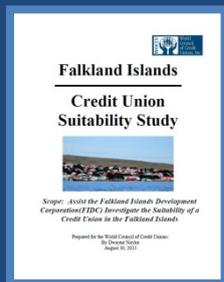


February 2014



FIDC

Credit Union Consultation

Consultation Results and FIDC Report

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INTRODUCTION

The results of the Credit Union Consultation are provided in this report. The results will be used to determine the future of the project and possibly a more detailed and comprehensive credit union financial model. FIDC Business Relations Manager, Michael Betts, and WOCCU Consultant, Dwayne Naylor, also each provide a report on the Credit Union Consultation.

Background

Initial research was conducted to evaluate whether a credit union would be suitable for the Falkland Islands. The research consisted of investigating the functions, structure, membership, products and services, and purpose of a credit union, as well as a brief look at relevant Falkland Ordinances carried out by FIG Crown Council, Allison Carter. This information was contained in a Board paper presented to FIDB in June 2012. The Paper also recommended for further research to be conducted and for contact to be made with credit unions and credit union associations. The Board approved the recommendations and subsequently FIDC made contact with the World Council of Credit Unions (WOCCU). A number of discussions were held with their CEO Brian Branch.

As a result of the discussions with WOCCU, Dwayne Naylor, Consultant at WOCCU, visited the Falkland Islands in April 2013 as part of his research in evaluating the suitability of establishing a credit union in the Falkland Islands. During his visit he met with a number of FIG Directors and Heads of Departments, and private sector individuals to discuss the current financial services offered in the Falkland Islands.

The Consultation: Purpose

In September 2013, Dwayne Naylor submitted his findings in a Report to FIDC and WOCCU. The Report became the focus of a phase of public consultation in the Falkland Islands. The purpose of the public consultation was to determine whether the public believes that there is a need for alternative financial services in the Falkland Islands and, if there is a need, whether a credit union could provide the solution. FIDC also used this opportunity

to gauge the willingness of the public to become a member of a potential credit union.

The consultation included a brief survey. The purpose of this survey was to garner specific views of members of the public with regards to the suitability of a credit union being established in the Falkland Islands.

The Consultation: Management

Dwayne Naylor returned to the Falkland Islands for his second site visit to assist the public consultation for the FIDC Credit Union project. Mr Naylor arrived in the Islands on the 26th October and departed on the 2nd November 2013. During his week in the Falkland Islands, Mr Naylor worked with Michael Betts, FIDC Business Relations Manager, and Joshua Peck, FIDC Development Intern.

Mr Naylor and Mr Betts held interviews with FITV, FIRS and the Penguin News to discuss the credit union project and to promote the public consultation. They also met with Keith Padgett (FIG Chief Executive), Jamie Fotheringham (FIG Head of Policy), Lydia Morrison (FIG Head of Finances), Rosalind Cheek (Head of Legal Services), the Falkland Island Chamber of Commerce, RBA and FIFCA to discuss the suitability of credit unions in the Falkland Islands. Two public presentations were also held to open discussion and better inform the public of the project. The presentation held in Stanley attracted nine people and the presentation in Camp attracted 17 people.

The public consultation ended on the 29th November 2013 and FIDC received a total of 52 completed surveys.

RESULTS ANALYSIS

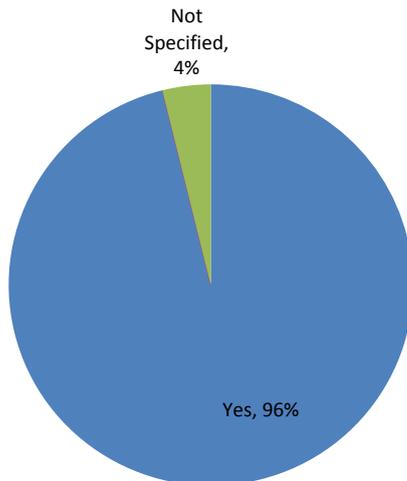
The results of each question in the survey that was featured in the Credit Union Consultation will be provided and analysed in this section. A full breakdown of the results can be found in the Appendix.

Question 1

Do you believe that there is a need for an alternative source of banking services in the Falkland Islands?

