



FIJI TEACHERS UNION

“Education 2030: Through Inclusive and Participatory Approach”



87th Annual Conference and AGM 24th - 27th April 2017

**Venue: Xavier College Auditorium
Host: Ba Branch
Activities Report 2016 / 2017**

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

87TH ANNUAL CONFERENCE 2017

Theme : EDUCATION 2030 - THROUGH INCLUSIVE AND PARTICIPATORY APPROACH
Venue : XAVIER COLLEGE AUDITORIUM, BA
Chief Guest : MRS SHASHI BALA SINGH - CHIEF COORDINATOR – EDUCATION INTERNATIONAL ASIA PACIFIC
Host : BA BRANCH

PROGRAMME

Monday 24th April 2017

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

Tuesday 25th April 2017

8.30- 9.00am : Registration of Delegates
9.15am : Guests get seated
9.30 am : Official opening of 87th AGM and Annual Conference
: Welcome address by Chairperson – Ba Branch
: Presidential Address
: Keynote Address & Official Opening
: Vote of thanks
10.30am : Morning Tea
11.00 am : Annual General Meeting.: Minutes of the 2016 AGM.
2016/2017 Activities Report including Audited Financial Report
: Resolutions
2.00pm : Lunch
3.30pm : Sports
Parade/Opening games
7.00pm : Cultural Nite

Wednesday 26th April 2017

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

Thursday 27th April 2017

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

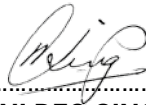
**FIJI TEACHERS UNION
(HEADQUARTERS)**

TO: ALL FINANCIAL MEMBERS OF FIJI TEACHERS UNION

Please take notice that pursuant to Part III Rule 20-24 of the Unions Constitution, the Annual General Meeting of the Fiji Teachers Union will be held at the Xavier College Auditorium, Ba on Tuesday 25th April 2017 at 9.30am.

AGENDA

1. Opening of the 87th Annual Conference and AGM
2. **Theme:** "Education 2030: Through Inclusive and Participatory Approach."
3. **Keynote Speaker.** Mrs. Shashi Bala Singh - Chief Coordinator Education International Asia Pacific
4. Confirmation of the Minutes of the 2016 Annual General Meeting
5. Adoption of Union's 2016/2017 Activities Report including Audited statement of Accounts for the year ended 31 December 2016
6. Motions, if any, due notice of which have been received by the General Secretary by 3rd April 2017



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AGNI DEO SINGH
GENERAL SECRETARY

All retired members of the Union are invited to the opening

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

Venue: Xavier College Auditorium Ba – Tuesday 25th April 2017

**2017 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 Unions’ 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 25th March 2017.”

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 15th August 2016 at Yatu Lau Lagoon Resort, Pacific Harbour as previously circulated, be taken as read and be confirmed.”

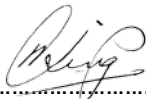
4.1 MATTERS ARISING FROM THE MINUTES

5.0 ACTIVITIES REPORT 2016 – 2017

The General Secretary to move:

“That the Activities Report of the Union for the year 2016- 2017 including the Financial Report for the year ending 31st December, 2016, as previously circulated , be taken as read and adopted.”

6.0 RESOLUTIONS



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AGNI DEO SINGH

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

**MINUTES OF THE 86TH ANNUAL DELEGATES CONFERENCE HELD ON
MONDAY 15TH AUGUST 2016
VENUE: YATU LAU LAGOON RESORT, PACIFIC HARBOUR**

1.0 CALL TO ORDER

The National President, Bro. Muniappa Goundar, called the meeting to order and briefed the house on the channel of communication and meeting procedures.

2.0 WELCOME

- 2.1 The National President extended a warm welcome to the National Executives, delegates, observers, retirees and membership at large to the 86th Annual Conference at Yatu Lau Lagoon Resort.
- 2.2 He thanked the members for turning up despite the fact that the holidays were cut by one week and that there were other programmes and sporting activities that were taking place.
- 2.3 He also extended a warm welcome to the members from the outer islands and thanked them for their attendance.

3.0 QUORUM

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

Seconded: Bro. Praveen Chand (Rewa)

4.0 NOTICE CONVENING THE ANNUAL DELEGATES CONFERENCE

The General Secretary moved that the 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 23rd July, 2016.

Seconded: Bro. Abhai Chand (Rewa)

5.0 COMMUNICATION FROM THE CHAIR

- 5.1 The National President thanked the entire house for their attendance and participation. He thanked the members for coming in big numbers to support the Annual Conference.

- 5.2 The National President recapped the events of the morning and encouraged members to continue supporting FTU by attending the Annual Conference.
- 5.3 He said attendance to the Annual Conference showed solidarity and unity amongst the rank and file.
- 5.4 He went over the deliberations made by the Chief Guest, Bro. Felix Anthony, and acknowledged the efforts of the host branch, Navua, for organising a gathering of such magnitude.
- 5.5 The President then deliberated on the Conference Theme and highlighted the challenges faced by the Union. He acknowledged the efforts of FTUC helping restore the fundamental rights that members had lost.
- 5.6 In conclusion, the National President requested for continued support from the membership and informed the house that FTU would try its level best to ensure that it represented the interests of its members.

6.0 CONFIRMATION OF THE MINUTES OF THE AGM HELD ON WEDNESDAY 29th APRIL 2015 AT RISHIKUL SANATAN COLLEGE

The General Secretary moved that the Minutes of the Annual General Meeting held on Wednesday 29th April, 2015 at Rishikul Sanatan College as previously circulated, be taken as read and be confirmed. Seconded: Bro Pranesh Kumar (Suva)

The General Secretary took the house through the Minutes of the previous AGM.

MATTERS ARISING

- 6.1 Sis. Shareen Chand (Rewa) said that the Rights of the Teachers and the Union must be maintained and restored and that Children's Rights and Responsibilities need to be disseminated to parents via awareness programmes.
- 6.2 GS commended Sis. Shareen Chand and said that parents must take responsibility for children with deviant behaviour and that proper counselling mechanisms must be in place in schools.
- 6.3 GS said that this was the reason for FTU calling upon the Education Ministry to have qualified counsellors in all schools.
- 6.4 He outlined possible reasons like family breakdown, peer pressure, substance abuse and technology for children's deviant behaviour.

- 6.5 GS said that when something went wrong in the classroom, the teacher became the target of the media and members of the public. He advised members not to lose their cool and not to inflict corporal punishment.
- 6.6 GS reported that FTU would continue to pursue all the FTU Conference Resolutions and not abandon its cause. GS said this was the reason the Conference Resolutions from the previous Annual Conference were reported.

7.0 ACTIVITIES REPORT

The General Secretary moved that the Activities Report of the Union for the year 2015-2016 including the Financial Report for the year ending 31st December, 2015 as previously circulated, be taken as read and be adopted.

Seconded: Bro Riaz Ullah (Nadroga)

- 7.1 GS took the house through the Activities Report.
- 7.2 GS reported that when the introduction was written, the relationship with the Education Ministry was not good as the Union was not consulted on decisions made and the Ministry had stopped dialogue with FTU.
- 7.3 However, the Ministry changed its stance and made an effort to dialogue with the Union and engaged in negotiation. GS informed the house that FTU has always worked together with the Education Ministry in good faith.
- 7.4 The house agreed that it was difficult to cover the syllabus in two terms.
- 7.5 GS reported that the last JEE carried out in 2003 was never implemented.
- 7.6 GS also reported that all the Head Teachers and Principals had been reminded that attendance of teachers to all extra classes, including afternoon and Saturday class, was voluntarily and if a teacher attended the Saturday class then he/she should be compensated.
- 7.7 He said that by forcing teachers to take extra classes, these school heads were breaching the ILO Conventions.
- 7.8 GS said that if a teacher was taking an extra class on a voluntary basis, then that was fine.
- 7.9 GS queried about the responsibility of the teacher and students concerned during the Saturday Class.

- 7.10 GS also went over the duty hours of teachers and reported that a teacher was on duty from 8am to 3.30pm because teachers were on duty during lunch unlike the rest of the civil servants who took 1 hour break from work for lunch.
- 7.11 Bro. Praveen Chand (Rewa) enquired if FTU would stand by a Principal who did not follow the directive by MoE on the duty hours of a teacher. GS requested the members to give him a copy of the written instruction by MoE asking school heads to keep teachers in schools until 4.30pm.
- 7.12 However, GS reminded the school heads and teachers not to neglect their duty of care.
- 7.13 Bro. Munendra Mistry (Nadi) elaborated on the provisions under bereavement leave and if this leave could only be taken on the death of an immediate family member. GS said he would have to check with the relevant authorities.
- 7.14 Sis. Shareen Chand (Rewa) reported about the Ministry Circular that directed school heads to submit names of any teacher who was absent for more than 15 days. GS said that he would comment once he read the circular.
- 7.15 GS reported on the Open Merit System, which was initiated by the World Development Bank consultants and would be used for post processing.
- 7.16 GS also reported on the previous year's resolutions, including Curriculum Advisory Board, training for ECE teachers, post processing, non-teaching time for school heads, Executive Teacher positions, entry point salary for new recruits, teacher appraisal and coverage of work in two terms.
- 7.17 GS reported that the Union had challenged the Ministry regarding the Matrix used for promotion purpose.
- 7.18 Under industrial matters, GS reported about the 2016 Log of Claims, trade dispute regarding the reduction of teacher's entry point salary, the duty hours of teachers, the Union's stand on acting appointments and policies and post processing.
- 7.19 He also reported that the Union had requested the Ministry that the Annual Performance Appraisal (APA) be filled and sent to the Ministry before closure of schools.
- 7.20 GS informed the house that he was informed that an interview panel would interview those candidates who were short listed and that FTU had requested the Ministry to ensure there was transparency in the entire process. GS said that the FTU's

stand was that a post should never be processed outside the criteria.

