



STANDING COMMITTEE ON ECONOMIC AFFAIRS

Consolidated Review Report of the Sugar Cane Growers Fund Annual Reports 2023 and 2024



PARLIAMENT OF THE REPUBLIC OF FIJI
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Table of Acronyms

Acronym	Full Name
FSC	Fiji Sugar Corporation
SC-EA	Standing Committee on Economic Affairs
SCGF	Sugar Cane Growers Fund
SDG	Sustainable Development Goal
SDGs	Sustainable Development Goals

Chairperson's Foreword

On behalf of the Standing Committee on Economic Affairs, it is my pleasure to present the Report of the Standing Committee on Economic Affairs on the review of the Sugar Cane Growers Fund Annual Reports 2023 and 2024. The Committee undertook this review in accordance with its mandate to examine the performance, governance, financial management and effectiveness of statutory bodies in delivering outcomes for the people of Fiji. As an institution established to support the welfare and development of cane growers, the Sugar Cane Growers Fund continues to play a pivotal role in providing financial assistance, legal support services, insurance coverage and development financing to Fiji's sugarcane farming community.

The Committee acknowledges the Fund's positive performance during the review period. Despite the ongoing challenges confronting the sugar industry, SCGF recorded improved profitability, maintained a stable lending portfolio, strengthened its investment position and continued to pursue initiatives aimed at enhancing its long-term sustainability. The Committee also notes the Fund's continued commitment to improving service delivery through digital transformation initiatives, concessional lending programmes, legal services, financial assistance schemes and support programmes designed to assist both existing and new cane growers.

The Committee further acknowledges the Fund's efforts to modernise its operations and strengthen governance, risk management and compliance frameworks. The introduction of enhanced digital platforms, performance monitoring systems, strategic planning initiatives and Sustainable Development Goal reporting demonstrates SCGF's commitment to continuous improvement and its intention to remain responsive to the changing needs of the agricultural sector.

Notwithstanding these achievements, the Committee's consultations with cane growers, industry stakeholders and representatives of the Sugar Cane Growers Council highlighted a number of concerns relating to the accessibility, adequacy and responsiveness of SCGF services. Growers consistently raised concerns regarding lending criteria, difficulties in accessing finance, loan ceilings that do not adequately support mechanisation and transportation requirements, delays in loan processing, and the continued reliance on commercial lending institutions to meet operational and development needs. Growers also emphasised the importance of expanding support for farmer cooperatives, young farmers and initiatives that promote productivity, mechanisation and long-term industry sustainability.

The Committee also notes the growing concerns expressed by growers regarding rising production costs, increasing lease renewal premiums, labour shortages and the affordability of modern farming equipment. Evidence received during the review highlighted the increasing financial pressures being experienced by growers and the importance of ensuring that financing assistance remains accessible, responsive and aligned to the evolving needs of Fiji's sugarcane farming community. The Committee therefore recognises the critical role that SCGF will continue to play

in supporting investment, productivity growth and the long-term sustainability of cane farming throughout Fiji.

The Committee further received submissions concerning governance and representation within the Fund. Concerns were raised regarding the removal of direct grower representation from the Board following legislative amendments and the perceived implications this has had on grower confidence, transparency, accountability and stakeholder engagement. The Committee recognises the importance of ensuring that the interests, perspectives and welfare of growers are appropriately reflected within institutions that directly influence their livelihoods and economic wellbeing.

The Committee also notes the ongoing review of the Sugar Cane Growers Fund Act 1984. Evidence received during the review highlighted the need to modernise the legislative framework governing the Fund to strengthen governance arrangements, improve institutional flexibility, support innovation and diversification, and ensure that the Fund remains responsive to the evolving needs of growers and Fiji's agricultural sector. The Committee considers legislative reform to be an important component of the Fund's long-term sustainability and future development.

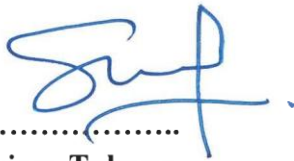
Throughout its review, the Committee observed that many of the challenges affecting SCGF are intrinsically linked to broader issues confronting the sugar industry, including uncertainty surrounding agricultural leases, rising production costs, labour shortages, declining participation of younger generations in farming, climate-related impacts, and the need for stronger coordination among industry institutions. While the Fund has demonstrated resilience, prudent financial stewardship and a willingness to innovate, its long-term success remains closely interconnected with the sustainability, profitability and growth of the growers and communities it serves.

