



FIJI TEACHERS UNION

Activities Report 2019 / 2020

**90th Annual General Meeting
17th October 2020**

Venue: Rishikul College Hall, Nasinu

**Theme:
“Teachers: Leading in crisis, reimagining the future”**

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

90th ANNUAL CONFERENCE 2020

Theme - "Teachers: Leading in crisis, re-imagining the future."

Venue - Rishikul College Hall Nasinu

PROGRAMME

Saturday 17th October 2020

- 9.00am - Welcome
- Presidential Address
- Confirmation of the Minutes of the 2019 Annual General Meeting.
- Adoption of the Unions 2019/2020 Activities Report including Audited Statement of Accounts for the year ended 31st December 2019.
- Deliberation and decision on the proposed increase in the FTU Inhouse Insurance Premium.
- Resolutions

- 11.00am - Morning Tea

- 11.30am - Women's Wing Meeting

- 12.30pm - Lunch

- 2.00pm - FTUCTCL AGM

- 5.30pm - Social / Dinner

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

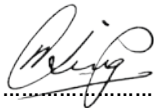
TO: FINANCIAL MEMBERS OF THE FIJI TEACHERS UNION

Please take notice that pursuant to Part III Rule 20 to 24 of the Unions Constitution, the Annual General Meeting of the Fiji Teachers Union will be held at Rishikul College, Nasinu on Saturday 17th October 2020 commencing at 9.00 a.m.

AGENDA

1. Welcome
2. Presidential Address

Theme: "Teachers: Leading in crisis, reimagining the future".
3. Confirmation of the Minutes of the 2019 Annual General Meeting.
4. Adoption of the Unions 2019/2020 Activities Report including Audited Statement of Accounts for the year ended 31st December 2019.
5. Deliberation and decision on the proposed increase in the FTU Inhouse Insurance Premium.
6. Motions, if any, due notice of which has been received by the General Secretary by 12th October 2020.



AGNI DEO SINGH
GENERAL SECRETARY

All retired members of the Union are invited to attend as observers.

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

**RISHIKUL COLLEGE HALL NASINU, SATURDAY 17TH OCTOBER 2020.
ANNUAL GENERAL MEETING ORDER PAPER**

1.0 QUORUM FOR THE ANNUAL GENERAL MEETING

The General Secretary to move:

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

2.0 CONVENING OF THE ANNUAL GENERAL MEETING

The General Secretary to move:

"That this Annual General Meeting be convened in accordance with Rules 20,21 (a)(b) and 24 of the Fiji Teachers Union's Constitution, due notice of which was published in The Fiji Times on Saturday 26th September 2020.

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 Wednesday 25th April 2019 at Rishikul College as previously circulated, be taken as read and be confirmed".

4.1 MATTERS ARISING FROM THE MINUTES


5.0 ACTIVITIES REPORT 2019 - 2020

5.1 ANNUAL REPORT

The General Secretary to move:

"That the Activities Report of the Union for the year 2019-2020 including the Financial Report for the year ending 31st December 2019 as previously circulated, be taken as read and be adopted".

6.0 RESOLUTIONS



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**AGNI DEO SINGH
GENERAL SECRETARY**

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

**MINUTES OF THE 89TH ANNUAL DELEGATES CONFERENCE
HELD AT RISHIKUL COLLEGE IN NASINU
ON WEDNESDAY 24TH APRIL 2019**

1.0 CALL TO ORDER

The National President called the AGM to order.

2.0 WELCOME

The National President welcomed the delegates and observers to the 89th Annual Conference and AGM at Rishikul Sanatan College and thanked the members for turning up despite the adverse weather conditions. He accorded a warm welcome to the members from the north and outer islands. He reminded the gathering that FTU needed support from the membership to carry out activities and represent the Union in industrial relations matters.

3.0 QUORUM

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

Seconded: Bro. Manoj Kumar (Ba)

4.0 NOTICE CONVENING THE ANNUAL GENERAL MEETING

The General Secretary moved that the AGM 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 Tuesday 2nd April 2019.

Seconded: Bro. Pranesh Kumar (Suva)

5.0 COMMUNICATON FROM THE CHAIR

5.1 The National President Bro. Muniappa Goundar, at the outset,

welcomed all the delegates and observers to the 89th Annual Conference and AGM of FTU at Rishikul Sanatan College.

- 5.2 He acknowledged the efforts of the host branch (Suva) and thanked Bro. Rajnesh Lingam and his Executives and the organizing team for taking the initiative to host the 2019 Annual Conference and AGM.
- 5.3 Bro. Muniappa Goundar reminded the house that FTU was faced with challenging times and he alluded to his opening address that there was need for solidarity when Union activities were carried out.
- 5.4 The National President expressed concern on the lack of interest from Union members towards Union and branch activities like workshops and he mentioned that approximately 500 out of 5000 members casted their votes at the FTU National Elections on 13th April 2019.
- 5.5 The National President touched on the Conference Theme- "Educational Reforms: Implications on Fijian Education" and expressed his disappointment with the lack of articles for the Union Journal and said that it was the reason for the FTU Journal not being published.
- 5.6 He said that members were reminded to contribute to the FTU Journal with well researched articles but most articles were sent by FNU lecturers.
- 5.7 The National President concluded by requesting members to make contributions and pay attention to the information shared by the Secretariat.
- 5.8 In conclusion, the National President wished the delegates and observers meaningful and healthy deliberations.

6.0 CONFIRMATION OF THE MINUTES OF THE 2018 AGM /MATTERS ARISING

The General Secretary moved that the Minutes of the Annual General Meeting held on Wednesday 15th August 2018 at Swami Vivekananda College Auditorium, Nadi as previously circulated, be taken as read and be confirmed.

Seconded: Bro. Vishal Raj (Rakiraki)

6.1 GS took the house through the Minutes of the previous AGM.

6.2 He said that bulk of the issues raised in 2018 were continuing issues and would be deliberated at length during the 2019 AGM.

6.3 He thanked Nadi Branch for hosting the 2018 Annual Conference and AGM and accorded his heartfelt gratitude to Suva Branch for hosting the 89th Annual Conference and AGM.

6.4 GS also expressed concern at the lack of dialogue on issues affecting teachers and that decisions were made by MEHA without consulting the two teacher Unions.

6.5 GS addressed the house on the Resolutions and said that some Resolutions were pressing and would be discussed during the 2019 AGM.

6.6 He thanked the members who voted in the FTU Elections and congratulated those Executives who were elected by the membership.

7.0 ACTIVITIES REPORT

The General Secretary moved that the Activities Report for the Union for the year 2018-19 including the Financial Report for the year ending 31st December 2018 as previously circulated, be taken as read and be adopted.

Seconded: Bro. Dewan Goundar (Nadroga)

7.1 GS took the house through the Activities Report.

7.2 GS reported that the period under review (August to April) saw some interesting and unusual developments in the form of the Civil Service Reforms and OMRS in particular.

7.3 GS, in his introductory remarks, reported that Heads of Schools had been demoted from their positions and relevant experience and proven leadership records had been pushed aside in favour of the Job Test.

7.4 GS informed the house that whilst, there was a pay adjustment for teachers, some 2000 post holders lost their substantive positions and were put on acting appointments. Subsequently, many Principals had been demoted to the positions of Vice Principals and Assistant Principals, and Head Teachers of large schools were demoted to HT small schools and small schools Heads were demoted to the position of Assistant Teachers.

7.5 On the other hand, GS said that the processing of posts had been put on hold until the Ministry rolled down modules to up-skill teachers in applying for positions.

7.6 Finally, GS reported that the Union had filed cases in the Arbitration Court and in the Employment Relations Court regarding collective, as well as individual, grievances.

7.7 ANNUAL GENERAL MEETING AND CONFERENCE 2018

7.7.1 GS expressed his gratitude to Bro. Munendra Mistry, the Chairman of Nadi Branch, his hard-working Executives, members of the Nadi Women's Wing, Heads of Schools and all stakeholders for their contribution towards the successful hosting of the 88th Annual General Meeting and Conference from 14th-17th August 2018 at Swami Vivekananda College Auditorium, Nadi.

7.7.2 The Chief Guest for the Conference Opening was Bro. Grahame McCulloch, the General Secretary of the National Tertiary Education Union [Australia]. Bro. McCulloch, while addressing the delegates and guests on the Conference

theme “Rethinking and Revisiting Education for Sustainable Development”, commended FTU for representing the economic and professional interests of the teachers in Fiji and he emphasized that education played a key role in sustainable development and encouraged the Union to be in the forefront when it came to environmental issues.

7.8 INDUSTRIAL RELATIONS

7.8.1 GS reported that the Union had consistently been submitting to the Ministry to consider proven performance on the job with relevant experience and qualification when appointing officers to leadership positions but this fell on deaf ears.

7.8.2 Teachers, who had climbed the rungs of the school head ladder, through the normal post processing under the same government, were given a very cruel blow when they were demoted in rank following the JEE.

7.8.3 GS reported that the Union had been pursuing this matter with MEHA and CSRMU.

7.8.4 Finally, in the meeting chaired by the Honorable Minister on 4th February 2019, it was agreed that:

- Relevant experience and performance be an integral component of the MQR;
- The Unions be included to assist in the organizing in the training to prepare teachers for the next round of advertisements;
- Posts of Heads of Schools to be advertised in term two and processed in term three; and
- The Union had further submitted that the displaced School Heads, who had been confirmed prior to JEE, be appointed to act on equivalent positions.

7.9 ENTRY POINT SALARIES

7.9.1 GS reported that the Union had submitted that the Ministry corrects the anomaly without delay.

7.9.2 GS also reported that the Ministry had stopped upgrading salaries of serving teachers upon completion of degree from the beginning of 2018. The Union persistently pursued the case with the powers that be and the Minister finally agreed that teachers did not have to wait for the APA results to determine the upgrading and that it would be done upon submission of relevant documents.

7.10 MEHA DISCIPLINARY GUIDELINE / PUBLIC SERVICE DISCIPLINARY TRIBUNAL [PSDT]

7.10.1 GS informed the house that the Union was concerned that the PSDT Guideline gave the Permanent Secretary unfettered powers to terminate an employee after considering the report of the three-member investigating panel.

7.10.2 The Union's position was that all cases must be referred to PSDT as the independent Tribunal to ensure that natural justice was accorded to the accused.

7.11 CONTRACT FORCED

7.11.1 GS informed the house that Civil Servants were forced to sign contracts as a condition for salary adjustment after the JEE.

7.12 JEE ANOMALIES

7.12.1 GS reported that the Union intervened and had the following salary grades upgraded -ED6D, ED5C [HOD], ED5D AHT, ED4B [EO] and ED2A [SEO]. Teachers with Certificate, Diploma and Degree were put on their correct salaries prior to the JEE salary adjustment.

7.12.2 GS reported that the Union had always stated that relevant experience, relevant qualification and performance on the ground must be considered during the selection and promotion process.

