



STANDING COMMITTEE ON SOCIAL AFFAIRS

Review Report on the 2020 Fiji Public Trustee Corporation Pte Limited Annual Report



PARLIAMENT OF THE REPUBLIC OF FIJI
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CHAIRPERSON’S FOREWORD

I am pleased to present the Standing Committee on Social Affairs report on *the Review of the 2020 Fiji Public Trustee Corporation Pte Ltd Annual Report*.

As part of the scrutiny process, the committee received written responses from Fiji Public Trustee Corporation Pte Ltd together with additional information during the site visit. The process has proven to be an effective means of gauging its progress and maintaining a high level of scrutiny of the agency under review

Fiji Public Trustee Corporation Pte Ltd provides professional, accessible estate and trustee services by managing estate of deceased person as well as protecting and managing funds for beneficiaries, focusing on administering deceased estates, managing trust funds (especially for minors) and drafting wills. It serves as a trustee for individuals and charitable causes, providing legal and conveyancing services, such as property transfers.

As a corporatized entity (since 2006), the FPTCL serves as Fiji's main independent trustee service provider to protect the interests of the beneficiaries.

The committee conducted site visits to the areas that is being administered by FPTCL.

During the site visit to the Estate of Ezra Walker Work at Kulukulu, Nadroga, the committee was informed that the current beneficiaries intend to develop the freehold estate with residential blocks and sell to non members of the estate and further remove the sand mountain as it is affecting their vegetation and sea views.

The committee also visited Kioa Island which was bought by the 110 matai (chiefs) from Vaitupu, Tuvalu in 1947. In 2010 via Court Order, Kioa Island Council was appointed as the management trustee of Kioa Island while FPTCL was appointed as the custodian trustee. The committee was also informed by the Kioa Island Council members that current beneficiaries who are in Tuvalu were unable to settle in Kioa Island due to citizenship issues while the council have commenced with developing its own kinship records similar to the Vola Ni Kawa Bula.

Further the committee visited the estate of Samud Thompsom in Naveiqalai, Bua which contain 512 acres of freehold land while the FPTCL provides custodian and trusteeship of the estate. The committee saw that the estate has maintained its natural state despite complaints of illegal activities

within the boundaries. FPTCL intends to identify means of generating income for the estate and further promote biodiversity and conservation initiatives for the estate.

During the review period FPTCL was managing a total estate value of \$51 million and had registered 4,547 Will while managing 1,897 Deceased Estate to over 11,000 beneficiaries.

To conclude, I sincerely thank the Chief Executive Officer of the Fiji Public Trustee Corporation Pte Ltd and their officials for their services and contributions to this review process and commend the implementation of our recommendations.

I am thankful to the Hon. Members, Hon. Ratu Rakuita Vakalalabure, Hon. Alipate Tuicolo, Hon. Viam Pillay, Hon. Alikia Bia, Hon. Parveen Bala and Hon Ketan Lal for their invaluable contribution and support.

On behalf of the Standing Committee on Social Affairs, I commend this report to Parliament.



.....
Hon. Iliesa Vanawalu
Chairperson

ACRONYM

FPTCL	Fiji Public Trustee Corporation PTE Ltd
SO	Standing Order
VKB	Vola ni Kawa Bula

COMMITTEE MEMBERS

The Standing Committee on Social Affairs (**‘Committee’**) is established under Section 70 of the Constitution of the Republic of Fiji and Standing Order 109. The Committee’s mandate and functions are provided under SO 109 (2) and 110 (1) (a)-(d) & (f).

The Members of Committee are:



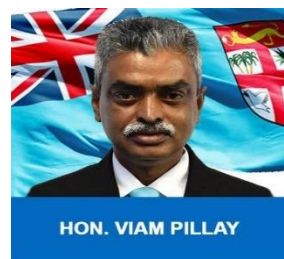
**HON. ILIESA SOVUI
VANAWALU**

Chairperson



**HON. RATU RAKUITA
S. VAKALALABURE**

Deputy Chairperson



HON. VIAM PILLAY

Member



HON. ALIPATE TUICOALO

Member



HON. PARVEEN KUMAR

Member



HON. ALIKHI BIA

Member

1.0 INTRODUCTION

The Fiji Public Trustee Corporation Pte Ltd Annual Report for 2020 was tabled in Parliament on 27th March 2023 and was referred to the Standing Committee on Social Affairs pursuant to Standing Order 109(2)(b).

Standing Order 109(2)(b) empowers the Standing Committee on Social Affairs to examine matters related to health, education, social services, labour, aviation, culture and media.

1.1 Committee Procedures

Deliberations on the consolidated 2020 Fiji Public Trustee Corporation Pte Ltd Annual Report commenced in January 2026. The committee reviewed the reports, prepared questions and sought clarifications on key issues of interest from the FPTCL.

The committee held Public Submission with the Executives of FPTCL on 3rd February 2026.

Furthermore, the committee visited the following sites from the 17th to the 27th of February 2026:

- The Estate of Ezra Walker – Kulukulu, Nadroga (Sigatoka Sand Dune)
- Trust for the Vaitupu Chiefs of Tuvalu – Kioa Island (Kioa Island Council)
- Estate of Samud Thompson – Naveiqalai, Bua

Upon receipt of all pertinent information addressing the committee's queries, the report was finalised and subsequently endorsed on 24th March 2026.

