



THE HANDBOOK 2014  
koro seaview estates

Koro island, Fiji islands

Outstanding freehold property  
Solar powered homes  
Locally produced biofuel  
Owners from 26 countries



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**If you'd like things added, have numbers and contacts that are missing or have updates on links and numbers, please email me at: [welcome@koroisland.com](mailto:welcome@koroisland.com), I am planning on editing and updating the book on regular basis to keep things current.**

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**Joe Soecker**



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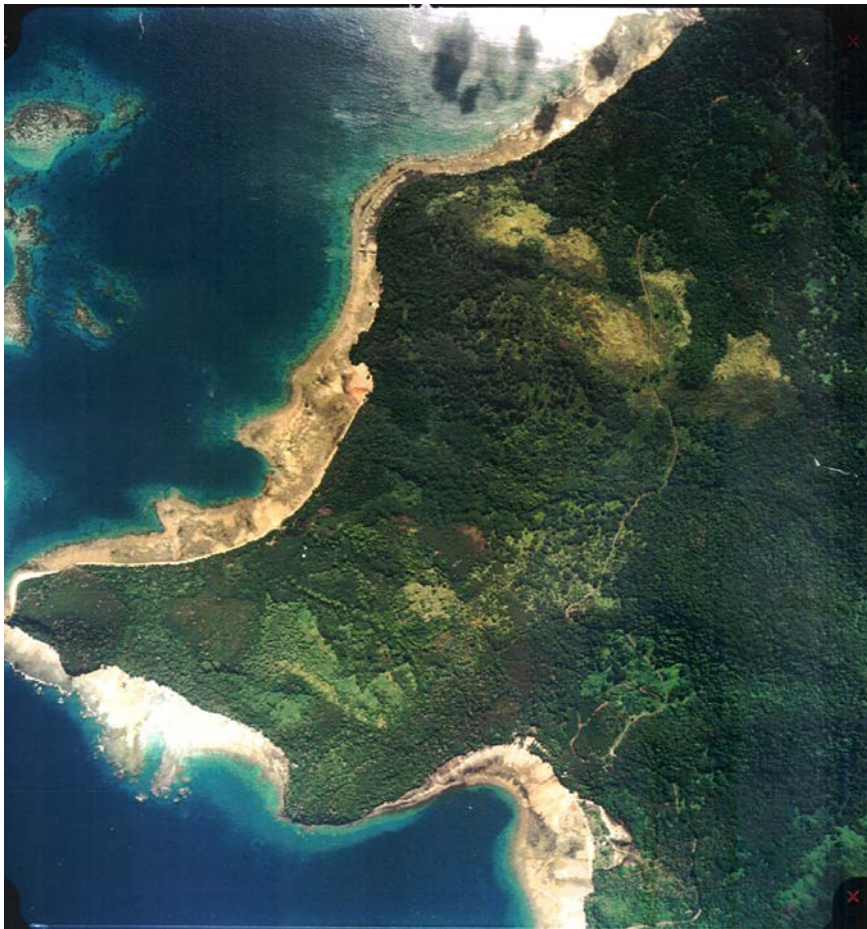
## The Island

### Geography, location

- Koro Island is part of the Lomaiviti Archipelago. The Koro Sea is named after this volcanic island, which has a chain of basaltic cinder cones extending from north to south along its crest. With a land area of 108.9 square kilometers, it is the sixth largest island of Fiji. Its latitude is 17.18°; its longitude is 179.24°. As of 2007 around 4500 Fijians lived on the island in 14 villages. Two roll-on, roll-off ferry services Koro four weekly from Suva, and also connects Koro to Vanua Levu to the North. There is one scheduled flight per week to Koro, usually on Saturday from Suva. Charters can be arranged every day through Northern Air.
- The island has been accurately and exotically described by no one better than Captain Bligh of His Majesty's ship "Providence". During his historical journey from Tahiti to Batavia in 1789, he wrote, "the island of Koro is of good height, it is easternmost of the islands I discovered and passed and recorded in my log book on May 6, 1789, on the Bounty's Launch. Nothing can exceed its beauty.



- The island has an airport with a grass runway, situated on its eastern coast. On its northwestern tip are situated the Dere Bay Resort and the Koro Beach Resort. A residential subdivision, Koro Seaview Estates, was established around Dere Bay Resort in 1989 and about 50 homes have been established in the development as of 2012. Planting kava and selling copra are the major economic activities for villagers on Koro. Among Fijians, Koro is known as the most fertile island in Fiji, boasting large plantations and thriving tropical forests. Koro has an exception bird life and has been featured in numerous books. The short-lived 2002 U.S. reality show Under One Roof was filmed on Koro Island. The shot below shows most of the area(s) that are known as Waisali Village (or Koro Seaview Estates) and Matana Estate (a 800 acre privately owned parcel to the North). ([http://en.wikipedia.org/wiki/Koro\\_Island](http://en.wikipedia.org/wiki/Koro_Island) )



- To the people of Nacamaki Village in Koro Island, turtles are their sacred ancestral god. There is one group of family descendants that perform a special ritual to summon the turtles to the surface.



## History, People

- Fiji stretches across nearly 100 inhabited islands, with most of the population of about 750,000 concentrated in the cities, towns and villages on the two largest islands, Viti Levu and Vanua Levu. The many smaller outer-island communities are typically rural villages ranging in size from one to four hundred people.

From 1874 to 1970, Fiji was a British colony, and during the late nineteenth and early twentieth centuries, the British brought indentured laborers from India to work the large sugar cane plantations. The descendants of these workers, as well as subsequent immigrants from India, now make up about half of the population of Fiji, indigenous Fijians make up about 46%, and persons of European descent (especially from New Zealand and Australia), other Pacific Islanders and people of other cultures make up the rest. This population mix can cause complex problems, especially between Indigenous Fijians and those of Indian ancestry. Through their system of communal landholding (about 90% of all land in Fiji), which does not allow property to be sold, Fijians own almost all of their land (80%). But the land that is presently most capable of producing income, including urban sites, airports and commercial hotels is either owned or operated on long-term leases by others. The commercial lifeline of Fiji is in the hands of outside interests, especially from New Zealand, or Fijians of Indian ancestry, who are especially dominant in smaller commercial enterprises. Some Indigenous Fijians blame their exclusion from the contemporary wealth of their nation on Fijians of Indian ancestry.

- From Fijians of Indian ancestry there are also complaints. For them, the "hoarding" shows good business sense; Indigenous "quietness" and "humility" are interpreted as timidity and passivity. Indigenous Fijians have applied constant pressure to solidify their political control of the nation as they drop in number. This has led to several coups, the last one in 2006. While this has caused some unfavorable coverage in foreign press, it is part of long reconciliation process that needs to bring both groups closer together as their both depend on each other's strengths. The current political climate is stable with the same government in power since 2006, and election scheduled for 2014. The "Charter for Change" currently implement throughout the country is aimed squarely at reconciliation of all stakeholders of all races, integration of education, raising the income level for all Fiji citizens, and to stamp out corruption and mismanagement.
- Much has been done to integrate the two races and cultures, particularly in recent years under the current regime. Schools are being integrated, all people born in Fiji are now Fiji nationals (at least by definition), and much more. It will take several generations to overcome old arguments and misgivings, as in most places where colonial nations simply imported labor without any regard to their





potential for integration or the impact on the host nation.

- Nearly all Fijians are practicing Christians, and missionaries have been very successful since their arrival in the 1830's. There are a few Catholics, but most are Methodist. Fijian ways (outside of religion) remain largely intact, due to the fact that the missionaries did not settle here until later (as opposed to many other places in the Pacific). The ones that tried generally got eaten as cannibalism was practiced in the Islands during those days.

## Climate and Weather

- Weather Updates. While there is a weather update in the local newspaper, it tends to be about as well researched as your horoscope. For a few dollars a month you can subscribe to Neville Koop's email ([neville@nadraki.com](mailto:neville@nadraki.com)) - and you get up to date weather updates directly to your phone at and special tsunami and cyclone updates as well. He also has a good Facebook page that you can subscribe to.
- Tsunami alerts – can be emailed to you courtesy of NOAA in Hawaii - <http://weather.noaa.gov/weather/current/NFFN.html>

## Cost of Living in Fiji

- Inevitably one will ask how expensive Fiji is relative to other destinations or even to your home town. Here is little list a list of everyday purchases to give you an idea of how much things cost. All prices are Fiji dollars. Your cost of living in Fiji depends entirely on your life style, and how much effort and time you can put forth procuring your food. The more you plant, the more free food you have to eat and barter with, the more you buy, the higher your cost of living tends to be.
  - Taxi ride from Nadi Airport to Nadi Town \$35
  - Car Rental per day ( unlimited mileage) \$80
  - Bottle of (Fiji Bitter) Beer in hotel \$8-12
  - Draft beer in local bar \$5
  - Cocktail \$8-20
  - Small can of coca cola \$2-3
  - Loaf of whole meal bread from bakery \$2
  - Bottle of decent Australian or N.Z.Wine \$25-35



- Dinner for two at Chinese Restaurant \$F18 – 30
- Dinner for two at curry house \$15 – 20
- Dinner for two public market stall \$F6 – 10
- Roti Snack at Bus Stop (pumpkin curry ) \$2
- Bus Fare to go 10 km F\$1.00
- Admission Price for Movie \$2.00- 4.0
- Internet ISP cost \$9/ per hour
- 1 bunch of bananas \$2-3.00
- 1 pile of mangoes (3) \$5.00

## Getting to Koro Island

### Getting To Fiji

- International Airlines
  - [Fiji Airways \(www.fijairways.com\)](http://www.fijairways.com) , soon to be renamed AIR FIJI) is Fiji's main airline and also operates Fiji's domestic Airline, about half of this airline is owned by [Quantas \(www.quantas.com\)](http://www.quantas.com). You can get to Fiji from anywhere in the world these days, usually through the hubs of Los Angeles in the USA, Auckland (NZ), Sydney and now even Hong Kong and Korea. Fiji Airways usually runs a special from one country or the other, so if you time your travel right, you can save some money.
- Tabua Club and Quantas Mileage
  - Quantas milage – get a free membership and start collecting points for free flights every time you fly Air Pacific/and Quantas. Points do add up and you get a free flight every now and then.
  - Tabua Club is Fiji Airways own program. Pay F\$450 a year and get a business class upgrade every 8 segments, and use of their lounge and most Quantas lounges worldwide. If you fly often enough it's well worth it. You also get a lot of local discounts, like car rentals and certain hotels.
  - If you just like to use the Air Pacific Lounge at the Nadi airport, you can become a member of Priority Club and pay a small fee for each use, this turns out to be less expensive than the Tabua Club. Some International



credit cards (like Amex Platinum) also include the Priority Club membership for free.

- So if you play your “cards” right, you can get credit card miles, Quanta’s miles and free upgrades for your Fiji trips, all of which adds up.

## Getting From Nadi to Suva (or back)

- The Bus – inexpensive, air-conditioned and reliable, there are two:
- <https://www.touristtransportfiji.com/coral-sun-express-booking>
- The regular bus – very inexpensive and a little on the rough side, especially when it rains - <http://www.fijime.com/userfiles/file/Binder1.pdf>
- Both the Sunbeam and Pacific bus lines have air-conditioned express lines that cost \$13 and take 4 hours. Extremely comfortable and reliable and both have at least 5 trips per day both ways. They go directly from the airport to the Suva bus depot and have enough room to store ALL your luggage. Great view..etc. the only way to travel. [http://www.sunbeamfiji.com/Sunbeam\\_timetable.pdf](http://www.sunbeamfiji.com/Sunbeam_timetable.pdf)  
<http://www.fiji-me.com/userfiles/E41CFB3Cd01.pdf>
- Taxi – You can grab a regular taxi from the airport in Nadi to Suva but it will set you back about \$300.00 one way.
- Private Taxi operator – will pick you up from the airport and get you to Suva to catch your flight, or do transfers around Nadi. Good cars and friendly service, even has a mini bus for the larger group. Call ahead of time.
- A reliable operator I have used many times for the Nadi-Suva ride is Immi’s taxi service ( 679-9225547)
- Minibus – there are multiple minibus operators and they constantly offer rides between the two main towns. A ride is about F\$20 and they are tight, hot and their driving often resembles NASCAR at its worst.

## Getting to Koro Island

- By Plane from Nadi and Suva to Koro
  - Nadi to Koro – if you want to fly, you will fly Pacific Sun ([www.airpacific.com](http://www.airpacific.com) ) from Nadi to Suva, and from there you can take [Northern Air](http://www.northernair.com.fj) - [www.northernair.com.fj](http://www.northernair.com.fj) to Koro every Saturday. It’s a 7 Seater and you only get to bring 7kg of luggage. You can book tickets at their web site directly and get an e-ticket by email. Be at the airport at least 60 minutes ahead of time. Northern Air Ltd: [northernair\\_reservations@hotmail.com](mailto:northernair_reservations@hotmail.com)



- Watch a short video about getting to Koro Island and the various options here:  
[https://www.youtube.com/watch?v=FIHUP\\_oqePc](https://www.youtube.com/watch?v=FIHUP_oqePc)
- By Dere Bay boat (the “Koro Explorer) from Savusavu on Vanua Levu or Natovi Jetty, Viti Levu
  - You can charter the resort boat from Dere Bay to Savusavu and back for a quick way to get to Koro Island. Flights to Savusavu are several times a day and are operated by Fiji Airways. To reserve the boat contact [info@fijirealestate.com](mailto:info@fijirealestate.com) – the cost per charter for up to 10 people is F\$850.00 for the Savusavu – Koro route and F\$1350 for up to 10 people for the run to the main island. . If there is more than one person going, you can “jump” on a chartered boat for F\$150 if the party that charters it agrees. We usually publish the boat rides on the community web site at [www.facebook.com/koroislandfiji](http://www.facebook.com/koroislandfiji) and if you are on Koro you can simply pay your fare at Koro Beach Resort. Boat rides need to be prepaid before you get on board.
- From Savusavu with Captn’ Terry. Capt Terry runs fishing charters out of Savusavu and is available for Koro transfers. His flat charter rate is F\$850.00 and he should be booked well in advance. Cash only upon boarding. His phone number is 8850674 and his email is [savusavufishing@gmail.com](mailto:savusavufishing@gmail.com)
- By ferry
  - Goundar Shipping ferries (July 2014 Update)

The new “Lomaiviti Princess 2 ” has been in service since about a year now, and service is less and less reliable. If there is a schedule they are not keeping it.. At the time of this writing the ferry does leave Suva every Monday night at 5-6PM and arrives at Koro in the early morning hours of Tuesday. It returns to Suva from Koro at around 6-7AM on Wednesday, arriving back in Suva Wednesday late afternoon. There are cabins for two people, a cabin is F\$100 for the bed. Bring a blanket and some toilet paper, water to drink and food. There is a restaurant on the ship but it does not have much in terms of good healthy food.- [www.goundarshippingfiji.com](http://www.goundarshippingfiji.com)



- Patterson Shipping
  - The new service begun on June 17<sup>th</sup> and you can find all the info below. Patterson uses Natovi jetty which is about 1 hour from Suva by car. They do offer bus services and cargo services from Suva.

## **PATTERSON BROTHERS SHIPPING**

### **Ships Schedule MV “SPIRIT OF LOVE” commencing 11<sup>th</sup> JUNE, 2014**

#### **Wednesdays**

Depart Natovi 11.00 am          Arrive Koro 4.00 pm

#### **Thursdays**

Depart Koro 6.00 am          Arrive Natovi 10.00 am

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### **Connecting Coach Schedule**

#### **Wednesdays**

Depart Suva 9.00 am          Arrive Natovi 10.45 am

(Bus leaves from Suva Bus Stand opposite Flea Market)

#### **Thursdays**

Depart Natovi 10.30 am          Arrive Suva 12.30 pm

#### **Note:**

- Coaches will only pick up passengers with pre-paid tickets at designated stops along the route between Suva and Nausori
  - Coaches from Natovi will drop passengers off along the route between Nausori and Suva
- 

### **Cargo – To Koro**

- Receiving date, time and place for break-bulk / loose cargo is at 53 Millet Road, Vatuwaqa from 10.00 am to 6.00 pm only
- Excess luggage must be dropped off at 53 Millet Road, Vatuwaqa between receiving hours stated



- Receipts and baggage tags for excess luggage must be kept and issued to shipping clerk on board before collection of personal luggage

#### **Cargo– From Koro**

- Loose cargo and excess baggage from Koro will be offloaded at 53 Millet Road and ready for collection after presenting baggage tags

#### **Proposed Passenger Fares**

##### **Suva – Koro**

Adults	-	\$60.00 VIP one way
Students (12 yrs - 20)	-	\$45.00 VIP one way
Children (5 yrs – 11)	-	\$35.00 VIP one way

#### **Proposed Motor Vehicle Rates**

Car < 1 ton	-	\$300.00 VIP return
Vans & 4 WD	-	\$400.00 VIP return
3 Ton trucks	-	\$480.00 VIP return
7 – 9 ton trucks	-	\$680.00 VIP return
10 wheelers	-	\$880.00 VIP return

#### **FOR BOOKINGS**

PHONE	:	(+679) 3315644 (+679) 3315756
FAX	:	(+679) 3301652
EMAIL	:	<a href="mailto:patterson@connect.com.fj">patterson@connect.com.fj</a>
CONTACTS	:	Ms. Ledua or Ms. Di Waqa
OFFICE ADDRESS	:	Suite 1, Epworth House, Nina St, Suva
POSTAL ADDRESS	:	P. O. BOX 1041, SUVA, FIJI

- Getting to Koro By Yacht
  - All yachts arriving into Fiji must give Fiji Island Revenue & Custom Authority (FIRCA) 48 hours advanced notice of arrival. Complete form C2-C – found on their website: [www.frca.org.fj/docs/customs\\_forms/c2c.pdf](http://www.frca.org.fj/docs/customs_forms/c2c.pdf)
  - Yachts must first arrive at a port of entry – either Suva, Lautoka, Levuka, Oinafa (Rotuma) or Savusavu.
  - Customs issue a temporary import permit for the yacht to remain in Fiji for 18 months. (Immigration will issue personnel a 4 month visitor permit with a possible 2 month extension.)
  - There are 6 yacht marinas in Fiji – Denarau, Musket Cove and Vuda are in close proximity to Nadi, Copra Shed and Waitui are in Savusavu and the Suva Yacht Club.



