

Growing In And Beyond Fiji

From the Managing Director, Mrs Sereana Qoro



PHL and BIL team inspecting a screening plant in Port Moresby, PNG.

Ni sa Bula!

“To be the most innovative investment Group in the Pacific.” This vision statement dictates how business strategies are formulated and executed in order to deliver the desired business results for the FHL Group. The theme for this issue of “Ra Marama” is therefore proper and timely as it marks the commencement of our expansion into the Pacific region beginning with Papua New Guinea where we have incorporated two wholly owned subsidiaries of FHL namely Pasifika Holdings Limited and Pasifika Finance Limited.

As an investment company FHL continues to review its portfolio and assess business performance and sustainability. In this process, FHL is always looking out for growth potential within the group and growth prospects beyond FHL and beyond Fiji. Over the past 11 months, we have divested the investments in some businesses and ventured into new ones. Obviously, an innovative company is one that is always receptive to change, whether it be change in organizational structure, business processes or the actual introduction of new business concepts.

In keeping with the group corporate vision, a number of new initiatives were implemented to enable FHL to continue to grow in Fiji and beyond Fiji into the Pacific region. On the domestic front FHL has established a new subsidiary company called FHL Logistics Ltd which specializes in Freight Forwarding and Customs, Logistics and Waste Management Services. FHL Logistics represents a totally new area of business which strengthens the increasingly diversified investment portfolio of Fijian Holdings Ltd.

FHL for the first time have also diversified into a new line of business which is the provision of business management services to other corporate organizations namely Tropik Wood Industries Ltd and its subsidiary companies. In this new area of business, FHL provides executive management leadership and advice to improve the performance of these organizations for an agreed fee under a formal management services agreement. Under this concept, FHL invests its human capital to generate a new revenue stream in the form of management fees.

As widely reported this year, FHL has moved beyond Fiji! FHL's geographic diversification started with the export and distribution of bagged cement into Lae and Port Moresby in PNG in August 2010 followed by the actual set-up of the first concrete batching plant in Port Moresby in October 2010. The concrete batching plant is now fully operational with three ready-mixed concrete trucks servicing customers in and around Port Moresby. I salute the Standard Concrete team for releasing three experienced persons in the Concrete division to operate the plant. Let me also acknowledge the work undertaken by FIL Sales & Marketing Manager Sonni Dutt in successfully setting up the concrete plant in Hohola, Port Moresby. The Group is indeed well resourced with experienced personnel in our key core businesses.

As we come to the end of the 2010 calendar year, I take this opportunity to wish the Board, Management, Staff and all employees a Merry Christmas! May the new year 2011 be another year of increase and growth for the FHL Group.

May the blessings of our LORD be upon you all and your families!

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FIL's Pacific Quest

In keeping with the Company's vision, FIL is now even more determined on being the preferred supplier of cement in the Pacific.



The domestic market for cement has shrunk by 6% over the last year and compared to 2007 - the pinnacle of the last construction boom, the market has contracted by 29%. Thus the subdued domestic building and construction industry has to some extent fuelled and compelled Fiji Industries Limited's latest Pacific quest. In keeping with the Company's vision, FIL is now even more determined on being the preferred supplier of cement in the Pacific.

FIL is focused on growing its export volumes in 2011 compared to volumes recorded for 2010. This is possible with the recent opportunities that exist within the larger PNG market. Together with this, the quality of Pacific Cement relative to other available options

will be FIL's distinctive advantage in the PNG market. It is also expected that the growth of Pacific cement in the PNG market will also be enhanced by the establishment of concrete batching and block making plants together with Hume pipes and concrete products operations in Port Moresby and other parts of PNG.

FIL is planning to undertake capital investments to upgrade its process and facility in the current financial year to improve efficiency in its operation. Therefore despite the domestic market conditions FIL is focused and determined to improve productivity and efficiently serve customers in Fiji and the wider Pacific region.

New Initiatives For Fiji And The Pacific

During this time when the Building and Construction Industry is quiet, Standard Concrete Industries is looking at the possibility of producing and supplying agricultural lime to the local market which will include sugarcane farmers, dairy farmers and other commercial farmers.



Standard Concrete's Wailotua Quarry



SCI blocks ready for export to PNG.



Standard Concrete's Wailotua Quarry

Agricultural lime is used by farmers around the world to lower the acidity in soils, increase a soil's waterholding capacity, reduce soil erosion and help crops to better tolerate drought and wet conditions by increasing both root penetration and water percolation through the soil. Furthermore, agricultural lime increases herbicide effectiveness and nutrient availability to plants while adding calcium to soil.

"The product will be a new addition to SCI's product line and is currently trialling at the company's Wailotua Limestone Quarry. Once testing is finalized on the final product, the challenge would be to convince farmers of its benefits, particularly sugarcane farmers", said Mr Mosese Volavola, Standard Concrete Industries' General Manager.

"Agricultural lime could be a major boost for our local farmers, particularly sugarcane farmers", added Mr Volavola.

SCI has also been awarded the contract by the Ministry of Works, Transport and Public Utilities to supply 55,000 cubic metres of pavement materials for the upgrading of the main road that runs around the entire island of Ovalau.

The contract is valued at \$3.4 million with a duration of 40 weeks. Representatives of the Ministry of Works, Transport and Public Utilities and Standard Concrete Industries signed the contract agreement on Thursday, 02 September, 2010. The Permanent Secretary for Works, Transport and Public Utilities signed on behalf of the Ministry whilst FHL Managing Director, Mrs Sereana Qoro signed on behalf of Standard Concrete Industries as the Executive Chairperson of the company.

Standard Concrete Industries was given 6 weeks to mobilize its equipment onsite. The company plans to set up a Crushing Plant on the island and will use local raw

materials to produce the required pavement materials. It has made prior arrangements with local resource owners who will be paid royalties for their raw materials.

The company will be sending its expert operators and skilled workers from its Suva Plants to work on the project but will source unskilled labour from the island for the duration of the project thus providing temporary employment for people on the island.

The implementation of the project will greatly benefit the people of Ovalau.

Pacific Initiative

SCI has commenced its exports to PNG with 2 containers of blocks shipped out in August to clients in Port Moresby. A concrete plant has also been sent to PNG to be set up for the production and sale of ready mix concrete. The company hopes

that, in conjunction with sister company, Hume, it will supply concrete for Hume's precast products that will be produced in PNG.

As demand for its products grow in PNG, SCI will look at mobilizing more products to the country. The PNG market provides SCI with a huge potential for Growth.

With regards to other Pacific Island nations, SCI has priced for a number of projects in the Cook Islands, Tuvalu and the Solomon Islands. Upon success of its pricing, the company could possibly be setting up project operations on one of these islands.

SCI continues to export blocks to its various customers in Tonga, Samoa, Vanuatu, Cook Islands, Tuvalu, Kiribati and the Solomon Islands.