7.13 POST PROCESSING

7.13.1 GS reported that the Ministry realized that the OMRS which was implemented was seriously flawed and that the Ministry decided to put on hold all post processing until all the officers were better prepared through the modules prepared by the Ministry.

7.13.2 GS informed the house that the Union was informed that the posts would only be advertised once the teachers were trained through the modules and that this would be done in Term 2, processed in Term 3 and appointments would be made in January 2020.

7.14 EXECUTIVE TEACHER POSITIONS

7.14.1 GS informed the house that the ET positions were reduced in 2010 as a cost cutting measure and that the Union was assured that the positions would be fully restored once funds were available. Subsequently, resolutions were submitted by the Union every year for the ET positions to be brought back.

7.14.2 GS said that, however, the Circular dated 21/1/19 from the PS-Education stated that all ET positions were removed despite the Union pointing out that the ET positions were created after an exhaustive study and it must be restored.

7.15 MYAPA AND INCREMENT

7.15.1 GS informed the house that MyAPA was rushed by the Ministry and teachers had it completed and returned by 30th April 2018 and that the Union was promised that that increments and bonuses would be paid with effect from 1/8/18.

7.15.2 He said that when the Union queried on the delay, the Director CSRMU responded that the exercise was not completed and the increments would be paid in December 2018 but this did not eventuate.

7.15.3 GS said that when the Union questioned the PS on the delay he was told that a large number of School Heads had not returned the completed forms but the Union learnt from the School Heads that this was not the case and that the forms were filled and sent on time.

7.15.4 GS expressed concern that to-date no increment had been paid to the teachers.

7.16 RE-GRADING OF SCHOOLS

7.16.1 GS said that it was brought to the Union's attention that the Ministry had downgraded / upgraded schools at the beginning of the 2019 school year and that the Union had asked the Ministry to ascertain the actual number of students in schools and see the need for teachers in the school, before down grading the schools. He further stated that the Union had advised Heads of the affected schools to submit justifications to the Permanent Secretary for correct grading and send a copy to the Union.

7.17 TRANSFERS

7.17.1 GS reported that the Union had registered its concern regarding the Transfer Guideline implemented by the Ministry and that the Union had reiterated its earlier call that transfers on grounds of marriage, medical grounds and humanitarian grounds must be given priority.

7.18 MEMBERS' GRIEVANCES

7.18.1 GS informed the house that members were advised to write to the Ministry or visit the District Education Office as the first step to seek redress to any grievance they had in regards to their transfer, acting appointments or nonpayment of allowances and if the remedy sought was not forthcoming, then the members must forward the same to the Union to pursue.

7.18.2 GS informed the house that in cases of termination, which required filing of individual grievance, the timeframe was 21 days.

7.19 COUNCIL OF PACIFIC EDUCATION [COPE]

7.19.1 GS reported that COPEs Network Capacity Building programme was held in Nadi from 8th – 10th August 2018 and Sis. Ajeshni Lal attended the programme.

7.19.2 He also reported that at a two-day workshop from 6th-7th August 2018 was organized on the Privatization and Commercialization of Education in the Pacific and that the National President, Bro. Muniappa Goundar, attended the workshop.

7.19.3 GS reported that COPE facilitated a two-day workshop on LGBTI [3-4/12/18] at the Sothern Cross Hotel, Suva and that the NE Members and Women's Wing Executives attended the workshop.

7.19.4 GS reported that COPE Triennial Conference would be held from 18th -19th October 2019 in Nadi.

7.19.5 GS informed the house that Sis. Sima Devika Kumar, Secretary of FTU and FTUC Women's Wing, was one of the recipients of the Alisi Fusi Award.

7.19.6 GS reported that the 8th World Congress would take place in Bangkok, Thailand from 21st to 26th July 2019 and that the General Secretary and the National President would attend the Congress. The house noted with appreciation that GS was elected as a member of the Education International Asia Pacific Regional Committee.

7.20 FIJI TRADES UNION CONGRESS

7.20.1 GS reported that after months of meeting and negotiations, FICTU affiliates finally decided to come

under the umbrella of FTUC and that subsequently, FTUC called a special Council Meeting on 17th January 2019 to have the constitutional amendments endorsed to accommodate an additional Assistant National Secretary and Vice President.

7.20.2 GS said that Bro. Attar Singh was the additional ANS and Bro. Netani Druavesi of FTA was the third VP.

7.21 PUBLICITY MATTERS

7.21.1 GS reported that the 2019 Year Planner and four FTU Newsletters were sent to the members.

7.22 CONCLUSION

7.22.1 In his concluding remarks, GS said that the year 2018-2019 had been a challenging one for the Fiji Teachers Union and the Union movement at large in the country but despite the persistent assaults, FTU stood tall.

7.22.2 GS concluded with the words of Buddha, "No one saves us but ourselves. No one can and no one may. We ourselves must walk the path."

8.0 FINANCIAL REPORT

8.1 The General Treasurer, Bro Sashi Mahendra Shandil presented the audited Financial Report for the year ended 31st December 2018.

8.2 GT highlighted the role of the Finance Committee in scrutinizing all payments made by FTU.

8.3 GT informed the house that hall hire income had increased.

8.4 He also informed the house that medical costs were increasing and that the Union was fighting cases in the court and that was the reason for the increase in advocacy costs.

8.5 GT informed the house that the mortgage on Berry Apartment was paid from the surplus from the Self-Funding Scheme through an internal loan. This resulted in savings on bank interest.

The financial statement was adopted.

Moved: GT

Seconded by Bro Vishal Goundar (Rakiraki)

9.0 RESOLUTIONS

9.1 The National President took the house through the Resolutions.

1.0 FTU ON CURRICULUM ADVISORY BOARD

Noting that National Policies and Action Plans to achieve Education For All and for Sustainable Development, the Curriculum must be developed and implemented in partnership with Civil Society, including NGOs and Teacher Unions.

The Fiji Teachers' Union's 89th Annual General Meeting calls upon the Ministry of Education to ensure that there is active participation of teachers in the development and implementation of education policies, plans and curricula through their respective teacher Unions.

2.0 TRAINING FOR TEACHERS – SPECIAL EDUCATION

Recognizing that quality education is a human right,

Accepting that education must be provided by the state,

Noting that education must be available freely to all,

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

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to provide more funding towards the training of teachers for effective teaching and learning in Special Education Schools.

3.0 TEACHER TRAINING PROGRAMME

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

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

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

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to ensure that training programmes at the teacher training institutions are well equipped to meet the needs of the trainee teachers mentioned herein.

4.0 CLASS SIZE

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

Further noting the rapid increase in class sizes especially in urban schools arising of internal migration,

Acknowledging the recommendations of the Job Evaluation Exercise 1993 and JEE of 2017 and recognizing that its implementation is long overdue,

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to implement the recommendations of the 1993 JEE to achieve class sizes of 30 and below for straight classes, 25 for Year 1 and Year 13 and 20 for composite classes and remove the provision of multiple class teachings.

5.0 EXECUTIVE TEACHER POSITIONS

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

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

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

And noting that the Ministry had unilaterally decided to withdraw all ET positions in 2019, a decision devoid of all reasoning,

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to restore the ET positions to its full complement.

6.0 EARLY CHILHOOD EDUCATION

Noting that many primary schools have kindergarten/ early childhood education attached to their schools,

Recognising that kindergarten teachers play a major role in moulding a child,

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

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to put the ECE teachers on the same terms and conditions of work as that of primary school teachers.

7.0 IN-SERVICE TRAINING

Noting that teaching methods and teaching materials are ever changing,

Acknowledging that new standards require that teachers have deep and flexible knowledge of their subject matter and wide repertoire of teaching skills,

The Fiji Teachers Union 89th 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 through the in-service courses.

8.0 OPEN MERIT AND RECRUITMENT SYSTEM [OMRS]

Noting the fact that many senior Heads of Schools, both in primary and secondary, have not been considered for the Job Test and that they have been screened "out of the way" through the application process [KESA],

Further noting that OMRS, in the current form, is not working in the education system,

Realising that the low morale of the Heads of Schools will have a detrimental effect on the education system,

Appreciating that the Ministry is consulting the Unions and working together to find a way forward,

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to put on hold the recruitment process until such time the OMRS is fine tuned to the needs of the Ministry and the stakeholders, whereby the emphasis in the MQR must be on relevant experience in school leadership, relevant qualification and proven performance.

9.0 JOB EVALUATION EXERCISE 2017

Noting with concern that the Job Evaluation Exercise of 2017 was carried out without the involvement of the teacher Unions,

Further viewing with concern that the 2017 JEE had serious flaws in salary grades for teachers,

Thanking the Ministry for seeking the Unions assistance in addressing salary anomalies in some grades,

Recognising that salary grades of AHT 5A, 5B, 5C, Assistant Principal ED3A, ED5E still needs re-evaluation to put these post holders on

appropriate salary,

Further recognising that there are anomalies in the entry point salary of graduate teachers after the JEE,

The Fiji Teachers Union 89th Annual General Meeting calls upon the Ministry of Education to immediately convene the consultative process with the teacher Unions to review/re-look at the flaws and correct the anomalies.

10.0 COLLECTIVE BARGAINING

Noting that the Government has ratified ILO Conventions 87 and 98,

Further Noting that the above ratification morally demands the Government to engage the Unions in Collective Bargaining,

Recognizing that the ERP [Amendment] Act of 2016 stipulates that there should be Collecting Bargaining in essential services,

The Fiji Teachers' Union 89th Annual General Meeting calls upon the Ministry of Civil Service to fully engage with the Teacher Unions to address the terms and conditions of work of the teachers.

11.0 CONCLUSION

The National President thanked all the members for the successful completion of the AGM. He wished everyone a blessed and fruitful stay in Nasinu and reminded the members to be punctual for the CTCL AGM. He also wished the sports teams all the best for the sports meet.

12.0 ADJOURNMENT

The meeting was adjourned at 2.30pm.

Confirmed this.....day of.....2019

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CHAIRMAN

ACTIVITIES REPORT 2019 – 2020

1.0 INTRODUCTION

1.1 The year under review was the 13th consecutive year of the current Government being in power. The employees of the state have suffered immensely in the manner that the terms and conditions of work have been watered down unilaterally. Teachers have been the worst victims considering the forced one-sided contracts, draconian disciplinary procedures, threatened with constant fear of job losses, the derogatory comments by some senior officials of the Education Ministry, excessive workloads, denial of salary increments and the like.

1.2 This has been further compounded by the blatant breaches of Fundamental Rights like Freedom of Assembly and Freedom of Expression. The harassment of Trade Union leaders and the fear tactics used to suppress members has become the norm. The State has been advised by ILO and UNCHR to remove/amend the Public Order Act which denies the Fundamental Human Rights.

