

SUSTAINABLE BLUE FINANCE

Financing Fiji's Blue Enterprises

Mr. Ramesh Chand

Acting Chief Relationship and Sales Officer

70%

larger EEZ than landmass
— Fiji's single largest
economic asset

THE FIJI DEVELOPMENT BANK – ABOUT US

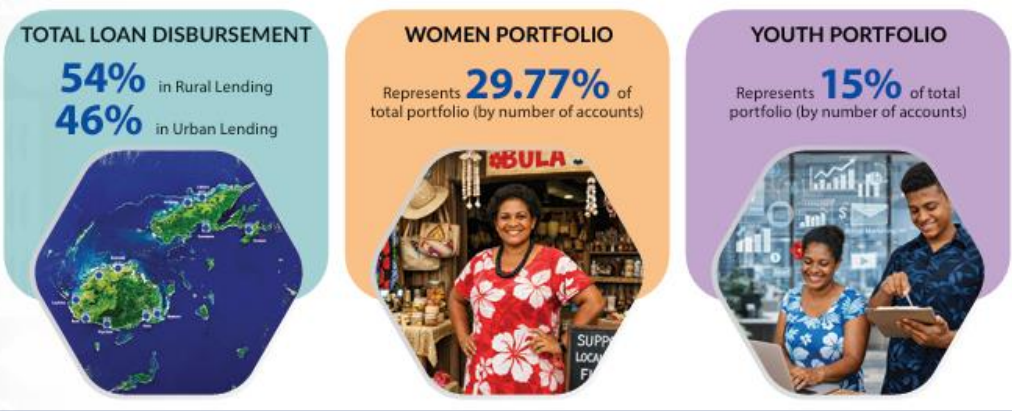


2025 PERFORMANCE OVERVIEW

Financial Highlights



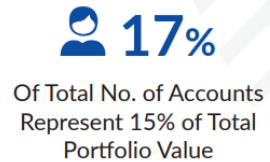
Development Reach



WOMEN PORTFOLIO



YOUTH PORTFOLIO



Customer Satisfaction Index (CSI):

Areas of Focus (Overall)	CSI	Benchmark
Processes	4.09	4.00
FDB Products (Product & Service)	3.95	3.80
FDB Facilities	4.09	4.00
Communication	4.13	4.00
Customer Satisfaction	4.12	4.00
Overall CSI	4.09	4.00

Note: An independent customer satisfaction survey was conducted by Maximise to gain Insights into customer preferences and expectations. The Customer Satisfaction Index ranged from one (1 - high dissatisfaction) to five (5 - high satisfaction), with an overall score of 4.09. Scores across service dimensions suggest general satisfaction, with room for improvement in product offerings.

A Mandate-Driven Blue Finance Framework



Mandate Driven — FDB Act, 1966

“The Bank shall facilitate and stimulate the promotion and development of natural resources, transport and enterprise in Fiji — with priority to rural and agricultural development.”



Policy Aligned

Underpinned by the Republic of Fiji National Ocean Policy 2020–2030, Fiji's NDCs, and the Green Growth Framework. Every blue finance instrument traces back to FDB's statutory mandate and national policy commitments.



70%

UNCDF guarantee coverage on FDB's sustainable blue portfolio

FDB SUSTAINABLE BLUE FINANCE FRAMEWORK

Steers investment toward a sustainable blue economy across Fiji's maritime and coastal sectors.



A Significant Marine Asset Base and Bankable Ecosystem

70%

Larger EEZ than landmass – Fiji's single largest economic & traditional asset

3.5%

of the world's coral reefs sit within Fiji's EEZ

65,000+

hectares of mangroves line Fiji's coasts



A LIVING SEASCAPE

Fiji's maritime and coastal provinces sustain traditional livelihoods and a growing pipeline of bankable enterprises.

WHAT WE FUND

1

Marine Tourism

2

Renewable Marine Energy

3

Fisheries & Aquaculture

4

Shipping & Ports

5

Water & Waste Mgmt

6

Coastal Protection & Blue Carbon

HOW WE SUPPORT BANKABLE ENTERPRISES



Business Capability

Strengthening entrepreneurial and operational capacity.



Market Access

Connecting enterprises to buyers, value chains and markets.



Technical Support

Advisory and structuring support through partnerships.



Investment Readiness

A pipeline of bankable, scalable blue enterprises.



House of Salt

Fiji's First Fleur de Sel Producer

A pandemic passion project by Jone Waitaiti has grown into an export-ready enterprise — reviving a traditional craft for premium global markets.

