

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 Fiji Teachers Union's Constitution, the Annual General Meeting of the Fiji Teachers Union will be held at Cuvu College, Sigatoka, on Wednesday May 7, 2025, commencing at 9.00 am.

The Official Opening will be held on Tuesday May 6, 2025, at Shangri-La Yanuca Island Hotel, commencing at 4.00pm. The Chief Guest will be Honourable Aseri Masivou Radrodoro- the Minister for Education. The theme for this year's Annual Conference is "Building Better Benefits, Bonds and Brighter Beginnings".

AGENDA FOR THE AGM ON WEDNESDAY

1. Confirmation of the Minutes of the 2024 Annual General Meeting held at Swami Vivekananda College in Nadi
2. Adoption of the Unions 2024/2025 Activities Report, including the Audited Statement of Accounts for the year ended December 31, 2024.
3. Motions, if any, due notice of which have been received by the Secretariat by April 25, 2025.



MUNIAPPA GOUNDAR
GENERAL SECRETARY

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

FIJI TEACHERS UNION

[The Child Our Hope]

2025 ANNUAL GENERAL MEETING ORDER PAPER

1.0 QUORUM FOR THE ANNUAL GENERAL MEETING

The General Secretary to move:

“That the Fiji Teachers Union 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 April 19, 2025.

3.0 COMMUNICATION FROM THE CHAIR

4.0 CONFIRMATION OF THE MINUTES

The General Secretary to move:

“That the Minutes of the Fiji Teachers Union Annual General Meeting held on Wednesday May 7, 2025, at Labasa Sangam College, as previously circulated, be taken as read and be confirmed”.

4.1 MATTERS ARISING FROM THE MINUTES

5.0 ACTIVITIES REPORT 2024 - 2025

5.1 ANNUAL REPORT

The General Secretary to move:

“That the Activities Report of the Fiji Teacher Union for the year 2024 - 2025 including the Financial Report for the year ending December 31, 2024 as previously circulated, be taken as read and be adopted”.

6.0 RESOLUTIONS

7.0 CONSTITUTION REVIEW

8.0 GENERAL

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MUNIAPPA GOUNDAR
GENERAL SECRETARY

FIJI TEACHERS UNION

[The Child Our Hope]

ANNUAL GENERAL MEETING

HELD ON TUESDAY 7TH MAY 2024, AT SWAMI VIVEKANANDA COLLEGE

1.0 CALL TO ORDER

The National President, Bro Sashi Mahendra Shandil, called the house to order.

2.0 WELCOME

At the outset, the National President, Bro Sashi Mahendra Shandil, welcomed the delegates and observers to the 94th FTU AGM and Annual Conference!

3.0 QUORUM

The General Secretary, Bro Muniappa Goundar, moved that “The Annual General Meeting had the necessary quorum as required by the Fiji Teachers Union Constitution, Rule 29 [1].

Seconded by Bro Arvind Kumar [Lautoka]

4.0 NOTICE COVENING THE AGM

The General Secretary, Bro Muniappa Goundar, moved that “The Annual General Meeting be convened in accordance with Rules 20, 21 [a] and [b] of the Fiji Teachers Union Constitution, due notice of which was published in The Fiji Times on Tuesday April 23, 2024.

Seconded by Bro Navitalai Naivalu [Suva]

5.0 COMMUNICATION FROM THE CHAIR

5.1 The National President, Bro Sashi Mahendra Shandil, welcomed all the delegates and observers to the Swami Vivekananda College Hall for the 94th Fiji Teachers Union Annual General Meeting and Annual Conference.

5.2 He thanked Nadi branch for taking the initiative to host the 94th AGM and Annual Conference and said that he was pleased to see members converge in numbers.

5.3 He alluded to the address delivered by the Chief Guest- Honourable Aseri Masivou Radrodoro and assured members that FTU would stand up for its members welfare. He stressed the importance of working as a team to address the plight of members and challenges arising out of brain drain and the mass migration of teachers from Fiji offshore. He added that the loss of these skilled teachers did not only affect the delivery of quality education, but it also affected

FTU subscriptions and FTU-CTCL withdrawal.

5.4 NP said that FTU would remain the custodian of the teachers and their working terms and conditions and would continue to raise its voice to protect the welfare of its members. He stressed the importance of collective bargaining.

5.5 Bro Shandil wished the house happy and meaningful deliberations, and he requested delegates to follow the channel of communication.

6.0 CONFIRMATION OF THE AGM MINUTES/ MATTERS ARISING

The General Secretary, Bro Muniappa Goundar, moved that the minutes of the Annual General Meeting held on Tuesday May 16, 2023, held at Labasa Sangam College Hall, Labasa, as previously circulated, be taken as read and be confirmed.”
Seconded by Bro Vishal Raj Goundar [Rakiraki]

6.1 The General Secretary took the house through the minutes.

6.2 GS thanked the house for their support in terms of attending FTU activities.

6.3 He elaborated on graduate salary, the legal action taken by FTU with regards to post processing, contractual appointments, MyAPA payment and acting allowance.

6.4 GS informed the house that there were pressing issues in the Activities Report.

6.5 GS explained the reasons for the increase in FTU medical expenses.

6.6 GS shed light on the activities undertaken by FTU- zonal sports meet, workshops, WTD celebration and the press releases that made the local dailies.

6.7 GS went over the 2023 Resolutions.

7.0 ACTIVITIES REPORT

The General Secretary moved that “The Activities Report for the Fiji Teachers Union for the year 2023-2024 including the Financial Report for the year ending December 31, 2023, as previously circulated, be taken as read and be adopted.”

Seconded by Bro Nakul Deo Barman [Ba]

7.1 GS elaborated on the introduction. He stressed the importance of support

from membership towards FTU activities and attendance towards seminars and capacity building sessions. He said that FTU adhered to the 'no case abandoned policy'.

7.2 While acknowledging the efforts of Nadi branch, GS thanked the membership for sacrificing their time to be in the Jetset Town.

7.3 GS reflected on the 93rd AGM and Annual Conference that was held at Labasa Sangam College.

7.4 GS commended NP for the Presidential Address.

7.5 GS thanked the Chief Guest- Hon. Aseri Masovou Radrodro for his dynamic address as the Chief Guest.

7.6 GS recapped the results from the sports meet.

7.7 GS took the house through the 2023 Resolutions and the reply from the Ministry of Education. He thanked Madam PS for having the courtesy to reply to the Resolutions sent by the Union. He recapped the events pre-election. GS shared that 206 teachers were paid the MyAPA increment. He shed light on the large class sizes in urban schools and problems faced by teachers.

7.8 Bro Vishnu Sharma [Rewa] thanked FTU for pursuing the Resolutions. He suggested having teacher aid in schools to assist with class supervision and teaching large class sizes. He said that it would assist with the literacy and numeracy program in secondary schools.

7.9 Sis Sharina Raiz [Nadroga] enquired on the duty hours of teachers.

7.10 GS took the house through the capacity building sessions that FTU carried out. He reflected on the zonal sports meet, cluster meetings and branch workshops.

7.11 GS dwelled on the activities carried out by the Fiji Trades Union Congress. He said that he was elected the Treasurer of FTUC, replacing Hon. Agni Deo Singh.

7.12 He thanked COPE for all the assistance provided. He shared that he was elected as a regional Board Member for EI AP.

7.13 GS reflected on WTD celebration and Pinktober activities carried out by

the National Women's Wing.

7.14 GS thanked the branches for their participation in the zonal sports meet. He commended Suva, Ba and Taveuni for being hosts.

7.15 GS apologized for the late delivery of the year planner and the newsletter. He said that in future, union literature would be delivered on time to members.

8.0 FINANCIAL REPORT

8.1 GT, Bro Pranesh Kumar, took the house through the Financial Report.

8.2 He thanked members of FC- Bros Rajnesh Lingam and Rameshwar Lal.

8.3 GT explained the rise in expenses associated with the medical scheme. He said that FTU term deposit would be at risk if medical expenses continued to rise.

8.4 He said that due to advocacy within the membership, advocacy and medical costs were on the rise.

8.5 In his concluding remarks, GT thanked the membership for their support.

9.0 RESOLUTIONS 2024

9.1 The VP, Bro Pratosh Kumar, took the house through the Resolutions.

EXTERNAL RESOLUTIONS

1. RE-INTRODUCING THE PAYMENT OF COLA

Noting that the Cost of Living Adjustment (COLA) ensures that the real income of civil servants keeps pace with inflation that without COLA, the purchasing power of their dollar may diminish over time due to the rising cost of living;

Recognising that offering COLA demonstrates the government's commitment to the well-being of its employees which boosts morale and job satisfaction;

Further noting that COLA must be viewed as an investment in the government's most valuable asset- its workforce, as COLA will stimulate economic activity;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Civil Service and the Ministry of Education to pay 10% COLA across the board for its members backdated to 2018.

2. RE-INTRODUCTION OF SALARY SCALE PROGRESSION PAYMENT

Noting that for the past decade, teachers have been deprived of salary scale progression payment (SSPP), contributing to a significant exodus of educators seeking better opportunities elsewhere, and especially greener pastures off-shore;

Appreciating that SSPP serves as a crucial retention tool, encouraging the experienced teachers to remain within the education sector, ensuring the Ministry of Civil Service can retain valuable talent and expertise and the continuity and stability in educational institutions;

Further noting that SSPP will attract new talent and boost employee motivation and morale by providing a clear pathway for career advancement and financial reward;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Civil Service, the Ministry of Finance, and the Ministry of Education to implement a 10% increase in the annual base salary to create a more conducive environment for teachers to thrive and contribute effectively to the education system.

3. GRADUATE SALARY

Noting that in 2018, the Ministry of Education, Heritage and Arts (MEHA) and the Ministry of Civil Service unilaterally altered the remuneration guideline, reducing the graduate salary to step one, amounting to \$22,528.00;

Noting with grave concern that this decision has persisted for the past five year, despite assurances that it would be rectified;

Further noting that new graduates recruited at the outset of 2017 were rightfully placed on step three, earning \$26,283.00, but individuals, who upgraded their qualification from a diploma to degree level from 2018 onwards were unfairly placed on step one, receiving \$22,528.00 despite their increased qualification and experience;

Stating that officers have been unjustly shortchanged, amounting to significant financial losses;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Civil Service and the Ministry of Education to address this long-standing issue and rectify the injustice and prioritise the equitable treatment of all educators and ensure that their graduate salaries reflect their qualification and contribution

towards the Fijian education system.

4. EXTERNAL INVESTIGATORS

Noting that FTU firmly asserts the necessity for consultation and engagement with the union on any disciplinary proceedings involving union members;

Raising concerns that there utilizing untrained individuals as external investigators is not only costly, but also raises concerns about their competence and impartiality and the absence of these individuals from their schools for investigation purposes raises questions about the continuity of school operations and the impact on their students' education;

Further noting that there are legal implications from members, who are challenging the findings of these external investigators, in court and that the union is inundated with complaints regarding the lack of expertise exhibited by the investigation panel;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to discontinue the practice of appointing selected heads of schools as external investigators, as their lack of proper training in handling such matters poses significant challenges, and for the Ministry of Education to utilize its Ethics and Discipline Division to conduct investigations, as they are better equipped and trained to handle such matters effectively.

