



국민안전처

 Incheon Metropolitan City



# Final Report: The business case for disaster risk reduction

**From Shared Risk to Shared Value**  
**Suva, Fiji, 13-14 January 2015**



*The General Manager of the Holiday Inn Suva Preston Miskelly explains how hotels are 'a secure refuge' for the wider community in times of disaster*

## Main outcomes

### Fijian business shared several good practices in disaster risk management

Private sector representatives learnt from their peers in as several examples of practical disaster risk management were outlined. Most notably were:

- ✓ **Williams & Goslings:** A warehouse fire prompted a major rethink in operations and a decentralization of operations (with authority and resources) so that local entities were better equipped and prepared to deal with crises. Each centre now has the capability to run all business operations whereas before they were task-specific meaning if they were disrupted the whole organization was affected. A major IT back-up system has been put in place: including one real-time replication centre (every hour) and three off-line repositories. Williams & Goslings acknowledge the significant resources this effort has absorbed but say it is an investment not a cost and their business is far more resilient as a result.
- ✓ **Airports Fiji Ltd:** Floods in 2012 caused a runway to be closed at Nadi – Fiji’s main international airport – interrupting operations for first time since the facility was built in the 1940s. It revealed to the airport management that not only was this detrimental to Airports Fiji Ltd but to the whole country as the facility is regarded as ‘a national treasure’. Not only that, the airport closure had a ripple effect through the whole Fijian economy impacting tourism and trade and damaging the island nation’s international reputation. The experience prompted the company to revisit its already extensive business continuity and contingency plans. Nothing was left unquestioned: ‘Do we have enough toilets; do we have enough water; are our partnerships with the transport and tourism authorities good enough, does the emergency airspace transfer agreement with Australia need updating etc. Maintenance of clear drainage systems on site *and* off site has been identified as a critical factor in the facility’s resilience to flood risk.



✓ **Natural Waters Fiji Ltd:** This 12-year-old company is still ‘learning by doing’ but already makes it a priority to revisit its business continuity plan each year ‘and each time we need to update it’. Its disaster risk management strategy has three prongs: First, employees in terms of safety and access to and from the facility; second, the protection of supply chains and stores of raw materials vital for production; and third, transportation in terms of product and service delivery. The factory is on high ground but during the 2012 floods was cut off. Employees

had to stay on site. The experience led to the improvement of food stocks on site.

- ✓ **Fiji Ports Ltd:** 95% of Fiji's trade passes through Suva port. It is literally the country's lifeline. Recognising its role as a part of the nation's critical infrastructure as well as the need to strengthen the business' resilience has prompted a major effort 'to change the organizational culture in terms of disaster risk management'. A risk and compliance unit was created, a huge IT back-up is now in place, and a 'disaster recovery site' has been established. In-house workshops have been held to strengthen awareness and ownership of reducing risk. The company says more needs to be done but it has made a lot of progress.
- ✓ **Fiji National University:** The university, as its name implies, has many campuses across the island nation. This makes it challenging to keep track of the state of its various assets. However, an annual 'audit' of facilities takes place, particularly in terms of cyclone resilience and fire safety. Drainage again has been identified as critical to preserve its infrastructure and water systems are managed closely. The university is proud of the number of its staff trained in both fire safety and first aid.
- ✓ **Fiji Holdings Ltd:** The company recognizes its business continuity plan is out of date but is engaging in strengthening its disaster risk management through a people-centred approach. "It's people who run and protect business so we need to have that human capacity and a clear chain of command in case some people are out of action." One simple innovation is to follow an initiative by the Reserve Bank of Fiji to arm each employee with a pocket card that on one side has key phone numbers in an emergency and on the other side is marked the main evacuation routes and gathering points.