- 7.21 At this juncture, GS requested members to write to FTU in regards to grievances.
- 7.22 GS informed the house that the Ministry had set up its own Disciplinary Service Board (DSB) to deal with disciplinary cases and that the Union had sought clarification on the composition of the DSB, the Terms of Reference, the Schedule of Offences and Penalties and the Right of Representation.
- 7.23 GS reported on the achievements made by the umbrella body, Fiji Trades Union Congress, in getting the Decrees repealed.
- 7.24 He congratulated Bro. Rajnesh Lingam and Sis Ajeshni Lal for taking leadership roles as the Chairpersons of the FTUC Youth Wing and Women's Wing. He also congratulated Sis Seema and Bro. Munendra Mistry for their appointments into the FTUC Women's Wing and Youth Wing.
- 7.25 GS acknowledged the efforts of the School Managements in looking after the affairs of schools.
- 7.26 GS reported on the incremental benefits provided under the Self Funding Medical Insurance Scheme for treatment at a private hospital. He said that until the previous year, FTU paid \$5,500.00 + 50% (of balance) and that this year under the Scheme payment for treatment at a private hospital was increased to \$6,500.00 + 50% (of balance).
- 7.27 GS informed the house that application for membership for a member in his/her 1st year of service would be accepted without medical report. GS then moved a motion that teachers who had turned 45 years and were in the service would not be accepted in the Self Funding Medical Insurance Scheme. This was adopted by the house.
- 7.28 GS briefed the house on FTU's re-engagement with Fiji Care Limited.
- 7.29 GS reported that the office space in Labasa has been given out on rent to RC Manubhai for \$2500.00 per month.
- 7.30 GS reported on the STC Winston School Rehabilitation Fund which started with an initial funding of \$20,000.00 from FTU. He explained that the \$20,000.00 that was invested in SRF was the interest earned from term deposit.
- 7.31 At this juncture, GS informed the house that the NE had decided to make a donation of \$10,000.00 to the Prime Minister's Relief

Fund. This decision was applauded by the house.

- 7.32 GS then suggested that \$5,000.00 be put in the SRF yearly. He also thanked COPE for donating \$44,000.00 from its affiliates in the Pacific. He reported that approximately \$20,000.00 was spent on stationery and calculators.
- 7.33 Finally, GS advised members to read and understand MABS rules.
- 7.34 In his concluding remarks, GS deliberated on the challenges faced by FTU and thanked the National President, NE members, Women's Wing and the Branches for their unwavering support.

8.0 FINANCIAL REPORT

- 8.1 GT took the house through the Financial Report.
- 8.2 GT said that a healthy membership was needed to maintain the financial affairs of FTU and that the target for 2016 would be getting 5,000 members.
- 8.3 GT reported about FTU's investment in Tropic Health Incorporated Limited.
- 8.4 GT advised the house to read through the MABS rules and Self Funding Medical Insurance Scheme booklet. He informed the house that medical expenses had increased because of the awareness carried out by FTU GS, Branch Executives and members of the NE.
- 8.5 Bro. Sandeep Kumar (Lautoka) acknowledged the efforts of GT and members of the Finance Committee.
- 8.6 GT moved that \$5,000.00 be deposited in the SRF yearly. This was seconded by Bro. Venaigam Pillay (Lautoka).
- 8.7 GT also moved that \$10,000.00 be given to the PM's Relief Fund. This was seconded by Bro. Vishal Goundar (Rakiraki).
- 8.8 GT thanked the house for their support and valuable contribution.

9.0 CONCLUSION

- 9.1 In Conclusion, the National President thanked the sponsors and FTU Navua Branch for hosting the 2016 Annual Conference.
- 9.2 The President thanked the General Secretary and his staff for all the work done in regards to the Annual Conference.
- 9.3 He also acknowledged the efforts of the NE members and Branch Executives towards the Annual Conference.
- 9.4 He thanked the Publicity Committee comprising of Bros.

Manhar Kumar, Rajnesh Lingam and Rameshwar Lal for working hard to compile the FTU Journal.

9.5 Finally, he informed the Branch Reps that the sports parade would take place at 3.30pm at Thompson Park.

10.0 ADJOURNMENT

The meeting was adjourned at 1.45 pm.

Confirmed this.....day of.....2017

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CHAIRMAN

ACTIVITIES REPORT

AUGUST 2016 – APRIL 2017

1.0 INTRODUCTION

1.1 The core business of the Union is to ensure fair terms and conditions of work for the members. Whilst that remains, the Union also ensures that members' medical and social security are also looked after. Thus, the nature of Union's objectives has slightly changed from what it was in the early days.

1.1.1 The Union has made every effort to convince the Ministry of Education and in particular the Permanent Secretary, Mr. Iovane Ponipate Tiko, that dialogue and consultation was the best way forward to achieving quality education for all. Unfortunately, the Ministry is unable to see the merit in the process of consultation and dialogue and continues to implement policies and decisions unilaterally.

1.1.2 While the Permanent Secretary has been meeting with us regularly, and agreed on a number of issues / concerns raised, he has stated that he has submitted the same to the Hon. Minister for concurrence. Response from the Minister's Office seems to be coming in a selective manner. The Union has again submitted that the Joint Consultative Committee [JCC] be reinstated where policies are discussed from formulation to implementation and review on a regular basis. This is also a requirement of Sustainable Development Goal 4, which the government has made a commitment to in Korea in 2015.

1.1.3 We do acknowledge that most officers in all the sections of the ministry have assisted members on our request wherever possible.

1.2 As reported in the 2016 Annual General Meeting, the Union had

vigorously protested against the Disciplinary Services Board [DSB] set up by the Ministry. The so called DSB acted as the Prosecutor, the Jury, the Judge and the Executioner.

The Union challenged its legitimacy and sought answers on the following:

1. Its composition.
2. The Terms of Reference for DSB.
3. The Schedule of Offences and Penalties.
4. The Right of Representation of the accused.

There was deafening silence from the Ministry.

- 1.3 However, FTC met with the Attorney General and Minister for Civil Service, Mr. Aiyaz Sayed-Khaiyum in late October 2016 and raised its concern regarding the DSB set up by the Ministry.

The Attorney General directed the Permanent Secretary to immediately disband the DSB. This brought great relief to the teachers.

- 1.4 Subsequently, the Honorable Chief Justice has appointed a three member Public Service Disciplinary Tribunal.

The members of the Tribunal are:

Justice Senevirante [Chairman]
Magistrate Jioji Boseiaqa
Magistrate Waleen George.

The Tribunal is the legitimate body to hear the disciplinary cases brought up by the Permanent Secretaries.

- 1.5 In addition to the above, MOE tried to enforce policies through unilateral decisions via Circulars, and then retracting some after protests from stakeholders.

Circular 73 – Requirements for School Management and School Managers for recruitment of Ancillary Staff and ECE Teachers was one example. Another example was the requirement that teachers seek approval from MOE before addressing any public

gathering.

- 1.6 The Report also highlights other work related issues that affect our membership and the actions taken to assist the members. The reduction of the teachers' entry point salary by the Education Minister is not only exploitation of labour but demeaning to the status of teachers.
- 1.7 The current Job Evaluation Exercise will hopefully address the salary issues we have been raising for years.
- 1.8 The Report is tabled for discussion and adoption.

2.0 ANNUAL GENERAL MEETING AND CONFERENCE 2016

- 2.1 The 86th Annual General Meeting and Conference was successfully hosted by Navua Branch from 14th -17th August 2016, at Yatu Lau Lagoon Resort, Pacific Harbour.
- 2.2 The Branch Chairman Bro. Rameshwar Lal, his hard working Executives and members of the Branch, who worked tirelessly to ensure the success of the AGM & Conference, deserve special accolades.

2.3 KEYNOTE ADDRESS

The Chief Guest and Keynote Speaker was Bro. Felix Anthony, the National Secretary for Fiji Trades Union Congress.

- 2.4 He said that the Union Movement had been going through some turbulent times and that life was not easy for the Union leaders.
- 2.5 He stressed that the Education Sector and the role of teachers were central to the future of Fiji and the Society that we wanted to build.
- 2.6 In his concluding remarks, he said that he had witnessed with some admiration the commitment of teachers and the Union towards the education of the children in Fiji.
He said FTU was proactive in the professional development

of its members. He added that FTU had some standing and it would be beneficial for all if the Ministry worked closely with the Unions.

- 2.7 Mr. Anthony also acknowledged the unwavering support of FTU during FTUC's campaign to restore the rights of the workers and Trade Unions.

3.0 PRESIDENTIAL ADDRESS

National President, Bro. Muniappa Goundar, whilst speaking on the theme "Reclaiming the Rights of Teachers" said that teachers ought to be treated fairly and with dignity. He alluded to the numerous concerns of the Union, including the erosion of the terms and conditions of work for teachers.

- 3.1 The National President also expressed concern on the ED9A salary of new recruits, the need for Job Evaluation Exercise for teachers and IR issue of dialogue and consultation with the Union.
- 3.2 He called upon the Ministry to restore the Executive Teacher positions to 854, give the teachers their increment and address the issue of teacher / pupil ratio.

4.0 CONFERENCE RESOLUTIONS 2016

- 4.1 The following resolutions, endorsed by the 2016 Annual General Meeting was sent to the Ministry of Education for their necessary action.
- 4.2 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 groups, including Teacher Unions and NGOs,

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry of Education to ensure that there was active participation of teachers in the development and

implementation of education policies, plans and curricula through their respective teacher Unions.

4.3 In-Service Training for Teachers

Noting that teaching methods and curricula 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,

Fiji Teachers Union 86th 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.

4.4 Post Processing

Noting the number of complaints from the members regarding the filling of vacancies and that better merited teachers had been missing out on promotions,

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry of Education to involve the teacher Unions in the first stage of the selection process.

4.5 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 queries of the parents,

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry of education to reconsider their stance and allow all school heads to have zero teaching load to enable them carry out their administrative duties effectively. FTU asked the Ministry to relieve all Heads of the classroom teaching.

4.6 Executive Teacher Positions

Noting that the 1993 JEE saw merit in recommending that 854 Executive Teacher positions be created in primary schools, and that the recommendation was implemented in 1997 and which had brought in marked improvement in the quality of classroom work in primary schools and that ET position was reduced to 427 in 2009 resulting in negative impact on quality education,

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry of Education to restore the ET positions to its full compliment.

4.7 Entry Point Salary – New Recruits

Noting that new teacher recruits in 2016 have been put on a salary of \$16,610.00 [ED 8A],

Acknowledging that the 1993 Job Evaluation Exercise Agreement had made major changes to make Teacher Grades more realistic and attractive by putting Certificate / Diploma / Degree holders in their respective entry point salaries and grades,

Noting with concern that ED 9A salary is making the teaching profession undesirable and that the huge reduction in salary is de-professionalizing the teaching profession and that the noble profession would not be attracting talented individuals as teacher recruits,

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry of Education to revert and restore the new recruits' salary to ED 8A and ED 8G and place them on the correct entry point as per their qualification

4.8 Early Childhood Education

Acknowledging that learning begins at birth and the pre-condition for quality education, equity and efficiency are set in the early childhood years, and that pre-school education provides children with a head start for primary education;

The Fiji Teachers Union 86th Annual General Meeting calls upon the Ministry to formally recognize all ECE schools and bring them under its jurisdiction, develop a salary structure for ECE teachers and take full responsibility of providing quality Early Childhood Education to all.

