

Happy New Year!

2016



Rural Microfinance

BSP Senior Manager Rural Microfinance - Isikeli Taoi works with ITLTB this year to successfully open thousands of bank accounts for native land owners to streamline the lease money distribution process.



Road Show

In pursuit of service excellence, branch staff often conduct roadshows in specially selected locations at the convenience of customers.



BSP Finance

BSP Goup CEO Robin Fleming, Lalesh Kumar, Country Manager Kevin McCarthy, Cema Radinivuya, BSP Finance GM Krishna Raju, Nitesh Ram and Rohit Naidu at the Namaka branch opening.



BSP Life

BSP Life Managing Director Malakai Naiyaga and RBF Governor Barry Whiteside at the launch of Bula Smart Policy - a first for Fiji.



FHR 2015

Joana Dawainavesi, FHR President Balbeer Singh receive sponsorship commitment from BSP's Howard Politini and Ravindra Singh to support their initiatives.



MOU with FRCA

BSP's Ravindra Singh, Kevin McCarthy with FRCA's Jitoko Tikolevu and Kumar Sami Goundar sign a deal to make BSP an agent for the Tourist VAT Refund Scheme.



Rural Microfinance

BSP's Peniasi Rokolaqa and Isikeli Taoi with FEA and ITLTB staff at Monasavu where they opened new accounts and offered other Bank services.



Saturday Banking

Thanks to our system upgrade, BSP Saturday Banking operations went national for a promotional period where customers received instant approvals for loans valued at less than \$5,000 - a first for Fiji.

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From our BSP family to yours!

For millions of people all over the world, New Year is a time to reflect on the year that has been and think about the year ahead. The contemplation can be mentally exhausting!

In the past year we have made major investments in our core IT systems. The bank has successfully completed the upgrade of our core banking system. BSP Life's IT upgrades are well underway. These upgrades enable us to improve our products and deliver better, faster and more efficient services to our customers.

BSP Life posted impressive results with 2014 benefit payments to customers exceeding \$50m, the annual bonus allocation hitting \$16.5m and investments surpassing the half billion dollar mark for the first time in its 139 year history. Benefit payments to customers in 2015 are also expected to exceed \$50m. This positions us clearly as Fiji's leading life and health insurance provider.

BSP Finance also completed 12 months of operation and is growing ahead of expectations. In the latter part of this year we opened their second office in Nadi, which is a key milestone of their expansion plans.

In the community, which we love and respect, we handed over a further 10 projects this year. I acknowledge the efforts of our staff who commit to these as they volunteer their personal time, their sweat equity to the cause. This programme, separate from sponsorships, has seen us invest over a million dollars in Fiji's communities since 2010. We believe that this is an integral part of our corporate social responsibility and that we must continue.

As a truly Fijian organisation, we endeavour to make more meaningful contributions to our beloved country. As a nation, we boast one of the highest literacy levels in the region and yet quite a considerable number of our people are still "unbanked". While our financial inclusion efforts have brought thousands across the line, we recognise that more needs to be done. We are undertaking some exciting projects so watch this space!

2015 was a fantastic year and much has been due to common goals and values that we share with our valued customers and stakeholders.

2016 promises more. We will deliver new and innovative products and services and undertake more ambitious projects for the betterment of our customers and the people of Fiji.

As we begin the New Year, we ask each of you to reflect on what your main growth priorities are. BSP is ready to make it happen for you in 2016. We invite you to join BSP and let us help you grow. Our experienced and well trained staff stand ready to assist you achieve your financial goals.

The BSP Group is Fiji's largest and fastest growing financial services provider with a team fully focused on growth. So make us your choice for financial services in 2016 and beyond.

We wish you and your loved ones a prosperous New Year!



Kevin McCarthy
BSP Country Manager



Malakai Naiyaga
BSP Life Managing Director



Krishna Raju
BSP Finance General Manager

bsp life



bsp Finance



bsp life

bsp Finance



WOWs Kids

Kevin McCarthy receives a hug from WOWs Foundation ambassador Lagilagi Lockington who is one of the many children to receive the benefit of BSP's consistent donations.



WOWs Kids

Kevin presents a gift to 3 year old Saleli Sovau who is living with cancer. Here is being carried by BSP's Sponsorship Officer Lilia Kurisaqila Taga.



