



Team Fijian Holdings Limited

FHL is pleased to reintroduce the Ramarama Newsletter to its shareholders. This is a way to keep us connected and provide periodic briefing to the shareholders on our operations and projects.

FHL and its group of companies have performed relatively well for the first quarter of 2020 given the tough business environment and economic challenges both locally and in the global market. Board and Management have worked tirelessly with their strategies to increase profits.

The Effects of COVID19 started taking its toll in business largely affecting South Sea Cruises (SSC) from February 2020 with travel restriction from the main markets of Australia and New Zealand. The closing of Fiji Borders from the 18th of March brought the operations of SSC to a complete halt followed by the 14-day lockdown of Lautoka with the Government efforts to contain the spread of COVID19.

The tourism sector in our portfolio is largely affected followed by the finance and Construction sector. Merchant Finance Limited is working with its customers to offer relief assistance where necessary and have seen significant decline in demand for loans.

We have also experienced major reduction in demand for Cement, Ready Mix, Blocks and Concrete Pipes. This was due to deferring of major projects largely due to the uncertainty surrounding the effects of COVID19.

The supermarket chain of RBG and NWL has performed well at the back of panic buying which spiked up sales with government announcement for lockdown and general perception of stocking up amidst the effects of COVID19.

Associate companies continue to operate relatively well; however, the uncertainty remains on when the effects of COVID19 will start to condense.

Board and Management of FHL and the group companies are fully aware of the crisis on hand and continue to adopt to changing business dynamics. Cost cutting continues and strategies are in place to allow business sustainability in this difficult times.

CONTENTS

Team Merchant Finance

- Rebranding
- Marketing Campaign Initiatives
- Giving Back To The Community

P.g. 2-3

Team South Seas Cruises

P.g. 3-4

Team Basic Industries

- Basic Homes

P.g. 4-5

Team FHL Unit Trust

- Wise Investment, Better Returns

P.g. 5-6

Team R.B Patel

P.g. 6

Team Serendib Investments

- In a Mission To Print Quality

P.g. 7

Team Fiji TV

- Our Products

P.g. 8-10

Team FHL Properties

- At A Glance

P.g. 10

Team Pacific Cement Ltd

P.g. 11



RA MARAMA - The Fijian flagship war canoe (drua) presented to Ratu Cakobau in 1842. Ra Marama became Ratu Cakobau's sign of dominance, power and authority over the Fiji waters.

Team Merchant Finance Limited

MFL Rebranding

Merchant Finance Pte Limited (MFL) is a credit institution licensed by Reserve Bank of Fiji and offers financial products such as Loans and Term Deposits. We are strategically located in 9 branches Fiji wide making our products: Heavy Machinery Finance, Motor Vehicle Finance, Personal Loans, Working Capital Solutions and Term Deposits easily accessible to the people of Fiji.

This financial year (August 2019) MFL went through a major rebranding – a change in the company logo. Our logo was designed to embody Merchant Finance's versatility and combining it with a bold word mark, refined and adapted to create a more custom unique brand identity. The values of our new logo embodies the growth of our people, unity with



New Logo Launch

our community, continu-

ous deliverance of innovative solutions and progress in our culture. Hence the concept of this Logo was **"Thinking Outside the Box"**.

A letter mark logo was perfect for this using the abbreviation of Merchant Finance (MF) in a cube lock up while also incorporating the relationship to our parent company Fijian Holdings Limited (FHL). Each colour also ties in its own unique core values.

- Dark Blue is Stability & Loyalty
- Red is Confident & Determined
- Teal is Unique & Trustworthy
- Green is wealth & Growth



FHL can be seen especially in the one color version but not as prominently as to define the logo completely. This represents the relationship, respect and tradition between the parent company and the subsidiary. This logo will carry and represent those connections.