5. PENDING ANNUAL MERIT INCREMENT PAYMENT (MyAPA)

Noting that teachers and heads of schools were compelled by the Ministry of Civil Service and the Ministry of Education to complete and submit the MyAPA exercise;

Further noting that the 2018-2019, 2019-2020, 2020-2021, 2021-22 and 2022-23 increments, as per the salary steps in the respective bands, have not been paid to the teachers;

Taking into account that this year marks the eighth consecutive year during which teachers have been unjustly deprived of the upward progression promised in 2017;

Recognising that such prolonged neglect of promised increments not only undermines the morale and financial well-being of our educators, but also stands as a breach of trust and professional commitment;

Having faith that the Coalition Government, with its purported commitment to the welfare of civil servants, will address this long-standing issue;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Civil Service and the Ministry of Education to pay the accrued MyAPA increments to all the teachers.

6. JOB EVALUATION EXERCISE

Noting with concern that the Job Evaluation Exercise (JEE) was carried out in 2017 without the involvement of the teacher unions;

Further noting with concern that the 2017 JEE had serious flaws in salary grades for teachers;

Further recognising that there are anomalies in the entry point salary of graduate teachers after the 2017 JEE;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to continue with the consultative process with the teacher unions to review/re-look at the flaws and correct the anomalies.

7. CLASS SIZE

Noting the increase in teacher workload arising out of the changes in the assessment system and the curriculum;

Further noting the rapid increase in class sizes especially in urban area schools arising from rural-urban drift;

Acknowledging the recommendations of the Job Evaluation Exercise which was carried out in 1993 and recognizing that its implementation is long overdue;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to implement the recommendations of the 1993 Job Evaluation Exercise to achieve class sizes of 30 and below for straight classes, 25 for year one and year 13 and 20 for composite classes.

8. EARLY CHILDHOOD EDUCATION/ STATUS OF ECE TEACHERS

Noting that many primary schools have Early Childhood Education (ECE) attached to their schools, and that ECE teachers play a major role in moulding children at an early age, and that ECE is the foundation for learning and that it needs everyone's attention;

Further noting that presently ECE teachers conclude their duties by 1pm, receiving compensation for only four hours of work, which not only undermines the professionalism and dedication of the ECE teachers, but also fails to account for the unique demands of nurturing and educating the youngest learners;

Recognising that by extending the workday of the ECE teachers to align with that of teachers in primary schools, these ECE educators will have sufficient time for both instructional activities and crucial preparation tasks, ensuring the provision and delivery of quality education at ECE levels;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education and Ministry of Finance to allocate budgetary resources in the upcoming budget to facilitate the necessary adjustments in remuneration for the ECE teachers to standardise their working hours and status.

9. IN-SERVICE TRAINING

Noting that teaching methods are forever changing to meet the demands of students and the society and that allocation of scholarships for in-service training represents a critical aspect of professional development within the education sector;

Acknowledging that new standards require that teachers have deep and flexible knowledge of their subject matter and wide repertoire of teaching skills and that in-service training will empower teachers;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to inject funds into the in-service programme and ensure that this programme is structured and provides opportunities for greater number of teachers to enhance their teaching and learning skills through in-service courses and that scholarships are expanded to the rural and Maritime zones.

10. TEACHER PROTECTION POLICY

Noting that student behaviour continues to raise concern amongst all stakeholders;

Further noting that despite the many calls to the Ministry of Education there is no policy that protects teachers at work from students and parents/ guardians and other stakeholders;

Noting with grave concern the risks and duress that teachers work under;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education and the Ministry of Civil Service to work with both teacher unions and design a Teacher Protection Policy that will safeguard teachers at work.

11. COUNSELLOR POSITIONS IN SCHOOLS

Noting that there is a need for trained counsellors within our schools, as teachers, despite their dedication and expertise, lack the specialised training and skills required to effectively navigate the multifaceted dynamics of student behaviour and mental health;

Further noting that the absence of professional support in addressing these issues compromises the well-being and academic progress of students, as well as the overall safety and harmony within the educational environment;

Recognising that incorporating trained counsellors in schools will enhance support towards students grappling with various behavioural challenges, as these qualified counsellors bring specialised expertise in psychosocial support, conflict resolution, and crisis intervention;

The Fiji Teachers Union 94th Annual General Meeting, in light of the urgent need to address the burgeoning issues of indiscipline and misconduct in schools, calls upon the Ministry of Education and the Ministry of Civil Service to prioritise the allocation of resource personnel and funding for the recruitment and deployment of trained and qualified counsellors.

12. OVERSEAS TRAVEL - MEDICAL GROUND

Noting that members become sick and need to travel overseas for medical treatment or procedure;

Further noting that the member is under duress and needs physical and psychosocial assistance;

The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to grant leave with pay if the spouse is travelling overseas with the sick partner for medical treatment if the spouse is a teacher rather than taking leave without pay.

13. PAYMENT OF LONG SERVICE ALLOWANCE

Noting that long service allowance was unilaterally taken away from the teachers on the silence;

Further noting that this allowance is paid in other sectors of the Civil Service; The Fiji Teachers Union 94th Annual General Meeting calls upon the Ministry of Education to restore the payment of the long service allowance.

INTERNAL RESOLUTION

14. REVIEW OF THE UNION'S MEDICAL SCHEME BOOKLET

Appreciating that the union's insurance medical scheme has saved hundreds of lives and enabled members to get treated locally and overseas;

Noting that the union's insurance medical scheme booklet, which contains the rules, inclusions and exclusions, needs to be reviewed to look at the inclusions and exclusions;

Further noting that the incentives like gold, silver and bronze premium could be introduced to increase the premium and coverage for those members who want to be covered for extra specialized treatment like robotics;

The Fiji Teachers Union 94th Annual General Meeting recommends the Working Committee to re-look at the insurance medical scheme and review it.

9.0 CONSTITUTION REVIEW

9.1 The Chairperson of the Constitution Review Committee, Bro Pranesh Kumar reported to the house how the Constitution was reviewed and that the review was taken to every branch to be discussed during their branch Annual General Meeting.

9.2 He shared that majority of the branches approved the amendments made by the National Executive. He added that there were some thoughts shared by the members during the branch AGMs and these were captured in the amended Constitution.

9.3 Bro Vincent Sahayam [Labasa] moved that since amendments to the Constitution were seen and approved at the branch AGMs and unanimously adopted, the house adopted the amendments to the Constitution. This was seconded by Bro Nakul Deo Barman [Ba].

9.4 The house unanimously agreed to adopt the amended Constitution.

10.0 THANKS/ APPRECIATION

10.1 NP thanked everyone for their support and deliberations.

11.0 ADJOURNMENT

The meeting was adjourned at 1.30pm.

Confirmed thisday of..... 2024

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CHAIRMAN

WORKING COMMITTEE REPORT

INTRODUCTION

“An injury to one is an injury to all.” This timeless union adage reminds us of the collective strength we derive from unity, a shared purpose, and an unwavering resolve.

We all met in Nadi during the 94th Annual Conference and Annual General Meeting at Swami Vivekananda College Auditorium in the Jet Set Town. FTU sincerely extends its appreciation to the members for their tremendous support during the Annual Conference. The Executives of Nadi branch is also thanked for taking the initiative to organise the Conference.

Nadroga last hosted the FTU AGM and Annual Conference in 1999. That Annual Conference marked a milestone in FTU's annals when the former General Secretary and the current Minister for Employment, Productivity and Workplace Relations, Honourable Agni Deo Singh replaced Bro. Pratap Chand as the General Secretary. Bro. Chand was appointed the Minister for Education. Honourable Singh took over the reigns until he entered politics in 2022.

Dear members, your unwavering support of the leadership has reaffirmed your resolve to persevere as a strong team to achieve our common goal. FTU will continue to uphold the ideals of unionism, ensuring the dignity of the teaching profession and welfare of its membership. As we gather for the Annual Conference, it is a moment of reflection on what has been a transformative year for FTU.

FTU extends appreciation to each member for the work done, both inside and outside the classroom. FTU is grateful for the enormous amount of work that was carried out, at all levels.

Since the last AGM, we have made commendable strides in advancing the interests of our members and upholding the principles upon which this union was built. Notable achievements include persistent negotiations with the various government ministries, particularly the Ministry of Education, to address issues of teacher remuneration, job security, and professional development. These discussions continue to reinforce our position as a formidable advocate for members across the nation.

Tuesday May 6 marked a historic day in the union's history as the 2025 BRED BANK sponsored official opening was done at the Shangri-la Fijian Resort by

Honourable Aseri Masivou Radrodoro- the Minister for Education. Hon. Radrodoro becomes the first person to have officiated in back to back Annual Conferences. We are grateful to BRED BANK for their invaluable support. I also thank all other sponsors who joined hands to make our Annual Conference a success.

Let us approach this meeting with the same spirit of determination and camaraderie, ensuring our collective goals are met and our members' voices are heard. We must remain optimistic whilst adhering to the no case abandoned policy.

Therefore, this Activities Report briefly discusses some of the issues on the table for discussion as well as some good news after long. Some cases had been pursued by the unions may see the light of the day soon.

1.0 95th ANNUAL GENERAL MEETING AND ANNUAL CONFERENCE

1.1. FTU thanks Nadroga branch which is ready to host the FTU delegates and observers to the Coral Coast. Under the able leadership of Bro. Mesh Chand, the branch had a series of meetings to deliver a memorable AGM.

1.2. We are here at Cuvu College in Cuvu in Nadroga where the Conference is taking place. Cuvu is the home of the *Na Kalevu* - the paramount chief of Nadroga.

1.3. The theme is '**Building Better Benefits, Bonds and Brighter Beginnings**'.

1.4. Branch Reps and the membership are wholeheartedly thanked for assisting the Publicity Committee with the compilation of the journal by sending photos and well-researched articles which are worth reading.

2.0 94th AGM AND ANNUAL CONFERENCE

2.1. Members of FTU gathered in large numbers for the Unions 94th AGM and Annual Conference at the Swami Vivekananda College Auditorium on May 7. The turnout was pleasing, and so were the powerful and vibrant addresses by the FTU National President and the Chief Guest Honourable Aseri Masivou Radrodoro- the Minister for Education.

2.2. GS briefed the house about matters concerning industrial relations and the activities that were undertaken by FTU.

2.3. The National Women's Wing had their meeting after the FTU-CTCL AGM.

The Chief Guest was Sis Cynthia Rasch, the General Manager Port Denarau [Marina], Nadi.

2.4. On Thursday May 9, we concluded the 94th FTU AGM and Annual Conference on a high note with sports and presentation of prizes. In the evening, shareholders attended the FTU-CTCL social and cultural night at Nadi's Civic Centre.

2.5. The host branch- Nadi deserves credit for hosting the 94th AGM and Annual Conference. In a short span, the Executives, led by the Chairperson Bro Madhur Prakash, pulled the loose ends, got a 'spirited' team, and organized the three-day Conference and the Pre-conference meeting. It was pleasing to note the support from FTU stalwarts, including the retirees.

2.6. The FTU National Executive hosted a thanksgiving dinner for the Nadi branch in appreciation of their outstanding efforts in organizing a successful conference. The National Executive was deeply impressed by the meticulous arrangements and seamless execution throughout the three-day event.

3.0 SPORTS MEET

3.1. Sporting events have traditionally added hype and excitement to the AGM and Annual Conference. Last year's sports attracted a huge crowd at King Charles Park, and some upsets were on the card.