Hume's Growth Initiatives In And Beyond Fiji

Hume's product range incorporates solutions for pipe and box culvert requirements, bridge and tunnel systems and a range of other products for the local and the Pacific market.

Growth Initiatives For Fiji

Hume recently opened two new plants in Fiji. It's Vatuwaqa Plant, which is located on Jai Hanuman Road was opened last year whilst the Labasa Plant was opened in January this year. "The establishment of these new plants provided us with the opportunity to take our products closer to our customers thus reducing their transportation costs", said Humes General Manager. Mr Mosese Natuilagilagi.

The company's products are used as solutions for upgrading most infrastructural systems around the country such as the Fiji Road

Upgrading 4 Project which includes the road from Nabouwalu to Dreketi, the Buca Bay Road in Savusavu and other rural road programs on Vanua Levu and Viti Levu.

New infrastructural products recently introduced by the company included precast arches, Humedeck, pre-tension and post-tension I-Beams that are 32 metres long and precast manholes. "All these products provide infrastructural solutions that are modern, convenient, affordable, durable and less time consuming to construct with a life span of 100 years. When utilized these products benefit

the general public", added Mr Natuilagilagi.

Growth Initiatives Beyond Fiji

In the month of August, Humes sent 13 container load of large box culverts and pipes to clients in Port Moresby, Papua New Guinea. This shipment arrived in Port Moresby on the third week of September. By the end of the year, the company is planning to move molds for bridge beams, large box culverts, power poles and other products to PNG.

"Due to the economic development taking place in PNG, we see a huge demand there for our

products and a huge potential for expansion as the Hume brand is a household name in the region. So we are looking at capturing a huge portion of the PNG Market.", further added Mr Natuilagilagi.

Humes recently completed a project in Vanuatu and is currently supplying concrete pipes and power poles to the Solomon Islands. It continues to export its products to other island nations which include the Cook Islands and Guam where the company is looking at supplying materials needed for the construction of the US Air Base in the near future.



Concrete Pipes Export to Vanuatu



Large Box Culverts and Concrete Pipes For PNG



Combined Humes and Standard products for export to the Solomon Islands

FHTML Funds Yield Positive Results

FHUT was able to pay its highest recorded dividend since inception in 2001. A total dividend of \$1.69m was paid to unit holders for the 2010 financial year, a significant increase of 25% compared to the last financial year.

Bula vinaka from the team at Fijian Holdings Trust Management Limited, the Fund Manager for Fijian Holdings Unit Trust and Fijian Holdings Property Trust.

The last financial year ended on the 30th of June 2010 and was again a very tough and challenging year. However, FHTML and the two funds managed to yield positive results despite the tough economic environment. The results were achieved from a combination of strong portfolio performances, positive unit sales and the positive revaluation of our portfolio. FHUT was able to pay its highest recorded dividend since inception in 2001. A total dividend of \$1.69m was paid to unit holders for the 2010

financial year, a significant increase of 25% compared to the last financial year.

Since inception in 2001, both the number of FHUT unit holders and the Fund portfolio has been growing significantly despite the challenges faced in the operating environment over the years. The relative contributing factors for these are the investment managing of the portfolio funds in the volatile financial markets and being able to consistently provide competitive returns, the essential focus on quality services towards customer satisfaction and approaching the market with the correct motives and positive mindset in broadening the knowledge of the services and products offered by FHTML. The

FHUT product is an affordable alternative medium to long term investment with competitive tax free dividends and a diversified investment portfolio for any interested individual, groups, businesses and institutions. This product allows ordinary mums and dads to start investment and continue to grow it to meet their long term goals.

FHTML is growing within Fiji through its service providers namely Post Fiji Limited, ANZ Bank, Merchant Finance Branches, FHL Securities Limited, FijiStock Brokers and Kontiki Stockbrokers Ltd by allowing access to the Fund for all potential and current unit holders. The FHTML also engages with the general public, especially in trying

to convince individuals or groups to venture into medium to long term investments. As FHTML participates in a heavily regulated market, FHUT's portfolio funds is restricted internationally but this has not stopped FHTML from been active with Fijians residing abroad such as professional rugby players, British military personnel, caregivers and others in investing back here in Fiji. These are positive not only for the Funds but also for Fiji's economy as personal remittances are circulated back into the economy. Some key statistics of FHUT is provided below to show growth in the selected facets. FHTML will continue to strive towards "Growing In and Beyond Fiji" to achieve its mission.



Priscilla with Nasigasiga villagers in Vanua Levu



Sowani conducting training with service providers' reps



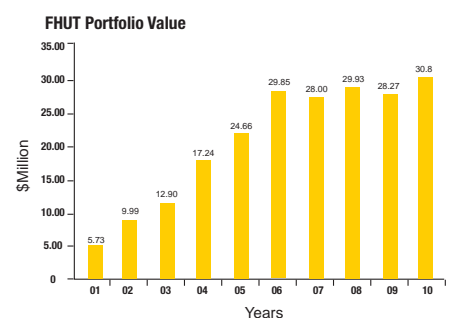
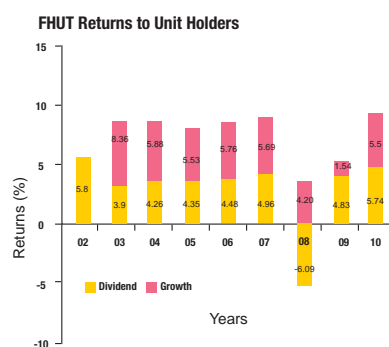
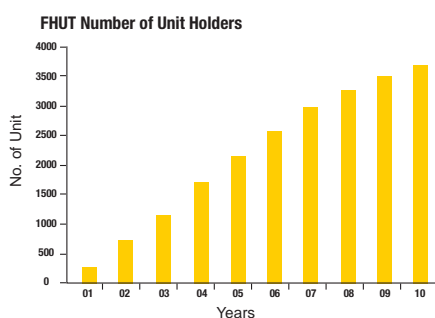
Presenting at the Naval Base



Priscilla & Apenisa with the former Governor of the Reserve Bank of Fiji, Mr Sada Reddy at the Hibiscus Carnival Micro Finance Expo



Apenisa, Rowena, Unit Holder Vereniki Goneva (national rugby rep) and Priscilla



Promoting Fiji's

For almost sixty years, only one company has been synonymous with Fiji's idyllic Yasawa islands. Taking three, four and seven-day

Its growth, from a small cruise operator in 1950 to today's powerhouse brand, could well be the story of Fiji's tourism industry. Today, the cruise operator hosts hundreds of passengers on a unique series of three, four and seven-day cruises operating from its homeport of Lautoka every week. On any given cruise, you will find visits to different Yasawa islands each day, where guests participate in traditional ceremonies of welcome, song and dance at local

villages or while the day away on pristine beaches.

