



# Fiji Teachers Union



**“Quality Public Education for Equity,  
Social Justice and Sustainable Development”**

**84th Annual Conference and AGM  
28th April - 1st May, 2014**

**Venue: Labasa Sangam College  
Host: Labasa Branch  
Activities Report 2013/2014**

**FIJI TEACHERS UNION  
(The Child Our Hope)**

**84th ANNUAL CONFERENCE 2014**

**Theme :** "Quality Public Education for Equity, Social Justice and Sustainable Development"

**Venue :** Labasa Sangam College

**Chief Guest :** Bro.Angelo Gavrielatos – FEDERAL PRESIDENT, AUSTRALIAN EDUCATION UNION

**Host :** LABASA BRANCH

**PROGRAMME**

**Monday 28th April 2014**

10.00am : National Executive Committee Meeting.  
2.00pm : Sports Committee Meeting

**Tuesday 29th April 2014**

8.30 - 9.00am : Registration of Delegates  
9.15 : Guests get seated  
9.30 : Official opening of 84th AGM and Annual Conference  
: Welcome address by Chairperson – Labasa Branch  
: Presidential Address  
: Keynote Address & Official Opening  
: Vote of thanks  
: Launching – Action Plan on Unite for Quality Public Education  
10.30 : Morning Tea  
11.00 : Annual General Meetin.  
: Minutes of the 2013 AGM.  
: 2013/2014 Activities Report including Audited Financial Report  
: Resolutions  
2.00pm : Lunch  
3.30 : Sports  
: Parade/Opening games  
7.00 : Cultural Nite

**Wednesday 30th April 2014**

9.00 am : FTU Co-operative Thrift & Credit Limited AGM  
10.30 : Morning Tea  
11.00 : Women's Wing meeting  
1.00 pm : Lunch  
2.00 : Sports  
7.00 : CTCL Social

**Thursday 1st May 2014**

8.30 am : FTU Sports  
10.00 am : Post Conference National Executive Meeting  
: Presentation of Trophies and Prizes

**FIJI TEACHERS UNION  
(HEADQUARTERS)**

**TO: FINANCIAL MEMBERS OF THE FIJI TEACHERS UNION**

Please take notice that pursuant to Part III Rule 20 to 24 of the Unions Constitution, the Annual General Meeting of the Fiji Teachers Union will be held at Labasa Sangam College, Labasa on Tuesday 29th April 2014.

**AGENDA**

1. Opening of the 84th Annual Conference and AGM.
2. Theme: "Quality Public Education for Equity, Social Justice and Sustainable Development"
3. Keynote Speaker - Bro. Angelo Gavrielatos — Federal President, Australian Education Union.
4. Confirmation of the Minutes of the 2013 Annual General Meeting.
5. Adoption of the Unions 2013/2014 Activities Report including the Audited Statement of Accounts for the year ended 31 December 2013.
6. Motions, if any, due notice of which have been received by the General Secretary by 8th April 2014.



**AGNI DEO SINGH  
GENERAL SECRETARY**

All retired members of the Union are invited to the opening

**FIJI TEACHERS UNION**  
**(The Child Our Hope)**

**Venue: Labasa Sangam College, Labasa - Tuesday 29th April 2014**

**2014 ANNUAL GENERAL MEETING ORDER PAPER**

**1.0 QUORUM FOR THE ANNUAL GENERAL MEETING**

The General Secretary to move:

“That the Annual General Meeting has the necessary quorum as required by the Union’s Constitution, Rule 29 (1)”.

**2.0 CONVENING OF THE ANNUAL GENERAL MEETING**

The General Secretary to move:

“That this Annual General Meeting be convened in accordance with Rules 20, 21 (a) (b) and 24 of the Fiji Teachers Union’s Constitution, due notice of which was published in the Fiji Times on Saturday 5th April 2014.

**3.0 COMMUNICATION FROM THE CHAIR**

**4.0 CONFIRMATION OF THE MINUTES**

The General Secretary to move:

“That the Minutes of the Annual General Meeting held on Tuesday 30th April 2013 at Khatri Hall Suva as previously circulated, be taken as read and be confirmed”.

**4.1 MATTERS ARISING FROM THE MINUTES**

**5.0 ACTIVITIES REPORT 2013-2014**

**5.1 ANNUAL REPORT**

The General Secretary to move:

“That the Activities Report of the Union for the year 2013 - 2014 including the Financial Report for the year ending 31st December, 2013, as previously circulated, be taken as read and be adopted”.

**6.0 RESOLUTIONS/ CONSTITUTIONAL AMENDMENTS**



**AGNI DEO SINGH**  
**GENERAL SECRETARY**

## **FIJI TEACHERS UNION**

### **MINUTES OF THE 83rd ANNUAL DELEGATES CONFERENCE HELD ON TUESDAY 30th APRIL 2013 AT KHATRI HALL**

#### **1.0 WELCOME**

The National President, Bro. Muniappa Goundar, accorded a warm welcome to all the National Executives, Branch Delegates, Observers and Executive Committee members. Bro. Muniappa Goundar went over the highlights of the official opening programme and thanked the Chief Guest, Professor Biman Prasad, for his timely deliberations. He also acknowledged the efforts of the FTU Suva Branch for hosting the 2013 Annual Conference.

#### **2.0 CALL TO ORDER**

The National President called the house to order.

#### **3.0 QUORUM**

The General Secretary moved that the 83rd Delegates Conference had the necessary quorum as required by the Union's Constitution Rule 29(1).

Seconded: Bro. Pranesh Sharma (Labasa)

#### **4.0 NOTICE CONVENING THE ANNUAL DELEGATES CONFERENCE**

The General Secretary moved that the 83rd Delegates Conference be convened in accordance with Rules 20, 21(a) (b) and 24 of the Fiji Teachers Union Constitution, due notice of which was published in the Fiji Times on Friday 5th April, 2013.

Seconded: Bro. Mohammed Taiyaz (Suva)

#### **5.0 COMMUNICATION FROM THE CHAIR**

- 5.1 At the outset, Bro. Muniappa Goundar thanked all the members for their attendance and participation at the AGM. He stressed the importance of the AGM in planning a way forward for FTU during these trying times.
- 5.2 He then highlighted the importance of following the protocol of the meeting and the channel of communication. The National President also welcomed the past General Treasurer, Bro. Mahendra Pal, who would be assisting the current General Treasurer, Bro. Sashi Mahendra Shandil, in presenting the Annual Financial Report.
- 5.3 Bro. Muniappa Goundar deliberated on the address of the Chief Guest and shared similar sentiments on the role of Trade Unions in an Evolving Democracy. The National President concluded with the powerful words of Wilson Mizer "that Democracy In its own sense is a powerful concept and must be orchestrated".

## **6.0 MINUTES /MATTERS ARISING FROM THE MINUTES OF THE ANNUAL HELD AT TILAK HIGH SCHOOL IN LAUTOKA ON MONDAY 7TH MAY 2012**

- 6.1 The General Secretary reported that the case of Bro. Jai Prakash Narayan remains status quo. He then went over the events leading up to the expulsion of Bro. Jai Prakash Narayan.
- 6.2 He informed the house that all the Resolutions forwarded would be discussed during the Resolutions session.
- 6.3 Bro. Mohammed Hanif (Suva) deliberated that with the introduction of Internal Assessment teachers were facing a lot of difficulties because of the increase in the workload and paper work. He stressed the problems teachers faced because the Learning Record Booklets had not yet been distributed to schools. He requested the National Executive to raise an issue about the Classroom Based Assessment and the filling of the student learning records. Bro. Hanif then requested the National Executive to also look at the clauses in the Self Funding Insurance Scheme booklet so that those who are beneficiaries really benefit.
- 6.4 The General Secretary reinforced on the earlier comments made by FTU that for any reforms to be carried out successfully, they must have the necessary resources. He also discussed the impact of all the paper work on teachers. GS also discussed the conversation he had with the Minister of Education where he had stated FTU'S call for a review on Internal Assessment.
- 6.5 GS then informed the house that the Self Funding Medical Insurance scheme is new and would gradually improve and benefits are going to be increased incrementally.
- 6.6 Bro. Mohammed Hanif (Suva) also commended the Government for the initiatives provided to students like the bus fare and text book scheme to improve the quality of education.
- 6.7 Bro. Narain Goundar (Rewa) expressed concern on the status of teachers with the yardstick that the Ministry of Education has set to assess teachers. He called for an amicable mechanism to be designed to assess teachers at the end of the academic year.

## **7.0 ACTIVITIES REPORT FROM MAY 2012 – APRIL 2013**

- 7.1 The General Secretary stressed on the powerful opening address delivered by the Chief Guest, Professor Biman Prasad, and echoed the fact that when there is democracy, the people's will governs the direction taken by the country.

- 7.2 The General Secretary also went over the salary range paid to Primary School teachers in comparison to the income tax threshold. He discussed the 2003 Job Evaluation Exercise, in terms of pay structure.
- 7.3 He also highlighted the negative impacts the Decrees had on the core functions of FTU. GS reported on what had transpired during the Nadi Branch AGM where he had stated that FTU was treated unfairly as we are deprived of our fundamental rights – the Freedom of Expression and the Right to Collective Bargaining.
- 7.4 GS acknowledged the good work done by certain Officers in the Ministry of Education as they help facilitate dialogue. The house was informed that the long service leave had been taken away. GS also stated the difficulties faced by FTU in fighting discriminatory policies and laws.
- 7.5 GS then took the house through the Activities Report.
- 7.6 GS reported that there were some cases of acting appointments that had not been done on merit. He said this is a result of the removal of FTU and FTA from the Central Staff Board.
- 7.7 GS said that there is a need for a Public Service Appeals Board to address grievances against unfair promotions.
- 7.8 GS also said that reforms could be a cause of teachers underperforming in class because of the amount of paper work involved in the teaching and learning process, especially with the new class room based assessments.
- 7.9 GS expressed concern that another fundamental right was taken away. FTUC's right to form a political party to contest the 2014 elections was taken away by the Elections Decree.
- 7.10 Members were informed about the amendments to the MABS rules. Previously FTU was paying \$4.50 and the member was paying \$2.25 but as at 1st June FTU will pay \$6.50. However, members will have to pay the additional charges after hours.
- 7.11 With regards to Diagnostic Test, GS informed the house that members contribute \$98.68 and FTU had been paying up to \$100.00 per member per year. With the rise in cost, members can now claim up to \$150.00 effective from 1st June and \$300.00 per family can be claimed if both spouses are members of MABS.
- 7.12 GS explained that CT scan, MRI, endoscopy and treadmill test will be covered fully under MABS.

- 7.13 GS further explained the content of "Stop Loss" Insurance paid to a provider to pay anything outside \$850,000 GS informed the house that the FTU Self Medical Funding Insurance Scheme is unique and in future the premium could be reduced and benefits increased.
- 7.14 In conclusion, GS thanked the entire membership for the support.
- 7.15 Sis. Shareen Chand (Rewa) deliberated that she was surprised to hear that Dr. Reddy did not write a referral for specialist treatment and that Dr. Monita is no longer with FTU. GS replied that all doctors should provide a referral for specialist treatment, if the doctor deems is a need. The member has to get the receipt and then request for a refund from FTU in writing.
- 7.16 Bro. Mohammed Feroz (Nasinu) raised concerns regarding the Public Service Commission Appeals Board. He described what happened during his case. GS discussed Bro. Feroz's case where the court had turned down the PSC Appeals Board decision. GS further stated that members have the right to go to the highest level for appeal, including the Supreme Court and High Court to ensure that justice prevails. There should be avenues for seeking redress which unfortunately have been taken away by the Government.
- 7.17 Bro. Mohammed Feroz stated that the PSC Appeals Board must constitute of competent people.
- 7.18 Bro. Vinay Kumar (Nadi) requested that FICTU and FTUC come under a common umbrella. GS responded that efforts were being made to do so. He added that FICTU had been formed by those who broke away from FTUC and FTUC was always ready to welcome them back.

## **8.0 FINANCIAL REPORT**

- 8.1 The General Treasurer presented the comprehensive Financial Report.
- 8.2 Bro. Nakul Deo Barman (Ba) saluted the efforts of the former General Treasurer, Bro. Mahendra Pal, and the current General Treasurer, Bro. Sashi Shandil, for keeping a proper record of all FTU accounts.
- 8.3 Bro. Dalip Ram (Lautoka) elaborated on the APA form and said that certain Officers from the MoE had instructed School Heads that APA ratings be lowered. Bro. Dalip Ram also said that it was sad to hear that FCAE Graduates (Secondary) teaching in Primary Schools will no longer be absorbed in Primary Schools from next year. GS responded that the APA issue had been raised with the Permanent Secretary immediately. He added that the only competent authority to rate an Officer was his /her immediate supervisor.



## 9.0 RESOLUTIONS

### EXTERNAL RESOLUTIONS

#### 1. 2003 Job Review Exercise.

Acknowledging the completion of the 2003 Job Review Exercise, Further Noting that the JEE has been established collectively by the Public Sector Unions and PSC in full as an important exercise for determining remuneration for government workers,

Recognizing the value and importance of the JEE implementation for the improvement of remuneration to government workers, including teachers.

**The 83rd AGM of FTU calls upon the PSC and MOE to honour the Agreement and to fully implement the 2003 JEE recommendations for teachers immediately.**

Seconded: Bro. Jagdish Prasad (Savusavu)

#### 2. TEACHER WORKLOAD

**Noting** the increase in teacher workload arising out of continuous changes in curriculum and assessment in the teaching and learning processes, Further noting the rapid increase in class sizes, especially in urban schools arising from internal migration,

**Acknowledging** the recommendations of the Job Evaluation Exercise 1993 and knowing that its implementation is long overdue.

**The 83rd Annual General Meeting of Fiji Teachers Union calls upon the Ministry of Education to implement the recommendations of the 1993 JEE to achieve class sizes of 35 and below for straight classes, 25 for Class One and Form Seven, and 22 for composite classes and no teacher be compelled to teach multiple classes.**

Seconded: Bro. Chandrika Prasad (Suva)

#### 3. 2003 JOB EVALUATION EXERCISE

**Noting** that a massive exercise was carried out to review the terms and conditions of work of the civil servants in 2003,

Further noting that the 2003 JEE report made recommendations to uplift the terms and conditions of work of the government employees.

**The 83rd Annual General Meeting of Fiji Teachers Union calls upon the government to implement the Job Evaluation Report for the rest of the Civil Servants.**

Seconded: Bro. Pranesh Sharma (Labasa)

#### 4. IN - SERVICE

**Noting** that nearly every aspect of teaching work has become more complex and challenging,

**Acknowledging** that new standards for children require that teachers have deep and flexible knowledge of their subject matter and wide repertoire of teaching skills.

