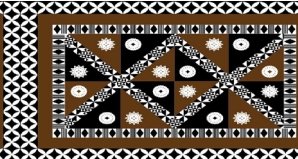
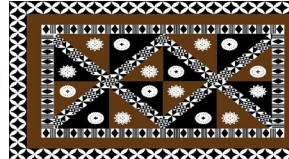
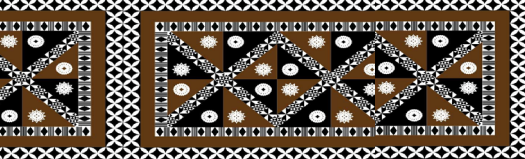


Key Bottlenecks	Key Investments	Risks and Mitigation Measures
Production constraints - Current production is small and recovering from natural disasters, pest outbreaks, etc. - Farmers hesitant to get into coca based on past experiences Post-harvest and quality constraints - Weak fermentation and sun-drying practices from limited availability of post-harvest equipment - Limited farmer skills on post-harvest practices Market access constraints - Lack of consistent supply from farmers to processors 	A. Six hundred (600) Rehabilitate and upgrade cocoa farms(US\$ 4.4 million, ~2,400 farmers) Provide high-yielding, pest-resistant saplings for rejuvenation. Provide input support for orchard maintenance. B. Ten (10) Cocoa nursery (Public – US\$ 0.06 million) - Establish nurseries facilities to produce and distribute quality coca saplings for plantation rejuvenation - Capacity of nurseries (100,000 saplings per annum) C. Fifty (50) Community based cocoa fermentation enterprise (Public – US\$ 1.0 million, Private – US\$ 7.5 million) - Establish community-based fermentation units o aggregate wet beans from farmers and process them into consistent, high-quality dry beans that meet premium buyer requirements - Provide equipment for solar drying, fans/blowers for controlling environment, and racks and storage bins for safe and hygienic storage - Capacity 7 tons per week D. Five (05) Cocoa processing unit (Public – US\$ 0.4 million, Private – US\$ 1.1 million) - Establish cocoa processing unit to convert dry beans into higher-value products such as cocoa liquor, cocoa powder, cocoa butter and chocolate - Provide equipment for roaster, grinder, pulveriser, tempering and cooling machines - Capacity 1 ton per week E. Soft investments (Public - US\$ 0.9 million) - Train 2,400 farmers on plantation management. - Establish quality assurance and bean tracking systems. - Conduct market outreach and export promotion.	Key Risks and Mitigation measures R: Low farmer uptake due to disease risks and delayed returns from farm rehabilitation . M: Provide practical training on pruning, shade management and disease control, and demonstrate yield improvements through model farms. R: Limited availability of quality seedlings. M: use certified planting material, introduce nursery quality controls, and link seedling distribution to trained farmers and rehabilitation plans. R: Poor fermentation and drying practices may continue to affect bean quality and reduce access to premium markets. M: Set up community-based fermentation and drying facilities, train operators and farmers, introduce standard operating procedures, and monitor bean quality regularly. R: Processing units may face irregular supply of quality dry beans, affecting commercial viability. M: Link processing units with farmer clusters and fermentation centers, establish supply agreements, and support production planning and aggregation systems

C. Investment Case 2: Cocoa

- **Total investment required:** US\$ 15.5 million (Public: US\$ 3.9 million, private: US\$ 11.5 million in PPP mode)
- **IRR:** 19.1 %
- **NPV:** US\$ 10.4 million
- **Direct beneficiaries:** 2,400 farmer HHs
- **Indirect beneficiaries:** 11,040 people
- **Jobs created:** 1,030 FTE (220 days per year)





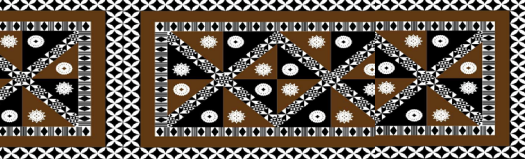
C. Investment Case 3: Pineapple

- Increasing production: Production grew from ~5,900 tonnes in 2017 to ~8,500 tonnes in 2023 across 1,227 ha.
- Key producing areas: Western Division yields 61% of output (Ba Province accounts for 59%), with additional production in Tailevu, Macuata, Naitasiri, Serua, Bua, and Cakaudrove.
- Market demand: Pineapple ranks second to coconut in permanent crop volume, with 28,000+ tonnes consumed locally annually and tourism demand at ~FJD 1.82 million/year.
- Export opportunity: Exports are small but growing; Fiji sent a decade-high 12.7 tonnes to priority market New Zealand in 2023.
- Government action: Shifted toward market-access support, targeting agro-processing, creating a 2025 New Zealand export roadmap, and facilitating a 3-tonne Ripley Queen commercial trial shipment.

