

Basic Leadership Training: Building Future - Ready Leaders

On 11th November 2025, Ms. Aseri participated in the Basic Leadership Training, a program designed to strengthen leadership capabilities and cultivate a shared understanding of effective leadership across the organisation.

The training focused on three core areas:

- Creating a unified leadership framework to ensure consistency and alignment across teams.
- Understanding the connection between leadership principles and the organisation's core strategy, highlighting how strong leadership drives long-term success.
- Leveraging personal experiences and achievements to develop and accelerate individual leadership growth.



The program had a significant impact on her professional development. The sessions inspired her to enhance her teamwork and communication skills, enabling her to collaborate more effectively and contribute meaningfully to collective outcomes. She also gained a deeper appreciation of how her daily responsibilities connect to the organisation's broader goals, helping her approach her work with increased clarity and purpose. The training boosted her confidence to take initiative, influence situations positively, and practice informal leadership by motivating and supporting her colleagues.

Furthermore, the program emphasised the value of continuous learning and self-development. It reinforced that leadership is not only about managing tasks—it is equally about guiding, inspiring, and empowering people. This training marks an important step in strengthening leadership capabilities across the organisation and nurturing a culture of growth and empowerment.

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STAFF SPOTLIGHT: Aniketh Prasad - Leadership Fiji Program 2025

We are proud to spotlight Aniketh Prasad, a participant in the 2025 Leadership Fiji Program, one of the most impactful leadership development initiatives.

Through this program, Aniketh has gained valuable exposure to national issues, diverse sectors, and influential leaders shaping Fiji's future. Each monthly session has challenged him to think beyond his role and explore how leadership can drive positive change—not only within our organisation but across the wider community.

A key highlight for Aniketh has been the in-depth discussions on governance, ethical decision-making, and accountability. These insights strongly complement his work in assurance and risk management, reinforcing the importance of strong leadership in building resilient systems and responsible business practices.

The program has also enhanced his ability to collaborate across industries and backgrounds. Engaging with a diverse cohort of professionals has strengthened his communication, empathy, and strategic thinking, while reinforcing values such as community-mindedness and servant leadership—principles that align closely with Merchant Finance's vision and values.

As Aniketh completed his Leadership Fiji journey, he looks forward to applying these learnings to support our organisational culture and contribute meaningfully to our long-term strategic goals. He has expressed his gratitude for the support extended to him and remains committed to sharing insights that will strengthen leadership across MFL.

"Leadership is not a position; it is an action."

27th Attorney General's Conference

Our Legal Department had the opportunity to participate in the 27th Attorney General's Conference, held at the Sheraton Resort, Denarau, Nadi, in December 2025. The conference brought together the Attorney General of Fiji, senior officials, and legal practitioners from across the region for timely and forward-looking discussions on shared legal and regulatory challenges.

Attendance at this prestigious regional forum provided our Legal Team with valuable insights into current and emerging legal issues, as well as the opportunity to engage in meaningful dialogue with peers and subject-matter experts. The conference featured in-depth discussions on mutual legal assistance and extradition, transnational and financial crime, asset recovery, and the continued strengthening of anti-money laundering and counter-terrorism financing (AML/CFT) frameworks. Delegates also explored the practical realities of cross-border investigations, the importance of effective information sharing, and how emerging technologies are reshaping legal and enforcement processes.

In addition to the professional and strategic benefits, attendance at the conference enabled members of the Legal Department to earn Continuing Legal Education (CLE) points, contributing to their ongoing professional accreditation and development. This continued development strengthens the department's capacity to provide timely and well-informed legal guidance, helping the company manage risk effectively, maintain compliance, and make sound business decisions.



Strengthening Cyber Resilience: Highlights from the Regional IT & Cybersecurity Summit

The 2025 Summit brought together leading IT and cybersecurity professionals from across the region to explore emerging trends and challenges in Operational Technology (OT) and IT security. The event served as a dynamic forum for collaboration, innovation, and strategic dialogue.