The purpose behind this question was to uncover if there is a feeling amongst individuals and businesses in the Falkland Islands that alternative banking services are required. The question does not focus on credit unions, but the answer provides significant feedback for FIDC.

Question 1 - Do you believe that there is a need for an alternative source of banking services in the Falkland Islands?



The response to this question was quite emphatic. A total of 96% of respondents (50 individuals) stated that they believe that there is a need for an alternative source of banking services in the Islands. None of the respondents answered the question with a 'No' answer, and only two respondents failed to provide an answer.

Both of the respondents that did not provide an answer offered comments in response to Question 1. One wrote "Maybe" and the other commented "Not necessarily an alternative just some improvements, 'better regulation' maybe is what we need here."

The latter comment can be interpreted that the current banking services could be improved.

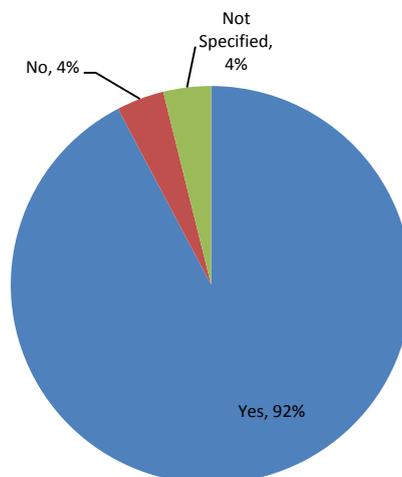
The following question asks whether the credit union model is the solution for alternative banking services, and if not FIDC can look to the results of Question 1 to see if there is a need and look at other possibilities.

Question 2

If yes, do you believe that a credit union could be a viable solution to providing the alternative source for banking services in the Falkland Islands?

The second question of the survey attempts to build on the proceeding question by asking, if there is a need for alternative banking services and if a credit union is a viable alternative. Only four respondents did not answer with a 'Yes', as two answered 'No' and the remaining two did not provide an answer. This left 48 respondents answering 'Yes', representing 92% of the total.

Question 2 - Do you believe that a credit union would be a viable solution to providing an alternative source for banking services in the Falkland Islands?



Only one of the two 'No' respondents provided comments. The respondent stated "I believe that it is important to work with what you have first before attempting to reinvent the wheel". This is the same respondent that answered 'No' and provided a comment for Question 1. And only one of the respondents that didn't answer Question 2 provided the following comment; "I don't know if a Credit Union would be viable solution".

The results of this question strongly assert that the vast majority of respondents believe that the credit union model is a viable solution for alternative banking services in the Islands. It is slightly unclear the extent that the 52 respondents represent the views of the population of the Falkland Islands, however the results for Question 2 are hugely encouraging and suggest FIDC are moving in the right direction, in terms of access to finance and alternative banking services.

Question 3

What do you consider to be the three largest barriers to establishing a credit union in the Falkland Islands?

The focus of the third question in the survey was to try and garner what the Falklands public felt were the largest barriers to establishing a credit union in the Falkland Islands. Respondents were asked to identify what they believed were the three largest barriers out of a choice of ten that were raised in Dwayne Naylor's suitability study.

| Barrier | No. | %* |
|--------------------------|------|----|
| Community Adoption | 29 | 56 |
| Capital | 23 | 44 |
| Regulation | 19.5 | 38 |
| Legislation | 18.5 | 36 |
| Deposit Insurance | 16 | 31 |
| Telecommunications | 14 | 27 |
| Infrastructure | 11 | 21 |
| Management | 10 | 19 |
| Recruiting Board Members | 9 | 17 |
| External Auditors | 1 | 2 |

The results of Question 3 in order of selection [* % of all respondents – as respondents can select more than one answer]

Unsurprisingly 'Community Adoption' and 'Capital' were the top two choices from the respondents as the largest barriers. 'Regulation' and 'Legislation' closely followed, and surprisingly 'Deposit Insurance' was the fifth most popular choice. From discussions with individuals and business associations, it was suggested that deposit insurance would be a critical factor in building confidence in the credit union and for people to become members.

