

**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 Rishikul Sanatan College, Nasinu on Wednesday 29th April, 2015 commencing at 9.30am.

AGENDA

1. Opening of the 85th Annual Conference and AGM.
2. Theme: "Quality Education Beyond 2015"
3. Keynote Speaker – Mr. David Lamotte – Director ILO Office for Pacific Island Countries.
4. Confirmation of the Minutes of the 2014 Annual General Meeting.
5. Adoption of the Unions 2014/2015 Activities Report including Audited Statement of Accounts for the year ended 31st December, 2014.
6. Motions, if any, due notice of which have been received by the General Secretary by 8th April, 2015.



**AGNI DEO SINGH
GENERAL SECRETARY**

All retired members of the Union are invited to the opening.

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

**Venue: Rishikul Sanatan College, Nasinu -Wednesday 29th April 2015
2015 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 4th April, 2015.

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 29th April, 2014 at Labasa Sangam College as previously circulated, be taken as read and be confirmed.”

4.1 MATTERS ARISING FROM THE MINUTES

5.0 ACTIVITIES REPORT 2014-2015

5.1 ANNUAL REPORT

The General Secretary to move:

“That the Activities Report of the Union for the year 2014 - 2015 including the Financial Report for the year ending 31st December, 2014, as previously circulated, be taken as read and be adopted.”

6.0 RESOLUTIONS



**AGNI DEO SINGH
GENERAL SECRETARY**

FIJI TEACHERS UNION
MINUTES OF THE 84TH ANNUAL DELEGATES CONFERENCE
HELD ON TUESDAY 29th APRIL 2014 AT LABASA SANGAM COLLEGE

1.0 WELCOME

The National President accorded greetings and a warm welcome to all the National Executives, Branch Executives, delegates and observers to the 84th Annual Conference in the Friendly North. Bro. Muniappa Goundar deliberated on the official opening address by the Chief Guest, Bro. Angelo Gavrielatos. He also acknowledged the efforts of all the Branch Executives and members of the National Executive and FTU Labasa Branch for hosting an Annual Conference of such a magnitude. He applauded the membership at large for their presence.

2.0 CALL TO ORDER

The National President called the house to order.

3.0 QUORUM

The General Secretary moved that the 84th Annual General Meeting had the necessary quorum as required by the Union's Constitution, Rule 29 (1).

Seconded: Bro. Prem Jeet Singh (Labasa)

Bro. Ramesh Raman informed the house that there was a lack of delegates in certain branches. The General Secretary then ascertained the quorum by requesting the Branch Reps present to call out the number of delegates present which made up the required quorum.

4.0 NOTICE CONVENING THE ANNUAL DELEGATES CONFERENCE

The General Secretary moved that the 84th 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.

Seconded: Bro. Dalip Ram (Lautoka)

5.0 COMMUNICATION FROM THE CHAIR

- 5.1 The National President quoted the words of Barrack Obama summing the fact that "we are the change that we seek." He requested the house to change their mind set and take the Union to greater heights.

- 5.2 Bro. Muniappa Goundar stressed the importance of solidarity to unionism during these trying times as the country prepared itself for the national elections.
- 5.3 Bro. Goundar defined the types of leaders and went over the deliberations made by the Chief Guest, Bro. Angelo Gavrielatos.
- 5.4 He recapped the fact that encompassed principles of democracy and education are the most powerful weapons that can change the world.
- 5.5 Finally, Bro. Muniappa Goundar went over the meeting protocol and wished the house meaningful deliberations.

6.0 MINUTES/MATTERS ARISING FROM THE MINUTES OF THE AGM HELD AT KHATRI HALL IN SUVA ON TUESDAY 30TH APRIL 2013

The General Secretary moved 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.

Seconded: Bro. Madhur Prakash (Nadi)

- 6.1 The General Secretary took the house through the minutes of the last year's AGM and the resolutions that were forwarded to the MOE.
- 6.2 He reminded the house that some of the issues highlighted in last year's AGM are pressing issues in this year's Activity Report and that the Union is pursuing with the MOE regarding the resolutions.

7.0 ACTIVITIES REPORT 2013- 2014

The General Secretary moved 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.

Seconded: Sis Urmila Singh (Rewa)

- 7.1 The General Secretary took the house through the Activities Report.
- 7.2 He shared the sentiments addressed by the National President and the Chief Guest and reminded the house that the Union will seek avenues to address all issues regarding the membership.

7.3 He deliberated that the long service leave has been taken away and that the decrees affect fundamental rights of FTU to collective bargaining and to seek redress through the industrial machinery.

7.4 2014 BUDGET PAY INCREASE FOR TEACHERS

7.4.1 The General Secretary reported that the Union had made a submission to the MOE to restore provisions that had been removed as a cost cutting measure in 2010. The Union has also addressed issue on the teacher /pupil ratio, terms and conditions of Early Childhood Education teachers and Executive Teacher positions and non teaching of Heads of Schools at ED4C and above.

7.5 GENERAL ELECTIONS 2014

7.5.1 The house was reminded about the General Elections scheduled for September 17.

7.6 BRO. PRATAP CHANDS BOOK LAUNCHING

7.6.1 The General Secretary commended Bro. Pratap Chand for launching his book titled *"A Fijian Memoir - footprint of Girmatiya's Grandson"*

7.7 INDUSTRIAL RELATIONS

7.7.1 The General Secretary went over the following: graduate salary, acting appointment and policies, post processing, transfers, teachers' duty hours, and non renewal of contracts and members grievances.

7.7.2 He also deliberated on the complaints received from members that certain heads of school were compelling the teachers to work from 8am to 4.30pm.

7.7.3 The General Secretary then read the contents of the email (responses) sent by the Permanent Secretary – Ministry of Education on the following issues:
854 ET positions (half taken away); upgrading and downgrading of schools; teacher pupil ratio (FTU had made a submission to MOE in January); acting appointment policy not being followed; location allowance - (PS had replied that payment would be made in the last

pay of the year); APA form and restoring the position of Union in the JCC, CSB and CDU.

7.7.4 The GS informed the house that APA forms will be due by September 30th and the Union has in writing requested the MOE to disseminate the forms to schools by 30th June.

7.8 The Union had taken a case to court with a constitutional provision where the Permanent Secretaries received huge salary increase while the rest of the Civil Servants were being sidelined. The judge ruled against the Union.

7.9 The General Secretary has been appointed to the FTRB and this means that the Union will be able to contribute effectively on the various roles of FTRB.

7.10 COUNCIL OF PACIFIC EDUCATION

7.10.1 The house was informed that the FTU Women's Wing had been declared the best organised Women's Wing in the South Pacific. The General Secretary complimented the Chairlady and her team for all the work done.

7.11 EDUCATION INTERNATIONAL

7.11.1 The General Secretary has been elected to the Asia Pacific Executive Board of EI.

7.11.2 He took the concerns of FTU /FTA to the international forum where a resolution was taken about members losing fundamental Trade Union and Human Rights.

7.12 GS also deliberated on publicity and property matters and that the newsletters and year planners have been sent to members.

7.13 Branch Workshops were conducted by Union executives.

7.14 The General Secretary went over the rules governing MABS and Insurance Scheme.

7.15 In conclusion, the General Secretary requested members for solidarity and highlighted the fact that despite the challenges faced, FTU has persevered as a solid united group.

- 7.16 The National President acknowledged the efforts of the General Secretary in the administration and running the affairs of FTU.

8.0 FINANCIAL REPORT

- 8.1 The General Treasurer, Bro. Sashi Mahendra Shandil presented the Financial Report.
- 8.2 Bro. Ramesh Raman (Ba) enquired about the in house insurance scheme and whether the surplus from the scheme was used to run the union. The General Secretary replied that the in house scheme subs has a separate account. He explained the breakdown of the deductions for the scheme and that the insurance money is not used for any union activity.
- 8.3 Bro. Raman then enquired about the increase in AGM Seminar, Conference and travel. The General Treasurer clarified. Bro. Raman also enquired about the differing figures paid to the MOE (on page 60 of the Activities Report) to which the General Secretary explained that CTCL deducts \$3.32 membership subs and MoE charges a levy from unions for social benefits provided to members.
- 8.4 The General Secretary explained how the Medical Scheme works. He also explained the \$42,000.00 paid for administration cost. He reminded the house that Dominion Insurance was part of the approving authority and that Insurance Holdings Limited negotiates the deal with Dominion as FTU deals with IHL.
- 8.5 Bro. Raman, finally, enquired about the legal cost of misappropriation funds. The GS provided a breakdown of the \$17,797.00 spent on legal costs. He clarified that the fraud case handled by the police and FTU did not incur any legal cost. He also explained about the charges FIRCA was intending to levy on FTU on its income.
- 8.6 Bro. Praveen Chand (Rewa) expressed gratitude to FTU and requested that the executives think about increasing benefits in the insurance scheme. The GS explained the increase in provision at private hospital in case of a queue. He then explained an additional increase in July last year regarding the cost of treatment at Suva Private Hospital from \$3500.00 to \$4500.00 or 75% of whichever was less. He informed the house that the executives will think about benefits as the year's progress. He also explained that special tests like Endoscopy, Treadmill test, MRI, CT scan and ECG are fully covered under MABS.

- 8.7 Bro. Praveen Chand also enquired if a copy of the Insurance policy document can be given to each member. The GS explained that the book itself was a policy document. He requested members to familiarize themselves with the booklet. The house was informed that Branches have a separate account to cater for members who are hospitalized where payment is made in advance so members don't panic when they get admitted.
- 8.8 Bro. Praveen Chand finally, acknowledged the efforts of the GS and enquired if there was a possibility of an increase in the branch rebate.
- 8.9 Bro. Narain Goundar (Rewa) requested the Union to write to the MOE if consideration and attention is given to TVET so that all students could be given a chance to pursue tertiary studies.

9.0 RESOLUTIONS

The National Vice President, Sis. Vidya Singh, took the house through the resolutions.

1. MERIT INCREASE

Noting with grave concern that teachers were denied normal salary increases for 8 years. Realizing that the cost of living has escalated by about 40% during this period.

Further noting that the other sectors of the civil service have benefited from increases which teachers have been denied.

The Fiji Teachers Union 84th Annual General Meeting calls upon the State to treat all its employees equally and restore the annual merit increment for teachers from 2014.

Seconded: Bro. Rohitesh Sandeep (Lautoka)

2. LONG SERVICE LEAVE ALLOWANCE

Noting the unilateral decision of PSC to cease the long service leave allowance provision which had been in place since the inception of the teaching service. Recognizing that this was an entitlement negotiated by the Teacher Unions and agreed upon.

Further noting the practice of bad faith on the part of the Commission which is supposed to be an exemplary employer.

The Fiji Teachers Union 84th Annual General Meeting calls upon PSC to restore the age old provision.

