

September - December 2022

## Our DigitaLand



iTaukei Land, Our Heritage, Our Future

iTaukei Land Trust Board

Catalysing Innovations Towards Digital Land Management



Importance of land use planning for the Board's new business direction

Digital platform the way forward for landowners



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Our DigitaLand is an iTaukei Land Trust Board (TLTB) information and communication medium that we published on a tri-annual basis to educate and create awareness on TLTB's digital transformation journey. In this inaugural issue we are going to focus on the Asian Development Bank-funded TLTB blockchain prototype platform by KPMG Singapore's innovation arm Digital Village and the land price index project in Fiji and in relation to our National Development Plan.

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TLTB's new business direction - definitely the way to go: Ms Farzana Khan - Chief Valuer Min. of Lands



# Change is Here to Make Things Better: CEO Tevita Kuruvakadua

"Change hurts. It makes people insecure, confused, and angry. People want things to be the same as they have always been, because that makes life easier. But if you are a leader, you cannot let your people hang on to the past" – Richard Marcinko

hange in an organisation leads to many positive aspects – that lead to retaining a competitive edge and also remaining relevant in our business area. TLTB can confirm from past experiences that the change has encouraged innovation, developed skills, developed personnel, and has opened up better business opportunities.

When change is implemented, it would mean a shift in the way we do our business – whether it involves a new strategy, employee practices, or the implementation of new software or equipment. All these facets are currently experiencing a paradigm shift within the organisation following the launch of the Online marketplace and the creation of the Land Price (LPI) and Land Rent (LRI) indexes

The iTaukei Land Trust Board has begun to embrace the positive impacts this change management process has brought about. New business opportunities have been created, not only to serve organisational needs; but more so, to empower our landowners.

Just weeks after the launch of the digital online marketplace platform, it is noticeable that all of the Board's stakeholders are already building their self-confidence in this new shift. People, especially the landowners; have become open-minded and there seems to be a unified motion towards the Board's priorities.

As anticipated, this new shift is bound to enable a good Return on Investment (ROI), due to the improvement in

the turnaround processing time, coupled with the application of the online marketplace. All of these moves will contribute to building our strengths and maintaining the Board's stance in the land management fraternity.

One of the objectives that is interwoven in this change process is the inclusion and empowerment of the land-owners. The need to plan with them rather than for them; with the intention to propagate proper land use planning for all iTaukei land in Fiji. This need is now even more important, with the availability of the online marketplace.

Some of the best examples of change the Board is currently experiencing are:

- » Implementing a different business model (Online Marketplace, LPI & LRI)
- >> Repurposing departments or creating new ones (revised organisational structure)
- » Hiring fresh minds and talents (creation and recruitment of new positions)
- >> Upgrading outdated technology (Landsoft enhancements, drone technology, digital integration, etc.)

Management has proven that change is inevitable for relevance and survival, especially for an organisation that has been in existence for more than 80 years. It is the only constant that allows the organisation to develop, evolve, innovate and provide the best of service to the stakeholders. We hope we will be united in adapting to, and embedding this change.





## Board Launches Digital Online Marketplace

he sunrise on the morning of the 14th of October marked a new dawn for the iTaukei Land Trust Board. It was the morning of the launch of the new Digital Online Marketplace platform that had been 5 years in the making.

It was probably the most anticipated event for the year 2022. The build-up had been rather slow, the challenges were like huge waves that never seemed to have changed its rhythm. Staff and project sponsor alike, were in suspense not having the full confidence that the project would be launched as planned.

Just back-tracking a few weeks, days, and hours earlier; the pressure seemed weighty, the nights seemed short, and the obstacles seemed high as Mount Tomaniivi. Oh yes!!! The hustles and struggles were real. The Land Services team strived to do their bit in securing the available land to be uploaded onto the platform.

IT team on the other hand was no different. They made every effort count – even to the few days and hours, just before the launch. Sweat flowed freely, brains wrecked, and stomachs rumbled; all in the hope of getting the tasks complete. It truly had been an ambitious endeavor. Even during the event, the adrenaline rush was high amongst the team.

The other supporting teams were no different. Although working silently behind the scene, trying to piece everything together, they also had their fair share of running around. They spared no effort, left no stone unturned, but did their best in putting together a classy and stylish programme that was later enjoyed by all, and a topic of discussion amongst most.

