



72-Hour Protection for Fiji's Women-Led MSMEs

THE SOLESOLEVAKI RESILIENCE BRIDGE

Protecting the backbone of Fiji's economy against the climate crisis through rapid financial intervention.

Presented by **Nanise Sowani**
Founder & OHS Risk Management Advisor, Excelsior Global Hub (Fiji)
Specialising in financial literacy, safety, and climate resilience.

Current Coverage: **12%** | Target Scale: **29,000 MSMEs**



Executive Summary: From Crisis to Resilience

The Crisis



Cyclone Winston Impact

A catastrophic economic shock resulting in an **FJD 2.3 Billion** loss, equating to **31% of Fiji's National GDP**.

The Vulnerability



The Gender Gap

Over **50% of vendors** in the informal sector are women. These MSMEs have a survival window of **only 2-3 weeks**. Without rapid cash, they fall into permanent debt traps.

The Solution



The 72-Hour Target

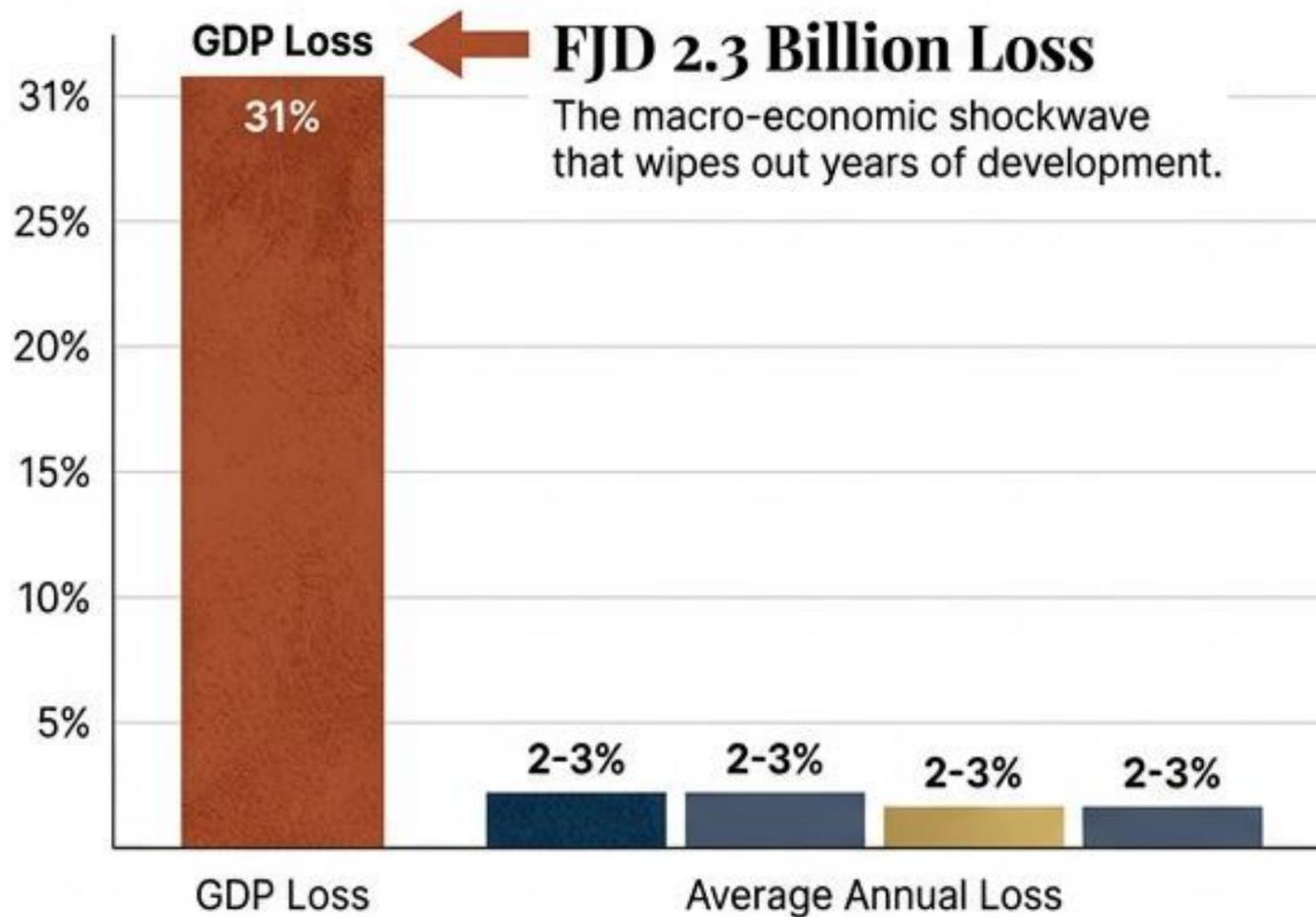
Moving beyond the 14-day standard.