Key topics included:

- Securing legacy systems integrated with modern networks
- Balancing digital transformation with robust cybersecurity
- Bridging the gap between IT and OT environments
- Elevating leadership awareness to enhance cyber resilience

Mr. Etuate proudly attended the summit on behalf of Merchant Finance Pte Limited (MFL). He participated in the Fortinet panel discussion, where he shared practical insights on:

- Managing limited resources effectively
- Bridging IT and OT environments
- Building a resilient cybersecurity posture across the organisation

The panel also featured valuable contributions from other industry leaders, who shared real-world experiences and strategies for navigating today's complex cyber landscape. This summit was an excellent opportunity to showcase MFL's commitment to modernising and securing our infrastructure.

MFL remains focused on driving innovation while safeguarding our digital ecosystem.

Merchant Finance Supports Fiji Red Cross Society Ball

Merchant Finance was honoured to participate in the Fiji Red Cross Society (FRCS) Ball, held on 1 November 2025, at the Crowne Plaza, Fiji Nadi Bay Resort & Spa.

Our involvement aligns with our ongoing commitment to strengthening financial resilience within the communities we serve.

The FRCS Ball served as a strategic platform to:

- Reconnect with Fiji's corporate and philanthropic community
- Build partnerships beyond traditional humanitarian networks
- Enhance the visibility and credibility of FRCS among influential stakeholders
- Support flexible income generation, enabling reinvestment into essential community services

Merchant Finance is proud to support initiatives that uplift communities, deepen partnerships, and contribute to long-term resilience across Fiji.



(Photo Credit: Fiji Red Cross Society)



Community Engagement



Merchant Finance Nadi Branch present at Shreedhar Motors Lautoka



Merchant Finance Lautoka Branch present at Shreedhar Motors Lautoka



Vanua Finance Team doing presentation at Waterfront (Nadi)



Merchant Finance Taveuni Branch present at Nivis Motors



Merchant Finance Suva Branch presentation at Ivale Real Estate



Merchant Finance Lautoka Branch present at Shreedhar Motors Lautoka



Merchant Finance Flagstaff Branch present at Asco Motors Suva



Merchant Finance Flagstaff & Nakasi branch present at Shreedhar Motors Suva

From Renter to Homeowner

Ratu Ravulo's Journey to a Place Called Home

For over ten years, Ratu Ravulo Seru-I-Ratu Naulumatua called rented houses his home. Each move brought new walls, new neighbors, and the same quiet wish - to one day have a home his family could truly call their own. In 2025, that dream finally came true, when Mr. Naulumatua proudly unlocked the door to his very first home.

Having moved from the maritime region to Viti Levu with no permanent place to call home, Mr. Naulumatua was determined to give his family a sense of stability. However, like many Fijians, saving for a home deposit proved to be a challenge. Although he could comfortably afford the monthly repayments, the upfront cost of a deposit, placed homeownership just out of reach.

That was until Mr. Naulumatua came across Merchant Finance's Zero-Deposit Home Loan product on social media. Intrigued by what he saw as a great opportunity, he visited his nearest Merchant Finance branch and began his journey towards home ownership.

With the guidance and support of the Merchant Finance team, Mr. Naulumatua's home loan journey was seamless. Step by step, he watched his long-held dream unfold into reality.

What once felt distant, is now their everyday reality. For Mr. Naulumatua, homeownership is more than just about bricks and walls, it is the foundation of family, comfort, and pride.



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“What Merchant Finance offers, the zero-deposit feature, can benefit a lot of families that are renting and have the salary to make loan repayments but cannot get a home loan because of the lack of deposit. The zero-deposit feature is what sets Merchant Finance apart from the traditional financial service providers when it comes to Home Loan,” said Mr. Naulumatua.

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Mazada Taxi and Tours

From a Community Dream to a Thriving Reality



At the corner of Rokara Road and Khalsa Road in Nasinu, there is a signboard that says “Mazada Taxi and Tours”. This is the base for a group of persistent drivers who have successfully launched their taxis and tours business in December 2024. Their journey though did not start in 2024. It started 10 years ago, long before COVID 19, as a group of like-minded drivers who wanted to bring to life the dream of owning their own vehicles.

Led by Samuela Taivesi, a member of the Mataqali Nawavatu from Kalabu Village, and one of the company's directors, the group spent 10 years diligently saving their respective earnings and working closely with the Land Transport Authority (LTA) to secure vehicle permits.

Their objective: For each member of the group to have their own vehicle with their own taxi permits. For years, they worked tirelessly behind the wheel, driving taxis that belonged to others. Each day brought just enough to make ends meet, but never enough to thrive. In 2024, after years of persistence and patience, LTA finally approved 18 LH permits for them.

