

# Hiyaa Flats: Blessing or Curse?

By Iyath Adam Shareef



Hiyaa or Hiyaa flats is the first name that comes to everyone's mind these days. While some are overjoyed at the prospect of obtaining the flats, others are concerned about the price and the amenities provided.

Hiyaa flats, also known as the 'Hiyaa Public Housing Project,' were built as part of the previous government's social housing scheme. These flats, which are made up of 16 towers, each with 25 floors, will most likely house 30,000 people

once fully occupied. The list of flat recipients was released earlier this year, and the handover process began. The flats, however, were handed over without doors, floor tiles, fans, ACs, or lights, with recipients expected to complete the finishing work at their own expense. The time frame for this is three months, beginning September 1st, after which they must begin paying rent.

According to Hiyaa Union, an organization made up of Hiyaa flat recipients, this is not an

option for some residents. "The cost of finishing an apartment is up to MVR 48,000, which may be possible with family support. This is simply not attainable for those who do not have such support, particularly single mothers who do not have pension plans or fixed incomes. They, too, are unable to apply for loans because they do not meet the requirements," said a Hiyaa Union representative.

Bank of Maldives (BML) introduced a special Home Improvement Loan earlier this month, offering owners of social housing loan amounts ranging from MVR 25,000 to MVR 150,000. The loan has a lower interest rate of 12 percent and a 5-year repayment period. However, Hiyaa Union claims that it is still insufficient for some residents.

"A large number of people have approached BML, but the vast majority of them are ineligible for

the loan because the eligibility requirements are the same as for all other BML loans. We met with BML to request that Hiyaa flat residents be granted special eligibility requirements for this loan. For example, if a single mother or a retiree has gotten an apartment, we requested that the loan be taken out in the name of someone responsible for them or who can help them financially, perhaps with three guarantors," the representative explained. Currently, major construction companies are offering a variety of finishing packages aimed solely at Hiyaa flat residents. However, the general public, as well as many Hiyaa flat residents, have expressed concern about the increased prices, which are unaffordable for residents of social housing projects like this one.

While Hiyaa Union has declined to comment, they have a request for such businesses. "It is not

for us to say whether one corporation's packages are more expensive than others or whether they should lower their prices. We understand that part of running a business is making money. If you have reached an agreement, we ask that you please follow through on it. Please complete it according to the price and quality you have specified, and within the time frame you have agreed upon."

Hiyaa Union has also been in discussions with the Ministry of National Planning, Housing, and Infrastructure, as well as the Housing Development Corporation (HDC), to see if the deadline for completing the apartments can be extended, or if the work can be completed through relevant government agencies. They also held a peaceful protest in front of the Hiyaa flats last Friday, protesting the apartments' rent and requesting that it be reduced. However, none of their requests have been met as of yet.

## The Local Tourism Sector Requires Government Assistance to Recover - Mohamed Mirsaad

By Iyath Adam Shareef

According to Mohammed Mirsaad, founder and CEO of award-winning travel agency Travel Connections Maldives, government financial assistance is critical for the tourism industry to recover from the COVID-19 pandemic.

Mirsaad told bizTIMES that the tourism industry has suffered severe setbacks since the implementation of lockdowns, with the most noticeable impact on the local tourism sector. "The Maldivian tourism industry as a whole has suffered as a result of the COVID-19 pandemic, but recent developments following the lockdown and easing of restrictions have shown hope for a quick recovery



of the resort market. However, the pandemic has taken a heavy toll on local travel agencies and guest houses."

Mirsaad emphasized that government assistance is required to boost the industry, particularly for locally owned travel businesses, many of which do not have the same level of financial backing as resorts.

"Many of them may not be able to recover in the near future unless financial assistance is provided. It is critical that the industry receives financial support in order to recover quickly. Travel companies and guesthouses will recover at the same rate as resorts if adequate financing at reasonable interest rates is made available to them." Following the Maldives'

lockdown earlier this year, the government implemented the COVID-19 Recovery Loan Scheme, with maximum loan amounts of MVR 7.7 million for resorts and MVR 500,000 for guesthouses. Furthermore, lease payments for all resorts were postponed by six months, to be paid back in quarterly or monthly installments over the course of a year. However, no such relief was extended to guest house owners or local travel agencies.

Mirsaad also emphasized the importance of efficient travel and transportation, which he has previously discussed with bizTIMES. Mirsaad reiterated that one of the main challenges to local tourism remains the high cost and logistical diffi-

culties of transportation between islands, which were exacerbated by the pandemic – something he hopes the government will address in the post-COVID landscape.