- ✓ **Digicel:** CEO Darren McClean (pictured) explained how the company started 12 years ago in Jamaica and has grown up operating in hazard-exposed countries. In Fiji an extensive disaster resilience plan exists. 'The Bunker' is sited in a protected location ready to kick into action if frontline facilities fail. There is provision for Digicel staff *and* customers to work from there if their businesses are affected with 86 workspaces in all. The 2012 cyclone damaged 56 of the country's 200-plus telecom

towers. In-country resources and surge capacity from overseas saw most services that were affected restored within 72 hours and all repairs and replacements completed within two weeks.

- ✓ **The South Pacific Tourism Organisation:** The Yasawas Islands of Fiji are an isolated tropical paradise. Therein lies their attraction and their vulnerability. If a natural hazard hits they are on their own. The Tourism Organisation, with the support of UNISDR and the EU, has been working with resort owners to mix traditional knowledge, such as ‘natural dugouts’ with newer techniques such as SMS early warning to strengthen their resilience.

Away from business continuity, two other good examples in the field emerged: one on advocating for more national resilience and the second in terms of corporate social responsibility.

- ✓ **South Pacific Engineers Association:** has positioned itself as the champion of resilience in terms of advocating to the government the need to elevate the technical competence of Fijian engineers and the implementation of building codes, which in terms of statutes are of high quality. ‘You can’t get good policies in place if you are not talking to governments!’ The need for better data is an ongoing concern for the Association. Awareness of this issue – critical to national resilience – has increased slightly but much more needs to be done.
- ✓ **International Hotel Group:** The owners of the Holiday Inn brand have developed a ‘Shelter in a Storm’ programme in partnership with CARE to help the local community in Suva cope with disaster. It is part of a global initiative that IHG activated 15 times in 11 countries during 2013, including most significantly for Typhoon Haiyan, in the Philippines. Hotel Loyalty members can also chip in by donating their points. More than USD73,000 has been raised in this manner.

**Critical infrastructure entities in Fiji requested additional practical help from UNISDR to strengthen their disaster risk management**



Representatives from Airports Fiji Ltd, (which runs the country’s 15 airports, including two international ports), Fiji Ports Ltd (through which 95% of the country’s trade flows), Fiji National University, and Natural Waters Fiji Ltd each requested UNISDR support to strengthen their approach to business continuity and disaster risk management. Each entity

represents a part of Fiji’s critical national infrastructure. The importance of resilient critical infrastructure is set to be highlighted in the post-2015 framework for disaster risk reduction. The issue was also a major theme of the UN’s Global Assessment Report on Disaster Risk Reduction 2013.

**Pictured:** the Airports Fiji Ltd team with the UNISDR GETI facilitator Andy McElroy (second left)

### **The Fijian private sector agreed to work towards a ‘one-stop shop’ website for business contingency planning to reduce disaster risk**

Awareness of the need for business continuity planning in the Fijian private sector is high. Capacity in this area is impressive, considering the local context, but is in need of strengthening. UNISDR suggested the need for a website ‘Specific for the Pacific’ dedicated to disaster risk management. The site, comprising tools and resources, would be managed and maintained by the private sector. Private sector representatives agreed to support taking the idea forward. UNISDR shared the ‘Mind Your Business’ website set up for and run by the private sector in Florida as a model: Florida has many of the ‘island characteristics’ of Fiji and is buffeted by hurricanes each year. Business there also shares the ‘self-help/can-do’ attitude of the private sector in Fiji.

### **The tourism sector requested further UNISDR collaboration as it works to protect its businesses and the customers they serve**

The South Pacific Tourism Organisation has embarked on several initiatives to strengthen the resilience of hotels and tourism sites. The sector is a big part of the lifeblood of the Fijian economy. One initiative – practical business continuity training for resorts in the isolated Yasawas Islands – has already involved UNISDR support. The South Pacific Tourism Organisation requested further collaboration in the form of practical support using material developed by UNISDR GETI.