Using the **Solesolevaki Resilience Bridge** to connect parametric insurance, recovery credit, and training.

Goal: Zero business closures for daily income vendors.

When MSMEs Fall, The National Economy Stalls

Economic Impact of Cyclone Winston



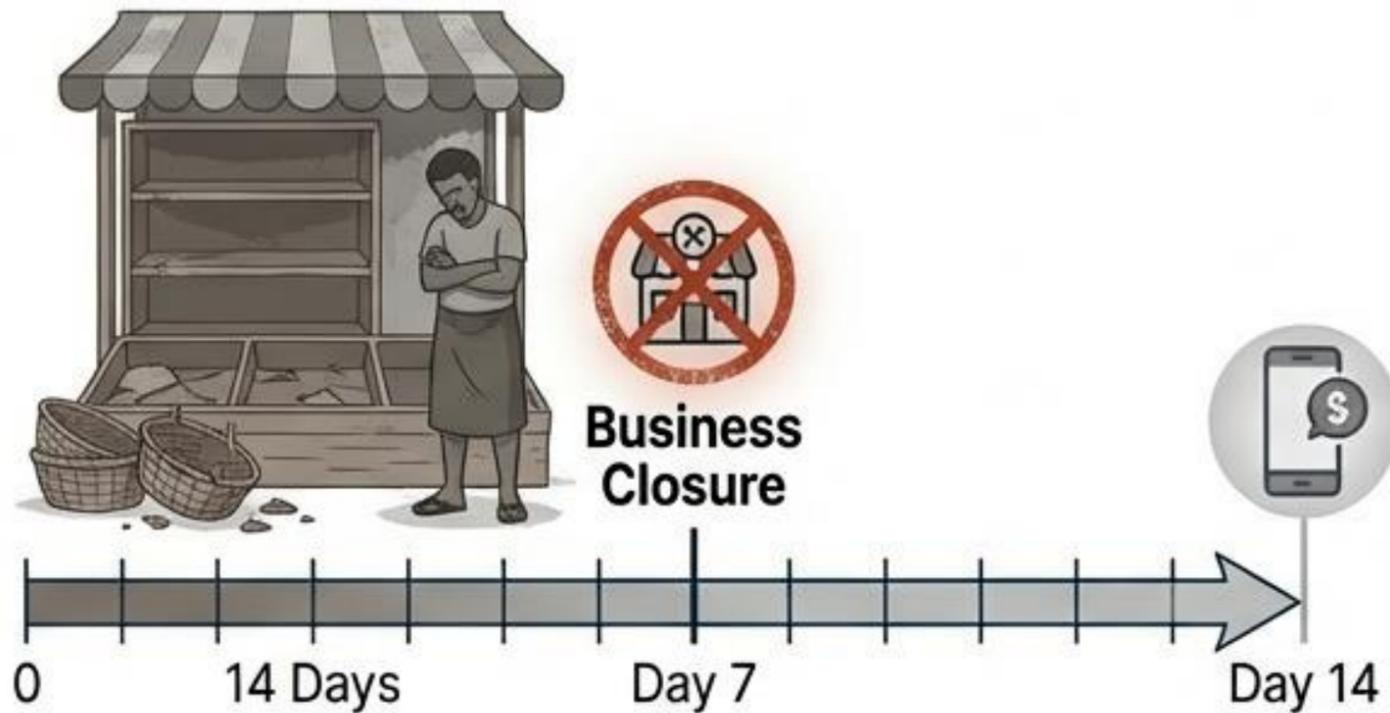
Informal Sector



The current system leaves the most vulnerable exposed. Without rapid intervention, a weather event becomes a permanent economic exit.

Two Weeks is Proven, But 72 Hours Ensures Survival

The Reality Gap (Current System)



14-Day Payout

Daily cash vendors have a 7-day cash reserve. Waiting two weeks creates a "Death Valley" gap where debt traps begin.

The Evolution Target (New Model)



72-Hour Payout

Infrastructure via RBF FinTech + FDB aggregation is ready.

Result: Zero closures for daily income businesses.