In addition to its Yasawa itineraries, the company also operates regular charters and a series of seven day Historical & Cultural Dateline Cruises, offering a unique and rare opportunity to visit Fiji's remote north-eastern reaches, an area that rarely receives attention from the outside world.

The tourism market remains aggressive, and has witnessed an

increase in operation with increased investments in the cruising sector particularly in the South Pacific, namely Australia, Tonga and Vanuatu. In order to ensure Blue Lagoon Cruises' major markets continue to remain loyal to the product, a number of initiatives have been put in place including a quarterly e-newsletter to all past passengers and travel agents with updates on upcoming cruise specials, cruise news and information on upcoming events

and this is also communicated via the company Facebook account.

A new booking engine has been integrated onto our website which is user friendly, taking direct bookings online as people are now becoming more reliant on the website rather than using the traditional methods of making reservations via travel agents. Blue Lagoon Cruises also has an Accreditation Program available on its website designed to provide



"Vulavula Breakfast" setting on Nanuya Lailai.



Guests enjoy a Black and Gold Dinner on Nanuya Lailai, BLC's private island.



Table set for guests on the Fiji Princess.



Staff, Sefo and Suli prepare drinks on the Fiji Princess.

Tourism Market

cruises through the turquoise, teal and aquamarine waters of this region have helped make Blue Lagoon Cruises a favourite Fiji icon.

comprehensive education on small ship cruising on all Blue Lagoon Cruise products and itineraries. Agents benefit from this by receiving a certificate of Accreditation, increased confidence in selling our cruises, special industry fares on Blue Lagoon Cruises, highly marketed during low season.

Charters, groups, weddings and events are a specialty on our cruises and we have a dedicated Charters

Manager, looking after all Charter and group enquiries - with 14 Charters already confirmed for 2011. A new Bridal Compendium has been issued to all Travel Agents and wholesalers with wedding and romance packages to choose from and an option for guests to mix and match the alternatives available to them. The company's two vessels have also become hugely popular as the ultimate romantic venue for the ever-growing numbers of couples getting married in Fiji or enjoying a

honeymoon. Both Blue Lagoon Cruise vessels regularly serve as 'floating chapels' however many passengers also opt to get married on the cruise company's very own private piece of the Yasawas - the island of Nanuya Lailai.

At the end of the day, bottom line is the main agenda for all parties concerned and our performance is based on and driven by the need to secure business that will ensure a

growth in profits with minimal costs involved.

A strong supporter of Fiji tourism industry activities, Blue Lagoon Cruises has for many years worked to promote Fiji's unique brand of tourism to the world. The company continues to promote Fiji through brochure advertising in Europe, UK, Australia and the USA.



PHL Commences Business In Papua New Guinea

Pasifika Holdings Limited was registered on the 23rd of May in Port Moresby, Papua New Guinea. The move is in line with FHL's strategic focus of "Growing Beyond Fiji". The company will be handling all FHL businesses in PNG and other Pacific Island nations. It is the first wholly owned FHL subsidiary to be established overseas. With a population of 6m, a land area of 463,000 sq km and abundant resources, PNG is a land of great opportunities in the Pacific region.



PHL Manager Pacific Operations, Mr Josese Daveta.

Initiatives For Growth

PHL Manager Pacific Operations, Mr Josese Daveta said, "There is great potential for growth in PNG".

The construction industry boom from LNG project and

associated infrastructural development will provide great opportunities for PHL as a new entrant. The LNG project has also led to a growth in demand for accommodation in Port Moresby and in the highlands which has affected the real estate industry. Building projects include residential developments, commercial and industrial complexes.

PHL started trading in PNG in August 2010 through import of products from FHL subsidiaries such as cement, concrete pipes, box culverts, blocks and other concrete products.

The first shipment of products which comprised of 20 containers of cement and 13 containers of concrete pipes and box culverts which left Fiji arrived in Port Moresby in September.

The first ready-mixed concrete batching plant started operations in Port Moresby in October 2010. We have a team of Fiji and PNG workers employed by PHL. As a new entrant into the PNG market, PHL is prepared for controlled growth in selected sectors of the market.

The first commercial batching of concrete was to the first PHL concrete customer, NC Civil

Contractors. PHL is fortunate to have Mr Sachuda Nand, Deo Chand, Josua Driso and Vijay Rattan Raj, all of whom are experienced workers from Standard Concrete Industries, Fiji. The batch plant itself was installed by experienced personnel led by Sonni Dutt, Sales & Marketing Manager of Fiji Industries Ltd. No doubt, the FHL Group is resourced with technical knowledge, skills and years of experience inherent within its workforce. In this case, the setting up of the batch plant and actual running of the concrete batching operation is resourced from within the FHL Group.



FHL's Managing Director, Mrs Sereana Qoro inspecting a screening plant in Port Moresby



Visiting of River rock and sand resources with landowners.



Accommodation and office complex owned by Steamship Company and constructed by Fletcher Construction in Port Moresby.



Mixing of concrete for test cylinders using Pacific cement at PNG Ready Mix.

FHL Logistics Provides Another Option For Logistics Services

FHL Logistics provides services such as air freight forwarding, Consolidation and Deconsolidation services, customs house agents, air freight exports and transportation, sea freight forwarding, Sea freight cargo, household removal service, wharf operations, transportation, waste disposal services, bonded warehousing and sea freight exports.



FHL Logistics Limited GM, Mr Azad Ali at the company's Vatuwaqa office.



FHL Logistics Drivers.



FHL Logistics vehicle on a delivery run.



FHL Logistics General Manager, Mr Azad Ali with Intramar Managing Director, Mr David Mott.

Recently established FHL subsidiary, FHL Logistics Limited, has opened its branches in Nadi and Lautoka.

The company has set up a branch at the Nadi International Airport and at 5 Tukani street, Lautoka to cater for customers in the West..

The Nadi branch provides services such as air freight forwarding, Consolidation and Deconsolidation services, customs house agents, air freight exports and transportation whilst the services provided by the Lautoka Office comprises of sea freight forwarding, Sea freight cargo consolidation and deconsolidation, custom house agency, household removal service, wharf operations, transportation ,waste disposal services, bonded warehousing and sea freight exports. The move is part of the company's plan for growth within Fiji.

“Customers who trade via air, sea and land will benefit greatly from this expansion as it provides them with more options in terms of professional services in this area”, said FHL Logistics Ltd's General Manager, Mr Azad Ali.

The company's Suva Office, located in Jai Hanuman Road, Vatuwaqa provides services such as airfreight forwarding, air/sea freight customs house agents, air/sea freight cargo consolidation and deconsolidation, air/sea freight bonded warehouse, waste disposal services, household removals and transport operations.

FHL Logistics Limited is also planning to operate at an international level in the near future. Mr Ali said, “We are looking at going into

international freight forwarding in a few months and we would like to have a world wide network. Our aim is to be an excellent provider for both our internal and external customers”.