5.0 CONFEDERATION OF PUBLIC SECTOR UNIONS' CLAIM FOR SALARY INCREASE

- 5.1 The Confederation of Public Sector Unions had submitted a 20% salary increase claim to the Ministry of Civil Service in 2016. The Minister Hon. Aiyaz Sayed- Khayum invited the CPSU to a meeting where he advised that a JEE for the entire Civil Service would be conducted from January 2017 and implemented in the latter part of the year.
- 5.2 He assured the Confederation that there would be an increase in the salaries of all Civil Servants.
- 5.3 He further proposed that the 20% claim be disregarded. However, after seeing the draft plan of the JEE, the Confederation realized there was little involvement of the Unions in the Exercise. It was thereafter decided that the 20% claim be pursued through the Arbitration Tribunal. The CPSU has made a comprehensive submission to the Minister for Civil Service on the numerous concerns it has regarding the method and the process. Members would note that the questionnaire does not suit the teaching cadre at all.

6.0 JOB EVALUATION EXERCISE [JEE] 2017

- 6.1 The objectives of the JEE are:
 - a. Define Position Based pay.
 - b. Confirm that remuneration is based on the requirements of the position.
 - c. Ensure consistency in the remuneration of staff across the Fijian Civil Service.
- 6.2 The questionnaire was circulated to the teachers to be

completed within an unreasonably short time. The Fiji Teachers Confederation requested MOE to extend the time frame and to conduct workshops to explain the purpose and the response expected. The date was extended to 20th April, 2017 and workshops were to be conducted at district level. The Union advised members to ensure detailed descriptions of responsibilities were given in the responses. FTC will be making comprehensive submissions on teachers' salary grades, annual merit increase and other terms and conditions of work.

7.0 EDUCATION FORUM

After a lapse of several years, the Teacher Unions were invited to make presentations at the Forum.

The General Secretary in his address alluded to the requirement of partnership in its true sense in our pursuit to achieve the objectives we have set ourselves as per SDG 4.

He emphasized on the involvement of the Teacher Unions in the formulation, implementation, monitoring and review of all education policies.

He reminded the Ministry that the teachers were the single most important resource for quality teaching and learning.

Teaching must be a choice profession, attracting the best students for the noble profession.

Attractive remuneration, quality pre-service and in-service training, fair treatment etc are some fundamental requirements.

The Union looks forward to participating in future forums.

8.0 "SHORT CHANGING" NEW RECRUITS BEFORE GRADUATION

The Ministry continues to pay new recruits ED 9A salary until they graduate.

They are appointed on the basis of letters of completion from the Universities and do work equal to other teachers. The Union, after the failure of the Ministry to stop exploiting them, has now filed a dispute with the Arbitration Court. The Union has also waived the Medical Insurance levy till their salaries are upgraded to ED8.

It is indeed a shame that such blatant cheating is being practised by the government's largest ministry.

9.0 LOG OF CLAIMS

The 2016 Log of Claims, on behalf of Fiji Teachers Confederation [FTC] was lodged with the Ministry of Education on 18th March, 2016.

1. Entry Point Salary – as per the Salary Structure and Diploma / Degree level.
2. Heads of schools to be paid acting allowance during school holidays.
3. Contractual appointments to be reverted to tenure.
4. Consultation on APA as the basis of merit increase.
5. Reinstatement of the Executive Teacher positions that were reduced as a cost cutting measure in 2010.
6. Counsellor positions in all secondary schools.
7. A Job Evaluation Exercise for the teaching service.
8. Travel out of work station – officers be paid travel cost when called to Education Office.
9. Transfer and travelling allowance – policy to be reviewed.
10. Location Allowance – criteria and the list of schools to be reviewed.

The Minister for Education, in response to the General Secretary's call at the Education Forum in Nadi, stated that Counsellor Positions would be established for clusters of schools. The Union will continue to insist that every secondary school has an established post.

The Job Evaluation Exercise is now in process and the other issues are included in the CPSU draft Collective Agreement to be negotiated with the Ministry of Civil Service.

- 9.1 Members would recall that FTU had lodged a Trade Dispute regarding the reduction of teachers' entry point salary. In 2015, the Ministry unilaterally put all the newly recruited teachers on ED9A salary - \$12,360.00.

The rhetoric given by the Minister was that they have created employment for more teachers!!!

It was the cruelest act that one can think of. It makes it worse as the Education Ministry is the only Ministry which is discriminating officers in terms of pay for equal work.

The action of the Ministry had left affected parents and teachers devastated. Parents had anticipated graduate salary for their children which would have enabled them pay off their debt, meet family obligations etc.

The case is with the Labour Tribunal. Like all such cases, it will take time but the Union is confident of a positive outcome.

9.2 DIPLOMA HOLDERS PUT ON CERTIFICATE SALARY

The 8% to 23% salary increase given before the last National Elections raised the entry point salaries as follows:

Certificate	: \$16,610.00
Diploma	: \$18,056.00
Plain Degree	: \$21,438.00
Degree with T/ Training	: \$23,411.00

This was with effect from January 1st, 2014.

Entrants to the teaching service from 2014 onwards all hold Diploma and above qualifications. The Ministry has downgraded the entry point salary of Diploma holders to Certificate level. The Union has submitted to the Ministry to correct this serious anomaly. A dispute on the above matter has been filed with the Labour Court. The General Secretary met with the PS – Education and Director HR on 24.3.17 and they understood the long standing practice of pegging salary scales to qualifications. The Permanent Secretary has assured the Union that the matter would be pursued with the Hon. Minister.

10.0 MINISTRY OF EDUCATION'S DISCIPLINARY SERVICES BOARD

- 10.1 The Ministry of Education had set up its Disciplinary Services Board to hear the cases of its staff.

The decisions of the Disciplinary Services Board [DSB] sent shockwaves into the teaching fraternity.

The Ministry had neither any respect for the process of "natural justice" nor for "procedural fairness."

- 10.2 The Union had vehemently protested that the DSB set up by the Ministry was not constituted correctly and that it was void of natural justice.

However, the Ministry arbitrarily continued with the process despite several correspondences.

- 10.3 The Union was compelled to raise the concern with the Minister for Public Service, Hon. Aiyaz Sayed-Khaiyum, who then directed that the DSB be disbanded immediately as it was unconstitutional.

11.0 CIVIL SERVICE REFORM MANAGEMENT UNIT [CSRMU]

The Attorney General and Minister for Civil Service advised

all the employees of the Ministry of Education who had disciplinary action taken against them that they could write to the Reform Management Unit for a review of the disciplinary action taken against them.

The Union notes with appreciation the work of CSRMU in reviewing the disciplinary actions in favour of the teachers and reverting them to their substantive positions. At the time of writing this Report, the arrears of salaries were expected to be paid.

12.0 DUTY HOURS

Members are informed that duty hours for teachers are from 8am – 3.30pm.

Any work outside the normal duty hours is voluntary and mutually agreed by all parties.

13.0 ACTING APPOINTMENTS AND POLICIES

The Union has continuously reminded the Ministry to appoint people to act purely based on merit. The basic criteria of Officers meeting the MQR must be looked at, unless in situations where no other Officer is available, particularly in rural and remote areas.

Members have also raised concern that the Ministry was not following the acting appointment policies when appointing Officers to act in District Offices and at Head Quarters.

To be fair to all Officers, the policy on acting appointments must be followed.

14.0 POST PROCESSING

14.1 OPEN MERIT BASED RECRUITMENT AND SELECTION [OMRS]

The Constitution states that Permanent Secretaries, with the agreement of the Minister, have the authority to determine all

matters pertaining to the employment of all staff in the Ministry, including the qualification requirements for appointment and process to be followed for appointment, which must be an open, transparent and competitive selection process based on merit.

14.2 To ensure consistency across the Civil Service, the Civil Service Reform Management Unit has developed the OMRS guideline to be used by all the Ministries.

14.3 When OMRS was used to process the posts and promote the teachers, there was a huge outcry from teachers.

It was noticed that teachers, senior in service and senior in grade were missing out. It was also pointed out by the teachers that questions for "Job Test" were also not relevant to the positions applied for.

14.4 The Union wrote to the Minister for Civil Service drawing his attention to the widespread dissatisfaction in the teaching service caused by the serious anomalies in the system. There was a strong perception that the system allowed room for malpractice. The Minister for Civil Service responded promptly and directed the Permanent Secretary – Education and Director OMRS to meet with the Union to sort the matter out.

14.5 The Unions met the Permanent Secretary and Director OMRS and put the members' concerns to them and requested that the OMRS team come and address the FTC executives and educate them and also listen to their concerns.

14.6 The Director of the Review Unit, Ms. Jane Curran agreed and met the FTC Southern Division executives at the FTU Hall on 14th February, 2017.

Jane has agreed to address and listen to the Executive of the Western and Northern Division as well.

It was also agreed that post processing be put on hold and the

system be revised to suit the Education Sector.

The Union will also be visiting all the Branches and disseminate information on OMRS so that members have a better knowledge of what to do when seeking promotions.

15.0 TRANSFERS

The 28 days notice guideline must be followed when transferring teachers.

The Union has reminded the Ministry to adhere to the Transfer Guideline.

The Union had taken a case of "forced transfer" to the Arbitration Tribunal where the ruled that the Permanent Secretary does not have "unfettered powers" and that the Officers views and concerns must be considered when dealing with transfers.

16.0 SELF FUNDING IN-HOUSE MEDICAL INSURANCE PLAN

16.1 The Scheme was implemented on 7th July, 2011.

16.2 At the end of the financial year ending 30th June, 2016, the surplus was \$2,596,897.19. The provision of surgery cost at a private hospital at the members' choice, where they were "wait listed", was added to the benefits. The scheme meets \$6,500.00 plus 50% of the balance in excess of \$6,500.00.

16.3 Members are once again reminded to read and understand the plan clearly for ease of service in time of need. Every family should have a copy of the booklet.