The structures of consultation had been dismantled systematically and unilateral decisions taken. The removal of the Public Service Appeals Board is also a fundamental breach.

1.3 The onset of the COVID-19 pandemic in March 2020 shook the whole world to the core. The economic impact is phenomenal with no answer in sight yet. The sad part is that the poor and the marginalized are suffering the most as a result of job losses through terminations, redundancies, reduced hours of work, increase in poverty, and job insecurity. The five percent reduction in FNPF contribution by employers is effectively a pay cut. This has been further exacerbated by compelling workers to access relief from their own savings in FNPF. With more than 70% of the workers having less than \$10,000.00 in their FNPF accounts pre-COVID 19, there will be hardly anything left for retirement. Who will take this huge burden of providing sustenance to them? It is believed by many that the State has no means to cushion the impact. The future looks indeed very grim. The Education Budget has been reduced drastically in the past two years, including the

non-provision of the MyAPA increment for teachers. The denial of a hard-earned increment to the teachers is an act of gross cheating on the part of MEHA and the State.

Against the backdrop of such extreme circumstances the Union has stood firm and continues to fight for the Rights of the Workers.

FTU has always been in the lead together with FTUC in guarding Workers' Rights in the country. This Activities Report provides an insight into the ongoing issues that the Union is engaged into resolve industrial relations through the available means.

2.0 ANNUAL GENERAL MEETING AND CONFERENCE 2019

2.1 The 89th AGM and Conference was hosted by Suva Branch from 23rd to 26th April 2019 at Rishikul Sanatan College Hall. Unfortunately, due to the COVID-19 pandemic, the much-anticipated and awaited 90th Annual Conference and AGM in the Friendly North had to be postponed to a one-day AGM at Rishikul Sanatan College on October 17th 2020.

2.2 During the Annual Conference and AGM last year, the Chief Guest and Academic Dr. Neelesh Goundar, in his Keynote Address, stated that from an economic perspective, a well performing education system was crucial for long term sustainable economic growth and prosperity. He stressed that policy makers needed to work in collaboration with teachers, Teacher Unions, School Managements and other stakeholders.

2.3 The National President, Bro. Muniappa Goundar, in his opening address, stated that MEHA must set up an Education Commission which would engage in wide consultation and hear the views of all the stakeholders. He said that the reforms brought in by the Ministry were detrimental to the education system. He highlighted some challenges that FTU was facing and these include:

2.3.1 Ensuring tenure for teachers;

- 2.3.2 Correcting anomalies of the JEE – graduate salary, AHT 5A, 5B and 5C;
- 2.3.3 Review of OMRS;
- 2.3.4 ECE teacher's salary to be in par with primary teachers;
- 2.3.5 Streamlining the Transfer Guideline;
- 2.3.6 Restoration of Consultative Structures- the Central Staff Board, Joint Consultative Committee and Curriculum Advisory Services Board;
- 2.3.7 Salary increment for teachers; and
- 2.3.8 Disciplinary Guideline.

3.0 INDUSTRIAL RELATIONS

3.1 OMRS AND ACTING POLICY

Members would recall that the notorious OMRS used for recruitment and promotions created havoc in the entire school system, let alone the teaching profession.

The Union had strongly objected to this policy and submitted that it was not suitable for the Education Ministry. The Ministry, however, went ahead and implemented it unilaterally. The outcome is now common knowledge. It caused untold pain and embarrassment to some of the best performing Heads of Schools who had earlier been promoted through the normal process.

The Ministry, and particularly the CSRMU bosses (mainly expatriates), finally came down from their high horse and conceded that the Union had been correct in submitting that the system ignored the fundamental requirements, that is, experience in leadership positions and proven performance.

The Honorable Minister requested the Unions in March 2019 to

prepare a MATRIX for further discussion.

This was done and the Ministry then came up with a revised version in November 2019. This was finalized and the Primary Schools Head posts were advertised.

3.2 The Job Test has since then been removed but KESA and the interview remain. Points have been allocated for qualification and for experience in leadership positions (AHT and above for Primary and HOD and above for Secondary). While it is not the best, it is much more reasonable and realistic than the original one.

3.3 ACTING POLICY

The Union again emphasized that acting appointments must also consider experience in leadership. The Union further submitted that the ranking in the Job Tests initially conducted must not be used. Furthermore, the Union strongly stressed that the senior School Heads who had suffered downgrading must be considered. Members would note that this is being implemented.

3.4 MEHA DISCIPLINARY GUIDELINE

This again is an ongoing issue that the Union is pursuing with the Education Ministry. We had submitted that the system is flawed and void of natural justice.

3.4.1 DISPUTE RESOLUTION

Apart from the concern that PS becomes the judge, jury and executioner, the competency of the panels appointed to investigate disciplinary matters is a serious question. We will not rest until this matter is resolved.

3.5 ENTRY POINT SALARY

This matter has been outstanding since 2018. We continue to pursue and keep the members updated. The Acting Permanent Secretary in our meeting on 27th February 2020 agreed to

review it and revert. The Minister is also on record for assuring the Unions, as well as gatherings of teachers and School Heads, that this would be corrected for 'serving teachers'. However, the HR Section now cites the Remuneration Guideline of 12th February 2018 as the Policy they have to follow. The matter is being pursued with the Ministry for Civil Service. Members must take note of the following:

Pre – JEE

1. Certificate	-	\$16,160.00
2. Diploma	-	\$18,000.00
3. Degree without Tertiary Teaching	-	\$21,000.00
4. Degree with Tertiary Teaching	-	\$23,411.00

Adjustment Post JEE (For teachers in-service then)

Certificate	-	\$18,000.00
Diploma	-	\$20,000.00
Degree	-	\$26,283.00

2018- Serving teachers upgrading qualification to degree \$22,584.00

Despite the assurance by the Minister, this anomaly has not been corrected.

3.6 DOWNGRADING OF SCHOOLS

The 2017 JEE had classified both Primary and Secondary schools in three grades as follows:

Primary

1-7 staff	-	Small
8-25 staff	-	Medium
25+ staff	-	Large

Secondary

Up to 25 staff	-	Small
25- 50 staff	-	Medium
50+ staff	-	Large

All School Heads at that point in time had their salaries converted accordingly.

The Ministry, subsequently, changed the rule to student teacher ratio on the quiet and downgraded a large number of schools. The Union has questioned the Ministry and submitted that the JEE must not be implemented selectively. The Acting Permanent Secretary has agreed to put on hold all regrading, until audit was done and then schools would be graded accordingly.

3.7 DIPLOMA IN TERTIARY TEACHING QUALIFICATION

MEHA had sent notifications to all teachers with the above qualification that it wasn't relevant. Their contracts were renewed only for two years. They were further advised to complete Post Graduate Education Certificate in two years to remain in the service. The Union successfully argued and convinced MEHA to recognize the qualification and offer a full five-year contract. This is a huge relief to this group of teachers, many of whom are our members.

3.8 TRANSFERS

The Union notes with grave concern that numerous transfer requests have been denied and many transfer cases were being processed despite the fact that school had started. The Union has found out that families continue to be separated due to transfer issues while teachers who have served in rural schools for a number of years were not given a transfer despite members requesting within time.

3.9 LATE RENEWAL OF CONTRACTS

The Union was disappointed that the Minister for Education blamed teachers for not uploading their contracts. The Union is of the belief that the contracts should have been emailed to the teachers before the end of the school year and not during the holidays or at the beginning of the academic year.

3.10 CORPORAL PUNISHMENT

Corporal punishment in schools was declared illegal by the High Court in 1999. The Union has been reminding the members via newsletters, Branch and cluster meetings, and FTU organized workshops and gatherings to refrain from inflicting corporal punishment. While the Union has no quarrel with the zero tolerance policy of MEHA on corporal punishment, the investigation process and the determination of such allegations must ensure that natural justice is accorded to the teacher concerned. Where members have denied committing the offence, the Union has provided full representation challenging terminations. The process and competency of the investigation panels is also being questioned.

Teachers are reminded that MEHA has zero tolerance on corporal punishment via Circular No. 4/2019 and we will continue to advise our members not to use any form of corporal punishment. In cases of corporal punishment members are requested to take note of the following:

- (i) Where a member has confessed in a written or verbal statement that he/she has inflicted corporal punishment, the Union will not represent.
- (ii) Where police has charged a member and the member successfully defends and gets acquitted and re-instated, the Union will reimburse the legal cost up to \$4000.00.
- (iii) Where a member completely denies the allegation and the Ministry appointed panel investigates and declares him/her guilty resulting in termination, the Union will represent the aggrieved member.

We have, once again, submitted to the Acting Permanent Secretary and the Head of HR that teachers who have been terminated for minor offences be given a second chance. There seems to be light at the end of the tunnel.

3.11 TEACHERS DUTY HOURS

It is rather unfortunate that despite reminders, some Heads of Schools compel teachers to work beyond the stipulated 8.00am to 3.30pm Monday to Friday duty hours. Please refer to Circular 95/2017.

3.12 UNPROFESSIONAL CONDUCT OF SOME SCHOOL HEADS

It has been brought to our attention that some Heads of Schools scold /tell off /criticize teachers in the presence of students and other teachers. They also threaten to write negative reports about teachers. This must stop. In one instance, the Ministry had been advised to counsel the officer. We must remain vigilant as Union leaders to ensure that our members are not bullied.

3.13 MEMBERS GRIEVANCES

Individual members' grievances included unfair dismissal, non-renewal of contracts, application for transfers, incorrect salaries, delays in response to communication with HR Section and the like. The Union attempted to dialogue with the Ministry to resolve all grievances. The Dispute Resolution mechanism as per the ERA was activated where necessary.

Some members have been reinstated and paid full salary for the period of unemployment.

The Union has further submitted to MEHA that all offences attract penalties according to the seriousness. There is a minimum and maximum and there are mitigating factors. Termination is at the extreme end. This matter is now under discussion.

The Union has also requested MEHA to consider assisting those who have been terminated for minor offences in the past to go through counseling and be re-employed. This is also on the table for discussion.

3.14 RECENT CASES WON BY THE UNION

- a. Former Divisional Eastern Bro. Vili Draunivesi was terminated in 2016. After a number of court appearances, the Attorney General's office sought out court settlement. Bro. Vili was paid \$30,000.00 and the Union was awarded \$2000.00 in legal cost.
- b. Sis. Gayleshni had won her case (corporal punishment) and she was re-instated with full benefits. The AG's office appealed and refused to pay her for the period that she was unemployed. The Union had to file a case for compliance. She was paid \$31,000.00 in salary arrears and the Union was awarded \$1000.00 in legal cost.
- c. Sis. Sheenal from Rakiraki has been reinstated as per advice from the HR section on 9th July.
- d. Several other cases are pending before the Employment Court. In two cases, the judgment on notice is being awaited for almost three years now.
- e. The AG's office had appealed against Judge Anjala Wati's ruling that the Employment Court had the jurisdiction to hear cases referred to it directly by the Union. The Court of Appeal has ruled in our favour with \$1000.00 in legal cost. Our cases before the Employment Court are now proceeding to hearing.