Responses from the FPTCL can be accessed via the following link:

<https://www.parliament.gov.fj/committees/standing-committee-on-social-affairs/>

2.0 Background of Fiji Public Trustee Corporation Pte Ltd

Fiji Public Trustee Corporation Pte Ltd (FPTCL) was corporatized in **April 2006**, transforming into a public enterprise to offer professional estate, will and trust services for Fijians.

- **Origins:** The entity grew from the established role of the Public Trustee, providing essential services for managing estates and trusts for the Fijian population.
- **Corporatisation (2006):** A significant shift occurred in 2006 when the office was corporatized into Fiji Public Trustee Corporation Pte Ltd (FPTCL), aiming to modernize service delivery and become a more efficient public enterprise.
- **Service Evolution:** Over the years, FPTCL has expanded its services to include will-making, handling deceased estates, managing trusts for minors and persons with disabilities, managing family and charitable trusts and providing powers of attorney.
- **Focus:** The corporation's core mission remains serving all Fijians by providing affordable and professional estate and trustee services, ensuring continuity and best outcomes for families and beneficiaries.

In essence, FPTCL's history is one of modernization, transitioning from a government office to a corporatized public entity to better fulfill its vital role in estate and trust management in Fiji.

3.0 KEY FINDINGS

The committee conducted its review of the 2020 Fiji Public Trustee Corporation Pte Ltd Annual Report and identified the following key findings:

- 3.1 The Committee commends the service provided by FPTCL in providing Estate Planning, legal services, Trust and Estate Administration to its customers.
- 3.2 The Committee noted that FPTCL supported over 7,000 trust beneficiaries and administers a wide range of trusts.
- 3.3 The Committee noted that the income from trust and estate funds invested in bonds, term deposits and local managed funds are distributed to beneficiaries.
- 3.4 The Committee noted that FPTCL is facing challenges in dealing with non-corporation and disagreement amongst the beneficiaries and family members.
- 3.5 The Committee noted that there was no review of Public Trustee Act 2006.
- 3.6 The Committee noted that there were delays in the processes of Will search.
- 3.7 The Committee noted that the sand extraction at Ezra Walker estate is being conducted by a sole contractor.

4.0 RECOMMENDATIONS

The committee recommends the following:

- 4.1 The Committee recommends that FPTCL must continue to provide beneficiaries with its mandated services and create more nationwide awareness.
- 4.2 The Committee recommends that FPTCL must update its records management system to strengthen corporate governance and ensure FPTCL continue safeguarding beneficiary interests.
- 4.3 The Committee recommends that FPTCL must continue to invest in sustainable and profitable businesses.
- 4.4 The Committee recommends that there should be more efficient dispute resolution system by FPTCL in consultation with legal entities like Registrar of Titles and the Office of the Registrar General.
- 4.5 The Committee recommended that FPTCL must review the Fiji Public Trustee Act 2006 to align and address the current challenges faced.
- 4.6 The Committee recommends the urgent need to strengthen coordination between FPTCL and the Ministry of Justice to improve the timely transfer of documents and title.
- 4.7 The Committee recommends that with the enormous amount of sand deposits at the estate, FPTCL must look for avenues to assist beneficiaries in delivering income generating projects.
- 4.8 The committee recommends that FPTCL must collaborate with Kioa Island Council to look into more investment opportunities.

5.0 SUSTAINABLE DEVELOPMENT GOALS AND GENDER ANALYSIS

(Provided by the Fiji Public Trustee Corporation Pte Ltd)

SDG 16 – Peace, Justice and Strong Institutions	Strong alignment	Robust governance framework, Board oversight, audit and risk committees, compliance with statutory obligations, transparent reporting, and accountability in estate administration.
SDG 10 – Reduced Inequalities	Strong alignment	Provision of trustee and estate administration services to disadvantaged and vulnerable individuals, including fee waivers and services delivered as part of non-commercial obligations.
SDG 1 – No Poverty	Moderate alignment	Assistance to beneficiaries and communities affected by COVID-19 and natural disasters through support initiatives, helping ease financial and social hardship.
SDG 2 – Zero Hunger	Indirect alignment	Support to vulnerable families during crisis periods through essential assistance, contributing to short-term food security outcomes.
SDG 8 – Decent Work and Economic Growth	Moderate alignment	Continuity of operations during COVID-19, safeguarding employment, adapting work arrangements, and maintaining service delivery despite economic disruption.
SDG 9 – Industry, Innovation and Infrastructure	Emerging alignment	Adoption of remote working arrangements and greater reliance on digital platforms to ensure operational resilience and uninterrupted public service delivery.

Gender Equality

Table below provides staffs allocation based on Gender.

Year	Male	Female	Total
2019	10	19	29
2020	10	20	30
2021	11	19	30







6.0 CONCLUSION

6.1 The Committee conclude that the FPTCL is providing its mandatory service by serving the beneficiaries to ensure their financial sustainability and further contribute towards national development.

The Committee trust that the recommendations outlined will support FPTCL in achieving its strategic objectives and enhancing its service towards its beneficiaries.