The company has therefore, entered into a partnership with Australian based logistics provider, Intramar. This partnership will help boost FHL Logistics services from Australia to Fiji, enable the provision of good rates and better service from Asia to Fiji and provide customers with services from the USA to Fiji. Intramar has offices in Melbourne, Sydney, Brisbane, Adelaide, Perth, Townsville and New Zealand.

At present FHL Logistics has a fleet of 57 commercial vehicles which is shared amongst its Suva, Nadi and Lautoka branches. It currently employs approximately 50 people and has available an attachment program for graduates interested in the area of Logistics and Shipping.

FHL Logistics is also looking at establishing Customs Bonded Warehouses in both Lautoka and Suva that are 500 square metres in size for receiving and devanning cargo.

The future aspirations of the company is to expand its business locally and globally in operational excellence. The Company is also committed to quality and excellence in the provision of its various agency services to customer satisfaction. These various agency services will include clearing agents for International Fishing Vessels, Cargo Vessels and Bulk Vessels.

RB Patel Establishes Another Retail Outlet

With 9 supermarkets in operation around the country, well known Food Chain, RB Patel recently opened another store in the heart of the city of Suva. Known as MarketPoint, the new store was opened on the 23rd of August after three months of renovations. The supermarket occupies the old Tappoos store in the FNPF Harbour Front building directly opposite the Suva Market on Rodwell Road. FNPF is also a major RB Patel Shareholder.

According to R.B.Patel's Chief Operating Officer, Mr Deepak Rathod, the company was looking for a location in Suva in addition to the Waimanu Road branch and is very fortunate to have this very strategic central location.

“We want to take our services closer to our customers, particularly bus commuters and corporate clients in the city. MarketPoint has given us the opportunity to do so. MarketPoint will also give shoppers another option to the other supermarkets within the vicinity”, said Mr Rathod.

For people in the Delainavesi, Lami and surrounding areas, R.B.Patel is planning to establish a new supermarket near Lami Town. Plans are underway for a shopping complex that will include a bread shop, fastfood stores and banking services.

This complex will also provide shoppers with plenty of parking space and a clean and spacious shopping environment. In addition, it will also generate employment for people within the area not only from the supermarket but also from the other businesses that will be tenants at the new complex.

When asked why their stores have names ending with the word “Point”, Mr Rathod said that, “The idea behind our stores is to create a meeting point where customers and families can get away from the hustle and bustle of city life and just relax and shop in comfort.”

R.B. Patel continues to export general merchandise to its clients in Tuvalu and Kiribati on a regular basis.



MarketPoint - New RB Store on Rodwell Road.



Customers being served at MarketPoint.



MarketPoint Baggage Booth.

“The idea behind our stores is to create a meeting point where customers and families can get away from the hustle and bustle of city life and just relax and shop in comfort.”

Huge Growth Potential For FPT

As part of its growth initiative for Fiji, FPT recently acquired the Blue Lagoon Cruises Building in Lautoka which is presently occupied by BLC. The company has also acquired land in Suvavou, Lami which will accommodate R.B.Patel's multi tenanted shopping complex.

Fijian Property Trust Company Limited (FPT) owns Sukuna House and Vanua House and currently provides management services to the Fijians Trust Fund properties, Union Plaza and the Bose Levu Vakaturaga complex and to the Fijian Holdings Property Trust Fund.

As part of its growth initiative for Fiji, FPT recently acquired the Blue Lagoon Cruises Building in Lautoka which is presently occupied by BLC. The company has also acquired land in Suvavou, Lami which will accommodate R.B.Patel's multi tenanted shopping complex. The project, which is owned by FPT will be jointly managed with the R.B Patel Group and is expected to be completed in April, 2011.

The company conducted major upgrades to its building infrastructure during the year. This included the installation of new water pumps, water tanks and fire protection systems. It is also looking at acquiring additional properties in the future in order to enhance its revenue stream and yield better returns for its shareholders.

According to Manager Properties, Mr Aisake Cabemaiwai, there is a huge potential for growth for FPT in the Fiji market, however, there are also risks that need to be taken into consideration due to the volatility of the market.



The Blue Lagoon Building in Lautoka



Visitors Lounge



Site for new RB Patel Shopping Complex at Suvavou.

Merchant Finance Is Growing In Fiji and beyond

Merchant Finance, earlier this calendar year, opened its new branch in the tourist town of Savusavu. This branch is located in Marimuttu Building along the main street of Savusavu Town.



Merchant Finance's Credit Officer Otesh Chand serves customers

According to Mr. Uday Sen, Chief Executive Officer of Merchant Finance, this new branch will not only provide service to the people of Savusavu, but will also provide services to the greater Taveuni and nearby islands. This branch is fully operational now and will be providing all different types of services that any of the other Merchant Finance branches are providing. This ranges from personal and commercial loans to accepting time deposit and acting as insurance agents for New India Assurances.

“Merchant Finance also has a number of clients in Savusavu who

were provided service via our Labasa branch but now would benefit from this branch located in their own town. Setting up of a branch in Savusavu gives Merchant Finance the opportunity to take our services to the customers thus providing them with easy access to financial services”, said Mr Sen.

Merchant Finance's decision to set up a branch in Savusavu is in line with the company's strategy of growing within Fiji. “Savusavu is a thriving town with good investment opportunities. The opening of this new branch will not only be of benefit to the people of Savusavu

by giving them a variety of investment opportunities but it will also add to higher returns for our shareholders”, added Mr Sen.

The establishment of the Savusavu branch enables the diversification of the company's risk portfolio and increases its market share in the North. Opening of Savusavu Branch brings the total number of Merchant Finance's branches Fiji wide to six. The other branches are located in Suva, Nabua, Nadi, Lautoka and Labasa.

Apart from expansion in the local market the company has also

embarked on a project to expand within the Pacific region. Preliminary visits and studies of few growing Pacific markets have already been done with a number of markets identified for further consideration. A project team is currently working on establishing an office in PNG. Both Western Samoa and American Samoa economies are also seen as possible investment targets however, further studies of these economies are underway. The expansion to the Pacific is also in line with the growth strategies of the company in its 3 year development plans.



Merchant Finance's Savusavu Branch.

FHL Shareholders Workshop and Annual General Meeting 2010

The FHL Shareholders Workshop and 25th Annual General meeting was for the first time held at the company's Headquarters, Ra Marama in Suva on the 29th of October. Many Shareholders were present at the workshop which was held in the morning and also at the Annual General Meeting which took place at 3pm in the afternoon.

The Workshop was opened by FHL Chairman, Mr Isoa Kaloumaira and was closed by Managing Director, Mrs Sereana Qoro.

Speakers at the workshop included representatives from the Reserve Bank of Fiji, Fiji Public Trustee Corporation Limited, Fijian Holdings Trust Management Limited and FHL Securities Limited.