Marketing Campaign Initiatives

In addition, our MFL Team increased our marketing campaigns through partnerships with car dealers and Government Departments in a bid to provide roadshows and financial literacy awareness to locations throughout Viti Levu and Vanua Level and outer islands. A total of 21 joint initiatives were conducted through this partnerships with 10 financial literacy programs and 11 roadshows. We are very pleased with these new partnerships as we are able to better serve the community and provide the people of Fiji with access to these services which would not be otherwise readily available to them.

Below are places that our Team has been to in the last few months:

1. Financial Literacy

- Wainimakutu Village, Namosi
- Namaqumaqua Village, Serua
- Nadala Village, Ba
- Navai Village, Naitasiri
- Navunisole Village, Tailevu
- Nabalasere Village, Ra
- Nabua Village, Rewa
- Nadua Village, Bua
- Kanakana Village, Cakaudrove
- Raviravi Village, Macuata



Namaqumaqua Village, Serua.

Wainimakutu Village, Namosi.



2. Roadshow with Car Dealers

- Sigatoka : Carpenters
- Navua : Carpenters & Asco Motors
- Nabukelevu I Ra, Kadavu : Carpenters Motors
- Wairiki, Taveuni: Asco Motors
- Darmodar City : Shreedhar Motors
- Nausori ; Sakura
- My Suva Park : Niranjans
- Tavua : Asco Motors
- Nausori : Asco Motors & Carpenters
- Ba : Carpenters, Shreedhar Motors
- Asco Motors, Parmod's Direct

Merchant Finance Roadshow with Asco Motors in Navua and Carpenters Motors in Sigatoka



Team MFL Gives Back To The Community

Our Community plays a vital role in the MFL success as it is part of our identity and strategic direction. These past few months MFL has contributed in giving back to the community. Our Central team visited Samabula Old Peoples Home and spent the day providing general cleaning, painted corridors and also donated curtains and essential needs for the elderly that are looked after by the Home. Our North team purchased school supply for the 15 children at the Veilomani Orphanage in Savusavu, whilst our West team painted and cleaned up Sunshine Special School in Lautoka.

The current financial year has been a very challenging one, however our Team remains positive and have worked together to deliver exceptional services and will continue to improve our competitive edge to satisfy the evolving financial needs of our customers. We have customarily designed our product to meet customer's specific needs and our friendly staff ensure that our services are delivered to customers satisfaction.

Our focus will continue on strategies to exceed our customers' expectations, improving stakeholder's relationships and building our people.



Central Team visited Samabula Old Peoples Home



West Team cleaning and painting Sunshine Special School in Lautoka



North Team visited Veilomani Orphanage in Savusavu

Team South Seas Cruises

South Sea Cruises started 2020 with a strong January helped by an earlier than usual Chinese New Year period at the end of the month. January finished with a result 13% ahead of budget in terms of total customer numbers across all brands and products. Total bookings converted were also up a consolidated 7% on the prior year. The month was somewhat affected by TC Tino with limited departures cancelled or suspended as a result.

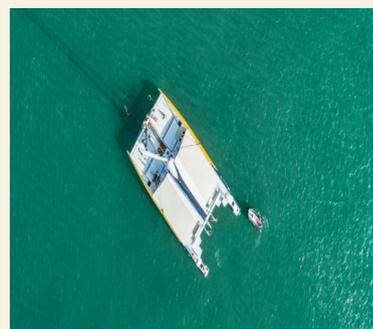


French company, based in Sri Lanka and will be the first of it's kind in the southern hemisphere and only the seventh in the world. The sailing catamaran will have a capacity of approximately 80 passengers once commissioned and will sail daily

The highlight of February was the South Sea Cruises team traveling to Sri Lanka to sea trial our brand new 78 foot sailing catamaran; SABRE. This boat commissioned in early 2019 has been built by a

from Port Denarau to the Mamanuca's under a new brand; South Sea Sailing. South Sea Cruises was unable to take possession and commence her delivery voyage to Fiji prior to the Covid-19 pandemic closing borders, so for now she is safely berthed in Sri Lanka and will arrive into Fiji later this year.