- Before sailing to Koro, visiting yachts must apply for a Cruising Permit directly from the Ministry of Fijian Affairs.
- Koro Island Moorings and checking into Dere Bay.
  - Koro Island is approximately 100 nautical miles from Suva, 30 nautical miles from Savusavu and 150 nautical miles to Vuda Marina
  - Anchorage Information :
  - Dere Bay is well-protected from the predominant winter (SE) trade winds
  - Enter the bay from 17 16'.200 S 179 20'.500 E avoiding the prominent Black Rock (visible at all tides) and surrounding reef fringing the whole SW quadrant of the bay.
  - Favour the Nth side of the bay standing off about 100 - 200m from the coast to avoid a large isolated reef (breaks at low tide in SW conditions) filling the south side between black rock and the Nth point.
  - There is plenty of room, the entry is about 500m wide, the above is only relevant in bad visibility and unsettled weather. Otherwise the entry is very apparent.
  - If approaching from Nth stand well off the reef surrounding the whole NW corner of the island. Don't think of entering the bay until 17 15' 000 S 179 20' 000 E staying well clear of Nola Pt.
  - Anchoring can be problematic as the whole bay is over 20m deep with broken coral bottom and isolated deep coral heads which you may get caught up on.
  - To protect the bay the resort owners request that yachts use the moorings available (at user's own risk). There are usually 2 or 3 moorings (2 or 3 pin Helix anchors with chain to Rode via a swivel) available at no cost) - call Koro Beach Resort on VHF 16 for best ones to pick up. The resort sometimes uses one of the moorings if they need low tide access to the jetty. All-tide shore access is available using the long jetty extending from the east.

## Fijian Customs and Etiquette

- The Village (Koro means “village” in Fijian) Traditional village life is organized hierarchically. The older one is and the more senior one's position within the family, the more one is respected and obeyed; likewise, membership in the chiefly lineage and being male brings greater respect. This structure is neither arbitrary nor one-sided, however; it emphasizes reciprocity, responsibility, and earned respect. The chief, for example, is supposed to



give as much, or more, than what he receives from his people, and he must continually earn their respect. Those in higher ranks are expected to respect those below him, and perform his duties by supporting, organizing and leading.

Respect is shown in many ways, especially in ceremony, which is an integral part of village life. Where one is seated in the house or at a ceremony has great importance. Offering someone a position in a private part of a house or at the front of a ceremony is a sign of great respect. The head is the most sacred part of the body, and it is considered disrespectful to rise above the heads of others. When one must reach up, one must excuse oneself by saying *tulou*, a word of apology. Sitting cross-legged on the floor is a sign of modesty and respectful behavior. Pointing one's feet at others is a sign of disrespect. Sitting cross-legged is no easy task for foreigners, so we should excuse ourselves when sitting becomes uncomfortable. Sitting on a chair if it is available is not always a good solution, since you are placing yourself on a higher position.

Acts of disrespect are often caused by the visitor's innocence, and sometimes exacerbated by the visitor's swaggering behavior, and always muted by the Fijian host's acceptance of the behavior, since they do not want to embarrass their guests.

In the village both men and women wear a piece of cloth wrapped around their bodies at the waist. This garment is called the *Sulu*. At mealtime there are further displays of respect, as everyone takes their place around a mat that is placed on the floor. Older men sit at the head of the mat, and they are given the best choices of food. Down the mat are the younger men, then children, and at the end the women that serve the food. As crucial as showing respect to those ranked higher than oneself is offering special treatment to those of lesser status. Likewise, it is proper to graciously refuse an offer of special treatment, as a sign of humility.

The understanding of gender differences prevails in Fiji. There is a division of labor, with men engaged in gardening, clearing the land, building houses and spearing fish, while women cook, weave mats, tend to the children and fish with nets. This division is felt appropriate by both genders, as both get much pleasure in the camaraderie with the same sex. Time for interaction is plenty, and is always laced with jokes and innuendos. Women have their say in the home and have considerable influence in society. The gender roles may to foreigners appear to show disrespect towards women, but that is not the case. In urban areas there is a more public sharing of power, and more women than men attend higher education. Respect knows no gender.

"Vanua literally means land, but it also refers to the social and cultural aspects of the physical environment identified with a social group...For *avanua* to be recognized, it must have people living on it and supporting its





rights and interests. A land without a people is likened to a person without a soul. The people are the souls of the physical environment...The land is the physical or geographical entity upon which their survival depends. It is a major source of life; it provides nourishment, shelter, and protection. Land is therefore an extension of the self, and people are an extension of the land. Land becomes lifeless and useless without the people, and likewise the people are helpless and insecure without land to thrive on."

From a structural perspective, vanua is a social unit, the largest group of relatives. A yasuva is a group of people that traces their heritage on the male side to a common ancestor or ancestor god (Vu). The yasuva is divided into clans (mataquali), such as chiefs (turaga), heralds or spokesmen of the chiefs (mata-ni-vanua), priests (bete) and fishermen (gone dau).

Vakavanua means to live the life of the land, the traditional life style. To live according to vakaturaga, or the chiefly way, denotes not only the traditional lifestyle but also the personal characteristics necessary to maintain it. Much of these characteristics are seemingly opposed to western ideas of progress and ideas of entrepreneurship, and are sometimes perceived as complacency and compliant. There is nothing, however, that precludes hard work, and it promotes a life in balance and harmony since it places respect and humility at the center of being; not progress. Loloma, the feeling of kindness and love, is what arises from living according to . Solidarity is the aim; caring for others, the means. As some traditions fade, especially in the urban centers, there is often conflict between the generations, and the elders bemoan the lack of respect by the younger people.

## Getting Along in Fijian Culture

- No matter where you come from, at first you will be a foreigner in Fiji. You will still be greeted with smiles and "Bula's", but it will take a while to understand the subtle (and not so subtle) nuances of culture and communication in your new country of choice. I am always reminded of Mark Twain's old saying "A better idea than my own is just to listen". Often what appears strange to you initially makes perfect sense after a while, because it fits well within the viewpoints of the stakeholders in this culture. It may appear to you, coming from a totally different background, that you can or must change and "improve" things, but this is not really the case – again, watch, listen, and learn how others see the world before you try to change them.



## Communication

- Fijians speak very softly, and often you will have to make an effort to understand them. They tend to be polite, respectful and often even timid if they are unfamiliar with you. An open hand and a smile go a long way. You should not yell at Fijians as it will socially ostracize you, and it will be difficult for you to have good relations over time. Overall, be patient and kind, as you expect others to be with you.





## Establishing relationships that last a lifetime

- In the Fijian culture relationships go much further than in the West. Fijians are generous and helpful and they expect others to be the same. Because of the different value systems that we and Fijians have, this can lead to misunderstandings. Your closest friend will be your caretaker, and his presence in your life can allow you to get a lot more stuff done than just getting things planted. If you have a good relationship with him and his family, it will help in all communication and with getting things done. In return you can make his life easier by providing him with wages and help when he needs it. Get to know his family, and engage socially. You will learn lots of useful things about island life and become a better member of the island community.

**“Modern”, or “Individual” thought model: “I think, therefore I am”**

**Fijian thought model: “We are, therefore I am”**

## A Fijian view of you

Fijians tend to have an uncanny ability to see beyond the physical appearance and see individuals for who they are within themselves. The terms *Vakavanua* and *Vakaturaga* describe this particular way of “being” in the world. *Vakavanua* means literally having the characteristics of one who lives according to the way of the land; *Vakaturaga*, having the characteristics of one who lives according to the way of the chiefs. This “presencing” of valued characteristics is not limited to chiefs; it is more so the standard that needs to be present to hold together the cultural congruency of the people and their place in the physical environment.

*Vakaturaga* denotes not only the traditional lifestyle but also the personal characteristics necessary to maintain it. To be or to act in a way that befits a chief (what we would call “leadership qualities”) means doing so whether or not one is a chief by birth. Those who are *Vakaturaga*, out of humility and respect before the greater whole, behave towards others as if they were persons of importance, and knowing their place in their society, they fulfill their traditional obligations to those above them, below them and those at the same level. (Katz 1983) This understanding goes to the heart of the Modern search for an understanding of “Self” in all its varied forms. The qualities



asked for are the basic human qualities of humility, respect and caring that make one part of a greater whole which in turns supports and nurtures both community and “self-in context”.

The Fijian identity of “Self” is at all times mediated by one’s own presence in the context of the group. The “Self” is there because of the group and the group consists of individuals, but the individual loses itself without the group. To exist in this context, one must behave with *Vakarokoroko*, which is to act considerately toward others, treating them as equal or superior to oneself, with deference and humility. One always recognizes others and has feelings for them, consulting with others before proceeding to take any action that may affect them. One naturally listens and follows the lead of those who have attained one’s respect. In the Fijian way, obedience is not merely compliance. It is a way of behavior- speaking softly, keeping a distance from those one venerates; *Vakarokoroko* is in attitude-feeling deeply for others, being humble in their presence. Respect for others leads to *Loloma*, or love, which in kind engenders respect. (References borrowed from “The Path of the Spirit” by Tom Katz, available here: [http://www.amazon.com/The-Straight-Path-Spirit-Traditions/dp/0892817674/ref=sr\\_1\\_1?s=books&ie=UTF8&qid=1338423297&sr=1-1](http://www.amazon.com/The-Straight-Path-Spirit-Traditions/dp/0892817674/ref=sr_1_1?s=books&ie=UTF8&qid=1338423297&sr=1-1) )

## Gifts and Support

- Fijians can generally be considered poor (in the material and western sense), but they are rich in love, laughter and spirit. They are rich in family, happiness and community. If you want to improve their earthly lot by giving things to them, take a look and see what they need, and you find that needs and wants are two different things. A Fijian might want a TV to watch movies (usually the American violent Hollywood types), but his wife still cooks over a wooden stove that fills the house with smoke and causes all kinds of health problems, while a solar cooker can be had overseas for less than a TV. So think before you give. If you travel to Koro and just want to bring little gifts, remember that you find things that are useful and can be used for a long time before they get thrown away – candy in wrappers is a favorite for kids, but not the environment. You can stand on the beach and tell them not to throw garbage on the shore, but just before you start you may want to remember that there is a good chance you are here because you and the generations before you managed to ruin much of the environment



where you came from, so it does not really behoove us to stand on a soap box and preach. If you want to make a difference do it through actions, not words. Appropriate and appreciated gifts for a caretaker would be things like gum (rubber) boots, coveralls, safety glasses and good work gloves. It is almost impossible to get a good rain coat in Fiji and one brought from overseas is greatly appreciated. They can easily be purchased through a second hand store. **DO NOT GIVE ALCOHOL AS GIFTS** as it causes problems in the village and is very much frowned upon by the elders.

### **Doing volunteer work in the village**

- You may bring talents and gifts with you that you'd like to share, and sharing is a great idea. Before you volunteer in any field, you should do some research. In some cases what appears to be something great you have learned in the West, may either not fit in Fiji or achieve the opposite in some cases. There are stakeholders involved in all processes, from the school master to the chief to the church to the government departments responsible. Take the time to get to know what you are dealing with, and whose toes you are possibly stepping on. Just because a teacher does not have any books may not make her or him a bad teacher – the school however may be economically disadvantaged. Sometimes helping with books and donations, so Fijians themselves can do their job better, is a better idea than trying to show the kids that you are the better teacher – after all, the teacher has a reputation to lose and you do not want to upstage them. Tread gently, and do not expect that everything you do makes sense to Fijians and is therefore welcome.

### **Religion, Worship and Sundays in the Village**

- If you are religious, you can find a church on Koro that suits your needs. Connect with villagers of your denomination and you will have a great experience. Church services are usually a mix of fire and brimstone, and some really beautiful singing.



## Kava, kava...and more Kava

- The Kava (yaqona) plant is part of every ceremony, otherwise the Vu (gods) are not present. Opening the ceremony, the kava exchange is inviting the Vu, and if done right, allows access to their mana. Kava is the channel to the gods; and it is the nourishment of the gods.
- Kava is a tall, leafy plant that grows about five feet in height, and is often grown as a cash crop. It's roots are dried and pounded into powder that is then used to prepare the drink by mixing it with water.
- The Sevusevu ceremony is the most common way of exchanging kava. Whenever someone comes to a village or a home as a guest, a Sevusevu must be performed, requesting permission to enter. The host reciprocates by allowing entrance and showing respect for the place of the guests origin. Many Fijians carry kava with them when traveling.
- Yaqona is a central ingredient in life. Mildly psychoactive, the drink eventually produces a soporific effect. People become more congenial with moderate drinking. As drinking proceeds, people become more relaxed and mellow, eventually entering a state of total relaxation in which talk becomes less frequent and they start getting sleepy. The ceremonial use is highly ritualized, from the accepting to the mixing and the drinking. The drink is served in the tanoa, a wooden bowl, a drunk from coconut halves. The participants with the highest status always get served first, and only one person may drink at a time. The round is finished when all that are supposed to drink are finished, and silence is observed during much of the ritual. On less formal occasions, jokes and stories are being told and the atmosphere is more spirited.

## *Alcohol, drugs*

- Fijians are not used to alcohol and you cannot legally buy alcohol on Koro outside of the resort. That does not mean that Fijians do not drink, it just means they are not used to it and it affects them differently. If you offer a Fijian unlimited beer/alcohol he/she will usually drink until he/she falls down as they are not used to alcohol and therefore don't know what their limits are. If alcohol enters the village it tends to cause discord, domestic violence and upsets the natural balance. If you are found being responsible for providing villagers with alcohol (free or sold) it can have unpleasant consequences with the elders of the villagers and the police, who like to run a tight ship. Most Fijians are fine just drinking Kava at a get together, even at a white person's house.



- Drugs – the laws in Fiji are very clear and any illicit drug use carries harsh penalties, even getting kicked out of the country with a stamp in your passport that will not let you get back in. Prison in Fiji is no field trip, and losing your investment here (your home) is not a good thing either. So use your good judgment in all situations. While drug laws in many countries have been relaxed, Fiji is not one of them.

## The Sevusevu

- Once you are a lot owner and are planning on spending more time on the island, it is a good time to present a “Sevusevu” to the chief of the village you will be entering and leaving on a regular basis, whether on the way to the ferry, to use the shop or attend a rugby game. Ask Tukini to assist you with setting up Sevusevu’s at Nabuna or Nabasovi, the two villages closest to us. It is tradition that you bring “the Gift”, so you’ll be bringing about 1 kg of kava, and Tukini will, in customary fashion, present it to the chief. It is tradition at its best, with a back and forth of serious looks, and you will be asked where you are from, how you like it and so on. Enjoy and be very respectful, as you are a guest on the island independent of the land you own, you are a guest in a new culture. This is not a time for sunglasses, hats, or unruly teenagers in the room. Share a story, a smile, and thank the chief for his time. Once you are allowed to come and go in the village, remember to greet people and carry a smile. Fijians love smiles and it does open every door, no matter what time of day.

## Living on Koro Island

### *The Community*

### Full time residence and part timers

- There are currently 30 homes on Koro, of which most of them are owned by absentee- owners. As of this writing, only about 20 people call Koro Seaview Estates their permanent home. About 100 or so land owners (neighbors) visit Koro every year that have lots on Koro, but live abroad for various reasons, the main one being that they have not made the leap yet. A third group are absentee owners who own lots but



are not otherwise connected to Koro and the community. There are several prevailing attitudes:

1. Owners who have a more spiritual, non-materialistic outlook on life and enjoy Koro for reasons of solitude, peace and the possibility of developing a community of like-minded people.
  2. Owners who have decided to get away from it all but do not have a large interest in forming or maintaining a community but rather choose to exist independently within the neighborhood and “do their own thing”.
  3. Owners who simply want to have a vacation home on a tropical island and come and go when they please.
- Rather than focusing on the differences between the groups it is valuable to see what all 3 have in common – the profound love and enjoyment for nature, the place we share, the dislike for the overarching commercialism/pollution/overpopulation of the western world and the joy of interacting with the Fijian people. Obviously the 3 different groups have different needs, but there is no reason the groups cannot co-exist without friction.
  - I have made and am continuing to make a lot of effort to keep people updated and interested in what happens on Koro through the various web sites and of course the [Facebook community \(www.facebook.com/koroislandfiji\)](https://www.facebook.com/koroislandfiji) with its videos and images of what happens in our little paradise.