COMMITTEE MEMBERS' SIGNATURE

We, the Members of the Standing Committee on Social Affairs, hereby agree with the contents of this report:

Committee Member	E-Signature
Hon. Ilesia Vanawalu Chairperson	
Hon. Ratu Rakuita Vakalalabure Deputy Chairperson	
Hon. Alipate Tuicolo Member	
Hon. Viam Pillay Member	
Hon. Parveen Bala Member	
Hon Aliko Bia Member	
Date: 24 th March, 2026	

ANNEXURE

Published evidence

Written evidence, transcripts, and supporting documents can be viewed on the Parliament website at the following link: <https://www.parliament.gov.fj/committees/standing-committee-on-social-affairs/>

[VERBATIM REPORT]

STANDING COMMITTEE ON SOCIAL AFFAIRS

2020 ANNUAL REPORT

SUBMITTEE: **Fiji Public Trustee Corporation Pte
Ltd**

VENUE: **Big Committee Room, Suva**

DATE: **Tuesday, 3rd February, 2026**

VERBATIM NOTES OF THE MEETING OF THE STANDING COMMITTEE ON SOCIAL AFFAIRS HELD AT THE COMMITTEE ROOM (EAST/WEST WING), PARLIAMENT PRECINCTS, GOVERNMENT BUILDINGS ON TUESDAY, 3RD FEBRUARY, 2026 AT 11.45 A.M.

Committee Members:

- | | | |
|---|---|----------|
| 1. Honourable Iliesa Vanawalu | - | Chairman |
| 2. Honourable Aliko Bia | - | Member |
| 3. Honourable Viam Pillay | - | Member |
| 4. Honourable Parveen Bala | - | Member |
| 5. Honourable Alipate Tuicolo (virtual) | - | Member |

Interviewee/Submittee: Fiji Public Trustee Corporation Pte Ltd

In Attendance:

- | | | |
|--------------------------|---|-------------------------|
| 1. Mr. Ajay Singh | - | Chief Executive Officer |
| 2. Ms. Shristi Singh | - | Manager, Legal |
| 3. Mr. Vinal Singh | - | Manager, Estate |
| 4. Ms. Varanisesse Tawai | - | Manager Corporate |

MR. CHAIRMAN.- Honourable Members, members of the public, secretariat, dear viewers who are tuning in this morning, ladies and gentlemen, a very good morning to you all. It is a pleasure to welcome everyone here this morning, especially the viewers who are watching this public hearing session.

At the outset, for your information purposes, pursuant to Standing Order 111 of the Standing Orders of Parliament, all Committee meetings are to be open to the public. Therefore, please note that this submission is open to the public and the media, and it is also being aired live via the Walesi platform and streamed live on the Parliament website and social media platforms.

For any sensitive information concerning the matter before us this morning that cannot be disclosed in public, this can be provided to the Committee, either in private or in writing. However, please be advised that under Standing Order 111, in the following circumstances, permits for the non-disclosure of information, and these are;

- (a) National security matters;
- (b) Third-party confidential information;
- (c) Personnel or human resources matters; and
- (d) Committee's deliberation and development of the Committee's recommendations on the report.

Please note that this is a Parliamentary meeting and all information gathered is covered under the Parliamentary Powers and Privileges Act 1965. Moving forward, please bear in mind that we do not condone slander or libel of any sort. Any information brought before this Committee should be based on facts.

In terms of the protocol of this Committee meeting, please minimise the use of mobile phones, and all mobile phones are to be on silent mode while the meeting is in progress. I wish to also remind honourable Members and our guests that all questions to be asked are to be addressed through the Chairperson of this Committee. I would like the Members of the Committee to introduce themselves.

(Introduction of the honourable Members of the Standing Committee)

Today the Committee will be hearing a submission from the Fiji Public Trustees Corporation Limited (FPTCL) in relation to its 2020 Annual Report. Before us, we have representatives from FPTCL, and I would like to thank them for availing themselves to appear at this hearing. Due to the essence of time, you may give your responses in brief, and the Members will intervene with their supplementary questions during your presentation.

I now invite the officials from FPTCL to introduce themselves and then begin with their presentation. Thank you, CEO and the team. You may start now.

(Introduction of team members from FPTCL)

MR. A. SINGH.- I am glad to be here to present the 2020 Annual Report of the Fiji Public Trustee Corporation. We will go straight to the questions that were raised. On the slide, we have the first question.

Question 1. What were the key revenue streams for the Fiji Public Trustee Corporation Pte Ltd during this period, and how did they evolve over the years?

Our key revenue for the Public Trustee is fee income that we earn from the trust and estate services that we provide, which include probate application fees, acceptance fees, and the distribution of trust assets and transfer of estates. Trust and fee income represented 69 percent of our revenue, which is our primary revenue source. We also have corporation funds that we invest in financial institutions, and that was our secondary income, being interest earned from investments, representing 30 percent of total revenue. Those are our key revenues.

HON. P.K. BALA.- Mr. Chairman, Sir, through you, just one clarification. Do the trust accounts held by lawyers come under you?

MR. A. SINGH.- No, Sir. Our trusts are basically from compensation funds and some FNPF minor trust funds. Those are the ones we manage. Lawyers' trust funds are separate and are not part of the Public Trustee's mandate.