3.2. The soccer competition was tough, and Nasinu defeated the defending champions, Suva, in the final. Nadroga scooped the netball title, outpacing Nasinu. Rewa won the men's volleyball title, defeating Suva. In women's volleyball, the women from the Old Capital celebrated as they beat Nasinu in the final. The standard of competition was quite tough and the presence of district reps in the various sports competitions added thrust and thrills.

3.3. The best players for the various sports were: soccer- Rajneel Singh [Nasinu]; netball- Ema Rabuatoka [Nadroga]; women's volleyball- Resina Rosi [Levuka]; and men's volleyball- Aminisitai Rokotuva [Rewa].

4.0 INDUSTRIAL RELATIONS

4.1. CONTRACTUAL APPOINTMENTS - The Fiji Teachers Union persistently advocated for the elimination of contractual appointments. This persistent effort finally came to fruition, and members are now being issued permanent contracts,

with considerations extending to their retirement at the age of 60.

4.2. JOB EVALUATION EXERCISE - The Deputy Prime Minister and Minister for Finance confirmed the commencement of the Job Evaluation Exercise (JEE) in his Diwali address to the nation last year. He stated that efforts are now underway to initiate this comprehensive evaluation. This exercise aims to enhance and refine all aspects of the civil service.

4.3. CONSTITUTION REVIEW - The Constitution was adopted during the 2024 AGM and is in effect.

4.4. QUALIFICATION UPGRADE PAYMENT - The Fiji Teachers Union diligently advocated for the Ministry to address the issue of salary adjustments for those who had upgraded their qualifications. Approximately 395 teachers enhanced their qualifications, yet their salaries had not been adjusted accordingly. The Ministry of Finance allocated 4.1 million dollars for this purpose, with salary band adjustments to Band F, Step 1. An initial payout of \$2.05m was made in December, 2024, followed by another \$2.05m in January.

4.5. STEP UP FOR ASSISTANT PRINCIPALS - Members would recall the 2017/18 Job Evaluation Exercise (JEE) which placed the Heads of Departments and Assistant Principals on the same salary scale, despite their differing roles and job descriptions. The Fiji Teachers Union consistently informed the Ministry of Education about this discrepancy since its inception, but no action was taken by the previous government. However, Honourable Aseri Radrodro recognized the validity of our concerns and acted in response to our advocacy. Consequently, Assistant Principals are now receiving a salary adjustment, moving two steps up the pay scale.

4.6. ECE TEACHERS DUTY HOURS - The Fiji Teachers Union advocated for changes to the duty hours for Early Childhood Education teachers since last year. Currently, ECE teachers work from 8:00 a.m. to 1:00 p.m. daily. However, it was agreed that all ECE teachers would have contact hours of 7.5 hours from Monday to Thursday, and 7 hours on Friday, aligning with the schedules of primary teachers. These working hours would be monitored by the Heads of Schools for both attached and standalone ECE institutions. In addition, graduates with a Bachelor of Education in Early Childhood Education (BED ECE) from the University of the South Pacific (USP) and Fiji National University (FNU) will be eligible to teach in lower primary grades (1-3). This provision would be included in their appointment letters.

4.7. REVIEW OF RURAL/ LOCATION ALLOWANCE - Efforts are currently underway to review the rural and location allowances for teachers in very remote and maritime areas. These adjustments aim to enhance remuneration and incentives, thereby improving the quality of teacher services in these remote schools.

4.8. BILLS PASSED - The Fijian Parliament passed two significant laws pertaining to children:

4.8.1. The Child Justice Act 2024: This law raises the age of criminal responsibility and focuses on diversion programs for children in conflict with the law. It aims to address the root causes of juvenile offenses while ensuring their rights are protected.

4.8.2. The Child Care and Protection Act 2024: This act replaces parts of the Juveniles Act 1973 and provides a comprehensive framework to safeguard children. It promotes their wellbeing, protects them from violence, abuse, neglect, and exploitation, and outlines responsibilities for parents and caregivers.

4.9. RECOGNITION OF STTC, DTT/ IDTT - In September 2021, the then Education Minister, Hon. Premila Kumar, undertook the de-recognition of STTC, DTT/ IDTT awards, thereby depriving deserving officers of their rightful remuneration. This decision necessitated concerted efforts by the Secretariat to advocate for recognition. Pursuing various channels, including engagement with the Fiji Higher Education Commission (FHEC) and the Fiji Teachers Registration Authority (FTRA), the Secretariat diligently sought acknowledgment for these accolades. Following persistent endeavors, a letter of recognition from FHEC was procured and presented to the Permanent Secretary of Education, urging action. Subsequent to numerous follow-ups, the Honorable Minister for Education announced during the Parliamentary session the full reinstatement of recognition for the aforementioned awards.

4.10. PAY HIKE FOR POLITICIANS - Parliament sanctioned an unprecedented 66% increase in salaries and allowances for politicians. This decision represented the highest pay hike in the nation's history and was seen as a blatant act of self-interest by our leaders. FTU demanded a 10% pay rise for all teachers. We were rewarded with 7 to 20% pay rise for all civil servants.

4.11. NOTICE OF SECRET BALLOT - The notice of secret ballot was officially filed on the 11th of June, 2024 to the Registrar of Trade Unions who is none other

than the Permanent Secretary for Labour, Productivity and Workplace Relations. Our issues were: salary and allowances increment of 30% to our members; failure by the employer to meet and negotiate on the 2022 and 2023 Log of claims. The Registrar of Trade unions after scrutinizing FTU's application wrote back to us on the 25th of June urging us to engage in the internal dispute resolution mechanisms and good faith bargaining process as provided for under section 149 and schedule 6 of the Employment Relations Act 2007 to address the concerns effectively.

4.12. COMBINED MEETINGS - From the month of July, 2024, a combined meeting has been held between the Fiji Teachers Union, the Ministry of Education, the Ministry of Finance, the Ministry of Civil Service, and the Australian Department of Foreign Affairs and Trade. The following issues were raised by the secretariat and agreed upon by all parties in attendance: COLA, ECE working hours, reinstatement of Executive Teachers in primary schools, appointment of Assistant Head Teachers in all primary schools, and reclassification of schools. It is an on-going resolution.

4.13. DUTY HOURS OF TEACHERS - As per Circular No. 38/23, members and school heads must note: Monday to Thursday- 8am to 3.30pm/ Friday- 8am to 3pm. School heads are urged to adhere to the Circular and not force teachers to stay in school after 3.30pm.

4.14. TEACHER PROTECTION POLICY - In his meetings with the Education Minister, GS continues to remind the team at the Ministry of Education about the Teacher Protection Policy, something that has been in the pipeline for some time. GS further went to the media, asking MoE to prioritise this.

4.15. EDUCATION ACT 1966 - NP attended the four-day amendment to the Education Act at the Pearl Resort. We thank the Ministry of Education for taking the effort to amend the six decades old Education Act.

5.0 CAPACITY BUILDING

5.1. NATIONAL EXECUTIVE PD - Members of the National Executive met at the FTU HQ during the last week of the school holidays in January last year. A two-day PD session was organised by HQ for all the Elected National Executive members and Branch Reps on Wednesday 24 and Thursday 25 January. The first day focused on the review of the FTU Constitution, while the second day focused on the way forward in terms of membership drive, organising, capacity building and strategic planning.

5.2. TRADE UNION RENEWAL - The Trade Union Renewal workshop, which was organised by the Council of the Pacific Education [COPE] at the Hideaway Coral Coast in Sigatoka, was attended by NP and GS and the two trainers [Sis Urmila Singh and Bro Rajnesh Lingam] and Heads of Schools [Primary and Secondary]. The workshop aimed at renewing trade Union activities, membership drive and organising activities at the branch and national level. The facilitators were from Australia.

5.3. COPE REGIONAL CONGRESS - We were invited to attend the Council of Pacific Regional Congress at the Tanoa International from March 1 to March 3, 2024. FTU was represented by NP Bro Sashi Shandil, GS Bro Muniappa Goundar, GT Bro Pranesh Kumar, VP Sis Urmila Singh, Personnel Officer Bro Rameshwar Lal, and Sis Mohini Datt [Nadi].

5.4. NORTHERN and SOUTHERN WORKSHOPS - The workshops were conducted as follows: The Northern Workshop took place at Labasa College on June 22, 2024, and the Southern Workshop was held at FTU HQ on June 26, 2024. Both events saw participation from over 80 delegates each. In his opening remarks, National President Bro. Shandil praised the dedication and ongoing support of each member to the National Executive. The General Secretary provided an in-depth address on industrial matters, focusing particularly on recent issues concerning pay rises. Members demonstrated their strong support for the Secretariat, reinforcing their commitment to the union's goals.

5.5. BRANCH VISITS/ CLUSTER MEETINGS - The General Secretary continues to visit schools and districts and addresses cluster meetings to enlighten members on current issues as well as maintain connectivity. School Reps and Branch Executives need to work together to ensure that these cluster meetings are a success in terms of attendance of members.

5.6. UNION LITERATURE - The Publicity Committee, comprising Bros Brij Singh, Rajnesh Lingam, Pranesh Kumar, and Sis Urmila Singh, have worked tirelessly to complete the journal, and activities report plus the newsletters. Digital copies have been uploaded to the website, and hard copies have been distributed to the branches for circulation among the membership. We apologize for any shortcomings.

5.7. FHTA CONFERENCE 2024 - The General Secretary was honored to attend the official opening at Sheraton Denarau, an event graciously hosted by the Nadroga Head Teachers Association. It was, without a doubt, a grand and memorable conference. On behalf of the membership, the Secretariat extends

heartfelt thanks to the executives of the FHTA for organizing such a splendid event. FTU proudly contributed \$1,000.00 towards the social event of the FHTA. The General Secretary also had the privilege of addressing all headteachers present at Namaka Public School, speaking on behalf of FTU.

5.8. 2024 FIJI PRINCIPALS ASSOCIATION CONFERENCE - The 130th Fiji Principals Association Conference was convened at the Fiji FA Academy in Labasa from September 25- 26. The event was officially inaugurated by the Deputy Prime Minister and Minister for Finance, National Planning, and Statistics, Honourable Professor Biman Chand Prasad. The General Secretary was cordially invited and attended the opening ceremony as a distinguished guest.

5.9. 2024 EDUCATION INTERNATIONAL ASIA-PACIFIC WOMEN'S CONFERENCE - The first Asia Pacific Women's Conference, was attended by the Women's Network Coordinator and Vice President Sis Urmila Singh from July 2- 4 at the Rembrant Hotel and Suites Bangkok, Thailand. With the theme 'Sisters in Solidarity: Empowering Action and Leadership in Education Unions across Asia-Pacific', the conference brought together female education unionists, women leaders and youths from EI member organizations in the Asia- Pacific region. The delegates shared experiences and drew inspirations from one another to build capacity in women leaders in leadership through principles of sister-to-sister programme.

5.10. 10TH EDUCATION INTERNATIONAL WORLD CONGRESS - This took place from July 26- August 3 in Buenos Aires in Argentina. NP Bro Sashi Shandil, General Secretary Bro Muniappa Goundar and Sis Urmila Singh attended the EI Congress. Deliberations focused on: free, quality, publicly funded education for every student in every country, representing and promoting the interests of teachers and education support personnel at the international level, assisting the development of independent democratic organisations to represent teachers and all education employees and help build solidarity and cooperation between them, and supporting the development of teacher qualifications and the recognition of teachers as professionals.