## Great Expectations

- To be a village among the other villages we desire to maintain values among ourselves that are congruent to those whose culture and land which we are guests in. My hope is a feeling of community arises among the owners and that it evokes the needed understanding required to take ownership of the land. This ownership is not an ownership simply based on a land title or to see the acquired property as a commodity, it is a feeling that the land must be nurtured and protected so that it can provide for its people and sustain them in the future. It is not so much an intellectual understanding of ownership, but a physical knowing of “belonging” to a place. This is a difficult process for individuals that have been raised in a





tradition that understands land purely as a commodity, but more often than not it is exactly the understanding that owners gain after visiting their land and meeting our Fijian neighbors, as long as there are open enough to see this adventure they have embarked on as much as an inner journey as it is a visit to a physical place.

- Another difficult aspect is the dispelling of the myth of viewing one's own culture as "the original crime" as explained by Ken Wilber. Leading to movements such as "Back to Nature", the "Noble Savage", and "Paradise Lost", many interested parties see the return to a lifestyle on a tropical island as the solution to all problems emerging from modern society. "I will get back to Paradise Lost. I will find the Noble Savage in myself. I will discover the original Eden, when none of modernity's differentiations plagued me with the burden of distinguishing my ego from reality at large". The mistake in that view, according to Wilber, is fundamental: "The remedy is to go post-conventional in Spirit, not pre-conventional in nature. Spirit transcends and includes both nature and culture, and thus integrates and unifies both". (Wilber 1996) The remedy is not to return to nature, but to discover that one one-self is nature reflecting on itself through the process of spiritual ascendance, of which modernity and differentiation were and are necessary milestones.
- In conversations with some owners it is a continually emerging thread that the desire that initially drove them to consider living on a tropical island, apart from all its stereotypical images, becomes replaced with a renewed understanding of what is important in life. The change from "consuming an experience of the tropical environment" or "what's in it for me" becomes replaced by "being in the environment" and "what can I do to sustain it".
- Most people that move to "paradise" have expectations that simply cannot be met. To leave your usual surroundings behind can be very unsettling and challenging at times, and the difficulty of settling into a new environment can be downright upsetting for some, especially those who do not prepare well. "Settling in" usually comes in stages, and it needs to be viewed and understood as a gradual process. A pioneer's worst enemy tends to be his/her expectation.

"Don't lower your expectations to meet your performance. Raise your



level of performance to meet your expectations. Expect the best of yourself, and then do what is necessary to make it a reality.”

## Realities

- Island Living can be challenging. Expect things not to work, to break and stop functioning at times. Murphy’s Law does apply. You can’t just drive down the road and get what you need in an instant. If you are suffering from “Instant gratification syndrome”, settling in will be difficult for you.

Realize that on a small island there are forces at work that you will eventually have to adhere to, as the villagers have done for thousands of years. Rain, wind and mud are just a few things you will have to contend with, but are usually protected from in a city environment. There are mosquitos, spiders, bats and other critters that will bug you at times. There will be deliveries that don’t come or get delivered elsewhere so you can go look for them. Whatever level of customer service you are used, you will not get it here. Nor anywhere in Fiji for that matter. If you are impatient, you will have to change or it will break you over time. Don’t burn bridges. It’s a small place and you will need friends, neighbors and villagers if you ever get in real trouble. Isolating yourself is not a good policy.

Isolation does not cause independence, no matter how much we are being taught independence in the Western World. It is rather that isolation causes dependence unless you are completely self-sufficient; and you can never be completely self-sufficient.

Learn as much as you can so you can be independent and fix things yourself, and help others when needed. Use your respective skills to contribute to making the island a better place. Always, always remember that it is entirely up to you how well you will fare, and how much you are able to control your romantic idealistic ideas of island living, and make them fit into the reality of living it. It is only then that you will really begin to enjoy the slowness, the backwardness and the solitude – when you let go of the “western” expectation of being catered to and looked after by either the government, the development company, or some other overarching entity.

The fact you have many conveniences in the Western world is that you



do pay a lot in tax in most places, which provides you with roads, power and a certain amount of security. You simply cannot have that expectation here, where you do not pay tax. And even if you did pay tax, you have to realize that Fiji in many ways is a second world country with many third world aspects. You wanted to live on a tropical island, now be there, stand up and get stuff done. You'll be surprised how much you can do when you set your mind to it.

*"The People who say it cannot be done should not interrupt those who are doing it."*

~ Chinese Proverbs quotes

- Draining your neighbors
  - Most neighbors on Koro Island have an open door policy, but at times it happens that new arrivals take this as an open invitation to drain their neighbor's time and resources. It is better to come prepared and ready so you can ask neighbors for help when it really matters, not for each and every small thing. We have had experiences of folks expecting to be fed by neighbors just for showing up on the island – this is not the way it can work and these are not the neighbors we want. We are not a commune, we are a neighborhood. While neighbors are willingly sharing fruits (if they have) and advice, it is not their responsibility to drive new arrivals around, help them build, feed them or look after their emotional needs. We have found that it has had a really draining effect on the willingness of everyone to help. If you do get rides, it's only polite to offer fuel money. If you get invited to someone's home, it's only polite to bring something to drink or eat (especially if you drink alcohol, which is very expensive in Fiji). Keep in mind that neighbors share resources with you that they cannot easily replenish, including time, which none of us can get back. Read this handbook carefully and thoroughly, it does not contain all the answers but at least it will make you aware of things you may otherwise miss.

## Leadership and Presence

- The "Koro Community" is not a typical community that centers on a base. If I was to describe its character it would be a loosely connected group of individuals from various countries and all walks of life that have chosen to live on a tropical island – with the most common thread that we all appreciate the natural beauty of the place, its stillness and its



people. There are few meetings, no agendas, no actual leadership, no communal ideals or doctrine. In that regard we are by no means an “Intentional community”, which generally follow very clear principles and agendas of conduct and shared values. This loose organization has advantages and disadvantages. The main advantage is that most folks simply do what they want, and spend their time doing just that. The main disadvantage is, in my humble opinion, that no tangible investment into a community is made, and that little communal problem solving takes place. This will have to change eventually, as more people enter the realm of Koro living and eventually some rules of conduct will have to be put in place so living stays as enjoyable as it is, and folks agree on some common meaning to both place and group. And it’s entirely in our hands.

## Fun stuff; group activities

- There are at times game nights, music nights, dive trips and a dive club, pot luck, parties, hiking and many other things that neighbors and friends do together. Listen around to where the next get-together is hosted and participate. It is common to bring something to a party or pot luck, as hosts are happy to provide the space, but the effort to provide food is usually shared by all that attend. If you enjoy playing music, it’s always appreciated if you bring an instrument and some folks get together to play or teach each other different instruments.

## The Philosophy behind Community

### What creates a village community?

The roots of the word “Community” come from the Latin. “*Cum*” meaning together, among each other and “*munus*”, meaning the gift, or the corresponding verb “*munere*”, to give.

**Hence “community” = to give among each other.**

Could it be more obvious? Communities are created by individuals but they are more than the sum of the individuals. The whole is more than the sum of its parts, in which all the combined talents of the residents provide for ingenuity and communal problem-solving skills.

Communities are not automatically created by similar religion, culture,



blood or language, but can be created across borders. Today in our culture many people lament the loss of community. To understand how that loss came about, we must understand how community is created. Anthropologists tell us that communities are established through forms of gift-giving. Gift giving was developed as the earliest form of social security. Social ties help people in tough times, particularly in difficult or unpredictable environments. On a remote island the dependency factor is a natural occurrence and so fostering this understanding is of benefit to the entire group. Litaer gives the following example:

“Assume that you need a box of nails. You can go to the hardware store and get one. There is no expectation by either you or the shop clerk that any future reciprocity is involved. This is one of the main reasons that monetary exchanges are so efficient. Each transaction stands on its own. However, no community has been created either. Now, assume that you go out for another box of nails, and your neighbor is sitting on his porch. When you tell him you are going to buy a box of nails, he responds: “Oh, I just bought six boxes the other day. Here is one; it will save you the trip to the hardware store”. He also refuses your offer to pay.

What has happened?

From a purely material viewpoint, in both cases you end up with your box of nails. But as the anthropologist would point out, in the second case something else has happened as well. When you meet your neighbor again, you will definitely say hello. And if ever on a Sunday he rings the doorbell because he needs some butter, you will most likely share yours. The gift of the box of nails is a community-building transaction. The purchase is not. (Litaer 2001)

- If we are looking at how systems function, a commercial transaction is a closed system, the nails versus the money. In contrast, the gift is an open system. The gift process creates something that the monetary exchange does not. A new thread has been woven into the communal fabric. This gift giving and its profound effects on community creation has been documented by traditional societies all over the world, not just



in the Fiji Islands. There are many advantages for us to adopt a similar approach to co-creating the community we are looking for. As visitors and residents we are not allowed to compete within the local labor market in Fiji. An open exchange of goods and services on a non-monetary basis is however permissible, and should therefore be encouraged, whether it will be in the form of an alternative currency or through simple gift exchange among neighbors and villagers. Niche markets that cannot be filled with local labor are allowed to operate and can in turn provide labor for villagers should they need it. Rather than paying anyone with cash, especially villagers, offer to help fix something or participate in a needed project when asked.

## Be open to outcome, not attached to it

- This was a quote that we came across a long time ago, and few quotes apply better to living in Fiji than this one. Don't expect too much, be open and patient and things will get done on island time.
- The tragedy of the commons
- The tragedy of the commons is a dilemma arising from the situation in which multiple individuals, acting independently and rationally consulting their own self-interest, will ultimately deplete a shared limited resource, even when it is clear that it is not in anyone's long-term interest for this to happen. On Koro Island, unlike in the article that I use as the reference, the "common access resource" is not a pasture that gets depleted, but the "commons" consists of the tangibles of the ocean, the forest, the birdlife, and the intangibles of the peace and quiet, the friendliness of the islanders and the beauty of the island. We all share in it and need to protect despite the fact that we do not own more than a small piece of real estate each. By irresponsibly using or infringing on the "commons" through pollution, noise or carelessness we infringe on the privilege of every other person to enjoy it. So tread lightly, share, be open-minded and think communally rather than individualistic or "Western". After all, that what you wanted to leave behind when you came here in the first place.
- This dilemma was first described in an influential article titled "The Tragedy of the Commons", written by ecologist Garrett Hardin and first published in the journal *Science* in 1968.[1]
- Hardin's Commons Theory is frequently cited to support the notion of sustainable development, meshing economic growth and environmental protection, and has had an



effect on numerous current issues, including the debate over global warming.

- The actual, long article can be found here:
- This is an illustration in game form -  
<http://pages.uoregon.edu/rmitchel/commons/>
- For those who don't like to read, here it is on Youtube:  
<http://www.youtube.com/watch?v=MLirNeu-A8I>
  
- How do we measure success and progress?

The modern idea of progress is a miss measure of collective progress. In much of the western world, economy has replaced community, and economic ties have supplanted social ones.(Terry 1995) Paul Hawken argues a "GPI", or "Genuine Progress Indicator" should replace the GDP to truly reflect the state of nature and man in this community.(Hawken 1993) With input of the community and measured through the community we are striving to develop a set of indicators that reflect true progress in areas such as:

**Environment:** Ecological health, soil erosion, noise pollution, air and water quality.

**Population/Resources:** Population, waste generation, local food production, energy usage.

**Economy:** Community re-investment, village trade, non-monetary trade and community hours volunteered.

**Health and Community:** Perceived quality of life, participation, neighborliness, gardening activity, public participation in arts and teaching.

Korten describes the difference between GDP and GPI indicators: "When economists construct indicators, they center on money. When people construct indicators, they center on life." (Korten 1998).

- The next several years will see a strong shaping of the Koro community through increased input by all stakeholders. The vision of the 15<sup>th</sup> village is a prototype community of tomorrow and most stakeholders desire it to be a learning system. The stakeholders strive to be open to outcome rather than attached to it to avoid mental and physical rigidity in what we can manifest. The ideal is the integration of traditional community values, spiritual growth and the



responsible use of technology to provide for a model of what the future could entail.

## Living on Koro Full time

- Legalities for Residents
  - If you are in Fiji on a tourist visa, you can stay for up to 4 months in Fiji, and also apply for an extension of an additional two month, giving you a total of 6 months at a time. The closest airport to Fiji to leave to and come back in is Auckland, New Zealand and flights to NZ leave from Nadi and Suva.
  - [Tourist Visa Extension](#) – download link

## Residency on assured Income:

- Fiji Immigration Department - <http://www.immigration.gov.fj/>

A [residence permit on assured income](#) may be issued to a person who has assets, realizable to the satisfaction of the Director of Immigration, outside the Fiji Islands at his/her disposal of an amount sufficient to ensure that he/she will not become a charge on public funds. Permits in this category are normally issued to people who are not likely to apply to work in the Fiji Islands. They may invest in any business venture approved by the Fiji Islands Trade and Investment Bureau.

The policy on residence permit on assured income is as set out below:

- the principal applicant *must be at least 45 years of age* and carry health insurance;
- the principal applicant should have an assured income and should not seek employment in the Fiji Islands;
- the principal applicant must deposit a sum of \$100,000.00 in a resident account of a local bank upon approval of the application;
- if the principal applicant has purchased a property in the Fiji Islands, the sum of F\$100,000.00 may be waived, however documentary proof of the purchase and value of property is required;
- an additional F\$30,000.00 for a family of two (2) or F\$40,000.00 for a family of up to five (5) members must be deposited annually in the resident account of a local bank; and





- The permit holder must obtain clearance from the Immigration Department for any repatriation of funds out of the country before the application is considered by the Reserve Bank of Fiji.

Applications for residence permit on assured income must be accompanied by the following documents:

- Police reports in respect of the applicant and his/her spouse from their countries of citizenship and/or residence where they have lived for twelve (12) months or more in the last ten (10) years;
- Medical reports which are less than 3 months old in respect of the applicant, his/her spouse and children;
- A certificate from a competent authority or documentary evidence acceptable to the Director of Immigration that the applicant has adequate knowledge of the English language;
- Evidence of funds and any assured income, and a current valuation of other assets; and
- The requisite application fee. The present application fee is F\$477.00.  
[Download](#) the application Form.
  - Please note that the F\$100,000 investment in the country can be satisfied through a land purchase or simply by bringing funds in to the country. What you do with the money in Fiji is up to you. Don't bring in bags of money, the limit for cash is \$F10K and it's is best to have a paper trail, so bring in your funds by wire.

## Citizenship

- A foreign national can apply for Fiji citizenship if he or she has been lawfully present in Fiji for a total of five (5) of the ten (10) years immediately before the application is made. With the introduction of the multiple citizenship policy applicants do NOT need to renounce their other citizenship(s), unless your country of origin requires this (very few countries do).

## Taxation in Fiji

- You only have to pay taxes in Fiji if you generate income in Fiji.
- You get taxed VAT (Value Added Tax) on almost all goods and services.
- Capital Gains tax for sales of properties is a flat 10% of your net gain after all expenses. This is well below C.G. tax in most countries
- [TIN Numbers](#) – ([info@frca.org.fj](mailto:info@frca.org.fj)) Registration for a Tax Identification Number (TIN) has now become mandatory for property buyers and



sellers (YOU), employees and those holding bank accounts in Fiji, Fiji driver's license holders, or owners of motor vehicles.

- The requirements as per the FIRCA circulars effective from 15 August 2010, anyone who undertakes any of the activities listed
- below is first required to register with the FIRCA and obtain a TIN:
  - - opens a bank account;
  - - registers vehicles at the Land Transport Authority (LTA), including first registration, renewal of registration, transfer of motor vehicles, and any other
  - transaction contained in the Land Transport Act and Land Transport Regulations;
  - - obtains a driver's license, including a learner's permit, provisional license, full
  - license, issuance, renewal (of any class), and any other transaction with [LTA \(http://www.ltafiji.com/\)](http://www.ltafiji.com/)
  - as contained in the Land Transport Act and Land Transport Regulations;
  - - registers a business with the Registrar of Companies Office

Application form for TIN Numbers: Request at [info@frca.org.fj](mailto:info@frca.org.fj) - it takes about 7-10 days to get a TIN number.

## Communication and Internet

- WIFI
  - WIFI is available at Dere Bay Resort for property owners and guests at rates from 1 hour to monthly. Meet some neighbors at the Dere Bay "Sand Bar" while you check your email.
- Vodafone, TFL (Connect) and Digicel Carriers for Phone and Data
  - These are the three main providers and phone and data service. Depending on where their towers are located in relation to your specific lot, one of the services will be for you. Talk to neighbors before you buy a phone that may not work for you. The connection speed at the time of this writing is far from amazing, but we have heard word that 3G will come with Vodafone in 2013 and Digicel insists that they are fast as well.
- TFL dishes
  - TFL will sell and install a full system for about \$10,000 on your lot and you will have a full standing Internet connection. Monthly cost from



F\$550 at kps 512 with a 6GB cap on downloads (makes you think twice about those kitten videos on YouTube).

- TV with Sky Pacific
  - If you need TV, you can buy a dish. I won't tell you where because I strongly believe we don't need TV. If you are clever you will notice that you can watch TV on most computers now, and that's suffices for me to get my fix on news every now and then. And once we have 3G on the island we can watch clips online.