Seconded: Bro. Praveen Chand (Rewa)

3. FTU ON CURRICULUM ADVISORY BOARD

Noting that National Policies and Action Plans to achieve Education For All must be developed and implemented in partnership with civil society, including NGOs and education unions,

The Fiji Teachers Unions 84th Annual General Meeting calls upon the Ministry of Education to ensure that there is an active participation of teachers in the development and implementation of education policies, plans and curricula through their respective teacher union.

Seconded: Sis Seema Kumar (Lautoka)

4. TRAINING FOR TEACHERS – SPECIAL EDUCATION

Recognizing that quality education is a human right,

Accepting that education must be provided by the state,

Noting that education must be available freely to all,

Further noting that education should be all inclusive and people with special needs need assistance to achieve their maximum potential,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to provide more funding towards the training of the teachers for effecting teaching and learning in Special Education Schools.

Seconded: Bro. Narain Goundar (Rewa)

5. TEACHER TRAINING PROGRAMME

Considering that today's teachers encounter a range of classroom and social conditions; multilingual classes, increase mainstreaming of special education students, growing number of students in poverty and students from single parents,

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

Noting that teachers would be needing different teaching methods to reach different students,

Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to ensure that training programmes at the Teacher Training Institutions are well equipped to meet the needs of the trainee teachers mentioned herein.

Seconded: Bro. Avinesh Achari (Savusavu)

6. CLASS SIZE

Noting the increase in teacher workload arising out of the changes in the assessment system and the Curricular,

Further Noting the rapid increase in class sizes especially in urban area schools arising from internal migration,

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

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to implement the recommendations of 1993 JEE to achieve class sizes of 30 and below for straight classes, 25 for Year 1 and Form 13 and 20 for composite classes and there should be no multiple class teachings.

Seconded: Bro. Vishal Raj Goundar (Rakiraki)

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 promotions,

And that these officers have no mechanism to seek redress,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to include the teacher unions in the Central Staff Board Meetings and restore the Appeals Process.

Seconded: Sis. Rohini Singh (Labasa)

8. NON TEACHING TIME FOR SCHOOL HEADS

Acknowledging the enormous responsibility of guiding, developing, monitoring and reporting on teachers and the school,

Noting the time consumed to provide professional guidance, assisting and assessing training needs of the teachers under their care,

And attending to the needs and queries of the parents,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to reconsider their stance and allow for Head Teachers of grades ED 4C, 3C, 2C and 1B to have zero teaching load to enable them carry out their

administrative work effectively. Furthermore, a pool of relieving teachers be established to assist ED6D and ED5E Heads at least 1 day per week.

Seconded: Bro. Abhay Chand (Rewa)

9. EXECUTIVE TEACHER POSITIONS

Noting that the 1993 JEE saw merit in making recommendation that 854 Executive Teacher positions be created in primary schools,

Further noting that the recommendation was implemented in 1997 which had since brought in a marked improvement in the quality of classroom work in primary schools,

This allocation of 854 ET positions was reduced to 427 by Ministry of Education as a cost cutting measure in 2009, and which had a negative impact on the delivery of quality education,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to restore the ET positions to its full complement without any further delays.

Seconded: Sis. Ajeshni Lal (Suva)

10. EARLY CHILDHOOD EDUCATION

Noting that many Primary Schools have kindergarten attached to their schools, Recognizing that kindergarten teachers play a major role in the grooming of a child,

Further recognising that early childhood education is the foundation of learning and that it needs everyone's attention,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to provide a grant of \$6,000.00 to all established kindergarten towards the teacher's salary.

Seconded: Bro. Jitend Narayan (Taveuni)

11. 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 decades,

The 84th 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 the Trade Dispute under the Employment Relations Promulgation.

Seconded: Bro. Arvin Narayan (Levuka)

12. INSERVICE TRAINING

Noting that teaching methods and teaching materials are ever changing, 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 84th Annual General Meeting 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. Ishwar Prasad (Labasa)

13. POOL OF RELIEVING TEACHERS

Acknowledging that teachers are the delivery agents of quality education. Accepting that students are at times left without teachers in cases of prolonged sicknesses and cases of maternity leave.

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to have a pool of teachers on standby in all the Education Districts so that the quality of education is not compromised.

Seconded: Sis. Urmila Singh (Rewa)

14. CONVERSATIONAL VERNACULAR

Noting that the teaching and learning of conversational i-Taukei and Hindi has now been made compulsory via the Constitution. Accepting that learning each other's language is a way forward,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to ensure that teachers coming out of the teacher training institutions are well equipped to teach the same when posted to schools.

Seconded: Bro. Sanjay Prasad (Bua Branch)

10.0 CONSTITUTIONAL AMENDMENTS

- 10.1 The National President took the house through this session. He informed the house that there will be amendments to certain clauses of the FTU 2011 Constitution as had been agreed to by the last AGM. He went over the names of the members of the Credentials Committee-, General Treasurer, Assistant General Secretary and Publicity Officer assisted by the IRO.
- 10.2 He explained the Constitutional Review process. He informed the house that the National Executive took it to the rank and file at branch level through discussions and consultations. The Branch Reps took it to their branches and brought the amendments to the National Executive. The amendments were sent to all members via the newsletter.
- 10.3 He explained the addition to the Union's Constitution where by 1 post for Vice President will be reserved for women members only.
- 10.4 He requested the house to vote for or against the clauses that need to be amended.

11.0 CONCLUSION

- 11.1 The National President accorded heartfelt gratitude to the membership \ at large for all the deliberations and discussions. He pleaded for solidarity as the union aims for greater heights.
- 11.2 Bro. Muniappa Goundar concluded by quoting the words of Paul Ryan "A free economy and strong communities honour the dignity of every person, rewarding effort with justice, promoting upward stability, and \ building solidarity among citizens."
- 11.3 He wished all the members a meaningful Annual Conference.

12.0 ADJOURNMENT

The meeting was adjourned at 2.10 p.m.

Confirmed thisday of2015

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CHAIRMAN

ACTIVITIES REPORT

MAY 2014 – APRIL 2015

1.0 INTRODUCTION

This Report covers the period May 2014 to April 2015. The period under review saw Dr. Brij Lal resigning from his position as the Permanent Secretary for Education in August 2014 to contest the National Elections. Ms. Basundra Kumar, who was the Deputy Secretary - Primary / Secondary, was appointed to act as the Permanent Secretary.

Having kept the two teacher Unions at bay for seven long and torrid years, the Ministry invited the Unions, as part of their consultative process, to discuss teacher / pupil ratio, post processing and curriculum. Education was heading in the right direction, so we thought.

The National Election in September 2014 saw Fiji First emerging outright winners and forming the single party government. Dr. Mahendra Reddy was appointed the Minister for Education, Heritage and Arts. The Unions embraced his appointment with hope and looked forward to the peregrination of providing quality education.

Then things began to fall apart – as far as the consultative process was concerned.

And the *force majeure* began.

Unilateral decisions were taken by MOE, all new recruits were put on ED9A salary, all schools were required to complete the syllabi in two terms, Heads of Schools threatened of demotion if results were not according to MOE expectation and the list goes on.

The Report also details issues affecting teachers. The Report is tabled for discussion and adoption.

2.0 TEACHER / PUPIL RATIO

For the Union, the teacher / pupil ratio has been an interminable fight with the Ministry of Education. Actually, we have been making submissions to the Ministry for the last three decades for them to address this issue. We have class sizes of 40-55 in urban schools, whilst teachers in rural and maritime areas are still compelled to stick with the retrogressive composite and multi class teachings.

At the beginning of 2014, the Union had made a submission to the then Minister Filipe Bole citing the 1993 JEE recommendation as follows: 1:30 for straight classes and 1:20 for composite classes. Year One and Year 13 to be below 25.

Minister Bole then directed that an exercise be carried out to determine the number of teachers needed to meet this objective. It was subsequently reported that 900 additional teachers were to be recruited. This was to be included in the 2015 budget submission.

The Budget announcement that 348 extra teachers would be employed in 2015 was a sigh of relief. However, the Minister's announcement that all new recruits would be paid ED9A salary was nauseating, to say the least.

Let us be reminded that ED9A salary grade was established to pay untrained, unqualified teachers who were appointed as relievers or as language teachers etc. Once these teachers completed their Courses, their salary was upgraded to ED8A / ED 8G.

It is sheer exploitation of labour, preying on the down trodden and desperate job seekers. The Union has pointed out to the Minister that relegating the status of the teachers in this manner was most inhumane, demoralizing and degrading.

3.0 2015 BUDGET – UNION SUBMISSION

The Union drew the attention of the Ministry to 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.

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.

The Union submitted that the terms and conditions of work of the Early Childhood Education teachers be improved and their salary be the responsibility of the State.

The Union further submitted that merit and COLA payment provision be included in the Budget, that scholarship grant for in-service training be increased, that a pool of relieving teachers be appointed to ensure that quality of education is not compromised and provision be made for the full implementation of the 2003 JEE.

4.0 EXTERNAL EXAMINATIONS

The Education Minister's pronouncement on the restoration of the Fiji Junior Examination was welcomed by FTU. FJC would be used as a yardstick to gauge student academic abilities at the end of Year 10. FJC would also assist students and parents decide on subject choices for Year 11.

While FTU viewed the intent of bringing back Year 6 examination as noble, we felt that there was need for stringent monitoring to ensure that students were not forced out of the formal education system as a result of the examination. FTU had asked the Ministry to ensure that the syllabi were not narrowed to accommodate examinable subjects.

The Ministry has since decided that all Year 6 students would now be sitting for internal examination, a standard paper prepared by Ministry for all schools.

5.0 ANNUAL GENERAL MEETING AND CONFERENCE 2014

The 84th Annual General Meeting and Conference was successfully hosted by Labasa Branch at Labasa Sangam College from 29th April – 1st May 2014. There was a very strong representation from all the Branches.

The Labasa Branch Chairman, Bro. Pranesh Sharma, his hard working team of executive members, Head Teachers, Principals and members of the Branch who worked tirelessly to ensure the success of the Conference, deserve special compliments.

The Chief Guest, Bro. Angelo Gavrielatos, the Federal President of the Australian Education Union was the Chief Guest and Keynote speaker at the 84th Annual Conference. Bro. Gavrielatos, while addressing the delegates and guests on the Conference theme, espoused that education was a public good. He said that the values of public education were essentially the values that underpinned democracy. He said the values encompass the principles of equity and equal opportunity, non-discrimination and social justice. He said that it was via education that a society could equip the young ones with knowledge, skills, values and attitude that they needed in order for them to play an active role in their communities.

He concluded by emphatically saying that it was the duty of the teacher unionists to stand up and speak up for public education, it was the duty of the teacher unions to put forward a vision for the future of our education system and that teachers across the globe had struggled to access their trade union rights and Fiji was no exception where there was a blatant denial of union rights. The fight must go on.

National President, Bro. Muniappa Goundar in his opening address at the AGM, alluded to the theme and stressed that quality education for the children of Fiji was a priority. He said it was government's social and moral responsibility to ensure that a conducive learning environment was provided, ensure that quality teachers were put in the classrooms and quality tools were in place for effective teaching and learning.