3.15 REPORTING TO SCHOOL IN THE HOLIDAYS

Members would recall that a statement was issued in the press by the former PS directing all School Heads to report to their schools during the December school holidays or face acting allowance cut. Heads who were overseas panicked and sought assistance from the Union. The Union immediately met with the PS and Head of HR and resolved the matter.

3.16 MYAPA SUCCESSOR

Members would recall that the Minister for Economy in the 2019-2020 Budget had announced that MyAPA was being put

on hold to be amended to make it more outcome-based. The Acting PS sent FTU a draft of Interim Assessment in April 2020. FTU stated that there was an urgent need to change the format to suit the education sector. In response to our response, the Acting PS stated that it had been referred to the Ministry for Civil Service. We were informed that the HR section was working on the draft successor assessment system to the MyAPA to be implemented w.e.f. in 2021. She further stated that they would be meeting with the Unions to discuss the draft.

4.0 BRANCH AGMS

All Branches, except three successfully, concluded their Branch AGMs. Suva and Nadroga were affected by COVID-19 while Tailevu Branch could neither submit nominations for elections nor convene their Branch AGM. The National Executive endorsed the recommendation that Suva and Nadroga Branch Executives, who were duly elected as per the FTU Constitution, be approved to continue with the Branch operations. Tailevu Branch would continue to be served by the Secretariat.

5.0 DIVISIONAL WORKSHOPS

The Central Division Workshop was conducted successfully at HQ on 29th February 2020 and was attended by Executives from Navua, Suva, Rewa and Nasinu. The Northern Workshop was held on 5th September 2020 at the Friendly North Inn in Labasa. The workshop was attended by Branch Executives of Labasa, Savusavu, Taveuni and Bua. The Western Divisional Workshop was conducted on 3rd October 2020 at the Fiji Hideaway Resort and Spa. This Workshop was attended by the Executives of Nadroga, Nadi, Lautoka, Ba, Tavua and Rakiraki Branches. The core components of the Divisional Workshops included the following: Trade Union Rights, Roles and Responsibilities of Branch Leaders, Union Services, CTCL and Industrial Relations.

6.0 WORLD TEACHERS DAY

World Teachers Day will be celebrated on 5th October 2020 with an apt and thought-provoking theme, "Teachers: Leading in crisis,

reimagining the future". Thanks to the Publicity Committee, FTU worked on a five-minute video presentation on the work carried out by teachers during the COVID-19 pandemic. This video will be streamed live by Education International on World Teachers Day.

7.0 BRANCH VISITS AND CLUSTER /SCHOOL MEETINGS

The Secretariat would continue to visit schools and address cluster meetings in term three to enlighten members on current issues, as well as maintain connectivity. Membership drive is equally important. Branch Executives are requested to assist in organizing cluster meetings.

8.0 SELF-FUNDING HOSPITALIZATION SCHEME/ MABS

The National Executive agreed to increase death benefit for non-member spouse and child from \$500.00 to \$1000.00. However, still born child or death at birth would remain \$300.00. The Self-funding Hospitalization Medical Scheme is now in its tenth year of operation. NE had considered the rising cost of treatment, as well as the increase in the number of members being treated, and had decided to increase the levy. This was publicized through the FTU Newsletter and also discussed and approved at all the Branch AGMs in March. Members were geared up to vote for the increase in the levy at the Annual Conference and AGM. Hopefully, we will be able to do so at the AGM in Rishikul.

9.0 ASSISTANCE TO CHILDREN FROM COVID-19 AFFECTED FAMILIES

The latest survey reveals that some 115,000 workers have lost their jobs in the aftermath of the COVID-19 pandemic. The number is expected to increase. Government is not providing any additional assistance to schools/children as stated by the Minister recently. Some managing authorities and NGO's are providing lunch to children. \$35,000.00 was set aside from the FTU School Rehabilitation Fund (SRF) to assist the affected schools along the Coral Coast and in Nadi and Lautoka. All Branches contributed 20% of their Branch Rebate for 2020 towards this worthwhile cause. Members would take note that assistance was also provided by FTU for schools in the west following the aftermath of Severe Tropical

Cyclone Winston.

10.0 PROPERTY MATTERS

The occupancy at FTU Berry Apartments has been affected by COVID -19. We lost 40% of our tenants. Currently 60% (10 out of 17 Flats) are occupied with \$18,395.00 monthly income. The vacant flats are being painted and repairs being carried out by the handyman. The Office Complex tenancy continues with traditional tenants with no request for rent deferral /reduction till date.

The Gorrie Street property is rented out at \$2000.00/month. The tenant has sought for deferral of rent as the business was affected by COVID-19. The Labasa property – top flat is rented out at \$400.00/month from April 2020. The yard and building remains vacant for maintenance work after it was vacated by R.C. Manubhai in November 2019.

11.0 PUBLICITY OFFICER

The Publicity Officer Bro Manhar Kumar resigned as he moved to NZ for greener pastures. FTU takes this time to congratulate Bro Manhar Kumar and also thanks him for his dedication and commitment in serving FTU at both Branch and National levels. We wish him all the best in his future endeavors. The last NE meeting held on July 18 2020 endorsed Bro. Brij Singh, who was an Executive Committee Member, to act in that position until the next election. Bro. Pranesh Kumar, who was the Branch Rep for Nasinu Branch, would replace Bro. Brij Singh as the Executive Committee Member. Bros. Brij Singh and Pranesh Kumar have made enormous contribution to FTU through their Branches.

12.0 UNION HISTORY BOOK

The former FTU President Mr. Krishna Datt was given the task of compiling the Union history book. Mr. Datt has done extensive research and has compiled a piece which would be worth reading. Mr. Datt is working on nine chapters averaging approximately 45 pages per chapter. Mr. Datt has given his assurance that the history book would be ready by the 2021 AGM.

13.0 FTUC MATTERS

The Fiji Trades Union Congress has been raising issues faced by Trade Unions in Fiji at every International Labour Organisation meeting which is attended to by the National Secretary Bro. Felix Anthony. Promises made by the Fijian Government to amend Labour Laws that deny/ limit Trade Union Rights have not been fulfilled. The campaign is going on despite the challenges. The Fiji Trades Union Congress Biennial Congress took place on Saturday 29th August 2020 in Suva. The FTUC Youth Wing met on Saturday 15 August 2020 while the Women's Wing met on Saturday 22nd August 2020. Sis Sima Kumar (Lautoka) is the Secretary of the FTUC Womens Wing while Bro. Roy Chand (Tavua) is the Treasurer of the FTUC Youth Wing.

14.0 UNION LITERATURE

The HQ disseminated six Newsletters to individual schools. Members are urged to read the Union Literature to be abreast with recent developments taking place. Year Planners were sent to the Branches for dissemination to individual schools.

15.0 NATIONAL EXECUTIVE MEETINGS

Four National Executive Meetings were organized in 2019 and attended to by all Branch Reps. After the 'New Normal'; two National Executive Meetings took place on 18th July and 23rd September 2020.

16.0 MUTUAL AID BENEFIT SCHEME

Payment of respective benefits paid under MABS effective from 1st January 2019 to 31st December 2019.

Private Practice	Specialist	Retirement	Death Benefit	Total
\$65,700.72	\$132,672.18	\$7300.00	\$17000.00	\$222,672.90

17.0 FTU SELF FUNDING INHOUSE MEDICAL INSURANCE SCHEME

The table given below represents members of the above scheme.

FAMILY MEDICAL COVER	MEMBERSHIP
	2260
SINGLE MEDICAL COVER	MEMBERSHIP
	1306

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

EXECUTIVE MEDICAL COVER DOMINION INS	MEMBERSHIP
	1
TERMLIFE INSURED THROUGH DOMINION INS	MEMBERSHIP
\$25,000	36
\$50,000	6

Members benefited under the Self Funding Scheme

Year	Local	Overseas	Total
2011 - 2012 JULY	20	9	29
2012 - 2013 JULY	32	12	44
2013 - 2014 JULY	33	14	47
2014 - 2015 JULY	42	10	52
2015 - 2016 JULY	43	16	59
2016 – 2017 July	41	22	63
2017 – 2018 JULY	37	30	67
2018 -2019 FEBRUARY	56	16	72
2019-2019 JUNE	23	10	33
2019-2019 SEPT	48	9	57
2019-2020 MAY	52	16	68
TOTAL	427	164	591

RESIGNATION - Nil**DECEASED**

TPF	Name	School
54263	Dharam Singh	Nadroga Sangam School
54592	Praveen Reena Devi	Nadi Center for Special School
55848	Venaigam Pillay	Tavarau Primary School
55874	Shiu Lingam Achari	Nabala College
56711	Salanieta Lalagavesi	Lautoka Muslim
57240	William Eliesa	Tilak High School
67442	Mukesh Kumar	Lautoka Muslim College
67697	Sanjay Deo	Narere Primary School
83030	Avinesh Kumar	Labasa College

RETIRED

43647	Katherine Raboiliku	Gandhi Bhawan Primary School
43767	Suman Lata	Vatulaulau Sanatan Dharam School
43916	Rukshana Ali	Nadi Primary School
43926	Dalip Ram	Lautoka Central Primary School
44028	Raj Ishwar Chand	Nabua Technical College
54066	Amalaini Vakatale	Namosau Methodist School
67298	PushpaWati	Suva Muslim College
9119	Yagambaram Reddy	Savusavu Public School

The Secretariat makes arrangement at the earliest possible date depending on the availability of the specialist. If members choose to delay treatment, the risk is theirs. Deferment of appointments could be prolonged due to the unavailability of specialist and the cost difference will be borne by the member.

Approvals by the National Executive

1. Non-member spouses who are in the teaching profession can now join even at 40 years provided the member spouse is paying for family cover from the time he/she has joined the Union. This provision will be in place till 30th April 2021

2. Qualifying criteria to continue with medical insurance after resignation from service: minimum of 8 years continued premiums paid towards the medical scheme.
3. In the event of the demise of the member paying the insurance premium, another family member may continue with the payment

18.0 MEMBERSHIP SUMMARY

Members by source of Pay	Membership Total
Treasury (Through Ministry)	4676
FNU Membership	102
Cash Membership	8
List Submitted to MOE Pending Deduction	20
Total	4806
Honorary Membership	147
Withdrawals	52

The new membership from July 2019 to October 2019 is 63.

Contract renewal still remains an issue within the membership as members are still not aware of 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.

52 members withdraw mostly due to financial constraints and attraction to unsecured loans offered by BSP, Kontiki Finance etc. They do not realise that the cost of borrowing from such lenders is exorbitant. We need to educate our members on the matter of the cost of borrowing.