In light of the financing challenges faced by growers and the broader agricultural sector, the Committee is of the view that consideration should be given to progressively transforming the Fund into an Agricultural Commercial Bank. Such a model would enable the institution to expand its financial products and services, improve access to affordable credit, support agricultural diversification, promote entrepreneurship, facilitate investment in modern farming practices, and serve a wider base of agricultural producers while maintaining its core commitment to cane growers. The Committee believes that this strategic direction has the potential to strengthen agricultural development, improve financial inclusion within rural communities, and contribute meaningfully to national economic growth.

The Committee therefore emphasises the importance of continuing legislative reform, strengthening stakeholder engagement, improving access to affordable financing, enhancing grower participation and representation, supporting mechanisation, and ensuring that future investments, services and programmes remain aligned with the evolving needs of Fiji's cane growers. These measures will be essential in maintaining confidence in the Fund, enhancing the effectiveness of its programmes, and contributing to the broader transformation, resilience and revitalisation of Fiji's sugar industry.

I also acknowledge the valuable contribution of my fellow Committee Members Hon. Premila Kumar, Hon. Semi Koroilavesau, Hon. Alipate Tuicolo and Hon. Kalaveti Ravu together with the Committee Secretariat, whose support contributed to the preparation of this Report.

On behalf of the Standing Committee on Economic Affairs, I commend this Consolidated Review Report to Parliament and respectfully urge all Hon. Members of this august House to take note of its findings and recommendations.



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Hon. Sakiusa Tubuna
Chairperson

1.0 Committee Membership

Pursuant to Standing Order 109(2)(a) the Standing Committee on Economic Affairs is mandated to look into matters related to economic development, finance, banking and taxation. The members of the Standing Committee on Economic Affairs and are as follows:



Hon. Sakiusa Tubuna
Chairperson



Hon. Premila Kumar
Deputy Chairperson



Hon. Semi Koroilavesau
Member



Hon. Alipate Tuicolo
Member



Hon. Kalaveti Ravu
Member

1.1 Committee Secretariat

The Committee is supported by a team of Parliament Officers serving as the Committee Secretariat. These officers are appointed and delegated by the Secretary-General to Parliament under Standing Order 15(3)(i). The Secretariat team consists of the following Parliament officers:

- Ms. Awantika Raj – Acting Senior Committee Clerk
- Mrs. Katie Batikawai – Acting Deputy Committee Clerk

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2.0 Introduction

The Standing Committee on Economic Affairs ('the Committee'), was referred the Sugar Cane Growers Fund Annual Report 2023 on Friday, 2 May 2025 and SCGF Annual Report 2024 on Monday, 27 April 2026, pursuant to Standing Order 38(2) of the Standing Orders of the Parliament of Fiji. The Committee was mandated to review these Annual Reports and table its findings to Parliament.

In line with its mandate, the Committee undertook a detailed examination of the report and now presents its findings and observations to Parliament.

2.1 Procedure and Programme

- 2.1.1 The Committee began its review of the Annual Report from 24th August 2026. The review process was agreed upon by consensus among the Committee Members and involved a comprehensive and systematic examination of the reports.
- 2.1.2 Before the formal meetings, the Members of the Committee read and reviewed the SCGF Annual Reports 2023 & 2024. During the Committee deliberations, Members analysed the content of the report, identified key issues, and engaged in in-depth discussions to evaluate the findings. These discussions led to the formulation of the key questions and identification of issues requiring further clarification.

2.2 Oral Evidence Received

- 2.2.1 The Committee received a briefing and public submission from the Sugar Cane Growers Fund on 8 September 2026.

2.3 Written Evidence Received

- 2.3.1 A written submission was received from the Fund in response to the questions issued by the Committee.

2.4 Site Visits and Stakeholder Consultations

- 2.4.1 The Committee conducted site visits and stakeholder consultations with farmers from **24 August to 4 September 2026** to obtain firsthand insights into the challenges, concerns, and opportunities within the sector.