Though not LT permits, the 18 LH approvals were a breakthrough made possible by transport contracts with three major companies. With the permits at hand, their next step was equally ambitious – acquiring 18 new vehicles to operationalize their new permits.

That is where Merchant Finance came in. Through our Vanua Finance service, the group received 100% financing to purchase their vehicles. Vanua Finance also helped source 18 vehicles from a single dealership at an unbeatable price of \$25,000 each, saving the team thousands in potential costs.

A dream that started 10 years ago is now a reality.

“Sa mani soli mai na veivuke mai vei Merchant Finance me keitou cicivaka kina na bisinisi qo, ko sa mani tauri mai kina e 18 na motoka. Na gauna qo, keitou marau taka vaka levu na Mazada Taxi and Tours ni cici tiko qo e tini ka walu na motoka vou”, shared Mr. Taivesi

English Translation – “We received financing from Merchant Finance to run this business, where we were able to purchase 18 vehicles. At this time, we are so happy that Mazada Taxi and Tours is operational with 18 completely new vehicles”.

Khalsa Road is a densely populated part of Nasinu and is an access point to Tacirua East, Tacirua Heights, Kinoya, Naveiwakau, Valelevu, Tacirua and Sakoca. Public transportation remains a challenge for the people living in these areas and the establishment of Mazada Taxi and Tours goes a long way to addressing the transportation needs of the community. They are now approaching almost 1 year of operation and business is booming. Their loan repayments are in advance, their insurance is up to date, and they have sufficient funds saved for further activities. While this is good to see for an iTaukei-owned business, the major impact has been on the members who are now driving with their own vehicles. Mr. Taivesi shared the impact to his own family, and this is replicated in similar fashion across the other group members.

“O au a tu va na koro tu. O au qai gole ga mai Suva, qai dua a mai talanoa vei au baleta na bisinisi qo. O au a donu me takoso tale i Australia, au sa mani vakadaroya sara noqu lako ni au rogoca baleta na bisinisi qo. Tini na yabaki keitou curuma tu na dredre, ia au a vakabauta tiko ni dua na gauna na kacabote tale kina, ko sa mai tekivu tu qo”, said Mr Taraiyasi Vuetanasau, a driver of Mazada Taxi and Tours.

English translation – “I was staying in the village, when, during one of my trips to Suva, a friend told me about this business (Mazada Taxi and Tours). At the time, I was preparing to travel to Australia for my second visit, but I decided not to go and joined this business instead. For 10 years, we struggled to get this business up and running but I believed in it, and its vision. I knew that one day, the business would grow, and now we can see that happening”.

The name Masada comes from the biblical story of Masada in Israel, and their motto is “Masada shall never fall again”. The 18 drivers use this motto to incite courage, hard work and discipline in their new journey as independent vehicle owners. Their dream does not end here as they have plans to expand their fleet and secure a bigger area for their base. A dream has been realized, and they will need the Mazada spirit to keep that dream alive and take Masada Taxi and Tours to new heights.

Mataqali Ulivi:

A Communal Project to be a Beacon for Kalabu Landowners



Mataqali Ulivi, one of seven mataqalis from the two Yavusas of Kalabu Village, had long shared dreams of using their resources to uplift their people and build generational wealth for the years ahead.

Located along Wainibuku Road in Nakasi, Nausori, the Delaidogo community found itself surrounded by rapid development. At the junction of Wainibuku Road stands the Rups Complex, one of Fiji's busiest shopping centers, while a short drive away, new developments continued to rise: the Tebara Shopping Complex, the Carpenters Shopping Complex, the RB Patel Supermarket, the GMR Shopping Complex and recently, the CJS Shopping Complex. Everywhere they looked, progress was taking shape. Yet, despite being at the heart of this growth and sitting on prime real estate, the Delaidogo community had been unable to kickstart any major development of their own.

Around June 2024, the Merchant Finance team visited their mataqali as part of a wider outreach to landowning communities in the greater Suva area. The purpose of the visit was to introduce and enlist the support of the landowners for the soon-to-be-established Vanua Finance service. That same day, Ilikana Lalagavesi of Mataqali Ulivi, received a call from his uncle, the Turaga ni Mataqali, urging him to attend the outreach. A single phone call sparked a series of events that transformed Delaidogo in just one year. Today, when you go to Delaidogo, you can see the signs of change.