5.11. MEMBERSHIP DRIVE - The General Secretary spearheaded the membership drive across multiple FNU campuses, including Labasa, Natabua, and Nasinu. The visit proved to be exceptionally fruitful, resulting in an overwhelmingly successful membership recruitment campaign.

5.12. MEETING WITH HEALTH SERVICE PROVIDERS - The Secretariat, along with the National President and staff, engaged in a series of meetings with Oceania

Hospital and Nasese Private Hospital to establish a memorandum of agreement. These discussions also provided an opportunity to explore telemedicine and other services that can enhance the medical support provided to our members. We are also scheduled to meet with Pacific Specialist Healthcare (PSH) soon, following their successful completion of open-heart surgery.

5.13. UPGRADING OF UNION SOFTWARE - We anticipate that, in the new year, we will have an updated system that provides comprehensive information on membership and all services offered by the union. This upgrade will address the current limitations in the existing software, ensuring better service delivery through the inclusion of additional necessary fields.

5.14. FIJI BUSINESS EXCELLENCE AWARD - The General Secretary attended this significant event at the Sheraton Resort and Spa on Saturday, November 9, following an invitation from the Fiji National University. This gathering was a testament to our collaborative efforts and shared commitment to advancing educational initiatives. The occasion provided an excellent platform for networking and discussing future opportunities that will be beneficial.

5.15. WORLD TEACHERS DAY CELEBRATION - World Teachers Day celebration was held at the FTU HQ on October 2, 2024, at the FTU Headquarters. Members of the southern branches were part of this celebration as it showed the union's appreciation of the teachers. NP delivered his address on the welfare of teachers. The Chief Guest was Dr Neelesh Gounder, a renowned academic from USP. He elaborated on issues affecting teachers across the globe. He also shared ways teachers could be assisted. He conveyed the Coalition Government's National Development Plan which would cover these shortfalls. We are optimistic that the trying times for teachers in this country would be a 'thing of the past'.

5.16. PINKTOBER AND WORLD TEACHERS' DAY PROGRAM - The Women's Wing organized a Pinktober awareness program on October 19 at the Bluelight Hotel in Nadi. There were two guest speakers from the Cancer Society of Fiji and there was also a teacher who shared her experience, battling cancer. The official program began at 9.00 am. The National President and the General Secretary with the women's wing executives and members from Nadroga, Nadi, Lautoka and Ba were present. This was the first time a program had been conducted on such a magnitude. It was merged with the Teacher's Day Celebration which was kindly sponsored by the Council of Pacific Education.

5.17. INTERNATIONAL MEN'S DAY - The inaugural IMD celebration was held on Saturday November 16 at Drasa Primary School ground with a speech and

cake cutting ceremony. The Women's Wing National Executives made their male counterparts' day special with the celebration. It was a surprise for many males who were present there.

5.18. DIGITALISATION OF MEMBERSHIP DATA AND DESIGNING OF MEMBERSHIP CONSULTATION - This training was held on November 4 at the Novotel Hotel in Nadi. The General Secretary attended the workshop. It equipped him with the skills and knowledge to handle membership data efficiently.

5.19. INTERNATIONAL WOMEN'S DAY - The International Women's Day was celebrated on Wednesday 6th March, 2024, at the FTU HQ. The Chief Guest was Dr Unaisi Baba, who is the FNU Vice Chancellor. The theme for the celebration was 'Invest in women: Accelerate progress'. FTU members gathered in numbers to take part in the celebration. Dr Baba delivered a powerful and inspirational address. We thank the branches for celebrating the important day during their branch AGMs.

6.0 ZONAL SPORTS

6.1. NORTHERN ZONAL SPORTS MEET - Headquarters extends its sincere thanks and appreciation to the Labasa Executives for successfully hosting the Northern Zonal Sports Meet. Labasa emerged victorious in soccer and men's volleyball, while Bua triumphed in netball, and Taveuni claimed the women's volleyball title. Trophies were presented to both winners and runners-up in recognition of their outstanding performances. Members also enjoyed refreshments, with tea and lunch provided during the event. The Best Dressed team award went to Taveuni.

6.2. WESTERN ZONAL SPORTS MEET - This was held on Saturday November 16 at Drasa Primary School grounds. The host branch Lautoka is commended for stepping up to organise soccer, netball, and men's and women's volleyball. Ba, Rakiraki, Nadi and Nadroga took part, while Tavua pulled out in the last minute. Despite the late conclusion, the tournament was a success. Nadi was crowned soccer winner, while Ba claimed the men's volleyball title. The women in blue scooped the women's volleyball and netball titles.

6.3. ZONAL SPORTS TOURNAMENT RULES - The zonal sports tournament rules were compiled by the Sports Committee led by Bro. Rameshwar Lal. From this year onwards, the games will be played as per the tournament rules. HQ will vet all sports registration forms. We will not leave the zonal sports to term three as attendance of members is a recurring issue. Instead, all zonal sports

will conclude in term one before the Annual Conference. This will add excitement to the Annual Sports Conference. HQ will set the dates immediately after the conclusion of the branch AGMs and branches will prepare as per the dates. HQ will continue to provide funding for the Western, Southern and Northern Zonal Sports Tournaments.

7.0 PROPERTIES

7.1. RENOVATION TO LABASA PROPERTY - Our property in Labasa underwent extensive renovations, transforming it into a fully modernized union office. The facility now boasts a spacious boardroom, a state-of-the-art office, and other essential amenities. In addition, the entire compound has been securely fenced. The adjacent vacant land is available for lease and is open to interested parties.

7.2. EXTENSION TO FTU-CTCL PROPERTY - The FTU-CTCL Board made a written request to extend the building so that there was enough space for a boardroom. At present, the FTU-CTCL Board Members are using the FTU hall for their meetings. We have approved their request, and work will start on the extension project soon. Rent will also be increased as per building space.

7.3. APARTMENTS - Our apartments are loan-free and are fully occupied.

8.0 NATIONAL WOMEN'S WING - The finer details for the National Women's Wing be presented via their report during the National Women's Wing Annual General Meeting.

9.0 STAFF MATTERS - FTU thanks Mr Sanjay, who was our support staff, for his service to the organisation. Mr Sanjay resigned for greener pastures. He has been replaced by Mr Nemani Buimaiwai. Mr Dharmendra Maharaj, who was our support staff, is now the Property Officer.

10.0 MEMBERSHIP REPORT

MEMBERS BY SOURCE OF PAY	MEMBERSHIP TOTAL
Treasury [Through Ministry]	4495
FNU Membership	113
Cash Membership	25
Forms submitted to MOE but pending deduction	35
Total	4668
Withdrawals	171

11.0 MUTUAL AID BENEFIT SCHEME

Payment of respective benefits paid under MABS effective from 1st January, 2024 to 31st December 2024

Private Practice	Specialist	Retirement	Death Benefit	Total
\$ 93,066.08	\$ 248,729.60	\$1,200.00	\$19,000.00	\$361,995.78

12.0 FTU SELF FUNDING INHOUSE MEDICAL INSURANCE SCHEME

The table given below represents members of the above scheme.

FAMILY MEDICAL COVER	MEMBERSHIP
	2213
SINGLE MEDICAL COVER	MEMBERSHIP
	1136

The table given below represents members with **Term Life**

TERMLIFE INSURED THROUGH FIJI CARE	MEMBERSHIP
25,000	10
50,000	3

Members benefited under the Self-Funding Scheme

YEAR	LOCAL	OVERSEAS
2011 - 2012 JULY	20	9
2012 - 2013 JULY	32	12
2013 - 2014 JULY	33	14
2014 - 2015 JULY	42	10
2015 - 2016 JULY	43	16
2016 - 2017 July	41	22
2017 - 2018 JULY	37	30
2018 JULY- FEB 2019	56	16
MARCH 2019-JUNE 2019	23	10
JULY 2019-SEPTEMBER 2019	48	9
OCTOBER 2019-MAY 2020	52	16
JUNE- NOVEMBER 2020	83	3
DECEMBER 2020-MARCH 2021	46	3
APRIL 2021- NOVEMBER 2021	74	10
DEC 2021- FEB 2022	44	8
MARCH 2022- MAY 2022	44	5
JUNE 2022- OCTOBER 2022	85	11
OCTOBER 2022 - JANUARY 2023	57	6
FEBRUARY 1 to DECEMBER 31, 2023	185	39
JANUARY 1 to DECEMBER 31, 2024	68	198
TOTAL	1113	447

12.1 RETIREMENT

No	TPF	Name	School
1.	85481	Robert Ranilesh Lingam	Saint Joseph the Worker School

12.2 RESIGNATION

No.	TPF	Name	School
1.	80634	Irene V Devi	Rishikul Sanatan College
2.	69181	Amant A Lal	Lautoka Central College
3.	82133	Roshni Kumar	DAV Girls College

12.3 DECEASED /BENEFICIARIES OF DEATH BENEFITS

NO	TPF	NAME OF MEMBER	NAME OF DECEASED	BENEFICIARY	RELATIONSHIP TO	MEMBER'S SCHOOL
1	68339	Kriti Mala	Sanjay Kumar	Kriti Mala	MEMBER	Davuilevu Methodist Primary
2	83943	Jotishna Prasad	Parvesh Goundar	Jotishna Prasad	Spouse	Waidra Muslim Primary
3	86462	Adi Mereoni	Adriu Vacerei	Adi Mereoni	Spouse	Sigatoka Methodist High
4	65724	Viori Uluiratu	Viori Uluiratu	Asena Marama	Spouse	Lelean Memorial
5	87624	Krishneel Goundar	New Born	Krishneel Goundar	Mother	Naleba College
6	54642	Sushila Reddy	Sushila Reddy	Dewan Chand	Child	Saint Augustine Primary
7	68869	Mataiasi Nasau	Atelaite Ledua	Mataiasi Nasau	Spouse	Vashist Muni Primary
8	85590	Fiuwaki Waqalala	Fiuwaki Waqalala	Vika Vanada	Spouse	Tavua College
9	89371	Kavith Sami	Kavith Sami	Lajesh Sami	Spouse	Vashist Muni College
10	86968	Kunal Sharma	Alowesi Waqanivalu	Kunal Sharma	Brother	PT. Vishnu Deo Memorial
11	54173	Rita Rao	Arpna Lata	Ranil Chand	Husband	Jasper Williams Primary
12	55241	Litimai Ravula	Litimai Ravula	Samuela Meta	Husband	Nabua Primary School
13	69012	Setoki Nasovu	Setoki Nasovu	Sainimere	Wife	S G N Khalsa Primary
14	82202	Neori Tavakaturaga	Neori Tavakaturaga	Asaeli Tavakaturaga	Brother	Napuka Junior Secondary School
15	69315 80613	Balram Krishna	Balram Krishna	Muneshwari Nadan	Wife	Kavanagasau Secondary School
16	57571	Sanjay Lal	Sanjay Lal	Rakesh Lal	Brother	Moto Sanatan Dharam Primary

13.0 CONCLUSION

“Success is the result of preparation, hard work, and learning from failure.” (Colin Powell)

The prevailing atmosphere is highly auspicious for both the teacher and trade unions in Fiji. The Coalition Government has now laid a robust foundation for transparent dialogue and constructive engagement- a direct result of our collective stance during the strike threat. Despite this, the Fiji Teachers Union remains resolute in its unwavering mission to restore the dignity of the teaching profession and uphold the respect due to its members.