MR. CHAIRMAN.- CEO, may I — when you talk about the contribution rate, you state that 69 percent comes from the trust accounts. Looking at your data, is this consistent when you compare year by year and review your trends, or does it fluctuate?

MR. A. SINGH.- Yes, Sir, it does fluctuate. The percentage has declined over the years. I think 2020 was a good year; 69 percent is a very strong contribution from fee income. However, it has declined over time because the FNPF minor trust funds, which were our core revenue, are no longer with us. The FNPF trust funds have been depleting, and very soon we will have no minor trusts left. They will all have been paid out, and the percentage will decline accordingly. Our business depends on the mortality rate; when people pass away, estates are opened, and those become our clients.

It depends, and we do not have a fixed trend where revenues remain stable over the years. But 2020 was a good year. That is why we also invest in the corporation funds. We have other revenue streams, and we have started other legal services to compensate for the loss of the trust business that we have experienced.

HON. A. BIA.- Mr. Chairman, Sir, through you — CEO, when you mentioned that the FNPF minor trusts are no longer with you, is that a concern for you?

MR. A. SINGH.- Yes, Sir, it is a major concern for us because the Fiji National Provident Fund Act changed in 2011. The last funds that we received from FNPF were in 2011, and eighteen years down the line, we will have paid all the trust monies to all the beneficiaries. Therefore, there will be no income for us from the trust business. Our trust numbers will decline, and we will rely upon estate income and

fees, which will not constitute a major portion of our revenues. So, it is a major concern. We have also submitted our concerns to the FNPF Law Reform Commission, and I think the chances of having that income restored are very slim.

HON. A. BIA.- Is there any reason why?

MR. A. SINGH.- Sir, the change to the FNPF Act happened in 2011, and they have taken this business as one of their own services and revenue streams. They are now offering the same minor trust fund themselves, so that is a revenue stream for them, and I think they intend to manage it independently. The Public Trustee is ready; we have invested in our IT systems, digitisation, and we are performing well. However, because of the Act, they have chosen to take it back from us. We have submitted our concerns, discussions are still underway, and we will see what results from that.

Question 2. Can FPTCL provide insight into the major expenditures and how they contributed to operational and governance efficiency?

One of the expenditures we had in 2020 was a loss in the fair valuation of our equity instruments, specifically the money we invested with the Unit Trust. There was a major impact due to the effects of the COVID-19 pandemic in 2020. We lost about \$343,296 in the valuation of the equity instruments, the Unit Trust's managed funds. That was one of the major expenditures in our profit and loss, representing 20 percent, and it was a one-off expense. Normally, these investments generate revenue, and currently, we are making good revenue from them.

The second cost is employee-related. We have about 30 employees, and we continue to invest in our staff. We aim to maintain top governance at FPTCL. For effective administration of estates, investment portfolios, and trust services, we maintain 30 staff to ensure compliance, governance, and service delivery. About 43 percent of our expenditure was employee-related.

Additionally, 25 percent of expenditure was administrative, covering operational costs such as electricity, telephone, IT systems, maintenance, and rental. We have one office in Lautoka and one in Labasa, so rental and repair and maintenance costs form part of these administrative expenditures, representing about 25 percent of total expenditure for 2020.

Policy, Procedures and Regulatory Changes

Question 3. What are the current FPTCL's policies, regulations and SOP and how did they impact the service delivery?

The first part of the question is, what are the current policies? We have about 31 internal policies, including the confidentiality policy, code of conduct, and many others, which guide our operations and provide the framework for our corporate governance. There are also standard operating procedures, about 15, that guide our trust and estate business, including how we bring in clients and collect assets. These 15 SOPs ensure consistent, fast, and efficient administration of estates. We are further guided by the Fiji Public Trustee Corporation Act 2006 and the Fees and Charges Regulations 2008. These are some of the governing legislations that guide us.

HON. P.K. BALA.- Mr. Chairman, Sir, through you — since these regulations and policies date back to 2006 and 2008, do you consider them to be outdated?

MR. A. SINGH.- Yes, Sir, it is very important. Most of the clauses in the Act are, I would say, outdated. The Corporation has just started the review of the Fiji Public Trustee Act 2006. The work has begun, and we are currently in the consultation stages, working on getting these laws reviewed.

MR. CHAIRMAN.- Mr. CEO, if I may, I share the same sentiment that honourable Bala has alluded to regarding your policies, procedures, and key regulations. What we have noted is that processes and procedures are in place for you to follow or review. The concern from the Committee is that, given they are all outdated, are there any timelines in place to address this? Can you give us a reference as to whether this can be achieved within, say, one year, considering the significant regulatory changes that need to be addressed? Can you provide us with some assurance on that?

MR. A. SINGH.- Yes, Sir, we have just started, and we will need to go through the consultation process. We are targeting one year, but I believe one year is a very short period for a full review of the Act. We began discussions last year, and now we have been advised to refer this to the Law Reform Commission. We have already had talks with the Ministry of Justice, and we have taken this to our line ministry as well. Considering all these steps, we believe that approximately one to one and a half years would be an appropriate timeframe to complete the review.

