

**Message from the SPSE Investor Education Team**

A very warm welcome once again to all our readers, followers and investors! This month, we will focus a little bit more about what shares are as an investment product, the type of investment returns you get from shares, the process of buying shares and what is the minimum amount to invest in shares.

We would also like to get your **Attention**- if you are an existing shareholder in the SPSE listed companies, you now have an option to monitor your investments through our **Online Shareholder Portal**. What you need to do before you start using the Online portal is explained in the article below.

**Q: What are Shares?**

Shares are a type of investment that gives investors a fraction of ownership in a company. Returns from shares come in two forms:

- ▶ Dividend return – paid by the company out of its profit (paid to shareholders); and
- ▶ Capital gain/loss – increase or decrease in the value of the share over time

Dividends paid by listed companies to residents are **Tax Free** and any gain an investor makes from the sale of SPSE listed company shares is **exempt** from **Capital Gains Tax**.

**Q: How do I buy shares in SPSE listed companies?**

If you have been seriously thinking about investing in Fiji's stock market and you are now ready to buy shares of a company listed on SPSE, you can begin your investment journey by:

- ▶ Contacting a licensed stockbroker of your choice. There are three in Fiji and they are all licensed and regulated by the Reserve Bank of Fiji;
- ▶ The Broker will have a chat with you to understand your investment preferences and then recommend a selection of listed company shares for you to choose from. Make the most of this opportunity to ask the stockbroker as many questions as you would like that will help you in choosing the investment that is right for you;
- ▶ After you have made your investment choice(s), the broker will ask you to complete a user-friendly Buy-Order Form clearly identifying the shares you want to buy, the quantity and price. The broker will contact you when they have found an investor that is willing to sell their shares to you at the quantity and price you specified.

**Illustrating the above in a diagrammatic format:**

Investor makes decision to buy shares & meets a Licensed Stockbroker

Investor places order with the Stockbroker  
*(Investor is required to complete certain forms to allow the Stockbroker to proceed)*

Stockbroker places the order on SPSE electronic trading platform

Order gets traded and shares are bought

**Licensed Stockbroking Firms** (You can contact one of them):

- ▶ **Kontiki Stockbroking Ltd (KSB)**  
Phone: 3307 284      Email: broking@kontiki.com.fj
- ▶ **FijiStock Brokers Ltd (FSB)**  
Phone: 3304 675      Email: mail@fijistockbrokers.com.fj
- ▶ **FHL Stockbrokers Ltd (FHS)**  
Phone: 3307 025      Email: fhls@fijianholdings.com.fj

## Q: What is the minimum amount that I can invest?

There is no restricted minimum amount to invest but an investment worth only \$100 will not be very practical as transaction costs (including brokerage and SPSE fees) can be a significant percentage of smaller amounts.

## Share Registry & Online Shareholder Portal

Central Share Registry Limited (CSRL), a wholly owned subsidiary of the South Pacific Stock Exchange (SPSE) has now launched an **Online Shareholder Portal** for the benefit of listed company shareholders. The core function of CSRL is to provide all shareholder relations functions, such as:

- ▶ Updating of shareholding balances;
- ▶ Payment of dividends;
- ▶ Distribution of Annual Reports;
- ▶ Maintenance of shareholder details; and
- ▶ Attending to general shareholder queries on behalf of the listed companies.

Currently, CSRL provides these services for 15 out of the 19 listed companies. These 15 companies are: Atlantic & Pacific Packaging Company Ltd, FMF Foods Ltd, The Rice Company of Fiji Ltd, Communications (Fiji) Ltd, Free Bird Institute Ltd, Future Forests (Fiji) Ltd, Fiji Television Ltd, Kinetic Growth Fund Ltd, Pleass Global Ltd, RB Patel Group Ltd, Toyota Tsusho (South Sea) Ltd, VB Holdings Ltd, Vision Investments Ltd, Fijian Holdings Ltd and BSP Convertible Notes Ltd.

## Q: What is Online Shareholder Portal?\*

Is an online platform that allows listed company shareholders to register their profile and keep a track of their investments. The online portal removes geographical and time-difference barriers and has ability to provide real-time benefits to the shareholders, such as:

- ▶ View **investment statements** from anywhere in the world with internet access and at any-time of the day (updated with daily price movements to provide accurate valuation);
- ▶ View **dividend payments** that have been made as well as all **unclaimed dividends** owed (if any);
- ▶ View/download **dividend payment advice** for record keeping purposes; and
- ▶ Request for **change of residential and postal addresses** as well as **dividend payment modes** if required.

*\* The Online Shareholder Portal is only available to shareholders of companies for which CSRL maintains the share registry*

## ARE YOU SHAREHOLDER OF A COMPANY LISTED ON SPSE?

Did you know that you can now access the **Online Shareholder Portal** through CSRL?

**GET STARTED  
&  
REGISTER YOUR PROFILE TODAY**

To Register:

- ▶ Visit **www.csr.com.fj**;
- ▶ Click on the Shareholder Portal Login link under **"Sign In"**; and
- ▶ Click on **"Register Now"** to proceed

\* If you require assistance with your registration, contact the CSRL office today on 3304 130 or **registry@spse.com.fj**

*For further information including those relating to listing on SPSE, listed company performance and/or investing in listed companies, as well as any shareholder related queries regarding your investments in one of the listed companies for which CSRL maintains the share registry, please do not hesitate to contact us.*

SPSE Website: [www.spse.com.fj](http://www.spse.com.fj) CSRL Website: [www.csr.com.fj](http://www.csr.com.fj) Email: [info@spse.com.fj](mailto:info@spse.com.fj)  
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