Not to mention the silent battle encountered daily at the regional and sub-regional offices. In addition to their already assigned tasks, they had to align to this new target. At first, it seemed to have been interfering with the achievement of their income target. Yet, sooner or later, they grasped the idea and quickly made the adjustment to ensure the platform target was achieved.

The hour finally arrived, with guests flowing in with their own reserved expectations. There was another sudden change. The Prime Minister, who is also Chairman of the Board had sent in an apology that he was unable to attend and that the Minister for Lands & Mineral Resources – Honourable Jone Usamate would step in his place.



Mr. Usamate arrived right on time and the programmed flowed as per the schedule. Applauses rang louder than it should have been when it was finally done. Cold sweats formed at the foreheads, but they were sweats of relief, of excitement, of contentment, and of joy, that it was finally over and that it was a sweet success. Some felt emotional through it all and had to strongly hold back those tears. What a moment!!!

In all the TLTB offices around the country, staff silently watched the live coverage through the TLTB Facebook page. Cheers of satisfaction chimed all throughout the duration of the programme. The staff were more than thrilled. Hard work has finally paid off. The Board now goes down in the history books for being one of the Pioneers in establishing such a digital online platform.

It was a moment worth of great celebration. It was a moment worth commemorating. It was truly an honour. It was indeed a proud moment for Fiji, for the organisation, for the landowners, and for all stakeholders. It was a moment worth saluting and worth recognising.

For this reason, sincere appreciation and acknowledgement goes out to all the staff, the respective teams, and the departments for their tireless effort, their vigorous commitment, and never-ending support in making the launch a reputable event. Great admiration for the Executive management in driving the initiative, and for making it all happen.

Not forgetting the Visionary Board Directors for seeing the project's worth and endorsing it. Above all, sincere appreciation to ADB and KPMG – the Project partners for the funding, for the technical support, for the learning, and definitely for this great milestone achievement.



## Digital Platform will bring many benefits

By Mr. Aaron Batten – ADB South Pacific Regional Director Speech during the Launch of the Digital Online Marketplace Platform on October 14

different but in many ways similar issues with their own customary land management. ADB's support for this project has been undertaken to our Asian Pacific-wide Future Cities program. This program has aimed to support the introduction of new technologies to promote smarter, more efficient infrastructure and national planning.

As we have seen TLTB's digital platform for customary land management utilizes recent developments in blockchain technologies to ensure the integrity, security, and transparency of all of the information and applications that have been put into the system. And ADB is very grateful to be able to support the introduction of this new technology.

We are confident that this digital platform will bring many benefits to improving TLTB's operations and service delivery which will have a positive impact for Fiji's communities. This will include enhanced protection and more secure recording of land resources, and a more transparent land management.

This new system will also help to streamline the registration of lease process and help resolve challenges that were previously faced in coordination amongst several government agencies. The launch of the digital platform and the official handover of the Licensing Agreement is a recognition of their very strong leadership and commitment to this project.

The Licensing Agreement gives TLTB ownership of the software and the e-processes it has carefully created over the course of this project. It is accompanied with strict data security protocols and a sound digital architecture to support this system.

TLTB has created significant amounts of its own funding towards this project and ADB has been able to supplement that with some of our own technical resources. These resources have been critical to ensuring security, and ensuring that the process can move forward in a transparent way.

To conclude, I would like to take this opportunity to offer my sincerest thanks and commendations to the Board of TLTB, to the TLTB CEO, and to members of the very hard-working TLTB digital transformation team who have been able to work with, under this initiative. We very much look forward to working with you on future phases of this project to enhance the functionality and effectiveness of this system. ■



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## Importance of Land Use Planning for the Board's New Business Direction

hy is planning important for the landowners?

- Planning helps set appropriate and achievable goals.
- Planning reveals the weaknesses and strengths within the LOU unit.
- >> Planning increases confidence in setting up businesses and LOU projects.
- >> Planning increases efficiency and reduces risk(s).
- >> Planning encourages creativity and voicing of ideas and opinions.
- >> Planning highlights and designates roles and responsibilities.

#### What happens when there is no planning?

- » There is no vision and no purpose.
- >> There is a wastage of resources and delay.
- DOU members lack the motivation to do things and contribute effectively to LOU Projects.
- >> Where there is no planning, there is CHA-OS.



