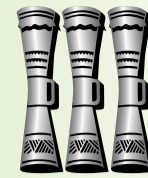


Season's Greetings



BSP



Official Sponsor of the 2015 Pacific Games

BSP spreads Christmas cheers to communities



BSP Country Manager Kevin McCarthy with children and parents from Korokoro Settlement



The BSP Christmas bus at the Suva Central Building loading bay before the Christmas Charity visitations to the Western and Central Division from December 16-19th, 2014.

CHRISTMAS came early for many under-privileged families in settlements out West when BSP Country Manager Mr. Kevin McCarthy showed up unexpectedly at their doorsteps just days before Christmas.

As part of its Annual Christmas charity program, a BSP delegation led by Mr McCarthy travelled to many different sites onboard a bus that carried the message "Christmas with BSP" and delivered goodies to many communities, customers and children.

A BSP Christmas choir led by Rain Project founder, Elena Baravilala, also accompanied the BSP staff. The team surprised communities with carol singing topped with surprise giveaways. Families received back to school packs and a grocery hamper which contained flour, rice, sugar, canned foods, Christmas cake, ovaltine, powdered milk, cooking oil, salt, dahl and soft drinks.

The lives of hundreds were touched by this goodwill gesture and these included families that lived in Korokoro Settlement along the Sigatoka Valley, Saravi settlement surrounded by cane fields in Nadi and Veiraisi Settlement in Nadawa.

Reverend Shailendra Kumar spoke at the Korokoro settlement to shed some light on the realities of life for people there. "All families survived on subsistence farming while holding onto other casual jobs for extra income.

"We live with what we have here and farming is limited since we are on mataqali owned land. I was really surprised when I received a call informing me that the head of BSP in Fiji was coming himself to give us groceries," said Reverend Kumar.

"I know that this bank has done a lot of community work, but this is a step further and I thank Mr. McCarthy and his team for this gesture because this for me is God's work – to help the less-fortunate in society" added Mr. Kumar.

BSP's Christmas Charity & Rewards program has been received very well by people. "We're always trying to respond with help where we see the need," said BSP Country Manager, Mr. McCarthy. He was speaking while travelling with his BSP team of Christmas helpers onboard a 53 seater bus that carried food packs, back to school packs, the Rain Project Christmas caroling choir and more.

"It is always humbling to witness how people within our very own communities are getting by and living life to the best of their abilities. I am amazed by their resilience and this Christmas, we are reaching out to a few of these communities who could really do with a little boost from BSP," explained Mr. McCarthy.

BSP's Christmas program featured the visitation of 3 settlements that had more than 200 households, 8 supermarkets, 7 ATM sites, 7 branches and patients at a hospital.

BSP family commmits \$20,000 to WOWs



Members of the BSP Family also took time out to join the WOWS walk from Nakasi to Sukuna Park on October 18th, 2014.

The pain of watching a loved one fight the battle against cancer daily is perhaps one of the most trying experiences one can go through.

Fiji has the highest cancer rate in the Pacific. In the past 10 years, this disease has claimed the lives of 5,900 according to the World Health Organisation.

Most forms of cancer are treatable in Fiji, but the challenge according to the Ministry

of Health is early detection, availability of resources to treat it and its affordability.

This year, the company and staff of BSP jointly raised funds which led to the donation of \$20,000 towards WOWS Fiji and Fiji Cancer Society. This donation was the result of two different initiatives envisaged to touch the lives of children and patients with cancer across Fiji and the South Pacific.

"its heart wrenching to see someone you truly love and respect enduring so much pain..."

In a heartwarming gesture of true humanitarianism, members of BSP staff engaged in a fundraising drive.

BSP staff led by example in the "Save it or Shave it" campaign which saw BSP Human Resources staff Emmanuel Fisher volunteer to become the Bank's ambassador for cancer awareness.

Mr Fisher experienced firsthand the effects of cancer after losing his own grandmother. In his own words, "its heart wrenching to see someone you truly love and respect enduring so much pain while you stand by powerless to reverse the situation. All we could do was make life as comfortable as possible."

The WOWS Walk 2014 also proved to be very special and memorable event covering 462 kilometres around Viti Levu across 13 days with BSP bringing 90 walkers to cover the final 18km from Nakasi.