## Banking

- All banks in Fiji seriously lack customer service. As a former "Organizational Reengineering Specialist" I always want to shove a pencil in my eye when I look at the organization of service delivery here in Fiji. But since you will need a bank account, bite the bullet, set up an account and make sure you sign up for Internet banking, so you don't have to ever go back inside the bank again (and run into me trying to pull that pencil out of my eye.) To set up a bank account you will need a passport, a TIN number, and a minimum deposit (usually its F\$500 but ask first), and a residential address. You can use P.O.Box 228, Suva, Fiji Island which is our office where we can receive and keep mail for you.
- ANZ is an option, their web site is <http://www.anz.com/fiji/en/personal/>
- Westpac is another option, their web site is <http://www.westpac.com.fj/>
- Westpac is recommended for Internet banking – their website allows you to set up 'Pay Anyone' options yourself whereas ANZ requires you to fax a request for each account you wish to pay to. A bank run by Westpac is scheduled to be opened in Nassau in 2012.
- Western Union has an office on Koro in Nassau, and folks from all over the world can send you money.
- Cash on the Island is hard to come by and we do not have ATM yet, even though Westpac has repeatedly said they would be working on it.

## Money

- Unless you are giving up all ties to the West, you will still have a bank account abroad (where you come from). Advise your bank of your move and make sure you know all the intricacies of getting money sent to you, or sending money either over the internet or by fax. Some banks require you to be there in person to wire funds out – this would be a problem if you are abroad.
  - Paypal.com – Having an account with Paypal tends to be easy and sending and getting money is uncomplicated. It's a great way to get



money from anyone pretty much anywhere as long as you are on the web, even on your phone. Go to [www.paypal.com](http://www.paypal.com) for more info.

- If you get paid for anything abroad, another great way to do it is using [www.squareup.com](http://www.squareup.com) – it allows you to take credit cards at a low fee from pretty much anyone, over the phone or not, just by using your iPhone or Android device. Funds are in your account within 24 hours.
- Taxes
  - You are not required to pay any taxes in Fiji, unless you work. Social Security, Pensions, or any other funds you bring into Fiji to live on, are tax free. Your country of origin may have a different idea about your money though – make sure you do all the research up front and consult a tax professional, one that has experience with overseas issues such as living abroad.

## Getting Mail from abroad

- If you don't have an address in your home country any more, there is a good way to still get mail. I am using the US example since it's what I use, but there are other, similar providers in many other countries as well that provide a virtual address. Check out [www.earthclassmail.com](http://www.earthclassmail.com), which allows you to have an address in most US cities, receive your mail there, get it scanned automatically and securely, and check it out online. You can choose which mail to open, throw away (it gets recycled!) or have it forwarded to you to Fiji, or any other designated address in the US (let's say you are getting a check and you need to send it to a friend to cash it for you). This is a very useful tool.
- Getting magazines and books
  - If you like to read and stay in touch, you can still do it from Koro. Amazon delivers to Koro, or to the main TDC office in Suva.

## Medical Care

- The standard of Health Care in Fiji is good enough to take care of the minor and major health problems that affect the country. Some of the best equipped Fiji hospitals are located at Suva, Ba, Labasa, Savusavu, Sigatoka, and Taveuni. Medical Care in Fiji is also extended to the other islands. Among the best Hospitals in Fiji is a private one in Suva with excellent medical care facilities.
- Medical Care on Koro - Koro has a hospital in Nasau and nursing stations in Nacamaki and Nabasovi. The official hours are 8am to 4:30pm, but always open for emergencies. The contact info is in the Waisali phone list. The nursing



stations handle basic care such as simple wound care and stitching, antibiotics for various medical issues, and immunizations. There is a doctor at the Hospital who is on call 24/7, and he can handle any emergency or higher level of care. It should be noted that there is no x-ray equipment or blood lab work available on Koro. The doctor is very capable at stabilizing patients to get them ready for transport to Suva. Under certain life threatening emergencies the doctor can arrange for a medical evacuation. We now have a medical transport vehicle, but it is only used to get a patient from the hospital to the airstrip or ferry. The doctor cannot come to you.

### Medical Care in Suva

- There is a wide variety of doctors in Suva, most can be found in the white pages <http://www.whitepages.com.fj/>
- Suva Private Hospital – for decent medical care and shorter waiting hours visit the Private Hospital in Suva -<http://www.sph.com.fj/> - you will be billed for medical care here. It provides Western-style medical care, and maintains the Fiji Recompression Chamber for the benefit of scuba divers
- Suva Memorial Hospital – the medical care here is free. The Colonial War Memorial Hospital  
Address: GPO Box 115 Suva, Fiji  
Phone No.: 679 313 444
- Dental care – Dr. Vikesh Singh is kind and gentle for those that fear the dentist - <http://www.stewartsdental.com.fj/>

### Life and Medical Insurances in Fiji

- Medical Insurance plans are offered by BSP Life. More information can be found (<http://www.bsplife.com.fj/pages.cfm/life-health/life-insurance/bula-flexi-plus.html> )
- Pacific prime is an international insurance provider, their web site is <http://www.pacificprime.com/countries/fiji/>

### Shipping a container to Fiji

- If you are thinking of moving to Fiji permanently, bringing in a container with your personal items is a great idea. For one year after you get your residency permit you are actually allowed to bring in a full container with used household goods without having to pay duty.



- If you don't have the residency yet but have applied for it, you can pay a bond based on the assessed value of your goods.
- In order to find out cost to ship your container, contact a local moving company that does international moves for you. They will be able to get you more details. Also check with your local customs office what you are allowed to take out of your country, what possible fees are involved and if you need to have items sprayed/treated prior to shipping them anywhere.
- Your shipping company may work as your export agent, but you will also need an importing agent on the Fiji end. There are several options and you can find out fees and costs by contacting the different providers.
- To look up items and tax rates for items you'd like to import, please go to <http://www.frca.org.fj/wp-content/uploads/2012/10/HS-2012-Tariff.pdf>
- Picking up your container in Fiji. You will be given an approximate date of arrival for your shipment, and after that customs will want time to inspect your shipment. You can request to be there in person, but you can generally have your shipping agent to that for you. The benefit of being there is that you can address questions right away when they arise, rather than having to have your shipping agent refer back to you. You can leave your container on the dock for only a few days; after that you will incur demurrage charges which can add up. So be available by phone or in person just in case.

## Your Island property

### *Boundaries, Set-backs and Zoning Restrictions*

- All lots within Koro Seaview Estates are zoned residential. You can build up to two homes on a one-acre (or thereabouts) property, and one home on a property that is half an acre (or thereabouts). The lots are designed and approved for one family each.



- Boundaries – each boundary is marked and can be found by using the map and survey plans, which are available upon request at [fijimiller@connect.com.fj](mailto:fijimiller@connect.com.fj). If your pegs are missing, you can hire a surveyor to reset the pegs. A good surveyor that knows the island is [Volai@fijireaslestate.com](mailto:Volai@fijireaslestate.com) and he visits the island frequently. Make sure you know where your boundaries are, so you avoid issues with neighbors and the Rural Authority. If you bought a resale lot and are in need of surveyor services, you can also check with Pumale Reddy ([preddy@woodjepsen.com.fj](mailto:preddy@woodjepsen.com.fj)) at Wood Jepsen Services, he can come to the island and do the job for you at a charge
- Setbacks are 6 meters from any road and 3 meters from any adjacent boundary. You cannot build within these setbacks, driveways, fencing and walkways are of course no problem., but containers are. Build as far away from the boundaries as possible to retain foliage and trees, so the island can retain its character. If you have a lot on the water, your building setback is 20m from the high water mark, unless otherwise specified. Make sure to check all boundaries properly BEFORE undertaking any building activity, so you don't have to do costly corrections later.

## Cutting Trees and clearing your lot

- Unless you are ready to build, DO NOT take out any trees. You can do light trimming and clearing of the brush to ascertain where your building site will be, but we strictly ask for you NOT to cut any large trees. Once you have chosen and building site and have an approved building plan, you can remove, with care, trees that are directly on your building site or in the view. Remember trees give shade, provide shelter for birds and hold soil together. EDUCATE yourself by asking others about which trees to cut and which to leave. It takes 30 minutes to cut a big tree and 30 years to grow it back. Clearing back organized by Tukini at Koro Beach Resort. Expect to pay about F\$250 per day for a crew of 6 and it usually takes about 2 days to nicely clear the brush on a lot. We consider clear cutting a breach of your contract for purchase and can take the property back and claim for damages to reforest. If in doubt, ask!



## Making the most of your lot

- Take a look at the development from the sea and you can see that the homes that are in place have impacted the forest cover, you can see “bigger picture”. While planning and building, keep this view in mind as you decide what to take out, and replant as much as can in terms of useful trees and plants. We want to do our very best to keep the stunning of beauty of our surroundings, and to avoid erosion at all costs. Always consider those living around you, especially on lots below you, and consider the impact of your actions on them.

## Legalities

- The lots within Koro Seaview Estates are freehold and you have received or will receive a free and clear title. If you purchase a re-sold lot from an individual it is recommendable to have a title search done, which is usually done by the solicitor handling the sale. Let your agent pick your solicitor so you can be sure that your solicitor deals in land sales and is competent. If you buy any lot through TDC, this is automatically done.

## *Safety and Crime on Koro*

- In a perfect world, we would not have this topic. But, as anywhere in the world, inequalities and the differences in people’s characters will at time cause friction, so crimes and transgressions may occur. On Koro we have had both instances of petty theft and even the occasional break-in. Most of these, rather than being elaborate schemes have been crimes committed because the opportunity seemed to be right for the individual. I have lived in 12 countries throughout my life and have never felt as safe as I feel in Fiji, and still sleep with doors open every night (on Koro that is).
- Avoiding break-ins for example is as much about putting up a good lock/a secure building as it is about believing in the goodness of others. A good lock makes a statement and most people understand it.
- Don’t flaunt your wealth – you are much better off than anyone else on the island no matter how poor you think you are. You will always be perceived as having more, and if you share (to a point), care and make friends you are much less likely to be looked at as the rich foreigner. We





have found that those committing crimes are either not from the island (visiting from other places), or repeat offenders. Prosecution leaves a lot to be desired, both due to lack of training of the police and lack of funds and resources to prosecute people. Here are some simple tips to preempt something happening in your home.

1. Build your home in a way that allows for it to be completely closed up when you are not around. Window shutters, proper locks and additional features make a home look like it's too much trouble to try to break into.
2. Have a place under your floorboards, in the wall, or somewhere else that is fully lockable and out of sight of everyone but you. Don't tell others where it is, and don't open it in the presence of others, and keep valuables there.
3. Get a dog and train him/her to look after your property while you are not around.

### *Green Meridians*

- While it is a voluntary option we encourage the establishment of green meridians. Green meridians are walkways that are maintained by owners along the sides of properties for other neighbors to use as shortcuts.

### **Road access and maintenance**

- For Stage 1, 2 there were no road fees if lots were sold before 2012. This means that road maintenance is essentially done for free by TDC for the owners that bought prior to 2012, and at a substantial expense. We encourage owners to look after the fronts of their properties, and also the roads in front of them – if you see a pot hole, ask your neighbors for help and pitch in. The government road is in theory maintained by the government, but once you take a look at it, you get the idea how much work is done. If you can improve the government road in front of your lot, do so. It's appreciated by everyone using it.
- Trees on your lot that hang over roads – you are, as the lot owner, responsible for trimming trees on your lot that overhang road access to your and other lots. Because of the shade the trees provide, water (rain)



does not dry out quickly and mud develops, which can bog down vehicles and cause dangers. It also provides great building materials for mud dobbers, who will, if you have a house, use that mud to build nests all over your place. So it is very much in your interest to keep roads mud-free.

- 2012 and Stage 4 road fees – TDC maintains the roads for the owners of Stage 4 as they have always been required to pay the fees (Lot 257 and above).

There are still issues with lots of owners not paying their road fees, so if you complain at least make sure first that you have paid your fees. As of 2012 we are placing caveats on properties that have outstanding road fees which will block any sale of any property that has outstanding road fees. A road fee has been put in place for all lots sold on Koro after 2012. To come current with outstanding road fees, please contact Vito at [accounting@fijirealestate.com](mailto:accounting@fijirealestate.com)

○ **Keeping animals;** and keeping them out of your neighbors lot

- The lots at Koro Seaview Estates are zoned residential, not agricultural. This means that if you want to have domestic animals you need to take proper care of them.
  1. Horses – Since there is no hay for sale on Koro, you will need a lot of room for a horse to graze. Moving a horse around to feed is only possible on 3 acres or more so your grass has time to replenish. Share a horse with others if you don't have the room.
  2. Chickens – Please provide proper fencing and housing for your chickens, and keep only as many chickens as you will need to supply you with eggs and the occasional chicken dinner. If you chickens are outside the boundary of your lot, they are fair game for dogs and hawks, so don't get too attached to them too much. If you don't fence in your lot, expect neighbors dogs and hawks to consider your lot fair game.
  3. Dogs and cats are fine as long as they are properly leashed or kept inside. Dogs may run free on your property but should not be able to get out and roam around. Dogs and cats love spreading garbage around, cats love killing birds and dogs love



killing chickens (and pigs as well as we found out). We all love dogs and cats but they have to be looked after properly. Dogs in public areas of Koro Seaview Estates should be leashed unless they are trained.

## Caretakers

### Western Expectations

- “Yes” means yes. “Yes” in particular means “I heard you say something”, this by no means implies that any action will follow as a result of you saying something. Fijians are very polite, to the extent that they will simply not say “No” to anything or deny any request from a white person, even though it may be completely impossible for them to do it, or they may not understand at all what you want. I witnessed a conversation once where a neighbor seriously attempted to explain to a delivery boy to get her an iPhone Charger (make sure it works for the 3GS) from Suva. Setting aside that even had the poor guy known what an iPhone was, he certainly does not have the time (or even a car) to drive around Suva only to find out that you cannot get them in Fiji (there is no Mac store here, either). The more realistic you are about your requests and your expectations, the less you will be disappointed. Just because it’s a logical request or need for you, does not at all mean that anyone here even knows what you mean.
- Asking questions. This is particularly fun when you are trying to find something out over the phone. First, find out who you are talking to at the other end of the line. This will save you a lot of time. Not everyone here knows everything, and what you take as a normal daily question, may be the first time that person gets asked that question. Normally you will get “Yes” as an answer (see above). Your only logical follow up has to be “Do you think that, or do you know that?”, in which case if you are lucky you will be told “I think that”, which brings you back square one, but at least you know you won’t get anything more from the person you are talking to right now, and you can move on. If you are not so lucky, you will be told “I know”, and since it is usually wrong, you get to spend more time with the person before you find out that you are still at square one but spent a few hours getting nowhere. If you get a



“No” instead of a “YES” (usually when you deal with government departments and immigration), move to “Do you think that, or do you know that?”, and follow the outline above for your next move. It is best to get information from several people, one of them will eventually be right. Always, always get commitments in writing. If you want anything from a public servant, you have to catch them on the phone or in person, and it does not work to leave messages on their phones. It seems to be a rule in Fiji that messages are not being listened to, or at least not responded to. In most cases this has to do with the fact that checking messages costs money. If you leave a message with a secretary, do not expect it to be delivered, and do not expect a callback. It’s great if it does happen, but it is rare.

- Describing stuff – If you have a phone that takes pictures you are in luck. A picture speaks more than 1000 words for sure. If you need a part or item (let’s say a hose that is leaking), take a photo (and some measurements) and show it to sales people. In most cases this will save you lots of time, particularly if you are not speaking British English. Or if they aren’t.

## Caretaker management and pay

- How to get a caretaker – in most cases new owners are advised to check in with Tukini the resort manager who has an overview of who is available and who is already doing more than they should. It is advisable to have a caretaker that only services one or two lots at the most, unless they only work a day on each lot. Tukini can suggest caretakers based on their merit. TDC cannot pay caretakers for owners and verify what work has been done and what has not, if you are absent, find a neighbor to work with. Please make sure that caretakers are paid for what they do in proper time.
- The average pay for caretakers is F\$25 per day on Koro. If you live on Koro, paying your caretaker is easy. If you don’t things get a little more complicated, and you’ll have to find someone locally (usually a neighbor) who can check if the work you have asked to be done is done and then provide payment. While there is a Western Union on the other side of the island, keep in mind that the other side is a long way away (a days walk or an expensive ride on the transport truck) and it is not really a fair expectation (unless you pay for the day that it takes to collect the



wages) that your caretaker should have to go to that length to pick up wages. Prepaying caretakers for extended periods (unless you have worked with someone for a while and are sure what you ask will be done) has shown not to work very well. You may arrive after an extended absence and find nothing was done, and it may only be because the caretaker had a question, did not want to do anything wrong and therefore decided it was better to do nothing and wait for you to come back. Caretakers cannot call overseas to ask questions, and don't have credit cards or long distance plans. Few if any have bank accounts. We are working with Westpac Bank at the moment to get everyone a bank account, so things will get easier. If you have to send money, you should encourage your caretaker to set up an account so you can deposit money to them online while you are overseas.