The results of this question provide direction for FIDC and WOCCU as it has prioritised areas that need to be addressed and resolved if a credit union were to be established in the Islands.

Question 4

What banking services do you believe the Falkland Islands credit union should provide?

The rationale behind this question was to try and gather an idea of the range of banking services that the public believe a potential credit union should offer. Respondents were allowed to select as many banking services as they wished. The results of this question can be used in the development of a financial model for a Falkland Islands credit union.

| Banking Service | No. | %* |
|--------------------------|-----|----|
| Business Loans | 46 | 88 |
| Personal Savings Account | 45 | 87 |
| Personal Current Account | 41 | 79 |
| Mortgages | 41 | 79 |
| Cash Machine | 36 | 69 |
| Debit Cards | 35 | 67 |
| Car Loans | 28 | 54 |

The results of Question 4 in order of selection [*% of all respondents]

The top four most popular banking services are only separated by five selections. Also there is a fairly even spread with all of the seven options. This is exemplified by all options being selected by at least 50% of respondents.

The top choice of 'Business Loans' is in keeping with the results of the 2012 Business Climate Survey, where 'Access to Finance' was

identified as a large barrier to business growth.

The next three most popular choices for potential banking services for a credit union, 'Personal Savings and Current Accounts' and 'Mortgages', are non-business related services. This suggests that there is a strong demand for alternative banking services for consumers as well as businesses.

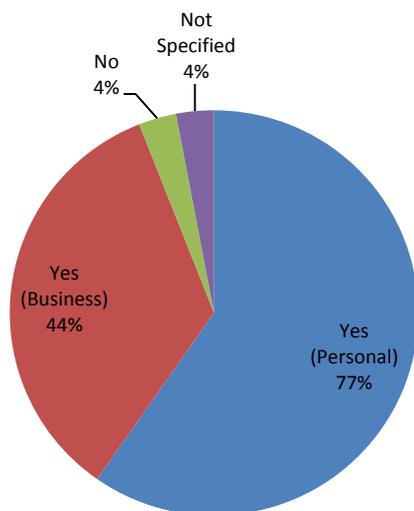
It is interesting to add that all seven banking service options were selected together by 24 respondents, which represents 46% of returned surveys. This could suggest that a credit union might be urged to provide a full range of banking services at its start-up.

Question 5

Would you open an account with a Falkland Islands credit union?

The results of this question not only provide FIDC and WOCCU with an insight on the number of potential credit union members, but they provide a key assumption for a credit union financial model. The results of this question could provide a level of credibility when assuming the number of credit union members in a financial model.

Question 5 - Would you open an account with a Falkland Islands Credit Union?



Respondents were able to choose both 'Personal' and 'Business' as their answer.

An encouraging 77% of respondents stated that they would open a personal account with a Falkland Islands credit union. This is a positive sign for a potential credit union, as the largest concern is attracting enough members to make the institution financially viable (as suggested in the results of Question 3).

Also, 44% stated they would open a business account, which is in line with the results of the 2012 Business Climate Survey where 43% of respondents stated they would open an account with a credit union.

There were 15 surveys (29%) where the respondent claimed they would open both a personal and business account.

The two respondents that did not provide an answer both suggested that their interest in opening account depending on the credit union's fees, interest rates and services.

Only one of the respondents that answered 'No' provided a comment to explain their answer. It is the same respondent that suggested that improvements should be made to the current financial institution in the Falkland Islands.

Question 6

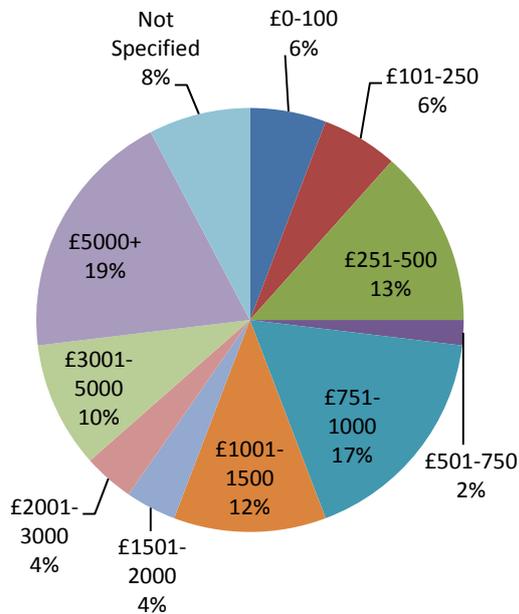
If yes, how much would you initially deposit in your credit union account?