**The 83d Annual General Meeting of the Fiji Teachers' Union calls upon the Ministry of Education to inject more funds into the In-Service programmes and ensure that these programmes are structured and provide opportunities for greater number of teachers to enhance their teaching / learning skills.**

Seconded: Bro. Praveen Chand (Rewa)

#### 5. TEACHER TRAINING PROGRAMME

**Considering** that today's teachers encounter a range of classroom and social conditions – multilingual classrooms, increase mainstreaming of special education students, growing numbers of students in poverty and from single – parent families that compound an already complex set of professional challenges;

**Agreeing** that although students are of similar age and in same class, their achievement levels varies greatly;

And that teachers will have to use different teaching methods to teach different students;

**The 83rd Annual General Meeting of the Fiji Teachers' Union calls upon the Ministry of Education to ensure that training programme at Fiji National University and other teachers training institutions are well equipped to meet the needs of the trainee teachers mentioned herein.**

Seconded: Bro. Nakul Deo Barman (Ba)

#### 6. DECREE NO.21 OF 2011

**Noting** with deep concern that Decree No. 21 of 2011 has effectively removed all the rights of the Public Service Unions to represent their members and to seek redress under the provisions of the Employment Relations Promulgation 2007,

Further Noting that this Decree has given PSC unfettered powers to unilaterally decide and change terms and conditions of Civil servants that have been negotiated by the Unions over the decades,

**The 83rd Annual General Meeting of the Fiji Teachers' Union calls upon the interim administration to repeal Decree No. 21 and restore the rights of the Unions to register Trade Disputes under the Employment Relations Promulgation.**

Seconded: Bro. Pratosh Kumar (Labasa)

## 7. POST PROCESSING / APPEALS BOARD

**Noting** the number of complaints received from the members regarding the filling of vacancies,

Further noting that many better merited officers have missed out on promotion, And that these officers have no mechanism to seek redress,

**The 83rd Annual General Meeting of the Fiji Teachers Union calls upon the Public Service Commission to include the teacher Unions in the Central Staff Board Meetings and restore the Appeals Process.**

Seconded: Bro. Vishnu Sharma (Rewa)

## 8. UPGRADING OF SCHOOLS

Noting that schools may be upgraded with a monitoring period of two years and that many schools qualify for upgrading,

**The 83rd Annual General Meeting of Fiji Teachers Union calls upon the Ministry of Education to upgrade all the schools which qualify and put them in the right grade.**

Seconded: Bro. Dalip Kumar Ram (Lautoka)

## 9. EXECUTIVE TEACHER POSITIONS

Acknowledging the important roles the Executive Teachers play in the teaching / learning process,

Further Noting that the Executive Teachers offer professional advice and guidance, monitor student progress and achievement, do team management and administration,

**The 83rd Annual General Meeting of the Fiji Teachers' Union calls upon the Public Service Commission to restore the Executive Teacher positions to its full strength ie. 854.**

Seconded: Bro. Narendra Rao (Rewa)

## 10. EARLY CHILDHOOD EDUCATION

**Noting** that Early Childhood Education is an important component of the teaching / learning process,

Further Noting that the cost of Early Childhood Education is relatively high,

**The 83rd Annual Conference of the Fiji Teachers Union calls upon the Ministry of Education to allocate a \$30.00 per capita grant to all ECE schools.**

Seconded: Bro. Mohammed Taiyaz (Suva)

## 11. ANNUAL PERFORMANCE APPRAISAL

**Noting** that teacher assessment via the Annual Performance Appraisal [APA] is now the yardstick for measuring teacher performance for the purpose of rewards in terms of remuneration and promotion,

**The 83rd Annual General Meeting of Fiji Teachers' Union calls upon the Ministry of Education to distribute the APA Forms in a timely manner to enable the supervising officers to do a fair and objective assessment. The 83rd AGM further submits that there be no external influence on the officers writing the reports in terms of scores to be awarded.**

Seconded: Bro. Rajesh Prasad (Rewa)

**The National President also requested the GS to take the house through the resolutions passed at the 82nd Annual Conference.**

## **12. FTU 82nd ANNUAL CONFERENCE RESOLUTIONS**

### **1. Check off System**

- Acknowledging that Fiji has ratified the relevant ILO Convention governing formation and existence of trade unions,
- Noting that PSC unilaterally removed the check off system, Further noting the importance of check off system for sustenance of Unions,

**The 82nd AGM of FTU calls upon PSC and MOE to restore the check off system as a priority and fulfill they committed themselves by ratifying the ILO Convention.**

### **MOE RESPONSE**

**This is the call from the government of the day and as civil servants all are expected to respect the decision.**

Seconded: Bro. Jagdish Prasad (Savusavu)

### **2. Teacher / Pupil Class Ratio**

- Noting the increase in teacher workload arising out of continuous changes in curriculum and assessment in the teaching and learning process,
- Further noting the rapid increase in class size especially in urban are 9 schools arising from internal migration.
- Acknowledging the recommendations of the Job Evaluation Exercise 1993 and knowing that its implementation is long overdue,

***Fiji Teachers Union calls upon the Ministry of Education to implement the recommendations of the 1993 JEE to achieve class sizes of 35 and below for straight classes, 25 for Class One and Form Seven, and 22 for composite classes and no teachers are compelled to teach multiple classes.***

Secunder: Bro. Chandrika Prasad (Suva)

### **MOE Response**

#### **• DEAU**

1. The implementation and enforcement of the Zoning Policy by schools in the urban areas will be the solution to the rising class size in urban schools.

2. Monitoring of schools by the respective District Officers to see that the urban schools comply with zoning policy measures in place to penalize leaders and management who don't comply. Is this happening in the District and from HQ/ systems level?
3. MOE to seriously come up with strategies to work with school management to improve schools so they are equal inequality as this is the main factor that affects decisions of parents on which school, they send their children to. Are there strategies in place? Are these strategies producing the desired results? If they do, how is it communicated to the public?

- **DPE**

1. Our solution is the implementation of the Zoning Policy. Schools which are concerned about having overpopulated classes need to have their school roll and enrolment policy reviewed to see if they are adhering to that policy. This is a problem in the urban areas mostly. The rural and island schools are not affected.
2. As for CBA and Internal Assessment I suggest CDU and Exam Unit need to reassess the volume of work given and the objectives behind them. I believe not enough communication is done between our two sections and the teachers . I may be wrong but I am also planning to visit one school and sit in their classes 4-6 and observe how this is exercised in schools. Upon returning, I would be able to give a more accurate reason on why teachers are complaining.

3. **INSERVICE**

- Noting that nearly every aspect of the teaching work has become more complex and challenging,
- Acknowledging that new standards for children require that teachers have deep and flexible knowledge of their subject matter and wide repertoire of teaching skills.

***The Fiji Teachers' Union calls upon the Ministry of Education to inject more funds into the In- service programmes and ensure that these programmes are structured and provide opportunities for greater number of teachers to enhance their teaching /learning skills.***

### **MOE Reponse**

- **DEAU**

1. The different sections of the Ministry have been providing a lot of training on different topics in the past years. What I suggest that MOE may look into are in the series of questions I have given below:
  - Is there any evaluation at the section and systems level to research how effective are these trainings? Do they use this information in the planning of the next series of trainings?
  - How does each of the training providers (Section) ensure that information and skills are disseminated in schools?
  - How does the District monitor that information /skills are disseminated or transferred?

- Are leaders who don't send teachers to trainings followed up and taken to task?
  - What is in place by the training providers to accommodate schools who miss training for genuine reasons?
2. To ensure that training is well structured and all training providers to prepare training manual which is to be vetted by the relevant authorities (Director/ PEO/DS)
  3. Sections who normally conduct training to get their normal fund allocation (to be increased if need be) to ensure trainings are conducted every year.
3. Workshop planning for all sections involved to avoid duplication and also avoid clashes and training the same cohort of teachers.

- **DPE**

In the past teachers attend In-service courses only if there are needs in special areas in the system. However, while observing the current list of teachers in the field (attachments), two things are emerging:

1. Many of the people we are paying for their in-service are irrelevant to some extent to either primary or secondary but are relevant to other ministries. However, we are doping a favour in a bigger picture by training our teachers to go into other Ministries which benefit the nation as a whole.
2. The second thing is the awards these teachers are given after could have been acquired before they are recruited to avoid the Ministry in paying their upgrading.

You see according to the attachments many are doing B Ed in Primary Education. This could be minimized if our Training Institutions elevate their Programmes from Diploma into Degree courses so that Primary and Secondary Teachers enter our classrooms as degree teachers and not as diploma holders. Should they then ask for in service then we pay for those who go for post graduates not in education again as most are pursuing but into special fields relevant to the improvement of the curriculum and teaching skills. I would prefer primary teachers going for in-service go for Masters in Teaching Mathematics, Language and Science and when they come back they teach at Primary Schools to lift the standard of our primary education. I see nothing wrong with that .I saw Ponipate from CDU going for PHD in Curriculum Assessment. This is what I am talking about ...People going for such awards when they come back they will put all those education back into the system...I look forward to the day (when we who are in leadership positions are long gone) to have PS and Deputies having PhD like our current PSE and Directors having at least a Masters and the list goes down the ladder. That would be an indication of Quality Education.

I know I have talked too much but in short I believe we must streamline our In-service teachers to the needs rather than going for quantity for the sake of being seen to do something that is ordinary and is to be performed. What I am saying is there is no definite objective as to why we put teachers into in service. This has to be reviewed.

### **PAO**

To increase funding into in-service programmes remain the prerogative of PSC as it comes under SEG 1 and which PDU will need to make a submission to PSC. My own personal view is that the Ministry may need to run workshops or bring in professionals to train teachers on teaching strategies as it has become very clear that teachers will need to found in programmes run by institutions but comes with experience and love for teaching.

### **PDU**

The concern of FTU is noted.

PDU had in fact prepared a Paper to PSC dated 17/10/11 in which it had requested PSC to approve an increase in its IST Budget from \$700,000 to \$1m which will be an increase of \$300,000. PSC response was that the Ministry forwards its request to the Ministry of Finance.

This will be carried out in due course once the number of inservice awardees for semester 2, 2012 has being finalized. Additional data will be compiled to include the 3 years from 2010-2012.

### **TEACHER TRAINING PROGRAMME**

Considering that today's teachers encounter a range of classroom and social conditions- multilingual classrooms, increase mainstreaming of special education students, growing number of students in poverty and from single –parent families that compound on already a complex set of professional challenges.

Agreeing that although students are similar in age and in the same class, their achievement levels varies greatly,

And that teacher will have to use different teaching methods to teach different students.

The Fiji Teachers Union calls upon the Ministry of Education to ensure that training programmes at the Fiji National University are well equipped to meet the needs of the trainee teachers mentioned herein.

### **MOE Response**

#### **DEAU**

1. Regular meetings / consultation between CDU/TVET & EAU with teacher training institutions to be organized. This will be an avenue to inform the instructions of MOE initiatives and how MOE can inform them of the needs that should be part of the courses.

Current areas of need:

- Remedial and intervention strategies
- Reading intervention strategies
- Teaching in composite classes (Teaching methodologies)
- Teaching strategies, assessment methods, designing assessment task, rubrics

How can teachers handle multi level ability within a class?

## **10.0 CONCLUSION**

10.1 The National President accorded heartfelt gratitude to all the members for their attendance and participation. The newly elected executives were welcomed and inaugurated.

10.2 Bro. Goundar thanked all the newly elected executives for taking up the challenge to be part of FTU. He thanked the former executives, Bros. Satya Nand Shandil, Mahendra Datt and Mahendra Pal, and Sis. Gyan Prasad, for the hard work, dedication and commitment towards FTU. He added that these former executives would be officially farewelled in the evening during the Cultural Night programme.

## **11.0 ADJOURNMENT**

The meeting was adjourned at 2.15 pm.

**Confirmed this .....day of .....2014**

.....  
**CHAIRMAN**



## **ACTIVITIES REPORT**

### **MAY 2013 – APRIL 2014**

#### **1.0 INTRODUCTION**

The Nation lost democracy almost eight years ago. The first impact was a 5% pay cut for the entire Civil Service. Subsequently, the Public Service Commission mounted the so called "Reforms" which gradually removed the terms and conditions [benefits] which had been negotiated by the Unions over almost four decades.

The change from tenured to contractual appointments and the removal of the long service leave allowance are two glaring examples.

The Administration of Justice Decree and the Public Service Decree effectively took away our fundamental rights to collective bargaining and to seek redress through the industrial machinery.

The termination of Public Service appeals Board, abolition of the Joint Consultative Committee and the like saw the collapse of the entire structure that was established to ensure transparency, accountability and partnership in education.

Our members have gone through a very painful era, with escalating cost of living and no substantial salary increase for many years.

The only consolation was that the part of the Ministry of Education has kept its doors open for dialogue, as well as addressing members' grievances submitted by the Union.

It is our fervent hope that all our rights will be restored with the return of democracy in September.

It is in this spirit of optimism, that the Report is tabled for discussion and adoption.

#### **2.0 2014 BUDGET - PAY INCREASE FOR CIVIL SERVANTS**

- 2.1 The Union, in October 2013, made a submission, to the Ministry on the need to restore provisions that had been removed as a cost cutting measure in 2010. These included the Executive Teacher positions and non – teaching Heads of Schools at ED3C and above.
- 2.2 The Union also submitted that the long pending issue of teacher / pupil ratio be addressed so that the delivery of quality education was truly achieved.
- 2.3 The call for upgrading of schools and the establishment of HOD positions was made as well.
- 2.4 The Union reiterated that the terms and conditions of work of the ECE teachers be improved. After the budget announcement, the Union once again reminded the Ministry that restoration of the provisions that were taken away must be done first, before making additional allocations.
- 2.5 It was pleasing to note that the Ministry had been seriously contemplating to restore / review the areas of need submitted by the Union.

2.6 In the Budget, Civil Servants received salary increases as follows:

1. \$10,292	-	\$16,159	23%
2. \$16,160	-	\$20,944	18%
3. \$20,945	-	\$26,844	12%
4. \$26,845	-	\$36,529	10%
5. \$36,530	-	\$46,553	8%
6. \$46,554	-	\$49,739	7%
7. \$49,740	-	\$60,556	5%
8. \$60,557	-	\$75,970	4%

Members must note that we did not receive any increase since 2006, except 3% in 2012. We would have been receiving an increase of 4% annually, if our 2006 Agreement was honoured.

In reality, we have been deprived of our just increases. The Union has submitted that the merit increase be restored from 2014.

### 3.0 ANNUAL GENERAL MEETING AND CONFERENCE 2013

- 3.1 The 83rd Annual General Meeting and Conference was hosted by Suva Branch from 30th April – 2nd May 2013 at Khatri Hall, Suva.
- 3.2 The Chief Guest for the Official Opening of the Conference was **Professor Biman Chand Prasad**, Professor of Economics at the University of the South Pacific.
- 3.3 Professor Prasad, while addressing the delegates and guests on the conference theme **"Status of Teachers in an Evolving Democracy,"** said that democracy was not an absolute concept and that it was still ideal that we aspire for it. He also emphasised that democracy was also to be practiced in all schools and classrooms.

### 4.0 PRESIDENTIAL ADDRESS

- 4.1 FTU National President, Bro. Muniappa Goundar, in his address to the AGM, emphasised on the issues that were directly affecting the teachers. He said Government should take positive steps to address the concerns of the teachers on Acting Appointments, Graduate Salary, Post Processing, Teacher / Pupil Ratio, Class Sizes and Annual Performance Appraisal.
- 4.2 Bro. President, in his concluding remarks, called for solidarity and wished the delegates a meaningful Conference.

### 5.0 GENERAL ELECTIONS 2014

September 17th, 2014 has been set as the poll date for the General Elections. On the assigned day, voters are expected to go to their assigned polling stations between the hours of 7.30am and 6.00pm.

Voters must make sure that they are standing in the voter queue before 6pm.

## **6.0 BRO. PRATAP CHAND'S BOOK LAUNCHING**

It was a very proud moment for Fiji Teachers' Union when Bro. Pratap Chand, former FTU General Secretary and Minister for Education in the Labour Government, launched his book titled "**A Fijian Memoir – foot prints of a Girmitya's Grandson.**"

Bro. Chand's memoir captures the rural life, punctuated with hardship and happiness of the third generation Indo – Fijian descendants of the Girmityas.