2025 NATIONAL SME AWARD WINNER

Fiji Development Bank – 2025 SME AWARDS WINNER

HOUSE OF SALT

SUSTAINABLE SME OF THE YEAR

Recognising businesses that champion sustainability and create positive environmental and social impact.

NATIONAL SME OF THE YEAR

Celebrating excellence, innovation and outstanding contribution to Fiji's economy.

National SME Awards 2025

A PROUD MILESTONE. A BRIGHTER FUTURE.

Congratulations to House of Salt for this remarkable achievement. Your dedication inspires and drives a more sustainable and prosperous Fiji.

SUSTAINABLE GROWTH

INNOVATION

COMMUNITY IMPACT

ECONOMIC PROSPERITY

Empowering SMEs. Building a Stronger Fiji.

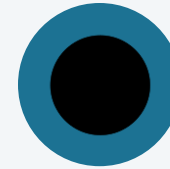
PILOT - FDB Lau Seascape Stewardship Impact Facility



Fiji Development Bank

59 years serving Fiji

Established in 1967 under the FDB Act, growing business opportunity and equitable wealth for resource owners.



Conservation International – Fiji

A global conservation partner

Founded in 1987, CI works with governments, communities and the private sector on science, policy and innovative finance.



OUR SHARED OUTCOME

Healthier ecosystems, resilient communities and sustainable economic growth across the Lau Seascape.

Real Business Potential in Maritime & Coastal Fiji



Viable Enterprises Identified

The pilot surfaced a pipeline of maritime and coastal businesses with genuine commercial potential.



Diverse Sector Base

Opportunities span fisheries, tourism and value-added products rooted in local resources.



Finance & Capacity Gaps

Access to affordable finance and technical support remain the primary barriers to scale.

Traditional maritime livelihoods across Fiji's coastal provinces anchor the pipeline of bankable blue enterprises.

A Diversified Blue Finance Toolkit



Concessional Pricing

Partnerships mobilize concessional funding and grants to lower financing costs for blue enterprises.



Risk-Sharing Instruments

A portfolio guarantee facility absorbs first-loss risk in emerging sectors without compromising prudential lending.



Blended Structures

Working capital and value-chain financing for SME suppliers, wrapped with technical assistance.



Instrument Diversification

Grants, flexible repayment, outcome-based incentives, equity and blue carbon revenues support long-term growth.

WHY CONCESSIONAL PRICING MATTERS

Pricing Is What Makes Transition Bankable

Concessional blue lending sits materially below typical SME rates — the gap that determines whether a transition project is bankable.

Indicative Lending Rate by Segment (%)



KEY POINT

Pricing Changes Affordability

For an SME assessing a solar rooftop, an EV, or a water-efficient retrofit, the gap between 6% and 14% decides whether the investment is viable — or competes with survival cashflow.

Indicative bands from domestic market sources; rates vary by borrower, sector and tenor.

From One Seascape to a National Movement

1

SCALE UP

Lau Seascape Stewardship Impact Facility

Apply lessons from the FDB–Conservation International collaboration and expand to support the development of sustainable tourism business value chain

2

SCALE UP

Establish Maritime Ocean Stewardship Facility

Applying lessons learnt from Lau Seascape (FDB & CI Collaboration), FDB operations within the maritime areas and other FDB's collaboration with other Partners to establish Maritime Ocean Stewardship Facility applicable to all Maritime communities in Fiji.

3

SCALE UP & REPLICATE

National Ocean Stewardship Impact Facility

Establish a national blended-finance platform anchored by FDB that can be replicated in other Pacific Communities.

WHAT FDB ASKS



Fiscal instruments & harmonised approval pathways



Project preparation support — feasibility, blended-finance structuring



Risk-reduction instruments — guarantees & climate risk assessments

Lessons from the BAAC Thailand

(Peer Learning Exchange)

Key Takeaways

1. Sector Specialization

BAAC's dedicated agricultural and fisheries financing approach demonstrates the value of industry-specific products.

2. Ecosystem-Based Financing

Strong links between banks, technical agencies and producer groups help improve loan performance.

3. Data and Digitalization

Use of data-driven lending and monitoring tools provides better risk management.

4. Scale Through Partnerships

Government programmes and guarantees help expand access to finance.



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From one seascape to a national movement — transforming conservation outcomes into sustainable economic opportunity, while protecting Fiji's ocean natural capital for future generations.

Thank You

Questions welcomed.

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