As a result of the Covid-19 pandemic starting to affect international travel somewhat coupled with no Chinese New Year business, the month of February resulted in softer than expected international visitor arrivals and lower numbers experienced across most South Sea Cruises products. The highlight was hosting an exclusive charter from the USA aboard MV. Fiji Princess which was a great success with the same company having booked multiple charters across late 2020 and 2021. South Sea Cruises was also nominated as a finalist across four different categories in the Fiji Excellence of Tourism Awards 2019, the most of any operator or business. This included being a finalist for Best Tour & Transport



Operator for South Sea Cruises and Blue Lagoon Cruises, best Visitor Attraction & Activities for Malamala Beach Club as well as our Ultimate Encounters; Snorkel with Sharks. South Sea Cruises was also a finalist for Culinary Services for Malamala Beach Club and best budget accommodation at South Sea Island. Unfortunately due to the Covid-19 pandemic the awards event was suspended until further notice.

Whilst the world started to feel the effects of the Covid-19 pandemic across the first half of March, South Sea Cruises continued to track close to both budget and last year in terms of our customer numbers. Operations unfortunately came to grinding halt on the 22nd of March with all South Sea Cruises services and operations suspended in line with Fiji Airways grounding



of nearly all international flights. The Fiji Government in the week thereafter suspended operations at Nadi Airport. South Sea Cruises continued to operate some limited vessel services through until the 28th of March servicing resorts and local communities in the Mamanuca's and Yasawa's before suspending all services in line with the Governments restrictions on inter-island shipping.

In the weeks immediately proceeding South Sea Cruises' suspension of all operations, approximately 95% of our 350 staff were put on mandatory unpaid leave including some senior management. Those remaining in the business to caretake assets, property and undertake vital customer service, sales, marketing, financial and operational requirements are all working on heavily reduced hours.

The focus now is on maintaining the business assets and position for as long as Fiji's borders remain closed and also that of our key source markets around the world.

Team Basic Industries Limited Ventures Into Construction Through 'BASIC HOMES'

Basic Industries Limited (BIL) was traditionally and exclusively a materials manufacturer and supplier to the building and construction industry up until 3 years ago. Its traditional products include quarry aggregates, ready-mix concrete, concrete blocks and masonry products, concrete pipes and precast concrete products. The introduction of its 'Basic Homes' precast modular housing product in 2017 effectively launched the company into undertaking fully fledged building and construction projects. This strategic move was

more by necessity rather than by choice, in

order to maintain a sustainable business growth in the long term.

In recent years many new competitors including some of BIL's own customers had set up quarries, aggregate crushing plants, ready-mix concrete plants, concrete block plants and precast concrete manufacturing facilities throughout Fiji. As a result, the aggregate and concrete supply market had become saturated, negatively affecting BIL's market share and long term growth prospects. The company was desperate to look at new directions and opportunities.



Waimaro Nurses Quarters, Ra.



Nabau District School, Ra



Naibati Residence, Pacific Harbor



**Ratu Veikoso Teachers Quarters,
Tailevu**



Standard Concrete Ready-mix

mass production of high quality common building components in a factory facility, which are then transported and put together on site. This concept was developed in house by BIL to address the quality of material and construction deficiencies identified in the buildings and structures that were destroyed by TC Winston. This concept also substantially reduces construction time compared with traditional construction methods.

In the last 3 years Basic Homes has completed more than 20 building projects for Government under the TC Winston Rehabilitation Program.

It has also completed a number of residential houses for private home owners. The Basic Homes turnkey product has become very popular with new home buyers for its high quality and speed of construction. Our standard two bedroom house design, takes between 8 to 12 weeks to complete, depending on location and weather. Every Basic Homes house comes with an Engineers Cyclone Certification.



Roofing Structure

A perfect opportunity came up when Tropical Cyclone Winston hit Fiji in February 2016. It created a huge and sudden demand for fast construction quality homes and schools rebuilding. Utilizing its capabilities and expertise in precast wall panel manufacturing, BIL successfully capitalized on this sudden new demand through the introduction of its 'Basic Homes' precast modular housing product.