Regarding regulatory changes, we have summarised the laws that guide the Fiji Public Trustee Act 2006 and the Fees and Charges Regulations. There are also other national laws, such as the Wills Act, Succession and Probate Act, and corporate policies. As I mentioned, we have 31 internal policies and 15 standard operating procedures currently in place. We have risk management processes, SOPs for customer service and communication, and operational workflows for efficiency. Audits are conducted every year. Collectively, these SOPs and processes keep us on track and ensure top governance at the Fiji Public Trustee Corporation.

HON. V. PILLAY.- Mr. Chairman, Sir, CEO, can you inform the Committee how many estates are being administered by the Fiji Public Trustee Corporation, what their total value is, and whether there is a yearly decline or increase in the estates managed by the Fiji Public Trust Cooperation?

MR. A. SINGH.- In 2020, there were about 1,800 estates under administration, approximately 4,000 Wills with us, and about 7,000 trusts. Currently, at the end of 2025, we have about 1,300 estates. The number has decreased due to a significant number of administrations being completed last year. Wills currently total about 5,000 in our deposits, and we still have approximately 7,000 trusts.

The value of estates is currently about \$77 million, while trusts are smaller, at about \$9 million. That is our portfolio — \$77 million compared to about \$51 million in 2020.

HON. V. PILLAY.- These funds are further invested. How are the returns benefiting the members?

MR. A. SINGH.- The \$77 million represents properties, not funds. We have both cash and non-cash assets and trusts. The \$77 million represents cash and non-cash properties. In addition, we have about \$29 million to \$30 million in cash, which we invest in reputable, recognised financial institutions in Fiji. The returns from that are distributed to the beneficiaries every year on an average interest basis because we invest in pooled funds. At the end of the year, the returns go to each beneficiary with us.

HON. V. PILLAY.- You also mentioned the 5,000 Wills that have been made. These are members with properties who have made Wills, and the Wills are with the Fiji Public Trustee Corporation.

MR. A. SINGH.- Yes, people have made Wills, and when someone passes away, the Will is executed. All the Wills with us are awaiting execution.

HON. P.K. BALA.- Mr. Chairman, Sir, through you — first on Wills and then on the lending rate. Most of the time, many people come to us, and as you mentioned regarding Wills, when someone passes away, families are often not aware. I understand this may be confidential, but what sort of awareness programme can be implemented so that people know their family's Will is with us? I have come across many instances where people are not aware.

MR. A. SINGH.- What we normally do is review the daily newspapers and go through the death notices. If one of our clients has passed away, we call the family to notify them that we have a Will with us and ask them to come and see us. That is one step we take.

Additionally, if members do not know there is a Will, they go to the courts. Our Wills are registered, so they eventually find out that there is a Will with the Public Trustee, and they are referred back to us. People who go to court are sent to the Public Trustee or Legal Aid.

MS. M. RALOGA.- In that case, usually the clients have to conduct a Will search. There are three stakeholders with whom they must conduct a Will search: the Fiji Public Trustee, the Civil Court Registry, and the Registrar of Titles. From there, they will know if a Will is registered under the deceased's name.

HON. P.K. BALA.- Mr. Chairman, Sir, through you — the second question is: you mentioned that you lend money to reputable investors in the country. What is the lending rate?

MR. A. SINGH.- Sir, we do not lend. We invest in term deposits at the current market rates available with financial institutions such as Credit Corporation, Kontiki Finance, and other local investing institutions. There are published lending rates, but if the amounts are large, we negotiate the rates. The rates have been very low over the years following COVID-19.

The investment rates in Fiji currently range from about 1 percent to 4 percent, which is what we earn from the funds we invest. Before COVID-19, the rates were around 6 to 6.5 percent, but now they are much lower, ranging from 1 percent to 4 percent.

HON. A. BIA.- CEO, when you say you invest, do you mean you buy shares?

MR. A. SINGH.- We have invested in term deposits and in managed funds such as the Fijian Holdings Unit Trust and the Unit Trust of Fiji. We purchase these units, but we do not engage in very long-term or risky investments, such as shares, because we have to pay money as it becomes due. We must remain solvent at all times, and we invest in low-risk, high-return options. That is our approach.

We have policies that guide us, as we cannot make very long-term investments; if the funds become due, we would be unable to pay the beneficiaries. Approved local institutions, such as the Reserve Bank of Fiji and Kontiki Finance, are where we invest.

HON. V. PILLAY.- CEO, can you further explain for our understanding: if a person has prepared a Will, then you will know who the beneficiaries are. If a person has not prepared a Will, someone will take out probate, and then it will be known who will benefit. If probate is also not taken out, is the estate then administered by the Public Trustee? Is that how it is done?

MR. A. SINGH.- If there is a Will, then we act as the trustees and administrators. If there is no Will, then letters of administration are obtained.

MS. S. SINGH.- Mr. Chairman, Sir, when there is a Will, the trustees are appointed. There are two ways to appoint a trustee: either the Fiji Public Trustee is appointed, or the person usually appoints someone they trust. Once the Will is deposited with us or with the High Court Registry, upon the demise

of the testator — the person who made the Will — individuals or relatives are usually asked to conduct a Will search. Once the Will search is completed, they will find out who the trustee is.

That particular trustee then has to apply for probate. Where there is no Will, the Fiji Public Trustee only comes into the picture under section 8 of the Fiji Public Trustee Act, which is very limited. That is to accept documentation, such as demand notices from creditors, and other related matters.