A Three-Layer Bridge Built on Resilience and Credit

Capacity Building

Action: Future-Proofing

Role: OHS + Climate Risk Training

Partners: Excelsior + TVET

Recovery Credit

Action: Business Continuity

Role: Pre-linked credit access to bridge the gap

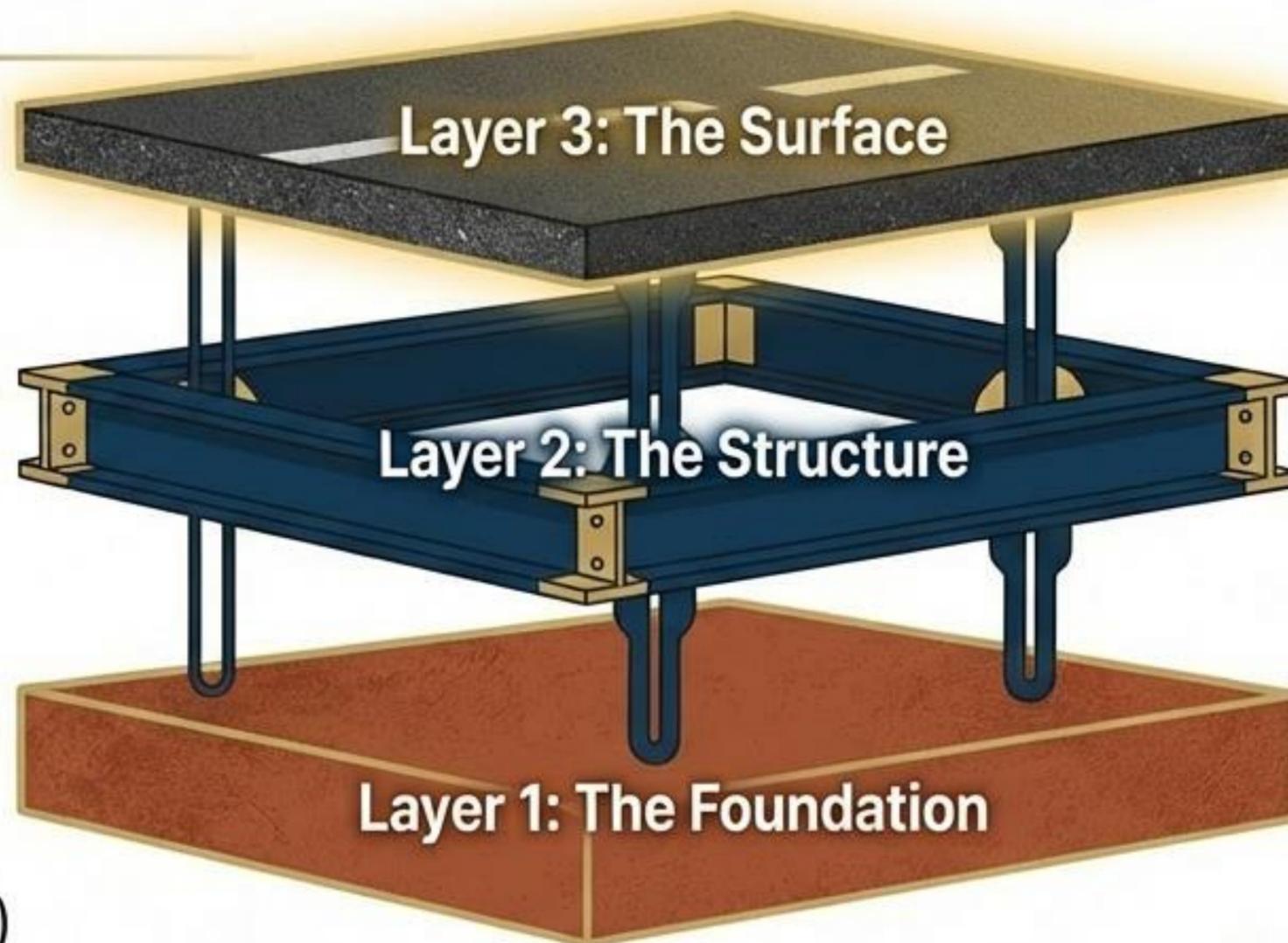
Partners: FDB Women's Facility Loans

Parametric Shield

Action: Immediate Cash Payout

Partners: Co-ops → FDB → RBF (CHIRPS Triggers)

Proof: FJD 107K paid to 1,101 individuals (Apr 2025)



This model builds on PICAP's proven 2-week model but adds structural depth.

Automating Recovery: From Weather Trigger to Restart



Event Trigger
CHIRPS Weather Data detects cyclone wind/rain threshold.



Auto Payout
RBF FinTech rails trigger immediate parametric cash via via MPaisa.



Liquidity Unlocked
Pre-linked Recovery Credit (FDB) becomes available instantly.