Bro. President also stressed on five key issues which directly affected teachers: Review of Salary, Acting Appointment Policy, Post Processing and In-Service Training.

6.0 CONFERENCE RESOLUTIONS 2014

The following resolutions were sent to the appropriate sections for their necessary action.

6.1 FTU ON CURRICULUM ADVISORY BOARD

Noting that National Policies and Action Plans to achieve Education For All must be developed and implemented in partnership with civil society, including NGOs and Education Unions,

Fiji Teachers' Union's 84th Annual General Meeting calls upon the Ministry of Education to ensure that there is active participation of teachers in the development and implementation of education policies, plans and curricula through their respective Teacher Union.

6.2 TRAINING FOR TEACHERS – SPECIAL EDUCATION

Recognising that quality education is a human right,
Accepting that education must be provided by the State,
Noting that education must be available freely to all,
Further noting that education should be all inclusive and people with special needs need assistance to achieve their maximum potential,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to provide more funding towards the training of the teachers for effecting teaching and learning in Special Education Schools.

6.3 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 students from single parents,
Agreeing that although students are of similar age and in same class, their achievement levels vary greatly,
Noting that teachers would be needing different teaching methods to reach different students,

Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to ensure that training programmes at Fiji National University are well equipped to meet the needs of the trainee teachers mentioned herein.

6.4 CLASS SIZE

Noting the increase in teacher workload arising out of the changes in the assessment system and the Curricular,
Further Noting the rapid increase in class sizes especially in urban area schools arising from internal migration,
Acknowledging the recommendations of the Job Evaluation Exercise 1993 and knowing that its implementation is long overdue,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to implement the recommendations of 1993 JEE to achieve class sizes of 30 and below for straight classes, 25 for class one and Form 7 and 20 for composite classes and there should be no multiple class teachings.

6.5 POST PROCESSNG / 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 promotions,
And that these officers have no mechanism to seek redress,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Public Service Commission to include the Teacher Unions in the Central Staff Board Meetings and restore the Appeals Process.

6.6 NON TEACHING TIME FOR SCHOOL HEADS

Acknowledging the enormous responsibility of guiding, developing, monitoring and reporting on teachers and the school,
Noting the time consumed to provide professional guidance, assisting and assessing training needs of the teachers under their care,
And attending to the needs and queries of the parents,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to reconsider their stance and allow for Head Teachers of grades ED3C, ED2C and ED1B to have zero teaching load to enable them carry out their administrative work effectively.

6.7 EXECUTIVE TEACHER POSITIONS

Noting that the 1993 JEE saw merit in making recommendation that 854 Executive Teacher positions be created in primary school,
Further noting that the recommendation was implemented in 1997 which had since brought in a marked improvement in the quality of classroom work in primary schools,
This allocation of 854 ET positions was reduced to 427 by the Ministry of Education as a cost cutting measure in 2009, and which had a negative impact on the delivery of quality education,

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to restore the ET positions to its full complement.

6.8 EARLY CHILHOOD EDUCATION

Noting that many primary schools have kindergarten attached to their schools,

Recognising that kindergarten teachers play a major role in the grooming of a child,
Further recognising that early childhood education is the foundation of learning and that it needs everyone's attention

The Fiji Teachers Union 84th Annual General Meeting calls upon the Ministry of Education to provide a grant of \$6,000.00 to all established kindergarten towards the teacher's salary.

6.9 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 84th Annual General Meeting of Fiji Teachers Union calls upon the Interim Administration to repeal Decree No. 21 and restore the rights of the Unions to register the Trade Dispute under the Employment Relations Promulgation.

6.10 INSERVICE TRAINING

Noting that teaching methods and teaching materials are ever changing,
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 84th Annual General Meeting 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.

7.0 FTU SHARES IN BAYVIEW MEDICAL CENTRE

The Union invested \$100,000.00 in the Medical Centre in 2008. Other shareholders included the Fiji Nurses Association, Doctor Malani, Doctor B.P.Ram and Fiji national Provident Fund. FNPF, as the major investor, was in-charge of administering the project.

The Centre served our members at a discounted rate of 70%. In 2013, it went on mortgagee sale and Fiji National University successfully bid for it. The shareholders, minus FNPF, also made an offer and submitted that they be given the first option. The matter has since been in dispute and is now before the Court. FTU has advised the other shareholders that we will not contribute to the legal

cost, but are committed to our earlier agreement to be the major shareholder if the decision is in our favour.

8.0 SELF FUNDING IN-HOUSE MEDICAL INSURANCE PLAN

- ✓ Since the inception of the Scheme on 7th July, 2011, a good number of members have been treated for life threatening medical conditions.
- ✓ The following additional benefits were provided after renewal in June 2014:
- ✓ Local Hospitalization limit was increased from \$10,000.00 to \$15,000.00.
- ✓ If a member, who is in the Scheme, is put on a waiting list at the Public Hospital and approval is given for treatment at a Private Clinic, the maximum payable will be \$4,500.00 plus 50% of the balance of the cost incurred.
- ✓ If a member is going on an approved medical treatment overseas, \$100.00 will be given if one is required to transit and has to wait for more than three hours.
- ✓ Any medical condition related to Diabetes or High Blood Pressure is curable, then the Scheme will accommodate the treatment.
- ✓ Members are once again reminded to read and understand the plan clearly for ease of service in time of need.

MABS

- ✓ If the injection and medicine is part of the specialist treatment, then the cost for medicine and injection would be paid for.

The full text of the plan is reproduced in this Report.

9.0 INDUSTRIAL RELATIONS

MEMBERS' GRIEVANCES

As the first step, members are advised to write to the Ministry or visit the District Education Office to seek redress to any grievance they have in regards to their transfer, acting appointments, non-payment of allowances etc

Members are also requested to inform their Branch Secretaries about their grievance and if the matter can not be resolved by the Branch, then it should be forwarded to the General Secretary for necessary action.

That means that if members do not get a satisfactory response or the grievance is not resolved, then they should seek assistance from the Secretariat in writing

at the earliest. Where urgent action is required, assistance may be sought from the HQ directly.

The Union expresses gratitude to the Officers in the various Education Offices for giving audience to members, listening to their problems, looking at their cases with empathy and providing timely assistance.

The Union has always been and will continue to work with the Ministry for the betterment of the education for our children.

10.0 OFFICERS ON CONTRACT AND THEIR SALARIES

Despite giving assurance on a number of occasions, the non-renewal of Contracts in a timely manner by MOE has become a proverbial problem and continues to bring unnecessary hardship to the members. Non-renewal means that all deductions towards social security, mortgage payments, rent payments and other authorized deductions would cease.

11.0 NEW TEACHER RECRUITS

As mentioned in the introduction, new teachers put on contract in 2014, are being paid ED9A Salary. The irony is that MOE had been putting new teachers on ED8A and ED8G salary depending on their qualifications. MOE was rightfully recognizing their qualification, as graduate teachers were competent to teach a class of their own. The new Minister has suddenly decided that the graduates coming out of USP, Fulton, Corpus Christi and FNU are not competent and that they need a further "practical" for a year.

Whilst, all governments are doing their best to improve the status of teachers, sadly, our Ministry of Education's policy on new recruits is a retrogressive step.

12.0 COVERAGE OF SYLLABI / TEXT BOOKS

Ministry had given ultimatum to all schools that the syllabi must be completed by the end of Term Two and remedial work to commence from the beginning of Term Three.

The Union has written to the Permanent Secretary to voice concern that it might be feasible for secondary schools; definitely it was not practical for primary schools. Union had asked MOE to reconsider its position and allow primary schools to complete the syllabi in the prescribed time.

At the time of compilation of this Report, hard copies of the text books had not been sent to schools. Soft copies were emailed to schools and schools were expected to print and facilitate teaching and learning. Realistically, how many schools have the full complement of the facilities to download, print and give text books to students?

13.0 ULTIMATUM TO HEADS OF UNDER PERFORMING SCHOOLS

The Education Minister has given an ultimatum to School Heads to improve the school results or be demoted. The Union has asked the Ministry to take into account the intake of students by the so called under performing schools. There are a host of other factors that need consideration before a stand can be taken on School Heads.

14.0 ACTING APPOINTMENTS AND POLICIES

The Union has emphasized to the Ministry that all acting appointments be based on merit. It is important that officers who are appointed act to meet the MQR for posts they are acting on. Selective appointments would be demoralizing to the hard working and deserving officers. It is therefore, imperative that appointments be done according to Acting Policies.

15.0 POST PROCESSING

The Union met and also wrote to the Minister to say that the Unions must be involved in the first stage of the process. The involvement was to assist the Ministry obtain correct information on the shortlisted officers. This would also provide credibility to the process. The Minister had agreed and asked the Senior Management to involve the Unions in the first stage of post processing. However, the Minister later reneged on his earlier agreement and instructed the Officers in MOE not to involve the Unions in the process.

Matrix / MQR

The Union, in its meeting with the Minister has emphasized that the Minimum Qualification Requirement for the positions must be met by the candidates first and then other attributes of the Matrix be considered.

16.0 TRANSFER OF TEACHERS OF POOR PERFORMING SCHOOLS

The Union reminded the Ministry that it was most illogical to transfer teachers solely based on the students' results.

The Ministry was further reminded that academic results are determined by variables that are unique to each school. Comparing the performance of one school with another is most unrealistic and should never be used as a yardstick to stigmatize teachers.

17.0 WORKING HOURS FOR TEACHERS

In October, 2014 the Union received complaints from members that some School Heads were compelling teachers to work till 4.30pm. The Union met the Minister in November 2014 and informed him that the teachers' duty hours were different from Civil Servants. Whilst other Civil Servants dropped their tools and took their lunch, the teachers could not do the same as they had to supervise the students during lunch hour. The Minister and his senior team concurred and agreed to send a Circular to the School Heads and remind them of the same.

In February 2015, the Union received complaints from members that some School Heads were again compelling the teachers to teach till 4.30pm.

This prompted the Union once again to seek clarification from the Permanent Secretary regarding Saturday and afternoon classes.

Ministry replied stating that "The Ministry in the past and now encourages schools to take extra classes after school or on Saturday if need be. This is with the understanding that these classes will be done on voluntary basis mutually agreed by all parties. The Ministry will appreciate if you could inform us of the schools that are compelling its teachers and students to attend extra classes."

The Union has always maintained that Saturday and Extra Classes should be based on voluntary basis rather than through compulsion.

18.0 DISCIPLINARY PROCEDURE

The Union, with its meeting with Minister, had asked that a mechanism be put in place for dealing with teachers alleged for misconduct etc. The Minister had agreed for a Committee to be set up, comprising of an independent Chair, a rep from MOE and a rep from the Union. Unfortunately, this has not materialized till date.

19.0 BRANCH ACTIVITIES

- 19.1 Most branches continued with their traditional activities, like sports for primary schools, oratory and debates and quiz competitions for the children in their branches. Branches also organized professional Seminars for the members and this is one area that all Branches will have to work towards in order to promote professionalism and for capacity building.