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

It is imperative that we all do some precious work on membership drive. We conducted the normal annual recruitments session at FNU Lautoka on 7th November 2019. I addressed some 100 graduating school. Ninety

of them completed the membership forms. Sis Vidya Singh led the FNU team with Bro Satish, Bro Khalid Hassan and other colleagues to assist. On 29th September 2020 the team again did a sterling job. We recruited 110 members. A big thank you to all of them.

The southern Branch Executive have been helping to organize meetings for information sharing and recruitment. I will be visiting the Northern and Western schools in term III.

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 **\$7.00** and the member is to pay **\$3.00** upfront surcharge per consultancy. Any after hours fee above the normal rate charged by the doctor will have to be met by the member. For emergency cases, please seek medical service from your nearest Government Hospital.

LIST OF APPROVED UNION DOCTORS

Dr. R K Reddy Nausori Town Council Arcade, Nausori. Ph: 3477002	Dr Monita Shop 1 Tebara Plaza Nakasi PH: 3413151 PH: 9246879	Dr. Toyin Olawale Jenyo Lot 3, corner of Adi Davila Ganilau Road and Kings Road, Nakasi. Ph:7223848/9484748	Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157	Dr Lalita Devi Makoi Health Care Makoi 9208735
Rubina Medical Clinic Nadera Ph: 9254186/3342832	Dr Gene Bogitini Valelevu Medical Ph: 3343700	Dr Ashika Sen President Plaza Nabua 3380195	Dr Ami Chandra Nabua Ph: 9380115	Dr Chun Pin Ma Nabua Digical House 9077407
Pams Med Centre Samabula Ph: 3383880	Samabula Medical Samabula Ph: 3370880	Dr.Sarika Chandra Bayly House Suva 3315888	Dr Mili Vadei P O Box 224 Pacific Harbour Navua PH: 9976592	Dr Dharendra Lal Sigatoka Ph: 6500242
Dr Saras Nandan Nadi Ph: 6702394	Ba Medical Centre Dr Dur Samy Namoli Avenue Lautoka Ph:6652792 9494595	Dr Ashana Rafiq Ba Ph:6675931	Prestige Medical Center Ba Dr Rodolfo Doton Ph:6671555 Ba 9990102	Dr Diva Singh DSM Centre Ba 4 Bank St Ba Town Ph: 9064735
Dr M.S.R. Dean Ba Town Ph:667835 Mob:9968795	Dr Atinesh Prakash Labasa 9217602	Dr Bharathee Balram Labasa Ph: 8818755	Dr Pradeep Singh Labasa Ph: 8813824	Dr Mohammed Ishaq Savusavu Medical Ph: 850721/9239043

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.

As at November 2017, ECG test done by Union doctors can be reimbursed by the scheme upon submitting original receipts

iv. OPTICAL COVER

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

RETIREMENT BENEFITS

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

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

TRAVEL BENEFITS

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

- I. Ground travel within the two main Islands, member can claim travel cost equal to charges of a running cab.
- 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.
- V. Children under the age of 16 can be accompanied by 1Adult.

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. (Claims processing period is 10 working 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.
- 6. Spouses have to provide a consent letter with TPF number to allocate any payments from their MABS entitlement to one another.
- 7. Accommodation is not covered by MABS
- 8. Routine tests for preventive care are not covered by MABS.

GENERAL INFORMATION

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

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. **Appointments with specialists can be facilitated by the secretary.**

Special Tests

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

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 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.

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	\$ 1000.00
III. Child	\$1000.00
IV. Still born child or death at birth	\$ 300.00

FTU In-house Medical Insurance Scheme

Members will remember that the FTU In-house Medical Insurance Scheme became part of FTU in 2011 at the AGM in Rewa. Members will also note that every year FTU has added benefits to the Medical Scheme. The Scheme is incurring substantial expenses because, locally and internationally, medical costs have increased. Cardiac treatment, for instance, which cost around \$21,000.00 in 2011 costs around \$35,000.00 in the present time. Therefore, there is a need to increase insurance subscriptions in order to ensure that the Medical Scheme is sustainable in years to come.

Please find below the comparison of the cost analysis factor that will help explain the purpose for the increase in subscriptions for the Medical Scheme. Please also note that the FTU Medical Scheme has been benchmarked against the Medical Premium Cost of other medical insurance providers. Three major medical programmes and an individual medical product with local and overseas evacuation (evacuation to India) have been compared with the current FTU member's premium cost.

We are hopeful that this was discussed in all Branch AGMs and members were urged to contribute positively.

Information pertaining FTU In-house Medical Insurance Scheme

Inception date- 7th July 2011 as per approval at the AGM in Rewa

Cover as per 7th July 2011

1. Local treatment cover up to \$10,000.00
2. Overseas treatment cover up to \$250,000.00 where treatment was not available locally and the insured members had to be evacuated overseas.

Premium

1. Family Cover \$17.31 fortnightly
2. Single Cover \$13.46 fortnightly

The In-house Medical Insurance has grown and so have the benefits but the premium remained the same.

Claims Procedure

- Medical Report to be submitted to the office. The report should state the medical condition and treatment required.
- Once the office receives the medical report, it is forwarded to the Insurance Brokers for assessment.
- Please note that in case of a member opting for treatment in New Zealand or Australia or any other member preferred medical facility, the member will be reimbursed upon submitting invoices and respective receipts, but limited to the exact amount it would have cost at the Self-Funding preferred provider at the Indian Medical Facility
- The limit is \$20,000.00. Travel and accommodation excluded.

ADDED BENEFITS SINCE 2011

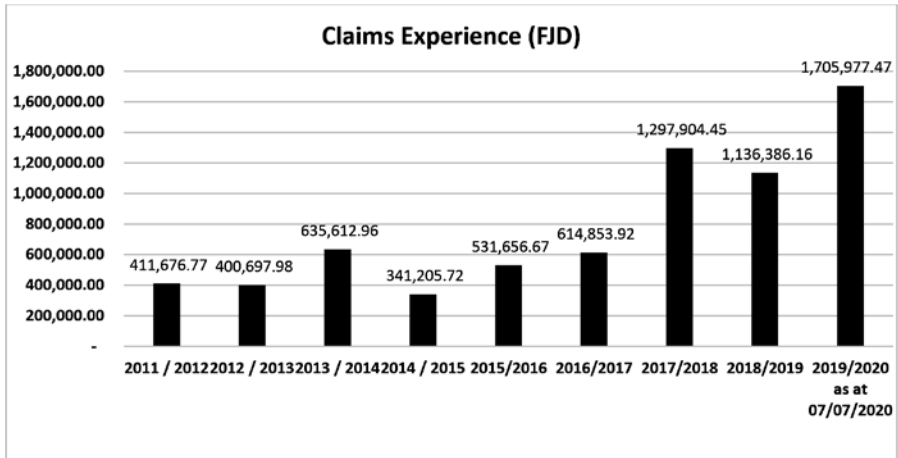
PERIOD	
2011/2012	Initial Coverage. Local Limit \$10,000 Overseas \$250,000. Age Limit 65 years. Premium applicable Single - \$13.46 / fortnight Family - \$17.31 / fortnight
2012/2013	Coverage extended to cover those patients on waiting lists @ Public hospital to be treated at Private Medical Facility up to a limit of \$3,500 or 50% of the total cost per treatment whichever was lesser. Advanced coverage also included for gall stones and kidney stone removal at private medical facility. No increase in premium.
2013/2014	Local limit increased from \$10,000 to \$15,000. Private ward limit of \$500 was removed. \$100 per person was included to be paid for overseas evacuation, where the patient and accompanying person are in transit for more than 3 hours. No increase in premium.
2014/2015	Wait listed cover limit increased to \$4,500 + 50% of the balance incurred cost. No increase in premium.

2015/2016	Wait listed cover limit increased to \$5,500 + 50% of the balance incurred cost. Age limit increased from 65 - 68 years. No increase in premium.
2016/2017	Wait listed cover limit increased to \$6,500 + 50% of the balance incurred cost. Local hospitalisation limit increased from \$15,000 to \$20,000. No increase in premium.
2017/2018	Wait listed cover limit increased to \$7,500 + 50% of the balance incurred cost. Age limit increased from 68 - 70 years. No increase in premium.
2018/2019	Wait listed cover limit increased to \$8,500 + 50% of the balance incurred cost. Local hospitalisation increased from \$20,000 to \$25,000. \$100 accommodation allowance to be paid in cases where member decides to stay with their family during the treatment overseas including local hospitalisation. Coverage extended to include dependent child's age limit more than 25years provided he/she is fully dependent on his/her parents. No increase in premium

FTU In-house Medical Insurance Scheme COVERAGE Plan / Stop LOSS REVIEW

Upon review of the performance of the FTU In-house Medical Insurance Scheme since its inception, the following has been noted:

1. Increase in medical claims.
2. Increase in medical costs.
3. Claims incurred (7 July 2019 to 7 July 2020) amounted to \$1,705,977.47.



Health Care Cost on the Rise

The cost of health care benefits continues to increase, as seen through the past years, with no end in sight.

Analysis of cardiac condition cost since inception of the FTU In-house Medical Insurance Scheme:

Medical condition cost	2011	2018
Cardiac	\$21,169.00	\$35,000.00

This is an increase of 65% since the inception of the FTU In-house Medical Insurance Scheme.

Threshold

The fund caters for expenses up to the **THRESHOLD** and the re- insurer meets all cost exceeding the threshold, for instance, in 2019 the total 12 months bill was \$1,136,386.16 and the reinsurer (Fiji Care Limited) had to pay \$286,386.16

Year	Stop Loss Threshold
2011-2018	\$850,000.00
2019-2020	\$1000,000.00 with 40 and 60 percentage of the loss to be shared by FTU and Fiji Care Insurance respectively
2020-2021	Proposed Threshold to go up to \$1300,000.00

Proposed Change

As per increase in medical costs since 2011 and the fact that the premium has not been increased since 2011 and to meet the ever-rising medical costs, the proposed new premium to be as follows:

- a. Family – Increase from \$17.31 to \$23.00 per fortnight**
- b. Single – Increase from \$13.46 to \$17.00 per fortnight**

The above increase in premiums is factored into the plan structure as demonstrated below including the PROPOSED change in the stop loss threshold limit.