The 'Basic Homes' precast modular housing product is not only considered as a finished product but also as a method of construction. As the word modular suggests, it is based on a concept of



Humes Precast Wall Panels



Interior Fitout

Team Fijian Holdings Unit Trust

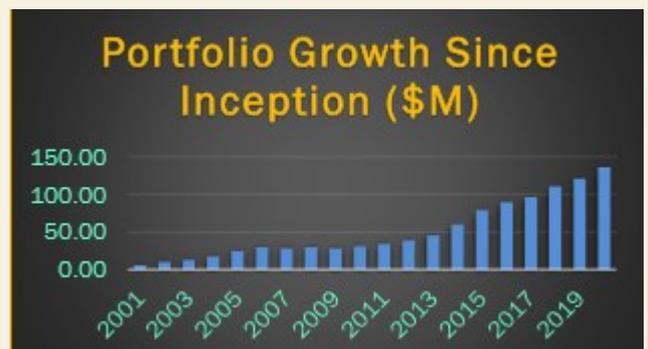
WISE INVESTMENTS, BETTER RETURNS

FHL Fund Management Limited (FHL FML), the Fund Manager for Fijian Holdings Unit Trust (FHUT) declared a second interim dividend payout of \$0.0107 per unit on March 21st, 2020. This was an increase of \$0.0002 per unit compared to the same dividend payout period last year.

Following this distribution, the Fund Manager for FHUT returned approximately \$1.54 million to its eligible 17,891 unit holders via tax free dividend.

We are indeed pleased to be able to issue a second interim dividend payout to our valued unit holders. The dividend boasts a positive total return of 5.02% with three more months remaining in the current financial year.

The increase in dividend is a positive indicator on the company's continuous growth and demonstrates that the Fund Manager is continually exercising high degree of responsibility by investing in best return bearing investments.



As of 29th February 2020, the investment portfolio of the Fund recorded \$137 million compared to \$119 million in the same period last year. This marks a remarkable increase of \$18 million. A review at the end of March 2020 saw the portfolio value at \$134 million. The decrease is a result of the unfortunate and direct impact of COVID 19 where most listed entity share prices have been impacted.

The Fund Manager wishes to reassure its current investors and potential investors that despite of the pandemic COVID-19 (Coronavirus), the Fund will continue to approach investment opportunities that will ensure your funds grow in value and earn you returns. With reference to the current environment, we advise our investors not to panic as you can talk to our reliable Licensed Investment Advisors regarding your investment.

On the awareness front, our hardworking team have conducted awareness sessions in the province of Namosi, Ra and Naitasiri in the month of January and February, 2020 as well as undertook client visitations in Labasa, Savusavu and Taveuni. With the current pandemic situation, the sessions for March 2020 have been suspended until further notice.

Furthermore, in respect of Fiji Government's announcement dated 19th March, 2020, we have closed our Lautoka and Suva Office respectively, until further notice.

The Fund Manager will continue to offer affordable, high quality, medium to long-term investment product that ensures competitive returns during these challenging times.

The next dividend closure date will be on 30th, June 2020 and the dividend will be paid out on the 21st, July 2020.



Gift your loved ones the knowledge of savings!

Team R.B Patel Group

What a first quarter this has been! We have moved from a rather subdued economy in Fiji to a completely uncertain one in just 3 months.

RB Patel started in January with a good back to school response and in February a 2-dollar promotion which went reasonably well. Other weekly and manager's specials continued.

The confirmation of the COVID-19 pandemic in March and later the travel and other restrictions from March 16 started a series of panic buying and created a spike in our sales for the month of March.

Although we were out-of-stock just after the initial panic buying, our logistics response ensured that we were back to almost full stock levels for most basic items.

Our construction projects in JetPoint, Nadi and HarbourPoint, Lami continues. However, some minor delays have been caused by the lockdowns. We anticipate the JetPoint project completion by August 2020 and the HarbourPoint project completion by May 2021.



HarbourPoint Stage 2 Project – Convention centre and retail space.