Regular meetings with the Ministry of Education have laid the path for dialogue and identifying strategies amiably to address the shortfalls and challenges faced by our members. The future looks bright, and we are optimistic that we will continue to work with the Ministry to navigate and chart the way forward.

I conclude with the words of Richard Rorty, **“Solidarity is not discovered by reflection but created. We don’t need unity in theory, we need solidarity in practice.”**

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 \$10.00 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.**

E. 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 (Hard copies).
5. FTU nominated doctors are only General Practitioners and not specialist therefore they cannot refer patients to themselves. This is a conflict of interest.
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.
9. IV drips and injections are also not covered
10. Any tests related to fertility (pregnancy) or infertility are not covered by MABS.

LIST OF APPROVED UNION DOCTORS

Premium Care Medical Centre -Garden City - 8924230 -Nausori - 3477002.	GoodLife Medical Centre 3 Kings Building Main St Nausori Ph: 9300999/7666690 Shop 5, Takia Mall Labasa PH: 9300998/7666691	Dr Monita Sharma Shop 1 Tebara Plaza Nakasi PH: 3413151 PH: 9246879	Dr. Toyin Olawale Jenyo Nakasi Ph:7223848/ 9484748	Dr. Yogendra Prasad 8 Miles makoi Ph: 3343157 Mob:9371090	Dr Lalita Devi Makoi Health Care Makoi 9208735	Vuvale Medical Centre Duilomalom a Road Sawani Ph: 2350564
Dr Ajesh Sen Alpha Care Medical Center Shop 3 Atlas Building Vieleveu Ph:2461310/7423309	Dr Gene Bogitini Valelevu Medical Ph: 3343700	Dr Ashika Sen Ultra Care Medical President Plaza Samabula 3380195	Dr Ami Chandra Nabua Ph: 9380115	Dr Chun Pin Ma Nabua Digicel House 9077407	Pams Medical Centre Samabula Ph: 3383880	
Samabula Medical Samabula Ph: 3370880	Dr.Sarika Chandra Bayly House Suva 3315888	Friendly Medical Centre Amy Street, Toorak Suva Ph:9954613 / 7388588	Dr Mili Vadei P O Box 224 Pacific Harbour Navua PH: 9976592	Dr Dharendra Lal Sigatoka Ph: 6500242	Dr Saras Nandan Nadi Ph: 6702394	Dr.Medel Labuguens Medical Clinic Votualevu Nadi Ph: 9311906
Dr Shaireen Prasad Guardian Medical Pte Ltd 1 Yawini St Lautoka Ph: 6650258 Ph: 7158914	Ba Medical Centre Dr Dur Samy Namoli Avenue Lautoka Ph:6652792 9494595	Dr Kaushal Kumar Life Care Medical Centre Lautoka Ph: 9754274	Prestige Medical Center Ba Dr Rodolfo Doton Ph:6671555 Ba9990102	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 Ashana Rafiq Ba 9734679
Dr Sundressan Pillay Family Care General Practitioners Labasa Ph:9418939	Dr Bharathee Balram Labasa Ph: 8818755	Dr Mohammed Ishaq Savusavu Medical Ph: 850721/9981786	Tailevu Family Medical Center Shop 8 Jawahir Lal Bldg Tailevu Ph: 2473919	Raina's Medical Centre Khalsa Road Tacirua Ph:9947210	Dr. Sivnay Ram Gold Town Medical Ph: 7457666	
Nine Miles Medical Highway Plaza, 9 1/2 Miles, Kings Rd, Nakasi Ph:902 6951 Sigatoka: Nayans Supermarket Kabisi	Dr Ram Raju Wailevu Diagnostic & Specialist Medical Pte Ltd Labasa Ph: 8817130	GoodLife Medical Centre Shop 5, Takia Mall Labasa PH: 9300998 7666691	Dr.Ranjit Singh Tavua Ph:7229239	Ultimate HealthCare Medical Centre Ground Floor Unit 4 Prime Plaza ComplexLot 1 Ratu Dovi Road, Nadera, Nasinu PH: 2833406	Farooq Medical Centre Lot 6 Nasinu Rd Valelevu 9261646/ 7106410	

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

iii DENTAL COVER

Dentist consultation fee, surgery of wisdom tooth only.

Note that normal tooth extraction, filling and dentures are not covered.

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 1 Adult.

GENERAL INFORMATION

1. For MABS ID Card enquiries contact secretariat - **3314099/9928096** – ftu@connect.com.fj
2. For MABS claims contact Rishika Chand -**3314099/9928096- medical@ftu.com.fj**
3. For Membership details contact Sangeeta Devi -**3314099/9928096- membership@ftu.com.fj**

ii. SPECIALIST TESTS

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 secretariat. Specialist medication is covered.

FTU has its own Nominated Physiotherapist under specialists-

Mr Nilesh Chand

Elite Physio Care

22 Makosoi Drive Ratu Dovi Road Nsinu

For appointments please call on Ph: 9299935

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

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

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 Listing**.
- 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 anesthesia and its administration, use of operating theatre, medicines, prescribed medicines, splints, plaster casts, rental of wheelchair or other prosthetic devices of **Hospital** equipment during the confinement period, other miscellaneous **Hospital** equipment during the confinement period and other miscellaneous **Hospital** charges for other services necessarily and regularly given by a **Hospital** for treatment of that injury or sickness
- 22. In-patient** means a period spent by a Covered Member or dependent as an in-patient in a Hospital for a minimum stay of one night.
- 23. Medically Necessary** means medical supplies and/or services that are:
- Consistent with the diagnosis and customary medical treatment for the condition;
 - In accordance with the standards of good medical practice;
 - Not for the convenience of the **Covered Member** or the **Doctor or Specialist**;
 - Performed in the most cost effective location for the treatment of the condition.

- 24. Oro dental or Periodental Surgery** means an oral operation performed by a Specialist.
- 25. Overseas Medical Facility** means **Hospitals** anywhere other than within the Geographic Limits of this Plan.
- 26. Pre existing condition** means:
- any illness or injury which when the Covered Member applied for cover the Covered Member was aware of; or
 - in respect of which the Covered Member already had symptoms which would cause a reasonable person to seek diagnosis, care or treatment; or
 - In respect of which a Doctor had already recommended treatment or further medical advice.
- 27. Prescribed Medicines** means medicine, drugs, and treatment applications that are prescribed by a Doctor or Specialist and include bandages, surgical dressings and the like.
- 28. Public Hospital** means a hospital or clinic operated entirely by the public service or Government of a country.
- 29. Specialist Services** means services provided by a Specialist or Consultant for provision of surgery or medical treatment care.
- 30. Treatment** means the provisions of surgical or medical procedures associated diagnostic, consultation required for the cure or relief of an illness or injury, as covered under this Plan.
- 31. Civil Commotion** is an act of a large number of people acting together disrupting public peace and disturbance tumultuously with violence and a chain of destruction of a large number of properties, indicated by the cessation of more than one half of the normal activity of commercial/ shopping or business areas or schools or public transportation in one city or town for at least 12 [twelve] hours consecutively commencing immediately before, during or after the event.
- 32. Insurrection/Popular Rising** is an uprising of a majority of the people in the capital city of the country, or in three or more of the towns in the country within 12 [twelve] days, demanding a change in the government de jure or de facto, or open resistance against the government de jure or

de facto, not amounting to a rebellion

33. **Usurped Power** is a situation where the established order has been overthrown and replaced by some illegal authority which is in a position to lay down rules of conduct and also ensure that the rules are obeyed.
34. **Revolution** is an uprising of the people with force to make a radical change to the current public administration system of the country or to overthrow the established government de jure or de facto, not amounting to a Rebellion.
35. **Rebellion** is a state of organised resistance against the established authority with the object of supplanting or overthrowing it with force using firearms which threatens the existence of such authority.
36. **Military Rising** is an act by a group of home or foreign armed forces personnel consisting of at least 30 [thirty] persons using force with the intention to overthrow the established authority or to cause public disorder and disturbance.
37. **Invasion** is an act by the military power of one country to penetrate or invade the territory of another with the object of permanently or temporarily occupying and taking control over such territory.
38. **Civil War** is an armed conflict between regions or political factions within the territorial limits of a country with the object of gaining legitimate power.
39. **War and Hostilities** is a widespread armed conflict [whether or not war has been declared] or a 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 organization 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 **Marsh Pte Limited**.
- 44. Palliative** means a medicine that gives temporary relief from the symptoms of a disease but does not actually cure the disease.

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. **As a private patient, inclusion of all incurred related cost.**
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 \$50,000.
(b) This plan will also pay for the cost where a member under Fiji Teachers Union Self-Funding Medical Plan and has been put on waiting list at the Public Hospital and as a result on approval is treated at a Private Clinic. The maximum payable will be **\$10,000** 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.
(d) This plan will also pay for post reviews after surgical procedures up to three (3) reviews with prescribed medication.
3. Where treatment is not available in Fiji and with Plan Administrators prior approval, this Plan will pay up to a maximum Limit of Liability of \$10,000 for the reasonable costs of transporting the Covered Member (economy airfare where possible) on a scheduled airline flight to an Overseas Medical Facility where the Covered Member is to be confined for specialised

treatment, surgery or post operative attention resulting from a Serious Injury or Illness. Including:

(a) Reasonable land transportation costs associated with moving the Covered Member to an international airport for evacuation.

(b) Return airfare costs [economy airfare where possible] on a scheduled airline flight if the Covered Member returns directly to the international airport from which the Covered Member was evacuated for treatment following that treatment.

(c) Reasonable transportation costs of an accompanying family member and/or medical staff if doctors agree this is Medically Necessary.

(d) For every approved evacuation each person will be offered \$100.00 if they are required to be in transit for 3 hours or more.

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 utilized) 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 \$25,000;

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 member's 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.** Children with special conditions fully dependent on the parents are covered beyond the age of 25 years as per the terms and conditions of this plan.
- 13.** In the event of the demise of the principal member paying the insurance premium, another family member insured may continue with the coverage and premium payment, as per terms and conditions of the plan. Time allowed for insurance premium payment is 3 months.
- 14.** Qualifying criteria to continue with medical insurance after resignation from service: minimum of 8 years continued premiums paid towards the medical scheme whilst in FTU group plan.

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, 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 except kidney.
- 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. Conditions that are related to the above and are treatable will be covered.
- 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 **72** 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.** 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;
- 35.** The actions of the police, any armed forces or any lawfully constituted body where such actions are in connection with the above;
- 36.** 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;

- 37.** Nuclear weapons material or ionizing radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel, pollution or explosion.
- 38.** Resulting directly or indirectly from earthquake, volcanic eruption, tsunami, tidal wave,
- 39.** Losses directly or indirectly arising from any pandemic or epidemic outbreak of a contagious disease that spreads rapidly and widely.
- 40.** Once a medical condition or terminal illness is confirmed by the treating Doctor to be Palliative, this will not be covered. In this case, treatment such as palliative pain management, palliative radiotherapy or palliative chemotherapy is not covered locally and overseas.
- 41.** Business class airfares.
- 42.** Air Ambulance service.

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

2.1 After the Plan Administrators receive notice of a claim, the Plan Administrators will request a medical report to assess the coverage of this plan in place and respond promptly to the claimant.

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

2.3 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.