Firstly, a steady stream of trucks can be seen carting soapstone from extraction sites in Delaidogo. The material is being used to fill the swamp lands of the Emerald Bay City project in Nadawa, which is also financed by Merchant Finance. These two active extraction sites within Delaidogo have already reshaped the once quiet cul-de-sac of Wainibuku Road.

Secondly, the Mataqali is currently working with the iTaukei Land Trust Board (TLTB) to secure an additional extraction license for a much larger site. For now, subcontractors manage the extraction and transportation work, but plans are already in motion for the mataqali to acquire their own trucks, enabling them to fully manage their operations and supply directly to Nadawa.

Across the road, another sign of progress has emerged, a newly established taxi base opposite the Delaidogo Methodist Church. A taxi base that will provide steady employment and income for the members of Mataqali Ulivi and the wider Delaidogo community.

Adding to the momentum, the Fijian Government has also started working on a bypass road from Wainibuku Road to Princess Road, which is expected to open more transport and business opportunities for the area. Perhaps a most notable achievement of their progress is when the mataqali completed an 8-lot land subdivision financed by Merchant Finance. This initial subdivision project is run by Ilikana on behalf of, and for the benefit of, the women of Mataqali Ulivi. The proceeds from this project have been reinvested where \$40,000 was used to open a Fijian Holdings Unit Trust (FHUT) account, establishing a growing investment fund. The lots are also being used as collateral to access funding for a much larger 84-lot subdivision, signalling the start of a new chapter of economic empowerment for Delaidogo.

“

“Kena i vakabibi tiko ga na kena vakamareqeti na noda i yau. E tiko ga na bibi ni ka qo, ni o vakamareqeta, o na qai kila kina na kena vinaka vei iko. Na cakacaka e sa vakayacori tiko oqo ena Merchant Finance, e vaka me sa vakaduria kina na nodratou tadra na neitou qase mai na gauna i liu, na tadra me duri kina na neitou bisinisi me vakatorocaketake na neitou mataqaili. Sa sautu na Mataqali ko Ulivi”, Ilikana recalls.

”

English translation – “There is importance in treasuring what we possess. When you value and take good care of something, you will then come to understand its true worth. The work being carried out today by Merchant Finance feels like it is bringing to life the dreams of my elders, their dreams of establishing our own business and moving our mataqali forward to flourish”.

For Mataqali Ulivi, this journey is about creating a sustainable future, not just financial success. Their long-term vision includes building apartment complexes, using land as collateral for future ventures, and generating multiple income streams that will benefit the mataqali for generations.



**A Future Built Together:
Their First Home
and a New
Beginning**



When the young couple, Titilia Tabua Tavai and Timoci Tavai, first met, one of the earliest conversations they shared was about their future and what they hoped to build together, what stability would look like, and the achievements they dreamed of accomplishing. At the top of that list was homeownership. It was a dream that felt distant at the time, something they quietly hoped for but never imagined they could attain in the near future.

As their relationship grew, the desire for a home of their own only became stronger. Renting made them realize how much of their hard-earned income was going out each month without contributing to long-term security. The more they paid in rent, the more they longed for a place where their money would go toward an asset they could call their own.

That turning point came when they first encountered Merchant Finance's Zero-Deposit Home Loan. They saw a brief mention of the product on Facebook in December 2024, but it was not until the official launch announcement aired on the news in late January 2025 that the idea resurfaced. Even then, it felt almost too good to be true, so much so that they initially brushed off the possibility of visiting a branch.

But conversations among friends and online discussions kept resurfacing. Curiosity grew, and eventually Mrs. Tavai decided to walk into a Merchant Finance branch to ask for more information. That single decision, she says, is one she has never regretted.

From the very beginning, the couple knew exactly what had held them back for so long, the deposit. Securing the required upfront contribution felt impossible given their financial stage in life, and they expected this to remain a barrier for a few more years.

“I would say the challenge would be the actual deposit. Other financial institutions require a certain percentage of deposit for you to pay out of your pocket or pull from your FNPF, under Housing Eligibility, and in our case, we did not have enough and we knew we had to spend another few years to save up for the deposit”, said Mrs. Tavai.