JetPoint Stage 5 project – 3 level retail & office building



Team Serendib Investment Limited

In A Mission To Print Quality

SIL is in operation barely over a year after acquiring the Government Printing and Stationery Department of Fiji. From inception high emphasis was placed in offering customers quality print with attentive service. SIL serves Ministries, Departments and Commercial Corporates their varying requirements in printing. These includes Fiji Government Gazette, Secure Forms, Annual Reports, Magazines and other commercial printing materials.

Company recognizing the demand for quality in print by the customers, we at SIL have invested in procuring modern Offset Printing Machine from Heidelberg Druckmaschinen, Germany and Digital Printing Machines from Konica Minolta, Japan. Presently, the two AccurioPress digital machines are in operation and serving customer requirements beyond their expectations. The Offset Printing Machine will be serving the customers in the near future. SIL is in communication with couple of prospective customers to be the nominated printer for future business. For a young company over a year SIL have created steady customers for long term relationships. This in thoughts more powerful machines and increased digitization are set in pipeline to improve the productivity in the future.

As a new company we value our internal customers, the employees in all departments. Quarterly an employee is rewarded based on performance and their contribution to the company. Knowing the fact a knowledgeable workforce is the key to succeed, the employees are trained on new technologies, floor etiquettes and empowers performing in specific customer needs and their satisfaction. As a plan for the future of the company, young blood is infused as apprentice into various departments. Motivational events are frequently held to keep the morale high in the workforce. HRD organized the company's annual sport day in mid-March 2020 and Team Blue came out victorious this year.



Konica Minolta AccurioPress C6100



Konica Minolta AccurioPress 6120



Mr. Luke Tuibure receiving Employee of the quarter January –March 2020

SIL Sports Day 2020



Team Fiji TV

FIJI TV— Always Something Good To Come Home To

At Fiji Television—we take pride in the content we bring through your screens in the comfort of your homes!

Fiji Television celebrates 26 years of existence in the Media field. In an era of continued technological advancements, there are endless possibilities that the media industry is capable of producing to our users. The media industry continues to set hoardings in every home and institution and we believe that the company is well positioned to take advantage of possibilities that arise from these. We understand our customers and their personal preferences and we continue to give our best and meet their needs and along the way open up our company to a whole new world of opportunity for them and us.

Our core business is Commercial broadcasting and selling and servicing of radio, television and communications products.

We at Fiji TV pride ourselves in being market leaders and setting the trend for Television. We have Fiji's diverse portfolio of content with Local and International Entertainment, Sports, News and much more. All our content can be viewed with a variety of platforms and devices and we have secured exclusive premium content and rights with Buena Vistas (Disney), World Rugby, Media Pro, Fremantle Media and IMG to name a few. We consider ourselves a one stop shop solution for our clients advertising and marketing needs. With the number of broadcast platforms available to our clients they get to appreciate a vast spread of their campaigns accessible to their clients allowing maximum exposure from our Traditional & Digital broadcast platforms, online and of course the facilitation of their production needs.

A number of our brands below continue to offer a broad number of services under our umbrella of products.



FIJI ONE

Fiji One is Fiji Television's core revenue generator. This channel solely depends on the on-air advertising and sponsorship. We continue to grow this channel by producing compelling local content that is tailor-made, attracting more revenue from targeted clients and sponsors. Advertising and Marketing options are wide and varied and are easily aligned to our client's specific needs.



CHANNEL 2

Our second channel on the new Walesi (Digital) platform. The focus of this channel is on the untapped youth and young adults of today and tomorrow. Advertising and Marketing options are also available to clients by using this great digital platform.



FIJITV STREAM

Is our 24-hour local channel accessible world-wide. The online presence is important with the high demand for smartphones and tablets. Live stream is increasingly becoming a major contributor to online revenue.



FIJITV APP

Viewers can now view Fiji TV on the palm of their hands and anywhere in the world. Fiji TV is the first television company in Fiji to launch a TVAPP that can now watch Fiji One on the mobile APP in Fiji only.