New Proposed Self-Funding Medical Coverage / Stop Loss Structure			
Total Staff Members		Fort-nightly	Annual Contribution
Single	1,233	\$17.00	\$544,986.00
Family	2,272	\$23.00	\$1,358,656.00
Total	3,505		\$1,903,642.00
Total Contribution			\$1,903,642.00
Stop Loss Limit (expected healthcare expenses)			1,300,000.00
Broker TP Admin Cost			82,008.00
FTU Administration Fee			42,000.00
Stop Loss Premium			250,000.00
Surplus Fund			\$229,634.00

Bench Marking Medical Premium Cost

Three major medical programmes and an individual medical product with local and overseas evacuation (evacuation to India) – comparison with current FTU member's premium cost:

INSURED	PREMIUM COST (F\$)		
Company A Fully Insured	Single	-	825.00
	Family	-	1,050.00
Company B Fully Insured	Single	-	450.00
	Family	-	700.00
Company C Fully Insured	Single	-	446.40
	Family	-	1,041.87
Individual Fully Insured	Single	-	971.00
	Family	-	1,742.00
Fiji Teachers Union – Current Self Funding / Stop Loss Health Care Plan	Single	-	350.00
	Family	-	450.00
Proposed Premium	Single	-	442.00
	Family	-	598.00

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. Preexisting 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 \$25,000.
(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 \$8,500 and 50% of the balance of the actual incurred cost.

- (c) This plan will also pay for the cost of advance technology treatment at Private Clinics subject to prior approval.
3. Where treatment is not available in Fiji and with Plan Administrators prior approval, this Plan will pay up to a maximum Limit of Liability of \$10,000 for the reasonable costs of transporting the Covered Member (economy airfare where possible) on a scheduled airline flight to an Overseas Medical Facility where the Covered Member is to be confined for specialised treatment, surgery or post-operative attention resulting from a Serious Injury or Illness. Including:
- (a) Reasonable land transportation costs associated with moving the Covered Member to an international airport for evacuation.
- (b) Return airfare costs (economy airfare where possible) on a scheduled airline flight if the Covered Member r e t u r n s 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 hospitalization assessment that are incurred overseas as a result of an evacuation including reasonably and necessarily incurred transport charges for the travel to and from Hospital and to the airport.

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

Provided always that:

- (a) any admission of liability by the Covered Member for these costs will not be binding on this Plan and
 - (b) no benefit shall be payable under paragraphs 3, 5 6 and 7 in addition to any payment under paragraph (8)
9. In the event of the Covered Member's death whilst receiving

treatment overseas for a Serious Accident or Illness:

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

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

10. Local repatriation to be fully covered.

11. Accommodation allowance of \$100 to be paid in cases where the covered members treatment is approved, and they prefer to be accommodated with their family in the locality of the health facility (inclusive of meal and transport allowance)

12. Dependent child's age limit more than 25 years to be included – provided he/she is fully dependent on his/her parents (insured member) due to a covered medical condition

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

EXCLUSIONS

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

This Plan will not pay for:

1. Treatments other than those provided by a Doctor or Specialist or under the direct supervision of a Doctor or Specialist for the cure or relief of Covered Member Injury or Illness or as approved by the Plan Administrators prior to treatment.
2. Routine physical maintenance examinations or medical check-ups or tests not incidental to the treatment or diagnosis of an Injury or

Illness or any treatment that is not medically necessary.

3. Treatments undertaken in nature cure clinics, health spa or similar establishments or in nursing homes attached to such establishments except as specifically provided for in this Plan.
4. Cosmetic surgery, hearing aids, and prescriptions thereof unless necessitated by Illness or Injuries covered by this Plan and wholly occurring during the Period of Plan.
5. Surgical, mechanical or chemical process of contraception or treatment connected with fertility including contraception or intrauterine devices.
6. Vaccinations.
7. Long Term custodial or maintenance services for the permanently disabled.
8. Root canal, gold filling and implants and related surgery.
9. Optical procedures and optical aids unless as a result of covered injury or illness
10. Dental procedures, dentures, dental titanium implant unless as a result of covered injury or illness
11. Organ transplant or any related expenses for both donors and recipients.
12. Physiotherapy or chiropractic, except in the case of Serious Illness or Injury
13. X-ray and blood tests unless as part of the treatment of covered Injury or illness.
14. Any injury or Illness occurring outside the Geographic Limits of this Plan unless specifically provided for in the Plan.
15. Treatments associated with any confirmed long term disorders

such as asthma, high blood pressure, diabetes and the like or for vitamins and dietary supplements and the like.

16. Disability support services.
17. Health screening.
18. Renal dialysis unless within the geographic limit.
19. Routine Pharmaceuticals for chronic conditions whether by prescription or not unless approved by Plan Administrators and subject to a maximum annual sub limit of \$200.00.
20. Renal failure and organ transplants (other than kidney transplants) including bone marrow transplants or related pre or after care procedures or treatment.
21. Treatments where the patients' long-term prognosis will not be improved by an Overseas Medical Evacuation. This includes but is not limited to any Evacuations for modalities of treatment motivated for on the grounds of palliative care alone.
22. Treatment of any condition not detrimental to health or any health care service not medically necessary.
23. Any claims after the Covered Member has attained the age of 70 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
1-3 Berry Road, Suva
Phone: 331 4099
Mobile: 992 8096
Website: www.ftu.com.fj
Email: ftu@connect.com.fj

Marsh Pte Ltd
Level 9, BSP Suva Central
Renwick Rd, Suva
Phone: 322 7306
Mobile: 999 7061

4. In case of emergency the member shall visit the local public hospitals straight away where the attendants will liaise directly with Marsh Pte Ltd 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:

Marsh Pte Ltd: 322 7306
Adi Filomena Mobile 999 7061

Fiji Teachers Union – Office Hours Only (8.00am to 4.30pm)
PH: 331 4099/33 14668/992 8096

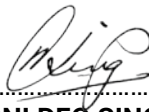
CONCLUSION

As stated in the introduction, 2020 has brought challenges that have further complicated the work of Unions everywhere. This global crisis has had a profound effect on the lives of thousands of people. The 21% + decline in the economy forecast by the Reserve Bank means that Government expenditure will have to be reduced drastically. The situation has been further worsened due to overstating income for several years and increasing the National Debt.

We must plan/strategize the way forward in Solidarity. As we grapple as a nation to achieve true democracy and full restoration of Trade Union and Human Rights, the need for Union Solidarity cannot be overemphasized. We, in the Public Sector, must not rest until the security of tenure, collective bargaining and a truly fair remuneration and promotion system is restored.

I wish to thank the members and the Branch Leaders for the support and advice rendered during these difficult times. Together we will persevere and together we will survive.

I conclude with the words of the former President of India the late Abdul Kalam: "An individual has not started living until he can rise above the narrow confines of his individualistic concerns to the broader concerns of all humanity."



.....
AGNI DEO SINGH
GENERAL SECRETARY

GENERAL TREASURER'S REPORT

FINANCIAL REPORT FOR THE YEAR ENDED 31ST DECEMBER 2019.

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 2019.

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 2019

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FIJI TEACHERS UNION

FINANCIAL STATEMENTS 31 DECEMBER 2019

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 2019, 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
Vidya Singh – Vice President
Pranesh Sharma – Vice President
Dalip Kumar Ram – Vice President
Agni Deo Singh – General Secretary
Sashi M Shandil – General Treasurer

Rajnesh Lingam – Asst. General Secretary
Manhar Kumar – Publicity Officer
Rameshwar Lal – Personnel Officer
Nakul Deo Barman – Executive Committee
Pratosh Kumar – Executive Committee
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 \$115,582 (2018 - \$773,115).

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 2019**

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 2019**

EXECUTIVE COMMITTEE'S REPORT (Continued)

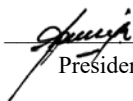
- (iii). No contingent liabilities or other liabilities of the Union has become or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the executive committee, will or may substantially affect the ability of the Union to meet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

- (iv). World Health Organisation announced the spread of COVID -19 virus to be a pandemic on 11 March 2020. The impact of the spread of this virus is disrupting travel and business in Fiji and throughout the world. It is not clear at the time of finalising these financial statements, the impact this will have on Union's activities during 2020 and beyond. Union National Executives are monitoring developments on an ongoing basis. Other than this there has not arisen in the interval 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 to affect significantly the activities of the Union, the results of those activities, or the state of the affairs of the Union, in subsequent financial years.


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 6TH day of JULY 2020



President



General Treasurer



General Secretary

FIJI TEACHERS UNION

**FINANCIAL STATEMENTS
31 DECEMBER 2019**

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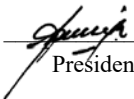
STATEMENT BY EXECUTIVE COMMITTEE

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 2019;
- (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 2019; 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 6TH day of JULY 2020



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 2019, 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 2019 and of the results of its activities for the year then ended.

6 July 2020
SUVA, FIJI

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

FJI TEACHERS UNION

**COMBINED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2019**

	2019	2018
	\$	\$
ACCUMULATED FUNDS	8,017,588	7,237,334
Add: Net Surplus for the year (Page 9)	126,107	780,254
	<hr/>	<hr/>
TOTAL ACCUMULATED FUNDS	8,143,695	8,017,588
	<hr/> <hr/>	<hr/> <hr/>
Represented by:		
CURRENT ASSETS		
Cash at Bank and on Hand	2,952,501	2,759,973
Fixed Deposits	1,508,378	1,554,444
Rent Receivable	2,394	22,991
Interest and Other Receivables	134,025	86,748
Prepayments	799	756
	<hr/>	<hr/>
TOTAL CURRENT ASSETS	4,598,097	4,424,912
	<hr/>	<hr/>
DEDUCT: CURRENT LIABILITIES		
Creditors and Accruals	80,951	83,467
Rent Received in Advance	4,154	1,592
Provision for Employee Entitlements	30,859	48,364
Rent Deposits	27,900	22,600
	<hr/>	<hr/>
TOTAL CURRENT LIABILITIES	143,864	156,023
	<hr/>	<hr/>
WORKING CAPITAL	4,454,233	4,268,889
	<hr/>	<hr/>
NON CURRENT ASSETS		
Fixed Assets	3,689,462	3,748,699
	<hr/>	<hr/>
NET ASSETS	8,143,695	8,017,588
	<hr/> <hr/>	<hr/> <hr/>


PRESIDENT


GENERAL TREASURER


GENERAL SECRETARY

FIJI TEACHERS UNION

COMBINED STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2019

Page 9

INCOME	2019 \$	2018 \$
Donation	4,050	8,697
Hall Hire	13,899	19,727
Interest	114,314	47,863
Inhouse Insurance (Deficit)/ Surplus	(196361)	485,039
Inhouse Insurance - FTU Administration Cost	42,000	42,000
Grant from COPE	7,000	-
Marketing Subsidy - Insurance Holdings Ltd	4,600	4,600
Marketing Subsidy - Marsh Pte Ltd	5,000	-
Sports, Fundraising/Lottery Income	-	245
Rent - Office Complex	118,758	114,898
Rent - Apartments	239,230	293,890
Subscriptions	880,184	876,954
Sundries	428	814
TOTAL INCOME	1,233,102	1,894,727
DEDUCT EXPENSE		
Advertising	2,776	6,043
Advocacy Cost	16,144	33,740
Annual Leave	(17506)	(4753)
Audit Fees / Annual Audit	3,000	3,000
Bank Charges and Interest	2,971	2,720
Benefit-Medical, Retirement and Death	224,855	246,118
Capitation and Affiliation Fees	22,050	20,166
Depreciation	76,820	81,642
Donation	1,351	10,100
Rally/Strike Ballot	-	5,570
Honorarium	3,600	3,600
Insurance	21,097	20,809
Legal Fees	14,009	6,623
Ministry Of Education 2.5% Levy	12,262	11,831
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)	13,319	12,507
Periodicals and Newspapers	1,058	1,026
Printing and Publication	11,085	16,230
Rent and Rates	11,468	11,468
Repairs and Maintenance	77,956	88,659
Seminar, Conference, AGM and Travelling	144,951	118,136
Sports, Oratory and Fundraising	1,740	9,143
Stationary, Postage and Freight	8,836	8,280
Subsistence & Entertainment	45,426	46,817
Sundries/ General Expense	583	634
Telephone	19,814	20,002
Wages, Salaries & Associated Costs	342,776	287,310
Water and Light	15,069	19,173
World Teachers Day Celebration	-	1,045
Womens Wing	8,455	7,038
Writing History [Krishna Datt]	21,030	19,796
TOTAL EXPENSE	1,106,995	1,114,473
NET SURPLUS FOR THE YEAR	126,107	780,254