### Why is planning so important for the Land Owning Units?

- >> Land only makes up one-third (1/3) of the earth's surface.
- >> Land is becoming scarce when matched against the population growth.
- >> Land is a rare commodity and a treasured resource

#### Why is Planning important for TLTB?

Planning is paramount for the Board because it clearly aligned to the iTaukei Land Trust Act (TLTA) in Section 4:

The control of all native land shall be vested in the Board and all such land shall be administered by the Board for the benefit of the Fijian owners.

Section 9 – No iTaukei land shall be dealt with by leases and licenses.... Unless the Board is satisfied that the land proposed to be made the subject of such lease and license is not being beneficially

occupied by the iTaukei owners, and not likely in the currency of the lease of license to be required by the iTaukei owners for their use, maintenance and support.

#### 6 Principles of Land Use

- > Identification of resources or Resource Inventory
- Avoid resource wastage and Adhoc development
- **»** Be mindful of the future generations
- Protect culturally sensitive areas and Reserved Lands
- Protect the environment
- >> Empower the landowners

#### Land Use Panning Serves TLTB's Core Roles

- Control and manage iTaukei leases and licenses
- Collect and distributes premiums and rents derived from leased lands
- Ensures that sufficient lands are reserved for the use, maintenance, and support of its owners.

### Underlying reasons to the need of Land Use Planning

- >> Poor land governance
- >> Land conflicts
- >> Food security
- » Climate change
- Biodiversity
- » Natural disasters
- » LOU empowerment initiatives
- Socio-economic growth

In consideration of the strategic direction the Board is heading, together with the new and improved initiatives introduced by the change management process; all the reasons mentioned above are enough to substantiate the need for proper planning.



Sample land use plan for LOU. These lots have been marketed on the Online Marketplace.





KPMG project directors in the middle, Mr. Ryan Robert and Mr Ronald Ho flanked by the project staff of the Board with Manager Strategic Planning Change Management & Innovation Ms Reijeli Taylor (second from right)

### New Digital Platform is a Huge Leap

By Ronald Ho - KPMG Suva, Fiji

or KPMG, this is a collaborative effort between KPMG Singapore and KPMG Fiji. This is a huge milestone achievement, particularly for TLTB as this is something we had aspired to when we first started this journey back in 2017 when TLTB came to us and they were part of the consultation workshops.

Today just sets the achievement of seeing the whole digital platform and the Land Price Index all come together and culminate as a useful tool for TLTB to use. I need to acknowledge ADB for this achievement. If it wasn't for ADB providing the technical assistance and for coming on board, this project would not be in this current stage.

For KPMG, we are just so touched to be involved with TLTB. For this reason, we would also like to acknowledge TLTB for working closely with us to get to where we are now. It has been a long journey, but it has been a good journey. It has been fruitful for us as well.

For all the KPMG teams that have worked with TLTB, we have received very good insights about how the Board operates – the land, the tenure. Apart from us imparting our knowledge on LPI to TLTB, TLTB has also educated us about the land and how it operates. So it was a win-win situation for both organisations.

The challenge though is understanding the complexity of TLTB and the land that they manage – the different processes, the stakeholders and

just getting people to move with the next phase of technology. It was a challenge of trying to change mindsets. People had set ways of doing things.

When you bring in something new and the fact that technology is going to bring in some efficiencies, transparencies, and good governance into the process; this warranted an awareness to be conducted. It felt like we were bringing in a piece of equipment to replace their jobs. However, it wasn't that. It was just bringing in more accountability, transparency, and good governance into the system.

I must say that TLTB has come a long way – from what it was before to what it is now. The Board has taken a huge leap with this new digital platform and the Land Price Index. In the next 5 years, I see TLTB improving its service delivery and being accountable for its processes. CEO has always made it clear to us that TLTB exists to serve the landowners.

This service to the landowners is going to be key. I am more intrigued to see what comes out in the next phase. We have been in discussion with TLTB to see how much more we can bring to the digital platform that will be of benefit to the landowners. We are considering Financial Literacy, capabilities, and gender equality amongst others.

We are trying to incorporate all these elements onto the digital platform so that TLTB can be seen as a very high-tech organisation in terms of proving the best land management service. ■





## Workiva – A Risk Management Software Solution



Board Governance, Audit and Risk Committee meeting at the Board Room in Suva

Risks are part and parcel of any change implementation. Yet, the monitoring and mitigation of the risks depends entirely on the internal mechanisms that are available within the organisation. Because the Board has engraved this digitization journey in its plans, all other departments have made it their business to automate their processes.