His contribution is an inspiration to the many leaders in the FTU fold.

## **7.0 INDUSTRIAL RELATIONS**

### **7.1 Graduate salary**

The Union continues to pursue with PSC for the payment of graduate salary to teachers upon the successful completion of their relevant degree programme. Currently, the Decree prohibits the Unions to challenge such decisions in Court. However, after the General Elections, FTU will file cases with the appropriate authorities.

### **7.2 Acting appointment and Policies.**

The Union has once again reminded the Ministry of Education to appoint teachers on posts of responsibilities based on merit. The Ministry has also been reminded to adhere to their earlier circular that officers appointed to act must meet the MQR, and where possible the officer who is nearest to the grade that of the vacant position be appointed to act.

Many of our members were dismayed to see selective appointments being made.

The Union had to intervene to correct the anomalies, where it was brought to secretariats attention.

### **7.3 Post Processing**

Members are aware that the two teacher Unions are no longer part of the Central Staff Board and thus are not able to ensure that the most meritorious officer be appointed to a vacant post. The Union had received complaints from members who felt that they were better merited in terms of service, grade and qualification. These cases have been brought to the attention of PS – Education and PS – Public Service Commission. PSC had responded by asking MOE to provide justification.

However, the Union, on many occasions, found the justification given by the Education Ministry to PSC merely a "whitewash."

On some occasions it was "promotion based on seniority in grade," and on others it was "promotion based on seniority in service" and the like. Under the Constitution, the appointment, promotions etc have now been given to the Permanent Secretary. The Union is hopeful that the Ministry will be meticulous with their screening process and appoint officers on merit. Anything to the contrary, will demoralise the deserving teachers, whose morale is already low and the trust in the Ministry is beginning to ebb.

#### **7.4 Transfers**

While we have received some complaints regarding transfers without notice, we have seen a marked improvement by the District Offices in handling the transfers of members. The District Education Officers, as well as the Ministry's Primary and Secondary Sections' senior staff, are also thanked for their cooperation and understanding.

It is also appreciated that MOE deals with transfer requests "on case by case basis."

#### **7.5 Teacher's Duty Hours**

The Union had received some complaints from members that certain heads of school were compelling the teachers to work from 8am to 4.30pm.

The Union wrote and reminded the Ministry why the teacher's duty hours are from 8am to 3.30pm and has asked the MOE Permanent Secretary to issue a reminder to all school heads via a circular.

Subsequently, PS gave audience to the Union and stated that the schools should be able to accommodate the teaching of conversational vernacular within their normal school hours. In other words, the 8.00am – 3.30pm school hours would remain. The Union's position on this matter has been clearly conveyed to the Ministry that is Teachers are on duty during lunch, therefore 8.00 to 3.30 school day.

#### **7.6 Non Renewal of Contracts**

Members had also raised concern that their contracts were not renewed on time and thus their salaries were ceased. This effectively meant that all deductions towards social security, mortgage payments, payment of rents and other authorised deductions ceased. Teachers had to borrow from friends and families to meet ends.

The Union has asked the Ministry to get the District Offices organised so that all paper work is completed in a timely manner and renewals are also done in time. Whilst we were assured that 2014 year will not have such problems, the Union notes with dismay that many members' contracts were not renewed on time and thus they had to go through financial difficulties. PSC has once again assured that this would be addressed.

#### **7.7 Members' grievances**

Members should bring their grievances to the attention of the Secretariat in writing at the earliest.

Members are also requested to inform the Branch Secretary about their grievances and if the matter cannot be resolved by the Branch, then it should be forwarded to the General Secretary for appropriate action. However, members may write directly to the General Secretary where it is deemed urgent. We would like to acknowledge the assistance of most of the Officers in the various Education Districts. Most are sympathetic, accommodating and treat the members with respect and dignity.

## **8.0 FIJI TEACHERS' CONFEDERATION**

- 8.1 The Confederation continues to work on all matters of common interest to the two Unions. The matters currently being pursued are:
- ✓ Graduate Salary
  - ✓ COLA / Merit Pay
  - ✓ Teacher / Pupil Ratio
  - ✓ Quality Public Education – including recruitment of quality teachers by providing attractive terms and conditions and reduction of child labour by keeping children at school
  - ✓ Appeals Board
  - ✓ Union position on CSB
  - ✓ Reinstatement of J.C.C.

## **9.0 CONFEDERATION OF PUBLIC SECTOR UNIONS**

- 9.1 The Confederation consists of FTU, FTA and FPSA.
- 9.2 The Chairperson of CPSU is Bro. Maika Namudu and the Secretary is Bro. Rajeshwar Singh.
- 9.3 The Confederation submitted a log of claim to PSC in October 2013 seeking COLA and Merit Payments.
- 9.4 Subsequently, a meeting was held at FTU on 17/10/13 for the members in the Central Division to inform the members on the log of claims. Over 400 members congregated. Members expressed grave concern that they had not received their just and rightful salary increase since 2006. The meeting also noted that in the last seven years the cost of living had risen by 40%.
- 9.5 The meeting noted with dismay that whilst the Permanent Secretaries received huge salary increases, the rest of the civil servants were being sidelined. The meeting mandated the Confederation leadership to take appropriate action to achieve decent salary increase for the members.
- 9.6 On 6/11/13, CPSU filed a submission for relative salary increase in the High Court. The Solicitor General submitted that the Court did not have the jurisdiction to hear our case citing the Decree. The Union's submission was based on the 2013 Constitution. The Judge ruled against the Union.

## **10.0 FIJI TEACHER REGISTRATION BOARD**

- 10.1 The General Secretary [FTU] is also on the Registration Board. This means that the Union now will be able to contribute effectively on the various roles of the Board.
- 10.2 The Board has agreed that:
1. A \$50.00 fee be levied on those lodging a complaint against a teacher.

2. All complainants must identify themselves with their address and phone number. [In case of blatant false allegations, the concerned teacher could take legal action and seek damages.]
- 10.3 The Board will conduct PD for teachers.
- 10.4 Teachers will be consulted, proposing that the registration fee be deducted from the salary annually.

## **11.0 COUNCIL OF PACIFIC EDUCATION**

- 11.1 COPE has been conducting a number of workshops on “Code of Ethics” for teachers.
- 11.2 The Union thanks the Secretary General of COPE, Bro. Govind Singh, for sponsoring the programme to mark the Child Labour Day and the launching of the Action Plan for Child Labour on 12 June, 2013.  
The afternoon programme was held at the Fijian Teachers’ Association Hall and was attended by the Executives of Suva, Nasinu, Rewa Branches and the members of the Working Committee.
- 11.3 COPE also organised a three day Child Labour training workshop for FTA and FTU [15 each] members from 6th – 8th May, 2013 at the Fiji Teachers’ Union Hall. The Chief Guest for the occasion was Marie Fatiaki from the ILO Office, Suva.
- 11.4 COPE Workshop and Triennial Conference
  - 11.4.1 Prior to the Triennial Meeting, COPE conducted four day Trade Union Leadership Training Programme from 19th August – 22nd August 2013.
  - 11.4.2 The National President and members from Nadi Branch attended the one week programme.
  - 11.4.3 FTU Women’s Wing also participated fully in the sessions conducted for women representatives at the W/W Regional Conference.
  - 11.4.4 Subsequently, Sister Sima Diveka Kumar [Lautoka] was invited by the Australian Education Union to the Young Educationist Conference in Sydney from 8th - 11th November, 2013.

## **12.0 EDUCATION INTERNATIONAL**

- 12.1 FTU is affiliated to EI which is the largest Global Union Federation. It has a membership of 30 million teachers in over 400 countries. COPE is the Pacific Regional arm of EI. The Asia Pacific Regional Meeting was held in Kuala Lumpur from 18th to 20th September 2013. This region comprises of 9 million members from 95 affiliates in 57 countries.
- 12.2 The National President, the General Secretary and Chairperson of the Women’s Wing attended the meeting.
- 12.3 The General Secretary was elected on the Asia Pacific Executive Board of EI with an overwhelming majority. The term of office is four years. The Board has 18 members.

12.4 The General Secretary attended the Executive Board Meeting from 3-7 March 2014 in New Delhi, India.

12.5 Key issues discussed were :

Resolution on the breach of fundamental Trade Union and Human Rights in Fiji. Once again, General Secretary addressed the meeting on the gravity of the resolution given below as was moved by him.

***“ Education International Asia Pacific Regional Committee notes with grave concern that the violation of fundamental Trade Union and Human rights in Fiji has been further perpetuated by the regime through promulgation of the Elections Decree which completely denies Trade Union Officials, as well as, employees, the basic right to participate in political activities including the right to freedom of speech and freedom of association.”***

***Reiterates the call of the Regional Conference of September 2013 that: All EI member organisations appeal to their respective governments and relevant UN organisations to critically scrutinize the provisions in Fiji's constitution and take appropriate action noting the breach of the international instruments,***

***Demand the Fiji Regime removes provisions in the Constitution that deny human rights and trade union rights and repeal with immediate effect the draconian Decrees and restore full human and trade union rights.”***

#### **[b Unite for Quality Public Education**

The meeting noted with grave concern that education was being privatised in many countries. This means the state passing on the responsibilities to private organisations that were there to make profit.

The participants resolved to campaign tirelessly that the governments must not shirk responsibility to ensure the underprivileged do not miss out on an education.

The three pillars of Quality Public Education –

[i] Quality Teacher

- ✓ Attractive Numeration
- ✓ Training
- ✓ Career Path
- ✓ Professional Development for continuing teachers

[ii] Quality Teaching / Learning Tools

[iii] Quality Teaching / Learning Environment

#### **12.6 Mobilising for Education We Want - Global Campaign**

##### **New Delhi 24th – 26th July 2013**

This Conference for the Asia Pacific Region was held to assess the progress on the commitment by the Education Ministers in Dakar in 2000. The commitment was to invest incrementally to achieve Quality Public Education for all by 2015.

The Conference noted with concern that governments are increasingly shirking their basic responsibilities and making education more user paid. Teachers' terms and conditions have also been eroding in the past decade. Fiji's problems were well amplified by the General Secretary's presentation.

- 12.7 FTU and FTA [FTC] will plan a joint action plan for public awareness on what should be and what is.
- 12.8 The Global Campaign was launched simultaneously at the UNICEF HQ in New York and Paris on 4th October, 2013.
- 12.9 Mr. Gordon Brown, the UN Envoy addressed the guests in the New York launching. He emphatically stated that "quality teachers are essential for quality education."

### **13.0 FIJI TRADES UNION CONGRESS**

FTUC has been persistently drawing the attention of the International Labour Organisation to the breach of the core labour conventions which Fiji is a signatory to. The ILO has advised the regime to repeal these decrees and give back the workers their fundamental rights. The Regime's representatives have tried in vain to convince the Committee of experts and the Governing Body that workers' rights are intact. Fiji has been cited amongst the worst few out of some 182 member countries, in terms of respect of workers' rights.

FTUC continues to fight for the rights of all workers at local level as well as internationally.

#### **13.1 Council Meetings – 2013 and 2014**

FTUC Council meeting was held in Nadi on Saturday 27th July 2013. This meeting was attended by the National President, The General Treasurer, the Personnel Officer and the Assistant General Secretary.

FTUC also held a special Council Meeting on Saturday 15th February 2014. This meeting was attended by the General Secretary, Assistant General Secretary and the Chairman of Nadi Branch.

The GS is the National Treasurer while the AGS is the chair of the Youth Committee and Sis Vidya Singh is the Vice Chairperson on the Women's Committee.

#### **13.2 Workshops**

- 13.2.1 ILO / FTUC Workshop on the Review of the Employment Relations Promulgation.
- 13.2.2 A two day workshop on the review of the ERP was held at the Capricorn International Hotel, Nadi from 25th – 26th July, 2013. The Workshop was attended by the National President, the General Treasurer, the assistant General Secretary and the Personnel Officer.
- 13.2.3 ILO / FTUC Workshop, on Skills Building on Industrial Relations Advocacy for Trade Union Leaders and IR Practitioners, was conducted at the FTUC Conference Room from 6-8 November 2013. The Industrial Relations Officer attended the two day workshop.



### **13.3 Employment Relations Advisory Board [ERAB]**

FTUC is represented on the Board by the FTUC President Bro. Daniel Urai, the National Secretary Bro. Felix Anthony and the National Treasurer Bro. Agni Deo Singh. The ERAB Committee has completed its work and relevant changes were to be made to ERP 2007. Sadly this has been put on hold by the Regime.

### **13.4 International Training Programme**

Bro. Rajnesh Lingam attended a week long Training Workshop in Hong Kong in early June 2013. He also attended the follow up programme in Bali, Indonesia, in March 2014.

Bro. Sashi Shandil attended the ITC – ILO ACTRAV Training Workshop from 21st – 25th August, 2013 in Bangkok.

## **14.0 PUBLICITY MATTERS**

14.1 The post AGM and Conference Newsletters were sent to all the school reps in the second week of Term Two 2013. Schools reps must update the HQ on the number of FTU members at the school. Branches are requested to keep reminding the school reps via their Branch Newsletters.

Two Newsletters have been sent in 2014 to all the school reps.

14.2 Year Planner – this was sent to all the Branches in the first week of February 2014 for distribution to their members.

14.3 The AGM must note that the National Executive meets every quarter where all the Branch Reps are present. The Branch Reps are expected to liaise with their Chairpersons and have their Branch Executive Meeting where they must report of the decisions taken. Branches are then expected to disseminate the information via their newsletters to the members at the grassroot level.

## **15.0 PROPERTY MATTERS**

Gorrie Street Property is rented by the Foundation for the Education of the Needy Children in Fiji [Fenc Fiji].

Berry Road Offices are all rented out to the traditional tenants.

Renovation work, on the FTU Apartments, has been completed. The average occupancy rate is around 80% at any given month.

## **16.0 WOMEN'S WING**

Full details of the activities carried out by the FTU Women's Wing during the period under review can be found in their Report. The Report will be tabled in their AGM on Wednesday 30th April 2014.

We wish them well in their deliberations.

## **17.0 BRANCH WORKSHOPS**

Workshops have been conducted as follows:

Wednesday	05/06/13	-	Navua
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Wednesday	19/06/13	-	Tailevu
Wednesday	26/06/13	-	Nadroga
Saturday	13/07/13	-	Rewa
Thursday	12/09/13	-	Ba
Wednesday	16/10/13	-	Suva
Saturday	09/11/13	-	Nadi
Wednesday	20/11/13	-	Nasinu
Saturday	15/03/14	-	Levuka

The General Secretary and CEO- CTCL conducted cluster meetings and visited schools in Vanua Levu.

Apart from the GS and IRO, Bros. Rajnesh Lingam, Vishnu Sharma, Shashi Shandil and Rameshwar Lal presented the papers in the Workshops.

This empowerment will continue as and when the opportunity arises. The Secretariat had liaised with the Professional Development Unit of the Ministry to add 3 – 5 hours as part of the teachers' requirement for PD.

#### 17.1 **Workshop for Branch Chairpersons / Secretaries / Treasurers / Chairpersons of W/W**

A one day workshop will be held for the principal officers of the Branches and Chairpersons of the Women's Wing to equip them on Financial Management, Minute Taking, Report Writing and Medical Insurance Claims and meeting procedures.