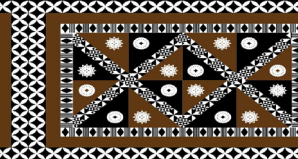
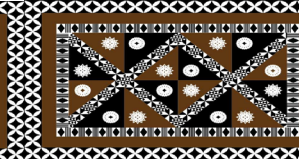
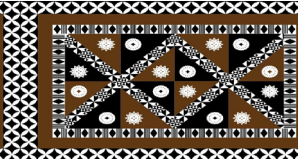
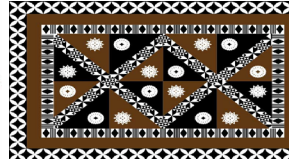




Key Bottlenecks	Key Investments	Risks and Mitigation Measures
Production constraint - Limited availability of quality planting material - Variable farming practices leading to inconsistent harvest scheduling - Difficulty ensuring year-round supply of Grade A fruit Post-harvest and quality constraints - Limited post-harvest facilities (grading, sorting, aggregation systems) Market access constraints - Small and irregular export supply - Weak farmer–aggregator–exporter coordination - Limited buyer contracts constrain access to hotels, supermarkets and other large institutional markets	A. Two-hundred and fifty (250) Pineapple production of export varieties (Public: US\$ 23.3 million, 4,000 farmers) - Upgrade smallholder pineapple farms with improved planting material, better nutrient management, crop scheduling, flowering management and agronomic practices. B. Five (05) Pineapple nursery (Public – US\$ 0.44 million) - Establish nurseries facilities to to produce and distribute certified, uniform pineapple suckers - Capacity of nurseries (615,000 suckers per annum) C. Five (05) Pineapple pack house (Public – US\$ 0.9 million, Private – US\$ 3.8 million) - Establish centralized packhouse facilities with pre-cooling, grading, sorting, washing, packing and cold storage systems - Capacity 10 tons of pineapple pe day D. Soft investments (Public - US\$ 1.1 million) - Design and deliver training for 4,000 farmers on nutrient management, crop scheduling, flowering management and agronomic practices. (Public: US\$ 0.2 million) - Establish systems for global GAP roll out and certification of farmers, and certification of pack house for export markets. - Conduct market outreach and export promotion activities in targeted export markets	Key Risks and Mitigation measures R: Production is concentrated in a few areas, especially the Western Division, increasing vulnerability to weather, pests, disease outbreaks and supply disruptions. M: Develop multiple production clusters across suitable areas; promote staggered planting, crop scheduling, pest and disease management, and climate-resilient farm practices. R: Short shelf life and high perishability can lead to quality deterioration, post-harvest losses and rejection by hotels, supermarkets or export buyers. M: Establish collection points, packhouses, grading, washing, pre-cooling, cold storage, crates, improved transport and clear handling protocols. R: Small and irregular export volumes may limit buyer confidence and make it difficult to maintain access to export markets. M:Develop buyer agreements, aggregate supply through clusters, strengthen Fiji pineapple branding, improve packaging, and support targeted buyer outreach and trade promotion. R: Failure to meet food safety, traceability, biosecurity and buyer quality standards could restrict access to export markets.. M: Support SOPs, traceability systems, certification readiness, biosecurity compliance, product standards, export documentation and regular farmer/exporter training 