3.0 Committee Deliberations and Analysis

3.1 Background

The Sugar Cane Growers Fund (SCGF) is a statutory body established under the Sugar Cane Growers Fund Act 1984 to provide financial assistance and support services to cane growers throughout Fiji. The Fund's primary mandate is to assist growers in improving sugarcane production and farm productivity through the provision of loans for farm development, cane planting and harvesting activities, transportation improvements, rehabilitation following natural disasters, crop diversification initiatives, and support for growers experiencing financial hardship. Over the years, the Fund has evolved into a key institution within the sugar industry, contributing to the economic wellbeing and sustainability of Fiji's cane farming communities.

In addition to its core lending functions, SCGF plays an important role in supporting broader agricultural and rural development through investment, advisory, and development programmes that benefit cane growers and the wider sugar industry. The Fund works closely with key industry stakeholders, including the Ministry of Sugar Industry, Fiji Sugar Corporation, Sugar Cane Growers Council, and other sector institutions to strengthen grower resilience and improve industry performance. As of 2024, the Fund continued to maintain a stable lending portfolio and provide financial and development support to growers despite the ongoing challenges facing the sugar industry, including declining cane production, rising production costs, labour shortages, climate-related impacts, and land tenure uncertainties.

3.2 Summary of the Sugar Cane Growers Fund Annual Reports 2023 & 2024 Performance and Achievements

1. Stronger Financial Performance and Profitability

The Committee notes that the Sugar Cane Growers Fund recorded a stronger financial performance in 2024, with net profit increasing from \$6.39 million in 2023 to \$7.01 million in 2024, while profit before tax increased by 23.1 percent. The improved result was largely driven by stronger operational efficiency, improved cost management, and enhanced investment returns.

2. Stable Lending Portfolio Supporting Cane Growers

The Fund maintained a stable lending portfolio of approximately \$36.7 million across both reporting years, continuing to provide affordable financing for farm development, cane production, mechanisation, transportation, crop diversification, and grower welfare. This

demonstrates the Fund's continued commitment to supporting cane growers despite ongoing industry challenges.

3. Improved Loan Recovery and Portfolio Quality

The Committee notes significant improvements in loan portfolio management during 2024, with the number of growers in default declining by 33.8 percent, total arrears decreasing by 9.7 percent, and overall loan defaults reducing compared to 2023. These improvements reflect stronger credit monitoring and recovery efforts by the Fund.

4. Expansion and Diversification of Investments

The Fund substantially strengthened its investment portfolio, which increased from \$24.8 million in 2023 to \$47.1 million in 2024. Key achievements included the acquisition of the Vitogo Parade commercial property in Lautoka, expansion into diversified investment sectors, and stronger returns from the Unit Trust of Fiji portfolio.

5. Continued Support for New and Existing Cane Growers

The Fund continued to assist both new and existing farmers through various financing programmes, including the New Farmer Assistance Programme, which supported 267 beneficiaries during both reporting years. The programme remained an important mechanism for encouraging participation and investment in the sugar industry.

6. Enhanced Legal Services for Growers

The Committee notes that the Fund expanded its legal support services, with legal matters handled increasing from 91 cases in 2023 to 98 cases in 2024. Services included land transfers, succession matters, conveyancing, lease-related assistance, and legal support aimed at improving land tenure security and growers' access to finance.

7. Advancement of Innovation, Sustainability and Grower Services

The Fund continued to modernise its operations through initiatives such as the mySCGF digital platform, introduction of the Working Capital Loan Facility, implementation of the Green Cane Incentive Programme, and the SCGF Loyalty Card Programme. These initiatives strengthened service delivery, promoted climate-smart agricultural practices, and improved support to cane growers.

4.0 Committee Findings

The Committee conducted a thorough review of the Fund's Annual Reports 2023 & 2024 and public submissions from the Fund. The following findings are presented for the attention of Parliament:

4.1 Accessibility of Financing for Cane Growers

The Committee notes that while the Sugar Cane Growers Fund continues to provide affordable loan facilities to growers, concerns were raised during the Committee's site visits regarding the accessibility of finance, restrictive lending requirements, and insufficient loan ceilings for farm mechanisation, transportation, and farm expansion. Growers indicated that these limitations have resulted in some farmers relying on commercial lenders to meet their operational requirements.