<b>Members by source of pay</b>	<b>Membership Total</b>
Treasury (Through Ministry)	4,091
FNU Membership	78
Honorary Members	140
<b>Total</b>	<b>4,309</b>

#### **Contract Renewal**

The delay in renewal of contracts results in members accruing arrears. When deductions resume, they are requested to pay up the arrears for continuity of membership.

#### **RETIREMENT**

1.	9303	Vijay Prakash	Rampur Primary	CS
2.	9295	Shakuntala Devi	Labasa Sangam Primary	CS
3.	81069	Dhani Ram	Lekutu Secondary	CS
4.	42883	Ajay Nand	Vunimono High	CS

5.	42683	Mohammed Sabir	Talaiya Muslim Primary	CS
6.	42053	Mahendra Pal	F.N.U	CS
7.	65332	Gyan Wati Prasad	Ahmadiyya Muslim College	CS
8.	7943	Govind Sami	Ministry of Social Welfare	CS
9.	43167	Amra Wati Kumar	Vunimono Arya Primary	CS
10.	42425	Chanika Prasad	Vunimono High	CS
11.	9700	Sashi Surend	Dr Ram Lakhan Memorial	CS
12.	55371	Nanise Maraia	Bulileka Sanatan College	CS
13.	8507	Manor Mani	Tavua Primary	CS
14.	9725	Pratima Deo	St Augustines Primary	CS
15.	43066	Mahesh Prasad	Krishna Vedic	CS
16.	54864	Satya Wati	Arya Kanya Pathshala	CS
17.	6295	Rakesh Chandra	Votualevu Public School	CS
18.	42563	Virmati Sharan	All Saints Secondary	CS
19.	43623	Prem Singh	Tilak High School	CS
20.	9760	Ashik Ali	Raviravi Sangam	CS
21.	9057	Saraswati Chand	Vashisht Muni Primary	CS
22.	42241	Kishore Kumar	Nadi Arya Samaj	CS
23.	9055	Saras Wati Prasad	D.A.V School	CS
24.	43912	Matilda Magnus	St Marcelline Primary	CS
25.	42877	Pratap Sen	Saraswati College	CS
26.	55091	Ishwara Nand	Vunimono High	CS
27.	7950	Subadra Sami	M.G.M High	CS
28.	42218	Chandrika Prasad	S.S.M.Primary	CS
29.	43785	Mohammed Nasab	Vunimoli Islamia	CS
30.	44321	Shakuntala Devi	Nadi Sangam	CS
31.	42220	Satyendra Kumar	Nadi Sangam	CS
32.	9785	Amzad Hussein	Ba Muslim Primary	CS
33.	9774	Fahidun Nisha	SGN Khalsa Primary	CS
34.	54409	Rameshwar Kumar	Khalsa College	CS
35.	44450	Rajesh K Mishra	Nasinu Secondary	CS
36.	42705	Shiu Kumar	Arya Kanya Pathshala	CS
37.	42255	Karalaini Qiokata	Nabua Primary	CS
38.	42242	Krishna Datt	Samabula Primary	CS
39.	42199	Roop Chand	Nasinu Sangam	CS
40.	9715	Suren Mudaliar	Tamavua Primary	CS
41.	54787	Anita Bai Sen	Ba Muslim Primary	CS
42.	42195	Kisn Samy Krishna	Rishikul primary	CS

43.	42634	Aruna Devi Chand	VaiVai Indian School	CS
44.	42608	Chandra Kanta	Nadi Muslim School	CS
45.	42401	Dharam Lingam	All Saints Secondary	CS
46.	44134	Rosie Agnes	St Bedes College	CS
47.	42177	Lalita Devi	Nokonoko District	CS
48.	42422	Ramendra Prasad	Nukuloa College	CS
49.	42719	Hari Krishna	Tavua Education Office	CS
50.	55057	Mahendra Singh	Votualevu College	CS
51.	43551	Savita Devi	DAV Girls College	CS
52.	43181	Mahendra Prasad	Ba Education Office	CS

## **RESIGNATION**

1.	66465	Ratesh Vimal	Sabeto Sangam	CS
2.	66382	Shaheen Prasad	Sabeto Sangam	CS
3.	68574	Shirlindar Kaur	Ratu Latianara	CS
4.	65513	Daniel Kumar	Ratu Latianara	CS

## **DECEASED**

69643	Umesh Prasad	Satya Sai Primary	CS
68583	Janendra Kumar	Nabitu Primary	CS
66338	Shalendra Dipak Raj	Muanidevo Indian	CS
67265	Ratu Vilimoni	Xavier College	CS

# FTU

## MUTUAL AID BENEFITS SCHEME 2014

### RULES OF THE SCHEME

#### A. QUALIFYING CRITERIA

The applicant must continuously be a member of the FTU for the period of not less than twelve months with subscription of \$3.32 from CTCL and MABS \$3.68 from MOE fully paid.

Please note: MABS financial year is from 1st August to 31st July.

#### B. BENEFITS TO SPOUSE

Where husband and wife are both in the teaching profession, it is compulsory for both to be financial members in order to be able to claim benefits.

Where one of the spouse is not in the teaching profession, benefits can be claimed on behalf of the spouse by the financial member.

#### C. CHILDREN

Members' children who are under 21, fully dependent and unmarried, will be eligible to receive all MABS benefit, private practitioner service in accordance to the rules. Children who are full time students at tertiary institutions are eligible for the service till age 25

#### D. LOCAL PRIVATE PRACTITIONER SERVICE

Members and their spouses and children, as per the rules, will be seen by the designated Union Doctors. The member must obtain the Identity Card to qualify for this service. The Identity Card has to be presented to the doctor. The member has to sign for the service on the relevant form for all the visits. The standard normal rate for consultation paid by the Union is \$6.50 and the member is to pay \$2.25 upfront surcharge per consultancy. Any extra hours' fee above the normal rate charged by the doctor will have to be met by the member.

### LIST OF APPROVED UNION DOCTORS

Dr. R.K Reddy Nausori Town Council Arcade, Nausori. Ph: 3477002	Pams Med Centre Samabula Ph: 3383880	Dr Sundressan Pillay Labasa Ph: 8817380	Dr Ashana Rafiq Ba Ph:6675931	Dr.Muang Mon Tavua Ph: 6681584 Mb: 9968517	Dr Antonio Lalabalavu Waiyevo Taveuni 9324432	Dr Andrea B Dragon Ba Ph: 6232316 Ph:9945958
Makoi Medical 8 Miles makoi Ph: 3340197	Dr M Hazaratwala Waimanu Rd Suva Ph: 3302163	Dr Sanjay Rao Tebara Plaza Nakasi	Dr Sanjesh Singh Varoka Ba Ph: 6670462	Dr. Dur Samy, Ba Medical Centre Ph : 6680 452	Dr Dharendra Lal Sigatoka Ph: 6500242	Dr Mohammed Ishaq Savusavu Med Ph: 850721 9239043
Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157	Samabula Medical Samabula Ph: 3370880	Dr Bhartee Balram Labasa Ph: 8813824	Dr Roveena Khan Ba Ph: 6671555	Dr Bitumaitotoya Nadi Airport Ph: 6725707	Dr G Dasi Sigatoka Ph: 6500369	Dr Saras Nandan Nadi Ph: 6702394
Dr Munir Hassan Nadera Ph: 9278906 3342832	Dr Gene Bogitini Valelevu Medical Ph: 3343700	Dr Pradeep Singh Labasa Ph: 8813824	Dr Michael Nagan Lautoka Ph: 6662800	Dr D P Sood Ba Town PH: 9707879	Dr Mun S Naidu Lautoka Ph: 6663024	Dr Ami Chandra Nabua Ph: 9380115
Dr Mili Vadei P O Box 224 Pacific Harbour Navua PH: 9976592	United Doctors Medical Clinic (UDMC) Lautoka PH: 9926344	Dr Monita Shop 1 Tebara Plaza PH: 3413151 PH: 9246879	Dr Netani Koroii 74 Augustus st Toorak Suva 3100413 9934406			

**i. DIAGNOSTIC TEST**

Blood Tests, X-Ray, Scan, Lab Charges, or any other test done to find out a medical condition is referred to as diagnostic test.

Member may claim annually a maximum of \$150.00 per member and family for one or more of the tests/ services per family and member. Where both spouses are members, \$300.00 per family can be claimed.

The claim supported by receipts to be lodged within a month of the treatment. No claim is payable for medical examination for migration purposes. Payment will be made only when the Union doctor has made a referral recommendation to a designated consultant at a hospital or practicing privately.

Special Tests – Treadmill test, MRI, CT scan, Endoscopy and ECG will be paid in full and is not classified under basic diagnostic tests specified above.

**ii. SPECIALIST TREATMENT**

Specialist consultation, treatment, surgery. A maximum of \$1000.00 per member and family annually on the recommendation of the FTU doctor is permissible for standard specialist services outside

**iii DENTAL COVER**

Dentist consultation fee, surgery of wisdom tooth only. Note that normal tooth extraction, filling and dentures are not covered.

**Referral Letters**

Where the doctors deem it necessary to refer patient for specialist attention, an additional \$15.00 will be reimbursed to the member the hospitals.

**iv OPTICAL COVER**

Eye specialist consultation fee, eye surgery or treatment, eye tests.

Note that we do not cover for eye glasses and lenses.

**RETIREMENT BENEFITS**

- 10-14 years of continuous membership - \$ 150.00
- 15-19 years of continuous membership - \$ 300.00
- 20-24 years of continuous membership - \$ 600.00
- 25-29 years of continuous membership - \$1,000.00
- 30 years plus continuous membership - \$ 1200.00

- I. To claim for retirement benefit, the appropriate form must be filled together with MABS ID Card and retirement letter from MOE must be submitted.
- II. Members resigning for the purpose of migration are entitled to resignation benefit. However, those resigning to join other employment locally, are not entitled to resignation benefit

**TRAVEL BENEFITS**

Where referral by doctor requires travel to a specialist or diagnostic centre,

The following rules apply:

- I. Ground travel within the two main Islands, member can claim travel cost equal to charges of a running cab(TAXI).
- II. Where members are required to travel by sea or air, costs equaling sea or air travel may be reimbursed.
- III. Travel cost within the district is not reimbursable.

**DEATH BENEFIT**

- I. Member \$1000.00
- II. Spouse \$500.00
- III. Child \$500.00
- IV. Still born child or death at birth \$300.00

**HONORARY MEMBERS**

- i. As per rule 19 of FTU constitution, members who retire and wish to remain in the scheme should join in by paying honorary subs of \$96.00 within 30 days of retirement.
- ii. They will be eligible to private practitioner service.
- iii. They will not be entitled for Death Benefits.
- iv If both husband and wife were members of union, after retirement both should join honorary members in order to claim benefits.

**IMPORTANT POINTS**

The scheme is governed through well-defined rules. Therefore, members should be aware of them. Payments are made in accordance with the rules.

Important rules often overlooked are:

- 1. Claims should be lodged within 30 days.
- 2. Referral letters must be obtained from FTU nominated doctors before seeing any specialist apart from (Dental and Eye Specialist)
- 3. A copy of the referral letter must be lodged with the claim at all times.
- 4. All claims must be submitted with original receipts.
- 5. FTU nominated doctors are only General Practitioners and not specialist therefore they cannot refer patients to themselves.

**GENERAL INFORMATION**

- 1. For MABS ID Card enquiries contact Arbind Kumar - **3314099/9928096**
- 2. For MABS claims contact Priya Shankar - **3314099/9928096**
- 3. For Membership details contact Archana Narayan - **3314099/9928096**

FIJI TEACHERS UNION  
 P O BOX 2203 GOVERNMENT BLDGS SUVA  
 1-3 BERRY ROAD, SUVA.  
 PH: 3314099/9928096 / FAX: 3305962  
 EMAIL: ftu@connect.com.fj

## **SECTION 2.0 – PLAN DEFINITIONS**

Unless the context otherwise requires, the following words and expressions shall have the following meanings. Any pronouns used in the plan shall, when applicable, apply to either gender.

1. **The Covered Member, You or Your** means the persons named or described in the **Membership Report**.
2. **Membership Report** means the list of all Members to be covered under this Self Funding Medical Plan.
3. **Inception Date** means the commencement that a member is covered under this plan.
4. **Period of plan** means the “period” or “period of cover” as specified in this plan.
5. **Geographic Limits** means the country which holds Jurisdiction over this Plan.
6. **Jurisdiction** means the law and practice of the Fiji in which this Plan is subject to. Claims will be settled in the currency of the country of Jurisdiction. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable will be the rate at the time of incurring the expense or suffering a loss.
7. **Sickness or Illness** means sickness or disease of the Covered Member first manifesting itself while the Covered Member is covered under this Plan which results in any of the events specified in the Plan during the Period of Plan and within (12) calendar months of the date of occurrence of the sickness or illness.
8. **Serious Injury or Serious Illness** means a life threatening medical condition that first manifested itself during the **Period of Plan**.
9. **Accident** means a sudden, unexpected, unusual specific event which occurs at an identifiable time and place during the period of coverage and requires treatment.
10. **Injury** means physical and bodily injury caused solely by accident occurring within the coverage period.
11. **Sub Limit** means the maximum amount that can be claimed in respect to any loss to which the sub limit refers irrespective of the total sum insured.
12. **Limit of Liability** means the maximum amount payable for each section of this Plan for any one Covered Member and their dependents during the period of Plan, per disability.

13. **Waiting period** means the period during which no cover is provided.
14. **Ambulance services** means charges for ambulance transportation by road to and from a Hospital where such service is deemed necessary by a Doctor for an illness or injury covered under this Plan.
15. **Agreed Benefits** are those benefits payable in respect of injury or illness to the covered member under this plan.
16. **Congenital Condition** means a medical deformity or abnormality existing at birth and includes any abnormality which becomes apparent later, or develops as a result of a factor latent at birth.
17. **Day Care** means a surgical or diagnostic procedure which does not require an overnight stay in a Hospital or in a specially equipped clinic or treatment centre as approved by Plan Administrator.
18. **Dependents** means
  - the legal spouse of the Covered Member, other than a legally separated spouse;
  - a Covered Member's unmarried child or legally adopted child whose age ranges between fourteen (14) days and under eighteen (18) years and who is totally dependent on the Covered Member for support, except in the case of a full time student in a registered educational institution where age limit is not more than 25 years of age.
19. **Doctor, Specialist, Consultant, Nurse, Dentist, or Optician** means a person legally qualified and registered as such by the appropriate authority in the country in which the treatment is to be given.
20. **Hospital** means a place registered as a hospital for the treatment of sick or injured persons and which:
  - has an organized diagnostic and surgical facility, either on premises or in facilities available to the Hospital and provides 24-hours-a-day nursing services by registered nurses.
  - Is under the supervision of a Doctor
  - Is not primarily a clinic, a place for custodial care, a place for the treatment of alcoholics or drug addicts, a nursing, rest or convalescence home or home for the aged or similar establishment, or a place for the care of persons with mental or nervous disorders, (including neuroses or physiological or psychosomatic manifestations).
21. **Hospital Services** means charges for a standard ward bed (intensive care or semi-private hospital room) including Doctor's charges for any anaesthesia and its



administration, use of operating theatre, medicines, prescribed medicines, splints, plaster casts, rental of wheelchair or other prosthetic devices of Hospital equipment during the confinement period, other miscellaneous Hospital equipment during the confinement period and other miscellaneous Hospital charges for other services necessarily and regularly given by a Hospital for treatment of that injury or sickness

22. **In-patient** means a period spent by a Covered Member or dependent as an in-patient in a Hospital for a minimum stay of one night.
23. **Medically Necessary** means medical supplies and/or services that are:
- Consistent with the diagnosis and customary medical treatment for the condition;
  - In accordance with the standards of good medical practice;
  - Not for the convenience of the Covered Member or the Doctor or Specialist;
  - Performed in the most cost effective location for the treatment of the condition.
24. **Oro-dental or Periodontal Surgery** means an oral operation performed by a Specialist.
25. **Overseas Medical Facility** means **Hospitals** anywhere other than within the Geographic Limits of this Plan.
26. **Pre existing condition** means:
- any illness or injury which when the Covered Member applied for cover the Covered Member was aware of; or
  - in respect of which the Covered Member already had symptoms which would cause a reasonable person to seek diagnosis, care or treatment; or
  - In respect of which a Doctor had already recommended treatment or further medical advice.
27. **Prescribed Medicines** means medicine, drugs, and treatment applications that are prescribed by a Doctor or Specialist and include bandages, surgical dressings and the like.
28. **Public Hospital** means a hospital or clinic operated entirely by the public service or Government of a country.
29. **Specialist Services** means services provided by a Specialist or Consultant for provision of surgery or medical treatment care.
30. **Treatment** means the provisions of surgical or medical procedures associated diagnostic, consultation required for the cure or relief of an illness or injury, as covered under this Plan.