### **The important role of engineering and the engineering community to strengthen national resilience was highlighted**

National legislation in Fiji governing building codes and standards is of an international standard. The challenge, however, is to implement and oversee the code. The South Pacific Engineers Association credited the forum for engaging the private sector more in this important area to reduce one of the underlying drivers of disaster risk (Hyogo Framework for Action HFA Priority Area 4). Priority 4 is the area of least progress in the HFA over the past 10 years. The post-2015 framework for disaster risk reduction is set to renew the push to reduce underlying disaster risk. As a result of the forum the Engineering Association engaged more partners in its efforts to strengthen disaster resilience in Fiji.

## **The insurance sector offered increased partnership to private business to strengthen their disaster risk management**



The Compliance and Risk Manager of QBE insurance company urged all businesses to consult with the sector when starting anew or reviewing their current business continuity plan. She cited insurance's significant experience and tools in this area that may be of use. A more disaster resilient business is a 'win-win' for the enterprise and the insurance company. This was a good example of how the forum acted as 'an opportunity to create opportunities' for Fijian business. **Pictured:**

representatives from the insurance and mining industry discuss strengthening disaster risk management during the forum.

## **The forum boosted the already healthy state of public-private partnerships to reduce disaster risk in Fiji**

The representatives of the Fijian private sector consistently pointed to the good formal and informal partnerships that already exist within the country (examples quoted included crisis response that involved collaboration between government ministries, business, civil society, and business & tourism associations). The Fijian National Disaster Management Office, present for the entire forum, welcomed the workshop as an opportunity to strengthen existing links and look at fresh partnerships to address gaps.

## **The Business Case for Disaster Risk Reduction was emphatically made in Fiji**

The Business Case for Disaster Risk Reduction was made for participants at the forum (pictured above).

In truth, it was not difficult to convince a private sector community that has 'learnt from hard experience' not to 'trust in Lady Luck' but to self-help and partner to become more resilient.



The real success of the workshop was to help change the perception among some that investing in disaster risk management is not so much a cost but an opportunity to strengthen resilience, competitiveness and sustainability. This concept was increasingly accepted throughout the workshop.

Fiji National University, Airports Fiji Ltd and Fiji Ports Ltd are three such enterprises that have invested heavily in strengthened business continuity. During discussions each increasingly identified potential new market opportunities – as well as the importance of such measures in a business continuity sense – as a result of their disaster proofing of new and existing infrastructure, buildings and supply chains.

It was agreed that Fijian business faces an array of complex, unpredictable events and sudden change in which risks can manifest swiftly and unexpectedly, with far-reaching ramifications. Even small businesses present, such as a family run diving firm, agreed with the evidence presented that strengthening your business's resilience is a market opportunity as well as fundamental to protecting your core operations.

This engagement with the private sector is timely. The Third World Conference on Disaster Risk Reduction will be held in Sendai, Japan, in March 2015. The role of the private sector is set to become much more central in global efforts to reduce disaster risk.



**UNISDR’s GETI was accepted as a relevant partner in future efforts to strengthen resilience**

GETI’s experience of working with the private sector in various countries on practical challenges and providing examples of tools and good practice from around the world was identified as an important resource that is currently lacking in Fiji. Private sector representatives and the Fijian National Disaster Management Office, present for the entire forum, signalled a future demand for GETI capacity building support as part of some future partnerships and initiatives. The forum

was an excellent example of how UNISDR’s regional offices – in this case for the Pacific – are increasingly using GETI as a capacity building resource in support of the emerging global agenda of more practical support to the private sector, local authorities and governments to reduce disaster risk. The support of the Republic of Korea’s Ministry for Public Safety and Security (MPSS) and the City of Incheon in staging the forum was acknowledged by all participants as very useful and practical support. **Pictured:** Head of UNISDR’s Pacific Office and GETI facilitator Andy McElroy

## Why Fijian businesses are serious about disasters

### The escalating cost of disaster risk

*"Economic losses from disasters are out of control and can only be reduced in partnership with the private sector which is responsible for 70% to 85% of all investment worldwide in new buildings, industry and small to medium sized enterprises. The principles of disaster risk reduction must be taught at business schools and become part of the investor's mind-set."*