16.4 The full text of the plan is reproduced in this report.

17.0 BRANCH ACTIVITIES

Branches must organize seminars for their members for professional development and for capacity building.

Some Branches also organize activities like sports for primary schools, oratory, debates and quiz competitions for the children in their branches. The Union has the reach to the children of Fiji and will continue to assist in the holistic development of the children.

18.0 BRANCH WORKSHOPS AND SEMINARS

Head Quarters will continue to facilitate Workshops and Seminars for the members to ensure that they are well aware of the reforms and Circulars and what it means in their daily work.

19.0 BRANCH ANNUAL GENERAL MEETINGS

All the Branches successfully conducted their AGM in March 2017.

The Secretariat is looking forward to working with the Executives in carrying out the activities for the members.

20.0 FIJI TEACHERS REGISTRATION AUTHORITY [FTRA]

The General Secretary is a member of the FTRA Board. He also chairs the Sub-Committee on Code of Ethics. The Sub-Committee is planning a series of Workshops for the teachers during the latter part of the year. FTRA is tasked with conducting P.D. for all teachers. Members are advised to ensure their registration is current.

21.0 TEACHER TRAINING

The Union has endeavoured to impress upon all Teacher Training Institutions to ensure quality intake and quality training of teachers. Particular emphasis was made on resumption of interview process. University of the South Pacific has resumed two years ago. The Executives of the Teacher Unions have been assisting with the interviews. The General Secretary is also the Chair of the Programme Advisory Committee of the School of Humanities. The Committee

deals with the Curriculum on Teacher Training. Fiji National University has now confirmed that the interview component will be included.

This measure will hopefully further the quality of teacher graduates.

22.0 COUNCIL OF PACIFIC EDUCATION [COPE]

COPE has 17 affiliates from 11 countries. The Council conducts workshops and seminars for its affiliates for capacity building. It also provides funding to affiliates to assist them carry out special projects.

23.0 FIJI TRADES UNION CONGRESS

FTU remains a strong affiliate of FTUC. The General Secretary is the National Treasurer and National Executive Board member of the Congress. Bro. Rajnesh Lingam is the Chairperson of the FTUC Youth Wing. Sis. Ajeshni Lal is the Chair of the FTUC Women's Wing. Sis. Sima Kumar is the Treasurer of the W/W.

FTU working hand in hand with other affiliates in FTUC's campaign for \$4/hour as the minimum wage.

FTUC continues to pursue the full compliance of the Joint Implementation Report signed by the Social partners in 2016. The Report includes negotiation and implementation of the Collective Agreements that were nullified by the Essential National Industries Decree.

24.0 PUBLICITY MATTERS

24.1 Newsletters - sent in September after the AGM in 2016, Conference Issues in February and March 2017.

24.2 Members are requested to peruse through the contents of the Newsletters as it contains pertinent information on Union matters and more.

24.3 Branches are to send their Branch Newsletters after every

National Executive meeting to keep the members fully updated.

24.4 Year Planner 2017 was sent to all the Branches in early February 2017. It is the responsibility of the Branch Executive to ensure the planners are distributed to all the members in their Branches.

25.0 PROPERTY MATTERS

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

25.3 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.

25.4 Labasa Property – rented out to R.C.Manubhai.

26.0 FTU WOMEN'S WING

2016 – 2017 EXECUTIVE MEMBERS OF FTU W/W

Chairperson	-	Sis. Vidya Singh
Vice Chairperson	-	Sis. Ajeshni Lal
	-	Sis. Sharina Riaz
Secretary	-	Sis. Sima Kumar
Assistant Secretary	-	Sis. Latchmi Devi
Treasurer	-	Sis. Urmila Singh
Committee Members	-	Sis. Keshni Prasad
	-	Sis. Deveena Prasad
	-	Sis. Elanoa Basaga
	-	Sis. Niazul Nausad

Details of the activities carried out by FTU Women's Wing during the period under review can be found in their Report. Their AGM will commence after the conclusion of the FTU – CTCL Annual General Meeting.

27.0 FTU NATIONAL EXECUTIVE MEMBERS 2017 – 2019

The following were elected unopposed:

President	-	Bro. Muniappa Goundar
Vice Presidents	-	Bro. Dalip Kumar Ram
	-	Bro. Pranesh Praveen Sharma
	-	Sis. Vidya Singh
General Secretary	-	Bro. Agni Deo Singh
Assistant Secretary	-	Bro. Rajnesh Ishwar Lingam
Treasurer	-	Bro. Sashi Mahendra Shandil
Personnel Officer	-	Bro. Rameshwar Lal
Publicity Officer	-	Bro. Manhar Kumar
Ex. Committee Members	-	Bro. Nakul Deo Barman
	-	Bro. Pratosh Kumar
	-	Bro. Madhur Prakash

28.0 MEMBERSHIP REPORT

Members by source of Pay	Membership Total
Treasury (Through Ministry)	4,748
FNU Membership	98
Honorary Membership	207
Total	5,053

Despite many hurdles the Union maintains a healthy membership. With the check off system back in place from 2015 members are now able to join FTU with their deduction fully facilitated at source by the Ministry.

Contract renewal still remains an issue within the membership as members are still not aware on the process of reactivating their deductions towards FTU after contracts are renewed. We urge our members to give due consideration to this as it affects their deduction towards Medical Insurance.

Any lapse of payment after 13 weeks terminates your membership with the Union. Hence, the constant reminder that deductions need to be up to date

29.0 MUTUAL AID BENEFIT SCHEME

Payment of respective benefits paid under MABS effective from 1st January 2016 to 31st December 2016.

Private Practice	Specialist	Retirement	Death Benefit	Total
\$66,441.50	\$95,007.42	\$33,016.00	\$12,400.00	\$206,864.92

30.0 FTU SELF FUNDING INHOUSE MEDICAL INSURANCE SCHEME

The table given below represents members of the above scheme.

FAMILY MEDICAL COVER	MEMBERSHIP
	2758
SINGLE MEDICAL COVER	MEMBERSHIP
	1901

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	37
\$50,000	5
\$75,000	1
\$100,000	1

Members benefited under the Self Funding Scheme

Year	Local	Overseas	Total
2011-2012	20	9	29
2012-2013	32	12	44
2013-2014	33	14	47
2014-2015	42	10	52
2015-2016	43	16	59
2016 till date	27	22	49
	197	83	280

Cases Still In Process

Local – 1

Overseas – 3

31.0 RETIREMENT

1.	43373	Delip Chand	Labasa Sangam	CS
2.	42680	Mahendra Kumar	Bhawani Dayal Primary	CS
3.	43131	Reama Rabonu	Namaka Public	CS
4.	43001	Gyan Chand Sumer	Rishikul Sanatan	CS
5.	43274	Jahid Alam	Sabeto Muslim	CS
6.	44023	Rup Singh	Vashist Muni College	CS
7.	44024	Dhiraj Lal	All St Secondary	CS
8.	42994	Ram Lingam	Gurukul Primary	CS
9.	43356	Bijay Kumar	Gurunanak Primary	CS
10.	6558	Indra Govind Reddy	Sabeto Sangam School	CS
11.	6260	Govind Sami Reddy	Sabeto Sangam School	CS
12.	42605	Saran Deo	Gurukul Primary	CS
13.	9796	Rajesh Kumar	Lautoka Andhra Primary	CS
14.	55089	Kamlesh Chand	MOE	CS
15.	66078	Suraj Kanta Singh	Nadi Sangam College	CS
16.	44332	Vijay Chatter	Ba Sangam College	CS
17.	44564	Raichel Deo	Vunimono Primary	CS
18.	42716	Birendra Datt	Saru MGM School	CS
19.	43419	Ledua Niubalavu	St Thomas Primary	CS
20.	43978	Sera Lockington	Mulomulo Secondary	CS
21.	E0168	Stephen Hari Ram	Fiji National University	CS
22.	43256	Mohammed AliNadi	Muslim Primary	CS
23.	65322	Venkta Jalam Deo	Balata College	CS
24.	43288	Balwant Singh	Bhawani Dayal Primary	CS
25.	55191	Pradeep Chandra	Tavua College	CS
26.	43964	Prashila Devi Kumar	Natabua High School	CS
27.	67885	Lui Robanakadavu	Nasikawa Vision College	CS
28.	43571	Anita Goundar	Nadi Sangam College	CS
29.	43263	Arunesh Chand	Arya Kanya Pathshala	CS
30.	43937	Indar Deo Bissun	Samabula Primary	CS
31.	42953	Roshni Nathan	Holy Family Secondary	CS
32.	43144	Suresh Chand	Rampur Primary	CS
33.	43266	Nazreen Alam	Sabeto Muslim	CS

34. 55678	Shirish Chand	Bulileka Sanatan	CS
35. 55352	Salim Himayoon	Nukuloa College	CS

32.0 RESIGNATION

1. 65890	Archana D Singh	Coboi Sanatan	CS
2. 65966	Dharmend Singh	Coboi Sanatan	CS
3. 54213	Dinesh Prasad	Uluibau District School	CS

33.0 DECEASED

1. 68976	Archana V Lata	St Marys Primary	CS
2. 69539	Anasa Kunaqoqo	D A V College	CS
3. 81513	Rohit Chand	Bhawani Dayal	CS
4. 67531	Afiu Ud Dean	Suva Muslim College	CS
5. 82051	Talica Likuivalu	Nakauvadra High School	CS
6. PO160	Khem Chand	Fiji National University	CS
7. 66401	Ravinesh Narayan	Naidovi primary	CS
8. 84260	Loraine Charan	Lomowai Primary	CS
9. 84041	Rajnesh Kumar	Solove Primary	CS
10. PO175	Shobna Ram	FNU	CS
11. 69787	Gyanen Prasad	All St Secondary	CS

MABS

MUTUAL AID BENEFIT SCHEME

WHAT IS MABS

MABS is to assist the members and their families with medical benefits.