However, where there is no Will — for example, if a husband passes away leaving a wife and three children — we refer to the Succession and Probate Act. If the wife wants to become the trustee, she must do so because she has not been appointed; the other children must renounce their interest to become the trustee.

The wife then becomes the administrator, applies for letters of administration, and the Act specifies how the estate is divided. The wife receives one-third, and the remaining two-thirds is distributed equally among the other beneficiaries. In the absence of a Will, the Act governs the process.

HON. A. BIA.- So, the distribution, what percentage goes to whom, depends on the application once it is approved.

MS. S. SINGH.- Sir, it goes by the Act. The Act specifies who gets how much in the absence.

HON. A. BIA.- But in the Act, the wife must apply?

MS. S. SINGH.- Either the wife or the child can apply.

MR. CHAIRMAN.- Thank you, CEO. You may continue.

MR. A. SINGH.- So, that is on the probates.

Question 4. Were there any amendments to regulations/policies that directly affected members of the public?

Regulatory changes - I think there were no amendments that affected the public. The Fees and Charges Regulations 2008 are another area we are reviewing this year. However, we will need to go through the Fijian Competition & Consumer Commission (FCCC) process and a public consultation process, so we are mindful of that. From 2020 until now, there have been no changes that have affected the public.

Infrastructure Development

Question 5. What are the key infrastructure projects and capital works undertaken in 2020?

Infrastructure development undertaken in 2020 — Public Trustee is a small organisation. Our turnover has been less than \$2 million over the past 10 years, with about 30 staff. Given that 2020 was a COVID-19 pandemic year, our infrastructure development was limited. However, we invested in a document management system called File Hold, which helps us keep all records on a digitised platform. We are now 100 percent digitised; every Will, title, valuation, and other information is in the system. Our staff are able to work from home. This investment in the system was one of the key Information Technology infrastructure improvements we made.

HON. A. BIA.- Mr. Chairman, Sir, you mentioned that in terms of the Act, you have to go through the FCCC. Why the FCCC?

MR. A. SINGH.- Yes, Sir, because our fees and charges are regulated, we can only charge what is specified in the regulations; we cannot charge more or less. The Act itself states that any changes must go through the FCCC process. It is mentioned in the Act, so we cannot make changes on our own.

Question 6. How did FPTCL ensure sustainability in its infrastructure and development plans?

Regarding infrastructure development, we invested about \$151,000 in the File Hold Document Management System. During COVID-19, we also invested in laptops and devices so that staff could work remotely. These were the only two IT infrastructure investments made that year, as we could not do more.

We also own a building, our headquarters, but we could not undertake any major refurbishments that year due to COVID-19; those were done afterwards.

HON. V. PILLAY.- Mr. Chairman, Sir, CEO, prior to this upgrade, how was record-keeping managed? Was it done manually before, and what happens to the records if the system fails at any time?

MR. A. SINGH.- Yes, Sir. As I mentioned, we had 1,800 Estate files and 7,000 Trust files, all manually kept. The board and management decided to implement this system as part of our risk mitigation plan. If something were to happen, we could lose those files and titles. This investment was therefore implemented, and we now have 100 percent digitised records.

It is part of our Disaster Recovery Plan and Risk Management Plan. We are now prepared with the digitised platform in place. Additionally, the File Document Management System has workflows designed to minimise fraud. Everything is processed through the system workflow, and no documentation is carried physically. An officer from one office can escalate a document to the next level for approval. This system provides significant benefits.

Public Awareness Programme

Question 7. Apart from the media awareness programme by FPTCL, what other means of awareness were undertaken by FPTCL on Estate Management and other areas of operations in the year under review?

Regarding the public awareness programme, apart from media awareness, we go out to the public and engage directly. We have visited the Central Division, Nausori, and conducted outreach programmes in Ba and Tavua in the Western Division, as well as two programmes in the Northern Division, Labasa. In these sessions, we interact with the public, explain who we are, create awareness, and distribute vouchers and pamphlets so that people know about the various products we offer. These include Will services, family trusts, charitable trusts, and living trusts. Many people are not aware of these programmes, and we emphasise that we do not only handle Wills. We also explain estate administration, what probate is, and when it should be done.

Every year, we conduct these outreach programmes. In 2020, we reached out and also conducted corporate presentations so that employees who gain this knowledge can share it with their communities. We have worked with religious bodies and churches, carrying out targeted outreach programmes.

We also partner with government departments. For example, when the Government organises programmes such as the Giriti commemoration or agriculture shows, we set up our desk there to create awareness and participate in these programmes. If community groups request presentations, we reach out to them as well. We also attend meetings and AGMs, such as those held by teachers, to deliver presentations. This is a continuous exercise, and we keep reaching out to the public, including to outer islands. We visited Vanuabalavu in 2021, and this year we are planning to go to Levuka. These are all part of our awareness programmes.

In 2020, we conducted 15 awareness sessions before the national lockdown in March. After that, we moved to the digitised platform, offering services to people who still wanted awareness sessions through virtual modes. That was one of the key initiatives we implemented. The full digitisation system has now been implemented at the Public Trustee.

SDG's

Question 8. How well has the FPTCL addressed the Sustainable Development Goals in its reporting period.