Bouma Settlement

BSP's Raineel Maharaj, Howard Politini, Adi Ela Nagale, Arieta Wara surprise the community in Bouma, Labasa with Christmas food hampers and back to school kits.



Diwali Cocktail Suva

BSP's GM Corporate & International Cecil Browne with Brij Lal, Gardiner, Barry and Margaret Whiteside and Olaf Allen Senior.



Blood Drive 2015

BSP is more than a bank also supporting worthy life saving causes such as the Fiji National Blood Service. BSP's Robert Wojcik smiles as he prepares to donate blood.



Invitational Golf

BSP Life's Managing Director Malakai Naiyaga presents prizes to the winners Je'an Bentley, Harry Chand, David Voss and Wayne Wong.



Taveuni

Kevin McCarthy and members of BSP Executive Committee with village elders.



Ba Cocktail

Rajesh Punja, Vishwa Sharma, Ajay Raniga, Bipin Patel and BSP Life's GM Investments Pramesh Sharma.



Saturday Banking

Head Teller Lasarusa Ligalevu assisting customers who flooded our branches to take up our EasyUnsecured Personal Loan promotion offering instant approvals and same day funding.



BSP Fun Day

Family is an integral part of our values. Here, they are all enjoying our annual family fun day held at Gospel High School grounds.



Curtis Mar - Head of Corporate and Commercial West, Manager of the Men's Bowling team.



RubyAnn Sorovski - Senior Manager Business Development, Retail Banking Manager of the Fiji Pearls.



Shaun Corrie - Manager Business Development, BSP Life, Coach of the Men's hockey team.



Hannah Tukoro - Assistant Manager Suva Central Branch, Power forward, Women's basketball team.



Abdul Faiyum (center) won gold for shooting at the Pacific Games.



Millie Tuivanuvou (center) won gold for Shot-put at the Pacific Games.



Iakoba Taberanibou - Gold Medalist for table tennis with BSP staff/TV presenter Calvin Yee.



Millie Turner, Caroline Whippy, Ben Ryan, Salome Tabuatalei with Benjamin Kalouniviti.

Pacific Games

Our investment in cash and kind to Team Fiji for the Pacific Games was over \$230,000 of which \$92,000 went to FASANOC and \$94,000 was distributed to various Sporting Federations that participated in the Games.

The Bank concluded the Pacific Games campaign with a Banking on Gold program where \$31,500 was awarded to all Gold medal winners. Another \$14,500 was presented as Special Awards to those teams and individuals (athletes and officials) who were identified for the extra efforts they have contributed to the team. These special recognitions included Banuve Tabakaucoro's 200metres Pacific Games record, Athletics Fiji and Karate Fiji winning the most Gold medals by sports federations and Team Fiji officials who went beyond the call of duty to ensure our Fiji athletes perform well above expectation at the Pacific Games.

BSP was proud to have supported Team Fiji to the Pacific Games.