As with Question 5, the results of Question 6 provide a critical assumption that can be used for a credit union financial model. It enables FIDC and WOCCU to estimate the potential pool of funds a Falkland Islands credit union could utilise to offer other banking services, such as business or personal loans.

If respondents stated that they would open a credit union account, they were given a range of ten different options to choose as their initial deposit, from £0-£100 to £5,000+. Surprisingly, the most selected was the £5,000+ option, with £751-£1,000 and £251-500 coming second and third respectively. It

was also encouraging to see the lowest deposit bracket of £0-£100 coming in joint sixth place with the second lowest bracket of £101-£250.

Question 6 - How much would you initially deposit in your credit union account?



The results of this question suggest that people in the Falkland Islands might be willing to back a potential credit union with relatively large initial deposit. One respondent commented that they would be initially willing to deposit up to £100,000.

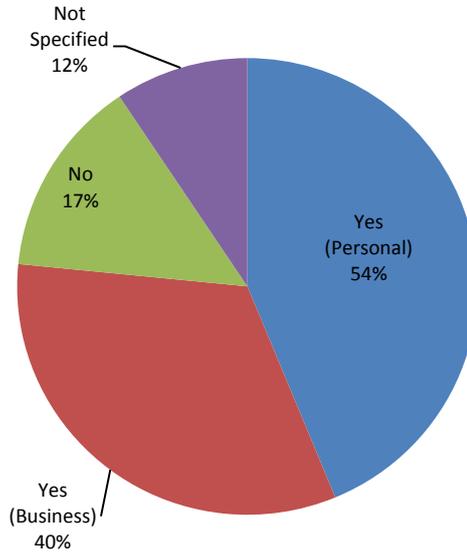
Question 7

Would you use the Falkland Islands credit union for your lending needs?

The idea behind this question was understand the level of demand for borrowing from a Falkland Islands credit union by individuals and businesses. A total of 28 (54%) of respondents stated that they would use a credit union for their personal borrowing needs and 21 (40%) for their business borrowing needs. Nine respondents (17%) stated that they would not use a credit union for their borrowing needs and six respondents (12%) did not provide an answer. Once again

the results of this question can be used in a potential credit union financial model.

Question 7 - Would you use the Falkland Islands credit union for your lending needs?



Respondents were able to choose both 'Personal' and 'Business' as their answer.

Question 8

If you wish to provide further comment regarding the suitability of credit unions please do so in the box below.

Respondents were given an opportunity to openly express their opinions regarding credit unions. A total of 24 respondents took the opportunity and all of the comments can be found in the Appendix.

The comments ranged from expressing support for a potential credit union to explaining how their support for a credit union depends on services and rates offered. All comments provide important feedback and assist with the development of the project.

FIDC REPORT

This section will provide the view of the consultation and the project from a FIDC perspective.

Consultation: Results

The results of the credit union consultation are hugely encouraging and positive for the project. It was important to uncover whether the public believed that there is a need for alternative banking solutions, because if credit unions are not considered to be the solution, FIDC has identified an area that needs to be addressed.

A good majority of the respondents believed that the credit union model could provide a solution for alternative banking services and would open either a personal or business account. This is an important outcome as it shows that the respondents of the survey understand and believe in the credit union model. This is a critical factor when considering the future of the credit union project. Without the critical mass of members and their deposits the credit union would not be financially viable and would struggle to operate. However, with enough members the credit union funding pool would be large enough to offer a wider array of banking services and would be able to offer larger personal and business loans.

There are slight concerns whether the 52 completed surveys represent the views of the Falklands people. In discussions with the FIG Policy Unit, a sample size of 300 for the Falklands population would have a strong confidence level and a small margin of error (e.g. +/-5%). The sample size of 52 surveys generates an approximate margin of error of +/-13%, which is slightly higher than the typical maximum margin of +/-10%.