- **UN Secretary-General Ban Ki-moon**

In future, billions of dollars of new business investment will pour into hazard-exposed regions, largely determining the outlook for disaster risk. In most economies, including Fiji, the private sector is responsible for 70–85 percent of this investment. Therefore, the decisions made by Fijian business leaders in this respect have far-reaching consequences on disaster risk accumulation and on underlying risk drivers. These issues are common globally but are particularly acute in Fiji because of its relative isolation and smallness. The country has a population of 900,000; its main city – where the workshop was held – has a population of 300,000. The country is a four-plus hour flight from major hubs in other countries, such as Brisbane, Sydney and Auckland.

### Disasters: a real threat to Fijian business

Disasters such as the 2009 floods in Nadi, Fiji – the country's main tourism hub – showed how such catastrophes impact businesses. Direct economic loss was estimated at USD120 million, of which 94% was costs borne by the private sector. Business interruption accounted for USD 80 million of those losses. Small medium enterprises (SMEs) were particularly affected and 88% of businesses reported having no insurance. Overall the disaster knocked 5% off the country's GDP for that year.

As the 2009 floods – and subsequent disasters – have shown, disaster risk does not stop at the factory gate. Businesses depend on infrastructure and urban systems run by utilities and the public sector. In 2012, for the first time in 70 years, Fiji's main international airport at Nadi was effectively closed for three days because of runway flooding. The ripple effect was extensive: tourists were stranded, Fiji's international reputation as a 'safe' holiday destination was dented, some international air carriers flew in empty planes to take tourists out costing thousands, hotel bookings were cancelled etc.

Damage to transport and energy networks, ports and airports or to districts where employees live interrupts business and imposes additional costs. Businesses in safe locations are affected by disasters that hit suppliers and partners in other parts of the island and even on the other side of the globe.

Insurance coverage may enable businesses to compensate for both direct loss as well as supply chain interruption. But disasters have broader, more pervasive effects on business competitiveness. When business is interrupted, skilled workers may leave, market share may be lost to competitors, relationships with key suppliers and partners may be severed and confidence and reputation may be eroded. Once business is lost, it may never come back.



*Group work revealed the 'can-do' collaborative nature of the Fijian private sector although it faces significant challenges.*

In Fiji many businesses are small. Even national offices of bigger international corporations exist in the specific 'island business environment' which sometimes render global corporate standards inappropriate. One such example was an insurance company's requirement for a 'safe hot site' to ensure business continuity. Fiji's limited infrastructure and development in this regard makes this difficult to meet.

Most businesses serve local markets that are often affected directly by localized, recurrent, smaller disasters such as flooding

or landslides. These businesses also depend heavily on local public infrastructure. Destruction of a bridge in a flash flood, for example, isolates enterprises such as a local smallholder farm, workshop or restaurant from markets and suppliers for days. And many such businesses go bankrupt because they lack the cash flow or reserves to be resilient. After the Nadi floods of 2009, up to one in five small businesses closed for good.

### **The creation of shared risks**

Although hazards such as earthquakes, cyclones and tsunamis are natural in origin, there is nothing natural about the way disaster risk has become embedded in the business landscape.

In many cases, investors have paid insufficient attention to this growing hazard exposure and its threat to business resilience, competitiveness and sustainability. Cities and countries, competing to attract investment, have generally downplayed the risks, in some cases even offering incentives to businesses to locate in hazard-exposed areas. And the pricing of risk in insurance markets has yet to act as an

effective disincentive to investment in hazard-exposed areas.

Losses to public infrastructure and services, to the workforce and to ecosystems also ultimately threaten the sustainability of all businesses – large and small – and thus in the medium to long term, become a shared risk.

### **UNISDR's Global Education and Training Institute (GETI)**

The United Nations Office for Disaster Risk Reduction, known as UNISDR, has a Global Education and Training Institute (GETI), based in Incheon, Republic of Korea. The Institute's mandate is to develop a new cadre of professionals in disaster risk reduction and climate change adaptation for disaster resilient societies.