Once they learned that Merchant Finance's zero-deposit option removed this obstacle entirely, everything changed. They immediately requested more information about the application process and found the guidance they received to be clear, efficient, and incredibly supportive. According to Mrs. Tavai, the service felt genuine, smooth, transparent, and reassuring from start to finish.

The entire process, from inquiry to settlement, took just about a month. In that short period, the couple transitioned from long-term renters, who felt restricted by the housing market, to proud first-time homeowners.

Looking back, Mrs. Tavai admits there were moments when homeownership felt completely out of reach. The deposit requirement alone made the dream feel impossible. But today, with the keys to their own home in hand, that feeling is long gone.

Now, their focus has shifted to the future. With a property of their own, aspirations have emerged with plans to extend the home, ideas for future investments, and, most importantly, the joy of creating meaningful memories together.

“We are excited for the future, now that we own a property. We have big dreams now of extending and building for future investments and now it is really coming to reality and also most importantly, making memories with my husband and family in this new home”, said Mrs. Tavai enthusiastically.

For this couple, homeownership is no longer a dream discussed within rental properties, it is the foundation on which they will continue to build the rest of their lives.

The Golden Vision of Sakoca: Cama Sukanaivalu's Story



In Sakoca, off Khalsa Road in Nasinu, Cama Sukanaivalu of Kalabu Village, is quietly reshaping what it means to be a local landowner and developer. Through his company, he is leading a land subdivision project that reflects not only a personal ambition but a generational vision to use land as a tool for progress and poverty alleviation.

Cama's land subdivision journey was started by his late father in 2006, when he registered "The Loni Company" under the Registrar of Companies. A year later, a development lease was issued, and by 2009, the Town and Country Planning Department had approved his subdivision scheme. That year, following the passing of his father, Cama assumed leadership of the project, continuing his late father's belief that land can be a foundation for self-reliance.

Between 2009 and 2015, he navigated the long and often complex process of land development. Despite this progress, financing remained a major challenge. Without a formal land title, many financial institutions were unable to provide funding. Cama's turning point came when his cousin Setareki Bilivanua (also pursuing land subdivision), invited him to attend the iTaukei Resource Owners Forum 2025. The event reintroduced him to new financing opportunities under Merchant Finance's Vanua Finance service. Encouraged by this, Cama waited until his project was nearing completion before applying for financing. His loan was approved in September 2025, marking a huge win in a journey nearly two decades in the making.

Funding from Vanua Finance helped Cama clear pending works and begin the process of obtaining proper land titles, an obstacle that had long stood in the way of his development goals. With this financial support, he is now close to completing his land subdivision project that will produce 24 lots (23 Residential, and 1 Commercial) which is anticipated to redefine his future and stand as proof of what hard work can achieve in Suva and Nasinu's high value land market.

Cama's vision is clear, to alleviate poverty through the reasonable use of land resources. It is a vision he inherited from his father and one he has worked tirelessly to fulfil. He believes that landowners gain greater value when they develop their own land as opposed to selling prematurely to investors who later profit from the same resources. Such work will not only benefit his family but also inspire other iTaukei landowners to take similar steps toward development.

"E na gauna oqo, o au liu taka tiko (developer) na vaka torocake taki ni noqu qele me sub-divide taki, ka au saga sara me au cakava vaka vinaka. Na noqu sasaga qo me au vaka dei taka vei au, ka me au vakaraitaka vei noqu mataqali, noqu matavuvale, kei ira na vei koro e na yasai Viti, ni keda e rawa ni da sasaga ka vakanamata e so na cakacaka ni vei torocake taki vaka oqo, ka da rawa talega me da liu taka", Cama stated passionately.



English translation – “I am currently the developer for my own land subdivision project and so I would like to do this really well. This project is an opportunity for me to prove myself and to show my Mataqali, my family and the other villages in Fiji, that we are capable of pursuing such developments, we are capable of leading such work”.

Beyond business, Cama's mission is deeply personal. He wants to change the mindset of landowners across Fiji, to prove that they, too, can lead and complete developments on their own land with the right kind of collaboration. His motivation comes from a place of love for his people and a determination to end the cycle of missed opportunities.

Though he described himself as “a simple man,” Cama's perseverance and firsthand experience in land subdivision have equipped him with years of knowledge within this kind of work. His project in Sakoca stands as a testament of purpose and the belief that real change begins when landowners take the lead in developing their own future.