4.2 Declining Demand for Productive Farm Development Loans

The Committee notes that while the overall loan portfolio remained stable at approximately \$36.7 million, there was a decline in Improvement Loans (-7.2 percent) and Investment Loans (-8.3 percent) between 2023 and 2024. This trend may indicate reduced investment in long-term farm development and productivity enhancement activities.

4.3 Limited Participation of Young Farmers in the Industry

The Committee notes concerns raised by stakeholders regarding the ageing farmer population and the declining participation of younger generations in sugarcane farming. While the New Farmer Assistance Programme continued to support 267 beneficiaries during both reporting years, broader measures are required to attract and retain young people in the industry.

4.4 Need for Enhanced Grower Representation in Governance

The Committee notes stakeholder concerns regarding the removal of direct grower representation from the Board of the Fund following legislative amendments in 2015. Submissions received highlighted concerns regarding transparency, accountability, and the extent to which growers' interests are reflected in governance and decision-making processes.

4.5 Opportunity to Expand SCGF's Development Role

The Committee notes that SCGF remains in a strong financial position, with net profit increasing from \$6.39 million in 2023 to \$7.01 million in 2024 and investment assets increasing substantially. Given the financing challenges highlighted by growers during consultations, the Committee considers that opportunities exist for SCGF to further strengthen its developmental role and expand financing solutions that respond to the evolving needs of the agricultural sector.

4.6 Mortgage Sales and Grower Financial Distress

The Committee notes with concern the increasing financial pressures faced by sugarcane growers, including challenges in meeting loan repayment obligations and maintaining the financial viability of their farming operations. Evidence received during the review highlighted instances where growers have been exposed to mortgagee sales due to financial hardship, escalating production costs, declining profitability, and other industry-related challenges. The Committee is concerned that the loss of agricultural assets and farming properties through mortgagee sales may discourage continued participation in the industry, reduce productive cane farming land, and adversely affect the long-term sustainability and resilience of the sugar sector.

4.7 Inadequate Financing Support for Mechanisation and Agricultural Equipment

The Committee notes that labour shortages continue to be one of the most significant challenges affecting sugarcane production, harvesting operations and overall farm productivity. Evidence received from growers across the Western and Northern Divisions highlighted that the acquisition of harvesters, tractors, cane trucks and other modern agricultural equipment remains financially challenging due to high capital costs, limited loan ceilings and restrictive lending conditions. The Committee further notes that while mechanisation is increasingly necessary to sustain production and address workforce shortages, many growers and farming cooperatives continue to face difficulties accessing appropriate financing arrangements to support these investments.

4.8 Financial Pressure Arising from Agricultural Lease Renewals

The Committee notes that uncertainty surrounding agricultural lease renewals and the increasing costs of lease renewal premiums continue to place significant financial pressure on sugarcane growers. Evidence received during consultations indicated that many growers are required to obtain additional loans to meet lease renewal costs, reducing their capacity to invest in productivity-improving activities and increasing their overall debt burden. The Committee further notes that ongoing lease insecurity discourages long-term farm development, mechanisation investment and succession planning within the sugar industry.

4.9 Increasing Grower Indebtedness and Repayment Vulnerability

The Committee notes growing concerns regarding increasing levels of grower indebtedness resulting from rising production costs, escalating farm input expenses, lease renewal obligations, labour shortages and declining profitability within the sugar industry. Evidence received during consultations indicated that many growers continue to rely heavily on borrowed funds to maintain farming operations, while stakeholders raised concerns regarding increasing financial vulnerability, declining repayment capacity and the potential risks of loan restructuring, arrears and defaults. The Committee further notes that continued financial pressures may negatively affect the long-term sustainability of farming enterprises and grower livelihoods.