There is a need for Branch Executives to be constantly in touch with the grass root members and assist them when approached. While some Branches fully involve their members through Workshops and Seminars, others are not so active. HQ has reminded the Branch Reps that after each National Executive Meeting, the Branch must send the Newsletter, informing the members of the decisions taken by NE. Wonder, how many Branches are doing that!!

Nasinu Branch, as part of their annual activity had scheduled a Prefects Seminar for Saturday 21st March 2015. Written approval had been obtained from the Permanent Secretary for the Workshop for the Young Leaders. Some three hundred prefects were enlisted for the one day training programme. This Workshop was one of the calendared activities for the Branch in its effort to provide holistic development for the children.

However, the Workshop had to be cancelled in the eleventh hour on the directive of the Education Minister.

20.0 BRANCH WORKSHOPS AND SEMINARS CONDUCTED BY HQ

Workshops were conducted for Suva, Levuka, Nadroga, Navua, Rewa and Lautoka members in the months of October and November 2014.

The feedback received from members was that workshops be conducted in Term One and not in Term Three. HQ has taken heed of the suggestion and will conduct Workshops in Term One and Term Two, depending on circumstances.

Workshops were also conducted for the Principal Officers of the Branches and Chairpersons of the Women's Wing. The aim was to equip them with skills pertaining to Finance, Minute Taking, Report Writing and general information on the Medical Insurance Scheme.

21.0 COUNCIL OF PACIFIC EDUCATION [COPE]

COPE continues to assist the Pacific Teacher Unions, including FTU. COPE has provided funds for FTU Workshops and also given separate funding to assist the FTU Women's Wing.

COPE has organized two workshops for the Friendly Islands Teachers' Association, capturing membership recruitment, role of Unions in the evolving democracy and quality education for all.

COPE facilitated the visit by the Vanuatu Women's Wing members to Fiji in November 2014. FTU and FTA hosted the women members. FTU ran a three day programme for them, educating them on membership recruitment, financial management, medical insurance and credit union services.

22.0 EDUCATION INTERNATIONAL

EI is the largest Global Union Federation. It has a membership of more than 30 million teachers in over 400 countries.

The Global Campaign for Quality Education thus far has been a great success. The post 2015 campaign is now being planned.

The General Secretary continues to serve on the Asia Pacific Regional Executive Board.

23.0 FIJI TRADES UNION CONGRESS

FTUC has brought to the attention of ILO and ITUC the breaches of International Conventions that Fiji has ratified, through the Decrees that directly deny the Unions the right to represent their members. The Congress has kept its affiliates informed of the implications of the various Decrees promulgated by the government. The Congress has also drawn the attention of the international bodies regarding the Decrees.

The ILO – Direct Contact Mission met with the Tripartite partners [Government, Employers and Unions] in October 2014. A Memorandum of Agreement was drafted by the Mission and subsequently the Agreement was to be signed by all the parties. The Employers and the Unions signed. The government reneged in the 11th hour and did not sign. They sought an extension till March 2015.

In March this year, government unilaterally drafted an agreement and wanted the Employers and Union to sign. This was not acceptable to the Union and Employers as the agreement was unilaterally done and suicidal to workers if agreed to by Union.

Tripartite Agreement - Geneva

The Commission of Inquiry into Fiji was averted on 25th March 2015 when the ILO Governing Body agreed to defer the decision to appoint a Commission of Inquiry until November 2015 Session in light of the Tripartite Agreement signed by FTUC, Fiji Commerce and Employers Federation and Fiji Government.

The Agreement lays down the groundwork for the amendment of all Labour Laws that violate Core Labour Standards including the Decrees.

The parties agreed that the Employment relations promulgation would form the primary basis for labour management relations in Fiji. FTUC maintains that all workers must be covered by ERP as it is the principle employment relations law.

In order to comply with Conventions 87 and 98, the Decrees that deny Unions their fundamental rights must be repealed.

Members will note that the FTUC has been persistently pursuing this matter for the past five years. This is a milestone achievement for the Trade Union movement and indeed the workers of Fiji.

The FTUC Bi-ennial Conference was held on Saturday 7th February, 2015 in Nadi.

➔ The 2015 – 2016 FTUC Office Bearers are as follows:

President	-	Bro. Dan Urai
Vice Presidents	-	Bro. Apasai Bakabaka
	-	Sis. Vidya Singh
	-	Bro. Kolokesa Kini
National Secretary	-	Bro. Felix Anthony
Assistant Secretary	-	Bro. Rouhit Singh

National Treasurer - Bro. Agni Deo Singh

Brother Rajnesh Lingam is the President of the Youth Wing and Bro. Munendra Mistry is on the Executive Committee. Sis Vidya Singh and Sis Sima Kumar are the Executive Committee Members of the Women's Wing.

The losing candidate, Bro. Rajeshwar Singh of FPSA has since challenged the validity of Bros. Dan Urai and Felix Anthony election in the Employment Court.

25.0 PUBLICITY MATTERS

The post AGM 2014 Newsletter was sent to all the school reps. It has been noticed that many members do not read the contents in the Newsletters, and thus are unaware of the many events / issues pertaining to Union.

Branches are to send their Newsletters after every National Executive meeting to keep the members fully updated.

The 2015 Year Planner was sent to all the Branches in early February 2015.

Newsletters Vol.85 No.3 and Pre – Conference Newsletter Vol.85 No.4 were also sent to the school reps. School Reps are to notify the Secretariat if they are receiving fewer copies.

The Media often does not fully publish press releases of the Union. Members can access the FTU responses on the FTU Website www.ftu.com.fj

26.0 PROPERTY MATTERS

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

All Offices at Berry Road are occupied by the traditional tenants – Ashok Balgovind and Associates, Fiji Institute of Accountants, H.N. Pande, Council of Pacific Education and FTU-CTCL.

Apartments – The Apartments are all rented out, getting monthly average rental of **\$22,739 [VEP]**.

The proposal to develop the Gorrie Street property into a four story complex which was shelved in 2006 now needs to be reconsidered.

27.0 FTU WOMEN'S WING

2014 – 2016 EXECUTIVE MEMBERS OF FTU WOMEN'S WING

Chairperson	-	Sis. Vidya Singh [Lautoka]
Vice Chairpersons	-	Sis. Rukmani Lal [Labasa]
	-	Sis. Sima Kumar [Lautoka]
Secretary	-	Sis. Sangita Prakash [RakiRaki]
Assistant Secretary	-	Sis. Sherina Riaz [Nadroga]
Treasurer	-	Sis. Vijay Naicker [Navua]
Committee Members	-	Sis. Urmila Singh [Rewa]
	-	Sis. Ajeshni Lal [Suva]
	-	Sis. Latchmi Devi [Nasinu]

Details of the activities carried out by FTU Women's Wing during the 2014/2015 year can be found in their Report. Women's Wing AGM will commence after the conclusion of the FTU – CTCL Annual General Meeting.

28.0 OFFICERS OF THE UNION 2015- 2017

President	-	Bro. Muniappa Goundar [Nadroga]
Vice Presidents	-	Bro. Pranesh Sharma [Labasa]
	-	Bro. Dalip Ram [Lautoka]
	-	Sis. Vidya Singh [Lautoka]
General Secretary	-	Bro. Agni Deo Singh [Rewa]
Assistant General Secretary	-	Bro. Rajnesh Lingam [Suva]
General Treasurer	-	Bro. Sashi Mahendra Shandil [Nasinu]
Personnel Officer	-	Bro. Rameshwar Lal [Navua]
Publicity Officer	-	Bro. Manhar Kumar [Rewa]

- Executive Committee Members - Bro. Nakul Deo Barman [Ba]
- Bro. Pratosh Kumar [Labasa]
- Bro. Madhur Prakash [Rewa]

28.1 THE WORKING COMMITTEE 2015 / 2017

The following are the members of the Working Committee:

- General Secretary
- Assistant General Secretary
- General Treasurer
- Personnel Officer
- Publicity Officer
- Industrial Relations Officer

28.2 THE FINANCE COMMITTEE 2015 – 2017

The following are the members of the Finance Committee:

- General Treasurer – Chairperson
- Assistant General Secretary
- Personnel Officer

ROLE OF THE FINANCE COMMITTEE

1. Check all receipts and deposits.
2. Approve all payments including MABS.
3. Adhere to Procurement Policy.

- [i] Best buy limit of \$250.00.
- [ii] Any purchase or work carried out up to \$2000.00, three quotes needed.
- [iii] Tender is called for any work that requires a payment of \$2001.00 and above.

28.3 THE PUBLICITY COMMITTEE 2015 – 2017

Publicity Officer – Chairperson

Personnel Officer

Assistant General Secretary

28.4 THE DISCIPLINARY COMMITTEE 2015 – 2017

The following are the members of the Disciplinary Committee:

President – Chairperson

General Secretary

General Treasurer

Membership Report

Members by Source of pay	Membership Total
Treasury (Through Ministry)	4242
Weekly Paid	68
FNU Membership	70
Honorary Membership	140
Total	4520

Members would note that from the year 2012 our direct deductions from Ministry of Education has increased gradually every year. From the time the check off system was removed by the Government Decree in 2011, members had been approached individually and via branches to join CTCL to facilitate the payment of subscription. This is still a challenge for

FTU despite reminders through individual letters, newsletters, Branch workshops, school visits etc. Also due to late contract renewals by Ministry of Education, deductions lapsed and as such the members are reminded to follow up with Headquarters and CTCL for payment of arrears of Medical Insurance and MABS as well as subscription to be reactivated.

Despite all the hurdles, the Union maintains a healthy membership, demonstrating confidence in the leadership.

MUTUAL AID BENEFIT SCHEME

Payment of respective benefits paid under MABS effective from 1st January 2014 to 31st December 2014.

Private Practice	Specialist	Retirement	Death Benefit	Total
\$70,712.31	\$88,258.52	\$38,650	\$13,300	\$210,920.83

FTU SELF FUNDING INHOUSE MEDICAL INSURANCE SCHEME

The table given below represents members of the above scheme.

FAMILY MEDICAL COVER	MEMBERSHIP
	2174
SINGLE MEDICAL COVER	MEMBERSHIP
	1276

The table given below represents members with **Term Life AND Executive Cover**.