The Governance and Risk team has been hunting for a system to assist in the efficient and robust management of the Board risks resulting in the attainment of this new Risk Management Software solution, called *Workiva*.

This came about as a result of an independent review on the TLTB Risk Management Framework Policy through KPMG in 2020. According to KPMG, TLTB is a leading statutory institution in Fiji, in relation to the management of risks. KPMG even made some good recommendations in order to increase the level of risk management maturity to a mature level and even to an integrated level.

From these recommendations, the Risk team settled with the Workiva software – an application that is hosted by the Vendor on the cloud and is accessible through the internet. This means that the Board does not have any intention to purchase a server infrastructure to host this software application, but all devices will require the internet to access this service.

#### Benefits of the Software Solution

- >> Provides real-time, effective, and robust risk management monitoring.
- » Provides real-time risk dashboard on ef-

- fective implementation of risk mitigation plans.
- Can integrate with other TLTB systems in relation to alignment to the Risk Appetite Tolerance Statement with regards to identification and tracking of risk(s).

- » It is a web-based system.
- Allows for accountability and transparency to the managers and risk champions.
- Helps in the effective management of risk during the transformation of culture.
- Enhance collaborative work with the Internal Audit team.
- Aging of risk.
- Ability to build in KPI, scorecard, and Risk Appetite Tolerance statement into the system.
- >> The software seems to provide most of the recommendations that had appeared in KPMG's final report.

In alignment to the digital land management objectives, this move to obtain a Risk software ensures a strong reputation, increases productivity, and minimizes liabilities. In the event, the Board wishes to terminate the relationship with the Vendor, TLTB still owns the software as it has been tailor-made to suit its organisational needs.

CEO, Mr. Kuruvakadua can confirm, "with this digital journey that the Board has embarked on, it is only proper that we adopt digital solutions in all areas of our operations. With a risk management software solution in place, the organisation can streamline its operations for enhanced and improve business performance".

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## Digital Platform the Way Forward for Landowners

Senikaili Nai – Marama ni Tokatoka Bautolu Dratabu, Nadi

am just in awe of everything I have come to witness. I am lost for words. I am elated. I am observing everything carefully and trying to absorb each concept. The venue, the program, the guests, how we were treated – it was unimaginable. Moreover, the digital platform, though my understanding of it is limited, I can already feel that this is the way forward for us landowners

My heart is full – full of thanksgiving. First I must thank the Lord for opening the doors, especially for our Tokatoka. I also wish to acknowledge the Board for taking the time to visit us and to explain the new direction that the Board is heading. Our elders have passed on and even our older siblings. Now, I am only left with 2 younger siblings together with our nieces and nephews.

Upon hearing the explanation from the TLTB staff, our minds and hearts were opened and we were singing the same tune. We had available land. Land waiting to be developed. Thankfully TLTB arrived just in time. And for that we can only be grateful to the Board for thinking about us – the landowners, and actually doing something for us and with us.

I looked back and wondered what would have happened if this concept was introduced when our fathers were still alive. If only they are alive today to see the development that has taken place. It is now changing the lives of the members of the Tokatoka. We have been

empowered, encouraged and motivated to put our resources to best use.

The Land Use planning system introduced by TLTB is something all landowners need to consider and implement. For us, Tokatoka Bautolu, this plan will be like our Bible – to guide the use of our land, the developments to take place thereon. More importantly, it will be there to guide us as we plan for our future generation.

We intend to renovate and upgrade our living conditions, not only in the village but also in our respective dwellings wherever we have chosen to reside.

However, it was not all plain sailing for us. We also had our bit of challenge with some LOU members. There are some who always want it quick and always demand that cash be distributed. But the few of us persisted that the journey is quite long and it is best that we save now, especially for our children. This changed their minds and they accepted the idea.

Another challenge in itself was being a female and holding the title of the Head of the Tokatoka or the Liuliu ni Tokatoka. In Fiji, especially the Yasana o Ba, we seem to be very patriotic and having a female to head the LOU unit is something difficult to digest. Yet, I believe that everything happens as per God's timing and this seems to be the right time for me to lead.



LOU members from Dratabu in Nadi flanked by CEO Tevita Kuruvakadua (first from left) and South West Manager Laisenia Talavutu (far right)





My Ryan Roberts of KPMG in Suva in motion during the LRI and LPI Training

### **KPMG Training & Capacity Building**

s part of the ongoing change process, the KPMG Suva team had conducted another training and capacity-building session, at the Head Office in Suva, on August 11&12. The training was facilitated by Mr. Ronald Ho and Mr. Ryan – also the facilitators of the collation of Data and ensuring quality assurance (QA) and the setting up of the Tableau.