Mirsaad is a well-known figure in the Maldivian travel and tourism industry, having worked in the industry for over 20 years. Travel Connections Maldives, his travel agency, was recently named the Best Luxury Travel Agency in the Maldives by the Luxury Lifestyle Awards 2021. In addition, Travel Connections was named Maldives' Best Tour Operator by the International Travel Awards in 2020. Mirsaad also owns the Surfview Hotel in Male', which was forced to close due to the pandemic.



# Guest House Industry Fighting to Recover



The Maldivian industry that has suffered the most as a result of the pandemic is without a doubt the local tourism sector. Following the outbreak of COVID-19 in the Maldives early last year, the government announced the closure of all guesthouse operations in March 2020. Although borders were reopened to visitors in July 2020, with guesthouses reopening in August, the second wave of COVID and the ensuing restrictions and border control measures have left guesthouses in deep trouble, with devastating losses.

"The pandemic had a significant impact on us. We were completely unprepared for it when it first struck. Our hotels and guesthouses were forced to close without warning. We were put in an unusual situation, with massive debts to pay and employees to look after. We tried to hang on for three months, thinking that everything would be fine any minute, but we eventually had to let go of staff and some of our rented properties," said one Maafushi guesthouse operator. "We lost everything as a result of the pandemic. It has shattered lives beyond comprehension. We had to learn to live with it and gradually rebuild what had been lost."

According to the Guesthouse Association of Maldives (GAM), the current situation is ideal for the recovery of the guesthouse industry; right now, guesthouses – both in the Greater Male' Area and on local islands – are facing an influx of tourists from South Asian countries transiting and quarantining in the Maldives before proceeding to other destinations.

The situation, however, is precarious. Although all tourists with a negative PCR test can enter the Maldives, with fully vaccinated tourists even being able to visit most local islands, this could change at any time if case numbers rise.

GAM also emphasized the importance of valid PCR tests, as non-valid tests could lead to an increase in the number of cases, resulting in stricter restrictions and measures that could harm the guesthouse industry once more. GAM, on the other hand, remains optimistic, stating that if business continues at the current rate for even a month, guesthouses' chances of survival are high, and many will be on the road to recovery.

Despite this, more government assistance is undoubtedly required for a more rapid and long-term recovery. "It will take some time for us to heal. It will not be easy, but it is doable with the help of the appropriate authorities. First, we must find a way to repay our debts, as well as the subsidies for electricity and water. Tax exemption, or even the ability to pay taxes in MVR, would be extremely beneficial," a guesthouse owner noted. - *By Iyath Adam Shareef*



# Peoples Profile

## Cultures by Fonithoshi' Kombucha

By Iyath Adam Shareef



Aminath Rukhsa Ahmed, or 'Fonithoshi' as she is known on social media, has recently launched 'Cultures by Fonithoshi,' a line of locally brewed kombucha.

Kombucha is a type of sweetened tea that has been fermented with yeast and bacteria cultures to produce a bubbly drink high in probiotics. 'Cultures by Fonithoshi' - kombucha' is made with organic tea, fruits, herbs,

spices, and super foods. It is also raw and unpasteurized to provide the most health benefits.

Rukhsa was inspired to create 'Cultures by Fonithoshi' by her own experience with regular consumption of kombucha and the impact it has had on her life. "It has significantly improved my husband's gastric issues, and I've been drinking it on a regular basis to relieve my own bloating. I was

diagnosed with PCOS a few years ago, and the medication I'm taking causes me a lot of pain. I wanted people like us to have a product with active kombucha cultures, as opposed to the pasteurized ones on supermarket shelves, which provide no benefit."

To ensure the highest quality, 'Cultures' kombucha is brewed weekly in small batches. As a result, flavors vary from week to week, sometimes depending on the type of fresh produce available. Popular flavors include 'Strawberry Rhubarb,' 'So Peachy,' and their signature 'Rose & Lychee.' Other flavors include 'Beet-It' and 'Tropical.'

Kombucha orders can be placed through Instagram DMs to @fonithoshi; bottles are available in 350ml sizes for MVR100, which includes an MVR40 bottle deposit that is refunded upon bottle return. To reduce waste, the bottles are then sterilized and reused. Pick-up

services for empty bottles are also available, with an MVR15 deduction from the bottle deposit. MVR60 refills are available for customers who want weekly orders. Customers can also bring their own bottles if they wish.

According to Rukhsa, the public has responded positively to 'Cultures' kombucha, with customers placing repeat orders. "We already have regular customers who come back every week for refills, and the feedback has been extremely positive thus far. It makes me happy to know that our product is making a difference in people's lives."