2.4 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 hospitalized.
- 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, [e.g. 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 - \$624.00 per annum (\$24 per F/N)**

Family - \$780.00 per annum [\$30 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 Dependent person on the date that person ceases to be a Dependent 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 defense to any suite for damages which may be instituted by Covered Member or Group of Covered Member against any Doctor, or a person providing treatment, or Hospital or entity providing Hospital Services or other services under this Plan, wherein an Covered Member or Group of Covered Member may sue the Doctor or person providing treatment or Hospital or other entity for reasons of neglect, malpractice, or other causes arising from his / their acts errors, or omissions in respect of examination and/or treatment of the Covered Member.

12. Plan Amendment

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

13. Debt offset

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

14. Residency Disqualification

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

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

15. Members teaching for more than 12 months must submit a medical report.

For those members who are 30 years plus, a full medical report must be submitted. This includes full blood count with chest x-ray results. Those who are below 30 years, only need to submit the standard medical insurance form, which is available at the office and the FTU website. Members who are 40 years plus

cannot join the Medical Insurance cover, however they can be a member of the Union by paying subscription only.

HOW TO MAKE A CLAIM

If you need to make a claim for Hospitalization 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 Marsh Pte Limited, 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 Limited
Level 9 BSP Suva Central Building
Renwick Road Suva
Phone: 3227300

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.

9. 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 Limited

Adi Filomena Falewai Mobile 9997061

Karuna Segran Mobile 9990934

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

PH: 3314099/3314668 or **Mobile: 9928096**

FIJI TEACHERS UNION
[The Child Our Hope]

GENERAL TREASURER'S REPORT

FINANCIAL REPORT FOR THE YEAR ENDED DECEMBER 31, 2024



The President, GS, delegates of the various branches and colleagues in unionism!

I take this opportunity to present to you the Audited Financial report of the Fiji Teachers Union for the Financial Year ended December 31, 2024.

The Working Committee has appointed the 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.

A handwritten signature in blue ink, appearing to read 'Pranesh', with a stylized flourish at the end.

.....
PRANESH KUMAR
GENERAL TREASURER

FIJI TEACHERS UNION

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

FIJI TEACHERS UNION

FINANCIAL STATEMENTS 31 DECEMBER 2024

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FIJI TEACHERS UNION**FINANCIAL STATEMENTS
31 DECEMBER 2024**

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EXECUTIVE COMMITTEE'S REPORT

In accordance with a resolution of the Executive Committee, the executive committee herewith submits the financial position of Fiji Teachers Union as at 31 December 2024, 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:

Sashi Mahendra Shandil – President
Pratosh Kumar – Vice President
Pranesh Sharma – Vice President
Urmila Singh – Vice President
Muniappa Goundar – General Secretary
Pranesh Kumar – General Treasurer

Rajnesh Lingam – Asst. General Secretary
Brij Bhan Singh – Publicity Officer
Rameshwar Lal – Personnel Officer
Vishal Raj Goundar – Executive Committee
Kamlesh Karan – 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 deficit of the Union Headquarters for the year was \$(1,177,368) - (2023 - \$(831,186))

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 2024**

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 2024**

Page 4

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.....23rd.....day of.....April.....2025



President



General Treasurer



General Secretary

FIJI TEACHERS UNION

FINANCIAL STATEMENTS 31 DECEMBER 2024

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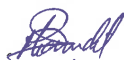
STATEMENT BY EXECUTIVE COMMITTEE

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 2024;
- (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 2024; 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 23rd day of April 2025



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 2024, 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.

A M Narsey & Co

CHARTERED ACCOUNTANTS

3rd Floor, 63 Marks S
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Suva, Fiji.

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330 1002

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INDEPENDENT AUDIT REPORT (Continued)

Qualification

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

Qualified Opinion

In our opinion subject to the possible effect of the limitations imposed by the foregoing financial statements have been properly drawn up so as to present fairly the state of affairs of Fiji Teachers Union at 31 December 2024 and of the results of its activities for the year then ended.

23 April 2025
SUVA, FIJI

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

FIJI TEACHERS UNION

COMBINED STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024

Page 8

	2024 \$	2023 \$
ACCUMULATED FUNDS	6,962,891	7,808,998
Add: Net (Deficit) for the year (Page 9)	(1,177,963)	(846,107)
TOTAL ACCUMULATED FUNDS	5,784,928	6,962,891
Represented by:		
CURRENT ASSETS		
Cash at Bank and on Hand	842,336	2,000,666
Fixed Deposits	1,580,524	1,576,975
Rent Receivable	23,981	28,417
Interest and Other Receivables	88,930	49,275
Prepayments	9,774	6,796
TOTAL CURRENT ASSETS	2,545,545	3,662,129
DEDUCT: CURRENT LIABILITIES		
Creditors and Accruals	408,548	211,293
Rent Received in Advance	7,050	2,050
Provision for Employee Entitlements	5,058	5,613
Rent Deposits	24,200	20,900
TOTAL CURRENT LIABILITIES	444,856	239,856
WORKING CAPITAL	2,100,689	3,422,273
NON CURRENT ASSETS		
Fixed Assets	3,684,239	3,540,618
NET ASSETS	5,784,928	6,962,891



 PRESIDENT



 GENERAL TREASURER



 GENERAL SECRETARY

FIJI TEACHERS UNION

COMBINED STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2024

Page 9

INCOME	2024 \$	2023 \$
Donation	18,095	10,908
Hall Hire	17,635	14,351
Interest	3,017	8,377
Inhouse Insurance (Deficit)/Surplus	(1,167,553)	(837,151)
Inhouse Insurance - FTU Administration Cost	42,000	42,000
Sports, Fundraising/Lottery Income	4,495	4,419
Rent - Office Complex	104,247	100,423
Rent - Apartments	331,435	230,843
Subscriptions	922,117	871,843
Sundries	2,912	1,269
TOTAL INCOME	278,400	447,282
DEDUCT EXPENSE		
Advertising	3,764	3,894
Advocacy Cost	48,521	52,786
Annual Leave	(555)	2093
Audit Fees / Annual Audit	3,000	3,000
Bank Charges and Interest	2,705	3,144
Benefit-Medical, Retirement and Death	363,548	393,013
Capitation and Affiliation Fees	21,167	21,020
Depreciation	78,514	71,934
Divisional Workshops	14,094	-
Donation	2,700	5,500
Honorarium	5,800	5,800
Insurance	21,177	18,646
Legal Fees	-	1,518
Ministry Of Education 2.5% Levy	21,724	14,862
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc)	19,766	23,226
National Elections	-	1,542
Periodicals and Newspapers	960	1,621
Printing and Publication	22,300	22,397
Rent and Rates	14,028	16,028
Repairs and Maintenance	143,120	67,098
Security Services	37,816	35,523
Seminar, Conference, AGM and Travelling	279,725	187,502
Sports, Oratory and Fundraising	6,371	12,936
Stationary, Postage and Freight	7,270	7,700
Subsistence & Entertainment	45,283	71,902
Sundries/ General Expense	3,807	4,624
Telephone	19,402	16,068
Wages, Salaries & Associated Costs	244,146	204,419
Water and Light	12,781	13,710
World Teachers Day/Pinktober/Movember	749	590
Womens Wing	12,680	9,293
Writing History [Krishna Datt]	-	-
TOTAL EXPENSE	1,456,363	1,293,389
NET (DEFICIT) FOR THE YEAR	(1,177,963)	(846,107)

**FIJI TEACHERS' UNION [HEADOFFICE]
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2024**

Page 10

	Note	2024 \$	2023 \$
ACCUMULATED FUNDS	(2)	5,683,820	6,861,188
Represented by :			
CURRENT ASSETS			
Cash at Bank and on Hand	(3)	799,891	1,957,548
Term Deposit	(15)	1,571,795	1,568,259
Rent Receivable		23,981	28,417
Other Receivables	(4)	111,711	71,880
Prepayments	(5)	4,774	4,796
TOTAL CURRENT ASSETS		2,512,152	3,630,900
DEDUCT : CURRENT LIABILITIES			
Rent Received in Advance		7,050	2,050
Creditors and Accruals	(6)	409,548	212,293
Provision for Employee Entitlements	(1.6)	5,058	5,613
Rebate Payable to Branches	(1.2)	66,648	69,402
Rent Deposits		24,200	20,900
TOTAL CURRENT LIABILITIES		512,504	310,258
WORKING CAPITAL		1,999,648	3,320,642
NON CURRENT ASSETS			
Fixed Assets	(1.3, 7)	3,684,172	3,540,546
NET ASSETS		5,683,820	6,861,188
CAPITAL COMMITMENTS & CONTINGENT LIABILITIES	(14)		


PRESIDENT


GENERAL TREASURER


GENERAL SECRETARY

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

FIJI TEACHERS UNION (HEAD OFFICE)

STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED 31 DECEMBER 2024

Page 11

INCOME	Note	2024 \$	2023 \$
Donation		12,750	7,750
Hall Hire		17,635	14,351
Inhouse Insurance (Deficit)	(12)	(1,167,553)	(837,151)
Inhouse Insurance - FTU Administration Cost		42,000	42,000
Interest		2,974	8,320
Rent - Office Complex		104,247	100,423
Rent - Apartments		331,435	230,843
Subscriptions	(1.4)	922,117	871,843
Sundries		860	121
TOTAL INCOME		266,465	438,500
DEDUCT EXPENSES			
Advertising		3,764	3,894
Advocacy Cost		48,521	52,786
Annual Leave		(555)	2,093
Annual Audit Fees		1,760	1,760
AGM Seminar, Conference & Travel		221,391	117,364
Bank Charges & Interest		1,494	1,978
Benefit- Medical, Retirement and Death	(8,13)	363,548	393,016
Capitation/ Affiliation Fees		21,167	21,020
Depreciation	(7)	78,509	71,928
Divisional Workshops		12,690	-
Donation		2,700	5,500
Honorarium	(9)	5,800	5,800
Insurance		21,177	18,646
Rent and Rates		14,028	16,028
Legal Fees		-	1,518
Light & Water		12,781	13,710
Ministry of Education 2.5% Levy		21,724	14,862
Motor Vehicle Expenses (Includes Fuel, Repairs & Maintenance etc.)		19,766	23,226
National Elections		-	3,200
Periodicals & Newspaper		960	1,621
Printing & Publication		22,300	22,397
Rebate to Branches		61,544	65,926
Repairs and Maintenance	(10)	143,120	67,098
Security Services		37,816	35,523
Stationery, Postage & Freight	(11)	6,874	7,160
Subsistence and Entertainment		41,466	68,419
Sundries/ General Expense		3,305	3,728
Telephone and Fax		19,357	15,773
Wages, Salaries & Associated Costs		244,146	204,419
Womens Wing		12,680	9,293
TOTAL EXPENSE		1,443,833	1,269,686
NET (DEFICIT) FOR THE YEAR		(1,177,368)	(831,186)

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 2024**

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

1.5 INCOME TAX

Generally, the Union is exempted from income tax. 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 minimise 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 on the basis of maximum allowable carry forward days. The compensation for accrued annual leave is at the discretion of the Executive Committee. Long service leave is accounted for on payment basis. 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

	2024	2023
	\$	\$
Balance at 1 January	6,861,188	7,692,374
Add: Net (Deficit)/ Surplus for the year	(1,177,368)	(831,186)
Balance at 31 December	<u><u>5,683,820</u></u>	<u><u>6,861,188</u></u>