4.10 Need to Modernise the Sugar Cane Growers Fund Act 1984

During the SCGF consultation, the Fund expressly advised the Committee that the legislation is outdated and is currently under review. Proposed reforms include strengthening governance arrangements, expanding lending services, and improving oversight mechanisms. The Committee considers that modernisation of the legislative framework is necessary to support the Fund's long-term sustainability, operational flexibility and evolving role within Fiji's agricultural sector.

5.0 Committee Recommendations

The Committee makes the following recommendations to enhance the Fund's performance, transparency, and accountability to Parliament and to the people of Fiji:

5.1 Review of Lending Products and Eligibility Criteria

The Committee recommends that the Fund undertake a comprehensive review of its lending products, loan ceilings, and eligibility requirements to ensure that financing remains accessible, responsive, and aligned with the evolving needs of cane growers, particularly those seeking to invest in mechanisation and farm development.

5.2 Strengthen Investment and Productivity Financing

The Committee recommends that the Fund develop targeted financing incentives to encourage greater investment in farm improvement, mechanisation, irrigation, productivity enhancement, and climate-resilient agricultural practices.

5.3 Strengthen Youth Engagement in Sugarcane Farming

The Committee recommends that the Ministry of Sugar Industry, in close collaboration with the Sugar Cane Growers Fund and other relevant stakeholders, develop and implement coordinated initiatives to increase youth participation in sugarcane farming and the broader sugar industry. These initiatives should include targeted skills development and training programmes, entrepreneurship and agribusiness support, succession planning measures, and incentives that encourage young people to enter and remain in the sector.

The Committee further recommends strengthened coordination between the Ministry and the Fund to ensure that Government support programmes, resources, and outreach efforts are effectively aligned and delivered, with the objective of attracting a new generation of farmers and securing the long-term sustainability of the sugar industry.

5.4 Strengthen Grower Representation and Consultation

The Committee recommends that the Ministry of Sugar Industry, in consultation with the Sugar Cane Growers Fund and other relevant stakeholders, review the Fund's governance arrangements to strengthen grower participation, consultation, and representation in decision-making processes affecting the sugar industry. The review should consider appropriate mechanisms to ensure that growers have a meaningful voice in the planning, implementation, and monitoring of Government-funded programmes and industry initiatives.

The Committee is of the view that enhanced grower representation will promote greater transparency, accountability, and stakeholder ownership, while ensuring that the interests, concerns, and contributions of farmers are adequately reflected in decisions that impact the future development and sustainability of the sugar industry.

5.5 Transition Towards an Agricultural Commercial Bank

The Committee recommends that the Government undertake a feasibility assessment on progressively transforming the Sugar Cane Growers Fund into an Agricultural Commercial

Bank. Such a model would expand access to affordable agricultural finance, support diversification, strengthen rural investment, promote agribusiness development, and better serve the financing needs of farmers across Fiji while maintaining dedicated support for cane growers.

5.6 Strengthening Financial Intervention Measure

The Committee recommends that the Ministry of Sugar Industry, in collaboration with the Sugar Cane Growers Fund, financial institutions, and other relevant stakeholders, explore measures to support growers experiencing financial hardship and reduce the risk of mortgagee sales within the sugar industry. Such measures may include financial literacy programmes, debt management support, access to concessional financing, and targeted assistance for vulnerable growers. The Committee further recommends the development of early intervention mechanisms to assist growers facing financial difficulties, with the aim of preserving productive farming assets, maintaining grower participation, and supporting the long-term sustainability of the sugar industry.

5.7 Strengthening Mechanisation Financing and Agricultural Equipment Support

The Committee recommends that the Sugar Cane Growers Fund undertake a comprehensive review of its mechanisation financing programmes, including loan ceilings, lending criteria and repayment arrangements, to improve access to affordable financing for harvesters, tractors, cane trucks and other modern farming equipment. The Committee further recommends that consideration be given to specialised financing packages and cooperative lending models to support grower groups seeking to invest in mechanisation initiatives.

5.8 Supporting Growers Facing Lease Renewal Costs and Land Tenure Challenges

The Committee recommends that the Sugar Cane Growers Fund, in collaboration with relevant Government agencies and industry stakeholders, explore additional financing options and support mechanisms to assist growers facing significant lease renewal costs. The Committee further recommends that consideration be given to lending products specifically designed to support lease renewal and long-term farm development while maintaining affordable repayment arrangements for growers.