EXECUTIVE MEDICAL COVER DOMINION INS	MEMBERSHIP
	3
TERMLIFE INSURED THROUGH DOMINION INS	MEMBERSHIP
\$25,000	50
\$50,000	7
\$75,000	1
\$100,000	1

Members benefited under the Self Funding Scheme

	Local	Overseas
2011-2012 July	20	9
2012-2013 July	32	12
2013-2014 July	33	14
2014 till date	24	7
TOTAL	109	42

RETIREMENT

1.	9710	Kamla Prasad	A.D.Patel Primary	CS
2.	42295	Kusum Lata	Rishikul Primary	CS
3.	68298	Bhim Deo	Labasa Special	CS
4.	55092	Jilila Kumar	Jasper Williams	CS
5.	9848	Arun Kumar	Naleba Primary	CS
6.	9582	Sukhindra Kumar	Labasa Sangam	CS
7.	42407	Kamla Devi	Nadi College	CS
8.	42185	Urmila Prasad	Satya Sai School	CS
9.	56688	Emeline Naivuna	Dakuivuna School	CS
10.	43657	Lalita Devi Prasad	Nadi Arya Primary	CS
11.	67717	Shiu Kumari	Labasa special	CS
12.	44279	Lalit Prasad	Samabula Primary	CS
13.	42394	Mikaele Tanoa	Marist Brothers High	CS
14.	43181	Mahendra Prasad	Ba Education office	CS
15.	43551	Savita Nair	DAV Girls College	CS
16.	55057	Mahendra Singh	Votualevu College	CS
17.	42719	Hari Krishna		CS
18.	42422	Ramendra Prasad		CS
19.	42177	Lalita Devi Lal	Nokonoko District	CS
20.	44134	Rosie Chan	St Bedes College	CS
21.	42401	Dharam Lingam	All St secondary	CS
22.	42608	Chandra K Kumar	Nadi Muslim Primary	CS
23.	42634	Aruna Chand	Vaivai Indian	CS
24.	42195	Kissun Krishna	Rishikul Primary	CS
25.	54787	Anita Bai	Ba Muslim Primary	CS

26.	44361	Shushum Lata	Gandhi Bhawan	CS
27.	9715	Surend Mudaliar	Tamavua Primary	CS
28.	42199	Roop Chand	Nasinu Sangam	CS
29.	42242	Krishna Dutt	Samabula Primary	CS
30.	42255	Karalini Qiokata	Nabua Secondary	CS
31.	42705	Shiu Kumar	AKP	CS
32.	44450	Rajesh Mishra	Nasinu Secondary	CS
33.	54409	Rameshwar K	Khalsa College	CS
34.	9774	Fahidun Nisha	SGN Khalsa	CS
35.	9785	Amzad Hussein	Ba Muslim	CS
36.	42950	Amra Wati	Holy Family	CS
37.	42269	James Chetty	MGM Primary	CS
38.	66976	Arvind Prakash	Indira Gandhi	CS
39.	43377	Narayan Swamy	Votualevu Public	CS

RESIGNATION

1.	65473	Chandres Mani Sami	Bhawani Dayal Primary	CS
2.	65007	Rohini Devi Sami	Nasinu Muslim Primary	CS
3.	67412	Jeanett Francis	St Joseph's Secondary	CS
4.	65037	Yogita Kishore	Namau Public School	CS

DECEASED

1.	68240	Amitesh Raj	Savusavu Public	CS
2.	67755	Kethrene Taylor	Wai District School	CS
3.	E0733	Mervyn Dennis	F.N.U	CS
4.	66604	Eroni Vareivalu	Marist Brothers	CS
5.	66711	Lanieta Vuni	Assemblies of God	CS
6.	67265	Sereima Ralawa	Xavier College	CS
7.	66338	Shalendra Raj		CS

MABS - MUTUAL AID BENEFITS SCHEME

WHAT IS MABS

MABS is to assist the members and their families with medical benefit

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 Bairam Labasa Ph: 8813824	Dr Roveena Khan Ba Ph: 6671555	Dr Blumaitotoya 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	Dr Nahina Naaz 3 vakabale st POBox 298 Lautoka/6662334 PH/ 9775801	Dr Antonio lala P O Box 165 Waiyevo Taveuni 9324432	

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 equalling 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

SELF FUNDING MEDICAL COVERAGE PLAN

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) day sand 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 anesthesia 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 Periodental 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 war like 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. (a) 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 \$15,000.

(b) This plan will also pay for cost where a member under Fiji Teachers Union Stop Loss policy and has been put on waiting list at the Public Hospital and as a result on approval obtain treatment at Private Clinic. The maximum payable will be \$4,500 and 50% of the balance of the actual incurred cost.

(c) This plan will also pay for the cost of advance technology treatment at Private Clinics subject to prior approval.
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.

(d) For every approved evacuation each person will be offered \$100.00 if they are required to be in transit for more than 3 hours.
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 preexisting 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 (other than specialist referral cost).

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. (a) 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.

**(b) Premium: Single - \$350.00 per annum (\$13.46 per F/N)
Family - \$450.00 per annum (\$17.31 per F/N)**

Where husband and wife are both teachers, one of them is required to pay the premium, but both must be members of the Union. If a member prefers to be covered by another medical policy, he / she need not be in the FTU Scheme. Evidence of such cover is required.

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.

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
Mobile 992 8096
Website: www.ftu.com.fj

Insurance Holdings (Fiji) Limited
Level 8, BSP House, Suva
Phone No. 310 0257
Mobile 999 2161

4. In case of emergency the member shall visit the local public hospitals straight away where the attendants will liaise directly with FTU or 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 specialist from 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
Karuna Segran Mobile 999 2161
Jyotika Krishna Mobile 843 0321 } 24 Hours

Fiji Teachers Union
Office – 331 4099
Mobile – 992 8096 } Office Hours Only (8.00am to 4.30pm)

CONCLUSION

The year under review has been another challenging one. Democracy restored after almost a decade took a new form. The outright victory of those in power as an unelected government legitimized all that had been put into practice. The Decrees that deny us of our fundamental rights remain. The element of fear that was instilled also remains. The struggle, however, must continue. The Tripartite Agreement signed in Geneva on 26th March, 2015 will hopefully be honoured by all and our rights will be restored soon. We have persevered in the past and we will persevere on.

On a positive note, Education received the lion's share of the budget. The Toppers and TELS Schemes have opened up opportunities for all aspiring students who met the criteria to pursue tertiary education. Funding of Primary and Secondary schools, transport cost etc have brought relief to the parents.

Reduction of the teacher – pupil ratio, reduction of admin / clerical work by teachers will enhance quality education.

The morale of the teachers, who are the single most important resource in the classrooms, must be enhanced through positive re-enforcement and monetary incentives, rather than threats of demotion, transfer etc.


The Union looks forward to continuing dialogue with the Ministry in good faith, in the wider national interest.

Shree Narendra Modi, the Prime Minister of India said **“If the seeds of good humanity and good culture are sown, the rewards of a rich harvest can be reaped by generations to come. Education means such sowing and such implanting.”**

Finally, I wish to thank the National President, members of the Executive, Branch leaders, Women's wing leaders and the membership at large for the unwavering support rendered all along.

Long live the Union!!!

Thank you.



AGNI DEO SINGH
GENERAL SECRETARY

29th April, 2015.

GENERAL TREASURER'S REPORT

FINANCIAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2014.

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 2014.

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 scrutinizes 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 2014

FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2014**

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FIJI TEACHERS UNION

FINANCIAL STATEMENTS
31 DECEMBER 2014

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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 2014, 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 | Manhar Kumar – Publicity Officer |
| Vidya Singh – Vice President | Vishnu Sharma – Personnel Officer |
| Pranesh Sharma – Vice President | Nakul Deo Barman – Executive Committee |
| Sashi M Shandil – General Treasurer | Pratosh Kumar–Executive Committee |
| Agni Deo Singh – General Secretary | Rameshwar Lal – Executive Committee |
| Rajnesh Lingam – Asst. General Secretary | |

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 \$568,508 (2013 - \$737,378).

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.

FIJI TEACHERS UNION

FINANCIAL STATEMENTS 31 DECEMBER 2014

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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

FIJI TEACHERS UNION
FINANCIAL STATEMENTS
31 DECEMBER 2014

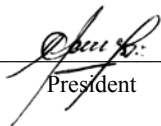
EXECUTIVE COMMITTEE’S REPORT (Continued)

- (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 2ND day of APRIL 2015



President



General Treasurer



General Secretary

FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2014**

Page 5

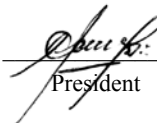
STATEMENT BY EXECUTIVE COMMITTEE

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 2014;
- (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 2014; 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


Signed at SUVA this 2ND day of APRIL 2015



President



General Treasurer



General Secretary

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 2014, 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.

INDEPENDENT AUDIT REPORT (Continued)

Matter of Emphasis

No provision for impairment has been made in respect of investment in Tropichealth Incorporated Fiji Ltd amounting to \$106,000 as the matter is in court. Refer to Note 14.

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 2014 and of the results of its activities for the year then ended.

2 April 2015
SUVA, FIJI

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

FIJI TEACHERS UNION

**COMBINED STATEMENT OF FINANCIAL POSITION
 AS AT 31 DECEMBER 2014**

Page 8

	2014	2013
	\$	\$
ACCUMULATED FUNDS	4,311,614	3,575,492
Add: Net Surplus for the year (Page 9)	565,739	736,122
	<hr/>	<hr/>
TOTAL ACCUMULATED FUNDS	4,877,353	4,311,614
	<hr/> <hr/>	<hr/> <hr/>
Represented by:		
CURRENT ASSETS		
Cash at Bank and on Hand	1,862,616	2,104,131
Fixed Deposits	607,892	10,857
Rent Receivable	8,881	22,458
Interest and Other Receivables	80,050	69,039
Prepayments	674	4,009
	<hr/>	<hr/>
TOTAL CURRENT ASSETS	2,560,113	2,210,494
	<hr/>	<hr/>
DEDUCT: CURRENT LIABILITIES		
Creditors and Accruals	90,097	71,479
Rent Received in Advance	6,641	6,641
Provision for Employee Entitlements	62,734	57,160
Rent Deposits	27,300	25,450
	<hr/>	<hr/>
TOTAL CURRENT LIABILITIES	186,772	160,730
	<hr/>	<hr/>
WORKING CAPITAL	2,373,341	2,049,764
	<hr/>	<hr/>
NON CURRENT ASSETS		
Fixed Assets	4,029,676	3,940,701
INVESTMENT		
Tropichealth Incorporated Fiji Ltd	106,000	106,000
LESS NON CURRENT LIABILITY		
ANZ Bank	1,631,664	1,784,851
	<hr/>	<hr/>
NET ASSETS	4,877,353	4,311,614
	<hr/> <hr/>	<hr/> <hr/>