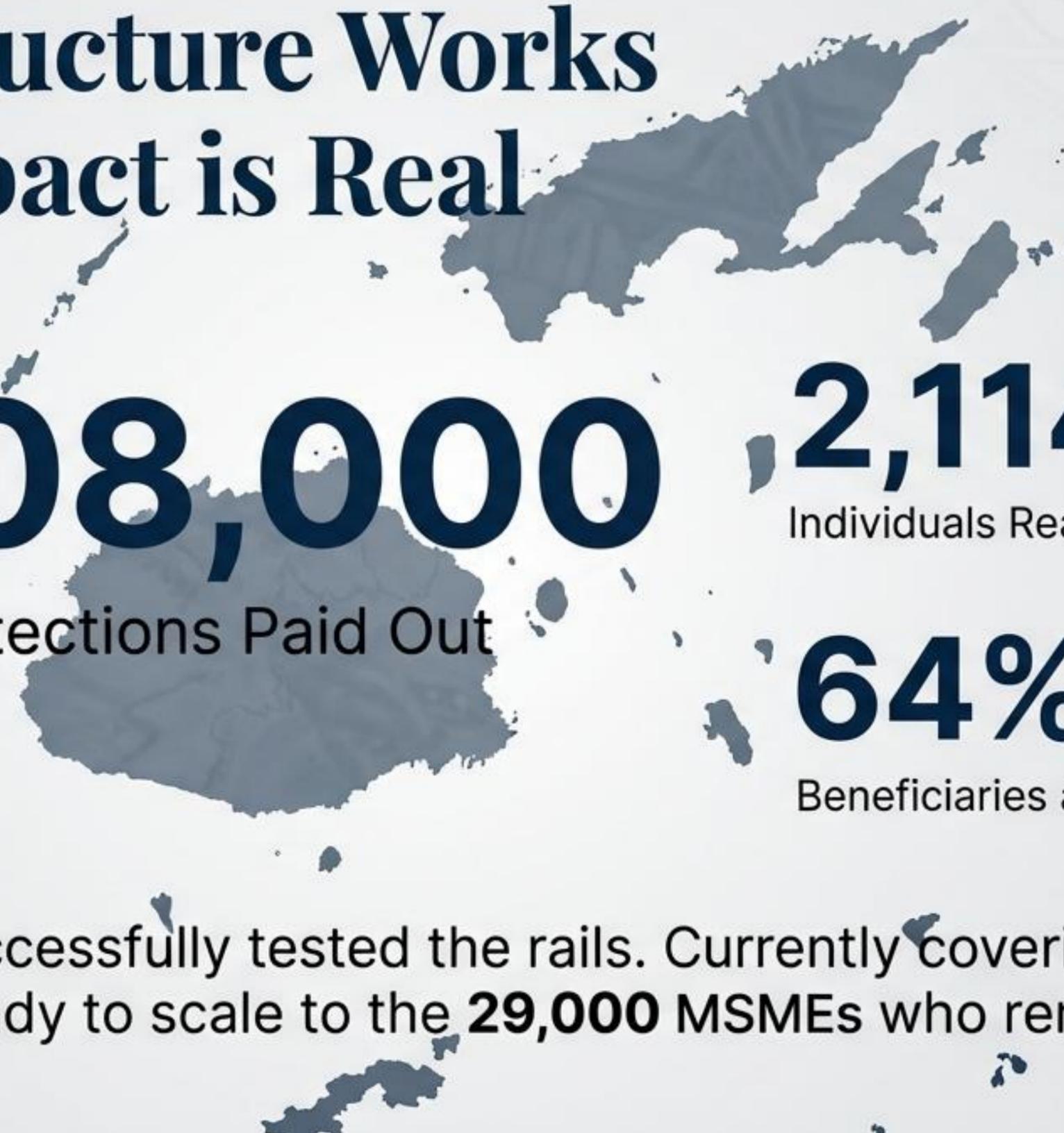


Resilience
Excelsior Training (OHS/Climate) ensures funds are used for safe restart.

Total Time: 72 Hours

Efficiency:
87% fast restarts achieved in pilot phase.

The Infrastructure Works and The Impact is Real

A stylized, light blue map of the Philippines is centered in the background of the slide. The map shows the main islands and surrounding smaller islands.

FJD 308,000

Total Parametric Protections Paid Out

2,114

Individuals Reached in Pilot Phase

64%

Beneficiaries are Women

Validation: We have successfully tested the rails. Currently covering mostly farmers, we are now ready to scale to the **29,000** MSMEs who remain uncovered.

A Multi-Level Partnership Strategy



Aligned with Fiji NAP, Climate Change Act, and SDGs 1, 5, 8, and 13.

Roadmap to Resilience: Covering the Market



Turning vulnerability into stability. Our goal is to move the entire informal sector from "Uncovered" to "Resilient" by scaling the Solesolevaki Bridge.

Solesolevaki: Building Regional Resilience Together

The Ask

Seeking CRPP Partnership for **Year 1 Pilot Funding** and strategic support for regional scaling across Small Island Developing States (SIDS).

- **Immediate:** Fund the Year 1 target of 5,000 women MSMEs.
- **Long-term:** Replicate the model across the Pacific.

Nanise Sowani
Excelsior Global Hub

RBF Data: "FJD 2.47M coverage, 3,664 insured" — The system is ready for your scale.