Data was easily accessed on the cloud as the information had already been uploaded by the ADB project team and was sent to KPMG for QA for the construction of the Land Price (LPI) and Land Rent (LRI) Indexes.

Some of the learning outcomes from the training are outlined below:

#### **Quality Assurance Framework**

There are 6 pillars of the Data Quality Framework:

- Validity
- Accuracy
- TimelinessUniqueness
- Consistency
- » Completeness

### Process of cross-referencing the 6 pillars in Excel

Since the data was collated in Microsoft excel, the KPMG team used the Excel functions to clean the data using:

- >> Filtering of columns
- >> If's function
- >> Conditional Formatting to highlight duplicate value etc.
- » Logical testing function.

#### Use of Macro

Macro is used to restructure the database from Excel in its initial form after it has undergone quality assurance. Since the collated data has 33,000 records, which has 33,000 rows and

about 20 columns, this equates to 660,000 cells. The use of Macro is to reconstruct the crude database to transport it to a simpler and visually understandable table.

#### Tableau

This section was divided into 2:

- » Creating worksheets and
- Visualizing data from an existing worksheet
- Tableau has 3 general functions Dimension, Measures, and Parameters that will allow you to visualize the data.

#### **Compound Annual Growth Rate (CAGR)**

- The CAGR method is currently proposed to be used where Inter Quartile Range (IQR) is gauged which will be used for each lease type.
- The outliers have been removed by KPMG and the Mean recommended for each lease type.

At the end of the training, the participants were able to identify the key factors of the quality of internal data. This is regarding the available information on the Landsoft system together with the attached documents that have been scanned and uploaded for reference.

With the construction and visualization of the LPI and LRI, we need to first understand the datasets. When we understand the datasets, we will then be able to correctly identify the key variables needed in removing outliers and produce a graph that is viable and sensible to be used internally and externally as well.

After all, the training taught the participants the power of quality datasets coupled with advanced technology to enhance business prospects to remain relevant and on par with the global platform through TLTB's online market-place.



## TLTB's new Business Direction – Definitely the Way to Go

By Ms. Farzana Khan – Chief Valuer, Ministry of Lands

Upon receiving the invitation to attend the Online Marketplace launch in October, my mind wandered off to explore and imagine the many possibilities that could stem from this new digitization journey. I let my imagination run wild as to the benefits and impacts, this new move would bring upon the land management fraternity.

I made it my business to attend which probably explained why I was probably the last guest to leave the venue on that day. Although my main purpose of attending the launch was to find out how TLTB was going to process the DOL leases on this new platform, I was more intrigued to find out how the whole system was going to work.

There were ideas floating at the back of my mind in regards to price uniformity. There were some talks a while back with the World Bank in relation to Land Price Index (LPI) and I seemed to have formed the interest way back then. And now, seeing it unfold, just arouses more interest on the subject of LPI and LRI.

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From the valuation point of view, we are aware that pricing is something that will constantly change. We cannot just be fixing one value and say that this is the price, and this is it. There is a need to have a team constantly working behind it to update those values because the property market is quite volatile. Hence the need to do analysis constantly.

The fact that TLTB has now established a Valuation team, is a great and futuristic move. It speaks volume of the direction TLTB is now heading. In fact, when the display was on, I listened intently and studied more closely, with the hope to understand how the system will operate. The registration is just one aspect of it, but the way the system captured the land attributes together with the premium is just awesome.

This new online marketplace runs on a bidding system. This is where the difference is highlighted – our legislations that govern how we operate are different. The Board's is on market rate while the Ministry's one is very much regulated by a certain percentage of the land value. However, this move by TLTB is a big advantage for land management bodies because TLTB has now set a benchmark.

Most importantly, this new system is giving a very fair return to the landowners and I believe that this is of the highest importance considering the Board's role. It is also a reflection of

good land management by the Board. TLTB knows what land is involved, and what price is involved and the Board is reflecting the service that is available.

So any prudent owner coming in has got a bit of information to start off. They know this is the locality, the proximity to towns and cities, and the services available – these features attract the buyers.