Nakavu Nabukebuke – Value Chain Finance



Nakavu Village, Namosi, sits along the Navua River and is the first village you encounter as you travel inland. The river is well known for its rich deposits of gravel and sand, evidenced by four major gravel extraction operations currently active along its banks. One of these operations is run by Standard Concrete Industries Limited (SCIL), a subsidiary of Basic Industries Limited (BIL) under the Fijian Holdings Limited (FHL). Located less than a kilometre away from Nakavu Village, this site serves as SCIL's main gravel extraction operation in the Central Division.

Since 2008, SCIL had managed the entire extraction process independently, while the Nakavu village landowners only received royalty payments. This arrangement continued for many years until last year, when SCIL opened the door for landowners to participate directly in the core operations. This marked an important shift from being passive beneficiaries to becoming more actively involved stakeholders.

Despite facing various hurdles along their journey, these difficulties ultimately inspired several determined members, from the village of Nakavu, to act. By 2023, they began envisioning a future where landowners were not just recipients of royalties, but meaningful participants in the value chain. Their discussions led to the formation of a new committee, which was legitimized through an official trust deed.

Through the committee, the village of Nakavu ensured that their financial returns were managed responsibly and transparently. The royalties received were allocated across four key components, which feed into strengthening the village, as well as contribution towards their Yavusa's development initiatives, most notably the Education Fund and the Housing Fund. In addition, every three months, the six Mataqalis

of Yavusa Nabukebuke receive scheduled payments from these royalties, supporting equitable distribution and long-term community benefit. With the committee in order and a functioning financial structure in place, the next goal was clear: to create a village-owned company capable of participating directly in the gravel extraction business.

In 2024, they registered their company, Nakavu Nabukebuke Investment Pte Limited (NNIPL), shaping a formal pathway to move beyond royalties and step deeper into the gravel value chain. One of their first actions as a company was to re-engage SCIL to negotiate improvements such as an increase in the rate per cubic meter. SCIL further played an important role in the village's next milestone. Recognizing the community's ambition to grow, SCIL advised them to speak with the Vanua Finance team, under the Merchant Finance Pte Limited.

Prior to this, NNIPL had approached several financial institutions but eventually chose Merchant Finance because the customer experience and relationship was both distinct and more closely aligned with their aspirations.

“E levu na baqe keitou a gole kina, ia, au a digitaki Merchant Finance baleta ni sema vinaka vei na vanua au cakacaka kina, ka rawarawa tale ga na nodra veitaratara” says Mr. Apisai Naqamu, the Chairman of the Nakavu Nabukebuke Investment Pte Limited.

English translation: “We visited a lot of the financial institutions but decided to choose Merchant Finance because the services they provide, aligns really well with the work our company is engaged in, and also, communicating with them is very easy”.

Through Vanua Finance, their documents were assessed, the team guided them through compliance requirements, and financing was approved for a two 10-wheeler dump trucks and a 22-tonne excavator. These assets enabled them to enter the gravel extraction value chain by transporting materials from the river to the stockpile site. NNIPL also began directly employing members of the Nakavu village, ensuring income circulation within the village and providing them with a formal long term employment.

This marks the beginning of their direct involvement in the gravel extraction value chain. Over time, they plan to expand into other activities, including operating an excavator for sand and gravel extraction, or undertaking transportation jobs to BIL sites in Suva.

Furthermore, the NNIPL's long-term ambitions show a strong focus on sustainability. Within two years, once the company stabilises, a portion of the business profits will be allocated to assist the six Mataqalis in opening up their own respective FHL investment accounts. In addition, leveraging their natural resources, the company intends to establish concrete block production, further widening their participation in the value chain.



Veilawa Rereiwaliwa is celebrated among aspiring itaukei businesses as a bridge to a better horizon.

The Chief Executive Officer for Merchant Finance led the charge to deliver four products last year:

Zero-Deposit Home Loan

MSME Loan

Land Loan

Land Sub-Division Loan





Brain Test

What is the purpose of a grace period on a loan?

- A. To extend the loan term indefinitely
- B. To allow time before payments or interest accrual begins
- C. To increase the interest rate temporarily
- D. To require full payment upfront

Answer B. To allow time before payments or interest accrual begins

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