**FIJI TEACHERS' UNION [HEADOFFICE]
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2019**

	Note	2019	2018
		\$	\$
ACCUMULATED FUNDS	(2)	8,026,075	7,910,493
Represented by :			
CURRENT ASSETS			
Cash at Bank and on Hand	(3)	2,889,347	2,715,006
Term Deposit	(17)	1,500,000	1,546,167
Rent Receivable		2,394	22,991
Other Receivables	(4)	148,331	96,811
Prepayments	(5)	799	756
TOTAL CURRENT ASSETS		4,540,871	4,381,731
DEDUCT : CURRENT LIABILITIES			
Rent Received in Advance		4,154	1,592
Creditors and Accruals	(6)	81,961	82,997
Provision for Employee Entitlements	(1.6)	30,859	48,364
Rebate Payable to Branches	(1.2)	59,283	64,272
Rent Deposits		27,900	22,600
TOTAL CURRENT LIABILITIES		204,157	219,825
WORKING CAPITAL		4,336,714	4,161,906
NON CURRENT ASSETS			
Fixed Assets	(1.3, 7)	3,689,361	3,748,587
NET ASSETS		8,026,075	7,910,493
CAPITAL COMMITMENTS & CONTINGENT LIABILITIES	(15)		


PRESIDENT


GENERALTREASURER


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 2019**

Page 11

INCOME	<u>Note</u>	2019 \$	2018 \$
Donation		2,300	7,297
Hall Hire		13,899	19,727
Grant from COPE		7,000	-
Inhouse Insurance (Deficit)/ Surplus	(12)	(196,361)	485,039
Inhouse Insurance - FTU Administration Cost		42,000	42,000
Interest		114,054	47,552
Marketing Subsidy - Insurance Holdings Ltd		4,600	4,600
Marketing Subsidy - Marsh Pte Ltd		5,000	-
Rent - Office Complex		118,758	114,898
Rent - Apartments		239,230	293,890
Subscriptions	(1.4)	880,184	876,954
Sundries		391	75
TOTAL INCOME		1,231,055	1,892,032
DEDUCT EXPENSES			
Advertising		2,776	6,043
Advocacy Cost		16,144	33,740
Annual Leave		(17,506)	(4,753)
Annual Audit Fees		1,760	1,760
AGM Seminar, Conference & Travel		100,964	80,317
Bank Charges & Interest		1,929	1,841
Benefit- Medical, Retirement and Death	(8,14)	224,855	245,618
Capitation/ Affiliation Fees		22,050	20,166
Depreciation	(7)	76,809	81,629
Donation		1,351	10,000
Honorarium	(9)	3,600	3,600
Insurance		21,097	20,809
Rent and Rates		11,468	11,468
Legal Fees		14,009	6,623
Light & Water		15,069	19,173
Ministry of Education 2.5% Levy		12,262	11,831
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)		13,319	12,507
Periodicals & Newspaper		1,058	1,026
Printing & Publication		11,085	16,230
Rally/Strike Ballot		-	5,570
Rebate to Branches		62,440	64,288
Repairs and Maintenance	(10)	77,956	88,659
Stationery, Postage & Freight	(11)	8,058	6,699
Subsistence and Entertainment		42,530	40,356
Sundries/ General Expense		227	329
Telephone and Fax		19,357	19,282
Wages, Salaries & Associated Costs		342,776	287,310
Womens Wing		7,000	7,000
Writing History [Krishna Datt]	(15)	21,030	19,796
TOTAL EXPENSE		1,115,473	1,118,917
NET SURPLUS FOR THE YEAR		115,582	773,115

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 2019**

Page 12

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 MEHA 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. 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.

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

Page 13

2. ACCUMULATED FUNDS

	2019	2018
	\$	\$
Balance at 1 January	7,910,493	7,137,378
Add: Net Surplus for the year	115,582	773,115
Balance at 31 December	8,026,075	7,910,493

3. CASH AT BANK AND ON HAND

FTU Berry Apartment Account - ANZ	319,717	350,121
FTU Mutual Benefit Scheme Account - ANZ	34,058	5,433
FTU General Account - ANZ	479,292	932,375
FTU School Rehabilitation Fund	38,336	38,396
FTU Inhouse Insurance Scheme Account - Bred	-	1,440,880
FTU Inhouse Insurance Scheme Account - HFC	2,072,244	-
Cash on Hand/ Petty Cash	700	2,801
Provision for Potential Loss Arising from Unbanked Receipts (Note 16)	(55,000)	(55,000)
Total Cash at Bank and on Hand	2,889,347	2,715,006

4. OTHER RECEIVABLES

FEA Refundable Deposit	9,968	9,968
Subscription	26,108	28,798
Sundries	33,055	33,948
Interest Income Receivable - Term Deposit	63,760	12,182
Inhouse Insurance Fund - Branches	15,440	11,915
Total Other Receivables	148,331	96,811

5. PREPAYMENTS

Prepayments-Insurance	25	25
NHK Subscription	676	634
Periodicals	98	97
Total Prepayments	799	756

6. CREDITORS & ACCRUALS

Annual Audit Fees	3,000	3,000
Salaries, Wages & Associated Costs	23,668	10,600
Inhouse Insurance Medical Cost/ IHL Admin Fee	229	18,181
Medical Benefits	18,369	14,407
Electricity and Water	1,484	2,829
Telephone and Fax	1,370	1,582
Vat Payable	2,618	4,906
Sundry Creditors	31,223	27,492
Total Creditors & Accruals	81,961	82,997

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	942,979			11,787	931,192
Apartment Complex	2,394,642			29,933	2,364,709
Labasa Property	118,861			1,486	117,375
Furniture & Fittings	19,269			2,890	16,379
Motor Vehicle	45,800			10,992	34,808
Plant & Equipment	87,302	15,599		15,174	87,727
Office Equipment	29,146	1,984		4,547	26,583
Total Fixed Assets	3,748,587	17,583	-	76,809	3,689,361

8. BENEFITS-MEDICAL, RETIREMENT AND HEALTH

	2019	2018
	\$	\$
Medical - Local	131,249	151,623
Retirement	10,200	16,450
Death	18,000	14,800
Private Practitioner Claims	65,406	62,745
Total Benefits	224,855	245,618

9. HONORARIUM

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

10. REPAIRS & MAINTENANCE

Repairs and Maintenance - Building	60,711	75,490
Repairs and Maintenance - Equipment	17,245	13,169
Total Repairs & Maintenance	77,956	88,659

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

Page 15

11. STATIONERY , POSTAGE AND FREIGHT	2019	2018
	\$	\$
Postage and Freight	2,611	2,273
Stationery	5,447	4,426
Total Stationery, Postage and Freight	8,058	6,699

12. INHOUSE INSURANCE

Premium Received	1,611,771	1,634,534
Term Life Claim Received	50,000	-
	1,661,771	1,634,534

Inhouse Payments

Fiji Care Ltd - Stop Loss Premium	115,000	115,000
Insurance Holdings Ltd - Premium (Term Life/Executive)	26,817	35,853
Insurance Holdings (Fiji) Ltd - Administration Cost	41,004	82,008
Marsh Pte Ltd - Administration Cost	41,004	-
Insurance Holdings (Fiji) Ltd - Claims Processing Fee	7,500	15,000
Ministry Of Education 2.5% Levy	38,575	39,075
Fiji Teachers Union - Administration Cost	42,000	42,000
Medical Claims Through Fiji Care Ltd	1,487,620	800,000
Medical Claims Paid Directly - FTU Headquarters	3,215	1,438
Premium Refund to Members	5,397	19,121
Term Life Claim Paid	50,000	-
Total Inhouse Payments	1,858,132	1,149,495

Inhouse Insurance Surplus

(196,361) 485,039

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.

13. 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 medical 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 has been made fully.

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

14. RETIREMENT BENEFITS

As at 31 December 2018, the Union has not performed an actuarial valuation to determine the liability of the Union relating to retirement benefit

15. CAPITAL COMMITMENTS AND CONTINGENT LIABILITIES

There were no significant capital expenditure commitment at balance date except that the Union contracted Mr. Krishna Datt on 6th December 2016 to write the History of Fiji Teachers Union. The contracted sum is \$75000. The project is expected to be completed in January 2020. The amounts are expensed in the period payments are being made.

There were no significant contingent liabilities at balance date (2018-NIL)

16. 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 was 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, 17/10/16, 05/03/18 and 05/11/18.

The state called four witnesses and council for defence is yet to proceed to trial after being adjourned on 19/08/19 and 18/03/20. The matter is now set for hearing on the 8th - 10th of July 2020.

17. TERM DEPOSITS

				2019	2018
	Interest rate	Term Started	Term Expiry	\$	\$
Bank of South Pacific	4.25%	31/10/18	31/10/19	-	1,000,000
Bred Bank	3.35%	24/09/18	25/09/19	-	546,167
Bank of South Pacific	7.25%	31/05/19	30/05/20	1,000,000	-
Bank of South Pacific	7.25%	31/05/19	30/05/20	500,000	-
				1,500,000	1,546,167

18. SUBSEQUENT EVENT

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

World Health Organisation announced the spread of COVID -19 virus to be a pandemic on 11 March 2020. The impact of the spread of this virus is disrupting travel and business in Fiji and throughout the world. It is not clear at the time of finalising these financial statements, the impact this will have on Union's activities during 2020 and beyond.

Union National Executives are monitoring developments on an ongoing basis. Other than this there has not arisen in the interval 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 to affect significantly the activities of the Union, the results of those activities, or the state of the affairs of the Union, in subsequent financial years.