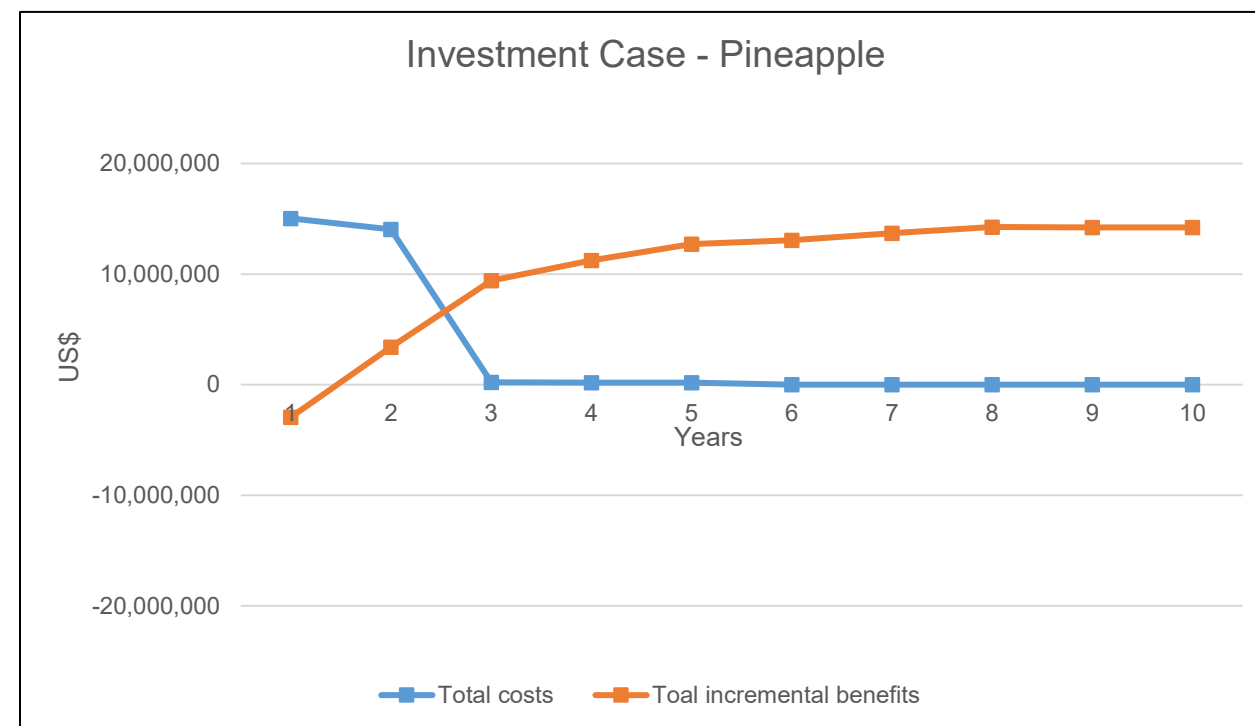


Hand-in-Hand
Initiative



C. Investment Case 3: Pineapple

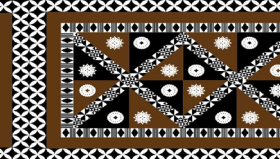
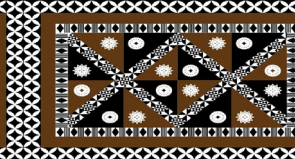
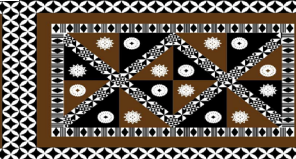
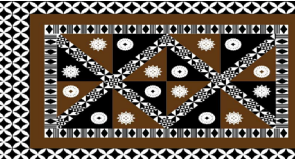
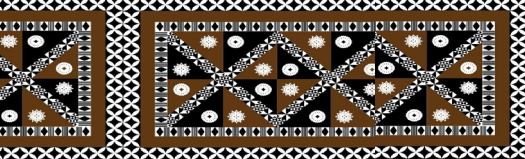
- **Total investment required:** US\$ 29.6 million (Public: US\$ 25.8 million, private: US\$ 3.8 million in PPP mode)
- **IRR:** 30.5%
- **NPV:** US\$ 24.4 million
- **Direct beneficiaries:** 4,000 farmer HHs
- **Indirect beneficiaries:** 18,400 people
- **Jobs created:** 2,230 FTE (220 days per year)



C. Investment Case 4: Breadfruit

- Key producing areas: Commercial orchards are concentrated in western Viti Levu (Nadi, Lautoka, Sigatoka, Ba, Tavua) and Taveuni's Tutu Rural Training Centre.
- Export demand: Strong demand from Pacific Island communities in New Zealand, estimated at 192 tonnes annually.
- Market opportunity: Serves as a local substitute for imported staples like potatoes and wheat products.
- Government action: Supporting commercialization via orchard field trials, marcotting technique evaluations for planting, and post-harvest value-chain initiatives.