Our Products

1. PACTOK

PACTOK is a wholly owned subsidiary of Fiji Television Limited. PACTOK's business experience extends to a period in excess of 30 years with significant proven historical performance in the local market and more recently across the south Pacific island communities. Our services are complemented by a team of both young and mature staff, who blend knowledge of modern day technology and old school experience to provide what our customers expect from us; reliability and consistency.



Whilst PACTOK's core business is Radio Telephony, we are equally active in the following fields where we provide consultation, sales and after sale support:

- Structured Voice and Data Cabling
- Hospitality and Security Access Control Solutions
- CCTV Surveillance System
- MATV Systems
- Battery Backup Equipment
- Solar Powered Solutions
- Marine and Satellite Equipment



Fiji TV has always been committed to being the trusted brand in this emerging space. Given our 26 years of experience we are confident that our clients will always recognize and associate themselves with our products to obtain maximum mileage in every household.

2. Sales Marketing, Online and In-house Production

Advertises Fiji TV products as well as brings in sponsorship for our Local and International shows. HSBC Seven Series, Oceania Rugby and our local shows continue to be in high demand. Fiji One News is Fiji's first and longest running News bulletin in Fiji and is one of our highest ranking programs that airs daily at 6pm.

In-house Production is Fiji TV's commercial production unit. It provides audio and visual solutions for clients in a quality driven and goal focused environment. We offer A-Z solutions for your television commercial production services, trusted by top companies in Fiji. We pride ourselves in taking your ideas and creating a beautiful 30, 60, or 2-minute commercial. Our aim is to create something that will hold the attention of the viewer all while creatively translating your brand message. Ultimately, we aim to produce a video that will produce results for you. For over 24 years, we have provided our clients with creative work and proven solutions to communicate and connect with their audience. Our team is our advantage who are all at the top of their fields. They enable us to create, organize and implement various communication solutions that are effective for people in Fiji and the Pacific.

Our experienced team of Creative Directors work directly with all our Commercial, non-Commercial and overall client base. We link our clients to our creativity and ensure that campaigns and projects are completed on time, within budget and on brief. Our Creative Producers are a dedicated team of some of Fiji's best creatives. We produce a wide range of quality visual materials for our diverse client base. Some of our work includes :

- TV Ads
- Documentaries
- Corporate Videos
- Animation Digital Videos
- Informative Videos
- Dramas
- Branding
- Signage
- Brochures
- Annual Reports
- Stationery
- Digital Materials
- Press Adverts



In-house Productions advantage is that we have a direct link to Fiji One & Channel 2 media bookings. We not only plan and develop your work, we create your media schedules to achieve specific results. Our media planners monitor all material placed in the media, to ensure that your ads are on time and meet quality standards. Our team of highly trained professionals provide the best in photography, videography, sound recording and video editing . We push the limits of creativity and produce some of the best work you can find in the Pacific.

3. Content and Pacific Services

Schedule shows and programs to be aired on television. Pacific Services caters for Pacific Island Broadcaster with access to content and sports. We currently sub-license to America & Western Samoa, Tonga, Cook Islands, Niue, Solomon Islands and PNG. This aim of the business strengthens content within these territories enabling their terrestrial channels to air content such as Super Rugby, Olympics and IRB Sevens to name a few.



Team FHL Properties Pte Ltd

FHL Properties At A Glance

FHL Properties PTE Limited is one of Fiji's leading commercial property providers with its head office in Suva Fiji's Capital City. The investment subsidiary is 100% owned by our parent company Fijian Holdings Limited. FHLP was formed on the 27th November 1985 then known as Native Land Development Corporation (NLDC) and changed name to Fijian Property Trust Co. Ltd (FPTCL).

In 2012 Fijian Property Trust Company Limited again changed its company name to FHL Properties Ltd as a strategic move to link its core business and brand image under FHL flagship. The name was again changed in 2018 to FHL Properties Pte Limited (FHLP). These properties are freehold and crown land in which 6 properties are strategically positioned within the Suva Central Business District (CBD).