Barriers

Overcoming the barriers identified in Dwayne Naylor's suitability study is critical to the success of a potential credit union. It is interesting to see that 'Deposit Insurance' was considered the fifth largest barrier by

respondents. It has been consistently and strongly suggested in meetings and discussions that ensuring people's money will not be lost in a credit union is key to attracting members and building confidence.

During discussions with FIG, it was suggested that FIG do not have the capability to fully regulate a credit union. Standard Chartered Bank is regulated in Britain, which includes its operations in the Falklands. Regulating a credit union could be a significant cost for FIG.

The initial capital outlay was considered the second largest barrier to establishing a credit union by respondents of the survey, and this is not a surprise. If a credit union were to be established funds would be required to start the financial institution and it is unclear where the capital would be sourced from. If the project is to progress this issue needs to be looked at and solutions need to be identified.

Conclusions

The results of the consultation have been encouraging for the future of the credit union project. The results suggest that the credit union model and its suitability to the Falkland Islands need to be further developed. The results of the survey have also provided invaluable information that can be used for a financial model. Improved assumptions can now be made, which will add more credibility to the financial model.

All of the barriers identified in Mr Naylor's suitability need to be addressed and resolved. Some of the barriers are larger and require more attention, such as community adoption, capital, legislation, regulation and deposit insurance, and without finding solutions the potential success of a Falkland Islands credit union is limited. The results of the consultation have highlighted the barriers that will need the more urgent attention from FIDC and WOCCU.

APPENDIX**Credit Union Survey**

Please complete this survey after you have read the Credit Union Suitability Study.

1. Do you believe that there is a need for an alternative source of banking services in the Falkland Islands? [one option]

Yes No

2. If yes, do you believe that a credit union could be a viable solution to providing the alternative source for banking services in the Falkland Islands? [one option]

Yes No

3. What do you consider to be the three largest barriers to establishing a credit union in the Falkland Islands? [three options]

| | | |
|---|---|--|
| <input type="checkbox"/> Community adoption | <input type="checkbox"/> Legislation | <input type="checkbox"/> Regulation |
| <input type="checkbox"/> External Auditors | <input type="checkbox"/> Capital | <input type="checkbox"/> Deposit Insurance |
| <input type="checkbox"/> Management | <input type="checkbox"/> Telecommunications | <input type="checkbox"/> Infrastructure |
| <input type="checkbox"/> Recruiting Board Members | | |

4. What banking services do you believe the Falkland Islands credit union should provide? [all boxes that apply]

| | | |
|---|---|--------------------------------------|
| <input type="checkbox"/> Personal Savings Account | <input type="checkbox"/> Personal Current Account | <input type="checkbox"/> Debit Cards |
| <input type="checkbox"/> Business Loans | <input type="checkbox"/> Cash Machine | <input type="checkbox"/> Car loans |
| <input type="checkbox"/> Mortgages | | |

5. Would you open an account with a Falkland Islands credit union? ['Yes' or 'No'. If you select 'Yes' please state which account you would open, you can select both account options]

Yes - Personal - Business
 No

If you have answered no to this question you do not have to answer the remaining questions.

6. If yes, how much would you initially deposit in your credit union account? [one option]

| | | | |
|--|--|--|--|
| <input type="checkbox"/> £0-£100 | <input type="checkbox"/> £101-£250 | <input type="checkbox"/> £251-£500 | <input type="checkbox"/> £501-£750 |
| <input type="checkbox"/> £751-£1,000 | <input type="checkbox"/> £1,001-£1,500 | <input type="checkbox"/> £1,501-£2,000 | <input type="checkbox"/> £2,001-£3,000 |
| <input type="checkbox"/> £3,001-£5,000 | <input type="checkbox"/> £5,000+ | | |

7. Would you use the Falkland Islands credit union for your lending needs? ['Yes' or 'No'. If you select 'Yes' please determine which account you would open, you can select both account options]

Yes - Personal - Business
 No

8. If you wish to provide further comment regarding the suitability of credit unions please do so in the box below.

Credit Union Survey Results

Question 1 – Do you believe that there is a need for an alternative source of banking services in the Falkland Islands?