31. **Civil Commotion** is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/shopping or business areas or schools or public transportation in one city or town for at least 12 (twelve) hours consecutively commencing immediately before, during or after the event.
32. **Insurrection/Popular Rising** is an uprising of a majority of the people in the capital city of the country, or in three or more of the towns in the country within 12 (twelve) days, demanding a change in the government de jure or de facto, or open resistance against the government de jure or de facto, not amounting to a rebellion
33. **Usurped Power** is a situation where the established order has been overthrown and replaced by some illegal authority which is in a position to lay down rules of conduct and also ensure that the rules are obeyed.
34. **Revolution** is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a Rebellion.
35. **Rebellion** is a state of organised resistance against the established authority with the object of supplanting or overthrowing it with force using firearms which threatens the existence of such authority.
36. **Military Rising** is an act by a group of home or foreign armed forces personnel consisting of at least 30 (thirty) persons using force with the intention to overthrow the established authority or to cause public disorder and disturbance.
37. **Invasion** is an act by the military power of one country to penetrate or invade the territory of another with the object of permanently or temporarily occupying and taking control over such territory.
38. **Civil War** is an armed conflict between regions or political factions within the territorial limits of a country with the object of gaining legitimate power.
39. **War and Hostilities** is a widespread armed conflict (whether or not war has been declared) or a warlike situation between two or more countries, including military exercises of a country or joint-military exercises between countries.
40. **Subversive Acts** is an act by any person on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of it by terrorism or sabotage or violence.

41. **Terrorism** is an act by any person using force to create public fear in an attempt to achieve a goal that according to public opinion has a political background.
42. **Chronic Condition** means a serious type of medical condition, illness or injury that has specific long term effects. This kind of condition will go on for an indefinite period and may be controlled by medication but not curable.
43. **Plan Administrator** means a Fiji Teachers Union management in partnership with Insurance Holdings (Fiji) Limited.

## **SECTION 3.0 – PLAN BENEFITS**

### **HOSPITAL AND SURGERY BENEFITS**

1. This Plan will pay the cost of Ambulance Services and Hospital Services incurred in the treatment of an illness or injury in a Public Hospital including the costs of road transportation and scheduled airline and sea transportation necessarily incurred if the Covered Member is referred to another Public Hospital.
2. With Plan Administrators prior approval this Plan will also pay for the additional costs of a private clinic for Hospital Services (including services provided by Overseas Visiting Consultants) in excess of the costs normally charged by a Public Hospital up to a maximum Limit of Liability of \$10,000.
3. Where treatment is not available in Fiji and with Plan Administrators prior approval, this Plan will pay up to a maximum Limit of Liability of \$10,000 for the reasonable costs of transporting the Covered Member (economy airfare where possible) on a scheduled airline flight to an Overseas Medical Facility where the Covered Member is to be confined for specialised treatment, surgery or post operative attention resulting from a Serious Injury or Illness. Including:
  - (a) Reasonable land transportation costs associated with moving the Covered Member to an international airport for evacuation.
  - (b) Return airfare costs (economy airfare where possible) on a scheduled airline flight if the Covered Member returns directly to the international airport from which the Covered Member was evacuated for treatment following that treatment.
  - (c) Reasonable transportation costs of an accompanying family member and/or medical staff if doctors agree this is Medically Necessary.
4. Where treatment is not available in Fiji and with Subject to the Covered Member obtaining Plan Administrators prior approval and arrangements being made by Plan Administrator at a hospital of Administrators choice. This Plan will pay up to a maximum Limit of Liability of \$250,000 for the Hospital Services incurred in the treatment of the Serious Illness or Injury whilst in an Overseas Medical Facility for the duration of the evacuation.

5. This will pay in respect of the Covered Member up to a maximum Limit of Liability of \$100 per day for pre approved additional charges during pre and post hospitalisation assessment that are incurred overseas as a result of an evacuation including reasonably and necessarily incurred transport charges for the travel to and from Hospital and to the airport.
6. This Plan will pay in respect of any approved person accompanying the Covered Member up to a maximum Limit of Liability of \$120 per day for pre-approved additional accommodation charges (where possible shared twin to be utilised) incurred during the period the Covered Member is confined to an overseas Hospital including reasonable and necessarily incurred transit charges for the travel to and from Hospital and to the airport and pre approved airfare costs (economy airfare where possible) on a scheduled airline flight if the accompanying person returns directly to the international airport from which the Covered Member was evacuated for treatment following that treatment.
7. This Plan will pay pre-approved accompanying medical staff's accommodation charges for the period the medical attendant is required to remain with the evacuated Covered Member including reasonable and necessarily incurred transport charges for the travel to and from Hospital and to the airport and airfare costs (economy airfare where possible) on a scheduled airline flight directly to the international airport from which they departed with the Covered Member.
8. Where treatment is not available in Fiji and a Covered Member has treatment for a covered Injury or Illness in any overseas Hospital or by any Doctor, Specialist, Consultant, Nurse, Dentist, or Optician overseas without prior approval from Plan Administrators and it is established that the Covered Member could not have been treated in a Hospital within the Plan Geographic Limits, the maximum payable shall be the amount which would have been payable for an equal course of treatment in a hospital of Plan Administrators choice up to a maximum Limit of Liability of \$20,000;

Provided always that:

- (a) any admission of liability by the Covered Member for these costs will not be binding on this Plan and
  - (b) no benefit shall be payable under paragraphs 3, 5 6 and 7 in addition to any payment under paragraph (8)
9. In the event of the Covered Member's death whilst receiving treatment overseas for a Serious Accident or Illness:
    - (a) We will reimburse the reasonable costs up to a maximum Limit of Liability of \$5,000 for embalming, supplying a coffin, the transportation costs of returning the Covered Member's body or ashes to the point where the Covered Member was evacuated or a contribution towards burial or cremation costs in the place where the death occurred.

(b) We will make a \$500 cash payment to the Covered Member's estate.

In respect to this Section there is a waiting period of twenty four months from the inception date for any pre existing condition but only where exclusion 34 becomes applicable.

## **EXCLUSIONS**

The following exclusions are applicable to all sections of this Plan.

This Plan will not pay for:

1. Treatments other than those provided by a Doctor or Specialist or under the direct supervision of a Doctor or Specialist for the cure or relief of Covered Member Injury or Illness or as approved by the Plan Administrators prior to treatment.
2. Routine physical maintenance examinations or medical check-ups or tests not incidental to the treatment or diagnosis of an Injury or Illness or any treatment that is not medically necessary.
3. Treatments undertaken in nature cure clinics, health spa or similar establishments or in nursing homes attached to such establishments except as specifically provided for in this Plan.
4. Cosmetic surgery, hearing aids, and prescriptions thereof unless necessitated by Illness or Injuries covered by this Plan and wholly occurring during the Period of Plan.
5. Surgical, mechanical or chemical process of contraception or treatment connected with fertility including contraception or intrauterine devices.
6. Vaccinations.
7. Long Term custodial or maintenance services for the permanently disabled.
8. Root canal, gold filling and implants and related surgery.
9. Optical procedures and optical aids unless as a result of covered injury or illness
10. Dental procedures, dentures, dental titanium implant unless as a result of covered injury or illness
11. Organ transplant or any related expenses for both donors and recipients.
12. Physiotherapy or chiropractic, except in the case of Serious Illness or Injury

13. X-ray and blood tests unless as part of the treatment of covered Injury or illness.
14. Any injury or Illness occurring outside the Geographic Limits of this Plan unless specifically provided for in the Plan.
15. Treatments associated with any confirmed long term disorders such as asthma, high blood pressure, diabetes and the like or for vitamins and dietary supplements and the like.
16. Disability support services.
17. Health screening.
18. Renal dialysis unless within the geographic limit.
19. Routine Pharmaceuticals for chronic conditions whether by prescription or not unless approved by Plan Administrators and subject to a maximum annual sub limit of \$200.00.
20. Renal failure and organ transplants (other than kidney transplants) including bone marrow transplants or related pre or after care procedures or treatment.
21. Treatments where the patients' long-term prognosis will not be improved by an Overseas Medical Evacuation. This includes but is not limited to any Evacuations for modalities of treatment motivated for on the grounds of palliative care alone.
22. Treatment of any condition not detrimental to health or any health care service not medically necessary.
23. Any claims after the Covered Member has attained the age of 65 years.

This Plan will not pay for Injury or Illness directly or indirectly caused or contributed to by:

24. Congenital Conditions, except for Hole in Heart cases which are treatable.
25. chronic conditions.
26. Dementia and Delirium.
27. Pregnancy, miscarriage or abortion unless Medically Necessary and requiring confinement in a Hospital.

28. Injury or Illness incurred in the pursuit of any illegal or criminal act or deliberate exposure to exceptional danger except in an effort to save human life.
29. Resulting from the pursuit of dangerous occupations or sports including mountaineering requiring the use of ropes or pitons, flying except as a fare paying passenger on a duly licensed commercial aircraft, parachuting, parasailing, steeple chasing, diving requiring the use of breathing apparatus, winter sports, professional football, boxing or wrestling and competition racing in a vehicle of any kind.
30. Self inflicted Injury, suicide, attempted suicide or substance abuse, excessive consumption of alcohol or drugs other than those prescribed by a Doctor or Specialist for the relief or cure of covered Injury or Illness.
31. Psychotic, mental or nervous disorders (including neuroses and their physiological or psychosomatic manifestations), unless arising out of covered Injury or Illness.
32. Sexually transmitted diseases.
33. HIV, HIV disorders including AIDS, and any medical condition that arises from HIV infection.
34. Any Pre Existing Condition if membership level reduces to 2,000 or lessor, of principal covered members who are paying agreed fortnightly fund for cover under this Plan.
35. Or as a consequence of: Civil war, insurrection, popular rising, rebellion, revolution, terrorism, sabotage, subversive acts, any action of any political or vigilante group, military rising, military or usurped power, invasion, war and hostilities, any action of military, police, security, or other authorities or instrumentality whether governmental or not, including any loss damage or liability directly or indirectly resulting from any of the above;
36. The actions of the police, any armed forces or any lawfully constituted body where such actions are in connection with the above;
37. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, rebellion, revolution, insurrection, terrorism, military or usurped power;
38. Nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel, pollution or explosion.

39. Resulting directly or indirectly from earthquake, volcanic eruption, tsunami, tidal wave,

## **CONDITIONS**

In the event of non-compliance with any of the conditions of this Plan, the Plan Administrators shall be entitled to decline to pay a claim.

### **1. Notice of Claim**

The Covered Member or a person representing the Covered Member must give written notice of any claim to Plan Administrators as soon as reasonably practicable but in any circumstances within 30 days after the happening of any circumstances giving rise to a claim.

### **2. Proof of Loss and Physical Examination**

After the Plan Administrators receive notice of a claim the Plan Administrators may provide covered member with claim form for completion.

- 2.2 The claim form must be properly completed and all evidence and information required by Plan Administrators including original medical certificates, shall be furnished in such form and such nature as Plan Administrators require.
- 2.3 Covered member must as often as required by Plan Administrators submit to medical examination or provide any other information or assistance reasonably requested in relation to Covered Members claim.
- 2.4 The Covered Member must co-operate with the necessary investigations and provide all necessary information and submit all particulars in order to enable Plan Administrators to expedite the claim.
- 2.5 If Plan Administrators request it, attend interviews with any person Plan Administrators nominate.

### **3. Duties and responsibility**

In the event of Injury or Illness the Covered Member must immediately:

- 3.1 Do as much as the Covered Member reasonably can to prevent any further loss or expense.
- 3.2 Contact Plan Administrators or arrange for the Hospital to contact Administrators, if the Covered Member is to be hospitalised.
- 3.3 Provide Plan Administrators with all documents and proofs Plan Administrators request in relation to any claim.
- 3.4 Promptly undergo any reasonable treatment recommended by the Doctor or persons providing Hospital Services treatment.
- 3.5 Lodge a written claim against any person or party,(eg employer, hotel operator or transporter who may have caused and/or be legally liable for the Covered Members loss, Injury or Sickness.



#### **4. Claim Offset**

There is no cover under this Plan for any loss or event or liability which is covered under any other Medical Plan including Workers Compensation or Compulsory Third Party policies, health or medical schemes or Act of Parliament including the Workmen's Compensation Act or to the extent that health care or treatment is available under any reciprocal health agreement or is payable by any other source. This Plan will however pay the difference between what is payable under the other Plan, health or medical scheme or Act of Parliament or reciprocal health agreement or such other source and what the Covered Member would be otherwise entitled to recover under this Plan.

#### **5. Subrogation**

You must allow Plan Administrators to take over for this Plan benefit to take any action and settle any legal right of recovery the Covered Member may have and the Covered Member must co-operate fully in any recovery action.

#### **6. Validation of Cover**

In respect of this Plan the Membership Report showing the Covered Member as covered must be in Administrators possession before a claim occurs and any claim payment will be precedent on Administrators having received this information and Covered Members agreed fund contribution or a promise from Covered Member to pay Covered Members allocated fund.

#### **7. Fraud**

This Plan will not be liable if any fraudulent means or devices are used by Covered Member, or anyone acting on Covered Members behalf, when entering into this Plan, or to obtain any benefit under this Plan. Any benefits already paid will be recoverable by the Administrators.

#### **8. Other Plan**

The Covered Member shall give written notice to the Administrators of any other Medical Plan or Medical Policy effected on the Covered Member(s) against accident or illness, unless such other Policy be by Life Policy covering death, Domestic Contents Plan, Motor Vehicle Policy or any type of travel Policy.

#### **9. Cancellation and Variations**

9.1 The Administrators may cancel this Plan or amend the terms, exclusions and limitations after 4.00pm on the 30th day following dispatch or written notice to the Covered Members last known address. You shall be entitled to a return of premium proportionate to the unexpired period of the cancelled Plan.

9.2 Any claims made or expenses incurred after the date of cancellation are not covered by the Plan unless expressly agreed by Administrators in writing prior to the Cancellation date.

- 9.3 The Plan cover in respect of a Covered Member shall terminate on the earliest of the following dates:
- (a) The date this Plan is terminated or cancelled;
  - (b) The premium due date if the required contribution fund for the Covered Member is not received;
  - (c) Where the Covered Member is a Dependant person on the date that person ceases to be a Dependant person;
  - (d) The date the Covered Member ceases the membership with Fiji Teachers Union;
  - (e) The date the Covered Member's membership with Fiji Teachers Union is terminated;
  - (f) The date on which the Covered Member commences active duty with the armed forces of any country.