In 2014, GETI facilitated resilience action planning for national ministries, city governments and the private sector at 20 forums in Armenia, India, Georgia, Kazakhstan, Mongolia, Philippines, Qatar, Republic of Korea, and Russia, for more than 800 practitioners and policymakers from 36 countries.

GETI's two main partners are the Korean Ministry of Public Safety and Security (MPSS) and the City of Incheon municipality, which hosts the Institute.

GETI works with national governments, city authorities, national training institutes, private sector enterprises, universities, development agencies, international organisations, and sister UN agencies.

The UN General Assembly adopted the International Strategy for Disaster Reduction in 1999 and established UNISDR, the secretariat to ensure its implementation. UNISDR is also the focal point in the UN system for the coordination of disaster risk reduction and the implementation of the Hyogo Framework for Action 2005-2015: Building the Resilience of Nations and Communities to Disasters.

The Hyogo Framework for Action was adopted by the World Conference on Disaster Reduction, in Kobe, Hyogo, Japan, in January 2005. UNISDR supports its implementation.

## The Business Case for Disaster Risk Reduction

Suva, Fiji, 13-14 January 2015

Day One	Tuesday January 13
9.00 – 9.30	<b>Welcome &amp; Introductions &amp; Forum Overview</b>
9.30 – 10.30	<b>M1 Risk and Your Business:</b> what interruptions from natural hazards has your business faced? What other risks does your business face – Group work/presentations
10.30 – 11.00	<b>Coffee Break</b>
11.00 – 12.30	<b>M2 Global Overview: Disaster Numbers &amp; Trends:</b> disaster losses are increasing; many hazards becoming more intense, frequent & unpredictable. Spotlight on Fiji – Group work/ presentations
12.30 – 14.00	<b>Lunch</b>
14.00 – 15.30	<p><b>Voice of Fijian Business:</b></p> <p><b>President of the Pacific Engineers Group Pratarp Sing</b> highlights how engineering capacity, standards and role in public-private partnership is vital to build resilience in Fiji</p> <p><b>CEO of Digicel Darren McClean</b> explains the importance of preparedness &amp; how DRR is a market opportunity for Digicel as well as key for their business continuity and reputation fro reliability</p>
15.30 – 16.00	<b>Coffee break</b>
16.00 – 17.00	<b>M3 The Impact of Disasters on Your Business:</b> Direct losses, indirect losses & the wider impacts of disasters on you enterprise; Why are businesses so exposed? – Group work/ presentations

Day Two	Wednesday January 14
9.00 – 10.30	<p><b>M4 Business Continuity &amp; Your Enterprise:</b> What has your business been doing to reduce the impact of natural hazards; what has worked and what have you struggled with; a look at the ‘Disaster Risk Management Framework’ &amp; other practical tools – Group work/presentations</p>
10.30 – 11.00	Coffee break
11.00 – 12.30	<p><b>Voice of Fijian Tourism:</b></p> <p><b>International Hotel Group’s CEO Holiday Inn Suva Preston Miskelley</b> outlines how hotels are a community ‘refuge’ during disasters &amp; how hospitality is partnering in disaster response</p> <p><b>South Pacific Tourism Organisation consultant Viliame Koyamaibole</b> describes how hotels on the isolated Vasayas islands combine traditional knowledge &amp; new techniques to cut disaster risk</p>
12.30 – 14:00	Lunch
14:00 – 15.30	<p><b>M5 Examples &amp; Case Studies of Smart Business in Action:</b> A look at good advice and practice from around the world as well as a ‘walk through’ five case studies of how business has met the challenge of disaster and climate risk – Group work/ presentations</p>
15.30 – 16.00	Coffee break
16.15 – 16.30	<p><b>M6 Conclusion The Business Case for DRR here in Fiji</b></p> <p><b>Forum Evaluation &amp; Closing</b></p>

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