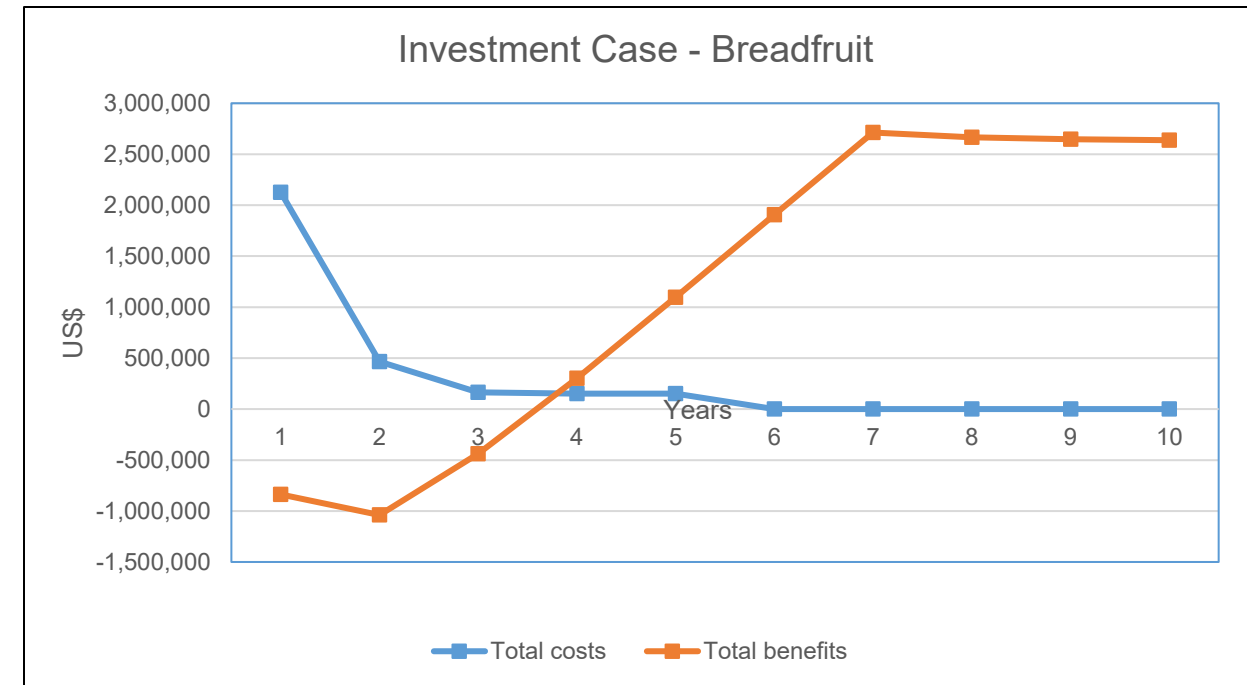


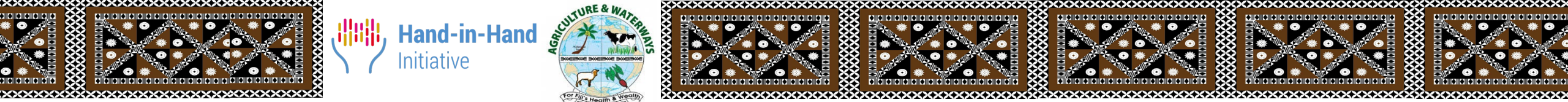


Key Bottlenecks	Key Investments	Risks and Mitigation Measures
Production constraints - Limited organized orchard area - dependence on scattered/backyard trees; seasonal and irregular supply Post-harvest and quality constraints - Limited post-harvest facilities (grading, sorting, aggregation systems) Market access constraints - Small and irregular export supply - Weak farmer–aggregator–exporter coordination - Limited buyer contracts constrain access to hotels, supermarkets and other large institutional markets - Difficulty meeting buyer requirements on maturity, size, quality, packaging, treatment and shipment timing	A. Twenty (20) Breadfruit orchard development (Public: US\$ 0.37 million, Private: 0.1 million, 200 farmers) - Establish commercial and semi-commercial breadfruit orchards. - Provide inputs for orchard establishment, including quality planting material/seedlings of preferred breadfruit varieties, compost/manure, mulch, fencing and basic tools B. Five (05) Breadfruit aggregation and export unit (Public – US\$ 0.67 million, Private – US\$ 0.88 million) - Establish collection facilities near production areas - Provide crates, harvesting tools and basic field-handling equipment to reduce fruit damage including grading, sorting and quality inspection systems based on fruit maturity, size and quality - Support phytosanitary compliance, including linkages to HTFA treatment for New Zealand export consignments - Capacity of pack house (3,0 tons of breadfruit per week) C. Soft investments (Public - US\$ 0.19 million) - Design and deliver training for 200 farmers on training on orchard management, harvesting maturity, post-harvest handling, quality standards and processing requirement. (Public: US\$ 0.1 million) - Protocol development and compliance support for export markets; training on export standards, phytosanitary requirements and HTFA-related procedures. - Conduct market outreach and buyer/export trials to test market readiness in targeted export markets	Key Risks and Mitigation measures R: Low farmer uptake of orchard planting because breadfruit has delayed returns and many farmers currently rely on scattered/backyard trees. M: Promote semi-commercial orchards in selected clusters, support intercropping during early years, provide quality seedlings, and use demonstration orchards to show yield and income potential. R: Scattered production and seasonal supply may make it difficult to collect