Rukhsa hopes to release more fermented foods under the 'Cultures' line in the future and says it would not have been possible without the help of friends and family. "We



are extremely grateful to everyone who has contributed to the creation of 'Cultures by Fonithoshi,' including Zaya from @zayadraws, Fathi from @amina.of.the.sea, and Sha-reehan from @thakethi who assisted with our logo and product design. We're also grateful to everyone who has supported our small business and purchased from us, including family, friends, and followers."

Rukhsa has been running 'Fonithoshi' since 2018, primarily through Instagram; over the past three years, the page has gained over 8000 followers and is well-known in the local foodie community. In addition to kombucha, 'Fonithoshi' sells handmade sourdough and macarons. Their macaron menu includes over 20 flavors, including unique Maldivian tastes like 'Kashikeyo, Kanamadhu, and Kaashi,' 'Gerikuru Metaa,' and 'Maldivian Mango,' as well as other interesting flavors like 'Crumpy,' 'Cinnamon Rolls,' 'Thai Tea,' and 'Fruit Loops.'

Check out Rukhsa's incredible food creations and #macaronmonday menus on Instagram @fonithoshi.

## A Product of Rishthaa

By Iyath Adam Shareef



A Product of Rishthaa is a family-run business in Male' that sells a wide range of nuts, spices, and Dhivehi snacks and confections. Over 15 years ago, a mother of five began making and selling masmirus in corner shops as a way to supplement her income after migrating to Male'.

The company has now grown to include the entire family, with a wide range of products available.

Rishthaa's special handmade products include milk, kanamadhu, and walnut toffees, bilimagu asaara, carrot asaara, masmirus, kudhi bajiya, rihaakuru chips, tharafana, and tikly. The majority of their products are handmade by the team, with the remainder sourced from local island producers. They also sell a variety of nuts and seeds, including almonds,



cashew nuts, raisins, coriander, cumin, fennel, and fenugreek seeds.

Rishthaa's biggest challenge is a lack of manufacturing space; Male's high rent prices make it difficult for a small business like theirs to find affordable and spacious locations to run their production process.

Another challenge was the COVID-19 pandemic, which had an impact on the company

and forced it to change its business model. "Prior to the pandemic, we ran our business entirely through wholesalers. After the pandemic, we remained in a rut for a long time. We then introduced our company via social media and began selling directly to our customers. Sales have definitely fluctuated in comparison to previous years due to the pandemic," said the team in an interview with bizTIMES.

However, this

proved to be a wise business decision, allowing them to interact with customers and build a strong fan base. "We have some repeat customers who order rihaakuru chips, kudhi bajiyaa, and our toffees! Oh, and tharafana and tikly are also popular among those who have tried it. We are truly grateful for all of the help we have received from our customers."

Rishthaa's products can be found on Instagram and Facebook under the handle @aproductofrishthaa.



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## Glo Cleanse – Plant-Based Goodness with Juice Cleanses and Nut Mylks



By Iyath Adam Shareef

Do you constantly feel sluggish? Is your skin breaking out for no apparent reason? Are bloating and acid reflux a constant part of your life?

If this is you, check out Glo Cleanse – a home-grown brand that specialises in cold-pressed juices, nut mylks and smoothies, all in beautiful glass bottles. Glo Cleanse set out with the aim of supplying nutrition-rich, plant-

based options to steer people to a healthier, alternative way of living. Run by two sisters, Glo Cleanse started out with juice packs and smoothies in different flavours, and has now expanded to include raw, fresh nut mylks. Nut mylks are available in four flavours: plain almond, matcha almond, blue spirulina almond and salted caramel cashew.

Additionally, Glo Cleanse also has a specially-formulated juice cleanse; a three-day programme with six juice meals per day – 18 in total. Each meal consists of a bottle of freshly-made, cold-pressed vegetable juice (with a little bit of fruit juice as well), supplemented with their almond nut mylk for extra nourishment during the cleanse. The juice cleanse pack also comes with a detailed

detox guide with recommended timings and weaning tips.

According to the Glo Cleanse team, this cleanse is not supposed to be a meal replacement in the long-run or even a specific diet programme – rather, it's specifically designed to help those who are looking for a way to transition to a healthier lifestyle or those who just want give their body a break from continuous consumption of processed foods. Therefore, in addition to the detoxing guide, the juice cleanse pack also has an attached meal plan, complete with nutritional and whole-

some recipe ideas to kickstart into a healthier pattern of eating.

As part of Glo Cleanse's efforts to promote healthier options, the team partnered up with Milk & Yolk – another local brand which sells artisanal home-made granola. Together, they provide customers with satisfying yet healthy and energy-filled breakfast packs made up of Milk & Yolk's granola and Glo Cleanse's nut mylks. These breakfast packages are available in a variety of different sets – just order one day ahead and have freshly made breakfast delivered right to your doorstep!



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