All that aside, I would say that TLTB is far ahead in terms of best practices in the land management sector. And I would like to thank the organisers for the invitation to have attended the launch. I have come to learn so much and to embrace the change in the land management sector. To top it off, the program was a class of its own. Thank you very much TLTB for being a leader in land management.



General Manager Estate Services - Mr Isoa Tuwai and Ms. Farzana Khan - Chief Valuer of Ministry of Lands

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### Scoping with the ADB Sandbox Team

team from TLTB had met with the ADB Sandbox team to discuss opportunities for the next phase(s) of the project. In the meeting, TLTB had shared the Board's digital ambition in terms of the services that the Board wants to be available on the platform as an expansion from the current one. This includes the Conveyance process, surveying, and registration process.

TLTB is one of the Drivers of economic growth and development in Fiji. Yet, it still needs to work with other relevant organisations such as the Department of Town & Country Planning, Surveyor General, Ministry of Environment, and Registrar of Titles to ensure that the Board provides fully packaged lots.

These expansions and digital enhancements are aligned to certain goals like:

- » Industry innovation and infrastructure
- » Sustainable cities and communities
- » Gender equality

The Board is looking to ADB for partnership in implementing these goals. The partnership will allow other service providers that closely link their services to TLTB, to come on board and be able to work together to fulfill the government's digital transformation objectives.

#### Key Areas that TLTB Would Like to Address

#### 1. Integration of Portals:

- Integration of Land Development Vetting Committee (LDVC) portal, Conveyance, and Landsoft systems
- Integrate platform with LDVC portal
- Integrate platform LDVC and Conveyance portals.

#### 2. Platform Enhancements

Implementation of reporting with BI and Machine Learning capabilities.

#### 3. Cyber & Risk Assessment

- Cyber risk assessment on TLTB's system, applications, and platforms
- Assessment of LDVC and Conveyance portals together with their integration onto the platform.

#### 4. Capacity Building & Technical Support

- Technical support on the current digital platform
- Technical training for TLTB staff to manage enhancements and developments
- Capacity building for staff on the new and upcoming technical releases.

Multiple Benefits to Fiji, TLTB and Stakeholders

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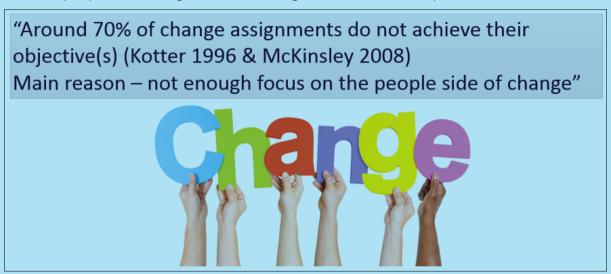
Change allows us to move ahead in business and experience new and exciting things, just as TLTB is now witnessing. When we do not actively work on evolving our organisation, the service we provide may become stagnant making us irrelevant in the business world. Learning new skills and working on improving our services can bring about changes we never knew possible.

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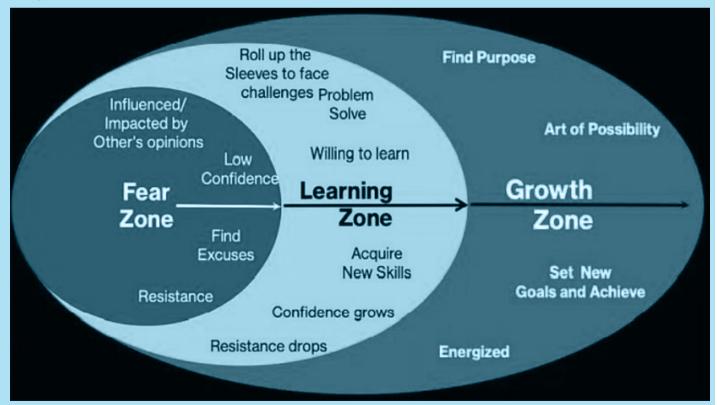
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## Managing the People Side of Change

Change management requires a structured approach for introducing change in order to achieve the desired outcome. Poorly managing or ignoring the people side of change may greatly impact the flow and acceptance of change. Productivity may decline on a larger scale and for a longer duration than necessary.



When change is implemented in the organisation, the people must first embrace the change process. The pictorial below defines the three (3) reactions to change. There are those in the red zone and these are the people who are most resistant to the change. Then there are those in the Yellow group – those who breakthrough their comfort zones to learn and acquire new skills. Then there is the group of people who are Agile or flexible – they are adaptable to any situation and desire to grow. These are the people in the Green zone, they know their purpose and set new goals all the time.