PRESIDENT



GENERAL TREASURER



GENERAL SECRETARY

FIJI TEACHERS UNION

**COMBINED STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2014**

Page 9

INCOME	2014	2013
	\$	\$
Donation	17,125	11,767
Gain on Trade - In of Motor Vehicle	23,112	-
Grant - Capital/COPE	13,500	8,000
Hall Hire	10,617	21,496
Interest	6,790	551
Inhouse Insurance Surplus	399,386	629,823
Inhouse Insurance - FTU Administration Cost	42,000	42,000
Fundraising/Lottery Income	13,660	2,600
Rent - Office Complex	83,871	84,898
Rent - Apartments	272,763	250,906
Subscriptions	789,653	745,815
Sundries	3,380	5,272
TOTAL INCOME	1,675,857	1,803,128
DEDUCT EXPENSE		
Advertising	2,587	2,506
Annual Leave	5,575	1,413
Audit Fees / Annual Audit	3,000	3,000
Bank Charges and Interest	97,509	95,003
Benefit-Medical, Retirement and Death	226,330	164,414
Capitation and Affiliation Fees	10,065	10,107
Depreciation	89,909	75,079
Donation	4,698	6,562
Honorarium	3,960	3,010
Insurance	27,333	26,038
Legal Fees	7,082	17,797
Ministry Of Education 2.5% Levy	9,971	9,418
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)	11,560	11,315
National Elections	-	4,221
Periodicals and Newspapers	4,700	3,429
Printing and Publication	26,072	22,625
Provision for Receivable from Fiji Care Ltd	-	25,000
Receivable from Arvin Kumar - Shirt Sales Written Off	-	1,605
Rent and Rates	8,506	8,241
Repairs and Maintenance	53,176	120,341
Seminar, Conference, AGM and Travelling	153,468	119,748
Sports, Oratory and Fundraising	11,757	5,963
Stationary, Postage and Freight	10,275	10,336
Subsistence & Entertainment	33,427	25,456
Settlement Cost - FTU vs Balram	2,000	-
Sundries/ General Expense	2,620	1,631
Telephone	24,087	25,556
Wages, Salaries & Associated Costs	258,396	245,252
Water and Light	16,055	19,920
Womens Wing	6,000	2,020
TOTAL EXPENSE	1,110,118	1,067,006
NET SURPLUS FOR THE YEAR	565,739	736,122

**FIJI TEACHERS' UNION [HEADOFFICE]
 STATEMENT OF FINANCIAL POSITION
 AS AT 31 DECEMBER 2014**

	Note	2014 \$	2013 \$
ACCUMULATED FUNDS	(2)	<u><u>4,804,084</u></u>	<u><u>4,235,576</u></u>
Represented by :			
CURRENT ASSETS			
Cash at Bank and on Hand	(3)	1,831,633	2,069,046
Term Deposit - BSP Bank		600,000	-
Rent Receivable		8,881	22,458
Other Receivables	(4)	96,145	85,640
Prepayments	(5)	674	4,009
TOTAL CURRENT ASSETS		<u><u>2,537,333</u></u>	<u><u>2,181,153</u></u>
DEDUCT : CURRENT LIABILITIES			
Rent Received in Advance		6,641	6,641
Creditors and Accruals	(6)	90,431	70,710
Provision for Employee Entitlements	(1.6)	62,734	57,160
Rebate Payable to Branches	(1.2)	49,670	46,495
Rent Deposits		<u>27,300</u>	<u>25,450</u>
TOTAL CURRENT LIABILITIES		<u><u>236,776</u></u>	<u><u>206,456</u></u>
WORKING CAPITAL		2,300,557	1,974,697
NON CURRENT ASSETS			
Fixed Assets	(1.3, 7)	4,029,191	3,939,730
INVESTMENT			
Tropichealth Incorporated Fiji Ltd	(14)	106,000	106,000
LESS NON CURRENT LIABILITY			
ANZ Bank	(8)	<u>1,631,664</u>	<u>1,784,851</u>
NET ASSETS		<u><u>4,804,084</u></u>	<u><u>4,235,576</u></u>
CAPITAL COMMITMENTS & CONTINGENT LIABILITIES			
	(16)		



PRESIDENT



GENERAL TREASURER



GENERAL SECRETARY

The accompanying notes form an integral part of this Statement of Financial Position

FIJI TEACHERS UNION (HEAD OFFICE)

**STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2014**

Page 11

INCOME	<u>Note</u>	2014 \$	2013 \$
Donation		7,523	9,000
Gain on Trade - In of Motor Vehicle		23,112	-
Hall Hire		10,617	21,496
Inhouse Insurance Surplus	(13)	399,386	629,823
Inhouse Insurance - FTU Administration Cost		42,000	42,000
Interest		6,600	-
Rent - Office Complex		83,871	84,898
Rent - Apartments		272,763	250,906
Subscriptions	(1.4)	789,380	745,815
Sundries		135	40
Cope Grant		13,500	8,000
TOTAL INCOME		1,648,887	1,791,978
DEDUCT EXPENSES			
Advertising		938	855
Annual Leave		5,575	1,413
Annual Audit Fees		1,760	1,760
AGM Seminar, Conference & Travel		89,481	70,129
Bank Charges & Interest		96,405	94,015
Benefit- Medical, Retirement and Death	(9,15)	227,430	164,414
Capitation/ Affiliation Fees		10,065	10,107
Depreciation	(7)	89,423	74,526
Donation		4,286	6,562
Honorarium	(10)	3,960	3,010
Insurance		27,333	26,038
Rent and Rates		8,506	8,241
Legal Fees		7,082	17,797
Light & Water		16,055	19,920
Ministry of Education 2.5% Levy		9,971	9,418
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)		11,560	11,315
National Elections		-	5,100
Periodicals & Newspaper		4,700	3,429
Printing & Publication		26,072	22,625
Provision for Receivable from Fiji Care Ltd		-	25,000
Rebate to Branches		58,771	56,784
Repairs and Maintenance	(11)	53,655	120,341
Stationery, Postage & Freight	(12)	9,359	7,830
Subsistence and Entertainment		27,786	21,393
Settlement Cost - FTU vs Balram		2,000	-
Sundries/ General Expense		580	573
Telephone and Fax		23,230	24,753
Wages, Salaries & Associated Costs		258,396	245,252
Womens Wing		6,000	2,000
TOTAL EXPENSE		1,080,379	1,054,600
NET SURPLUS FOR THE YEAR		568,508	737,378

The accompanying notes form an integral part of this statement of Income and Expenditure

FIJI TEACHERS UNION

**NOTES TO AND FORMING PART OF THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

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 (HEAD OFFICE)
NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)

Page 13

2. ACCUMULATED FUNDS

	2014	2013
	\$	\$
Balance at 1 January	4,235,576	3,498,198
Add: Net Surplus for the year	568,508	737,378
Balance at 31 December	4,804,084	4,235,576

3. CASH AT BANK AND ON HAND

Bank of Baroda Berry Apartment	-	129,578
FTU Berry Apartment Account - ANZ	221,847	98,097
FTU Mutual Benefit Scheme Account - ANZ	9,023	19,795
FTU General Account - ANZ	533,184	519,625
FTU Kanhai Memorial Fund Account - ANZ	310	371
FTU Inhouse Insurance Scheme Account - ANZ	1,121,869	1,356,180
Petty Cash	400	400
Provision for Potential Loss Arising from Unbanked Receipts (Note 15)	(55,000)	(55,000)
Total Cash at Bank and on Hand	1,831,633	2,069,046

4. OTHER RECEIVABLES

FEA Refundable Deposit	9,108	9,108
Subscription	27,808	26,948
Sundries	35,504	32,653
Interest Income Receivable - Term Deposit	6,600	-
Inhouse Insurance Fund - Branches	17,125	16,931
Insurance Claim Receivable From Fiji Care Ltd	25,000	25,000
Provision for Insurance Claim Receivable From Fiji Care Ltd	(25,000)	(25,000)
Total Other Receivables	96,145	85,640

5. PREPAYMENTS

Prepayments-Insurance	26	3,368
NHK Subscription	595	620
Periodicals	53	21
Total Prepayments	674	4,009

6. CREDITORS & ACCRUALS

Annual Audit Fees	3,000	3,000
Salaries, Wages & Associated Costs	9,008	7,218
Inhouse Insurance Medical Cost/ IHL Admin Fee	8,846	7,556
Medical Benefits	37,701	23,919
Electricity	1,188	1,428
Telephone and Fax	1,722	1,600
Vat Payable	4,862	5,289
Sundry Creditors	24,104	20,700
Total Creditors & Accruals	90,431	70,710

FIJI TEACHERS UNION (HEAD OFFICE)

NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)

7. FIXED ASSETS

	WDV	ADDITIONS	RETIRE	DEPRECIATION	WDV
Land	110,588				110,588
Building	1,004,191			12,552	991,639
Apartment Complex	2,550,087			31,876	2,518,211
Labasa Property	126,577			1,582	124,995
Furniture & Fittings	29,902	6,921		5,516	31,307
*Motor Vehicle	12,888	156,000	12,888	18,720	137,280
Plant & Equipment	67,862	26,585		13,115	81,332
Office Equipment	37,635	2,266		6,062	33,839
Total Fixed Assets	3,939,730	191,772	12,888	89,423	4,029,191

* The vehicle was purchased under the FTU Group by Hideaway Resort. Subsequently, the vehicle was purchased by FTU - Headquarters from Hideaway Resort. The balance is accrued and transfer of ownership is in process. The old vehicle was traded in at a gain which is reflected in the statement of Income & Expenditure.

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. 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

	2014	2013
	\$	\$
Medical - Local	86,530	67,540
Retirement	54,650	35,650
Death	13,800	7,400
Private Practitioner Claims	72,450	53,824
Total Benefits	227,430	164,414

10. HONORARIUM

Balram	600	-
Gyan Wati Prasad	-	315
Manhar Kumar	240	240
Mahendra Pal	-	360
Mahendra Datt	-	240
Muniappa Goundar	600	360
Naseem Ali	-	240
Nakul Deo Barman	240	-
Pranesh Sharma	240	-
Pratosh Kumar	240	-
Rameshwar Lal	240	-
Rajnesh Lingam	420	420
Sashi Mahendra Shandil	480	435
Satya Nand Shandil	-	400
Vidya Singh	240	-
Vishnu Sharma	420	-
Total Honorarium	3,960	3,010

FIJI TEACHERS UNION (HEAD OFFICE)

NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)

Page 15

11. REPAIRS & MAINTENANCE	2014	2013
	\$	\$
Repairs and Maintenance - Building	39,706	94,089
Repairs and Maintenance - Equipment	13,949	26,252
Total Repairs & Maintenance	53,655	120,341

12. STATIONERY , POSTAGE AND FREIGHT

Postage and Freight	4,298	3,827
Stationery	5,061	4,003
Total Stationery, Postage and Freight	9,359	7,830

13. INHOUSE INSURANCE

Premium Received	1,503,899	1,402,573
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Inhouse Payments

Dominion Insurance Ltd - Stop Loss Claims Fee	26,000	23,000
Dominion Insurance Ltd - Stop Loss Premium	150,000	150,000
Dominion Insurance Ltd - Premium (Term Life/Executive)	51,301	69,980
Insurance Holdings (Fiji) Ltd - Administration Cost	82,008	82,008
Ministry Of Education 2.5% Levy	35,524	33,554
Fiji Teachers Union - Administration Cost	42,000	42,000
Medical Claims Through Dominion Insurance Ltd	650,000	340,000
Medical Claims Paid Directly - FTU Headquarters	48,352	21,318
Premium Refund to Members	19,328	10,890

Total Inhouse Payments	1,104,513	772,750
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Inhouse Insurance Surplus	399,386	629,823
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In July 2011 Inhouse Insurance Scheme was initiated. In July 2014 the limit for local hospitalisation increased from \$10,000 to \$15,000 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 by Fiji Nurses Association (one of the shareholders) is in place to stop Bank of Baroda from proceeding with Mortgagee Sale. Therefore, no provision for impairment has been made as the FTU Executives & Management is of the strong opinion that they will be able to recover its investment. The shareholders are being represented by FA & Company.