- Once you buy a lot, you will most likely be approached by someone offering to come and work for you as a caretaker. Before you commit to anything, ask some neighbors if they have experience with the person and what the quality of his work is like. It is not recommendable to just give someone that you don't know money and expect them to do stuff for you.
- Villagers that have phones have phones that are prepaid so they eventually run out of minutes. If that happens, you can't reach them and they can't call you. If they do call you, they will ring once and expect you to call back, so the call does not cost them anything. If you give your caretaker a phone with prepaid minutes, don't expect them to be used for communication with you – family comes first. If you leave messages, don't expect calls to be returned. It costs money to retrieve messages, and nothing could possibly be this important.
- WP – “White” or “Western” People” – We have our own unique way of being and it's quite different from the Fijian way. Don't try to resolve your issues with other white folks by using your caretakers, deal with it directly. It also does not work to try to use one Fijian to get something from another. Due to the elaborate family ties and hierarchies it is very difficult for them to do your bidding, if not impossible. While they will say yes to please you, and will want to help, you will not get the result you want in the long run. It's a small place and its best to sit down and resolve whatever the issue may be with the person that you have the issue with.



- Usual work hours are 9-5 with a one hour break for food and a nap. Unless you monitor this the hours can get very flexible, which means “a lot shorter”.
- Saturday is usually a day for either working on the farm or rest but it is possible to find labor if needed with some advance notice.
- Sunday is off limits as it belongs to the church.
- Village Obligations – Villagers have a lot of village related obligations that are not always transparent or visible. There are meetings, fundraisers, church meetings, building and of course rugby and church. I bring these up here because they will affect if and when people show up for work.
  1. Village Fundraisers – villagers get together to raise funds for school and public events. This usually takes a lot of time and can last through the night, kava drinking being an essential part of it.
  2. Funerals – are very elaborate and take large amounts of time from family and friends. If there is a death in the family villagers have to attend and they will not come to work.
  3. Getting “tested”. It takes a while to get used to the way things. If you are too tough or stringent, you will not be liked and it will be hard to get folks to work for you. If you are too lax, you will be taken advantage of. So strive to find a balance and a context in which that balance will work for you, and the people you work with. Strive for a win-win.

### ***FNPF – The Fiji National Provident Fund***

- If you do more than employ an occasional day laborer on your lot, you become an employer of sorts in the eyes of Fiji law. With that you become responsible for paying a retirement contribution towards the employee into the government fund. This is a reasonable way for Fijians to gather a retirement nest egg.



- The current rate of contribution (effective 1st July, 1999) is 16cents on each dollar earned, with the employer and employee each contributing 8 cents each. Contributions that are paid after the due date carry a surcharge at a rate of 2%. You can read up and get more information on how this is set up here:  
<http://www.myfnpf.com.fj/>

## Planting food

### It's cool to be vegetarian

- You are already vegetarian? Fantastic. For those of us that are not quite there yet (including me), sources of meat on the island are chicken and pig, both of which can be purchased in the village. Island chicken is tough and takes a long time to cook (after you caught and killed it that is, so better make a day of it). You can buy frozen chicken at the Country Store, as well as some sausages and other frozen meats. You will quickly find that you eat less meat by default, and realize soon enough that you'll feel better, so one day you might as cool as all the Vegetarians, who will all be Vegans by then and still condescend you.

### Planting while you are absent

- We get a lot of requests in regards to planting for folks that are not on the island. Many of them think of a lush paradise where everything just grows by sticking it in the ground. While things do grow very fast on Koro (like weeds, vines trees that don't bear fruit), planting s need to be looked after. Here is where having a good caretaker comes in handy. What you'll need to succeed:
- A clear idea what to plant and where – a drawing and a thorough explanation as to what you want, and
  1. To have an area cleared so you can plant
  2. A water source for watering trees after putting them in the ground (a water tank to keep the water, and posts to hold up a tin roof over the tank to catch the water with.



3. A hose to distribute the water
4. Fencing – horses roam and they love eating fresh plantings, so you can either have a caretaker plant a living fence (like Hibiscus, and well before you plant anything else so it has time to grow high), or barbed wire, which needs to be purchased and can be used over and over again to plant in different areas. Surrounding your entire property with barbed wire is not a good idea (its costly too), as horses and people get injured, and it simply looks horrible. A living fence is a much better long-term solution that also looks a lot better.

## Planting while you are on Koro Island

- With the help of your caretaker you should have a little garden up and running in no time. No time means 6 weeks and upwards from there Fruit like pineapple, water melon, banana and papaya (popo) grow fast and are delicious. Fruit trees will take time, so if you are looking to enjoy fruit when you settle on Koro, it's good to start some planting years ahead in time.
- Fruit trees
  - Many fruit trees are available on Koro and you can get them from your caretaker or neighbors. If you want something more exotic, contact Jim Valentine in Savusavu, his nursery is well stocked and he is easy enough to work with. He can send trees over with the ferry for you. Share the cost with neighbors and order a big load at the same time.
  - The Fiji Ag Station near Sigatoka – 9309761 – they have, at times, grafted trees and lots of seeds for sale, well worth checking out if you are in area. They don't ship or send, so you have to go there in person. If you bring these trees or plants to Koro, they need to be inspected at the Walu Bay Biosecurity station prior to shipping.
- European Vegetables
  - Cucumber, Tomatoes and Salad Greens are not a typical part of the Fijian diet, which is heavy in root crops. If you want European Vegetables you will have to grow them. You can generally get seeds from you neighbors, and we are hoping to establish a vegetable and





fruit exchange in the future. Hop Tai next to MHCC in Suva sells seeds for just about anything.

- Scholarships
  - If you want to participate or donate to the Koro school fund please visit [http://www.koroscholarship.com/Koro\\_Scholarship\\_Fund/Welcome.html](http://www.koroscholarship.com/Koro_Scholarship_Fund/Welcome.html) and get information - the fund supports Koro Island kids with parents who cannot pay school fees. More info from Mignon Shardlow at [mignon@koroscholarship.com](mailto:mignon@koroscholarship.com)
- Rotary Eye Clinic
  - Once a year the Taveuni Rotary provides a free eye surgery clinic with doctors who volunteer from overseas. Usually TDC covers the cost of transport for the patients and some caregivers. Keep an eye on the Community site for dates and related info.

## Getting supplies

- What's available on the island
  - While you are waiting for your garden to grow and bear fruit, you can barter or buy most available fruit from neighbors or your caretaker. You will need less and less as time goes by and you can supply more and more yourself. Depending on your diet you could almost live entirely on what is grown by you and supplied by neighbors and villagers. If you arrange it, someone will go fishing for you or get river prawns, and even get lobster when it is in season. If you fish yourself, good for you, your protein is covered. When you do fish, please keep in mind that you should only fish of certain sizes so fish have time to grow. You can raise chickens as well as a source of meat. You will need some time to establish all the connections needed, so do not arrive on the island without food for at least a few weeks, so you do not become a burden to others.
  - Village shops – there are several shops around the island The largest shop is run by Eroni's Dad , he is also the island representative for the SOFE ferry. Village shops carry a very basic inventory, mostly tin meat and fish, some soft drinks, cigarettes, flour, onions, eggs. They do not have refrigerated items as power is not available at all times, but often



they do, especially Eroni's shops. Check with neighbors when they are going and offer fuel money if they take you along. The shop opening hours follow a simple schedule; they are open when they are, and closed when they are not open. Sometimes you can find the shop keep at a house close by – just ask and they will open the shop for you. The closest shop to us in Nabasovi and run by the chiefs family, its located right on the main road next to the chiefs house. A larger shop just opened in 2012 in Nassau next to the police station, which even sells frozen goods if the ferry delivers them.

### What can be bought from Suva

- Suva may not have everything that you are used to from the West, but it's pretty good overall. Once you have familiarized yourself with the main stores you can source a lot from the island, and even email some of the stores and set up an account with them. The next step is getting a list of inventory from them, and then emailing your order. They pack things up for you, and Eroni or Attika (the delivery driver to Koro) picks it up and delivers it to you at a cost. It is essentially possible not to have to go to Suva at all unless you want to. Having lived in Suva for over 3 years now I really could not come up with a reason.
- How to work with the delivery service - There are currently 2 delivery services to Koro – Eroni and Attika. Both own trucks and go between Suva and Koro on either the Spirit of Love or the Lomaiviti princess. Check for delivery costs with them, and don't be surprised if quotes vary greatly. Some island residents try to get them to do bargain deliveries, and while they may agree at times, their interest in working with the bargainers dwindle quickly. Theirs is a dirty job, and spending 4 days a week on the ferry should be awarded with adequate pay – you would not want to do it, right? There is of course a fine line between paying a fair wage or charge or simply paying too much – you'll have to find that line with them. If there is a dispute, use humor and meet in the middle, a confrontation simply does not work in Fiji. The longer you work with them, and the better your relationship is, the better the price becomes.



## Supermarkets and Contacts

1. Cost U Less (or more) is a big box store (or wants to be) and you can get a lot of items that are prized by expatriates, like some good cheeses (if they are available), Kalamata Olives, Frozen Salmon, M&M's, Chips and the like. In short, they do have more stuff you don't really need but that taste really good every now and then. The fact that they are reasonably well organized and get stuff done for you goes a long way. They ship a lot to resorts in Fiji so they are used to bulk orders and they have folks that know how to use a computer and send emails. It's amazing. Expect to pay expat prices for the goods, as most stuff here is imported and taxed accordingly.  
<http://www.costuless.com/store017/generalgrocery.html>
- MH – several outlets are all over town in Suva and to my knowledge they don't pack orders for you, but if you are precise with Eroni you can succeed in having him shop for you. Very precise. <http://www.mh.com.fj/>
  - New World Supermarket at Damodar City (the new movie theater near USP) has a broad selection of goods and even sells berries and a selection of western fruit.
  - Wally the Flagstaff butcher – if you like your meat, you can order meats to be packed for you. You will have to have a cooler (esky) to get them to Koro before they start going south, so the planning needs to be done by you (i.e. you give the cooler to Eroni one week, have the order ready for pickup the next, and you'll have to make sure that Eroni buys enough ice for your party chickens to make the journey.
  - Suva Shopping Services: Several owners are using a taxi driver by the name of Parma (Phone 8660942) or Suresh 9918278 to either do shopping/pickups for them. He can pick you up at the ferry, drive you around in Suva and help shop and get things onto the ferry for you, and is quite resourceful. He will organize boxes, tape and other things for you. If you are new in town or don't have a vehicle while in Suva, he can be of great help. He charges upwards of F\$20 an hour for his services.



## Trading with neighbors

- Fruit library
  - If you are at the point of planning your garden, check what is already on the island, and ask neighbors if you can have seeds or offcuts. In season there is usually plenty to go around. Get an idea of what trees will grow fast and slow and plant accordingly. We will get to the point where we have everything we need in our gardens. It would be great if someone organized an inventory of what we have to-date.
  
- Fishing within Dere Bay and rest of the island
  - Quoliquoli rights – this is the native right to ownership of what is under the water and above the ocean floor. We have an agreement in place that owners at Koro Seaview Estates can fish in the Bay. In all other spots on the island you will have to ask for permission to fish, usually in the village next to the spot where you are planning to throw a line.
  
  - The end of the Line – fish only what you need for food, we all have to share what’s out there and it is rapidly becoming less and less.

## Building on Koro

### Builders

- Ah, Builders. Everyone on Koro Island can and tells you a story or two about building on a remote island in the South Pacific. It’s usually funny; and if you listen and pay attention you’ll find many nuggets of wisdom in the stories you hear. You may also hear some pretty negative stuff. The stories all carry similar threads:
  1. Lack of proper planning
  2. Lack of setting up a proper agreement
  3. Lack of permits – you do need permits
  4. Believing in the impossible in the face of the obvious
  5. Lack of funds
  6. Impatience and a misunderstanding of local culture

**Reality Check:**

You are trying to build a home on a remote small island in the South Pacific, which is challenging. (Short of building a bridge over a certain river Kwai). If you have built a home before (or have had a home built for you) you'll know a little bit about choices that you have to make, issues you will have to deal with, personalities you will encounter, and problems that may occur. Thinking it will be different here can have very frustrating results.

- Permits and Licenses. In order to build on Koro your building application needs to be processed and permitted by the Lomaiviti Rural Authority (Phone 679-3440 159, Fax 3440159). You will have to provide them with 3 sets of applications (which include title copy, the actual application form and the building plans along with architectural drawings that meet Fiji specs for building), so for your own sake make 6 copies and keep one original as there is a good chance that you initial application will be lost or misplaced. While the Rural Authority (Located at Beach Road, Levuka, this is where you will send you completed building application) processes your application and organizes trips to the island to inspect building for compliance, the final authority is the [Office of Town Planning in Suva](#). Since most filing is done by hand and not using computers, bring patience if you need any changes. Don't lose your originals and make scans of every communication you do with them. Most government employees that do use email use their own email (like Google Mail and Hotmail), so when they leave their post or get replaced all communication with them gets irretrievably lost. So keep your own back up.
  1. [Building Application Download and Website](#)
  2. [Schedule of Fees](#)
- Plan, Plan, plan. Did I mention planning as the key? Most neighbors on Koro that have homes have come a long way and you are arriving at a time where things have already gotten much easier (believe it or not). If you have some time to plan, really get into it. Collect photos you see, look at the Internet and see what others have done in terms of building on tropical islands in the world. Not everything you'll see will work for Koro Island, but you can get a lot of ideas. If you like simple, build simply. If you love elaborate, go for it. There is a lot you can do without spending a fortune.
- Picking a builder. There are not too many builders (3 at the moment) that are available for Koro Island projects. It's recommended to check with all 3 and get some prices for your projects, and also to find out who you are most comfortable with. Make sure your builder is licensed, and



let NO money change hands without a proper contract in place. You would not do that at home either, right?

- Sign a contract that outlines all aspects of the home, payments and all other relevant items. A legally binding contract template can be bought at Williams Associates ([wilmsasltd@conect.com.fj](mailto:wilmsasltd@conect.com.fj))
- Payments to builder should be staggered (50% at start, 30% roof completion, 20% at finish or similar.) Make sure your contract spells this out.
- Supervise and be on site. It does not matter if you know how to build, you need to be there to avoid pitfalls and misunderstandings. There is no way around this.
- A time to build – Choose the dry season (May through November) to build. If you cannot do that, expect delays.
- Building your own home. You know how to build a home? Fantastic, you are half way there. Maybe you can be our builder number 4?

## Building materials

- Most building materials are available in Suva and can be shipped to Koro.
- Expect about 20% of your cost of your home to be cost for transport.
- The main dealers in hardware are Manubhai (<http://www.rcmanubhai.com.fj/>) and Vinod Patel (<http://www.vinodpatel.com.fj/common/default.aspx>), – they can source pretty much anything for you. If you want to save a little more, you can also check with Timber mills directly, but it does not always work that well. (but there are many other stores out there). If you buy timber at a mill directly, be there in person when it is loaded so you don't end up with bad timber when it gets to the island. Caveat Emptor.
- The main store for appliances is Courts Hardware in Suva (<https://www.courts.com.fj/>) and I have made good experiences with Brijlal as well ([www.brijlal.com](http://www.brijlal.com) Mr. Amit Ph: 9919462 – as of late they have been selling great low energy freezers at great prices) and are located at Steward and Mark Street near Tapoos).

## Having a home built while you are away

- Don't. There are just too many variables that can go wrong, and rest assured they will. If you can't be on island to monitor the building process, at least be there to designate a building site and really, really



go over the plans with the builder. Another option is to designate a supervisor, which could be a neighbor, and pay them for their time. Pay them well, because building supervision is a lot of work as well.

## Solar and Water systems

- Solar Systems – <http://www.clayenergy.com.fj/> and <http://www.facebook.com/clayenergy> They are main provider for systems and installation on Koro, and know the island well. They are not the cheapest, but do a decent job and will communicate with you by email.
- Composting Toilets are great for use in an off-grid home. While not an immediately appealing thought, they work well and have no runoff at all, making them the most environmentally viable option.
- Concrete – You can order concrete with Manubhai or Vinod Patel and have the transport company bring it to your lot. You will still need gravel and sand to make driveways or fill block. Since most resources on the island are communally owned by the villagers it can get difficult to obtain them at times. Just because a person tells you they can obtain them and will charge you for it, does not mean the other communal owners will agree to the deal. I have made the best experiences with Lavai who owns his own truck and gets supplies form his land, so there are no complications. Since he also provides the labor and transport it is pretty easy to work with him.



- **Building on poles –**



- It seems like all homes on Koro are built on poles and there is a good reason for that, in fact, there are several good reasons, and here they are:
  1. The land is in most cases sloped (we call it Fiji – flat), and pouring a concrete foundation stops water draining from hillsides and breaks up concrete.
  2. You can achieve better views due to increased height off the ground
  3. Air flows under your home and acts as a natural coolant
  4. The height of the home keeps out bugs.
  5. For more info -  
[http://www.polehouses.com/index.cfm?&CFID=102334449&CF\\_TOKEN=16295168](http://www.polehouses.com/index.cfm?&CFID=102334449&CF_TOKEN=16295168) and <http://ezinearticles.com/?Pole-Buildings-Use-Simple-Construction-Techniques&id=564246>
- Sand and Gravel – see above for the sourcing. The issue with island gravel is that it generally comes from the beaches and is therefore full of salt, which does not work well with concrete. Be sure to sift through your gravel and sand before you use it for building, especially when you want your concrete waterproof. Adding a waterproofing sealant to the mix will help, even those are harder to come by in Fiji (they can be shipped from Australia and the US). Plan ahead and bring some in a container if you are bringing one. If you build a pool or a water containing structure, you cannot use beach sand, and will need to get your gravel and sand from the main island by truck. Xypex





(<http://xypex.com>) is a product that seals concrete prior to tiling and can be bought in Fiji.