| | | |
|---------------|----|-----|
| Yes | 50 | 96% |
| No | 0 | 0% |
| Not Specified | 2 | 4% |

Question 2 – If yes, do you believe that a credit union could be a viable solution to providing the alternative source for banking services in the Falkland Islands?

| | | |
|---------------|----|-----|
| Yes | 48 | 92% |
| No | 2 | 4% |
| Not Specified | 2 | 4% |

Question 3 – What do you consider to be the three largest barriers to establishing a credit union in the Falkland Islands?

| | | |
|--------------------------|------|-----|
| Community Adoption | 29 | 56% |
| Legislation | 18.5 | 36% |
| Regulation | 19.5 | 38% |
| External Auditors | 1 | 2% |
| Capital | 23 | 44% |
| Deposit Insurance | 16 | 31% |
| Management | 10 | 19% |
| Telecommunications | 14 | 27% |
| Infrastructure | 11 | 21% |
| Recruiting Board Members | 9 | 17% |

Question 4 – What banking services do you believe the Falkland Islands credit union should provide?

| | | |
|--------------------------|----|-----|
| Personal Savings Account | 45 | 87% |
| Personal Current Account | 41 | 79% |
| Debit Cards | 35 | 67% |
| Business Loans | 46 | 88% |
| Cash Machine | 36 | 69% |
| Car Loans | 28 | 54% |
| Mortgages | 41 | 79% |

Question 5 – Would you open an account with a Falkland Islands credit union?

| | | |
|----------------|----|-----|
| Yes (Personal) | 40 | 77% |
| Yes (Business) | 23 | 44% |
| No | 2 | 4% |
| Not Specified | 2 | 4% |

Question 6 – If yes, how much would you initially deposit in your credit union account?

| | | |
|---------------|----|-----|
| £0-100 | 3 | 6% |
| £101-250 | 3 | 6% |
| £251-500 | 7 | 13% |
| £501-750 | 1 | 2% |
| £751-1000 | 9 | 17% |
| £1001-1500 | 6 | 12% |
| £1501-2000 | 2 | 4% |
| £2001-3000 | 2 | 4% |
| £3001-5000 | 5 | 10% |
| £5000+ | 10 | 19% |
| Not Specified | 4 | 8% |

Question 7 – Would you use the Falkland Islands credit union for your lending needs?

| | | |
|----------------|----|-----|
| Yes (Personal) | 28 | 54% |
| Yes (Business) | 21 | 40% |
| No | 9 | 17% |
| Not Specified | 6 | 12% |

Question 8 – If you wish to provide further comment regarding the suitability of credit unions please do so in the box below.*Survey 1:*

There is a definite need for another way to source finance in the Agriculture industry.

Survey 2:

I'd probably transfer all of my banking from SCB. Not sure if this would have legal or financial implications for FIG in terms of monopoly?

Survey 5:

Obtaining consumer confidence and obtaining the initial capital is key. If not obtained the CU will not be viable and not be able to provide the required services.

Survey 6:

I would only open A/C depending on serviced offered. If the service were the same as SCB I would probably keep my funds where they are.

Survey 8:

An alternative to SCB/FIDC for farm loans and small business loans would be good.

Response 13:

Q1: Maybe

Q2: I don't know if a Credit Union would be viable solution

Q5: Whether or not I would open an account would depend entirely on the account fees, interest paid on deposits and whether or not deposits were guaranteed (by insurance of whatever means).

Survey 14:

This is a cash rich territory and I believe there would be little difficulty in raising finance after the initial islands reluctance to change. In the first instance there should be an experienced CU manager to assist the local Board. This could be for an initial fixed period and then specified terms return to the islands to gauge the local management results. This is in addition to the external audit.

Survey 15:

At this point it is not really possible to say that I would definitely open an account. I would certainly be interested in looking at the options available to me should the credit union be created.

Response 19:

Although competition is important to ensure services provided by certain companies are meeting the needs and requirements of the community, I believe that it is important to work with what you have first before attempting to reinvent the wheel.

I also very strongly disagree with the fact that or even the suggestion that FIG should provide the capital.