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2015 Highlights

January	
Community Project	Refurbished Fiji's first ever National Table Tennis Centre.
Community Project	BSP funds new Children's Play Equipment at the Eco Park in Colo-i-Suva.
Business	BSP Chairman, Kostas Constantinou announced that BSP has entered into an agreement to acquire the banking operations of Westpac Banking Corporation (Westpac) in Samoa, Cook Islands, Solomon Islands, Vanuatu and Tonga for AUD \$125 million.
Sponsorship	BSP Life Summer Cup Golf Tournament.
Business	BSP Life announces 2014 Claims paid to policyholders exceed \$50M.
February	
Community Project	Upgraded an old community shop building into a sports gym for Namatukula village. The village is famous for producing many sports stars.
Community Project	Bank builds new bridges and walkways as part of the Savusavu Town beautification project frequented by tourists.
Sponsorship	10 computers donated to Sawani Primary School to support its 6-month transformation project.
Sponsorship	\$18,000 to 6 minor sports federations for the XV Port Moresby Pacific Games. The recipients were lawn bowls, powerlifting, karate, squash, beach volleyball and table tennis.
Business	Fiji Institute of Banks awards Josefa Tuitubou, Blanche Koroduadua and Isikeli Taoli for their contribution to the Banking profession. Each of them have worked over 30 years in the industry.
March	
Business	The BSP Group makes a PGK100, 000 (FJD\$77,640) donation towards relief efforts in Vanuatu, following the destruction caused by tropical Cyclone Pam.
April	
Microfinance	MOU signing with iTaukei Land Trust Board to open landowner bank accounts with BSP to facilitate the distribution of lease monies.
Business	BSP Life announces 2014 Bonus allocation of \$16.4M.
Sponsorship	Fiji Nurses Association AGM.
May	
Sponsorship	\$5,000 to Athletics Fiji for their Pacific Games preparations.
Sponsorship	\$10,000 to Netball Fiji's Pacific Games and World Cup preparations.
Sponsorship	Annual Convention of the Fiji College of General Practitioners.
Sponsorship	Fiji Principals Association Annual Convention.
Sponsorship	Navua Nurses Workshop.
Sponsorship	Fiji Hotel & Tourism Association.
Sponsorship	Participated at the Nasinu Trade Event Expo.
Sponsorship	Fiji Oral Health Workers Association Annual Conference.
Sponsorship	Q7 Charity Rugby Rewind.
Sponsorship	Fiji Principals Association Annual Conference.
Sponsorship	Fiji Medical Association Annual Conference.
Sponsorship	\$70,000 to FASANOC for their Pacific Games preparation; making BSP a major sponsor for Team Fiji.
Sponsorship	Sponsored the 3 rd BSP Business House Regatta competition for over 300 athletes from the top corporate houses in Fiji.
Business	Activated the 113th ATM at Damodar City. BSP, by far, have the largest ATM network in Fiji and the Pacific.
June	
Charity	Hosted blood drive to support 40 open-heart operations scheduled for June at CWM Hospital.
Sponsorship	Fiji Hotel & Tourism Association AGM.
Sponsorship	Coral Coast Community Festival.
Sponsorship	Fiji Corrections Women's Conference.

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Sponsorship	Fiji Swimming Age National Long Course Championships.
July	
Business	Westpac acquisition deal completed.
Sponsorship	\$7,500 to Fiji Weightlifting for their Pacific Games preparation.
Sponsorship	\$7,500 to Fiji Lawn Bowls Association for Pacific Games preparation.
Sponsorship	Fiji Ship Owners Conference.
Sponsorship	Paid out over \$30,000 to all team Fiji Pacific Games Gold medal winners as part of the Banking On Gold incentive scheme. Extra cash rewards were also paid out for outstanding performances.
August	
Community Project	Handed over the upgraded Suva Primary School sports field, which was off limits for students for over 10 years due to OHS risks.
Business	Westpac branches in Samoa, Tonga, Solomon Islands and the Cook Islands were rebranded and opened for business under BSP ownership.
Sponsorship	Fiji Head Teachers Annual Conference.
September	
Sponsorship	\$110,000 sponsorship for Fiji Resources Institute over 3 years.
Sponsorship	Fiji Dental Association Annual Conference.
Community Project	New Multi-Purpose court for Stella Maris Primary School.
Community Project	Upgraded Lami Town's public volleyball court in Delainavesi.
Business	Successfully implemented an upgrade of our core banking system.
Business	BSP Finance (Fiji) Limited opened its new branch in Namaka, Nadi.
October	
Sponsorship	Supported the Sigatoka Hospital Charity Golf.
Sponsorship	Staff teams participated at the Nadi International Airport Volleyball Tournament.
November	
Community Project	Savusavu Secondary School receives a new BSP funded multi-purpose court - a first for the province.
Community Project	BSP funded Taveuni Waste Sorting Station.
Community Project	Top secondary school rugby competitor, QVS, set for greater heights thanks to a new BSP funded sports Gym.
Charity	Early Christmas surprise for Bouma Settlement in Siberia, Labasa when Howard Politini delivered Christmas food hampers, groceries and back to school kits.
Community Project	New Gym built at Army Barracks in Labasa, which is also used by the public and rugby clubs in the area.
Community Project	BSP funds upgrade of the Chevalier Training Centre in Wainadoi.
Community Project	Lautoka's Nadovu Park receives new benches & rubbish bins.
Sponsorship	Fiji Human Resource Institute Annual Conference.
Sponsorship	Macuata Provincial Youth Rugby 7's Tournament.
Sponsorship	MOBILISE Savusavu.
Sponsorship	East West Snooker Competition at the Lautoka Sports Club.
Sponsorship	Supported Suva Golden Oldies Rugby Association in their "Balls & Beards" prostate cancer awareness.
December	
Sponsorship	\$10,000 to WOWs Kids Fiji Foundation.
Business	BSP Life announces its investment portfolio exceeds \$500M.
Sponsorship	\$10,000 to FENC for the education of poor children.