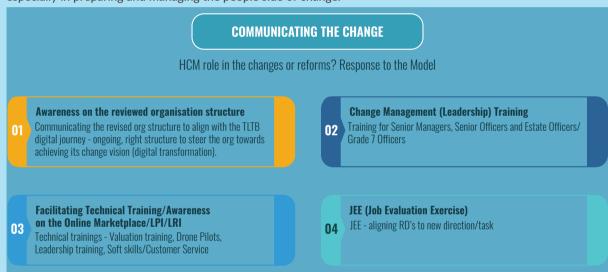


Although the Human Capital Management (HCM) department is just one of the supporting departments to the Estate Services team, they are very instrumental in preparing the people, changing the mindsets, and convincing the staff to accept and live the change.

They prepare the organisation for the change, they train the people and provide the necessary skills needed for the change and also recruit and identify the needed expertise to implement the change and help improve the service delivery of the organisation.



Below are some ways in which the HCM team has assisted and contributed to the change management process, especially in preparing and managing the people side of change.



Failing to plan for, and address the people side of change can lead to problems and issues. There could be greater absenteeism and attrition, reduced productivity, lower morale, and disengaged employees. For these reason, the HCM team worked hard in doing their bit to ensure that the people or staff of TLTB are better prepared to accept, embrace and facilitate the change.



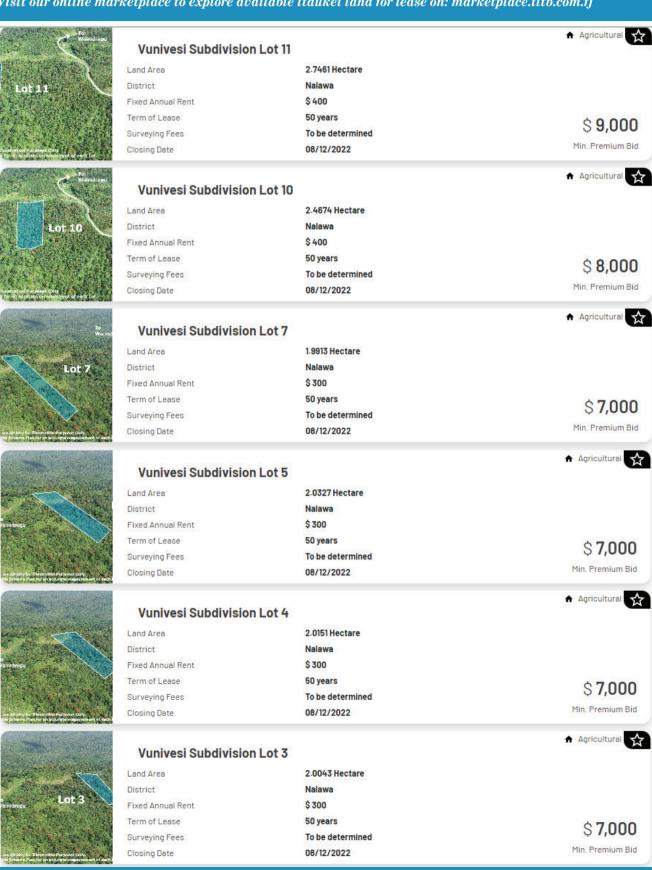






### **Become an iTaukei Land Lease Owner**

Visit our online marketplace to explore available itaukei land for lease on: marketplace.tltb.com.fj



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# HOW TO REGISTER AN ACCOUNT WITH THE ONLINE MARKETPLACE



www.tltb.com.fj





Register with the TLTB Online Marketplace with just three (3) quick and easy steps:



#### 1. REGISTRATION PROCESS

- -Visit the TLTB Website www.tltb.com.fi
- -Access the Online Market Place by navigating to "Land Products tab" (see illustration above)
- -Or simply scan the QR Code above for direct access to the Online Marketplace and register



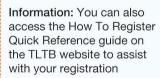
## 2. COMPLETE REGISTRATION PROCESS BY ENTERING:

- -Account details (Email & Password),
- -Personal Details,
- -Contact info,
- -Click on Sign Up,
- -Verify your email by entering the OTP (One Time Password) that will be sent to youremail.



### 3. PROCEED FURTHER

-Proceed to access the Online Marketplace by logging in with your registered email and password.







#### **OUR CONTACT**

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