Survey 23:

Help develop the islands. Currently access to finance is restricting development. Will also allow a wider range of people to develop their own businesses.

Survey 27:

Obviously suitable insurance would need to be in place to safe guard customers deposits and underwrite loans, etc.

Survey 28:

This must not just be a way for FIDC to release itself from its loan commitments, but more to provide a viable operation to SCB. But perhaps even more importantly, to provide an investment opportunity for those Falklands residents looking for a good rate of return. There must be a lot of capital doing virtually nothing and an opportunity to invest in your own country must be taken seriously, particularly if interest rates are favourable. One way to make this attractive would be for FIG to make the same tax concession as they do with SCB accounts, ie interest being non-taxable. This project is only going to happen if these sorts of issues are discussed and promulgated promptly.

Survey 31:

I believe this facility would work well in the islands. My mother uses one in N. Ireland which with only 150 members manages loans up to £30k, so it should be doable here.

Survey 32:

It depends on what is offered. If it was just business related I obviously wouldn't but perhaps if you offered a cash machine, mortgage with a good rate, good interest on personal bank account I definitely would.

Survey 34:

I Agree that a better lending system needs to be in place in the Falklands however having read all the related papers here there appears to be far too much missing before I would invest any money, Unless I have missed something, there appears to be no information on how the whole thing works.

1) Is the investment money available for the investors for their private use or is this investment money for onward lending only.

2) Is there a charge for investment and what is the % potentially for loans etc.

3) Is the % based on world banking rates or are they decided by investors

As I said there are a lot of questions to be answered but in principle I am in favour albeit I don't pretend to understand the complexity of it at this stage but may be some one can explain this better for me.

Survey 35:

They are very popular in Ireland for personal accounts for saving and lending and run very well.

Here they can contribute on two levels, private and business banking owing to the limitation of the current banking framework. Standard Chartered do a good job, but without any real competition.

Survey 36:

It should also provide services for other personal loans, not just mortgages and car loans.

Survey 38:

My use of a CU savings facility would probably be dependent on those savings being tax deductible as per existing arrangements.

Whilst I have ticked cash machine above, I don't consider it a top priority and would happily do without in exchange for better interest rates on loans and savings (although it may be a useful way to generate revenue out of tourists)

Debit cards would need to be internationally reliable, i.e. don't get blocked every time you even think about taking it out of your wallet as is often the case with SCB cards.

Another concern would be that despite equal voting rights, there would be a larger (or more vocal) business membership pressing for rates more beneficial for business over personal customers.

Survey 41:

- A membership 'share' needs to be moderately large, say £500.00.
- The fiscal management plan must take into account the regular quite frequent turn-over of some residents/potential customers compared to a low turn-over for others.
- There should be an induction for new members as well as specific training for the management and the board so that the ethos – and responsibilities and services – of credit unions is well understood by all participants.

Survey 42:

People have become very aware of the risks of financial institutions failing in recent years and this may be a critical factor in generating the start-up and on-going capital needed to make this successful.

With that in mind, perhaps there's an opportunity to start something a little smaller and mitigate the risks. Some Credit Unions gear their service towards the individual. Providing access to (relatively) low cost finance for those with a poor credit history. Staffed by volunteers, using sites within the community, these Community Banks have worked well in some cases. Using that approach here might gain sufficient public confidence in something that could offer larger loans to business in time.

Survey 45:

A credit union is a viable alternative to the current banking service provided in the Islands, the main issue I believe the Islands face in implementing the credit union is access to capital. Finding sufficient funds to cover the transferred FIDC loan portfolio as well as being in a position to lend to new members/customers and set up the union securely will be a challenge.

There is also a need for substantial take up by the community and it would mean a high proportion of the population 'buying-in' to the idea of a credit union to make sure it was sustainable for the long term, in relation to deposits and lending. I think with the correct approach and sufficient measures in place to assure people that a credit union is a worthwhile alternative to the current banking service, people would be willing to invest or borrow.

Survey 50:

I think businesses would contribute and benefit more with a credit union than individuals would. However, I also think that for people trying to get a mortgage there needs to be an alternative option to using Standard Chartered Bank.

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