Community Project

Bainivaliku Gym

Refurbished sports gym to benefit the military and other rugby clubs who frequent the facility in Labasa.

Chevalier Centre

GM Retail Banking Ravindra Singh and members of BSP staff handover a newly constructed kitchen to Father Simon Mani. The facility will assist youths from broken homes.

Lagilagi Settlement

BSP's Alfred Tavo with the Core Banking System upgrade team members at Lagilagi Settlement to help build a fence and footpath.

Mokosoi Park

Delainavesi Youths enjoy their new volleyball court.

Nadovu Lautoka

BSP's Joe Tuitubou, Villame Varasikete and Pene Andrea with Lautoka City Council officials (L-R) Esika Qoro, Jone Nakauvadra, Shalendra Dutt, Ganesh Rao and Sachin Kumaran at the completion of a Civic pride project.

Nasavusavu Court

Kevin McCarthy opens the upgraded multi-purpose court at Nasavusavu Secondary School.

QVS

BSP's GM HR Howard Politini officially opens the newly BSP funded Queen Victoria School Gym.

Suva Primary

BSP funded playground upgraded for the safety and well being of Suva Primary school.

Taveuni

Kevin McCarthy officially opens the waste material sorting station at Waiyevo.

Stella Maris

The students of Stella Maris Primary School show their appreciation for their new multi-purpose court.



BSP

Spreading the Christmas Cheer!



Sabeto Nadi

Kevin McCarthy and Loloma Home administrator Vaciseva Waqa (far right) with orphans and children's of solo mothers who have an added reason to smile this festive season.



Lokia Shopping Centre

BSP's Ravindra Singh with Suliana Ranavue of Naselai Village won a trolley dash valued over \$300 in Nausori.



Namaka Branch

BSP's Madhur Kumar surprised Talica Meli with \$50 as she was using the BSP ATM in Nadi.



Nadi Branch

BSP staff Villame Varasikete give a \$100 cash reward to Seinili Ditu for using our BSP ATM outside the branch.



RB Patel Centrepoint

BSP's Howard Politini and Shivandhna Rani reward Sital Sukul, Rameeza Khatoon and Vineeta Prasad with \$100 for using BSP EFTPoS at RB Centrepoint.



NewWorld Valelevu

BSP's Ravindra Singh rewards Lice Manulevu with \$100 cash for choosing BSP EFTPoS to pay for her shopping.



MH Supermarket Vivraas Plaza

BSP's Joseph Kaitu'u and Shahdaab Janif with Nishika Maharaj who won \$10 from a lucky pick.



Shop N Save Sigatoka

BSP's Gaylene Naigulevu with Taitusi Rasoki won a \$10 cash reward randomly after choosing BSP EFTPoS to pay for his shopping.



Nadi Branch

Elena Baravilala and BSP Carolers entertaining valued customers.



Nadi Branch

Nacanieli Vesilevu and Madhur Kumar with Shifroz Shameem who walked away with \$50 after using a BSP ATM.



RB Patel Suva Market

Ravindra Singh with Maria Qoreti who took home groceries worth over \$400 after winning a trolley dash.



Shop N Save Sigatoka

BSP's Samisoni Vugakoto with Inia Kolinisau who came in to buy Weetbix for his son Tevita and went out \$100 richer.



Shop N Save Tavua

Santa and BSP Chief Operating Officer William Wakeham with Isimeli Koroi who won \$100 after using BSP EFTPoS.



Taiperia, Lautoka

Kevin McCarthy with the children of Taiperia settlement who received an unexpected visit with Christmas delights.



Hanson's Narere

Stroke survivor Atunaisa Nayara won a trolley dash worth \$380 and BSP's Ravindra Singh was there to congratulate him.



MH Rakiraki

Kerarlaini Navilu won \$50 after using the BSP EFTPoS machine at MH Rakiraki. BSP's William Wakeham was there to reward her.



Daud Musa Supermarket

Shivandhna Rani surprises Peni Tikoinaka with \$50 after he used the BSP ATM outside Daud Musa in Korovou.