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 Ashika Sen President Plaza 3380195	Dr Ashana Rafiq Ba Ph:6675931	Dr Nahina Naaz 3 Vakabale st Lautoka 9775801 6662334	Dr Antonio Lalabalavu Waiyevo Taveuni 9324432	Dr Andrea B Dragon Ba Ph: 6232316 Ph:9945958
Dr Alicia L Buenafe Smart Care Medical Ba 9990102	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 Dhirendra Lal Sigatoka Ph: 6500242	Dr Mohammed Ishaq Savusavu Med Ph: 850721/9239043
Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157	Samabula Medical Samabula Ph: 3370880	Dr Bhartee Balram Labasa Ph: 8813824	Atinesh Prakash Labasa 9217602	Dr Biumaitotoya Nadi Airport Ph: 6725707	Dr Monita Shop 1 Tebara Plaza PH: 3413151 PH: 9246879	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 Netani Koro 74 Augustus st Toorak Suva 3100413 9834406	Dr M.S.R Dean Ba Town PH: 6678350 9968795	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 Sarika Chandra Bayly House Suva 3315888				

PAYMENTS

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, MRI, CT scan, Endoscopy and Echo will be paid in full and is not classified under basic diagnostic tests specified above.

iv OPTICAL COVER

Eye specialist consultation fee, eye surgery or treatment, eye tests.
Note that we do not cover for eye glasses and lenses.

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 the hospitals.

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 to meet the cost of the referral letter.

RETIREMENT BENEFITS

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

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

TRAVEL BENEFITS

Where referral by doctor requires travel to a specialist or diagnostic centre, The following rules apply:

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

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
1-3 BERRY ROAD
SUVA

P O BOX 2203 GOVERNMENT BLDGS SUVA
EMAIL: ftu@connect.com.fj
PH: 3314099/9928096 / FAX: 3305962

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.

DEATH BENEFIT

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

**FIJI TEACHERS UNION
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) days and under eighteen (18) years and who is totally dependent on the Covered Member for support, except in the case of a full time

student in a registered educational institution where age limit is not more than 25 years of age.

- 19. Doctor, Specialist, Consultant, Nurse, Dentist, or Optician** means a person legally qualified and registered as such by the appropriate authority in the country in which the treatment is to be given.
- 20. Hospital** means a place registered as a hospital for the treatment of sick or injured persons and which:
- has an organized diagnostic and surgical facility, either on premises or in facilities available to the Hospital and provides 24-hours-a-day nursing services by registered nurses.
 - Is under the supervision of a Doctor
 - Is not primarily a clinic, a place for custodial care, a place for the treatment of alcoholics or drug addicts, a nursing, rest or convalescence home or home for the aged or similar establishment, or a place for the care of persons with mental or nervous disorders, (including neuroses or physiological or psychosomatic manifestations).
- 21. Hospital Services** means charges for a standard ward bed (intensive care or semi-private hospital room) including Doctor's charges for any anaesthesia and its administration, use of operating theatre, medicines, prescribed medicines, splints, plaster casts, rental of wheelchair or other prosthetic devices of **Hospital** equipment during the confinement period, other miscellaneous Hospital equipment during the confinement period and other miscellaneous **Hospital** charges for other services necessarily and regularly given by a **Hospital** for treatment of that injury or sickness
- 22. In-patient** means a period spent by a Covered Member or dependent as an in-patient in a Hospital for a minimum stay of one night.
- 23. Medically Necessary** means medical supplies and/or services that are:
- Consistent with the diagnosis and customary medical treatment for the condition;

- In accordance with the standards of good medical practice;
 - Not for the convenience of the **Covered Member** or the **Doctor or Specialist**;
 - Performed in the most cost effective location for the treatment of the condition.
24. **Oro dental or 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 warlike situation between two or more

countries, including military exercises of a country or joint-military exercises between countries.

40. **Subversive Acts** is an act by any person on behalf of or in connection with any organisation with activities directed towards the overthrow by force of the government de jure or de facto, or to the influencing of it by terrorism or sabotage or violence.
41. **Terrorism** is an act by any person using force to create public fear in an attempt to achieve a goal that according to public opinion has a political background.
42. **Chronic Condition** means a serious type of medical condition, illness or injury that has specific long term effects. This kind of condition will go on for an indefinite period and may be controlled by medication but not curable.
43. **Plan Administrator means** a Fiji Teachers Union management in partnership with Insurance Holdings (Fiji) Limited.

SECTION 3.0 – PLAN BENEFITS

HOSPITAL AND SURGERY BENEFITS

1. This Plan will pay the cost of Ambulance Services and Hospital Services incurred in the treatment of an Illness or Injury in a Public Hospital including the costs of road transportation and scheduled airline and sea transportation necessarily incurred if the Covered Member is referred to another Public Hospital.
2. (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 \$20,000.
(b) This plan will also pay for the 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 \$6,500 and 50% of the balance of the actual incurred cost.

- (c)** This pal 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 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:

We will reimburse the reasonable costs up to a maximum Limit of Liability of \$5,000 for embalming, supplying a coffin, the transportation costs of returning the Covered Member's body or ashes to the point where the Covered Member was evacuated or a contribution towards burial or cremation costs in the place where the death occurred.

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

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

EXCLUSIONS

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

This Plan will not pay for:

1. Treatments other than those provided by a Doctor or Specialist or under the direct supervision of a Doctor or Specialist for the cure or relief of Covered Member Injury or Illness or as approved by the Plan Administrators prior to treatment.
2. Routine physical maintenance examinations or medical check-ups or tests not incidental to the treatment or diagnosis of an Injury or Illness or any treatment that is not medically necessary.
3. Treatments undertaken in nature cure clinics, health spa or similar establishments or in nursing homes attached to such establishments except as specifically provided for in this Plan.
4. Cosmetic surgery, hearing aids, and prescriptions thereof unless necessitated by Illness or Injuries covered by this Plan and wholly occurring during the Period of Plan.
5. Surgical, mechanical or chemical process of contraception or treatment connected with fertility including contraception or intrauterine devices.

6. Vaccinations.
7. Long Term custodial or maintenance services for the permanently disabled.
8. Root canal, gold filling and implants and related surgery.
9. Optical procedures and optical aids unless as a result of covered injury or illness
10. Dental procedures, dentures, dental titanium implant unless as a result of covered injury or illness
11. Organ transplant or any related expenses for both donors and recipients.
12. Physiotherapy or chiropractic, except in the case of Serious Illness or Injury
13. X-ray and blood tests unless as part of the treatment of covered Injury or illness.
14. Any injury or Illness occurring outside the Geographic Limits of this Plan unless specifically provided for in the Plan.
15. Treatments associated with any confirmed long term disorders such as asthma, high blood pressure, diabetes and the like or for vitamins and dietary supplements and the like.
16. Disability support services.
17. Health screening.
18. Renal dialysis unless within the geographic limit.
19. Routine Pharmaceuticals for chronic conditions whether by prescription or not unless approved by Plan Administrators and subject to a maximum annual sub limit of \$200.00.
20. Renal failure and organ transplants (other than kidney transplants)

including bone marrow transplants or related pre or after care procedures or treatment.

21. Treatments where the patients' long-term prognosis will not be improved by an Overseas Medical Evacuation. This includes but is not limited to any Evacuations for modalities of treatment motivated for on the grounds of palliative care alone.
22. Treatment of any condition not detrimental to health or any health care service not medically necessary.
23. Any claims after the Covered Member has attained the age of 68 years.

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

24. Congenital Conditions, except for Hole in Heart cases which are treatable.
25. Chronic conditions.
26. Dementia and Delirium.
27. Pregnancy, miscarriage or abortion unless Medically Necessary and requiring confinement in a Hospital.
28. Injury or Illness incurred in the pursuit of any illegal or criminal act or deliberate exposure to exceptional danger except in an effort to save human life.
29. Resulting from the pursuit of dangerous occupations or sports including mountaineering requiring the use of ropes or pitons, flying except as a fare paying passenger on a duly licensed commercial aircraft, parachuting, parasailing, steeple chasing, diving requiring the use of breathing apparatus, winter sports, professional football, boxing or wrestling and competition racing in a vehicle of any kind.
30. Self inflicted Injury, suicide, attempted suicide or substance abuse, excessive consumption of alcohol or drugs other than those

prescribed by a Doctor or Specialist for the relief or cure of covered Injury or Illness.

- 31.** Psychotic, mental or nervous disorders (including neuroses and their physiological or psychosomatic manifestations), unless arising out of covered Injury or Illness.
- 32.** Sexually transmitted diseases.
- 33.** HIV, HIV disorders including AIDS, and any medical condition that arises from HIV infection.
- 34.** Any Pre Existing Condition if membership level reduces to 2,000 or lessor, of principal covered members who are paying agreed fortnightly fund for cover under this Plan.
- 35.** Or as a consequence of: Civil war, insurrection, popular rising, rebellion, revolution, terrorism, sabotage, subversive acts, any action of any political or vigilante group, military rising, military or usurped power, invasion, war and hostilities, any action of military, police, security, or other authorities or instrumentality whether governmental or not, including any loss damage or liability directly or indirectly resulting from any of the above;
- 36.** The actions of the police, any armed forces or any lawfully constituted body where such actions are in connection with the above;
- 37.** War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military rising, rebellion, revolution, insurrection, terrorism, military or usurped power;
- 38.** Nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel, pollution or explosion.
- 39.** Resulting directly or indirectly from earthquake, volcanic eruption, tsunami, tidal wave,

CONDITIONS

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

1. Notice of Claim

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

2. Proof of Loss and Physical Examination

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

2.2 The claim form must be properly completed and all evidence and information required by Plan Administrators including original medical certificates, shall be furnished in such form and such nature as Plan Administrators require.

2.3 Covered member must as often as required by Plan Administrators submit to medical examination or provide any other information or assistance reasonably requested in relation to Covered Members claim.

2.4 The Covered Member must co-operate with the necessary investigations and provide all necessary information and submit all particulars in order to enable Plan Administrators to expedite the claim.

2.5 If Plan Administrators request it, attend interviews with any person Plan Administrators nominate.

3. Duties and responsibility

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

- i. Do as much as the Covered Member reasonably can to prevent any further loss or expense.
- ii. Contact Plan Administrators or arrange for the Hospital to contact Administrators, if the Covered Member is to be hospitalised.
- iii. Provide Plan Administrators with all documents and proofs Plan

Administrators request in relation to any claim.

- iv. Promptly undergo any reasonable treatment recommended by the Doctor or persons providing Hospital Services treatment.
- v. Lodge a written claim against any person or party,(eg employer, hotel operator or transporter who may have caused and/or be legally liable for the Covered Members loss, Injury or Sickness.

