



SERVING OUR PEOPLE WITH A DIFFERENCE



# A celebration of diversity.

As we near the completion of yet another year we are reminded about the cultural diversity that makes our country uniquely beautiful.

We at HFC are proud to be a part of our beautiful country.

HFC is wholly owned by the FNPF (75%) and the Unit Trust of Fiji (25%). Every member of FNPF and subscriber to the Unit Trust of Fiji is a shareholder of HFC and a substantial amount of the profit that HFC makes comes back to you, as interest, added to your FNPF account or to your UTOF unit.

## a very happy diwali and eid mubarak

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