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

15. RETIREMENT BENEFITS

As at 31 December 2014, 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 (2014-NIL)
There were no significant contingent liabilities at balance date (2014-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 was set for trial on 17/11/14. The accused appeared before the court and the case is adjourned to 7th April 2015.

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 24th 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 4th April, 2015.

3.0 Communication from the chair

4.0 Confirmation of the minutes

The National Secretary to move:

"That the minutes of the 23stAGM of FTU-Women's Wing held on *30th April, 2014 at Labasa Sangam College, Labasa* as previously circulated be taken as read and be confirmed."

4.2 Matters Arising

4.1 Adoption of Minutes

The National Secretary to move:

"That the 2014 23rd 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 2014- till March 2015 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, 2014 be received for discussion and be adopted"

7.0 Recommendations

8.0 General

S. Prakash

Sangeeta Prakash
Secretary - FTU W/Wing

MINUTES OF THE 23rd ANNUAL GENERAL MEETING OF THE FIJI TEACHERS UNION – WOMEN’S WING HELD AT LABASA SANGAM COLLEGE ON 30TH APRIL, 2014.

1.0 Prayer

The chairlady FTU Women’s Wing –Labasa Branch Sis Joytashma Mala welcomed all and led the official programme with a Hindu prayer.

2.0 Chief Guest

The chief guest for the official programme was Mrs Eka Sedadua- Manageress BSP Labasa Branch.

3.0 Communication from the Chairperson

- 3.01 The Chairperson Sis Vidya Singh welcomed all the women members to the 23rd Annual General Meeting and she informed the sisters that the Women’s Wing was very happy to have many workshops carried out this year.
- 3.02 The International Women’s Day was celebrated almost in all the branches with the theme “Equality for women is progress for all.”
- 3.03 It was very pleasing to see sisters turning up in large numbers for this AGM here in Labasa.
- 3.04 Madam Chair thanked and congratulated all sisters specially Sis Sangeeta (secretary) and Sis Sima for attending the COPE Conference for a week and presenting a comprehensive report for three years. Our FTU Women’s Wing was awarded JTU award and our Chief Guest being one of the facilitators was very gratified and Women’s Wing was presented with a lap top to be used by Women Wing.

4.0 Quorum for the Annual General Meeting

The Secretary moved that there was necessary quorum to convene the meeting. Sis Savikana Kumar of RakiRaki seconded.

Members present :	122
Officials :	8
Total :	<u>130</u>

5.0 Notice Convening the Meeting

The Secretary moved that the necessary notice was given in the Fiji Times on 12th April, 2014. Sis Shareen Dutt (Rewa) seconded.

6.0 Confirmation of the minutes.

- 6.01 Sis Sangeeta Prakash confirmed that the minutes were the true copy and this was seconded by Sis Rukmani (Labasa).
- 6.02 The Secretary, Sis Sangeeta Prakash took through the minutes.

7.0 Matters Arising from the Minutes

- 7.01 Sis Latchmi (Nasinu) requested for the feedback from the head quarters as recorded in the minutes that Sis Vidya will find out from head quarters on filling in the nomination forms for this election. In response Sis Vidya said since we are just an affiliate of FTU and we cannot have nomination forms filled.
- 7.02 Sis Latchmi (Nasinu) asked why branch representatives are not invited for the executive meetings as was passed in previous AGM. Sis Singh said there was a miscommunication and thus apologized accordingly. She further requested to the executives to note this and invite the branch representatives.
- 7.03 Sis Vijay (Navua) showed concern on how the Head Quarters can make a decision for affiliates not to fill in nomination forms as this very an indisputable matter. Sis Singh told that Women's Wing had its own policy- paper but we are the affiliates working under the same umbrella.
- 7.04 Sis Vijay (Navua) requested for the Women's Wing policy paper to be revised in this AGM and have the ballot boxes ready, and requested Madam Chair to call GS and President of FTU to clear the grievances.

Sis Singh said this reviving of policy paper should come as a recommendation and said this is Women Wing meeting and neither the General Secretary nor the President of FTU will want to be here to sought out the women issues. Women's Wing executives have to resolve it themselves. Sis Singh said it should be submitted in writing. She has the full mandate of the National Body.

- 7.05 Sis Vijay (Navua) told the house that they had the workshop in 2012 and from that time she is requesting for reimbursement but nothing was done. Even Sis Vijay made calls to Sis Vidya and told about this workshop. Sis Vidya said according to the Treasurer's record they have already paid for the workshop and Sis Singh advised her that next time all the acquittals needs to be forwarded to Women's Wing and not to the Head Quarters. According to the treasurer (Prem) the money was already paid to Nauva branch for the workshop. Sis Prem said it was signed on the payment voucher and it was given to Navua branch. Sis Vijay disagreed that there was any money given to her Women's Wing. Sis Vijay was told by Sis Singh to have clarifications done after the AGM.

- 7.06 Sis Susheela (Rewa) raised the issue that it was no justice in show off hands. She further requested if this AGM can abolish that and bring in the nomination forms as it is done in FTU elections. She said that this AGM has the powers to amend the Women's Wing policy paper and bring changes. Sis Susheela requested if we can allow our General Secretary Bro Agni Deo Singh to be present and give advice and do the clarification. Sis Vidya Singh said that we have witnessed the CTCL elections, it was show of hands and all went well without any problems. Sis Singh said we will do it the same way we have been doing.
- 7.07 Sis Shareen Chand (Rewa) from the table read the FTU constitution where it stated that secret ballot should be available for FTU elections and asked why the ballot boxes were not prepared.
- 7.08 Sis Singh told the house that FTU Women's Wing has its own policy paper and the constitution that was read by Shareen Chand is for FTU and the ballot boxes that were prepared were done by Labasa Branch as they thought we might use it.
- 7.09 Sis Sashi (Labasa) requested Madam Chair to call FTU Head Quarters Officials and clear the procedure of voting. Sis Vidya Singh responded that she had the full mandate of all the principal authorities to make decisions we would only give written submissions if we really cannot solve any issue.

8.0 Adoption of Minutes

The adoption was moved by the secretary and seconded by Sis Anshu (RakiRaki).

9.0 Annual Report

- 9.01 The Annual Report was moved by the Secretary and seconded by Sis. Subashni (Lautoka)
- 9.02 Sis Deveena requested Sis Vidya if the secretary could read the report point – by - point.

10.0 Matters Arising from the Annual Report

Sis Latchmi (Nasinu) told the house that despite forwarding the report to the Secretary her branch report was missing, She said her branch is very active and had being carrying all activities accordingly. Madam Chair did apologize and said it was activities and workshops that were needed and the report had been given for publication. Madam Chair read from the original minutes which secretary had submitted to her and informed that she will make sure that reports are not missed. Madam chair also read that Navua and Tavua branches too had celebrated Women's Day and that should have appeared in activity report.

11.0 Financial Report

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

12.0 Matters Arising from the Financial Report

- 12.01 Sister Sushila (Rewa) corrected that they had workshop and Women's day separately ,So a separate account should be shown. Sis Vidya said she apologized for this. Sis Prem said she prepared it separately but Ronald in HQ condensed the report.
- 12.02 Sis Keshni (Navua) enquired why there are two separate amounts shown ,as from the Head Quarters it is given \$2020 to the wing but the financial statement is showing only \$2000. She asked where \$20.00 is. Madam chair said it will be shown in the quarterly report and she will find out from the Head quarters to which branch they have directly given. Sis Keshni said that was not an accepted reply and all procedures should be followed accordingly. Sis Keshni disagreed the reason given by the chair and a said proper account is very important to be shown.
- 12.03 Sis Vijay (Navua) said the cover note of each transaction should have being attached and detailed report should be given as shown in FTU financial account. Sis Prem said all the cover notes were attached but the head quarters did alternation and made the transaction in a condensed form. Sis Vidya said the incoming executives to note this and to give a detailed report the next time.
- 12.04 Sister Anshu (RakiRaki) advised that it would be proper for all executives to read the minutes and financial report properly and then secretary to forward it to head quarters directly for publishing and tell the head quarters not to do the amendment without all the executives approval and asked all three principal executives (President, treasurer and secretary) to sign the report as done by National Body. She further added that as madam chair said earlier that we are solely operated on our own so please head quarters should not do any amendment without all executives decisions. Madam chair appreciated the idea and said that the incoming executives to take note.

13.0 RECOMMENDATION

- 13.01 Sis Vijay (Navua) moved that there should be nomination forms filled with secret voting done on the year of election as like the FTU elections. This was seconded by Sis Savikana (RakiRaki) all house agreed by saying yes it should be a must and almost all sisters agreed.
- 13.02 Keshni (Navua) moved that ww meeting to be shifted on 1st day of the conference that is Tuesday. Madam chair had the similar sentiments but since there is sports parade she feels it will be impossible.

- 13.03 Sis Savikana (Raki Raki) moved that the lunch should be distributed after the Women's Wing AGM as it is done in FTU AGM .The disturbance today occurred same way in Suva conference. This was seconded by Latchmi. (Nasinu) All the sisters agreed
- 13.4 Sis Susheela (Rewa) moved that this AGM have all sisters sign and write a submission for the nomination forms to be filled for next election. This was seconded by Sis Vijay (Navua) Madam Chair responded that the incoming executives to take note.

14.0 Dissolution

Madam chair dissolved the committee and thanked everyone for their suggestions and said that the incoming executives will take note of all those issues and forward all the recommendation to National Executives. Madam chair suggested Sis Gyan's name as Interim Chair and this was agreed by all the sisters.