- Driveway building – while not the first thought of many, it does pay to construct a proper driveway made of concrete strips to your home site prior to actually beginning construction. Measure the strips to see the distance between average car tires so your vehicle does not slip off, and get damaged. A concrete driveway, while an added expense, can save lots and lots of time getting things to your homesite. Before you pour, make sure you know the flow of water on/through your lot so you can avoid water damaging your concrete. If you have to cross water, use a culvert. Culverts are available at hardware stores and concrete manufacturers, and they are not very expensive. (<http://humesfiji.com/>) When you do a driveway, keep in mind that water will flow on the concrete and collect, allowing for algae like growth, which gets very slippery. This can be avoided by making grooves into the concrete allowing for the water to run off to the sides, using pebbles etc. .
- Stairs – Getting proper concrete steps done or using stone that is available on many lots makes sense, as you will incur mud during the rainy season and you want to avoid carrying lots of dirt onto your deck and into your home. The smoother the steps the easier they are to keep clean, and a waterblaster is not a bad investment at all.
- Thatched roofs – While beautiful and tropical looking, the thatch roof has one major disadvantage. It cannot catch rainwater, and so you will have to be required to build an additional structure to catch your water. Most thatch roofs, if treated, last about 15-20 years, while tin roofs last much longer. A good solution is to use tin for your roof, and build a gazebo or bar, or maybe a guest house using thatch so you get the functionality of tin for water catchment but still get the tropical feel. Another thing to remember is that bugs love thatch for nesting, so you are inviting more nature if you go with thatch.
- Gravity feed water supply / tanks – A great way to catch water, if you are not using the roof, is to build a contraption (usually just some poles and tin on top) to catch water on a higher part of your property, and let gravity do the rest – you get water without having to use a pump, which can break and cost money. Let gravity do it for you. Rotomould Fiji provides tanks up to 25,000L in size Ph: 336 1701, Wailada Lami, Fiji



- Water pumps – can be bought in multiple places in Fiji but most homes had theirs provided by Clay Engineering. These pumps are good for pumping water up short distances (they are solar powered), but don't expect them to do too much. Overuse frequently causes parts to burn out, so use them wisely. There are stronger pumps on the market but they do cost a fair bit more. You can get those overseas and fit them into your luggage or container.
- Solar water heaters – are a great addition to any home and there are several providers in Fiji, both Clay and Western Engineering sell them. They are very effective and eliminate the use for gas to heat your water.



- Outdoor showers – let your imagination run wild, create beautiful garden showers and outdoor spaces to enjoy.
- Water filtration systems – there are simple systems that can be mounted under your sink that filter out dirt and particles. For the most part rain water is the cleanest water on the planet, but since it goes through your tank you may want to install a system. They cost around F\$120 at Vinod Patel and you can install them in one afternoon.



- Septic tanks – This is a matter of choice and cost. Many residents on Koro opted for composting toilets (see bullet point below), but if you want a septic tank you can build one, or have one built. The challenge is that since there is no one on the island that empties them, when yours is full, you will have to build another one, and if it cracks or gets otherwise damaged, you have a real problem on your hands, both in terms of pollution, disposal and smell.
- Composting Toilets – is a simple solution and can be bought to be used with water or waterless. Since water is precious, most folks on Koro have bought the waterless model. Read up on [www.envirolet.com](http://www.envirolet.com) or [www.sunmar.com](http://www.sunmar.com) how they work and why they are such a good solution. You can even build one yourself which several folks have done. It's essentially a sophisticated long drop that uses natural materials to decompose remains and produce virtually no waste.
- Landscaping – a beautiful garden is enjoyable for everyone, can produce food for you and really add to the feeling of a beautiful place. You can be an important part of the overall look of our community by taking care of your property. Planting a natural boundary gives you privacy, looks like from the road and protects your plantings from horses. While not everyone is there all the time, please make sure that your property looks presentable when you leave or after you do any kind of construction – clean up after your crew and after yourself. Leaving culverts, mounds of soil, and other construction material by the road side for longer than a few days is not acceptable.



- Plants – you can get most plants on the island, for fruit trees ask around or contact Jim Valentine in Savusavu (Nursery). If you are bringing other plants from the main island, they need to be treated at the Agricultural Station at Walu Bay in Suva to prevent carrying the Dalo beetle to Koro Island. Dalo Beetles can be bought to an island when transporting live plants (i.e. in soil).

Plants bought to Koro Island must be certified by Biosecurity. The plants can be inspected and sprayed in Suva (near the bus station and wharf) – this takes between 1-2 days.

Bags of chicken manure are not to be brought to Koro Island – except bags of treated Chicken Bone Manure bought at Egchem, Lami.

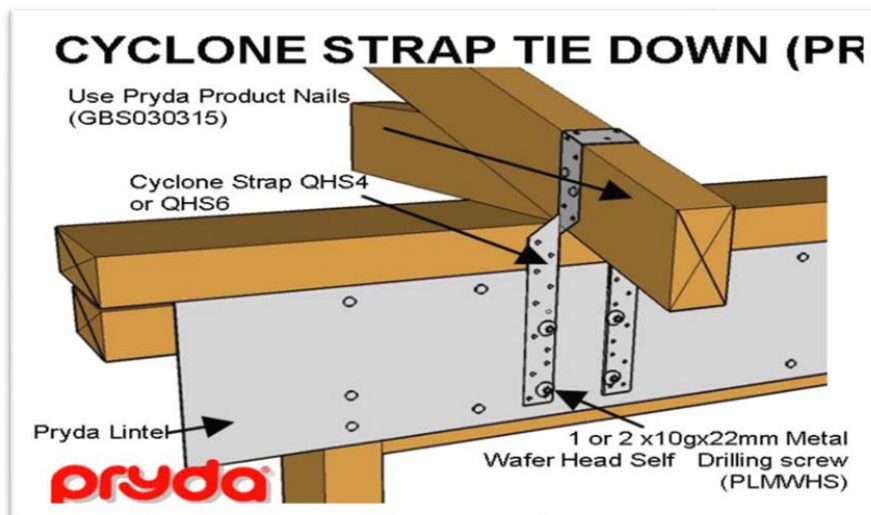
### **Building steps from start to finish (\$\$\$ indicates cost item)**

- Establish boundaries, find and mark ALL pegs in ground
- Get survey done if pegs are not found \$\$
- Rough clearing of underbrush to see topography
- Establish building site and driveway to site
- Draw up building plan
- Get quote
- Make a proper contract!
- Draftsman and Architect drawings \$\$\$
- Architect approves plan by stamping \$\$\$
- Application for building permit w. payment \$
- LRA (Rural Authority inspects property)
- Staking of building lines
- Clearing of trees on building site if needed \$
- Receiving of building permit (can take 3 months)
- Ordering of materials
- Delivery of materials
- Builder starts work
- Engineer check or certifies work by issuing report \$
- Engineer gives cyclone certificate \$
- Building Department checks work
- Plumber and Electrician certify work done \$\$
- Engineers, Electricians and Plumbing certification are give to LRA
- Final Completion certificate given by Rural Authority
- Insure home (optional) \$\$



## Building Codes in the Fiji Islands

- Your builder or architect can provide with exact specifications, let it suffice to say that buildings in Fiji should be built according to severe weather codes, meaning that precautions for high winds need to be used and incorporated into your planning. This means strapping, bolting, cross-bracing and many other things. Poles need to be cemented into the ground properly, and connected to the roof, so the load is distributed properly. A guide to tie-downs: <http://www.pryda.co.nz/index.php?sectionid=104>



## Container Homes

- I do get this question a lot, along with a multitude of other questions about building. Can we build a home using containers? Of course you can, but I'd recommend really doing the research on it. In theory buying a container abroad, filling it with items you'll need, shipping it to Fiji, and then using the container as a home (or part thereof) is a great idea. There are many web sites out there and many ideas to draw from. Containers are easily had in Fiji and at least in theory they provide easy shelter, a great lockup and if you know what to do with them they can even be turned into something attractive. Just keep in mind that they



are made of steel, and steel gets hot. So when you think of living without AC in a steel box at the height of the summer, how does it make you feel? Containers however make great places to stay while you are building, they are great for getting stuff to the island, and if you have bought yours and you get to keep it, great for you. Several people have built their homes on top of containers and that seems to work out very well. Things to consider:

- Will the container make it to the lot (are the roads too steep).
- Where can I put the container (it needs to end up on your lot, not on the street).
- When you have a container close to the road, put a hedge around it. Note everyone enjoys looking at steel boxes. Keep the container at least 3 meters (10 Ft) from the road.
- You'll need a good lock, and locks you buy in Fiji come from China. Apparently China does amazing walls to keep out marauding hordes but I have not seen one lock in Fiji that outlasts saltwater or the well-aimed blow with a steel bar. There are special container locks that you can buy overseas that last a lifetime  
([http://www.rangerlock.com/portable\\_storage\\_containers.php](http://www.rangerlock.com/portable_storage_containers.php))
- FIJI Modular Homes sells fully equipped containers from F\$22,000 to the public - [https://www.facebook.com/modularhomesfiji/photos\\_stream](https://www.facebook.com/modularhomesfiji/photos_stream)

### Getting a container to Koro Island that you OWN and want to keep.

1. You will have to ship your container to Koro by ferry, either the Patterson or Goundar shipping. Check with them for prices.
2. If you have a 20 foot container it can generally be brought over with a flatbed truck, like to one Eroni (The transport guy) has. Contact him for details.
3. If you have a 40 foot container things are a little more involved. You have to get a side lifter and driver from Williams and Gosling (<http://www.wgfiji.com.fj/>), Carpenters (<http://www.carpship.com.fj/>) or any of the other transport companies, and pay for freight, driver and if needed, for the driver to stay on island overnight.



4. If you are thinking of bringing several containers it is worth while looking at the overall cost and comparing it with the cost of building a regular home – you’d be surprised how close it can become.
- Earth ships, Rammed Earth buildings, Straw Houses, Buildings made from tires, Tree houses
    - We have some pretty creative homes on Koro Island and the more variety the better. As a rule of thumb building underground is not a good idea as it does rain and there is humidity. Adobe and Rammed Earth homes, as I understand them, work very well in very dry climates. There is no straw here, so straw homes won’t work. There are also very few tires on the island, so unless you are building a really small house, that won’t work either. You can get used tires from the main island, but I am not sure of cost or how well a dwelling like that will work here. Tree houses will work well provided you have some nice large trees to work with and you know how to build a tree house that can move when a storm comes. Most people build relatively conventional homes here for a reason – pole homes do not excessively disturb the ground and let water run off easily in case of rain. They also provide air flow under the house and cool the house down naturally, and on top of that going 6-10ft (2-3M) above the ground or more definitely enhances your view. If you have enough room under the house, you get free storage room, a covered parking spot or room for a container (or the in-laws).

## Building pools on Koro Island

- Another question that arises is the feasibility of building a pool on your property. This is certainly possibly keeping in mind that the water for that pool must be collected from rainwater, so you will have to have a pretty large roof, and several tanks to capture enough rain. The general consensus now is that concrete and tile pools are a challenge to build because of the quality of the gravel and concrete, so the better option would be a sunk in fiberglass pool against a slope, with a deck around it. The fiberglass will last for a long time, and you avoid leaks and other problems that come with traditional pool construction. Look at a saltwater pool as an option as well – you won’t need chlorine, which is expensive and unhealthy. If you do want to build a concrete pool use concrete waterproofing and hardening products like Xypex.com.



- Tent Homes, Fabric Homes and the like
  - If you build a semi-permanent home, like a deck with a wall-tent, and store it when you are away, it is a good and workable solution. As a full time solution it is less workable due to the cyclone season, since tents or semi-permanent structures may not fare as well. They do however make great guest houses and places to stay while you are building.

## Importing homes from abroad

- The main factor here is cost. There are some amazing kit homes in Bali and other parts of Asia, and the craftsmanship and finishing work is just beautiful. Depending on what style of home you want, you can take many simple designs to Fiji and have them replicated locally for much less than you would have paid importing them (you have to pay import taxes for timber since Fiji is a timber exporting country). A great resource for tropical house plans is <http://aussiehousesqld.com.au/> - you can look at the plans online, and purchase them without having to purchase the house. There are many many more free plans on the Internet.
- **AS OF 2014 the import duty for KIT HOMES has been lowered to 5%** (check again at the time of your import) which makes Bali and other kit homes quite feasible again.

## Home Insurance

- Home Insurance is offered by several underwriters here in Fiji. I have made good experiences with AON - <http://www.aon.com/fiji/>
- You can insure against Flood, Cyclone, Windstorm, Tsunami and the like.
- The cost of your insurance depends on the value of your home and you can get quotes from Michele Chand at Michelle Chand [michelle.chand@aon.com](mailto:michelle.chand@aon.com) – AON insurance. The insurance company will





only accept homes with high cyclone ratings that have been approved by a licensed engineer. If you want to insure your home, plan ahead and get a proper engineer involved so you don't have to double up on work and cost later in the project. You will need a copy of a completion certificate and the full architects report and cyclone rating plus images of all vital structural home parts (for example, take photos of every step of the building process so you have proof of what was done before walls get put in, post holes filled etc).

- Insurance for your home is not mandatory
- You will have to have an engineer's certificate to qualify for insurance cover. Your builder should be able to assist with that.

## Tool Library

- Here's a very simple tip on how to get your community moving towards resilience. (We do not have one yet).
- It's a library. But instead of books, it has all of the tools you need for construction, maintenance, and craft work. From power tools to garden tools to woodworking tools.
- Makes sense. Why should anyone spend thousands of dollars on a power tool only to use it once a year?

But it goes deeper than that. By building a tool library (usually built by donations, grants and volunteers like any library), you are breaking down the silos and the barriers associated with tool use. Not only are people more likely to use the tools, they are more likely to share the knowledge required to use them well and to good effect.

Does a tool library provide a beneficial impact on personal and community resilience? You bet.

- Since we don't have a tool library on Koro yet, but we'd very much like to establish one, here is some info on how it's done:  
<http://www.resilientcommunities.com/a-community-tool-library/>

## Recycling, Trash Disposal

- What you can do – Trash disposal on a small island is not without challenges and compromises. Since we have no place to put the trash



and forget about it, most non-recyclables are burnt.

- Plastics – Get a water filter and re-use water bottles as much as you can. Use as little as possible plastic bottles. If you have to, re-use them as often as possible, or give them to the locals who will use them (until they throw them away). Burn other plastic rubbish. If you shop in Suva, leave plastic rubbish there and bring your things to Koro on a cooler or “Esky”, as the Australians say.
- Tin – Cans. You can collect them and take them to Suva, or collect enough and Eroni may take them if he can sell them (he keeps the money).
- Car batteries – can be recycled and given to Eroni
- Glass – crush into concrete, but better yet avoid bringing it to the island
- Human Waste – Use Composting toilets
- Food Waste – Use Composting and your garden will thank you.

## Getting around on Koro

- Purchasing Vehicles
  - Vehicles in Fiji are generally more expensive than in the countries that our residents come from. The reason is that all vehicles into Fiji are imported, and no cars older than 5 years are allowed to be brought into the country. We on Koro are lucky because we have Dinesh, our magician with the tool belt. He can find cars for you if you give him a budget, and keep them maintained for you as well. You should stick with locally common cars (like Toyota) as there are parts available and mechanics all over Fiji know how to fix them. Go with a diesel engine so you can use biofuel made on the island. Make sure to buy a sturdy vehicle, as roads do take their toll.
- Share cars – a few part-time owners share cars that they communally own. If you are not around a lot, this is a great way to save money and keep the amount of cars on the island down. Not everyone needs a car.
- Registering Vehicles – all passenger vehicles will need to be registered with the [Land Transport Authority](#) (LTA). These are the same pesky folks come to the island once a year and have the right to impound your vehicle if they catch you driving an unregistered car. That’s why it always seems like there are fewer cars



on the road when the LAT inspectors come to Koro. This saves residents the trip to Suva once a year. Have your vehicle in good shape so the inspector can pass it easily.