4. Claim Offset

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

5. Subrogation

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

6. Validation of Cover

- (a) 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 members prefer 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 judgment 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 you 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 4, Dominion House, Suva

Phone: 310 0257

Mobile: 9992161/7009006

4. In case of emergency the member shall visit the local public hospitals straight away where the attendants will liaise directly with IHL for administration requirements;
5. The local public hospitals provide free treatment (surgical or otherwise) and free admission for inpatients in case of Emergency only. Thereafter, the hospital will apply a reasonable charge (to be confirmed by the Ministry of Health) for admission to the paying ward during the recovery (non-emergency) period;
6. In the case where the medical practitioner or specialist is of the view that the necessary treatment of an insured medical condition is not available locally, a medical opinion and estimates will be

obtained from 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

Jyotika Krishna Mobile 7009006

Karuna Segran Mobile 999 2161

Fiji Teachers Union – Office Hours Only (8.00am to 4.30pm)

PH: 3314099/3314668

CONCLUSION

While the Trade Union Movement in the country had suffered setbacks in the aftermath of the political upheavals of 1987, and 2000, the long ten years since 2006 were the most challenging. The denial of fundamental rights through Presidential Decrees enforced by fear, the persecution of Union leaders and intimidation of the members, sweeping changes to the terms and conditions of work that were negotiated over decades are but a few of those that will remain fresh in our minds for a long time. The restoration of democracy came as a glimmer of hope, but the attitude of those in power hardly changed.

The intervention of the ILO through the persistent efforts of the Fiji Trades Union Congress finally saw the new dawn in the form of the amended Employment Relations Act.

The restoration of our rights has enabled us to work towards regaining all we had lost during the dark days. We have done fairly well in the last

12 months, but there is a lot remaining. With the unwavering support of the membership we will continue to persevere. We are confident that through the dialogue we have resumed, we will gain the momentum we desire.

I wish to express the Secretariat's profound appreciation to the entire FTU family for the resilience and commitment, and the confidence it maintained in the leadership during the trying times we have been going through.

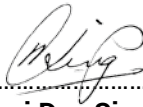
Let us continue with our journey to build the self esteem and dignity of the next generation.

TOGETHER, WE CAN DO IT.

For all in leadership and authority, be wary of the quote:

"Be kind to all parts of your towel, for the part that is wiping your feet today could be wiping your face tomorrow."

.....Anonymous....



Agni Deo Singh
GENERAL SECRETARY
25th April, 2017

GENERAL TREASURER'S REPORT

FINANCIAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2016.

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

I take this opportunity to present to you the Audited Financial report of Fiji Teachers Union for the Financial Year ended 31 December 2016.

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 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 2016

FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2016**

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FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2016**

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 2016, 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	Rajnish Lingam – Asst. General Secretary
Vidya Singh – Vice President	Manhar Kumar – Publicity Officer
Pranesh Sharma – Vice President	Rameshwar Lal – Personnel Officer
Dalip Kumar Ram – Vice President	Nakul Deo Barman – Executive Committee
Agni Deo Singh – General Secretary	Pratosh Kumar – Executive Committee
Sashi M Shandil – General Treasurer	Madhur Prakash – Executive Committee

Principal Activity

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

Results

The net surplus of the Union Headquarters for the year was \$962,796 (2015 - \$560,899).

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 2016**

Page 3

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 2016**


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

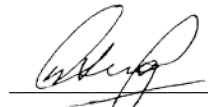
Signed at SUVA this 5th day of APRIL 2017



President



General Treasurer



General Secretary

FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2016**

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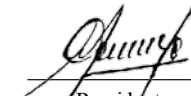
STATEMENT BY EXECUTIVE COMMITTEE

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 2016;
- (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 2016; 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

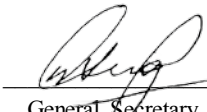
Signed at SUVA this 5th day of APRIL 2017



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 2016, 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)

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 2016 and of the results of its activities for the year then ended.

5 April 2017
SUVA, FIJI

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

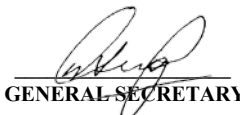
FIJI TEACHERS UNION

**COMBINED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2016**

	2016	2015
	\$	\$
ACCUMULATED FUNDS	5,450,021	4,877,353
Add: Net Surplus for the year (Page 9)	<u>977,284</u>	<u>572,668</u>
TOTAL ACCUMULATED FUNDS	<u>6,427,305</u>	<u>5,450,021</u>
Represented by:		
CURRENT ASSETS		
Cash at Bank and on Hand	2,271,993	1,917,228
Fixed Deposits	1,652,913	1,121,578
Rent Receivable	28,510	3,800
Interest and Other Receivables	87,338	93,273
Prepayments	<u>762</u>	<u>669</u>
TOTAL CURRENT ASSETS	<u>4,041,516</u>	<u>3,136,548</u>
DEDUCT: CURRENT LIABILITIES		
Creditors and Accruals	105,220	66,987
Rent Received in Advance	5,948	8,641
Provision for Employee Entitlements	58,440	62,130
Rent Deposits	<u>30,100</u>	<u>26,000</u>
TOTAL CURRENT LIABILITIES	<u>199,708</u>	<u>163,758</u>
WORKING CAPITAL	3,841,808	2,972,790
NON CURRENT ASSETS		
Fixed Assets	3,886,894	3,947,132
LESS TERM LIABILITY		
ANZ Bank	<u>1,301,397</u>	<u>1,469,901</u>
NET ASSETS	<u>6,427,305</u>	<u>5,450,021</u>


PRESIDENT


GENERAL TREASURER


GENERAL SECRETARY

FIJI TEACHERS UNION

COMBINED STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2016

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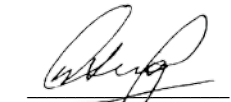
INCOME	2016 \$	2015 \$
Donation	68,764	18,044
COPE Grant	-	3,000
Hall Hire	18,618	20,773
Interest	56,476	27,727
Inhouse Insurance Surplus	597,453	426,979
Inhouse Insurance - FTU Administration Cost	42,000	42,000
Marketing Subsidy - Insurance Holdings Ltd	5,500	-
Sports, Fundraising/Lottery Income	-	1,886
Rent - Office Complex	111,280	97,940
Rent - Apartments	301,496	284,132
Subscriptions	852,824	804,660
Sundries	2,928	125
Provision Claim Receivable From Fiji Care Ltd - Written Back	25,000	-
TOTAL INCOME	2,082,339	1,727,266
DEDUCT EXPENSE		
Advertising	2,897	2,550
Advocacy Cost	10,054	8,500
Annual Leave	(3690)	(604)
Audit Fees / Annual Audit	3,000	3,000
Bank Charges and Interest	81,961	88,518
Benefit-Medical, Retirement and Death	211,599	226,844
Capitation and Affiliation Fees	12,150	9,980
Contribution - PM's Natural Disaster Relief & Rehabilitation Fund	10,000	-
Depreciation	95,595	102,458
Donation	20,114	1,500
Girmit Day Celebration	5,000	-
Honorarium	3,600	3,360
Insurance	23,365	30,309
Legal Fees	3,164	2,709
Ministry Of Education 2.5% Levy	11,016	10,300
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)	9,881	8,617
Periodicals and Newspapers	4,434	4,046
Printing and Publication	22,308	21,396
Provision for Investment in Tropichealth Incorporated Fiji Ltd	-	106,000
Rent and Rates	10,821	8,507
Repairs and Maintenance	71,684	39,567
Seminar, Conference, AGM and Travelling	125,096	120,934
Sports, Oratory and Fundraising	8,107	4,576
Stationary, Postage and Freight	7,059	10,502
Subsistence & Entertainment	35,259	32,058
Sundries/ General Expense	772	1,508
Telephone	25,131	24,590
Wages, Salaries & Associated Costs	273,956	262,220
Water and Light	14,972	17,653
Womens Wing	1,000	3,000
Writing History	4,750	-
TOTAL EXPENSE	1,105,055	1,154,598
NET SURPLUS FOR THE YEAR	977,284	572,668

**FIJI TEACHERS' UNION [HEADOFFICE]
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2016**

	<u>Note</u>	2016	2015
		\$	\$
ACCUMULATED FUNDS	(2)	<u>6,327,779</u>	<u>5,364,983</u>
Represented by :			
CURRENT ASSETS			
Cash at Bank and on Hand	(3)	2,229,700	1,887,024
Term Deposit	(18)	1,644,822	1,113,607
Rent Receivable		28,510	3,800
Other Receivables	(4)	97,876	106,550
Prepayments	(5)	762	669
TOTAL CURRENT ASSETS		<u>4,001,670</u>	<u>3,111,650</u>
DEDUCT : CURRENT LIABILITIES			
Rent Received in Advance		5,948	8,641
Creditors and Accruals	(6)	106,721	67,243
Provision for Employee Entitlements	(1.6)	58,440	62,130
Rebate Payable to Branches	(1.2)	58,039	59,675
Rent Deposits		30,100	26,000
TOTAL CURRENT LIABILITIES		<u>259,248</u>	<u>223,689</u>
WORKING CAPITAL		3,742,422	2,887,961
NON CURRENT ASSETS			
Fixed Assets	(1.3, 7)	3,886,754	3,946,923
LESS TERM LIABILITY			
ANZ Bank	(8)	<u>1,301,397</u>	<u>1,469,901</u>
NET ASSETS		<u>6,327,779</u>	<u>5,364,983</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 2016

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INCOME	Note	2016 \$	2015 \$
Donation		57,579	15,744
Hall Hire		18,618	20,773
Inhouse Insurance Surplus	(13)	597,453	426,979
Inhouse Insurance - FTU Administration Cost		42,000	42,000
Interest		56,194	27,540
Marketing Subsidy - Insurance Holdings Ltd		5,500	-
Rent - Office Complex		111,280	97,940
Rent - Apartments		301,496	284,132
Subscriptions	(1.4)	852,824	804,660
Sundries		270	5
COPE Grant		-	3,000
Provision Claim Receivable From Fiji Care Ltd - Written Back		25,000	-
TOTAL INCOME		2,068,214	1,722,773
DEDUCT EXPENSES			
Advertising		1,094	804
Advocacy Cost		10,054	8,500
Annual Leave		(3,690)	(604)
Annual Audit Fees		1,760	1,760
AGM Seminar, Conference & Travel		81,108	82,526
Bank Charges & Interest		80,976	87,546
Benefit- Medical, Retirement and Death	(9,15)	211,599	226,844
Capitation/ Affiliation Fees		12,150	9,980
Contribution - PM's Natural Disaster Relief & Rehabilitation Fund		10,000	-
Depreciation	(7)	95,526	102,182
Donation		17,674	1,500
Honorarium	(10)	3,600	3,360
Girmit Day Celebration		5,000	-
Insurance		23,365	30,309
Rent and Rates		10,821	8,507
Legal Fees		3,164	2,709
Light & Water		14,972	17,653
Ministry of Education 2.5% Levy		11,016	10,300
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)		9,881	8,617
Periodicals & Newspaper		4,434	4,046
Printing & Publication		22,308	21,396
Provision for Investment in Tropichealth Incorporated Fiji Ltd	(14)	-	106,000
Rebate to Branches		63,798	60,074
Repairs and Maintenance	(11)	71,684	39,567
Stationery, Postage & Freight	(12)	5,911	9,676
Subsistence and Entertainment		32,141	29,146
Sundries/ General Expense		415	259
Telephone and Fax		24,951	23,997
Wages, Salaries & Associated Costs		273,956	262,220
Womens Wing		1,000	3,000
Writing History	(16)	4,750	-
TOTAL EXPENSE		1,105,418	1,161,874
NET SURPLUS FOR THE YEAR		962,796	560,899

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 2016**

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 unused yearly entitlement lapses.

