



DEBT FREE WITH A PROPERTY AND ASSETS THANKS TO FARMING

Debt-free with assets including property consisting of two homes, vehicles, and farm machinery amounting to \$100k was something Mustak Khan knew he would not achieve if he remained working at his 8am – 5pm day job.

The 42-year-old of Waiwai, Ba, resigned and took up farming. 14-years later he has achieved what he thought was unattainable – being his own boss, debt free, running a successful farming business, expanding his home, with assets – all made possible through farming, specifically pineapple and honey.

"I started with ten bee hives and 2,000 pineapple suckers and now I have close to six acres of pineapples and close to 120 bee hives. Farming enabled me to pay off this land, build my house and buy my car," he explained.

Mustak makes about \$40k net profit annually which he adds, he re-invests into his farm.

He supplies both his pineapples and honey to one of the major supermarket chains. He sells his honey in bulk at \$15/ kilo.

Today, Mustak has fully utilized his six-acre land with pineapple farming and a portion is dedicated to bee-keeping for honey production. The latter is a family affair with children and wife also having their own boxes to maintain.

"My wife has her own boxes apart from the 120 boxes and my children also have their own boxes. I also helped my neighbors's son who has his boxes too."

The Ministry of Agriculture assisted Mustak with land preparation and provided advisory services including helping him with his Farm Plan as well as a Business Plan under the Farm Management Program. The Business Plan supported his application for a COVID-19 government grant from the Ministry of Commerce, Trade, Tourism, and Transport where he was successful in securing \$7k to grow his honey production business.

"Everybody needs food. Even if you start off small to planting for food security, that's ok. For my kids, I tell them I am not paying for their tertiary education. Their fees



Aleemah Khan, 12, with her dad, Mustak Khan with their bottled honey produced from their beehives.

are already in their bank accounts and that is from the sale made from honey. So whatever they sell from their honey that goes directly to their bank accounts."

Mustak is known in his neighborhood as someone who willingly helps his neighbors when they need it. For instance, he recently lent a helping hand to one of his neighbors who needed help to harvest his pineapples.

"I have reached out and helped many around Fiji. I am also involved with the Fiji Beekeepers Association with close to 7,000 members on FaceBook. I was also Treasurer for the last four years."

He plans to expand his pineapple farm with newly acquired land outside Ba Town, which he had just bought with his cousin. He has also started packaging his honey and at the

moment his honey is plainly bottled. But he is looking towards value-adding this process by properly packaging this product.

Further, Mustak had supplied pineapple suckers to the Ministry early this year when the latter had called for Expressions of Interest in the provision of planting materials. From this exercise, he bought a new vehicle which again adds to his growing farm assets.

DREAM COMES TRUE FOR YOUTH GROUP AFTER 11 YEARS OF SACRIFICE

Patience and being of one mind and one goal were the keys to the success of a youth group that managed to deposit their three-tonne truck after 11 years of hard work and sheer determination.

Koro Youth Club is located in the village of Koro, in the district of Savatu, in the Ba Province. Reaching Koro requires traveling down from the Nadarivatu highlands through snake-like winded turns until one reaches the origins of the Ba River.

The Club's newly elected President, Sevuloni Garodua, 27, explained in i-taukei the Club begin in 2010 with a current membership of more than 20. Since its inception, the goal was always focused on purchasing a vehicle to ease transport challenges faced by the village.

Tavua is the nearest town and for those who want to market their produce, each person must pay \$13 one way to secure a seat. The carrier that used to service Koro Village was not from there, so prior arrangements were usually made to ensure it came to take them to Tavua.

However, Sevuloni said since their new carrier arrived, the Club has continued to charge the same fare to their fellow villagers, as a way to not only generate income but to also assist in paying off the

balance of about \$50k of their most prized asset. This, he added, was now the Club's next goal.

He said members held fundraising drives to start off their pool of funds. Members also planted yaqona, vudi, and bananas to also assist in raking in funds for the Club towards this project. They managed to collect \$2k for these initiatives. Around July of this year, they harvested 20 yaqona plants of nine to ten years which they sold and together with the funds already collected, they managed to finally reach their target of \$30k for their deposit.

He said they only managed to reach their goal, after 11 years since the Club was formed, because everyone was of one mind, one goal, and moved forward together. Sevuloni said achieving goals through farming was possible because of the available resource of land, labour, and unity within the group.

Koro Youth Club was provided technical advisory services in 2017 by the Ministry of Agriculture including an Extension and Farm Management training that was co-facilitated with the Ministry of Youth and Sports. These helped the group stay focused on their goals as youths were trained to set and achieve business targets at certain



Proud Koro Youth Club members in front of their new carrier with Agriculture Locality Officer, Samisoni Ledua (far right, standing, in blue polo tshirt) with Agriculture Officer – Farm Management West, Lani Kunadua (2nd right, standing, at the back in green tshirt). Club President, Sevuloni Garodua is at the back, far left, standing in brown tshirt.

timelines. The Farm Management Program is specifically focused on capacity building of farmers and Agriculture extension officers on farm management. The Ministry acknowledges that farmers need to possess the skills to be able

to respond to market changes and to manage their farms both effectively and profitably to take advantage of opportunities to increase income. Therefore, the Program is aimed promoting farming as a business whilst

simultaneously ensuring the adoption of sustainable farming systems or smart agriculture.