#### **10. Jurisdiction**

Notwithstanding anything contained in this Plan to the contrary the indemnity provided herein shall not apply to: Any matter where an action for damages is brought in a court of law outside Fiji and not subject to Fiji law or where an action is brought in Fiji to enforce a foreign judgement whether by way of reciprocal agreement or otherwise. Costs and expenses of litigation which are not incurred within the country of jurisdiction.

#### **11. Suit or Legal Action**

- 11.1 No suit or legal action on this Plan for the recovery of any claim shall be sustainable in any court of law unless all the requirements of this Plan shall have been complied with, and unless commenced within twelve months after the date of the loss.
- 11.2 Nothing in the Plan shall render us liable to respond to or lay a defence to any suite for damages which may be instituted by Covered Member or Group of Covered Member against any Doctor, or a person providing treatment, or Hospital or entity providing Hospital Services or other services under this Plan, wherein an Covered Member or Group of Covered Member may sue the Doctor or person providing treatment or Hospital or other entity for reasons of neglect, malpractice, or other causes arising from his /their acts errors, or omissions in respect of examination and/or treatment of the Covered Member.

#### **12 Plan Amendment**

Any amendment to the terms and conditions of this Plan must be evidenced by written confirmation agreed in writing by Plan Administrators.

#### **13. Debt offset**

Any claim payment payable under this Plan may be used to settle any other fund or other debt owed by the Covered Member to this Plan.

#### 14. **Residency Disqualification**

This Plan will not meet claims incurred for treatment in the following circumstances wherein the Covered Member:-

has changed domicile from the geographic limits of the Plan to another country  
has migrated overseas, or has taken up or is about to take up permanent residence overseas, or is on contract, schooling, training, or at university overseas.

#### 15. **Additional Benefits**

The in-house insurance scheme has been renewed for another year with additional benefits effective from 7th July 2013.

In the case where a member needs a medical treatment covered under the FTU self-funded medical programme, and has been put on waiting list at the Public Hospital, then a medical treatment at Private Clinic as an option will be available subject to following provision.

The maximum payable will be 75% of the private clinic cost or \$4,500.00 whichever is lesser. In the case where the equivalent treatment cost at Public Hospital is higher than the amount payable under this provision then the maximum payable will be the equivalent cost at the Public Hospital.

It is agreed that in the cases where an advance treatment is available at the Private Clinic, as opposed to basic procedural treatment option at Public Hospital, then the member will be allowed an advance treatment at a private clinic approved by FTU in respect of gallstone and kidney stone removal.

### **HOW TO MAKE A CLAIM**

If you need to make a claim for Hospitalisation or Overseas Repatriation your will be required to follow the following procedure:

1. Full name of member, claimant or dependent whichever is applicable.
2. Member or claimants date of birth.
3. Member shall obtain the necessary referral from a General Practitioner or medical report from treating doctor for any medical condition covered by this programme and submit to FTU Head Office or IHL, Suva office;

Fiji Teachers Union  
1 Berry Road, Suva  
Phone 331 4099

Insurance Holdings (Fiji) Limited  
Level 4, Dominion House, Suva  
Phone No. 310 0257

4. In case of emergency the member shall visit the local public hospitals straight away where the attendants will liaise directly with IHL for administration requirements;

5. The local public hospitals provide free treatment (surgical or otherwise) and free admission for inpatients in case of Emergency only. Thereafter, the hospital will apply a reasonable charge (to be confirmed by the Ministry of Health) for admission to the paying ward during the recovery (non-emergency) period;
6. In the case where the medical practitioner or specialist is of the view that the necessary treatment of an insured medical condition is not available locally, a medical opinion and estimates will be obtained from a specialist from an offshore hospital preferably in India unless otherwise in an emergency an appropriate decision will be made on the offshore providers;
7. Upon confirmation of the appointment date for offshore facility arrangements will be made for the medical evacuation offshore, preferably to India.
8. Whilst in overseas medical facility during evacuation, if any incidental expenses incurred out of necessity may be reimbursed upon submitting original receipts and invoices, Breakdown on receipts, admissions, discharge date and diagnosis.

For any further inquiries on emergency cases, following persons can be contacted:

Insurance Holdings (Fiji) Limited

Office	Ph: 3100257
Jyotika Krishna	Mob 8430321
Karuna Segran	Mob: 999 2161

## **CONCLUSION**

Despite the challenges faced for almost a decade, we have persevered as a solid united group. We have drawn our strength from the firm belief that after the darkest of nights there is bright sunshine. The rank and file members are applauded for the unwavering confidence they have shown in the leadership, to steer the ship through some very treacherous waters. It is because of this solidarity and courage that all attempts to break us have failed. Let us not, however, sit back. The journey is not over yet. The task of regaining all we have lost must be our focus.

As our predecessors did, **LET US FORGE AHEAD!!!**



**AGNI DEO SINGH**  
**GENERAL SECRETARY**  
**29TH April 2014.**

**“THE DARKEST PLACES IN HELL ARE RESERVED FOR THOSE WHO MAINTAIN  
THEIR NEUTRALITY IN TIMES OF MORAL CRISIS”**

**-DAN BROWN**

## GENERAL TREASURER'S REPORT

### FINANCIAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2013.

Mr. President, delegates of the various branches and colleagues in Unionism.

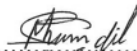
I take this opportunity to present to you the Audited Financial Report of the Fiji Teachers Union for the financial year ended 31 December 2013.

The working Committee has appointed a Finance Committee which checks all payments, income and banking on weekly basis.

The monthly accounts are checked by the Finance Committee and presented to the Working Committee for approval. The National Executive scrutinises the accounts on quarterly basis. The accounts presented contain every cheque written with full details of payments. It includes income by receipts, banking and bank reconciliations are also provided.

I wish to express my sincere gratitude to the Secretariat as well as the Working Committee and the Finance Committee for the support rendered towards the management of the Union funds.

I now commend the Financial Report to this Annual General Meeting for discussion and adoption.



.....  
**SASHI MAHENDRA SHANDIL**  
**GENERAL TREASURER**

**FIJI TEACHERS UNION**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2013**

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## **EXECUTIVE COMMITTEE'S REPORT**

In accordance with a resolution of the Executive Committee, the executive committee herewith submits the financial position of Fiji Teachers Union as at 31 December 2013, the related statement of income & expenditure and report as follows:

### **Executive Committee**

The names of executive committee members in office at the date of this report are:

Muniappa Goundar – President	Agni Deo Singh – General Secretary
Vidhya Singh – Vice President	Pranesh Sharma – Vice President
Sashi M Shandil – General Treasurer	Rajnesh Lingam – Asst. General Secretary
Manhar Kumar – Publicity Officer	Vishnu Sharma – Personnel Officer
Nakul Deo Barman – Executive Committee	Pratosh Kumar – Executive Committee
Rameshwar Lal – Executive Committee	

### **Principal Activity**

The principal activity of the Union during the year was to serve the interest of its members at work places and in general.

### **Results**

The net surplus of the Union Headquarters for the year was \$737,378 (2012 - \$622,611).

### **Reserves**

It is proposed that no amounts be transferred to reserves.

### **Bad and Doubtful Receivables**

Prior to the completion of the Union's financial statements, the executive committee took reasonable steps to ascertain that action has been taken in relation to writing off of bad debts and making of allowance for impairment. In the opinion of the executive committee, adequate allowance has been made for doubtful debts.

As at the date of this report, the executive committee are not aware of any circumstances, which would render the amount written off for bad debts, or allowance for impairment in the Union, inadequate to any substantial extent.

## **EXECUTIVE COMMITTEE'S REPORT (Continued)**

### **Non-Current Assets**

Prior to the completion of the financial statements of the Union, the executive committee took reasonable steps to ascertain whether any non-current assets were unlikely to be realised in the ordinary course of operations compared to their values as shown in the accounting records of the Union. Where necessary, these assets have been written down or adequate allowance has been made to bring the values of such assets to an amount that they might be expected to realise.

As at the date of this report, the executive committee are not aware of any circumstances, which would render the values attributed to non-current assets in the Union's financial statements misleading.

### **Unusual Transaction**

In the opinion of the executive committee, the results of the operations of the Union during the financial year were not substantially affected by any item, transaction or event of a material and unusual nature, nor has there arisen between the end of the financial year and the date of this report any item, transaction or event of a material and unusual nature likely, in the opinion of the executive committee, to affect substantially the results of the operations of the Union in the current financial year.

### **Executive Committee's Benefits**

Since the end of the previous financial year, no executive committee member has received or become entitled to receive a benefit by reason of a contract made by the Union with the executive committee member or with a firm of which he/she is a member or with an entity in which he/she has a substantial financial interest, other than those disclosed in the financial statements.

### **Other Circumstances**

As at the date of this report:

- (i). No charge on the assets of the Union has been given since the end of the financial year to secure the liabilities of any other person;
- (ii). No contingent liabilities have arisen since the end of the financial year for which the Union could become liable; and

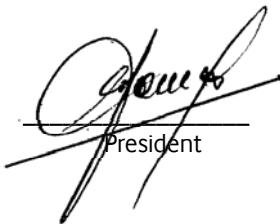
**EXECUTIVE COMMITTEE'S REPORT (Continued)**

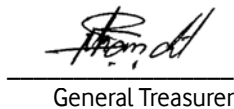
(iii). No contingent liabilities or other liabilities of the Union has become or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the executive committee, will or may substantially affect the ability of the Union to meet its obligations as and when they fall due.

As at the date of this report, the executive committee is not aware of any circumstances that have arisen, not otherwise dealt with in this report which would make adherence to the existing method of valuation of assets or liabilities of the Union misleading or inappropriate.

For and on behalf of the executive committee and in accordance with a resolution of the Executive Committee.

Signed at SUVA this 5<sup>TH</sup> day of APRIL 2014

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
General Treasurer

  
\_\_\_\_\_  
General Secretary

### STATEMENT BY EXECUTIVE COMMITTEE

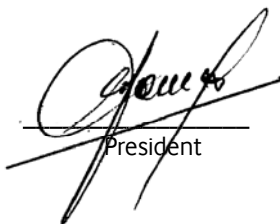
In accordance with a resolution of the Executive Committee of Fiji Teachers Union, we state that in the opinion of the executive committee:

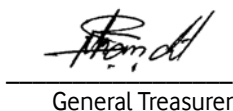
- (i). The accompanying balance sheet of the Union is drawn up so as to give a true and fair view of the state of affairs of the Union as at 31 December 2013;
- (ii). The accompanying statement of income and expenditure of the Union is drawn up so as to give a true and fair view of the results of the Union for the year ended 31 December 2013; and
- (iii). At the date of this statement, there are reasonable grounds to believe that the Union will be able to pay its debt as and when they fall due.

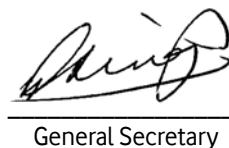
For and on behalf of the executive committee and in accordance with a resolution of the Executive Committee.

For and on behalf of the executive committee and in accordance with a resolution of the Executive Committee.

Signed at SUVA this 5TH day of APRIL 2014

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
General Treasurer

  
\_\_\_\_\_  
General Secretary



3rd Floor, 63 Marks Street  
P.O. Box 476,  
Suva, Fiji.

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330 1002  
Fax: (679) 331 2501

## **INDEPENDENT AUDIT REPORT**

### **TO THE MEMBERS OF FIJI TEACHERS UNION**

We have audited the accompanying financial statements of Fiji Teachers Union, which comprise the balance sheets as at 31 December 2013, the statements of income & expenditures for the year ended and other explanatory notes as set out on pages 12 – 16.

#### **Executive Committee's and Management's Responsibility for the Financial Statements**

The executive committee and management are responsible for the preparation and fair presentation of these Financial Statements. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making estimates that are reasonable in the circumstances.

#### **Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

FIJI TEACHERS UNION  
FINANCIAL STATEMENTS  
31 DECEMBER 2013

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P.O. Box 476,  
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## **INDEPENDENT AUDIT REPORT (Continued)**

### **Qualification**

It is not practicable for the Union to establish accounting control over all sources of income prior to its receipt and accordingly it is not possible for our examination to include audit procedures to extend beyond the amounts recorded in the books of the Fiji Teachers Union.

### **Qualified Opinion**

In our opinion subject to the possible effect of the limitations imposed by the foregoing financial statements have been properly drawn up so as to present fairly the state of affairs of Fiji Teachers Union at 31 December 2013 and of the results of its activities for the year then ended.

*5 April 2014*  
SUVA, FIJI

*A M Narsey & Co*  
**A M NARSEY & CO**  
**CHARTERED ACCOUNTANTS**

**COMBINED STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2013**

**ACCUMULATED FUNDS**

Add: Net Surplus for the year (Page 9)

<b>2013</b>	<b>2012</b>
<b>\$</b>	<b>\$</b>
3,575,492	2,970,604
736,122	604,888
<u><b>4,311,614</b></u>	<u><b>3,575,492</b></u>

**TOTAL ACCUMULATED FUNDS**

Represented by:

**CURRENT ASSETS**

Cash at Bank and on Hand	2,104,131	892,879
Fixed Deposits	10,857	10,666
Rent Receivable	22,458	30,230
Interest and Other Receivables	69,039	184,968
Prepayments	4,009	4,065
<b>TOTAL CURRENT ASSETS</b>	<u>2,210,494</u>	<u>1,122,808</u>

**DEDUCT: CURRENT LIABILITIES**

Creditors and Accruals	71,479	46,783
Rent Received in Advance	6,641	-
Provision for Employee Entitlements	57,160	55,747
Rent Deposits	25,450	18,826
<b>TOTAL CURRENT LIABILITIES</b>	<u>160,730</u>	<u>121,356</u>

**WORKING CAPITAL**

2,049,764	1,001,452
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**NON CURRENT ASSETS**

Fixed Assets	3,940,701	3,998,953
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**INVESTMENT**

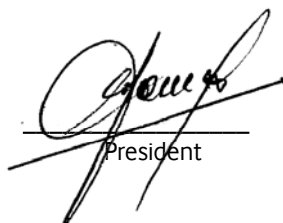
Tropichealth Incorporated Fiji Ltd	106,000	277,250
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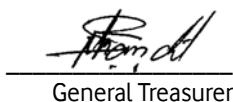
**LESS NON CURRENT LIABILITY**

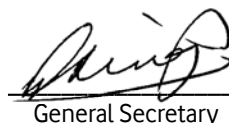
ANZ Bank/ Fiji Development Bank	1,784,851	1,702,163
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**NET ASSETS**

<u><b>4,311,614</b></u>	<u><b>3,575,492</b></u>
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\_\_\_\_\_  
President