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

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2. ACCUMULATED FUNDS	2016	2015
	\$	\$
Balance at 1 January	5,364,983	4,804,084
Add: Net Surplus for the year	962,796	560,899
Balance at 31 December	6,327,779	5,364,983

3. CASH AT BANK AND ON HAND

FTU Berry Apartment Account - ANZ	251,308	261,665
FTU Mutual Benefit Scheme Account - ANZ	53,188	59,470
FTU General Account - ANZ	722,625	570,154
FTU Kanhai Memorial Fund Account - ANZ	190	250
FTU School Rehabilitation Fund	46,220	-
FTU Inhouse Insurance Scheme Account - Bred	1,210,469	1,049,785
Petty Cash	700	700
Provision for Potential Loss Arising from Unbanked Receipts (Note 15)	(55,000)	(55,000)
Total Cash at Bank and on Hand	2,229,700	1,887,024

4. OTHER RECEIVABLES

FEA Refundable Deposit	9,968	9,968
Subscription	15,322	28,037
Sundries	33,175	38,884
Interest Income Receivable - Term Deposit	27,999	15,533
Inhouse Insurance Fund - Branches	11,412	14,128
Total Other Receivables	97,876	106,550

5. PREPAYMENTS

Prepayments-Insurance	25	56
NHK Subscription	684	584
Periodicals	53	59
Total Prepayments	762	699

6. CREDITORS & ACCRUALS

Annual Audit Fees	3,000	3,000
Salaries, Wages & Associated Costs	10,334	10,416
Inhouse Insurance Medical Cost/ IHL Admin Fee	24,894	1,377
Medical Benefits	20,814	15,255
Electricity and Water	1,853	4,696
Telephone and Fax	1,669	1,997
Vat Payable	3,176	7,491
Sundry Creditors	40,981	23,011
Total Creditors & Accruals	106,721	67,243

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	979,244			12,241	967,003
Apartment Complex	2,486,734			31,084	2,455,650
Labasa Property	123,433			1,543	121,890
Furniture & Fittings	26,610	1,247		4,118	23,739
Motor Vehicle	104,333			25,040	79,293
Plant & Equipment	77,154	34,110		15,678	95,586
Office Equipment	38,827			5,822	33,005
Total Fixed Assets	3,946,923	35,357	-	95,526	3,886,754

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. The loan is secured by:

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

9. BENEFITS-MEDICAL, RETIREMENT AND HEALTH

	2016	2015
	\$	\$
Medical - Local	93,851	92,358
Retirement	32,619	49,950
Death	16,400	17,600
Private Practitioner Claims	68,729	66,936
Total Benefits	211,599	226,844

10. HONORARIUM

Manhar Kumar	240	240
Muniappa Goundar	600	600
Nakul Deo Barman	240	240
Dalip Kumar Ram	240	-
Pranesh Sharma	240	240
Pratosh Kumar	240	240
Rameshwar Lal	420	240
Rajnesh Lingam	420	420
Sashi Mahendra Shandil	480	480
Vidya Singh	240	240
Vishnu Sharma	-	420
Madhur Prakash	240	-
Total Honorarium	3,600	3,360

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

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11. REPAIRS & MAINTENANCE	2016	2015
	\$	\$
Repairs and Maintenance - Building	49,431	25,028
Repairs and Maintenance - Equipment	22,253	14,539
Total Repairs & Maintenance	71,684	39,567

12. STATIONERY , POSTAGE AND FREIGHT

Postage and Freight	2,870	3,102
Stationery	3,041	6,574
Total Stationery, Postage and Freight	5,911	9,676

13. INHOUSE INSURANCE

Premium Received	1,624,679	1,467,501
<u>Inhouse Payments</u>		
Dominion Insurance Ltd - Stop Loss Claims Fee	13,000	26,000
Dominion Insurance Ltd - Stop Loss Premium	62,500	137,500
Fiji Care Ltd - Stop Loss Premium	57,500	-
Dominion Insurance Ltd - Premium (Term Life/Executive)	37,450	42,965
Insurance Holdings (Fiji) Ltd - Administration Cost	82,008	82,008
Insurance Holdings (Fiji) Ltd - Claims Processing Fee	7,500	-
Ministry Of Education 2.5% Levy	38,292	35,385
Fiji Teachers Union - Administration Cost	42,000	42,000
Medical Claims Through Dominion Insurance Ltd	380,000	650,000
Medical Claims Through Fiji Care Ltd	150,000	-
Medical Claims Paid Directly - FTU Headquarters	142,508	9,923
Premium Refund to Members	14,468	14,741
Total Inhouse Payments	1,027,226	1,040,522
Inhouse Insurance Surplus	597,453	426,979

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 Union's 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.

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. However, a provision for impairment have been made.

Provision for Impairment - Investment in Tropichealth Incorporated Fiji Ltd	-	106,000
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**FJI TEACHERS UNION (HEAD OFFICE)
NOTES TO AND FORMING PART OF THE ACCOUNTS (cont'd)**

15. RETIREMENT BENEFITS

As at 31 December 2015, 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 at balance date (2016-NIL)
 There were no significant contingent liabilities at balance date (2016-NIL)
 Union has contracted Mr. Krishna Datt to write the History of Fiji Teachers Union.
 The contracted sum is \$75000. The project is expected to be completed in 3 years.

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 case is set for trial on 07/08/17 after it was adjourned on 17/11/14, 07/04/15, 11/06/15, 17/11/15, 18/04/16, 09/05/16, 30/05/16 and 17/10/16.

18. TERM DEPOSITS	2016	2015
	\$	\$
Bank of South Pacific	630,157	613,607
Bred Bank	1,014,665	500,000
	<hr/>	<hr/>
	1,644,822	1,113,607
	<hr/>	<hr/>

In 2014 \$600,000 was invested in Term Deposit with BSP Bank for 12 months at an interest rate of 2.75% p/a Upon maturity on 18/05/15, the Term Deposit was renewed at an interest rate of 3.00% p/a for another 12 months and again renewed on 18/05/16 for 12 months at a interest rate of 3.50% p/a. A further \$500,000 was invested in Term Deposit at Bred Bank for 12 months at an interest rate of 3.25% p/a maturing on 22/09/16 and renewed at an interest rate of 3.35% for further 12 months. An additional sum of \$500,000 was also invested in Term Deposit at Bred Bank at interest rate of 3.35% for 12 months maturing on 03/06/2017.

19. 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.

20. 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 26th 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 published in the Fiji Times of Saturday 25th March, 2017."

3.0 Communication from the Chair

4.0 Confirmation of the minutes

The National Secretary to move:

"That the minutes of the 25th AGM of FTU-Women's Wing held on 16th August, 2016 at Yatulau Lagoon Resort, Pacific Harbour, as previously circulated be taken as read and be confirmed."

4.1 Matters Arising

4.02 Adoption of Minutes

The National Secretary to move:

"That the 25th 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 2016-till April, 2017 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, 2016 be received for discussion and be adopted."

7.0 Recommendations

8.0 General

Sima Kumar
Sima Kumar
Secretary

**FTU W/Wing MINUTES OF THE 25TH ANNUAL GENERAL MEETING
OF THE FIJI TEACHERS UNION – WOMEN’S WING HELD AT YATULAU
LAGOON RESORT ON 16TH AUGUST, 2016**

1.0 Welcome

The Chairlady Navua Branch Women’s Wing –Sis Keshni Chand welcomed all the sisters with an interfaith prayer and handed over to FTU Women’s Wing Chairperson, Sister Vidya Singh to convene the AGM since there was some delay in the arrival of the Chief Guest.

2.0 Communication from the Chair

2.01 The Chairperson Sis Vidya Singh welcomed all the women members to the 25th Annual General Meeting and she informed the sisters that the Women’s Wing was quite happy with the work carried out by the executive members of the Women’s Wing.

2.02 She said that the International Women’s Day was celebrated almost in all the Branches.

2.03 Sis. Singh said it was pleasing to see sisters turning up in large numbers for this AGM.

2.04 The Chair informed the house that the Policy Paper was given to all the Executives for amendments and was passed in the Executive Meeting.

3.0 Quorum for the Annual General Meeting

The Secretary moved that there was necessary quorum to convene the meeting.

This was seconded by Sis Peniana of Levuka branch.

Members present :	68
Officials :	8
Total :	76

4.0 Notice Convening the Meeting

The Secretary moved that the AGM be convened in accordance with the advertisement given in the Fiji Times on 23rd July, 2016. Seconded by Sis Deveena (Rewa).

5.0 Confirmation of the Minutes.

5.1 The Secretary moved that the Minutes of 24th AGM of FTU Women's Wing held on 30th April, 2015 at Rishikul Sanatan College, Nasinu as previously circulated be taken as read and be confirmed.

Seconded by Sis. Aluwesi of Suva.

5.2 The Assistant Secretary took the house through the Minutes.

6.0 Matters Arising from the Minutes

There were no matters arising from the Minutes.

7.0 Adoption of Minutes

The Secretary moved that the 24th AGM Minutes reflects true and accurate recording of the proceedings of the meeting. Seconded by Sis Keshni (Navua).