consistent volumes for exporters and processors. M: Organize farmer clusters, develop production/supply calendars, set up collection points, and introduce supply agreements with aggregators, processors and exporters. R: Failure to meet phytosanitary, HTFA, packaging and buyer requirements may restrict access to export markets. M: Support export certification, biosecurity protocols, HTFA linkages, traceability, buyer trials, packaging/labelling and targeted market promotion. R: Fruit damage, poor maturity selection and weak handling may lead to rejection in fresh, tourism and export markets. M: Introduce SOPs for harvesting, maturity grading, sorting, packing and transport; provide crates, collection systems, short-term storage and quality-control checks. 

C. Investment Case 4: Breadfruit

- Total investment required: US\$ 2.2 million (Public: US\$ 1.2 million, private: US\$ 1.0 million in PPP mode)
- IRR: 29.9 %
- NPV: US\$ 3.2 million
- Direct beneficiaries: 200 farmer HHs
- Indirect beneficiaries: 920 people
- Jobs created: 72 FTE (220 days per year)





Fiji Investment Summary

Summary

US\$5.5 mil Govt. Budget – Banana exports	US\$ 65.5 mil Total Investment Required	24.5% to 24.8% Overall - Average IRR	US\$ 58.7 mil Total NPV	31,600 Direct HHs & 145,360 Indirect people	US\$ 1,860 Annual Income Increase per Household (in progress)	- tCO ₂ -eq Total Emission Reduction Potential in 20 years (in progress)
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KEY INVESTMENTS

Intervention	Intervention	Intervention	Intervention
1 Coconut Sector Cost – US\$ 18.2 million IRR - 19.7% NPV – US\$ 20.7 million Sustainability Benefits Beneficiaries: 25,000 farmer HHs, 115,000 people Annual increase in HH income from project NPV: US\$ 830 Emission reduction per ha: in progress	2 Cocoa Sector Cost – US\$ 15.5 million IRR - 19.1% NPV – US\$ 10.4 million Sustainability Benefits Beneficiaries: 2,400 farmer HHs, 11,040 people Annual increase in HH income from project NPV: US\$ 4,330 Emission reduction per ha: in progress	3 Pineapple Sector Cost – US\$ 29.6 million IRR - 30.5% NPV – \$24.4 million Sustainability Benefits Beneficiaries: 4,000 farmer HHs, 18,400 people Annual increase in HH income from project NPV: US\$ 6,110 Emission reduction per ha: in progress	4 Breadfruit Sector Cost – US\$ 2.2 million IRR - 29.9% NPV – \$3.2 million Sustainability Benefits Beneficiaries: 200 farmer HHs, 920 people Annual increase in HH income from project NPV: US\$ 16,185 Emission reduction per ha: in progress