19. ACCOUNTS PRESENTATION

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

WOMEN'S WING 29th ANNUAL GENERAL MEETING ORDER PAPER

1.0 Quorum for the Annual General Meeting

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

2.0 Notice Convening the AGM

The National Secretary to move: "That this AGM be convened in accordance with the advertisement carried in The Fiji Times on 26th September 2020.

3.0 Communication from the Chair

4.0 Confirmation of the minutes

The National Secretary to move:

"That the minutes of the 28th AGM of FTU-Women's Wing held on 16th AUGUST, 2019 at RISHIKUL SANATAN COLLEGE, Nasinu as previously circulated be taken as read and be confirmed."

4.01 Matters Arising

4.02 Adoption of Minutes

The National Secretary to move:

"That the 2019 28th 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 2019-till April, 2020 as previously circulated be received for discussion and be adopted."

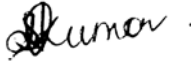
6.0 Financial Report

The National Treasurer to move:

"That the Financial Report for the year ending 31st December, 2019 be received for discussion and be adopted."

7.0 Recommendations

8.0 General



.....
Sima Kumar
Secretary FTU W/Wing

**MINUTES OF THE 28TH ANNUAL GENERAL MEETING OF THE FIJI
TEACHERS UNION – WOMEN'S WING HELD AT RISHIKUL SANATAN
COLLEGE ON 25TH APRIL, 2019.**

1.0 Call to Order (Time – 2.00pm)

The Suva Branch Women's Chairperson called the meeting to order. The programme was blessed with the presence of Dr Unaisi Baba of FNU as the guest of honour. She delivered a powerful message on development and connection of the heart, mind and soul.

2.0 Communication from the Chairperson

The FTU Women's Wing National President Sis. Vidya Singh welcomed the teachers and thanked them for displaying solidarity in women's wing. She further elaborated that women empowerment is an essential in the current society. Women leaders must move forward to empower other women for their success and development. She encouraged members to empower and bring along other women members to experience such forum.

3.0 Quorum for the Annual General Meeting

The National Secretary moved that there was necessary quorum to convene the AGM as per the Charter of FTU – Women's Wing.
Seconded by Sis Kirti Mala of Suva branch.
Members - 89
W.W Executive - 10

4.0 Notice Convening the Meeting

The National Secretary moved that the AGM be convened in accordance with the advertisement published in the Fiji Times on 2nd April, 2019.

Seconded by Sis Subhashni Prakash of Lautoka Branch.

5.0 Confirmation of the Minutes.

5.1 The National Secretary moved that the minutes of 27th AGM

of FTU Women's Wing held on 16th of August, 2018 at Shree Vivekananda College Auditorium , Nadi as previously circulated be taken as read and be confirmed. Seconded by Sis. Salote of Rewa Branch.

5.2 The 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 National Secretary moved that the 2018 27th AGM minutes reflects true and accurate recording of the proceedings of the meeting.

Seconded by Sis Nandita Kumar of Nasinu Branch.

8.0 Annual Report

The National Secretary moved that the Annual Report of FTU – Women's Wing for the Year 2018 till April , 2019 as previously circulated be received for discussion and be adopted. Seconded by Sis Subhashni Prakash of Lautoka Branch.

9.0 Matters Arising from the Annual Report

There were no matters arising from the annual report.

10.0 Financial Report

The National Treasurer moved that the financial report for the year ending 31st December , 2018 be received for discussion and be adopted.

Seconded by Sis Sashi Nand of Ba Branch.

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. However the Chairperson emphasized that the branch recommendations / resolutions must be passed in branch AGM and forwarded to the National Secretary.

13.0 General

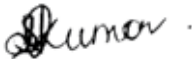
The Chairlady thanked the members for their support, dedication and hard work. She requested branches to be active and send proposals for workshops.

16.0 CONCLUSION

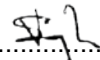
The chairperson once again thanked all for their continuous support, dedication and hard work. She encouraged ladies to take part in union activities and women leaders to build more self-esteem and self – confidence to strive for excellence.

15.0 ADJOURNMENT

The meeting adjourned at 3.00pm.



.....
Sis. Sima Kumar
Secretary



.....
Sis. Vidya Singh
Chairperson

**Fiji Teachers Union
Women's Wing Activities Report - 2019**

I have much pleasure in presenting Fiji Teachers Union Women's Wing Report. The office bearers for 2018 – 2020 are as follows:

NO.	POSITION	NAME
1	Chairperson	Sis. Vidya Singh (Lautoka)
2	Vice Chairperson	Sis. Ajeshni Lal (Suva)
3	Vice Chairperson	Sis. Niazul Naushad (Ba)
4	Secretary	Sis. Sima Kumar (Lautoka)
5	Assistant Secretary	Sis. Latchmi Devi (Nasinu)
6	Treasurer	Sis. Urmila Singh (Rewa)
7	Exe. Com. Member	Sis Suzie Kumar - Ba
8	Exe. Com. Member	Sis. Niazul Naushad- Ba
9	Exe. Com. Member	Sis. Rohini Singh - Labasa
10	Exe. Com. Member	Sis. Keshni Chand- Lautoka

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

1.0 ACTIVITIES CARRIED OUT

1.1. Lautoka Branch

- 1.1.1 Sis Sima attended the Rally organized by FTUC at FTU HQ on 10th August, 2019. During the rally many empowering speakers enlightened on various issues which affects the workers of our country today.
- 1.1.2 Sis Keshni was nominated by Fiji Teachers Union to participate in a 10 weeks Inter-regional Distance Learning Course on Decent Work by International Training Centre (ITC) on the theme "Young Women's Leadership-A Key to Empowerment of Trade Unions in the World of Work" from 29/04/2019 to 25/07/2019.
- 1.1.3 Sis Keshni also participated in the 4th COPE/EI Youth Training Programme & 22nd COPE Triennial Conference held at Tanoa Sky Lodge Hotel in Nadi from 15th-19th October, 2019. She

was also part of the panelists for the Youth with the theme “Integrating Youth Participation in Trade Union”.

- 1.1.4 Women’s Wing prepared a team and participated in the Northwest Tournament where they were the winners of women’s volleyball and runners up in netball.
- 1.1.5 A players’ thanksgiving and commemoration of Pinktober was organized to acknowledge their hard work of players and commitment. It was organized by the Women’s Wing, kindly sponsored by Mrs. Shashi Neha and Mr. Rohitesh Sandeep Kumar.

1.2 Rewa Branch

- 1.2.1 The members agreed to work hand in hand with the branch executives and will take REWA WW to greater heights
- 1.2.2 Bro Agni Deo Singh was invited at Naqali District School for a PD for 5 cluster schools on 11th September. It was co-ordinated by Sis Urmila Singh.
- 1.2.3 The executives met to discuss on the plans for 2020 and are gearing towards annual Conference.

1.3 Navua Branch

The theme for their Women’s Wing Branch Workshop was “Educational Reforms and Implications on Teachers”. The resource person was Mrs. Manueli [The Head Teacher of Ro Camaisala Primary School, Navua]. Mrs Manueli highlighted on some of the key educational reforms and its implications on the teachers. Teachers also shared their views on the positive and negative implications of these reforms.

1.4 Nasinu Branch

1.4.1 SOUTHERN ZONE PREPARATIONS

The branch had a meeting on Monday, 2nd September, 2019 to finalize the date for Southern Zone. The initial date for the Southern Zone was decided as Saturday, 5th October, 2019 which was later shifted to Saturday, 19th October, 2019. The preparations were in line but the Southern Zone date coincided with Fiji Primary Schools IDC. Therefore, the Southern Zone was deferred to a later date.

1.4.2 WORLD TEACHERS DAY CELEBRATIONS

The World Teachers Day celebration was held at the FTU Headquarters on Thursday, 4th October, 2019. It was attended by the Branch Rep, Mr. Pranesh Kumar -Chairperson, Mr. Raj - Treasurer, Mr. Aviney Prasad and Mr. Brij Singh.

1.5 Suva Branch

15.1 The Suva Women's committee organised a day to mark the Awareness on Cancer (Pinktober) on 31st of October, 2019. The Cancer specialist and sister's in-charge of cancer were Guest speakers for the afternoon.

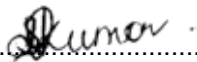
15.2 Ajeshni (chair W/W Suva) attended a celebration on Pinktober at FTUC on the 11th of October 2019. Surgeons from North Shore New Zealand addressed on the early detection of cancer. There was also discussion on decent work to mark the event "World Day for decent Work".

15.3 Sister Ajeshni (Suva) took part in the COPE/EI Women's Network Training Programme from the 15th to the 17th of October, 2019 at the Tanoa Skylodge Hotel on Nadi. She also attended the Council of Pacific Education 22nd Regional Conference from the 18th – 19th October 2019, with the Theme: Pacific Education Driving SDG 2030 Agenda – Target 4 Quality Education, Target 5 Gender Equality, Target 8 Decent work/ Economic Growth and Target 13 Climate Action.

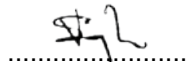
2.0 THANKS AND APPRECIATION

- We wish to acknowledge the support of
- The Fiji Teachers Union (National)
- The Fiji Teachers Union (Branches)
- Fiji Teachers Union Women's Wing (branches)
- Council of Pacific Education
- Fiji Trade Union Congress
- Fiji Trade Union Congress Women's Committee

To conclude, we wish you fruitful deliberations.



Sima Kumar
Secretary



Vidya Singh
Chairlady

FTU Women's Wing
Financial Report 2019 (31/12/2019)

Total Funds Available

Balance as at 1 January 2019	\$ 2,572.32
Grant from Fiji Teachers Union	\$ 4,000.00
Grant from COPE - Womens Day Celebration	\$ 3,000.00
Total	<u>\$ 9,572.32</u>

Expenses

Executive Meetings	\$ 1,856.00
<u>International Womens Day Celebration</u>	
Suva	\$ 2,900.00
Rewa	\$ 320.00
Labasa	\$ 100.00
	<u>\$ 3,320.00</u>

Conferene Expenses

FTU Annual Conference 2019 - Nasinu	\$ 1,787.00
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Divisional Workshop

Ba	\$ 463.40
Suva	\$ 800.00
Lautoka	\$ 1,200.00
	<u>\$ 2,463.40</u>
Bank Charges	\$ 110.58
Total Expenses	<u>\$ 9,536.98</u>

Balance as at 31 December 2019	<u>\$ 35.34</u>
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Vidya Singh
Chairperson
Womens Wing



Urmila Singh
Treasurer
Womens Wing

Secretariat Staff 2019/2020



Mr. A. D. Singh
General Secretary



Mr. Ronald Lal
Admin & Finance



Archana Narayan
Insurance / MABS Officer



Shradha Chaudhary
Secretary



Sangeeta Devi
Membership Officer



Mr. Arbind Kumar
Clerical Officer



Mr. N. Kanasalusalu
Support Staff



Mr. D. Maharaj
Support Staff



Mr. Sanjay
Support Staff