3. CASH AT BANK AND ON HAND

FTU Berry Apartment Account - ANZ	371,372	465,441
FTU Mutual Benefit Scheme Account - ANZ	12,922	58,791
FTU General Account - ANZ	405,576	682,299
FTU School Rehabilitation Fund	29,626	29,661
FTU Inhouse Insurance Scheme Account - HFC	(20,305)	720,656
Cash on Hand/ Petty Cash	700	700
Total Cash at Bank and on Hand	<u><u>799,891</u></u>	<u><u>1,957,548</u></u>

4. OTHER RECEIVABLES

FEA Refundable Deposit	11,604	11,469
Sundries	84,533	44,092
Interest Income Receivable - Term Deposit	2,768	3,330
Inhouse Insurance Fund - Branches	12,806	12,989
Total Other Receivables	<u><u>111,711</u></u>	<u><u>71,880</u></u>

5. PREPAYMENTS

Insurance Premium	29	27
Postage	45	43
Rates	4,557	4,591
Periodicals	143	135
Total Prepayments	<u><u>4,774</u></u>	<u><u>4,796</u></u>

6. CREDITORS & ACCRUALS

Annual Audit Fees	3,000	3,000
Salaries, Wages & Associated Costs	5,945	5,871
Inhouse Insurance Medical Cost	319,787	134,972
Medical Benefits	34,815	28,561
Electricity and Water	1,293	1,308
Telephone and Fax	1,570	1,476
Vat Payable	981	1,983
Sundry Creditors	42,157	35,122
Total Creditors & Accruals	<u><u>409,548</u></u>	<u><u>212,293</u></u>

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

Page 14

7. FIXED ASSETS

	WDV	ADDITIONS	RETIRE	DEPRECIATION	WDV
Land	110,588				110,588
Building	885,498			11,069	874,429
Apartment Complex	2,248,672	165,000		28,110	2,385,562
Labasa Property	111,615			1,395	110,220
Furniture & Fittings	16,989	1,598		2,788	15,799
Motor Vehicle	36,341			8,722	27,619
Plant & Equipment	93,248	14,832		15,939	92,141
Office Equipment	37,595	40,705		10,486	67,814
Total Fixed Assets	3,540,546	222,135	-	78,509	3,684,172

8. BENEFITS-MEDICAL, RETIREMENT AND HEALTH

	2024	2023
	\$	\$
Medical - Local	274,002	276,977
Retirement	1,050	1,800
Death	20,000	24,384
Private Practitioner Claims	68,496	89,855
Total Benefits	363,548	393,016

9. HONORARIUM

Muniappa Goundar	-	700
Sashi Mahendra Shandil	700	600
Nakul Deo Barman	-	500
Brij Bhan Singh	500	500
Pranesh Sharma	500	500
Pratosh Kumar	500	500
Pranesh Kumar	600	500
Rameshwar Lal	500	500
Rajnesh Lingam	500	500
Kamlesh Karan Sharan	500	-
Vishal Raj Goundar	500	-
Urmila Singh	500	500
Madhur Prakash	500	500
Total Honorarium	5,800	5,800

10. REPAIRS & MAINTENANCE

Repairs and Maintenance - Building	128,939	44,672
Repairs and Maintenance - Equipment	14,181	22,426
Total Repairs & Maintenance	143,120	67,098

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

Page 15

11. STATIONERY , POSTAGE AND FREIGHT	2024	2023
	\$	\$
Postage and Freight	969	2,114
Stationery	5,905	5,046
Total Stationery, Postage and Freight	6,874	7,160
12. INHOUSE INSURANCE		
Premium Received	2,106,249	2,055,984
Inhouse Payments		
Capital Insurance - Premium (Term Life)	25,085	21,501
Marsh Pte Ltd - Administration Cost	82,008	82,008
Ministry Of Education 2.5% Levy	49,504	50,196
Fiji Teachers Union - Administration Cost	-	42,000
Medical Claims Paid Directly - FTU Headquarters	3,113,354	2,689,532
Premium Refund to Members	3,851	7,898
Total Inhouse Payments	3,273,802	2,893,135
Inhouse Insurance Surplus	(1,167,553)	(837,151)

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. In July 2019 the limit for local hospitalisation was further increased to \$25,000 from \$15,000. The cost of treatment overseas remained same at \$250,000. In October 2020 AGM approved increase in single premium to \$442 from \$350 and family cover premium to \$598 from \$450 effective January 2021. In May 2024 AGM approved further increase in single premium to \$624 and family cover premium to \$780 annually due to rise in medical cost of treatment locally and overseas.

13. RETIREMENT BENEFITS

As at 31 December 2024, the Union has not performed an actuarial valuation to determine the liability of the Union relating to retirement benefit

14. CAPITAL COMMITMENTS AND CONTINGENT LIABILITIES

There were no significant capital expenditure commitment at balance date
There were no significant contingent liabilities at balance date (2023 -NIL)

15. TERM DEPOSITS				2024	2023
	Interest rate	Term Started	Term Expiry	\$	\$
HFC Bank	1.15%	25/03/24	25/03/25	1,571,795	1,568,259
				1,571,795	1,568,259

16. 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.

17. ACCOUNTS PRESENTATION

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

FTU WOMEN'S WING 33rd AGM ON MAY 7, 2025

ORDER PAPER

1.0 Quorum for the Annual General Meeting

The National Secretary to move: "That this AGM has the necessary quorum as required by 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 dated April 19, 2025.

3.0 Communication from the Chair

4.0 Confirmation of the minutes

The National Secretary to move:
"That the minutes of the 32nd AGM of the FTU- National Women's Wing held on May 8th, 2024 at SVC Nadi as previously circulated be taken as read and be confirmed."

4.1. Matters Arising

4.2 Adoption of Minutes

The National Secretary to move:
"That the 2024, 32nd AGM minutes of FTU the National Women's Wing reflect the true and accurate recording of the proceedings of the meeting."

5.0 Annual Report

The National Secretary to move:
"That the Annual Report of the FTU - National Women's Wing for the year 2024- till April, 2025 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, 2024 be received for discussion and be adopted."

7.0 Recommendations

8.0 General



Nandita Shobita Kumar
Secretary



Urmila Singh
Chairlady

**FIJI TEACHERS' UNION
NATIONAL WOMEN'S WING
MINUTES OF THE 32ND ANNUAL GENERAL MEETING OF THE FIJI TEACHERS UNION – WOMEN'S
WING HELD AT SWAMI VIVEKANANDA COLLEGE
ON MAY 8, 2024**

THEME: Count Her In – Together Towards Tomorrow

INTRODUCTION

The Annual General Meeting of the Fiji Teachers Union Women's Wing, 2024, was officially opened by the General Manager, Port Denarau Marina, Ms Cynthia Rasch.

1.0 CALL TO ORDER

The National Women's Wing Secretary, Sis Arti Karan called the meeting to order.

2.0 COMMUNICATION FROM CHAIRLADY

- The FTU National Women's Wing Chairlady, Sister Urmila Singh, welcomed the members and thanked them for availing themselves in the Women's Wing AGM and responding to the calls.
- She encouraged the sisters to continue to show support towards each other.
- She said that National Women's Wing has reached new heights by sending delegates to International Conference and World Congress. Women members continued to participate in other local Workshops and conferences.
- She stated that it was a challenging exercise for sisters to attend virtual meetings and conferences which was usually from mid-night Fiji time.
- She also explained that she was part of the research on Effects of Climate Change in Fiji Schools. The report was published by Educational International.

3.0 QUORUM FOR THE ANNUAL GENERAL MEETING

The Secretary moved that there was necessary quorum to convene the AGM as per the requirements of FTU National Women's Wing.

Seconded by Sis Rukmani Lal – Labasa Branch

Quorum – 83

WW Executives – 10

Total – 93

Seconded by Sis Shivagni – Suva Branch

4.0 NOTICE CONVENING THE MEETING

The Secretary moved that the AGM be convened in accordance with the advertisement published in The Fiji Times on April 20, 2024.

Seconded by Sis Karishma Dass Nadroga Branch

5.0 CONFIRMATION OF THE MINUTES

- 5.1** The Secretary moved that the minutes of the 31st AGM of FTU National Women's Wing held on May 17, 2023 at Labasa Sangam College, Labasa, as previously circulated, be taken as read and be confirmed.

Seconded by Sis Roshni Mala – Nadroga 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 Secretary moved that the 31st AGM minutes reflected true and accurate recording of the proceedings of the minutes.

Seconded by Sis Nileshni Govind – Rewa Branch

8.0 ANNUAL REPORT

The Secretary moved that the Annual Report of the FTU National Women's Wing for the year 2022 till April 2023 as previously circulated, be received for discussion and be adopted.

Seconded by Sis Archana Williams – Nasinu Branch

The Secretary took the house through the Annual Report.

9.0 MATTERS ARISING FROM THE ANNUAL REPORT

There were no matters arising from the annual report.

10.0 FINANCIAL REPORT

The Treasurer moved that the Financial Report for the year ending December 31, 2023

Seconded by Sis Sueta Dutt– Rewa Branch

11.0 MATTERS ARISING FROM THE FINANCIAL REPORT

- 11.1** The Chairlady highlighted that \$9293.00 was received by the National Women's Wing by December 31, 2023. Certain procedures were followed, that is National Women's Wing presented its Strategic Plan and Annual Plan. Budget was presented to the Working Committee. Clarifications got sorted out as the chairlady was part of the Working Committee.
- 11.2** Sis Sharina Riaz of Nadroga Branch questioned why International Women's Day celebration combined with Branch AGM compared to previous years, where it was held separately. The chairlady responded that the reason was for maximum member participation and all branches are able to recognise the event. This has been endorsed by National Executives.

12.0 RECOMMENDATIONS

- All resolutions would be taken on board the following year.
- Elections – The Chairlady stated that the two year term has finished and National Women's Wing had achieved a lot. The sisters sitting on board worked tirelessly day and night to bring Women's Wing to a greater height.
- The National President had also alluded during the AGM that FTU has a very vibrant NWW and when we have a vibrant WW at the National Level, we have a vibrant WW at the branch level. It was not an easy task to take up the challenge or the positions.
- The Chairlady emphasized that the sisters sitting have sacrificed many Saturdays, many evenings on face to face and zoom meetings.
- WW reports were presented to COPE and presented to International affiliates.

13.0 ELECTIONS

- The Chairlady thanked the National Women's Wing Executives for their hard work rendered in the two-year period.
- She said that The FTU constitution is passed in which the reserve position for the Vice President had been removed, as women members did not come out strongly in the branches AGMs to support the motion to retain it.
- She stated that in the next election, after four years, women need to vote for women.
- The National Women's Wing was dissolved. All NE members were heartily thanked.
- The Chairlady stated that she also sits in the Working Committee as VP, thus National Women's Wing voices were heard.

- The host branch, Nadi, was thanked for their tremendous efforts in making the Annual Conference a success.
- She requested a volunteer as the interim chair and Sis Usha Devi was selected to chair the elections.

Sis Usha Devi took the house through the elections.