Next is the SDGs and how we are aligned with the Sustainable Development Goals. We are aligned with SDG 16. We are strongly aligned because of the governance framework we have. We have good board oversight, audit and risk committees, and legal and HR committees that provide oversight. We hold about 18 meetings a year of subcommittees and the board, which monitor our operations.

For SDG 10, reduced inequalities, we are strongly aligned because we reach out to vulnerable and disadvantaged groups and individuals. We also consider fee waivers in exceptional circumstances. This is part of our non-committee work. In 2020, due to the pandemic, we implemented some fee waivers.

SDG 1 – no poverty, moderate alignment: we assisted beneficiaries and communities affected by COVID-19 and natural disasters through support initiatives. We distributed food packs and partnered with FRIEND in the West to support affected families. We continue these efforts, although on a smaller scale. Regarding zero hunger, vulnerable families during crises benefited from these food security initiatives. On no poverty, we retained all staff, supported communities through employment, did not lay off anyone during the pandemic, and created systems for remote and flexible work for our 30 staff.

SDG 8 – decent work and economic growth, moderate alignment: we continued to operate during COVID-19, safeguarded our employees, implemented adaptation methods, and maintained service delivery despite lockdowns and economic disruptions. We also focused on staff motivation, training, and capacity building. Even with reduced work, we continued to build staff capacity.

SDG 9 – industry, innovation, and infrastructure: as previously mentioned, we adopted remote working arrangements, which were not in place before. We are now ready to work from home in the event of floods or natural disasters. Staff have been trained on this. During 2020 lockdowns, we relied on digital platforms to ensure operational resilience and uninterrupted public service delivery. We are now able to make Wills online; for example, someone in Levuka can fill in an online Will form, and we can draft the Will and collect payment via M-PAiSA.

In 2025, we have further invested in our systems and IT infrastructure to have a robust system for full digital operations. The second phase of our IT infrastructure development will include a public-facing website.

Gender equality

Question 9. Please provide the number of staff.

We have 30 staff, and currently about 66 percent are female. Even in 2020, our female staff outnumbered males, comprising about two-thirds of the workforce. This is due to the nature of our operations, but we are an equal opportunity employer. We advertise and give priority to both genders and all racial and ethnic groups. We have four ethnic groups represented in our workforce, but the trend remains that approximately two-thirds of our staff are female.

MR. CHAIRMAN.- CEO, Sir, if I may — regarding your SDG on gender equality, I believe the figures you provided were based on 2019 to 2021 data. What is your current status now? Could you provide an update on gender equality to date?

MR. A. SINGH.- Currently, the ratio is about 70:30. We still have 70 percent female staff and 30 percent male. We aim to maintain gender and ethnicity balance in the workplace, but there is currently a skills shortage, so we work with the staff we have. We also have a succession plan in place to ensure we do not lose staff quickly, and this ratio continues. We have a high retention rate, and many female staff are stable and have stayed. The ratio will only change if someone leaves, but our succession plan allows someone else to take over that position. We are aware that females are currently in the majority, but this reflects the labour supply in the market.

MR. CHAIRMAN.- CEO, Sir, we have talked about the SDGs, which are a national issue and relevant to everywhere we work. Hopefully, you will take into consideration the gender-based aspects I am referring to, as that is part of the SDGs we are discussing. This is just for your takeaway.

MR. A. SINGH.- Thank you, Sir. Noted.

MR. CHAIRMAN.- You may continue.

MR. A. SINGH.- Our performance against targets.

Question 10. Please explain how well you have performed against the targets of your Operational and Strategic Plans.

Year 2020 was good, and we met our financial targets. Key achievements included timely estate and trust administration despite the lockdown. Many people had time to attend to their estates during the crisis, so we completed a significant number of settlements that year. This is why our revenues were stable and higher in 2020 compared to 2019. We also strengthened governance and compliance and invested in ICT. These were some of the KPIs and strategies we met against the targets set for that year.

The next slide shows a table outlining how we met our strategic objectives in terms of customer service. We had set a target to increase new customers by 2 percent, which we considered a reasonable number based on trends.

Compared with 2019, 2020 was a good year. We achieved 1,999 new customers — slightly below the target, but given the pandemic, this was an acceptable result. The lower number of new customers was offset by the high number of existing customers whose estates were completed that year.

In terms of will drafting, compared to 290 in 2019, we were slightly below target, but this was still acceptable. Customer service results, measured by the customer satisfaction survey, were 46 percent, and we received 16 complaints, which is reasonable for the size of our company.

For business enhancement, revenue growth was slightly down in 2020. We had an operating profit of \$5,024. Despite good revenue growth, expenditures to maintain operations during the pandemic meant we ended the year with a modest profit, which was in line with the KPIs set.

HON. A. BIA.- Mr. Chairman, Sir, through you — CEO, I have seen the customer satisfaction results on the table. In terms of administering estates and managing trusts and Wills, I understand that it can sometimes become challenging when families dispute these matters. What are some of the common

recurring issues you face day to day in providing customer satisfaction, and how have you addressed these ongoing issues?

MR. A. SINGH.- Customer satisfaction is very important. We conduct online surveys by sending forms to customers, and based on their feedback, we assess satisfaction levels. We also have a customer survey box at our service booth, although sometimes people do not want to leave comments there.