BSP also funded the production of merchandise that was sold by WOWS Fiji to raise funds. Family members of staff also joined the walk to support the cause.

BSP made the following contributions to WOWS Fiji in their 2014 campaign:

1. \$5,330 cash donation by BSP staff
2. \$5,330 "Dollar for dollar" donation by the company
3. \$1,381 to Biggest Morning Tea fundraiser donated to Fiji Cancer society
4. 280 T-Shirts branded WOWS & BSP
5. 70 BSP staff and their families participated in the walk

Looking back 2014



Kevin McCarthy speaks during the launch of the BSP VISA Debit card in March.



BSP GMHR Howard Politini and Pacific House Sales & Service Centre Officer in Charge, Shalit Kumar at the renovated Charman's Club with the President Isikeli Tikotikoca and BSP Staff volunteers in December.



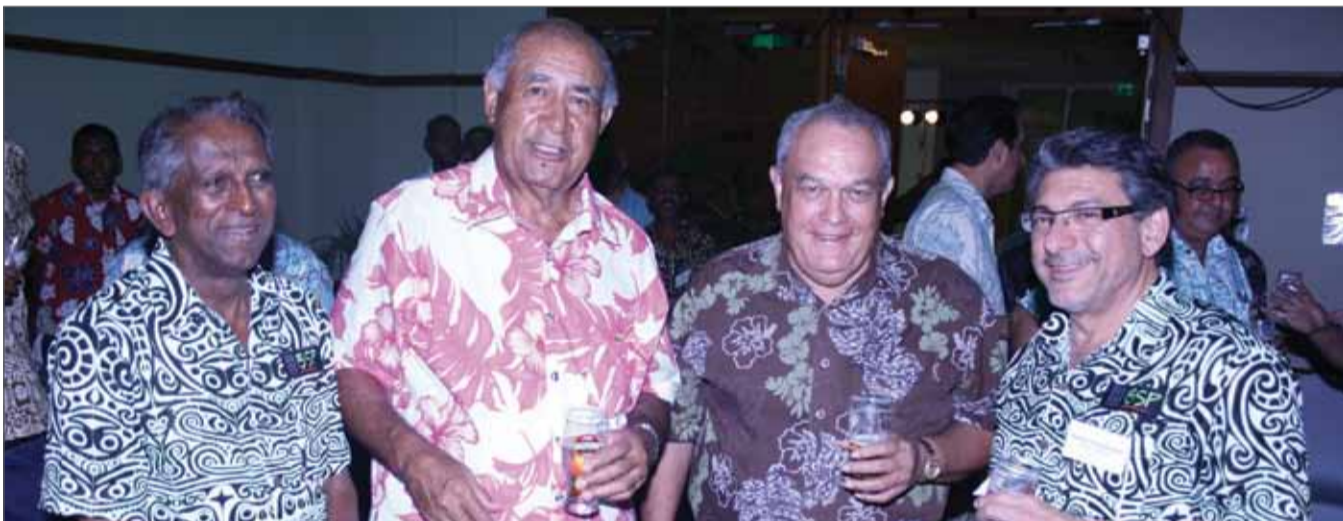
BSP's financial inclusion allows these fishermen in Moala to access their account 24-7 using SMS Banking, Internet Banking and Post Fiji based EFTPoS terminals.



Country Manager, Kevin McCarthy and BSP Group CEO, Robin Fleming unveil the BSP VISA Debit Card at the launch in March.



BSP Rakiraki branch Officer in Charge Ronika Prakash with Rakiraki Acting Provincial Administrator, Ralulu Cirikisuva and guests at the new Rakiraki Multi-Purpose Courts this month.



Vidya Lakhan, President Epeli Nailatikau, Tom Ricketts and BSP Board Chairman Kostas Constantinou at BSP Cocktail at the Grand Pacific Hotel in October.



GMHR Howard Politini hands over BSP's donation to Fiji Primary Schools Netball Association officials in August.



Fiji Swimming President Jerome Kado and BSP Head of Marketing Nirdesh Singh seal the deal in November to prepare for the National Short Course Championship.



Fiji swimming officials watch over the start of the races at the National Short Course championships in November.



Ajendra Deo and Pene Andrea on one of the five newly built bridges in Savusavu, Vanua Levu, funded by BSP.