FHLP currently now owns seven (7) commercial properties, which are as follows:

1. FHLP Building (Located at 41 Gladstone Rd, Suva)
2. Vanua House (Located at 77 Victoria Parade, Suva)
3. Ratu Sukuna House (located at 229-249 Victoria Parade Suva)
4. Ra Marama (located at 91 Gordon Street, Suva)
5. FHL Tower Site (located at Gordon Street)
6. Vacant Land (located at Momi Bay, Nadi)
7. Travel Inn (located at 19 Gorrie Street, Suva)



The Construction of the 17 storey FHL Tower commenced construction in early 2019 going through several regulatory approvals and estimated to be completed in late 2021.

FHLP also have a Real Estate License No. 0100, which is a compliance requirement in our line of business to ensure that we are able to compete in this market segment.



Team Pacific Cement Pte Ltd

Prioritizing Customer Satisfaction with Best Possible Solutions

Pacific Cement Pte Limited is renowned for producing world class cement since 1958.

"Prioritizing customer satisfaction with best possible solutions" – This basic principle of customer service & care is a guide light to Pacific Cement Pte Limited (PCL) in the competitive Local and Pacific Islands export market that it serves.

The first half of FY20, PCL had projected for a better results compared to the same period last year FY19.

Being the best local cement manufacturer, such valuable lessons and unparalleled significance has played out well in the competitive local and export market. PCL is focused on serving the local Fiji market and also has its renowned pacific cement product sold in almost 10 Pacific Island market across the Pacific Region.

Customers in these Pacific Island market include hardware retailers, building and construction firms, concrete ready-mix suppliers & a selected distributor in the Tongan market. PCL's Pacific Cement product success in the local and export market is built on superior customer care and service, whereby business relationships are developed and founded on trust, enduring relationship and friendship.

PCL ensures to go extra mile for its customer's satisfaction at all times. Wherever possible, PCL also assist customers in operational matters relating to its business as now, customers in Vanualevu, Fiji gets the cement delivered to their door steps via barge. Moreover, PCL had recently launched its "West Warehouse & Dispatch Centre" whereby, customers residing in western region of Fiji can access the purchase of cement directly from the new warehouse.



Barge according at Malau Port, Labasa



Lautoka Ware house billboard at California rd. Lovu Lautoka

Building customer relationship has always been the focus for PCL. To do this, PCL ensures that it regularly and continuously visits all local and export customers to build a strong friendly relationship and assist customers to meet the expectations.

PCL believes that in terms of manufacturing there are opportunities lying within the local resources. Currently we are using pozollana which is locally available to produce cement. PCL envisions to grow more towards this path whereby PCL minimizes the importation of raw material and maximising the locally available resources. At the same time PCL is dedicated towards maintaining high quality standards which makes PCL unique.

In terms of operations for the first half of FY 2020, PCL has improved compared to same period FY 19. This has been brought about by tapping into new opportunities that are available. PCL will continue to strive for further success and growth in the next half of FY 2020.

For further enquiries, contact details are listed below:

1. Merchant Finance Ltd

Ph: 3314955
Email: kelera.gade@mfl.com.fj

2. South Seas Cruises

Ph: 6750500
Email: info@ssc.com.fj

3. Basic Industries Ltd

Ph: 3311433
Email: reception@basic.com.fj

4. R.B Patel Group

Ph: 3391899
Email: hr@rbpatel.com.fj

5. Serendib Investment Ltd

Ph: 3385999
Email: sales@serendib.com.fj

6. FHL Properties Ltd Ph: 3303506

Email:
Info@fhlproperties.com.fj

7. FHL Unit Trust

Ph: 9990267; 9994317;
9994200

Email:
fhut@fijianholdings.com.fj

8. Pacific Cement Ltd Ph: 8921000

Email: recep-
tion@pacificcement.com.fj

9. Fiji Television

Ph: 3305100
Web: www.fijione.tv