Since it started in 2006, the number of shareholders that attend the workshop has increased as many of them find the workshops very useful and informative as speakers covered topics which were very important for them to know. This year's topics included The Reserve Bank of Fiji and South Pacific Stock Exchange Roles in Fiji's Capital Markets, Estate Case - Wills, Probate, Letter of Administration,

Requirements and Costs and FHLS' Processes for Buying and Selling of Listed Company Shares.

Amongst shareholders who attended the workshop was Anareta Rinakama of Naivucini in Naitasiri who found the workshop very educational and was of the view that people need to be told of the importance of investing, particularly the young generation.

Also at the workshop was Emele Sauliga who came all the way from Nasigasiga in Vanualevu. Emele heard about FHL shares on the radio and decided to purchase some shares for her grandchildren. She said that this was her second workshop and she enjoyed attending the workshops and found them very informative.



Mr. Sakenasa Tuqalo of the Fiji Public Trustee Corporation speaking to shareholders.



FHL Chairman, Mr Isoa Kaloumaira speaking at the AGM. On his right is FHL Managing Director Mrs Sereana Qoro and left is company secretary Mr Tomasi Radakua.



Emele Sauliga taking a tea break with other shareholders



Anareta Rinakama



FHL Shareholders at the Annual General Meeting

FHL Sponsors Provincial Companies Symposium

Approximately 60 representatives of the 14 Provinces of Fiji attended a provincial companies symposium at Ra Marama building in Suva on the 23rd and 24th of November. The symposium, a first of its kind was sponsored and hosted by Fijian Holdings Limited.

Participants included the Roko Tui and Chairman of the various Provincial Councils which comprises of Naitasiri, Lomaiviti, Tailevu, Ba, Bua, Cakaudrove, Macuata, Lau, Kadavu, Serua, Namosi, Rewa, Nadroga Navosa, Ra and Tailevu. Mr Isoa Kaloumaira, the Chairman of Fijian Holdings Limited, opened the symposium whilst Deputy CEO for I Taukei Affairs, Colonel Apakuki Kurusiga was the symposium Facilitator.

- To view companies having similar interests.
- To identify business challenges faced and identify workable solutions.

The Aim of the symposium was to “Develop an understanding of one another's activities and form an opinion on the assistance one can derive from the other.”

The purpose of the symposium is as follows:

- To present the various companies' major activities.

Participants learned from each provinces experiences and thoroughly enjoyed the one and half day workshop and look forward to the next one.



Participants of the symposium



Workshop Facilitator, Colonel Apakuki Kurusiga



FHL Chairman, Mr Isoa Kaloumaira



Namosi Representatives



Tailevu Provincial Council Chairman, Mr Joseva Serulagilagi speaking at the meeting.



Tea Break for Provincial Council Members



Kadavu Provincial Council Chairman, Mr Sakeasi Waqanivalagali stresses a point.



Members of the Secretariat, Alumeci and Selai

FHL ANNOUNCES APPOINTMENT OF NEW SUBSIDIARY HEAD

Fijian Holdings Limited is pleased to announce the appointment of Mr Azad Aktar Ali to the position of General Manager of its new wholly owned subsidiary; FHL Logistics Limited. FHL Logistics Ltd is a shipping and logistics services provider.

Mr Ali takes on his new role with a wealth of experience that spans 15 years. Prior to joining the FHL Group, he served as Manager Transport & Marketing Operation at Carpenters Shipping where he also held the positions of Acting Manager Transport & Waste Disposal and Manager Sales & Marketing.



Mr Azad Ali

"I am very excited with the appointment and with the opportunity to work for FHL", said Mr Ali.

Welcoming the appointment, FHL Managing Director, Mrs Sereana Qoro said, "We recognize that Mr Ali brings with him the ideal experience and business skills to lead as General Manager of the newly incorporated FHL Logistics Limited. We acknowledge that Mr Ali's extensive knowledge in the shipping and logistics industry will be a major asset for the FHL Group."

"The incorporation of this new company is another step towards the diversification of FHL's investment portfolio into a growth sector that will deliver sustainable returns for our shareholders in the long term," Mrs Qoro said.

Environment Waste Permits For Standard Concrete Industries

The Department of Environment recently issued Environment Permits to Standard Concrete Industries (SCI) for its Nasinu Quarry Site operations.

Standard Concrete Industries' General Manager, Mr Mosese Volavola confirmed that their Nasinu Site received Waste Disposal Permits for Liquid Waste and Air Pollution from the Department of Environment under the requirements of the Environment Management Act 2005.

"This means that we are allowed to dispose off waste from our operations up to a specified approved limit in a controlled and properly managed manner that will be continuously monitored by the Department of Environment", said Mr Volavola.

The company's operations is generally categorized as heavy industrial operations and this include quarrying and crushing of aggregates and road-base material, batching and mixing of ready mix concrete and the manufacture of masonry and building products such as concrete blocks & pavers.

Under the new Environment Management Act (EMA) 2005 and its regulations, Standard Concrete Industries is required to apply for permits for all its plants for three waste categories which are namely Air Pollution, Solid Waste and Liquid Waste.

Solid Waste Permit is not necessary for the company's operations as no solid waste is dumped outside its property boundary but is stored onsite for other uses such as road upgrading and rehabilitation. Permit applications for the company's other operational sites have also been submitted to the Department of Environment but awaiting the review process.

Mr Volavola added, "We will ensure that our operations comply with environment regulations and will proactively implement initiatives that are environmentally friendly."

Standard Concrete Industries is currently in the process of adopting the ISO14001 concept for its operations in order to improve its environment management system onsite. The company is very mindful of the environmental aspect and impact of its operations and thus monitors this regularly.



Customer Service Training For FHL Group

Twenty five employees from within the FHL Group attended a customer service training conducted on the 2nd and 3rd September at level 2, Ra Marama. The training program called 'Exceptional Customer Service' was conducted by Ms Radhika Sami of TPAF.

Training Coordinator, Mr Vakacegu Kalou said that “the training was held to enhance the standard of customer service within the group and to provide uniformity in serving customers.”

“We are looking at conducting the training twice a year, depending on our budget and in the long run we are looking at all employees undergoing the training”, added Mr Kalou.

Training participant, Ms Laisa Vosabalavu said that the training was very helpful as it helped her learn how to serve customers better and that it would be good for every employee within the group.



Fijian Holdings Limited Reward Top Students

Three Top Secondary School students were recipients of Fijian Holdings Limited's Dux Awards at their respective schools. The students were Aqela Tuirewa of Adi Cakobau School, Queen Victoria School's Head Boy, Iowane Ponipate Tiko and Jale Koroiueta of Ratu Kadavulevu School.