  
\_\_\_\_\_  
General Treasurer

  
\_\_\_\_\_  
General Secretary

FIJI TEACHERS UNION  
FINANCIAL STATEMENTS  
31 DECEMBER 2013

Page 9

**COMBINED STATEMENT OF INCOME AND EXPENDITURE  
FOR THE YEAR ENDED 31 DECEMBER 2013**

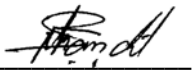
	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
<b>INCOME</b>		
Donation	11,767	6,790
Hall Hire	21,496	12,661
Interest	551	459
Inhouse Insurance Surplus	629,823	552,927
Inhouse Insurance - FTU Administration Cost	42,000	42,000
Fundraising/Lottery Income	2,600	2,713
Rent - Office Complex	84,898	95,686
Apartments	250,906	251,704
Subscriptions	745,815	709,432
Sundries	5,272	1,071
Grant - Capital/COPE	8,000	22,259
<b>TOTAL INCOME</b>	<b>1,803,128</b>	<b>1,697,702</b>
<b>DEDUCT EXPENSE</b>		
Advertising	2,506	3,004
Annual Leave	1,413	9,408
Audit Fees / Annual Audit	3,000	3,000
Bank Charges and Interest	95,003	137,662
Benefit-Medical, Retirement and Death	164,414	145,286
Capitation and Affiliation Fees	10,107	10,147
Depreciation	75,079	78,519
Donation	6,562	14,022
Draft Constitution Submission Fee	-	5,500
Honorarium	3,010	3,380
Insurance Premium Receivable From Members Written Off	-	13,719
Insurance	26,038	25,990
Legal Fees	17,797	10,832
Ministry Of Education 2.5% Levy	9,418	8,890
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)	11,315	12,538
National Elections	4,221	-
Periodicals and Newspapers	3,429	3,658
Printing and Publication	22,625	31,385
Provision for Receivable from Fiji Care Ltd	25,000	-
Receivable from Arvin Kumar - Shirt Sales Written Off	1,605	-
Rent and Rates	8,241	8,554
Repairs and Maintenance	120,341	118,181
Seminar, Conference, AGM and Travelling	119,748	117,229
Sports, Oratory and Fundraising	5,963	5,450
Stationary, Postage and Freight	10,336	8,837
Subsistence & Entertainment	25,456	29,955
Sundries/ General Expense	1,631	8,700
Telephone	25,556	25,319
Wages, Salaries & Associated Costs	245,252	233,155
Water and Light	19,920	17,724
Womens Wing	2,020	2,770
<b>TOTAL EXPENSE</b>	<b>1,067,006</b>	<b>1,092,814</b>
<b>NET SURPLUS FOR THE YEAR</b>	<b>736,122</b>	<b>604,888</b>



**FIJI TEACHERS' UNION [HEADOFFICE]  
STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2013**

	Note	2013 \$	2012 \$
<b>ACCUMULATED FUNDS</b>	(2)	<u>4,235,576</u>	<u>3,498,198</u>
<b>Represented by :</b>			
<b>CURRENT ASSETS</b>			
Cash at Bank and on Hand	(3)	2,069,046	873,456
Rent Receivable		22,458	30,230
Other Receivables	(4)	85,640	187,969
Prepayments	(5)	4,009	4,065
<b>TOTAL CURRENT ASSETS</b>		<u>2,181,153</u>	<u>1,095,720</u>
<b>DEDUCT : CURRENT LIABILITIES</b>			
Rent Received in Advance		6,641	-
Creditors and Accruals	(6)	70,710	48,040
Provision for Employee Entitlements	(1.6)	57,160	55,747
Rebate Payable to Branches	(1.2)	46,495	47,494
Rent Deposits		25,450	18,826
<b>TOTAL CURRENT LIABILITIES</b>		<u>206,456</u>	<u>170,107</u>
<b>WORKING CAPITAL</b>		1,974,697	925,613
<b>NON CURRENT ASSETS</b>			
Fixed Assets	(1.3, 7)	3,939,730	3,997,498
<b>INVESTMENT</b>			
Tropichealth Incorporated Fiji Ltd	(14)	106,000	277,250
<b>LESS NON CURRENT LIABILITY</b>			
ANZ Bank/ Fiji Development Bank	(8)	1,784,851	1,702,163
<b>NET ASSETS</b>		<u>4,235,576</u>	<u>3,498,198</u>
<b>CAPITAL COMMITMENTS &amp; CONTINGENT LIABILITIES</b>	(16)		

  
\_\_\_\_\_  
President

  
\_\_\_\_\_  
General Treasurer

  
\_\_\_\_\_  
General Secretary

FIJI TEACHERS UNION  
FINANCIAL STATEMENTS  
31 DECEMBER 2013

**FIJI TEACHERS UNION (HEAD OFFICE)**  
**STATEMENT OF INCOME AND EXPENDITURE**  
**FOR THE YEAR ENDED 31 DECEMBER 2013**

	<b>Note</b>	<b>2013</b> <b>\$</b>	<b>2012</b> <b>\$</b>
<b>INCOME</b>			
Donation		9,000	4,586
Hall Hire		21,496	12,661
Inhouse Insurance Surplus	(13)	629,823	552,927
Inhouse Insurance - FTU Administration Cost		42,000	42,000
Interest		-	79
Rent - Office Complex		84,898	95,686
- Apartment		250,906	251,704
Subscriptions	(1.4)	745,815	709,432
Sundries		40	1,055
Cope Grant		8,000	13,450
<b>TOTAL INCOME</b>		<u>1,791,978</u>	<u>1,683,580</u>
<b>DEDUCT EXPENSES</b>			
Advertising		855	767
Annual Leave		1,413	9,408
Audit fees / Annual Audit		1,760	1,760
Bank Charges & Interest		94,015	136,534
Benefit- Medical, Retirement and Death	(9,15)	164,414	145,286
Capitation/ Affiliation Fees		10,107	10,147
Draft Constitution Submission		-	5,500
Depreciation	(7)	74,526	77,689
Donation		6,562	13,022
Honorarium	(10)	3,010	3,380
Insurance Premium Receivable From Members Written Off		-	13,719
Insurance		26,038	25,990
Rent and Rates		8,241	8,554
Legal Fees		17,797	10,832
Light & Water		19,920	17,264
Ministry of Education 2.5% Levy		9,418	8,890
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)		11,315	12,537
National Elections		5,100	-
Periodicals & Newspaper		3,429	3,658
Printing & Publication		22,625	31,385
Provision for Receivable from Fiji Care Ltd		25,000	-
Rebate to Branches		56,784	55,790
Repairs and Maintenance	(11)	120,341	116,472
Stationery, Postage & Freight	(12)	7,830	7,584
Subsistence and Entertainment		21,393	24,814
Sundries/ General Expense		573	250
Telephone and Fax		24,753	24,622
AGM Seminar, Conference & Travel		70,129	59,960
Wages, Salaries & Associated Costs		245,252	233,155
Womens Wing		2,000	2,000
<b>TOTAL EXPENSE</b>		<u>1,054,600</u>	<u>1,060,969</u>
<b>NET SURPLUS FOR THE YEAR</b>		<u><b>737,378</b></u>	<u><b>622,611</b></u>

**NOTES TO AND FORMING PART OF THE ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2013**

**1.1 STATEMENT OF ACCOUNTING POLICIES**

The accounts have been prepared on the basis of historical costs and do not take into account changing money values or current valuations of non-current assets.

Set out below is a summary of significant accounting policies adopted by the Union in the preparation of the accounts.

**1.2 REBATE PAYABLE TO BRANCHES**

Rebate payable to branches are provided on the basis of the share applicable to the branches after allowing for the charges on branch expenses

**1.3 DEPRECIATION AND FIXED ASSETS**

Items of fixed assets are written-off over the estimated useful life of the assets on diminishing value basis. The principal rates in use are:

Buildings	1.25%	per annum
Motor Vehicle	24%	per annum
Other Assets	15%	per annum

**1.4 SUBSCRIPTION**

Subscription income from MOE is brought to account on accrual basis. Other Subscription income received is brought to account on receipt basis.

**1.5 INCOME TAX**

Generally the Union is exempted from income tax under section 17(22) of the Income Tax Act. However the Commissioner is pursuing to tax income from rental property activities which the Union is aggressively defending. No provision for tax has been made as the executives believe that should such income be conceptually taxable then sufficient deductions (accelerated depreciation on new development) will be available to defer any tax liability.

**1.6 PROVISION FOR EMPLOYEE ENTITLEMENTS**

Provision has been made in the accounts for benefits accruing to employees in relation to annual leave. The cost of sick leave is met as it emerges and as unused yearly entitlement lapses.

FIJI TEACHERS UNION  
FINANCIAL STATEMENTS  
31 DECEMBER 2013

**FIJI TEACHERS UNION (HEAD OFFICE)**  
**NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)**

<b>2. ACCUMULATED FUNDS</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Balance at 1 January	3,498,198	2,875,587
Add: Net Surplus for the year	737,378	622,611
	<hr/>	<hr/>
Balance at 31 December	<b>4,235,576</b>	<b>3,498,198</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>3. CASH AT BANK AND ON HAND</b>		
Bank of Baroda Berry Apartment	129,578	54,127
FTU Berry Apartment Account - ANZ	98,097	-
FTU Mutual Benefit Scheme Account - ANZ	19,795	21,386
FTU General Account - ANZ	519,625	233,603
FTU Kanhai Memorial Fund Account - ANZ	371	908
FTU Inhouse Insurance Scheme Account - ANZ	1,356,180	618,132
Petty Cash	400	300
Provision for Potential Loss Arising from Unbanked Receipts (Note 15)	(55,000)	(55,000)
	<hr/>	<hr/>
Total Cash at Bank and on Hand	<b>2,069,046</b>	<b>873,456</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>4. OTHER RECEIVABLES</b>		
FEA Refundable Deposit	9,108	9,108
Subscription	26,948	66,374
Sundries	32,653	36,192
Inhouse Insurance Fund - Branches	16,931	-
Inhouse Insurance Premium ( Pay Period 26)	-	51,295
Insurance Claim Receivable From Fiji Care Ltd	25,000	25,000
Provision for Insurance Claim Receivable From Fiji Care Ltd	(25,000)	-
	<hr/>	<hr/>
<b>Total Other Receivables</b>	<b>85,640</b>	<b>187,969</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>5. PREPAYMENTS</b>		
Prepayments-Insurance	3,368	3,260
NHK Subscription	620	771
Periodicals	21	34
	<hr/>	<hr/>
<b>Total Prepayments</b>	<b>4,009</b>	<b>4,065</b>
	<hr/> <hr/>	<hr/> <hr/>
<b>6. CREDITORS &amp; ACCRUALS</b>		
Audit Fees / Annual Audit	3,000	3,000
Salaries, Wages & Associated Costs	7,218	5,819
Inhouse Insurance Medical Cost/ Stop Loss Claim Fee	7,556	5,000
Medical Benefits	23,919	11,063
Electricity	1,428	978
Telephone and Fax	1,600	3,527
Vat Payable	5,289	330
Sundry Creditors	20,700	18,323
	<hr/>	<hr/>
<b>Total Creditors &amp; Accruals</b>	<b>70,710</b>	<b>48,040</b>
	<hr/> <hr/>	<hr/> <hr/>

**FIJI TEACHERS UNION (HEAD OFFICE)**  
**NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)**

**7. FIXED ASSETS**

	<b>WDV</b>	<b>ADDITIONS</b>	<b>RETIRE</b>	<b>DEPRECIATION</b>	<b>WDV</b>
Land	110,588				110,588
Building	1,016,902			12,711	1,004,191
Apartment Complex	2,579,541	2,826		32,280	2,550,087
Labasa Property	128,179			1,602	126,577
Furniture & Fittings	34,720	304		5,122	29,902
Motor Vehicle	16,958			4,070	12,888
Plant & Equipment	68,417	11,542		12,097	67,862
Office Equipment	42,193	2,086		6,644	37,635
<b>Total Fixed Assets</b>	<b>3,997,498</b>	<b>16,758</b>		<b>74,526</b>	<b>3,939,730</b>

**8. ANZ BANK - LOAN**

During 2013 loan from Fiji Development Bank was refinanced through ANZ Bank with a fixed interest rate of 5.50% per annum with no bank charges for 2 years as compared to FDB's 7% per annum. The loan is secured by:

- First registered mortgage over CT38/3731 with building and improvement thereon.
- Adequate "all risk" Insurance cover over building specified in (a) above with the banks' interest noted thereon.
- Monthly loan repayment is \$20620 inclusive of interest at 5.50% per annum.

**9. BENEFITS-MEDICAL, RETIREMENT AND HEALTH**

	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Medical - Local	67,540	48,260
Retirement	35,650	39,800
Death	7,400	9,690
Private Practitioner Claims	53,824	47,536
<b>Total Benefits</b>	<b>164,414</b>	<b>145,286</b>

**10. HONORARIUM**

Naseem Ali	240	80
Arvind Kumar	-	240
Mahendra Pal	360	480
Mahendra Datt	240	240
Munniappa Goundar	360	240
Sashi Mahendra Shandil	435	420
Satya Nand Shandil	400	600
Rajnesh Lingam	420	420
Manhar Kumar	240	240
Gyan W Prasad	315	420
<b>Total Honorarium</b>	<b>3,010</b>	<b>3,380</b>

FIJI TEACHERS UNION  
FINANCIAL STATEMENTS  
31 DECEMBER 2013

**FIJI TEACHERS UNION (HEAD OFFICE)**  
**NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)**

<b>11. REPAIRS &amp; MAINTENANCE</b>	<b>2013</b>	<b>2012</b>
	<b>\$</b>	<b>\$</b>
Repairs and Maintenance - Building	94,089	102,795
Repairs and Maintenance - Equipment	26,252	13,677
<b>Total Repairs &amp; Maintenance</b>	<b>120,341</b>	<b>116,472</b>
<b>12. STATIONERY , POSTAGE AND FREIGHT</b>		
Postage and Freight	3,827	3,692
Stationery	4,003	3,892
<b>Total Stationery, Postage and Freight</b>	<b>7,830</b>	<b>7,584</b>
<b>13. INHOUSE INSURANCE</b>		
Premium Received	<b>1,402,573</b>	<b>1,334,783</b>
<b><u>Inhouse Payments</u></b>		
Dominion Insurance Ltd - Stop Loss Claims Fee	23,000	20,000
Dominion Insurance Ltd - Stop Loss Premium	150,000	150,000
Dominion Insurance Ltd - Premium (Term Life/Executive)	69,980	64,895
Insurance Holdings (Fiji) Ltd - Administration Cost	82,008	82,008
Ministry Of Education 2.5% Levy	33,554	32,322
Fiji Teachers Union - Administration Cost	42,000	42,000
Medical Claims Through Dominion Insurance Ltd	340,000	355,855
Medical Claims Paid Directly - FTU Headquarters	21,318	5,402
Premium Refund to Members	10,890	29,374
<b>Total Inhouse Payments</b>	<b>772,750</b>	<b>781,856</b>
<b>Inhouse Insurance Surplus</b>	<b>629,823</b>	<b>552,927</b>

In July 2011 Inhouse Insurance Scheme was initiated. The Inhouse Insurance Scheme covers for medical treatments locally up to \$10,000 and \$250,000 for treatment overseas. Premium payable for Family cover is \$450 per annum and for Single cover \$350 per annum.

**14. INVESTMENT**

In the year 2010, \$100,000 was invested in Tropic Health Incorporated Ltd. A further sum of \$50,000 was invested in 2011. This was part of our commitment to invest \$250,000 to access services at discounted rates once the Operating Theatre was completed. An additional sum of \$127,250 was invested in the year 2012. However, in 2013, \$171,250 was refunded by the management of Tropic Health Incorporated Ltd leaving an investment amount of \$106,000.

During 2013 Bank of Baroda put the property on Mortgagee Sale. Under the requirements for mortgagee sale, the existing shareholders made a bid for \$1.65m and a loan proposal was sent to ANZ Bank.