15.0 Election

- 15.1 Interim chair Sis Gyan thanked all for having confidence in her as the interim chair. There were two scrutinizers appointed by interim chair, one was Sis Sarojini Prasad (Retired teacher- Rewa) and the other was Sis Lal (Labasa) This was seconded by Sis Vidya Singh.
- 15.2 The first post was of the President's. There were two nominations. First one was Sis Shareen Chand (Rewa) moved by Deveena (Rewa) and other was Sis Vidya Singh (Lautoka) moved by Sis Sima. (Lautoka)
- 15.3 The scrutinizers told the interim chair that they were having difficulty in counting some are raising their hands twice and some raising half way. It is really difficult. Both the scrutinizers requested the secretary to note and put this to Head Quarters that the voting is injustice.
Sis Sarojini said Sis Shareen - count was - 44 Sis Lal said 39
Sis Sarojini said Sis Vidya count was - 43 Sis Lal said 37
- 15.4 There was lot of difference in scrutinizers counting so interim chair requested sisters to act professionally and the second count was done.
- 15.5 So both the scrutinizers result were as follows Sis Shareen 33 and Sis Vidya 52.
- 15.6 There was lot of remarks coming as there was no proper voting and the one of the scrutinizers requested for HQ official presence. There were lots of remarks about secret voting.
Interim chair Sis Gyan requested sisters to act wisely.
VP: Sis Sima (Lautoka) name was moved by Sis Aswinin (Lautoka) seconded by Sis Prem (Lautoka)
VP: Rukumani Lal (Labasa) name was moved by Sis Joytika (Labasa) seconded by sis Sashi (Labasa)

Secretary: Sis Sangeeta (RakiRaki) name was moved by Ajeshni (Suva) seconded by sis Vijay (Navua)

Assistant Secretary Sis Sharina Raiz (Sigatoka) name was moved by Vikashni (Sigatoka) seconded Sis Savikana (RakiRaki)

Treasurer's position two nomination: sis Vijay (Navua) moved Sis Anshu (Rakiraki) Sis Prem (Lautoka) moved by Sis Sima

Sis Vidya Singh requested if we can maintain the same treasurer that after running for two years just few weeks ago we are able to change the signatories. Sis Vijay (Navua) said if all are done accordingly procedures will be done promptly.

Madam Chair - Sis Gyan called for the election of treasurer post to be continued.

Sis Vijay - 55 counts

Sis Prem - 29 counts

Position of committee members:

1. Sis Ajeshni name was moved by sis Anshu (RakiRaki) seconded by Keshni (Navua)

2. Sis Urmilla name was moved by Deveena (Rewa) seconded Sweta (Rewa)

3. Sis Latchmi name was moved by Urmilla (Rewa) seconded Vijay (Navua)

Sis Sarojini Prasad an honorary member impressively asked the secretary to report to headquarters about the way election took place was injustice and petition all the sisters present there to eliminate the show of hands by giving the written submission. This was agreed by almost all sisters by raising hands and there were lot of remarks coming of elections done not according and unfairness approach was used.

16.0 Congratulation

16.1 Interim Chair congratulated the incoming executives and called the President to come forward and address all sisters.

16.2 The chair lady Sis Vidya Singh called all the newly appointed executives on the stage and assured all the sisters that their concerns will be given due recommendations.

Meeting ended at 3.10 p.m.

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

WOMEN'S WING

President: Vidhya Singh (Mrs) Secretary: Sangeeta Prakash (Mrs) Treasurer: Vijay Shabnam Naicker (Mrs)
Ph: 9920074 Ph: 9933734 e-mail devisangeeta15@yahoo.com Ph9963793

ANNUAL REPORT 2014-2015

1.0 INTRODUCTION

I have much pleasure in presenting the Women's Wing Annual Report for the year 2014-2015. The year has been very fruitful and challenging for us. During the year the Women's Wing has been engaged in attending 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 Labasa Sangam College on 30th April, 2014 at 11.50am. The meeting was attended by 130 members

3.0 WOMEN'S WING EXECUTIVES

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

Chairperson	-	Sis Vidya Singh (Lautoka)
Vice Chairperson	-	Sis Rukumani Lal (Labasa)
	-	Sis Sima (Lautoka)
Secretary	-	Sis Sangeeta Prakash (Ra)
Assistant Secretary	-	Sis Sharina Raiz (Sigatoka)
Treasurer	-	Sis Vijay (Navua)
Committee Members	-	Sis Ajeshni
	-	Sis Urmilla
	-	Sis Latchmi

4.0 NATIONAL EXECUTIVE MEETINGS

The Women's Wing had 4 meetings during the term and we thank Sis Ajeshni (Suva) for organizing them. Those branches that do not have executives in Women's Wing were informed accordingly to attend meetings and it was appreciated that Nadi branch was represented by Sis Suruj and Ba was represented by Sis Naizul in most of the meetings.

5.0 COORDINATORS

The executives were appointed as coordinators for the respective branches

Coordinators	Branches
Sis Vidya Singh / Sis Rukumani	Labasa , Bua, Savusavu, Taveuni & Levuka
Sis Sharina Riaz , Sis Sima	Nadroga , Nadi, & Lautoka
Sis Sangeeta Prakash	Ba ,Tavua & RakiRaki
Sis Ajeshni & Sis Latchmi	Suva, & Nasinu
Sis Vijay & Sis Urmila Singh	Navua, Rewa & Tailevu

6.0 Divisional Workshop

There was proper planning for workshops with the theme : Empowering Women for Quality Education and Sustainable development.

Central Division: 20th September, 2014 Venue: Nasinu

Western Division: 27th September, 2014 . Venue: RakiRaki

Northern Division: 13th September, 2014. Venue: Labasa Sangam

Thus, due to National elections for our country it was put to hold , with the blessing of God all went well rather it was unfortunate to note that due to financial constrains (change of signatories) became an issue and delayed the divisional workshops till date.

7.0 Workshops/Seminars/Branch report

7.01 The President Sis Vidya Singh attended the “Count us in” workshop in Malaysia which was organized by FTUC through ITUC-AP. She also attended the Beijing 2020 Conference in Cambodia and Women’s Committee Meeting in Philippines as a titular member of the ITUC-AP Women’s Committee.

It is pleasing to note that Sis Vidya Singh Women’s Wing National President was elected as the Vice President of FTUC at their biennial and Sis Seema was elected as one of the Executive members of the FTUC Women’s Committee. Sis Ajeshni has also been co-opted in the FTUC Women’s Committee as an executive member from Central Division.

7.02 The Secretary Sis Sangeeta participated in the workshop in waterfront hotel which was organized by HQ.Ra branch had 7 executive meeting. Had the AGM on 19th March, 2015 since three executive members were transferred from the district therefore three sisters were co-opted in the w/wing executives.

Sisters took part in both the sporting activities i.e Netball and Volley Ball at the conference in Labasa. It had been joyous moment whereby our netball team was awarded as best dressed team.

Women’s Day celebration was marked at Wairuku primary school in a grand way. The chief guest was the Principal of Raki Raki Public – Mrs Shelly Imrana.

7.03 Sis Ajeshni was a participate at the 7th ITUC APJILAF workshop (International Trade Union Congress Asia Pacific-JILAF) on Youth Leadership and change at Singapore from the 20th August to 5th September, 2014.

Suva Branch organized an In house workshop with the help of the Head Quarters elaborating on the insurance Scheme, membership drive and loans.

The branch also participated in the southern District workshop organized in Rewa at Vunimono Primary School

Took part in conference in north and participated in the sports activities.

They were the defending champions in netball and runner up in volley ball.

Also took part in the southern sports organized by Nasinu Branch at Rishikul College.

- 7.04 Sis Sima the Chairlady of Lautoka branch attended the workshop organized by Soroptimist International Nadi Club. She attended on behalf of the FTUC Women's committee. It was held at the Raffles Gateway in Nadi from 7th to 8th March, 2015.

The Lautoka branch also took part in conference in north and participated in the sports activities.

Two executive members attended the FTUC Biennial. Sis Sima Kumar and Sis Subhashni attended the Biennial. Sis Sima Chairlady of Lautoka Women's Wing was elected as the Executive Committee member of FTUC Women's Committee.

Women's Day celebration was hosted by the branch Women's Wing on the 28th march, 2015. The program was a success. Many female members and non-members participated in the celebration. The celebration did not only mark the contribution of ladies but also provided them with advice on good health and wellness. Personals from Ministry of health were present to do the NCD Screening for the ladies.

- 7.05 Sister Vijay attended a workshop organized by HQ. Navua branch actively participated in the activities of last year conference.

- 7.06 Sister Latchmi on 13th June 2014 took part at the workshop organized by COPE on Child Labour. It was held at the HQ. A very fruitful and informative deliberation was carried out.

10 Nasinu women delegates participated at 2014 FTU conference in Labasa. Mrs. Latchmi Prasad (chairlady) was elected as an executive committee member for women's wing national level.

Ladies lost volleyball in pool games and they qualified for netball semifinals. Unfortunately, they lost to Labasa

On 2nd August 2014 Nasinu Women's wing organized a branch workshop for ladies. The theme was: Empowering women on Developing Changes. The Chief Guest was GS Mr. A. D Singh. 22 ladies were registered for 5.5 hours of P.D. The chairman main branch also deliberated during the welcome ceremony. The workshop was successful and a wonderful experience.

Two of the women's wing members attended a Divisional Workshop organized by FTU at the FTU Hall on Thursday 21st August, 2014. The workshop was very informative. The main features of the workshop were to upgrade principal officers of the branches about the union matters.

Nasinu Branch hosted southern zone sports at Rishikul College on 4th October, 2014. Women members of Nasinu, Suva and Rewa had a great time socializing and at the same time showcasing their sporting skills and talents.

Nasinu branch is gearing up for 2015 annual conference.

7.07 During the Women’s Wing National Executive meeting at HQ, the members presented the branch reports including the activities of Women’s Wing. President Sis Vidya Singh gave the policy paper to all the branches and told them to go through the policy paper and come prepared for discussions on any changes to be done with valid reasons. In the National Executive meeting Madam President recommended for ballot boxes where there are two post contested during election year and was authorized by National body and also Women’s Wing Annual General meeting to be valued therefore lunch to be severed after the AGM it was noted. Suva, Navua, Lautoka, RakiRaki, and Nasinu are heartily thanked for their efficient and pleasant report. It is very encouraging to see that the branches are supporting their Women’s Wing in the organization of their activities.

8.0 Women’s Day Celebration

Almost all the branches celebrated International Women’s Day at their branch level. Suva, Navua, Lautoka, RakiRaki, and Nasinu had given a very detailed report on their celebration. The theme “Make It Happen” was converse in immense way.

9.0 Proposed Calendar of Activities

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

10.0 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 we also acknowledge the 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 Nasinu.

S. Prakash
Sangeeta Prakash
Secretary-FTU-W/Wing

FTU Women's Wing
Financial Report 2014 (31/12/2014)

Total Funds Available

Balance as at 1 January 2014	\$ 1,241.02
Grant from FTU	\$ 6,000.00
Total	<u><u>\$ 7,241.02</u></u>

Expenses

Executive Meeting (15/02/14)	\$ 290.00
Executive Meeting (31/05/14)	\$ 848.00
	<u><u>\$ 1,138.00</u></u>

AGM 2014

FTU Annual Conference	\$ 1,916.90
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Navua Branch Workshop

\$ 150.00

Nadi Branch Workshop

\$ 180.00

2014 International Womens Day Celebration

\$ 400.00

Total	<u><u>\$ 3,784.90</u></u>
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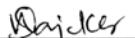
Bank Charges	\$ 158.02
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Total Expenses	<u><u>\$ 7,147.82</u></u>
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Balance as at 31 December 2014	<u><u>\$ 93.20</u></u>
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Vidya Singh
Chairperson
Womens Wing



Vijay Naicker
Treasurer
Womens Wing