Each student received from FHL representatives during their school prize giving ceremonies a HP Compaq Presario Laptop with 2 GB RAM, 250 GB Hard Drive and inbuilt web camera. All laptops come ready to use with Windows 7 Professional operating system, a carry case and 3 years service warranty. In addition to the computers, each student also received a printer and one month free internet connection from FHL's sponsorship partner, Telecom Fiji Limited.

FHL Managing Director Mrs Sereana Qoro said, "These prizes are vital tools that the students will definitely find helpful as they progress to higher level education. The provision of notebook computers are aimed at recognizing and rewarding excellence in education amongst students. No doubt being awarded the dux prize can only come through personal drive, commitment, sacrifice and determination of these students. With these attributes, the FHL prizes are meant to encourage the recipients to excel at tertiary level."

FHL commenced its sponsorship of Dux prizes for these top government schools in 2004 as an initiative to promote excellence in academic achievements at the very early stages in life.

QVS Head Boy and Dux Award Recipient, Iowane Tiko of Navakawau, Vuna, Taveuni said that he was blessed with the award and hopes to further his education at the University of Queensland whilst Jale

Koroiueta of RKS who comes from Vutuna, Nairai in Lomaiviti plans to continue his education at the Fiji School of Medicine.

Adi Cakobau student, Aqela Tuirewa from Nakanacagi Village in Macuata scooped the prizes for Accounting, Economics, Computer Studies, Mathematics and Culture in addition to the Dux prize. She was also awarded the Principal's Award for Character and the Award for Excellence. Aqela who comes from a family of 3 girls and 1 boy intends to pursue a Bachelor of Commerce Degree majoring in Accounting and Economics at the University of the South Pacific. Regarding her award from FHL, Aqela said, "My award from FHL is very good as it will help me very much in my degree programme."

Fijian Holdings Limited also provides an award for the indigenous Fijian student that scores the highest mark in Form 7 Fijiwide and further enhances its involvement in education, training and development through its Graduate Trainee Management Programme.

Representing FHL at Adi Cakobau School was Managing Director, Mrs Sereana Qoro. General Manager for FHL subsidiary, Standard Concrete, Mr Mosese Volavola represented FHL at Queen Victoria School whilst FHL Human Resource Manager, Mr Tomasi Radakua was the FHL Representative at Ratu Kadavulevu School.



ACS Dux, Aqela Tuirewa receives her Awards from FHL Managing Director, Mrs Sereana Qoro.



QVS Dux and Head Boy Iowane Tiko with FHL Representative, Mosese Volavola at QVS.



RKS Dux, Jale Koroiueta received his Dux Awards from FHL Human Resource Manager, Tomasi Radakua at RKS.

FHL Supports Local School Program

As part of its community service, FHL participated at the judging of the Holy Trinity Anglican School Totoka Club Program. The program is part of the school's project for beautifying its physical environment. Each week the school organized an inspection of the entire school environment where representatives of businesses are invited to judge the various categories which are namely classes 1-4, classes 5-8 and the office/library and canteen. The categories were judged on the following criteria:

1. **Cleanliness of the office /library/canteen**
 - Consistent cleanliness of louvers, verandahs, floors
 - Arrangement of furniture
 - Office Table
 - Attractiveness of room
2. **Frontage**
 - Drain, tap, verandah /corridor, flower beds/pot plants
3. **Backyard**
 - Rubbish
 - Neatly kept
 - Flowers/plants/vegetable garden
4. **Management of rubbish**
 - Recycle
 - Reuse

The criteria were rated on a scale of 1 to 5 where 1 was the lowest and 5 the highest.

FHL Staff members Priscilla Greig, Nitesh Chand and Ilisapeci Levula participated as judges on the 12th of November. All the three judges were amazed at the cleanliness of the school and found the task of choosing a winner in their category challenging.

The school Head Teacher, Mrs Vinaina Delaitoga said that they have seen gradual changes in the students in the area of cleanliness as students are beginning to understand that it is their responsibility to keep the school clean and not throw rubbish carelessly. FHL Accounts Officer Nitesh said that the program was an excellent idea indeed.



Mrs Delaitoga, Mr Yabaki, Priscilla and Mr Tora



Nitesh awarding trophy to library representative, winners of the office/library and canteen category



Priscilla and Totoka Club Coordinator, Mr Collin Yabaki



Holy Trinity Students

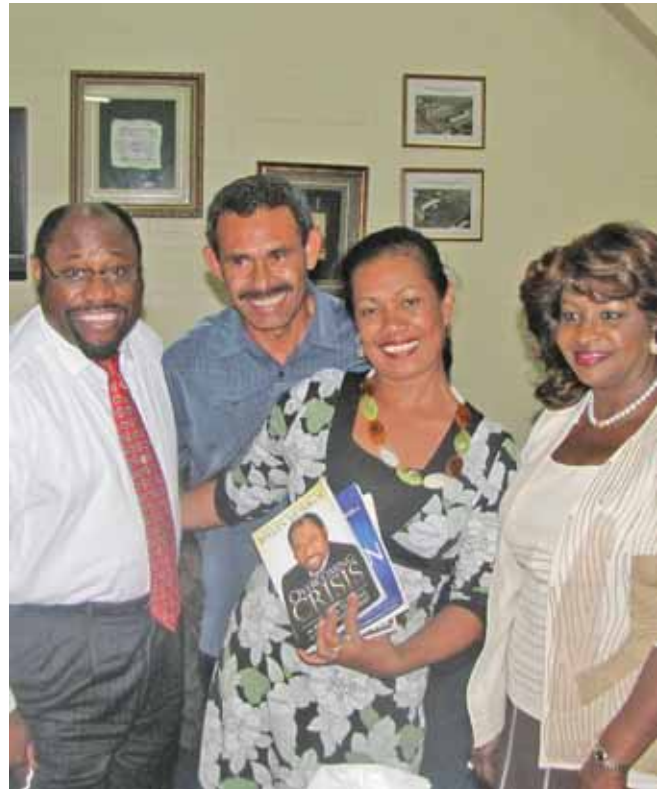
FHL Staff Attend Leadership Conference

Staff members of the FHL group attended a conference for leaders on the 22nd and 23rd of September at the World Harvest Centre in Kinoya. The conference was conducted by reknowned pastor, teacher, administrator, author and motivational speaker, Dr Myles Munro. Dr Munro travels throughout the world addressing governments, businesses, and church congregations.

Dr Munro's vision is to transform followers into leaders and his philosophy is, trapped in every follower is a leader.

FHL Staff Priscilla Greig said, " Dr Munro is a great Teacher of the Word of God and I was extremely blessed to attend the conference as it helped me discover my leadership potential."

"We in Fiji are extremely priviledged to have had him and his wife Ruth here", added Priscilla.



Dr Munro and his wife, Ruth with Priscilla and Jack.

FHL Staff Wear Red For Red Cross

FHL Staff wore red to work on Friday October 8 to show their support for the Fiji Red Cross Society's National Appeal Week which was launched on Friday and ran through to the 16th of October.