- Driving in Fiji – You can use an overseas license for up to 3 months after which you'll have to get a Fiji License from the [LTA](#). If you are from a country that drives on the “other” side of the road, you'll have to take a driving test, written and practical. There are several LTA offices around Suva, the most convenient for Driver testing within Suva is the one at Sports City (behind Cost-You-Less). The test is very straight-forward and as soon as the inspector sees that you can drive, they usually end the test.
- Public Transport
  - Levi from Tavua village provides public transport and can deliver stuff to you. He only operates on Koro so he does not do deliveries from Suva. He does however do ferry runs. TDC provides for fee transfers to the airport and ferry jetty. TDC does not provide taxi services around the island, shopping tours etc., or deliveries of your goods when they are left where they are not supposed to be.
- Mechanic Services
  - Call Dinesh if he is on the island and bring him cookies. He charges reasonable rates for his services, and is an excellent mechanic for cars, boats, generators and everything else mechanical. He also knows how to weld containers and other items. Dinesh is usually very much in demand....he can also be reached in Suva where he does repairs if you are in town. Phone 9918421
  - Motor Management in Vatuvaqa, Suva. Good service and reasonable prices, free Kava while you wait. They do LTA inspections and all major vehicle repairs - Phone: 338 2549, 44 Millet Rd Vatuvaqa Suva, Fiji
- Fuel/Biofuel
  - Biofuel is available on the island and can be purchased directly at the plant. If you want your car to run on biofuel, talk to Dinesh.
- Library
  - Our (admittedly small) library has been moved into the Café for the moment. We rely on donations, and while we have about the same type



of selection as the average airport book store, we really encourage donations of non-fiction, how-to-books and community related resources. Really, any book is welcome. Support your library!

## Making a Living on Koro

### Surviving in Paradise

- If you are thinking about making the move to Paradise, I have two words for you: Know Yourself. You need to be able to sustain yourself, and your loved ones. The last thing you'll want to wake up to is having a nice home on a tropical island, surrounded by your loved ones only to break to them that you have spent all your money and that you have to move back to the soulless polluted backwater you came from. So unless you have good sized nest egg that will pull you through the years and leave a little for your offspring, you will have to think of ways of making it on Koro Island. Job opportunities are not posted at the Country Store, but rather made by observing needs of the community and meeting them, with some entrepreneurial spirit and hard work. So if you realize you have a skill that may be needed by your neighbors or the world at large, make it happen! If you are not good with starting a business, get some neighbors together and do it with them.

### Work Permits and making money in Fiji

- Whenever I get that surprised look on our American friends faces when they find out they can't just move anywhere and do whatever they want, I just want to punch them. I spent years of my life jumping through hoops to get a green card and legally work in the US, and most Americans are blissfully unaware that there are immigration laws and work regulations in every other country of the world, generally not as stringent as the ones in the US. But I digress. So there are laws and you need to follow them. You can start a business in Fiji, and the rules can be found on the FTIB web site. <http://www.investmentfiji.org.fj/>
- What's already here
  - Koro is unique in that it is a very small place, and we have a coffee shop, a country store (opening this year) and a mechanic. There are also



several small shops, including 2 that sell frozen goods (one near the airport, and one in Nassau. Other village shops are usually located in homes and sell very basic goods.

- What we still need, according to me. There are lots of other opportunities as well.
  - Fresh Bread/ Bakery/Food items
  - Open Fruit market for villagers and neighbors to sell goods
  - Juice Bar
  - Aquaculture/Fish Farm
  - Crab Farm
  - Rental management Services (maintenance, cleaning, services)
  - Logistics Services
  - Caretaker Coordination and Supervision
  - Recycling Center/Battery Supply
  - Car/Truck Rental
  - Boat Rental/Fishing Charter (the resort also offers boat charter services)
  - Tool/Equipment and supply rental services, Tool Library
  - School/Teachers
  - Eldercare facilities/Training for locals
  - Builders/Painters
  - Solar Technician
  - Furniture production
  - Ecotourism projects
  - Psychiatrist
  - Acupuncture
  - Massage practice
  - Stone Mason
  - General Handyman Services
  - Solar Technician/Maintenance/Installer
  - Artist(s)
  - Seamstress/Upholstery Business
  - Anything else you can think of!

### **Bartering and Exchange – The Koro online Exchange.**

- The Koro Island Exchange - You can now manage your own account, add your own offerings and wants and perform a whole range of actions related to your account. Read the instructions with patience and care so we can all benefit from the platform.



<https://www.community-exchange.org/> - set up your account by looking for “Fiji” and “Koro Island community. You will be approved by the administrator. The currency of exchange is the V\$ - the Viti. 1 Viti equals 1 F\$ for the sake of a baseline and conversion.

When sales take place buyers neither give their sellers anything nor are they obligated to them in any way. In other words the buyer does not 'pay' or owe the seller anything in the conventional sense; 'payment' is made by the buyer delivering something to someone else in the community at a later time.

Buying sets up an obligation and it is this that binds users together. A buyer with a positive credit balance indicates that the buyer has already 'paid' for the purchase by delivering something to someone else at an earlier time. The seller entering the transaction is also an acknowledgement that the Koro Exchange is not a bartering system where the trading relationship is directly between buyers and sellers. All transactions are indirect in that we 'pay' for what we receive by doing or giving something to someone else.

Debits are not a 'promise to pay' as in the conventional money system, but a 'promise to sell'. Trading through the KE is similar to trading with a credit or debit card in the conventional economy. When you present your groceries at the checkout of a supermarket, it is the supermarket (the sales assistant) that enters the transaction. Your credit or debit card is not money; it is just an ID. Swiping your card debits your account and credits the account of the supermarket.

Imagine if it was the other way around: you (as the buyer) took your groceries home and the supermarket had to wait for you to enter the transaction through your internet banking account. That would never work and the supermarket would have to employ an army of debt collectors chasing customers to enter their transactions!

When you deposit a regular check at the bank, you are doing so as the seller. The bank teller enters the amount into the computer, which credits your account and debits the buyer's. The cheque is not money, it is just an order to the bank authorizing the debiting of the buyer's account and the crediting of yours. CES trading slips perform the same function when they are handed by the seller to the administrator or a coordinator, who enters the information into the computer on your behalf.

As there is no exchange medium in the KE, all that needs to happen after a sale has taken place is that a record has to be made of it. There are three parties who could enter the details: the buyer, the seller or a third party such as the administrator.

If the buyer were to do it the details would likely never get entered as it is not in the interest of buyers to debit their own accounts. Sellers would have to remind their buyers to enter the



transactions and after a time they might even forget, resulting in what amounts to theft on the part of the buyer. Tardy transaction entering on the part of buyers would result in a lot of frustration for sellers. If buyers entered transactions sellers would also have to send invoices to their buyers, creating an extra step that is not really necessary. If the seller does it then it is in the interest of the seller to enter the transaction as quickly as possible, as it credits his or her account. If the seller never does it then it is only the seller who is to blame. Even if the buyer benefits by not having his or her account debited, the buyer can never be accused of theft.

When the seller enters transactions there is no need to send an invoice to the buyer, unless a firm price could not be given before the delivery of the goods or service. When the buyer approves or 'signs off' delivery, the seller can enter the transaction and there is no need for any further correspondence. An enormous amount of time and effort is eliminated by not having to issue invoices. This speeds up the settling of accounts, eliminates frustration and the need to chase debtors, and cuts out standing in bank queues.

In the conventional economy banks would never allow sellers to credit themselves, as the conventional banking system is so open to dishonesty, fraud and corruption. In the KE, on the other hand, dishonesty is much more difficult so it is possible for sellers to directly credit their accounts. It is also a testimony of the trust inherent in KE trading.

Another reason why it is important that sellers enter the information is to create or preserve the sense of belonging, obligation and community. When a buyer 'gives' money to a seller, there is a feeling of completion after the goods or service has been delivered. The buyer has 'paid' the seller and no longer has to think about it. This is why people living in well-off areas do not know their neighbors: they don't need them. Everything can be bought from anonymous suppliers outside the community. When sellers enter the transaction information buyers are left feeling obligated to the community by the knowledge that they have to 'pay' for what was received by selling something themselves. It is this feeling of obligation on the part of buyers and the knowledge by all that they need each other that creates community. Conventional money destroys it.

There is a lot of technology behind the scenes here that allows for us to untie us more and more from the conventional money system, take the time to learn the platform and make the most of it.



## Renting out your home on Koro Island

### Doing business in Fiji

- Getting started is not easy as rules are generally not as transparent as they are in other countries, but it can be done. You will have to be equipped with patience, humility and time to get anything done.

### Setting up a company

- You'll have to invest F\$250K in land, home, capital assets, or put it into a bank in Fiji to start most businesses (as of this writing the threshold has been lowered to F\$50K which is a great opportunity). This investment needs to be verified by the [Fiji Reserve Bank](#), so keep receipts, copies of bank wires and the like in digital form (paper does not last in Fiji). There are exceptions, study the full lists on the FTIB web site. Some businesses require either part or full Fijian ownership, so you may have to find a Fijian partner or wait until you can have Fijian citizenship yourself. The guidelines and rules for setting up a business can be found [here](#). The government has a web site that promises an [e-process](#) for getting your company off the ground, but it is rather confusing and not well set up.

### *Rezoning your property for vacation rentals*

- In order to **legally** rent out your home, your property (both land and home) need to be zoned special use. You can hire a surveyors company to do this for you. I have had good progress with Pumale Reddy at [Wood Jepsen Consultants](#). Once your property has the right zoning, you can move to get the home use changed from residential to special use villa, starting with getting the permit from the DOE ([Dept. Of Environment](#)). Once that's done, you inform the Director of Town and Country planning and she will endorse a "use-change" for your property.

There is an exception to this:

1. You are a Fiji citizen – you can rent your home to anyone, as long as you pay the required taxes on your income.
- You need to have a business that is registered in Fiji. See "[Setting up a business](#)" in Fiji – published by FTIB.





- You need to provide the Dept. Of the Environment with an OEMP – Environmental Management Plan, which encompasses information about the use of the property, water and waste. This needs to be submitted to the Director of the Environment. You can hire a consultant to do this for you.
- **Environment Impact Assessment Unit**  
Contact Person: Aminiasi Qareqare (Senior EIA Environment Officer) Email Address: [aminiasi.qareqare@govnet.gov.fj](mailto:aminiasi.qareqare@govnet.gov.fj)
- Rental Management
  - If you paid attention earlier you will know that this is a business that Koro needs but does not have yet. Since for the first time in the Lomaiviti history we have 2 ferries and a flight to Koro Island, it will not be long before renting out your home will make sense when you are not around.
- Links and Forms, Helpful numbers
  - <http://www.frca.org.fj/> - Fiji Tax authority
  - <http://www.investmentfiji.org.fj/> - Fiji Investment
  - [Investment Approval process](#)
- Getting help with setting up a company
  - If all the formalities seem to overwhelming you can always get help from a solicitor. They can do all the running around for you and have experience doing it, but they will of course charge you for their time:
  - Cromptons Solicitors – [www.cromptonslaw.com.fj](http://www.cromptonslaw.com.fj)
  - Patel’s Law Firm - <http://www.rpatellawyers.com/>

## Schooling on Koro

- Home schooling
  - This is a great way to spend time with your kids and teach them while you learn all that stuff that you forgot in puberty. Talk to the folks that are doing it and learn from them.



- **Public and Fijian schooling**  
The Republic of Fiji has approximately 700 primary schools and 150 secondary schools, some of which are run by the government and some by private groups, such as religious organizations. School attendance is not required by law, but most children go to elementary school and a good portion also receive some part of a secondary education.
  - **Fiji education system**  
The structure of education differs between rural areas and towns. Although all government-funded schools are legally required to be mixed race, in rural areas, de facto segregation often leads to isolated, single race classrooms. Village schools normally consist of just one room in which a single teacher does her best to educate 20 students. Due to poverty, around 20% of children in villages miss out on primary education altogether. In towns, class sizes are much bigger and one teacher may often be in charge of up to 50 students.
  - **The mission statement of the Ministry of Education is that government schools in Fiji will “provide a holistic, inclusive, responsive and empowering education system that enables all children to realize their full potential, appreciate fully their inheritance, take pride in their national and cultural identity and contribute fully to sustainable national development.**
- Fiji International schools – there is no International school on Koro, but once we have enough kids here full-time I am sure that we will start one.

## **Bringing Pets to Koro**

- Moving to Fiji with your Pets! Quarantine and Legalities
- Moving to Fiji with your pets can be very difficult, so make sure you follow all the rules and guidelines associated with transporting your pets to Fiji

Small animals i.e. cats and dogs, may be imported directly into Fiji BY AIR only from the following countries:

Australia  
Hawaii  
New Zealand



Please note there are no exceptions to this list . If you wish to import your animals from a country that is not listed, you may do so by first exporting the animals to one of the above countries, satisfying ALL their quarantine requirements and then applying to re-export the animals to Fiji from that country. All of Fiji's quarantine requirements will then have to be fulfilled for importing from this country. The conditions of importation including the period of quarantine differ for all of the countries listed above.

It is a minimum of seven days if imported from Australia and New Zealand, and a minimum of thirty days if imported from Hawaii. All imported dogs and cats will be quarantined at the government Post-entry station located in Koronivia, near Nausori (Fiji). PLEASE DO NOT REQUEST HOME QUARANTINE AS THIS IS NOT PERMITTED. If you wish to import a small animal, i.e. dogs and cats, into Fiji, the first step is to obtain an "APPLICATION TO IMPORT LIVE ANIMALS INTO FIJI" form from the office of the Director of Animal Health and Production in Fiji and or the Embassy of Fiji in Washington, DC. The phone operator or the typists will provide this form upon request. Once you have obtained the form please fill it in and return it to the office of the Director of Animal Health and Production Division, Suva, Fiji, for processing.

If the application is approved, an Import Permit will be issued together with the conditions of importation and other relevant information. Once you receive this, if you have queries, please contact a veterinary officer in the Animal Health and Production Division for assistance. Due to a shortage of veterinary staff in the Animal Health and Production, they are not available for consultation until you have reached this stage of the process.

Step by Step instructions are as follows:

1. The dog owner will have to write and obtain an Import permit from:

Principal Veterinary Officer Animal Health and Production Division Ministry of Agriculture & Primary Industries G.P.O Box 15829 Suva Telephone 679 3315322 Fax 679 3301368 Attention Dr. Robin R. Achari

2. The dog will have to be customs and quarantine cleared at Nadi Airport by a customs broker

3. The dog will be subject to customs duty and vat payable to customs . Fiscal duty 5% and Import vat 12.5% payable on Fijian dollars

4. Once the dog is released by Customs & Quarantine department at Nadi Airport the dog will have to be airfreighted to Quarantine Station at Koronivia for nursing and observation as per conditions spelled out in the import permit. Quarantine charges apply



5. If the cage cannot airfreighted to Nausori due to the small size of aircraft the dog will have to be sent via road to Nausori Quarantine Station under Quarantine staff escort. Quarantine charges for escort will apply. Approval for via road will have to be approved by Principal Veterinary Officer and this will only be possible when you advise him the cubic measurement of the cage in centimeters

6. The dog owner will have to liaise with Quarantine Officer at Quarantine Station, Koronivia prior to release of dog

7. The dog owner will have to register with Fiji Islands Revenue & Customs Authority for customs clearance

8. The dog owner will have to complete a Customs Declaration Form and also provide his / her copy passport and work permit / residence permit

9. The dog owner will have to be in Fiji to complete the Customs Declaration Form which has to be witnessed by authority as stated on the Customs Declaration Form

For queries on the quarantine and other associated costs please contact the Quarantine section of the Animal Health & Production Division Telephone: (679) 312512 Fax: (679) 305043 or the Post-Entry Quarantine Station in Koronivia Telephone: (679) 430317 Fax: (679) 400408; where the animals will be quarantined.

- [http://www.quarantine.gov.fj/b\\_entering.aspx](http://www.quarantine.gov.fj/b_entering.aspx)

## **Dere Bay Resort, Koro Beach Resort, TDC services**

- Dere Bay Resort can be booked by phone through Jolene Hennings in the main Suva office at 3311075 or by emailing her at [fjimmiller@connect.com.fj](mailto:fjimmiller@connect.com.fj)
- Koro Beach Resort can be booked by phone through Jolene Hennings in the main Suva office at 3311075 or by emailing her at [fjimmiller@connect.com.fj](mailto:fjimmiller@connect.com.fj)
- Bookings for transfers to homes, the resort or other transportation issues, including boat transfers to Savusavu can be booked by phone through Jolene Hennings in the main Suva office at 3311075 or by emailing her at [fjimmiller@connect.com.fj](mailto:fjimmiller@connect.com.fj)
- If you need to reach the resort(s) directly, please call at (679) 3683301 to reach guests or leave messages for guests. We cannot relay messages to caretakers/villagers, please reach them directly through their mobile phones.



- Camping at Koro Beach Resort
  - Camping is available for lot owners for short periods (max. 2 weeks) in the designated spots. Campers have to pay F\$25 per day for gas, water and use of facilities. Campers are not allowed to set up tent in the beach bar at Koro Beach Resort or in front of the resort bures.
  - There is no camping available for non-lot owners as of July 2014. If you are coming to look at lots, please stay at Koro Beach or Dere Bay Resort.
  - Campers must maintain their rubbish and keep the area clean.
  - Camping can be arranged through [fijimiller@connect.com.fj](mailto:fijimiller@connect.com.fj)
  
- Services provided by TDC
  - Transport services to and from the airport and jetty weather and availability of vehicles permitting (Airport F\$50 p.p, jetty F\$30 p.p as of July 2014)
  - Boat transfers to and from Savusavu ( F\$850) and Natovi Jetty (F\$1350) weather permitting.
  - Road clearing is done on a regular basis as part of your road fees. If there are emergencies (fallen trees on the road) please contact Tukini at the resort.
  - Resort Access and access to the pier and pool at Dere Bay
  - For fee emergency transfers to the hospital or nursing station.
  - For fee transfers of items from Tulani/Koro Beach/Dere Bay to your home if the delivery truck cannot get to your lot. This is charged at F\$25 per hour with a minimum of one hour charge.
  - Lot clearing services at F\$200 per crew per day can be organized by Tukini at the resort and must be paid in cash on the time of the completed work. Please pay this in smaller bills so he can distribute it to the workers as there is not always change available. You have to inspect the property before completion to make sure you are satisfied.
  - Mail services (currently free for lot owners). If you have important mail that needs to reach you, you may mail it to TDC, P.O.Box 228. They will be sent over to Koro Island at the next possible chance. TDC does not take ANY responsibility for any items sent to the office. If you have anything else than envelopes (like boxes and large items) please organize a customs agent to receive them for you, as TDC does not have the staff to receive items for you through customs.