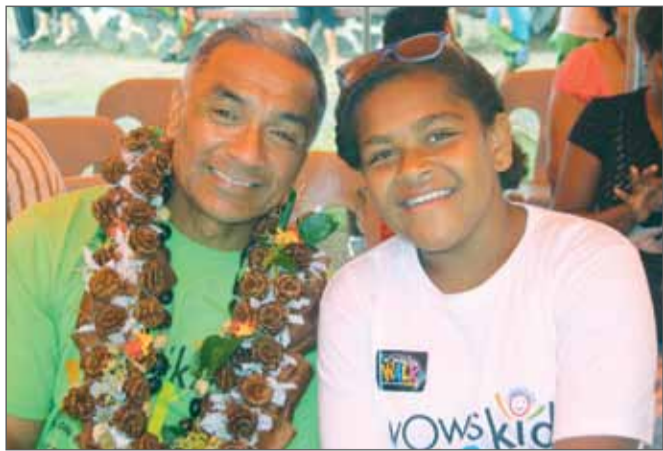
BSP's Deepak Kumar gets tested by Fiji Blood Services' Alumeci Naulivou during the December Blood Drive.



BSP Tavua branch's Sanjeev Sumer and his team of staff painting the ablution blocks at Garvey Park.



Rajeli Nicole of Save the Children Fiji explains water conservation program made possible through partnership with BSP, Ministry of Health and DISMAC in October.



Eteati Ete and Vani Rabolabiu with Vani Rabolabiu are all smiles at the completion of the WOWs Kids Viti Levu walk in October.



BSP Life's Jope Tuivanuvou leads WOWs the BSP team in the WOWs walk through Suva in October.



Pastor Shailendra Kumar and Kevin McCarthy hand out Christmas hampers at Korokoro in Sigatoka in December.



Arishma Devi Ram, 7, is ready for school, as dad Roneel looks on after BSP visited Korokoro settlement in Sigatoka.



BSP Finance Staff & the BSP Board during the launch of the new BSP Finance Company in Samabula in October.



BSP in partnership with the American Embassy held their annual staff clean up challenge for the World Earth Day Clean Up on June 5th.



Maira Fisher won a hundred dollars when she swiped her BSP EasyCard for shopping during the BSP Christmas customer reward program in December at MHCC.



Meli and Vani Cabenaqoli won their shopping compliments of BSP. Shivandhna Rani and Je'an Bentley of BSP electronic banking team were with them at South Point Nakasi.



Pastor Ronald and Renuka Ram won their shopping compliments of BSP. Joseph Kaitu'u and Je'an Bentley were with them at the Lokia Food City in Nausori.



Shailendra Kumar, Anshoo Mala, nephews Sumeet and Ashmeet. Shailendra won shopping at Hansons in Makoi compliments of BSP.



17-year old William Pau'u got his shopping topped up compliments of BSP' after swiping his BSP MoneyZONE Card at MHCC. BSP's Elina Naigulevu was with him.



Irene Lilly got her shopping topped compliments of BSP after using her BSP EasyCard at MHCC. BSP's Paulini Bereso was with her.