Many issues can cause dissatisfaction. A common problem is beneficiaries not cooperating. One estate may have many beneficiaries, some cooperating and others not, which prevents us from settling the estate. Some customers will always be unhappy with the Public Trustee.

We have well-trained customer service staff and provide ongoing training. Customers are our top priority, but there will always be a certain percentage who are dissatisfied due to disagreements between family members. Our work can only proceed if all beneficiaries are aligned. Some may not want to sign documents, while others are overseas. Beneficiaries not cooperating is a major reason for customer dissatisfaction.

Our team talks to customers, provides advice, and explains how to manage such situations, but unsettled estates still occur. That is why the number of unsettled estates in that year was 1,800. The Public Trustee is ready to do the work, but some customers are unavailable, uncooperative, or in disagreement. Locating beneficiaries can also be a challenge; some have changed addresses, and family members may not know their siblings' locations. These are recurring issues, and we are addressing them as they arise.

For business enhancement, we launched new services in 2020, despite the pandemic. We created family trusts, prepared funeral trusts, charitable trusts, and power of attorney services. These services are progressing slowly but were developed during the lockdown period.

Regarding people and culture, we continued to provide in-house training on data management systems, IT, and disaster recovery. Even with fewer customers, we invested in staff capacity building. Staff retention, remote work policies, and internal training were key achievements. Staff are now ready to serve customers through digitised and virtual platforms, so customers do not always need to visit in person. We continue to provide flexible hours and remote work strategies, which help during natural disasters such as floods or cyclones.

In terms of stakeholder engagement, although we could not physically meet most stakeholders in 2020, we continued meetings virtually. We assisted charitable organisations and upgraded our IT systems for virtual customer and stakeholder engagement.

In 2020, we assisted two charities, Channel Home and the Fiji Red Cross, through our stakeholder engagement programmes. We maintained contact with other stakeholders through virtual platforms. Despite the pandemic, we increased our virtual presence on websites and continued our operations, ensuring business as usual.

Question 11. FPTCL showed positive trend towards its core business performance in 2020. Can you further highlight in this area of achievements.

Finally, in 2020, our business showed positive trends, with an increase in revenue and a rise in uptake of Wills, trusts, and succession planning services. This brought our fees income to 69 percent that year. We saw increased demand for estate and trust services in 2020. We are now operating at a new level, providing hybrid customer service that can be customised to the customer's needs. We also travel to homes to prepare Wills for the elderly.

Despite the uncertainties in 2020, we continued to innovate and expand our service offerings. As mentioned, four new services were introduced, and we continued to increase public awareness, as our income is future-oriented. The Wills we make and the awareness we create today generate income for the future, as these Wills will be executed later. Our income calculations are based on future income secured. Even in 2020, if we recorded a loss, the number of Wills appointing us as executors determines the economic benefit received during that year. This brings future economic benefits to the Corporation. We operate in a calculated way, ensuring expenses are not made without revenue potential. Timing of revenues and expenses may differ—the expenses occur in the current financial year, while revenues may come five or ten years later. This is why the value of non-cash properties has increased from \$51 million to \$77 million. An increase in value indicates higher future income, which is how we calculate sustainability.

MR. CHAIRMAN.- Thank you very much, CEO, for the in-depth presentation today. Honourable Members, are there any further supplementary questions that need to be addressed at this time?

HON. A.N. TUICOLO.- Mr. Chairman, Sir, my supplementary question was already answered earlier.

MR. CHAIRMAN.- Thank you very much. Just the last question from me. When you look at how you conduct business, what are the main challenges you face? I understand we have already discussed many of these during the presentation. This is part of the format we are following before tabling the report to Parliament, and it might help you. You may answer now or, if necessary, get back to our secretariat. Secondly, since this report covers 2020, do you have plans on when the next annual report will be submitted?

MR. A. SINGH.- We have already submitted our 2024 annual report to the Ministry. Our annual reports are up to date. Although this report covers 2020, most of us were not with the company then, but the business operations remain the same. Our governance, audits, and compliance are very strong. We do not prepare reports late; soon after the end of each year, the Board provides oversight, and we complete the annual report. We are ready to present for any other years if required. There are some challenges on our side, such as changing stakeholder requirements, which can affect our operations. We work with many stakeholders and institutions to complete estate administration. We are also collaborating with municipal councils to increase outreach. A major challenge is the minor trust funds from the Fiji National Provident Fund (FNPF). These funds are still with the courts. We believe the money should come to us for administration, as we have the infrastructure to reach vulnerable beneficiaries. Our team conducts inspection runs to locations like Lautoka and Vanua Levu to locate minor beneficiaries.

Currently, FNPF invalid nominees' funds go to the court and then back to FNPF, but we believe these should be administered by the Public Trustee because we have the systems and processes to handle them. Managing these trusts was part of the original purpose of the Public Trustee. With this business now gone, we must look for other opportunities to remain sustainable. As a non-funded government statutory body, we do not receive any grants, so we face challenges in keeping the organisation afloat. These are my concluding comments.

MR. CHAIRMAN.- Thank you very much, CEO. At this juncture, I wish to sincerely thank you all for availing yourselves for this public hearing session. We appreciate your time and hope that you will be available for any further queries the Committee may have regarding today's submission. On that note, our meeting is now closed.

The Committee adjourned at 12.50 p.m.