## Address Book of Important numbers – At a glance

Topic	Contact	Phone/Email	Web link
Airlines to Fiji	Fiji Airways		<a href="http://www.fijiairways.com">http://www.fijiairways.com</a>
		Tabua Club	<a href="http://www.fijiairways.com">http://www.fijiairways.com</a>
			<a href="http://www.quantas.com">http://www.quantas.com</a>
Airlines to Koro	Northern Air	Ph: (679) 3475 005 / 3400 449	<a href="http://www.northernair.com.fj">http://www.northernair.com.fj</a> northernair_reservations@hotmail.com
Ferries to Koro	Patterson Shipping	3315644 or 3315756	<a href="mailto:patterson@connect.com.fj">patterson@connect.com.fj</a>
Container	Transport to Koro	Williams and Gosling 3312633	<a href="http://www.wgfiji.com.fj/">http://www.wgfiji.com.fj/</a>
	Transport to Koro	Interisland Shipping Anil at 9999114	
	Transport to Koro	Carpenters at 9279635	
	Transport to Koro	General Machinery Arvin at 3304390	
	Import	Pacific Customs Mr. Anthony Yee	Anthony Yee - Pacific Customs Agencies Ltd ( <a href="mailto:pcal@kidanet.net.fj">pcal@kidanet.net.fj</a> )
Transport to Koro Goods from Suva		Attika 9290992	Attika picks up items in Suva and delivers to your home on Koro. His offices are at Walu Bay, Suva.
		List of all Customs Agents In Fiji	<a href="http://www.frcf.org.fj/docs/firca/customs_shipping_agents/customs_agents_list.pdf">http://www.frcf.org.fj/docs/firca/customs_shipping_agents/customs_agents_list.pdf</a>
Banking	ANZ BANK		<a href="http://www.anz.com/fiji/en/personal/">http://www.anz.com/fiji/en/personal/</a>
	Westpac		<a href="http://www.westpac.com.fj/">http://www.westpac.com.fj/</a>
Boat Transfers	Capt'n Terry	8850674	<a href="mailto:savusavufishing@gmail.com">savusavufishing@gmail.com</a>
Car Rental on Viti Levu	Eurocar		<a href="http://www.eurocar.com/car-rental-FIJI-NADI_AIRPORT.html">http://www.eurocar.com/car-rental-FIJI-NADI_AIRPORT.html</a>
	Khan's cars		<a href="http://www.khansrental.com.fj/">http://www.khansrental.com.fj/</a>
	Sharma's		<a href="http://www.sharmasrental.com/">http://www.sharmasrental.com/</a>
	Dinesh	9918421	Private car rentals
Flights	Northern Air		<a href="http://www.northernair.com.fj">http://www.northernair.com.fj</a>
	Fiji Airways		<a href="http://www.fijiairways.com">http://www.fijiairways.com</a>
Government		Official Government Website	<a href="http://www.fiji.gov.fj/">http://www.fiji.gov.fj/</a>
Resorts On Koro	Koro Beach Resort	<a href="mailto:korobeachresort@gmail.com">korobeachresort@gmail.com</a> Phone: 7783300	<a href="http://www.korobeachresort.com">http://www.korobeachresort.com</a>
	Dere Bay Resort	<a href="mailto:derebayresort@gmail.com">derebayresort@gmail.com</a> Phone: 7783300	<a href="http://www.derebayresort.com">http://www.derebayresort.com</a>



Building Department	Lomaiviti Rural Authority;	Council, Beach Street, Levuka, Fiji Fax 3440159	Vatukela Jese <vatukelajese132@gmail.com>
Town And Country Planning Suva	Director Losana Rokotuibau	Phone: 330 5336	<a href="http://www.townplanning.gov.fj/">http://www.townplanning.gov.fj/</a>
Engineers	Engineered Designs	<a href="mailto:edesigns@designfiji.com">edesigns@designfiji.com</a>	<a href="http://www.designsfiji.com">http://www.designsfiji.com</a>
Draftsman	Vevesio Tuitoga	<a href="mailto:vatuvolaconsultants@gmail.com">vatuvolaconsultants@gmail.com</a> Mobile:9263009	
Dentist (Suva)	Dr. Vikash Singh	Phone: 3308882	<a href="http://www.stewartsdental.com.fj/">http://www.stewartsdental.com.fj/</a>
<b>Emergencies</b>	Fiji Wide (not while on Koro)	<ul style="list-style-type: none"> <li>• Fire/Emergency: 917</li> </ul> Police: 917	
	Nabasovi Nursing Station	Nabasovi Nurse -7219744	Not always staffed, please call Nurse or alert people in village to find nurse if she stepped out.
	Koro Hospital	Phone: 3681003	Call ahead to find out if doctor is available for visit.
	Koro Police	Phone: 3681002	
	Helicopter Airlift	Graeme Hedge Ph: 7652900/9897848	<a href="http://www.helipro.com.fj">www.helipro.com.fj</a>
Koro Shops/ Services			
	Koro Post Office	<ul style="list-style-type: none"> <li>• Phone: 3681001</li> </ul>	
	Koro Western Union	Phone: 3681001	
	Airport Shop Koro	Eronis Dad Shop - 3632174	
	Koro Rocks/Gravel	Livai - 3699365	
Kit Homes		South Pacific Kit Homes Lot 30, Waikamu Subdivision, Nadi Town PO Box 1107, Nadi Airport, Telephone : +679 628 0047	<a href="http://www.spkh.net">http://www.spkh.net</a>
	Container Homes	Ready to move in	<a href="https://www.facebook.com/modularhomesfiji">https://www.facebook.com/modularhomesfiji</a>



Builders for Koro	For smaller jobs, repairs	Daljit/ Phone: 9519060	
	Anthony Doncaster	Phone: 9927237 Email: <a href="mailto:oceana@hotmail.com">oceana@hotmail.com</a>	
	PBS Homes (only large projects)	Phone: 9924467 <a href="mailto:gary@pbshomes.com.fj">gary@pbshomes.com.fj</a>	<a href="http://www.pbshomes.com.fj/index.htm">http://www.pbshomes.com.fj/index.htm</a>
Building - Carpentry	Starest, Mr. Chand	Kitchen, furniture, beds etc. customs jobs	starest <a href="mailto:starest@connect.com.fj">starest@connect.com.fj</a>
Building Materials	Vinod Patel Hardware		<a href="http://www.vinodpatel.com.fj">http://www.vinodpatel.com.fj</a>
	R&C Manubhai Hardware		<a href="http://www.rcmanubhai.com.fj/">http://www.rcmanubhai.com.fj/</a>
	Glass& Mirrors	3380779 and 9999349 Salesh	<a href="http://www.glassandmirror.com.fj">www.glassandmirror.com.fj</a>
	Stone, Marble, High End Fixtures	<a href="mailto:russ@connect.com.fj">russ@connect.com.fj</a>	Stone Designs, Paradise Interiors
	Water Pumps, Pool Supplies	<a href="mailto:goodcarepools@live.com">goodcarepools@live.com</a> Tel: 3383372 Suva Branch	
Concrete		Concrete Waterproofing <a href="http://www.Xypex.com">www.Xypex.com</a>	<a href="http://gbr.sika.com/en/solutions_products/Construction/02a024/02a024sa02.html">http://gbr.sika.com/en/solutions_products/Construction/02a024/02a024sa02.html</a>
Bali Homes	Kit Homes		<a href="http://www.teak-bali.com/">http://www.teak-bali.com/</a>
Cars – Used Vehicles New			<a href="http://www.Fijilive.com">www.Fijilive.com</a> classifieds <a href="http://www.carpmotors.com.fj/">http://www.carpmotors.com.fj/</a>
Cars	Repairs	Dinesh - 9918421	
	Repairs	338 2549, 44 Millet Rd Vtwqa Suva, Fiji	Motor Management Shop – they do LTA testing as well. The owner John Mar is lovely and goes the xtra mile.
	Buying Cars	Dinesh - 9918421	If you have a preferred type and budget, Dinesh can find a car for you – for a fee. He can test the vehicle.
	Land Transport Authority	Car Registration	<a href="http://www.ltafiji.com/">http://www.ltafiji.com/</a>
Embassies /High Commission	Australia	37 Princes Rd, TAMAVUA, Suva - Telephone: 338 2211 - Fax: 338 2065	<a href="http://www.fiji.embassy.gov.au/suva/home.html">http://www.fiji.embassy.gov.au/suva/home.html</a>
	USA	772-8049 emergency phone	<a href="http://suva.usembassy.gov/">http://suva.usembassy.gov/</a>





	New Zealand	Tower 10 Reserve Bank of Fiji Pratt Street Suva Telephone: 00679 331 1422 Facsimile: 00679 330 0842	<a href="http://www.nzembassy.com/fiji">http://www.nzembassy.com/fiji</a>
	United Kingdom	Victoria House 47 Gladstone Road PO Box 1355 Suva Fiji 322 9100	<a href="http://ukinfiji.fco.gov.uk/en/">http://ukinfiji.fco.gov.uk/en/</a>
Environment	Environmental Consultants	Issues OEMP – Environmental Management plans for Tourist Use.	<a href="http://www.environment.gov.fj/">http://www.environment.gov.fj/</a>
	Dept. Of Environment	Director	<a href="mailto:JDavetanivalu@govenet.giv.fj">JDavetanivalu@govenet.giv.fj</a>
Information		Yellow pages	<a href="http://www.yellowpages.com.fj/">http://www.yellowpages.com.fj/</a>
Glass and Mirror Supply	Salesh	<a href="mailto:info@glassandmirror.com">info@glassandmirror.com</a> or 3380779 (right by Manubhai Suva)	<a href="http://www.glassandmirror.com.fj">www.glassandmirror.com.fj</a>
	Carpenters Hardware		<a href="http://www.carphardware.com.fj">http://www.carphardware.com.fj</a>
	Watertanks	Rotomould Phone: 3361701	
Roofing	Lysaght Roofing (safe for water catchment)		<a href="http://www.bluescopesteel.com/about-bluescope-steel/our-company/oceania/fiji">http://www.bluescopesteel.com/about-bluescope-steel/our-company/oceania/fiji</a>
Planting	Nursery	Jim Valentine Savusavu 8850591, 9214600	
Solar Power Distributors	Clay Engineering	(679) 3363 880	<a href="http://www.clayenergy.com.fj/">http://www.clayenergy.com.fj/</a>
	Solar Basics		<a href="http://homepower.com/basics/solar/">http://homepower.com/basics/solar/</a>
	Systems	Outback power Australia (common Koro System)	<a href="http://www.outbackpower.com/#">http://www.outbackpower.com/#</a>
Composting Toilets	Sunmar Australia		<a href="http://www.sun-mar.com/">http://www.sun-mar.com/</a>
	Envirolet Canada		<a href="http://www.envirolet.com/">http://www.envirolet.com/</a>
Engineers	Certifications for Homes	Vijay Krishnan 3383788	<a href="http://edesignsfiji.com/">http://edesignsfiji.com/</a>



Pole Home Construction		A Guide to Pole Home Building	<a href="http://www.polehouses.com/index.cfm?&amp;CFID=102334449&amp;CFTOKEN=16295168">http://www.polehouses.com/index.cfm?&amp;CFID=102334449&amp;CFTOKEN=16295168</a>
Banking	ANZ		<a href="http://www.anz.com/fiji/en/personal/">http://www.anz.com/fiji/en/personal/</a>
	Westpac		<a href="http://www.westpac.com.fj/">http://www.westpac.com.fj/</a>
Government	Fiji Government		<a href="http://www.fiji.gov.fj/">http://www.fiji.gov.fj/</a>
Health Insurance	BSP		<a href="http://www.bsplife.com.fj/pages.cfm/life-health/life-insurance/">http://www.bsplife.com.fj/pages.cfm/life-health/life-insurance/</a>
	HTH Global Insurance	For US citizens only	<a href="http://www.hthworldwide.com/insurance_families.html">http://www.hthworldwide.com/insurance_families.html</a>
Hospital	Suva Private	120 Amy St, Toorak, Suva, Fiji Islands Ph: +679 330 3404 Fax: +679 330 3456	<a href="http://www.sph.com.fj/">http://www.sph.com.fj/</a>
	Colonial (Public) Hospital	The Colonial War Memorial Hospital: (679) 313 444	
Animal Import	Government Quarantine		<a href="http://www.biosecurityfiji.com/">http://www.biosecurityfiji.com/</a>
Legal Help	Crompton's Law		<a href="http://www.cromptonslaw.com.fj">http://www.cromptonslaw.com.fj</a>
	Munro Leys		<a href="http://www.munroleyslaw.com/">http://www.munroleyslaw.com/</a>
	R. Patel Lawyers		<a href="http://www.rpatellawyers.com/index.php">http://www.rpatellawyers.com/index.php</a>
Mail			<a href="http://fijipost.com/">http://fijipost.com/</a>
Koro Island Police		Nasau Police Post – 368 1002 Sgt. Josese – 877 8194 Const. Rupeni – 718 9901	
Water Tanks	Rotomould	Avinesh 9932324	<a href="mailto:avineshrfl@gmail.com">avineshrfl@gmail.com</a>
Surveyors	Wood Jepsen	Phone: 7078680 – Pumale Reddy Pumale Reddy <a href="mailto:preddy@woodjepsen.com.fj">preddy@woodjepsen.com.fj</a>	<a href="http://www.facebook.com/pages/Wood-Jepsen-Consultants/195436580495988">http://www.facebook.com/pages/Wood-Jepsen-Consultants/195436580495988</a>
Fiji Revenue and Customs			<a href="http://www.frca.org.fj/">http://www.frca.org.fj/</a>
Repairs	Iphone, Macs	Raymond and Mactronics in Suva	3319055



Solar Water Heaters	Riaz at Western Electric	Phone: 9990356 or 6660856	
TIN Number	Tax ID No	<a href="mailto:info@frca.gov.fj">info@frca.gov.fj</a>	<a href="http://www.frca.org.fj/">http://www.frca.org.fj/</a>
TDC	Taveuni Development Company	Main office 3311075	<a href="mailto:welcome@koroisland.com">welcome@koroisland.com</a> <a href="mailto:fijimiller@connect.com.fj">fijimiller@connect.com.fj</a> <a href="mailto:info@fijirealestate.com">info@fijirealestate.com</a>
	Accounting	Vito	<a href="mailto:accounting@fijirealestate.com">accounting@fijirealestate.com</a>
	Marketing/Sales	Joe 9928111	<a href="mailto:info@fijirealestate.net">info@fijirealestate.net</a>
	Maui Bay	Julian	<a href="mailto:Julian@fijirealestate.com">Julian@fijirealestate.com</a>
	Koro Beach	Ala	<a href="mailto:korobeachresort@gmail.com">korobeachresort@gmail.com</a>
	Manager	Tukini	<a href="mailto:korobeachresort@gmail.com">korobeachresort@gmail.com</a>
Shopping (Personal)	While in Suva with Taxi or alone	Suresh Phone: 9918278	Drives you and boxes items for you, will also shop and send to island for you on ferry
Shipping	INTO Fiji	Customs Agent Pacific Customs – Jatin <a href="mailto:pcal@kidanet.net.fj">pcal@kidanet.net.fj</a>	PACIFIC CUSTOMS AGENCIES LIMITED Lot 5 - Jai Hanuman Road, Bhindi-Ind – Vatuwaqa. P.O Box No. 12070, Suva – Fiji Islands. Ph: +679 3372 901 / 3372 902 / 3372 903 Fax: +679 3372 906 Mb: +679 9907 444 Skype ID: jatin_bhai
Tiki Bars	Inspiration for Building		<a href="http://www.suncoasttikihuts.com/">http://www.suncoasttikihuts.com/</a>
Thatching	Vucago	Songa Supplier and Thatch work for roofs	9969862
Timber (Raintree) Tables		Paul Thomson Evers	<a href="mailto:paul@fff.com.fj">paul@fff.com.fj</a>
Tax Code		Look up items you'd like to import	<a href="http://www.frca.org.fj/wp-content/uploads/2012/10/HS-2012-Tariff.pdf">http://www.frca.org.fj/wp-content/uploads/2012/10/HS-2012-Tariff.pdf</a>
Town Planning		Suva Main Office	<a href="http://www.townplanning.gov.fj/">http://www.townplanning.gov.fj/</a>
Yurts		Temporary Homes	<a href="http://www.yurts.com/">http://www.yurts.com/</a>
Upholstery	Prashneil Prasad	Suva, 21 Rewa Street 3313407/9960860	<a href="mailto:upholsteryworks@hotmail.com">upholsteryworks@hotmail.com</a>