JANUARY	Sponsorship	BSP Life Summer Cup at Fiji Golf Club	
FEBRUARY	Sponsorship	Fiji Correctional Services Sports Day	
MARCH	Sponsorship	World Water Safety Day	
	Event	Launch of BSP Visa Debit card	
APRIL	Sponsorship	BSP Fiji Principals Association Conference	
	Sponsorship	Fiji Teachers Association	
	Sponsorship	Fiji Medical Association Conference	
	Environment	Partnership with the American Embassy for the World Earth Day Clean Up Challenge	
MAY	Sponsorship	Bula Lifestyle on Fiji TV with BSP Life	
	Launch	Launch of Discover & Diners on ATM	
	Donation	Sigatoka Town Day	
JUNE	Donation	Ra School for Special Education sports day	
	Event	BSP Classic Golf Tournament at Denarau	
	Sponsorship	Fiji Hotel & Tourism's Annual General Meeting	
	Event	Participation for the Morning Health Walk	
	Community	Partnership with Partners in Community Development Fiji for the Nadarivatu farming project	
	JULY	Community	Painting of Ahmadiya College building
		Donation	Accor's Race to Survive charity
		Donation	Hilton Special School's fundraising
		Donation	Land Transport Authority for the "Driving Safe and Secure Fiji" program
	AUGUST	Event	Pacific Harbour invitational Golf
Donation		Rotary Pacific Water for Life Foundation	
Community		Donation to the Bua Schools Kaji Contingent	
Sponsorship		Partnership with The New Chinese Union and the Chinese Embassy for the inaugural Chinese soccer tournament in Fiji	
Sponsorship		Partnership with Fiji Primary Schools Netball Association for the Primary Schools Inter District Championship in Labasa	
Sponsorship		Oceania Golf School Western Junior Inter-Primary Golf Competition	
Community		Donation to the Lautoka Primary School Rugby Association by BSP	
Sponsorship		Supported the Fiji swimming squad to the Pan Pacific Championship in Australia	
Community		Donation to Ratu Navula Secondary School	
Community		University of The South Pacific Open Day	
Sponsorship		Fiji Police Force for the Police Commissioner's Cup match	
Sponsorship		Fiji Oral Health Workers Association	
Events		Nasinu Trade Show	
Events		Methodist Church Annual Conference Golden Jubilees Celebration	
Events		Hibiscus Expo	
Events		Ra Microfinance Expo	
Sponsorship		Pacific Islands Surgeons Association	
Events		BSP Golf Day at Fiji Golf Club	
Sponsorship		Oceania Hobie Challenge	
Community		Prize donations for the 2014 Agriculture show	
SEPTEMBER	Community	Donation to the Fiji Association of Women Graduates quiz night	
	Sponsorship	Fiji Human Resources Institute conference joint partnership	
	Donation	Fiji's Bushells Biggest Morning Tea	

OCTOBER	Sponsorship	Partnership with Fiji Men's and Mixed Netball Championship
	Community	Donation to the Raiwai Methodist Fellowship Youth Sports Day
	Community	"Go Green" donation of rubbish bins to Sigatoka Town Council
	Community	Donation to Saint John Rugby in Natovi
	Community	Donation to the Tagimoucia Festival in Taveuni
	Launch	Launch of BSP Finance
	Event	Customer cocktail with the PNG Board in Suva
	Sponsorship	Partnership with Fiji Swimming Association for the National Short Course event
	Sponsorship	Partnership with Ministry of Education and Suva City Council for the "Reduce, Reuse, Recycle" school oratory contest
	Sponsorship	Partnership with WOWs Kids Viti Levu walk
NOVEMBER	Sponsorship	2014 Fiji Badminton Nationals tournament
	Community	Donation to the Fiji Police Wives tournament by BSP
	Sponsorship	Fiji Human Resources Institute conference joint partnership by BSP and BSP Life
	Community	Support environmental initiatives at the Fiji National University International Food Festival
	Sponsorship	HOTEC Tradeshow
	Community	Donation to the Namosi Provincial Council
	Community	Donation to the Psychiatric Survivors Association
	Sponsorship	Uprising Beach Resort Music Festival
	Event	Customer Cocktails for Diwali in Nadi
	Sponsorship	TOPEX Annual conference
	Sponsorship	Fiji Day Bilibili Races in Sigatoka
	Community	Thomson branch team constructs a multi-purpose court at Waiqanake District School
	Sponsorship	Partnership with FASANOC for Fiji Hall of Fame and Fiji Olympic Order dinner
	Donation	Foundation For The Education Of Needy Children
	Sponsorship	Joint sponsorship with Digicel for Golden Oldies rugby uniforms
	Community	Partnership with International Youth Fellowship for the Fiji Information Technology & Christian Camp
	Community	Donation to the Police Bluelight Sports Clinic Fun Day
	Events	Customer Cocktail in Ba, Labasa, Savusavu
	Community	Collected 46 pints of blood during the Blood drive in Suva
	DECEMBER	Sponsorship
Community		Painting of the ablution blocks at Garvey Park by Tavua branch
Community		Renovation of Charmans All Races Club gym by Pacific House branch
Community		Upgrade of Rakiraki Tennis court to a multi-purpose court by Rakiraki branch
Community		Lautoka Business Centre and Ba Branch joined forces to construct a multi-purpose court for Tavarau Primary School
Sponsorship		Fiji Ladies Closing Golf tournament
Sponsorship		Institute of Internal Auditors for the 2014 Annual Conference
Donation		WWF Pacific Volunteers Dinner
Community		Christmas charity and customer rewards program