Position	Name	Mover	Seconder
Chairlady	Sis Urmila Singh (Rewa)	Sis Karishma (Nadroga)	Sis Subashni (Lautoka)
	Sis Deveena Prasad (Suva)	Sis Keshni (Lautoka)	Sis Ranjini (Navua)
	Nomination closed by Sis Rukmani (Labasa)		
	Show of hands – Majority for Sis Urmila Singh (Rewa)		
Vice Chairlady	Sis Sunita Govind (Labasa)	Sis Sadhna (Labasa)	Sis Rukmani (Labasa)
	Sis Sharina Riaz (Nadroga)	Sis Roshni (Nadroga)	Sis Reshma (Nadroga)
	Sis Niazul (Ba)	Sis Latchmi (Nasinu)	Sis Nandita (Nadi)
	Nomination closed by Sis Latchmi (Nasinu)		
	Sis Niazul (Ba) withdrew allowing Sis Sharina Riaz to come in as Vice Chairlady.		
Secretary	Sis Nandita Kumar (Nadi)	Sis Keshni (Lautoka)	Sis Karishma (Nadi)
	Nomination closed by Sis Reshma (Nadroga)		
Assistant Secretary	Sis Sandhya Goundar (Levuka)	Sis Archana (Nasinu)	Sis Nandita (Nadi)
	Nomination closed by Sis Sherina Dutt (Rewa)		
Treasurer	Sis Latchmi Devi (Nasinu)	Sis Ranjini (Nasinu)	Sis Sharina (Nadroga)
	Nomination closed by Sis Reshma (Navua)		
Executive Committee Member	Sis Karishma (Nadi)	Sis Arti (Navua)	Sis Keshni (Lautoka)
	Sis Subashni (Lautoka)	Sis Margaret (Lautoka)	Sis Keshni (Lautoka)
	Sis Vikashni (Ra)	Sis Sandhya (Ra)	Sis Karishma (Nadi)
	Sis Salome (Rewa)	Sis Sherina Dutt (Rewa)	Sis Archana (Nasinu)
	Nomination closed by Sis Sandhya Mala (Ra)		

16.0 CONCLUSION

The Chairlady, Sis Urmila Singh thanked all the sisters for once again having confidence and allowing her to take the National Women's Wing through. She also congratulated all the newly elected members.

15.0 ADJOURNMENT

The meeting was adjourned at 2.45pm.



Nandita Shobita Kumar
Secretary



Urmila Singh
Chairlady

FTU NATIONAL WOMEN'S WING

ACTIVITIES REPORT: 2024 - 2025

I am pleased to present the FTU Women's Wing Activities Report.

WOMEN'S WING NATIONAL EXECUTIVES

1. INTERNATIONAL WOMEN'S DAY

International Women's Day was celebrated in all the branches during their branch AGMs. It was celebrated on Wednesday 6th March, 2024, at the FTU HQ. The Chief Guest was Dr Unaisi Baba, the Vice Chancellor of Fiji National University. FTU members gathered in numbers to take part in the celebration. Most branches had invited guests to speak on the theme and empower women.

POSITION	NAME
Chairlady	Urmila Singh
Vice Chairlady	Sunita Devi Govind
Vice Chairlady	Um Sharina Riaz
Secretary	Nandita Kumar
Assistant Secretary	Salome Vakabuto
Treasurer	Sandhya Goundar
Ex Committee Member	Subashni Lakshmi Kumar
Ex Committee Member	Keshni Lata Prasad
Ex Committee Member	Karishma Chand
Ex Committee Member	Vikashni Gounder

2. WOMEN'S WING BRANCH AGM

All the branches had their Annual General Meeting. The Executive lists have been received by the Women's Wing Secretariat. A significant achievement as all branches have an active Women's Wing.

3. BRANCH VISITS AND CONFERENCE PREPARATIONS

The National Women's Wing Executive members continued to visit branches. The sisters have been encouraged on the way forward.

4. NATIONAL EXECUTIVE MEETINGS

The National Women's Wing continued to meet quarterly face to face and via zoom.

5. COPE REGIONAL CONGRESS

This was attended by the Chairlady of the National Women's Wing, Sister Urmila Singh, and Sister Mohini Datt, the Chairlady of FTU Nadi Women's Wing. It was facilitated by the Council of Pacific Education at the Tanoa International from 1st to 3rd March 2024.

6. EDUCATORS FOR SUSTAINABLE DEVELOPMENT WORKSHOP

The event was held on Saturday April 20, 2024 and was graced with the presence of the Permanent Secretary for the Ministry of Education, Ms. Selina Kuruleca as the Guest of Honour and with members of Fiji Teachers Union and Fijian Teachers Association. The main purpose of the workshop was to elaborate and discuss the effects of climate change. The workshop highlighted the following: bargaining for the future- Unions for 'YES' campaign, preparedness to overcome climate change issues, becoming role models to support mitigation of climate change and Just Transition, how educators could become agents of change in the transition to a low carbon economy and to teach for climate action- how climate change affects the teaching profession. We had sent a proposal that all schools observe Climate Change Awareness Week.

7. FTUC 50th BIENNIAL DELEGATES CONFERENCE

This was held on Saturday May 4th, 2024. It was a comprehensive conference in which there were details and explicit information were presented by all the unions which are affiliated to the Fiji Trades Union Congress. Sisters Urmila Singh, Nandita Kumar, Karishma Chand, Niazul Naushad, Maya Prasad and Subashni Kumar represented FTU National Women's Wing.

8. 32nd WOMEN'S WING CONFERENCE AND ANNUAL GENERAL MEETING

This was held on Wednesday May 8th 2024 during the FTU Conference. The Chief Guest was Ms. Cynthia Rasch, the General Manager for Port Denarau Marina. She spoke on the theme "Count Her In- Together, Towards Tomorrow" and encouraged ladies to take an active role in outside activities as well. She emphasised that ladies were individuals who could multitask and also achieve equality in anything they did. The Women's Wing also had their election. Sis Arti Karan, Sis Niazul Naushad and Sis Maya Chand were replaced by Sis Subashni Kumar, Sis Sharina Riaz and Sis Karishma Chand. The National Women's Wing appreciates the work of the outgoing executives and is confident that the women's wing will continue to progress under the able leadership of the chairlady and the current executives.

9. NETWORKING

The National Women's Wing has an active viber group for the women's wing. All sisters share their issues and light moments in their groups and major information is imparted through this platform.

10. THANKSGIVING DINNER FOR FTU NADI BRANCH

The FTU National Executives together with the National Women's Wing Executives held a thanksgiving dinner for the FTU Nadi branch to show their gratitude for a successful conference.

11. EDUCATION INTERNATIONAL ASIA- PACIFIC WOMEN'S CONFERENCE- JULY 1- 6, 2024

The first Asia Pacific Women's Conference, was attended by the Chairlady/ VP Sis Urmila Singh. The theme "Sisters in Solidarity: Empowering Action and Leadership in Education Unions across Asia-Pacific". It was held from July 2-4, 2024 at the Rembrandt Hotel and Suites Bangkok in Thailand.

The conference brought together female education unionists, women leaders and youths from EI member organisations in the Asia- Pacific region. The delegates shared their experiences and drew inspirations from one another to build capacity in women leaders in leadership through principles of sister-to-sister programme.

The programme focused on the following:

- i. developing strong, resilient and holistic gender programme as a foundation of purposeful collective action
- ii. building strong, supportive and enabling structures with shared purpose, intentional relationships
- iii. strategising and enable collaborative and empowering leadership and resources to achieve clear goals

12. 10TH EDUCATION INTERNATIONAL WORLD CONGRESS- JULY 26 TO AUGUST 3 - BUENOS AIRES ARGENTINA

The EI 10th World Congress was attended by The National President Bro Sashi Shandil, General Secretary Bro Muniappa Goundar and the Chairlady Sis Urmila Singh. Education International is the voice of teachers and education workers around the world with 383 member organisations from 178 countries representing 32 million teachers.

EI leaders, in the 10th World Congress, adopted several resolutions in solidarity. The unionists highlighted the role of education in building world peace and justice and called on governments to prioritise education.

As the global voice of teachers and education support personnel FTU:

- campaigns free, quality, publicly funded education for every student in every country.
- represents and promote the interests of teachers and education support personnel at the international level.
- assists the development of independent democratic organisations to represent teachers and all education employees and help build solidarity and cooperation between them.
- supports the development of teacher qualifications and the recognition of teachers as professionals.
- defends and promotes democracy, peace, social justice, and human rights, including trade union rights and the right to education.
- advocates for equity in society. All our policies, programmes and advocacy efforts aim to advance social justice and challenge all forms of discrimination.

13. ZONAL SPORTS

There was active participation noted from the women members from most of the branches during sports meet.

14. PROUD MOMENT FOR FTU WOMEN'S WING

The Women's Wing acknowledges the accomplishments of Sis Shayal Sindhika of FTU Labasa Branch. She represented Fiji in soccer. She is a role model to many and also a great unionist who is present in all union activities. The women's wing appreciates her efforts and hard work for the recognition she brings to FTU.

15. ALISI FUSI SCHOLARSHIP RECEIPIENTS

Sisters Vinnciannah from PNGTA, Naama from KUT and Tepatasi from SNTA visited NZ and AEU. They visited a few schools and were based at FTU HQ to observe FTU operations.

16. FTU WOMEN'S WING PINKTOBER AND WORLD TEACHERS' DAY PROGRAM

The FTU Women's Wing organised a Pinktober awareness program on October 19th 2024 at the Bluelight Hotel in Nadi. There were two guest speakers from the Cancer Society of Fiji and there was also a member who shared her experience of battling cancer. The National President and the General Secretary with the National Women's Wing executives and members from Nadroga, Nadi, Lautoka and Ba were present for the awareness program. This was the first time an awareness program was conducted in the west. The event was a success.

World Teachers was celebrated on the same day. FTU National Women's Wing is thankful to COPE for funding the programme. COPE GS Sis Neselinda was the Chief Guest for World Teacher's Day celebration. She encouraged all women to come out and share sisterhood.

17. INTERNATIONAL MEN'S DAY

This was held on Saturday November 16th, 2024 at Drasa Primary School grounds. The FTU Women's Wing celebrated International Men's Day to mark this special occasion during the Zonal sports.

18. THANKS AND APPRECIATION

The National Women's Wing is thankful for the support rendered in getting all the programmes organised.

We are indebted to the FTU Secretariat and National Executives, Council of Pacific Education, Fiji Trades Union congress, Education International Asia Pacific, Education International, Women's Network Coordinators from the Pacific and the membership at large.

We acknowledge and appreciate the support rendered at large to uplift women in the union.


 NATAUTIA OJONUBA KUMIAT
Secretary

Chairlady

FTU Women's Wing
Financial Report 2024 (31/12/2024)

Total Funds Available

Balance as at 1 January 2024	\$ 72.68
Grant from Fiji Teachers Union	12,680.00
Grant from Council of Pacific Education	4,125.00
Sundry Income	191.75
Total	<u><u>17,069.43</u></u>

Expenses

Executive Meetings (21/03/2024)	550.00
Executive Meetings (24/08/2024)	2,039.50
Executive Meetings (07/12/2024)	2,395.00
	<u><u>4,984.50</u></u>

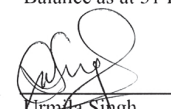
Conference Expenses


FTU Annual Conference 2024	6,487.40
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Pinktober Awareness (19/10/2024) 5,120.00

Bank Charges	70.60
Total Expenses	<u><u>16,662.50</u></u>

Balance as at 31 December 2024 \$ 406.93


 Dimple Singh
 Chairperson
 Women's Wing


 for Latchmi Devi
 Treasurer
 Women's Wing

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NOTES

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