A further \$400,000 was deposited in Anthony Ho & Associates trust account as a security for Loan from ANZ Bank which was subsequently refunded in December 2013. Currently an injunction is in place to stop Bank of Baroda from proceeding with Mortgagee Sale and procurement of loan is in process. Therefore, no provision for impairment has been made.

**FIJI TEACHERS UNION (HEAD OFFICE)  
NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)**

**15. RETIREMENT BENEFITS**

As at 31 December 2013, the Union has not performed an actuarial valuation to determine the liability of the Union relating to retirement benefit

**16. CAPITAL COMMITMENTS AND CONTINGENT LIABILITIES**

There were no significant capital expenditure and commitment at balance date (2012-NIL)

There were no significant contingent liabilities at balance date (2012-NIL)

**17. PROVISION FOR POTENTIAL LOSS ARISING FROM UNBANKED RECEIPTS**

During the year 2007 certain misappropriation of funds was detected by the Auditors.

As a result 3 employees were terminated and the Union executives with the assistance from the auditors carried out an investigation. Based on assessment made at that time, Union Executives were of the opinion that a provision of \$55000 was adequate. Any recovery of the loss would be brought to account in the year of receipt. The accused have been convicted and sentenced to 19 months imprisonment suspended for 3 years on the first count. On the second count, the case is set for trial on 17th November 2014.

**18. SUBSEQUENT EVENT**

Since balance date no material event has occurred that has not been brought to account and would have any impact on these financial statements.

**19. ACCOUNTS PRESENTATION**

The comparative figures for the previous year have been regrouped where necessary to conform with the current year's presentation.

## **WOMEN'S WING 23rd ANNUAL GENERAL MEETING**

### **ORDER PAPER**

#### **1.0 Quorum for the Annual General Meeting**

The National Secretary to move: "That this AGM has the necessary quorum as per charter of FTU- Women's Wing."

#### **2.0 Notice Convening the AGM**

The National Secretary to move: "That this AGM be convened in accordance with the advertisement carried in the Fiji Times of 5th April, 2014.

#### **3.0 Communication from the chair**

#### **4.0 Confirmation of the minutes**

The National Secretary to move:

"That the minutes of the 22ndAGM of FTU-Women's Wing held on 1st May, 2013 at Kshatriya Hall, Suva as previously circulated be taken as read and be confirmed."

##### **4.1 Matters Arising**

##### **4.2 Adoption of Minutes**

The National Secretary to move:

"That the 2013 AGM minutes reflect true and accurate recording of the proceedings of the meeting."

#### **5.0 Annual Report**

The National Secretary to move:

"That the Annual Report of FTU – Women's Wing for the year 2013- till March 2014 as previously circulated be received for discussion and be adopted".

#### **6.0 Financial Report**

The National Treasurer to move:

"That the Financial Report for the year ending 31st December, 2013/2014 be received for discussion and be adopted".

#### **7.0 Recommendations**

#### **8.0 General**

———— *S. Prakash* ————  
SANGEETA PRAKASH  
SECRETARY



**MINUTES OF THE 22nd ANNUAL GENERAL MEETING OF  
THE FIJI TEACHERS UNION – WOMEN’S WING HELD AT  
KHATRI HALL ON 1ST MAY, 2013.**

**1.0 Prayer**

Interfaith prayer was carried out during the official programme.

**2.0 Communication from the Chairperson**

2.01 The Chairperson Sis Vidya Singh welcomed all the women members to the 22nd Annual General Meeting and she informed the sisters that the Women’s Wing was very happy to have many workshops conducted during the year.

2.02 The International Women’s Day was celebrated almost in all the branches with the theme Equality for women are progress for all.

**3.0 Quorum for the Annual General Meeting**

The Secretary moved that there was necessary quorum to convene the meeting. Sis Sushila Chand (Rewa) seconded.

Members present:	147
Officials :	8
Total :	<b><u>155</u></b>

**4.0 Notice Convening the Meeting**

The Secretary moved that the necessary notice was published in the Fiji Times on 12th April, 2013. Sis Savita Singh (Nasinu) seconded.

**5.0 Confirmation of the minutes.**

5.01 Sis Sangeeta Prakash moved that the minutes were the true recordings and this was Seconded by Sis Latchmi(Nasinu).

5.02 The Secretary, Sis Sangeeta Prakash took the house through the minutes.

**6.0 Matters Arising from the Minutes**

6.01 None

**7.0 Adoption of Minutes**

The adoption was moved by the secretary and seconded by Sis Roshni Singh (Savusavu).

## **8.0 Annual Report**

8.01 The Annual Report was adopted on the motion moved by the Secretary and seconded by Sis Ashika Lal (Rakiraki).

## **9.0 Financial Report**

The Treasurer Sis Prem Lata moved that the financial report was in order and this was seconded by Sis Savikana (Rakiraki).

## **10.0 Matters Arising from the Financial Report**

10.01 Sister Sushila requested for an increase the amount given for Women's Day celebration.

10.02 Madam chair assured the branches if they exceeded the expense, all they needed to do was to present the acquittals and ask their branch for support. Furthermore, all the sisters were reminded to send their budget proposal first.

10.03 Madam chair said that Womens Wing should present the budget to their respective Branches and they would assist with funding. This will be in addition to the grant from FTU Womens Wing.

## **11.0 General**

11.01 Sister Susheela (Rewa ) asked about how the cope budget was used. The Chairperson explained that it is used according to the proposal submitted to them.

11.02 Sister Singh told the house that she will find out from the Headquarters about filling of the nomination forms for next Election. Sis Ashika (Rakiraki) appreciated it saying it will look more professional.

11.03 Sister Sima Kumar (Lautoka) inquired about the Women's Day celebration. It was large sum of money used and hosted in Lautoka, but Lautoka Branch was not informed.

Sis Singh informed that the correspondence was made to Sis Roshni Singh. 11.04 Sis Ashika (Rakiraki ) congratulated Madam Chair for the victory at National Election as Vice President and in the same encouraged ladies to take leadership positions and not to step back.

11.05 Sis Reshika Kumar asked why the branch reps were not invited for executive meeting as passed in last AGM.

Sister Singh said since almost all branches had the executives in women's wing and those who do not have will be informed accordingly.

11.06 Sis Uaiwaqa (Labasa) asked why was Labasa branch not visited and requested about reviving the Women's Wing.

11.07 Sis Singh (Vidya) suggested shifting the Women's Wing meeting on the first day of the conference, due to disturbance in sports. This was agreed by the house by show of hands.

- 11.08 Sis Nazul Nausad inquired why Ba branch was not visited. She further added that it was several years that none of the executives visited the branch. Sis Singh assured that Ba branch will be visited shortly.
- 11.09 Sis Gyan congratulated Sis Singh for being the first lady at National Vice President Position.
- 11.10 Sis Singh informed the house that resolution has been submitted to the resolution committee as follows and it will be passed and told to us at later date.
- a. that the Women's Wing Chairperson has the voting Rights.
  - b. that another position of Vice President should be created which would be held by a woman only.
- 12.0 Sis Singh thanked all for the hard work executives for their support and she wished to maintain the same as we continue our journey of building a strong union.
- 13.0 With no other matter to discuss the meeting was adjourned at 1.45pm.

\_\_\_\_\_ ***S. Prakash*** \_\_\_\_\_  
SANGEETA PRAKASH  
SECRETARY

## **ANNUAL REPORT 2013-2014**

### **1.0 INTRODUCTION**

I have much pleasure in presenting the Women's Wing Annual Report for the year 2013-2014. The year has been very fruitful and challenging for us. During the year the Women's Wing has been engaged in conducting workshops and organizing programmes for women on women and girl child issues.

### **2.0 ANNUAL GENERAL MEETING**

The Annual General Meeting of FTU-Women's Wing was held at Kshatriya Hall in Suva on 1st May, 2013 at 11.50am. The meeting was attended by 143 members.

### **3.0 WOMEN'S WING EXECUTIVES**

The National Executives for the year 2013-2014 are as follows:

Chairperson	–	Sis Vidya Singh ( Lautoka)
Vice Chairperson	–	Sis Sharina Riaz (Nadroga)
	–	Sis Sharin Chand ( Rewa)
Secretary	–	Sis Sangeeta Prakash (Ra)
Treasurer	–	Sis Prem Lata Kumar (Lautoka)
Committee Members	–	Sis Shoneet Chand (Suva)
	–	Sis AjeshniLal (Suva)
	–	Sis Urmila Singh ( Rewa)

From mid - 2012 due to the demise of Sister Roshini's husband, she stepped down and Assistant Secretary Sister Sangeeta was Co-opted by the Executive of FTU Women's Wing to be the Secretary.

### **4.0 NATIONAL EXECUTIVE MEETINGS**

The Women's Wing had 4 meetings during the term and we thank Rewa, Lautoka and Suva Branches for hosting these meetings.

### **5.0 COORDINATORS**

The executives were appointed as coordinators for the respective branches

<b>Coordinators</b>	<b>Branches</b>
Sis Vidya Singh	Labasa , Bua, Savusavu, Tavueni & Levuka
Sis Prem Lata Kumar , Sis Sharina Riaz ,	Nadroga , Nadi, & Lautoka
Sis Sangeeta Prakash	Ba ,Tavua & Rakiraki
Sis Shoneet Chand & Sis Ajeshni Lal	Suva, Navua & Nasinu
Sis Sharin Chand, Sis Urmila Singh	Rewa & Tailevu

Early 2014 sister Shoneet Chand migrated abroad.

## **6.0 Divisional Workshop**

There were two divisional workshop conducted on the theme "Protection Of Women From All Forms Of Violence" .One was organized in the West (Nadroga – RakiRaki) at Ba Muslim Primary school. Ba Women's Wing Chairlady (Sis Nazul Naushad ) and her executives organized this workshop. The coordinator for this workshop was Sister Sangeeta. The other workshop was held in the Central Division ( Navua – Tailevu ) at Vunimono Santan Primary School. The coordinator for this workshop was Sis Urmila Singh. There were various resource personnel who empowered all our sisters present. It is very heartening to note those who attended these workshops also had 5hours of professional development added to Femis. The turnout at both the workshops was very impressive.

## **7.0 Workshops/Seminars/Branch report**

- 7.01 a. The Chairlady Sis Vidya Singh attended a conference in Malaysia from 17th Sept.-22nd September, 2013.
- b. The Chairlady empowered the students at FNU and Deshbandhu Vitagoon Quality Teaching.
- c. Sis Singh was the resource personnel at the Divisional Workshop in Ba whereas Ms. Yashmin Nisha who was the Chief Guest.
- d. Sis. Singh was invited to empower the prefects of Sigatoka Methodist Secondary School on Leadership Qualities and how to become a good leader.
- 7.02 a. The Secretary Sis Sangeeta Prakash attended the Cope triennial conference at Nadi from 16th August to 22nd August 2013 where FTU Women's Wing was awarded the trophy for presenting a very effective and efficient report for past three years.
- b. Sister Sangeeta Prakash (chairlady Ra branch) presented a session in the Divisional workshop held at Ba.
- c. Sister Ashika Lal Secretary FTU Women's Wing Ra-Branch also took a session in Divisional workshop on empowering women.
- 7.03 a. Sis Ajeshni attended a workshop at FTU Head Quarters on 9th October 2013 about benefits of joining FTU.
- b. She with other executives actively involved themselves in the organization of the last year's conference in Suva.
- c. Sister Ajeshni was appointed the interim chair for Suva branch for 6 months.
- d. Sister Ajeshni was one of the trainers to train the Southern Division trainees (teachers) on OLPC (one laptop per child) initiative during the Christmas vacation.
- As a chairlady of Suva Branch she organized workshop and sports.
- 7.04 a. Sis Urimila Singh attended cope workshop in 2013 at Holiday Inn.
- b. She was the coordinator for the Divisional Workshop in the Central Division.

- 7.05 a. Sister Shareen Chand conducted a workshop on Child Abuse in June 2013 on The topic Women and Child Abuse. Sis Shareen held workshop with branch executives on Union matters and on values Education in June.
- 7.06 a. Sister SharinaRaiz together with other women members attended a professional development programme which was organized by FTU Head Quarters.
- 7.07 a. Sis Sima Kumar was Co-opted in FTU Women's Wing in March, 2014. She was appointed as Publicity Officer by FTU Women's Wing.
- b. Sis Sima was nominated and given the opportunity to attend the COPE Conference for youth in Nadi from 17th to 24th August, 2013.
- c. Sis Sima was also nominated by the Council of Pacific Education to attend **YOUNG EDUCATORS CONFERENCE** in Sydney from 9th & 10th November, 2013.

### 8.0 Women's Day Celebration

Almost all the branches celebrated International Women's Day at their branch level. Suva, Rewa, Navua, Lautoka, Ba, RakiRaki, Tavua and Nadroga had grand celebrations to mark this day. The theme was 'Equality for Women is Progress for All.'

### 9.0 Proposed Calendar of Activities for 2014

DATE	ACTIVITIES
8TH March	Women's Day Celebration
March 1st – 31st	Branch AGM and elections
28th April	Pre-conference meeting
1st May	Post - Conference
29th April-2nd May	Annual Conference
June – August	Divisional Workshops
September- October	Branch workshop

### 13.0 Conclusion

We wish to express our gratitude to all members of FTU, in particular the General Secretary, the IRO, National Executives, the Headquarters staff, the branch reps and executives for their continuous support and guidance and also acknowledge the financial contribution from COPE. The activities of the FTU Women's Wing have certainly contributed towards enlightening its members and empowering women members to take up challenges not only FTU members but also teachers at their schools holding the post of responsibilities. The FTU- Women's Wing wishes everyone a memorable conference in Labasa.

————— *S. Prakash* —————  
SANGEETA PRAKASH  
SECRETARY

## **FTU Women's Wing Financial Report 2013 (31/12/2013)**

### **Total Funds Available**

Balance as at 1 January 2013 \$1,618.62

Grant from FTU \$2,000.00

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**Total** **\$3,618.62**

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### **Expenses**

Executive Meeting (23/03/2013) \$250.00

Executive Meeting (10/08/2013) \$276.80

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**\$526.80**

### **AGM 2013 in Suva**

FTU Annual Conference \$780.00

**Rakiraki Branch Workshop** \$90.00

### **2013 International Womens Day Celebration**

International Womens Day (Rewa) \$306.00

International Womens Day (Lautoka) \$600.00

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**Total** **\$906.00**

Bank Charges \$74.80

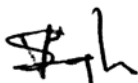
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**Total Expenses** **\$2,377.60**

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**Balance as at 31 December 2013.** **\$1,241.02**

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.....  
Vidya Singh  
Chairlady  
Womens Wing



.....  
Prem Lata Kumar  
Treasurer  
Womens Wing









# Secretariat Staff 2013 / 2014



**Mr. A. D. Singh**  
General Secretary



**Mr. Arun Prasad**  
Industrial Relations Officer



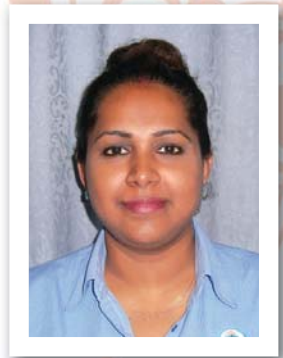
**Mr. Ronald Lal**  
Admin & Finance



**Archana Narayan**  
Computer / Membership



**Shradha Sharan**  
Secretary



**Priya Shanker**  
Insurance/MABS/Officer



**Mr. Arbind Kumar**  
Clerical Officer



**Mr. N. Kanasalusalu**  
Support Staff



**Mr. D. Maharaj**  
Support Staff



**Mr. Sanjay**  
Support Staff