A can was also placed in the main lobby at Ra Marama for donations to the Red Cross during the appeal week .

FHL Managing Director, Mrs Sereana Qoro said, "Red Cross Volunteers are usually the first to respond in emergency situations and we are pleased to support them."



Serai, Hansel, Louisa and Laisa



Cathy, Joana, Elenoa, Ilsapeci and Priscilla

FHL Group Awards Night

Staff of the FHL Group and Tropik Wood Limited gathered for dinner at the Novotel Hotel in Suva on the 13th of November to celebrate the group's Awards Night. Employees came in their colourful bula attires to celebrate the occasion. Some subsidiaries came in uniform bula colours to differentiate themselves from the other companies. Staff and family members enjoyed the evening with good food and entertainment from local dance group, Conservatorium of Music Fiji.

The Awards distributed to employees by the various companies were issued in the following categories:

- **Basic Industries Limited**

Longest Serving Corporate Employee - Kishore Chand
Outstanding Employee:
Customs Division - Noela Gonelevu

Finance Department - Kinijoji Senitiri
Achievement Award: Customs Division

- **Humes Industries**

Best Performing Employees - Suva Pipe - Taniela Naisua
Product - Taniela Ravuna
Overall - Salesni Lata

Best Performing Employees:
Pipe - Dinesh Vimal Deo
Product - Solomon Drotini
Overall - Inoke Qaranivalu

- **Standard Concrete Industries**

Categories:
Outstanding Employee, Quarry East - Arvin Prasad

Outstanding Employee, Quarry West - Senijiale Dawai
Outstanding Employee, Masonry East - Parvin Singh
Outstanding Employee, Masonry West - Parveen Raj
Outstanding Employee, Ready Mix Concrete East - Hafizullah Khan
Outstanding Employee, Ready Mix Concrete West - Chandar Kumar
Outstanding Employee, Mobile Crushing - Vijay Krishna
Outstanding Employee, Support Service (Lab & Workshop) - Muni Ayer
Outstanding Employee, Administration (East & West) - Rovineesh Prasad
Outstanding Manager - Umesh Kumar
Overall Employee of the year - Vijay Krishna

- **Fiji Industries Limited**

1st Category: Best Employee - Hourly Paid Worker
Production Department - Sales Pal
Engineering Department - Berenado Sauturaga
Bagging & Despatch Department - Paula Vota

Technical Department - Peceli Vukicikorolevu

2nd Category: Achievement Awards

Sonny Dutt
 Amit Prasad

Technical Department Environment & OHS - Kitione Raratabu and Keleti Wainiqolo
Safety - Viliame Tuivakano

- **BIL Environment /OHS Awards**

Star Safety Performer - FIL
Most Improved Performer in Safety Management - SCI
Best Environment Management System - FIL
Most Improved Performer in Environment Management - SCI

- **Tropik Wood Limited**

Longest Serving Employee - Sainimere Naturaga

- **FHL Ra Marama Award**

Best Article published in the FHL Group Newsletter - FIL

- **Other Special Awards**

Mrs Sereana Qoro - Managing Director
Mr Aiyaz Musa - CFO
Mr Tomasi Radakua - HRM
Aisake Cabemaiwai
Napolioni Batimala
Ilisapeci Levula
Louisa John
Laisa Vosabalavu

Congratulations to all Award Recipients for their hardwork and commitment and a big Vinaka Vakalevu to the following organizing committee members for making the event an enjoyable one.

Tomasi Radakua - Chairman(FHL)
Vakacegu Kalou - Co-Chairman (BIL/FIL)
Anna Trail - Secretary (CSP)
Sonny Peniata(FIL)
Joe Savu(SCI)
Miriama Vosaki (Humes)
Mere Matanatabu(BIL)
Nitesh Chand(FHL)
Sakenasa Naivalu(FHL)
Natasha Bott(MFIL)
Kilimo Madigibuli(MFIL)





Corporate Lunch and Christmas Carols with Choir



Group Human Resources News

Employee movements were recorded in these areas:

NEW APPOINTMENTS

We warmly welcome and congratulate the following staff:

FIJIAN HOLDINGS LIMITED

- Raijeli Nanovu**
Receptionist
- Joana Saqalagilagi**
Graduate Trainee

HUMES INDUSTRIES

- Rusiate Kalouniviti**
Crane Offsider
- Jone Nareki**
Pipe Reo Fabricator
- Noa Ravu**
Pipe Reo Fabricator
- Osea Masilagi**
Pipe Moulder
- Alipate Salele**
Products Reo Fabricator
- Apenisa Kosovibokanivili**
Maintenance Technician
- Mosese Ratulevu**
Product Process Worker
- Lepani Vosalevu**
Pipes Process Worker
- Petaia Savou**
Product Process Worker
- Romeo Qaqanilawa**
Pipes Process Worker
- Tevita Kotobalavu**
Product Process Worker
- Uraia Utona**
Product Process Worker
- Sitiveni Rokobukete**
Product Process Worker
- Peni Botea**
Product Process Worker
- Gabriel Sinclair**
Product Process Worker

FIJI INDUSTRIES LIMITED

- Apaitia Duabaubau**
Graduate Trainee
- Jonati Delaimoala**
Graduate Trainee

FIJIAN HOLDINGS RETAIL LIMITED

- Joeli Tukana**
Management

PASIFIKA HOLDINGS LIMITED

- Sakenasa Naivalu Sales & Administration Officer**

FIJIAN HOLDINGS LOGISTICS LIMITED

- Azad Aktar Ali**
General Manager
- Jaishni Nathan**
Administration Officer
- Leba Kaloumaira**
Administration Officer
- Rohit Bhan**
Manager Operations
- Madaran Narayan**
Accounts Officer
- John McKellar**
Transport Supervisor
- Aklesh Uday**
Customs Clerk
- Ronal Khan**
Marketing & Admin Officer
- Ritnesh Pathak**
Freights Officer
- Vimlesh Chand**
Manager Air Freight
- Robina Narayan**
Intramar Sales Representative
- Ramendra Bhan**
Exports Clerk
- Bijendra Prasad**
Customs & Delivery Clerk
- Togatea Jitoko**
Receptionist
- Sairusi Lavetanavanua**
Transport Operator
- Daniel Vilsoni**
Freight Clerk
- Praveen Lata**
Admin Clerk
- Pradeep Singh**
Customs Clerk
- Joji Tagania**
Loading Clerk
- Jonetani Rokosugu**
Loading Clerk
- Ronald Prasad**
Mechanic/Welder
- Ravitesh Sharma**
Charge Out Clerk
- Vinesh Harak**
Charge Out Clerk
- Bala Krishna Naidu**
Driver
- Shou Ravindra Prasad**
Driver