5.9 Strengthening Financial Sustainability and Debt Management Support for Growers

The Committee recommends that the Sugar Cane Growers Fund strengthen its financial sustainability programmes through enhanced debt management support, financial literacy initiatives, flexible repayment arrangements during periods of hardship, and periodic reviews of lending policies to ensure they remain responsive to the current challenges facing sugarcane growers. The Committee further recommends the development of targeted support measures for growers experiencing financial distress to reduce the risk of loan default and foreclosure of productive farming assets.

5.10 Modernisation of the Sugar Cane Growers Fund Act 1984

The Committee recommends that the Ministry of Sugar Industry, in consultation with the Sugar Cane Growers Fund and relevant stakeholders, expedite the ongoing review of the Sugar Cane Growers Fund Act 1984 to ensure that the legislative framework remains relevant, strengthens governance and accountability arrangements, supports innovation and diversification, and enables the Fund to effectively respond to the evolving needs of cane growers and Fiji's agricultural sector.

6.0 Sustainable Development Goals

The Committee noted that, unlike the previous review period where no Sustainable Development Goals (SDGs) were captured, the Sugar Cane Growers Fund Annual Reports 2023 and 2024 demonstrates alignment with several SDGs through its programs and activities.

SDG 1: No Poverty

The Committee notes that the Sugar Cane Growers Fund contributes to SDG 1 by providing affordable financial assistance, loan facilities, legal support services, and welfare-related assistance to cane growers. These initiatives help strengthen the livelihoods of growers and support income generation within rural communities.

SDG 2: Zero Hunger

The Fund supports SDG 2 through its financing programmes that assist cane growers in maintaining and improving agricultural production. Investment in farm development, mechanisation, and agricultural activities contributes towards sustainable agricultural productivity and food security.

SDG 8: Decent Work and Economic Growth

Through the provision of development financing, entrepreneurship support, and assistance to both existing and new farmers, the Fund contributes to employment opportunities, rural economic activity, and the sustainable growth of Fiji's sugar industry.

SDG 9: Industry, Innovation and Infrastructure

The Committee notes the Fund's efforts to modernise its operations through digital initiatives, lending products, mechanisation support, and investments that promote innovation and strengthen agricultural infrastructure within the sugar sector.

SDG 13: Climate Action

The Fund's support for sustainable farming practices, rehabilitation assistance, and initiatives such as the Green Cane Incentive Programme contribute towards strengthening resilience to climate-related impacts and promoting environmentally sustainable agricultural development.

7.0 Conclusion

The Committee acknowledges the important role played by the Sugar Cane Growers Fund (SCGF) in supporting cane growers through financial assistance, legal services, development financing, and other support programmes. The Committee notes the Fund's strong financial performance during the 2023 and 2024 reporting periods, including improved profitability, a stable lending portfolio, and continued efforts to strengthen grower support and institutional sustainability.

Notwithstanding these achievements, the Committee's review identified challenges relating to accessibility of finance, mechanisation, grower indebtedness, governance and representation, youth participation, and other factors affecting the long-term sustainability of the sugar industry.

The Committee is of the view that addressing these challenges will require continued collaboration among the Fund, the Ministry of Sugar Industry, industry stakeholders, and Government. The Committee remains confident that, through ongoing reform, strengthened stakeholder engagement, and responsive support programmes, the Sugar Cane Growers Fund can continue to enhance the wellbeing of cane growers and contribute to the sustainable development of Fiji's sugar industry.

8.0 Committee Members' Signatures

We, the undersigned Members of the Standing Committee on Economic Affairs, agree with the contents of this report.



Hon. Sakiusa Tubuna
Chairperson



Hon. Premila Kumar
Deputy Chairperson



Hon. Semi Koroilavesau
Member



Hon. Alipate Tuicolo
Member



Hon. Kalaveti Ravu
Member

30/09/2026

9.0 Annexure

Published evidence

Written evidence, transcripts and supporting documents can be viewed on the Parliament website at the following link:

<https://www.parliament.gov.fj/committees/standing-committee-on-economic-affairs/>