8.0 Annual Report

The Secretary moved that the Annual Report of FTU – Women's Wing for the Year 2015 till April, 2016 as previously circulated be received for discussion and be adopted. Seconded by Sis Kirti Kumar (Suva).

9.0 Matters Arising from the Annual Report

9.1 Adoption of the FTU Women's Wing Policy Paper

Sister Sainimili of Suva moved that the FTU Women's Wing amended Policy document be adopted. Seconded by Ashwani (Lautoka)

9.2 The Chairlady Sis. Vidya Singh requested the Branches to organize workshops to empower women. Proposed budget and program to be sent to the national body. Branch Activities Report to be also submitted.

10.0 Financial Report

The Interim Treasurer Sis Urmila Singh moved that the Financial Report for the year ending 31st December, 2015 be received for discussion and be adopted. Seconded by Sis Elenoa (Nasinu).

11.0 Matters Arising from the Financial Report

There were no matters arising from the Financial Report.

12.0 Recommendations

There were no recommendations made.

13.0 Dissolution of the Committee

13.1 The Chairlady thanked the Executive Members for their support, dedication and hard work.

13.2 The Chairlady then dissolved the Women's Wing.

13.3 The Chairlady moved the name of Sis Gyan Prasad as the Interim Chairperson.

Seconded by Sis Keshni (Navua)

14.0 Election of the FTU Women's Wing [2016 – 2018]

NO.	POSITION	NAME	MOVER	SECONDER
1	Chairperson	Sis.Vidya Singh- Lautoka	Sis. Urmila Singh- Rewa	Sis. Sima Kumar - Lautoka
2	Vice Chairperson	Sis. Ajeshni Lal - Suva	Sis. Sima Kumar-Lautoka	Sis.Keshni - Navua
3	Vice Chairperson	Sis. Sherina Riaz - Nadi	Sis. Vidya Singh-Lautoka	Sis. Peniana- Levuka
4	Secretary	Sis. Sima Kumar- Lautoka	Sis.Ashwani - Lautoka	Sis.Urmila Singh – Rewa

5	Assistant Secretary	Sis. Latchmi Devi - Nasinu	Sis Ajeshni Lal - Suva	Sis. Sherina Riaz- Nadi
6	Treasurer	Sis. Urmila Singh - Rewa	Sis. Shweta - Rewa	Sis Vidya Singh - Lautoka
7	Exe. Com. Member	Sis Deveena Prasad - Rewa	Sis. Urmila Singh - Rewa	Sis. Shweta - Rewa
8	Exe. Com. Member	Sis. Niazul - Ba	Sis Ajeshni Lal - Suva	Sis. Keshni - Navua
9	Exe. Com. Member	Sis. Elenoa Basaga - Nasinu	Sis. Betti - Rewa	Sis. Sokoveti - Nasinu
10	Exe. Com. Member	Sis. Keshni - Navua	Sis. Ajeshni Lal - Suva	Sis. Chand - Navua

Sis. Sherina Riaz (Nadi) moved to have 4 executive committee members. Seconded by Sis Niazul (Ba)

15.0 Signatories

As stated in the Policy Paper, it was decided by the house that the signatories for the financial matters would be the Chairlady, the Secretary and the Treasurer.

Sima Kumar
Sima Kumar
Secretary - FTU W/Wing

WOMEN'S WING ACTIVITIES REPORT: 2016 – 2017

1.0 I have much pleasure in presenting this year's Activities Report for Fiji Teachers Union Women's Wing. The year started off well after the election of new Office Bearers for the year 2016 – 2018. The support from the women members was commendable during the 2016 Annual Conference at Yatulau Lagoon Resort. The new elected office bearers for 2016 – 2018 are as follows:

NO.	POSITION	NAME
1	Chairperson	Sis.Vidya Singh- Lautoka
2	Vice Chairperson	Sis. Ajeshni Lal - Suva
3	Vice Chairperson	Sis. Sherina Riaz - Nadi
4	Secretary	Sis. Sima Kumar- Lautoka
5	Assistant Secretary	Sis. Latchmi Devi - Nasinu
6	Treasurer	Sis. Urmila Singh - Rewa
7	Exe. Com. Member	Sis Deveena Prasad - Rewa
8	Exe. Com. Member	Sis. Niazul Nausad– Ba
9	Exe. Com. Member	Sis. Elenoa Basaga – Nasinu
10	Exe. Com. Member	Sis. Keshni Prasad– Navua

2.0 The Women's Wing at branch levels has shown their solidarity and have supported the Fiji Teachers Union at large.

3.0 International Women's Day

This year's International Women's Day, which is observed on 8th of March each year, was celebrated by the Branches. The women members actively participated in the programs organized by the various Branches.

4.0 BRANCH REPORTS

4.1 Ba Branch

- Ba Branch hosted the Divisional Workshop on 25/03/17 where Rakiraki and Tavua Branches were invited. Sis Vidya Singh and

Sis Sima Kumar were the Resource Persons for the Workshop. Due to some reason, Tavua Branch could not attend the workshop. The members present participated well and gathered a lot of information which was disseminated to them.

4.2 Lautoka Branch

- Sis Vidya Singh and Sis Sima Kumar joined the \$4 campaign with FTUC where they collected signatures from the public for minimum wage to be \$4 for all. This would cater for the rising cost of living and raise the standard of living of the poor and the needy.

4.3 Nasinu Branch

- Women's Wing Nasinu Branch had combined meetings with the Nasinu Branch for the preparation of Conference and the Southern Zone Sports. The Southern Zone Sports was hosted by Navua Branch on Saturday 1st October, 2016.
- Six women representatives from Nasinu attended World Teachers Day Celebrations organized by Fiji Teachers Confederation on Wednesday 5th October, 2016 at the FTA Hall from 7pm. The Chief Guest for the evening was the Permanent Secretary for Education.

4.4 Suva Branch

- Women's Wing Suva Branch participated in the Southern Zone Sports hosted by Navua Branch and represented the branch at the World Teachers Day Celebrations organized by Fiji Teachers Confederation on Wednesday 5th October, 2016 at the FTA Hall from 7pm.

4.5 Rewa Branch

- GS Bro Agni D Singh was invited by FTU Women's Wing Treasurer to be the Chief Guest during Prefects Investiture at Naqali District School on 9th February, 2017. He was accompanied by Bro Arun Prasad. All the prefects and their parents were inspired by the message from the Chief Guest.
- There was a Cluster PD on Union matters, initiated by Sis Urmila through cluster President. It was held on 1st March, 2017 at Muaniweni Primary School. The members gained a lot of

knowledge on union literature since many of them are not able to reach the FTU headquarters due to the location of the schools.

- Women's Day was celebrated at Vunimono High School on 8th March, 2017 during Branch AGM. The Principal of Shreedhar College, Mrs. Manorma Prasad was the Guest Speaker.

4.6 Labasa Branch

- Labasa Branch Women's Wing was revived early this year and they need to be applauded for the job well done by the new Office Bearers. They hosted their Branch Workshop and also celebrated International Women's Day on a grand scale.

4.7 Navua Branch

- Navua Branch Women's Wing did a wonderful job in the preparation of the Conference 2016. They hosted the 2016 Southern Zone Sports for the branches in the Central Division. They also assisted their branch in celebrating World Teachers Day where they invited the Southern Zone Branches.

5.0 COPE TRIENNIAL

Delegates were chosen by the Headquarters to represent FTU at the COPE Triennial at the Sky Lodge Hotel in Nadi from 28th August to 2nd September, 2016.

Sis Vidya Singh, Sis Sima Kumar and Sis Pooja Devi were the women participants from Fiji Teachers Union. It was a proud moment for Fiji Teachers Union when Sis Sima Kumar won the Alisi Fusi Scholarship. The selection was done by the Council of Pacific Education Delegates from all over the Pacific.

6.0 FTUC WOMEN'S COMMITTEE

Sis Ajeshni Lal was elected as the Chairperson for the Committee and Sis Sima Kumar as the Treasurer. They have brought in a fresh breath of air into the Women's Committee and will endeavour to do justice to the appointment and the positions. The Committee is

working hand in hand with the National Centre in not only looking at the women issues, but all the issues that are affecting the workers.

7.0 CONCLUSION

The Women's Wing will continue to organise Workshops for women members in the Branches with a view of empowering them with Union and professional issues affecting them.

I must show my appreciation to all the women members for rallying behind the Women's Wing to assist us reach our objectives.

The cooperation and support is necessary for the effective functioning of the Women's Wing in the Branches as well. We are positive that the Women's Wing will play a more vibrant role in their Branches in 2017.

On behalf of the Chairperson of the Women's Wing, I would like to take this opportunity to acknowledge the support of the National President, the General Secretary, the General Treasurer, the National Executive members, the Industrial Relations Officer, Head Quarters Staff, Branch Executives and members at large. The support and assistance provided by Council of Pacific Education Office is acknowledged and appreciated.

Finally, I wish everyone a meaningful and a memorable Conference.

Sima Kumar
Sima Kumar
Secretary – FTU W/W

FTU Women's Wing
Financial Report 2016 (31/12/2016)

Total Funds Available

Balance as at 1 January 2016	\$ 845.26
Grant from FTU	\$ 1,000.00
Total	<u><u>\$ 1,845.26</u></u>

Expenses

Executive Meeting (13/02/16)	\$ 339.05
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AGM 2016

FTU Annual Conference	\$ 812.50
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Lautoka Branch Workshop (2015)

	\$ 187.50
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Total	<u><u>\$ 1,339.05</u></u>
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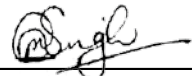
Bank Charges	\$ 62.00
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Total Expenses	<u><u>\$ 1,401.05</u></u>
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Balance as at 31 December 2016	<u><u>\$ 444.21</u></u>
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Vidya Singh
Chairperson
Womens Wing



Urmila Singh
Treasurer
Womens Wing

Secretariat Staff 2016/2017



Mr. Arun Prasad
Industrial Relations Officer



Mr. A. D. Singh
General Secretary



Mr. Ronald Lal
Admin & Finance



Archana Narayan
Computer / Membership



Shradha Chaudhary
Secretary



Priya Shankar
Insurance / MABS Officer



Mr. Arbind Kumar
Clerical Officer



Mr. N. Kanasalusalu
Support Staff



Mr. D. Maharaj
Support Staff



Mr. Sanjay
Support Staff