- Ugesh Mudliar**
Driver
- Vijend Prasad**
Driver
- Ifereimi Kana**
Driver
- Rajesh Roshan Prasad**
Driver
- Wilisoni Jitoko**
Driver
- Abdul Hussein**
Driver
- Dhirendra Pal**
Driver
- Iowane Lui**
Driver
- Krishneel Prasad**
Driver
- Alvin Singh**
Driver
- Rajesh Kumar**
Driver
- Kamlesh Narayan**
Driver
- Faiyaz Ali**
Driver
- Ali Muddin**
Driver
- Mohammed Harun**
Driver
- Peter Singh**
Driver
- Yunus Mohammed**
Driver
- Atise Kumar**
Driver
- Vijendra Pratap**
Driver
- Krishneel Prasad**
Driver

RESIGNATION

BASIC INDUSTRIES LIMITED

- Kite Moqe**
Accountant

CLARITI [SP] LIMITED

- Robin Ali**
Sales & Administration Manager
- Alipate Vatuwalivali**
Driver
- Apenisa Tuimabualau**
Stores Officer
- Sauhata Mani**
Systems Engineer

- Daveena Kumar**
Assistant Sales Manager

TRANSFERS

FIJIAN HOLDINGS LIMITED

- Joeli Waqa**
Internal Auditor
- Leba Kaloumaira**
Receptionist

CLARITI [SP] LIMITED

- Rajesh Pariyarath**
Technical Manager

BASIC INDUSTRIES LIMITED

- Laisa Yabakisiga**
Accounts Officer
- Kavita Nair**
Accounts Officer
- Moshin Ali**
Debtors Officer
- Sakenasa Naivalu**
Accounts Assistant

PROMOTIONS

The following promotions were recorded in the Group:

BASIC INDUSTRIES LIMITED

- Timaima Tuvuki**
Trainee Accountant
- Vaseva Wainibu**
Payroll Officer

HUMES INDUSTRIES

- Taniela Naisua**
Pipe Leading Hand Assistant
- Romeo Qaqanilawa Jnr**
P&T Pit
- Rupeni Volai**
Product Stripper
- Lesu Waqabaca**
Product Reo
- Eroni Rabulukovu**
Mixer Operator
- Manasa Babitu**
Pipe Moulder
- Luke Bola**
Welder Mould Fabricator
- Matai Toni**
Reinforcement Bender

Group Human Resources News

Employee movements were recorded in these areas:

9. **Seveci Naisilisili**
Maintenance Officer
10. **Taniela Ravuna**
Product Stripper
11. **Joseva Radaniva**
Product Stripper
12. **Senitiki Tagabale**
Pipe Moulder
13. **Inoke Qaranivalu**
Product Moulder
14. **Dinesh Bimal Deo**
Product Moulder
15. **Semisi Taukei**
Draughtsman
16. **Pijila Raivoka**
Accounts Clerk/Admin Assistant
17. **Salesh Prasad**
Stores & Purchasing Officer

STANDARD CONCRETE INDUSTRIES

1. **Neelam Lal**
Blocks & Masonry Officer

FIJI INDUSTRIES LIMITED

1. **Bill Niubalavu**
Engineering Manager
2. **Eliki Rasaqa**
Senior Storeman & Purchasing Officer

STAFF DEVELOPMENTS

The Fijian Holding Group of Companies support staff development at all levels to ensure that our employees acquire the necessary skills and knowledge to perform at the highest level. The following records attendance to courses and programs throughout the Group:

FIJIAN HOLDINGS LIMITED

1. **Sowani Tuidrola**
Sales & Marketing Manager - commenced MBA Course at USP
2. **Aisake Cabemaiwai**
Property Manager - continued MBA Course at USP
3. **Nitesh Chand**
pursuing CPA Units

BASIC INDUSTRIES LIMITED

1. **Aloesi Elder**
Maintenance Manager at Humes Industries - pursuing MBA course at USP

2. **Rahul Prakash**
Assistant Accountant - Pursuing FIA units at USP

GROUP TRAINING

The following employees attended the 'Exceptional Customer Service Course' which was conducted in-house by TPAF:

FIJIAN HOLDINGS LIMITED

1. **Louisa John**
2. **Laisa Vosabalavu**
3. **Raijeli Nanovu**
4. **Leba Kaloumaira**
5. **Meli Kanito**
6. **Priscilla Greig**
7. **Joana Saqalagilagi**

BASIC INDUSTRIES LIMITED

1. **Sala Vunisakiki**
2. **Vaseva Wainibu**
3. **Mere Matanatabu**

MERCHANT FINANCE & INVESTMENT LIMITED

1. **Kilimo Madigibuli**
2. **Sangini Prasad**

FIJI INDUSTRIES LIMITED

1. **Wainikiti Koroiwasa**
2. **Apaitia Duabaubau**
3. **Jonati Delaimoala**

STANDARD CONCRETE INDUSTRIES

1. **Pradeep Chand**
2. **Osea Tunidau**
3. **Rovinesh Prasad**

HUME INDUSTRIES

1. **Miriama Vosaki**
2. **Rosi Tuilovoni**
3. **William Sinclair**
4. **Romeo Qaqanilawa**

CLARITI (SP) LIMITED

1. **Samuela Rabuku**
2. **Antonio Cabealotu**

Merchant Finance Appoints Manager Legal



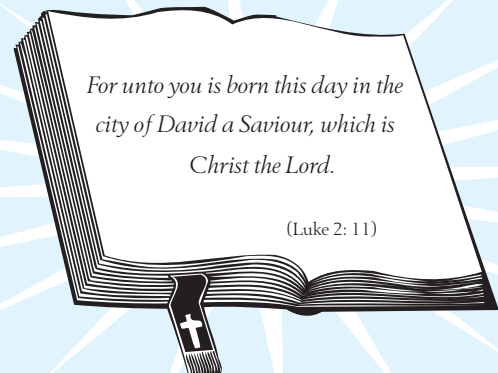
Christina Panikar

Merchant Finance & Investment Company Limited is pleased to announce the appointment of Ms Christina Panikar as the company's Manager Legal.

Ms Panikar holds a Bachelor of Arts and a Bachelor of Law Degree from the University of the South Pacific. Prior to joining Merchant Finance, she served as Manager Alternative Dispute Resolution and Consumer Advisory at the Consumer Council of Fiji. She has also worked as a Solicitor with Howards Lawyers.

Commenting on her appointment, Ms Panikar said, "I enjoy working here as this is a new challenge for me and a totally new environment. My role includes the creation of a fully fledged in-house legal system service. It is my aim to set up a good system for the company that will ensure the continued delivery of outstanding services to customers."

Ms Panikar is Merchant Finance's first Manager Legal and will be responsible for setting up the company's Legal Department.



For unto you is born this day in the city of David a Saviour, which is Christ the Lord.

(Luke 2: 11)

2010 Events



